

**THE MISSISSIPPI ASSOCIATION OF SUPERVISORS  
INSURANCE TRUST  
PROPERTY AND CASUALTY**



**Quote Proposal  
Coverage Period: July 1, 2014 to April 1, 2015**

**Presented To:  
Madison County  
P.O. Box 608  
Canton, MS 39046**

Madison County  
P.O. Box 608  
Canton, MS 39046

Effective Date: 7/1/2014  
Expiration Date: 4/1/2015

| Coverages   | Limits                       | Deductibles     | Pro-Rata Contribution |
|---|------------------------------|-----------------|-----------------------|
| <b>I. &amp; II. Property Pool Limit - per occurrence</b>    | <b>\$250,000,000</b>         | <b>\$10,000</b> | <b>\$78,645</b>       |
| Electronic Data Processing Equipment                        | Included                     | \$10,000        | Included              |
| Electronic Data Processing Media                            | Included                     | \$10,000        | Included              |
| Extra Expense   | \$50,000,000                 | \$10,000        | Included              |
| Increased Cost of Construction                              | \$25,000,000                 | \$10,000        | Included              |
| Accounts Receivable   | \$250,000                    | \$10,000        | Included              |
| Valuable Papers and Records                                 | \$250,000                    | \$10,000        | Included              |
| Newly Acquired/Newly Constructed                            | \$25,000,000                 | \$10,000        | Included              |
| Mobile Equipment  | ACV                          | \$10,000        | Included              |
| Fine Arts   | \$2,500,000                  | \$10,000        | Included              |
| Property in Transit   | \$25,000,000                 | \$10,000        | Included              |
| Debris Removal per occurrence                               | \$2,500,000                  | \$10,000        | Included              |
| Earthquake Occurrence & Aggregate                           | \$50,000,000                 | \$10,000        | Included              |
| Flood, except Zones A & V Occurrence & Aggregate            | \$50,000,000                 | \$10,000        | Included              |
| Flood Zones A & V Occurrence & Aggregate                    | \$10,000,000                 | \$10,000        | Included              |
| Course of Construction                                      | \$25,000,000                 | \$10,000        | Included              |
| Equipment Breakdown Coverage                                | <b>\$100,000,000</b>         | \$10,000        | Included              |
| Miscellaneous Unnamed Locations                             | \$25,000,000                 | \$10,000        | Included              |
| Errors & Omissions  | \$50,000,000                 | \$10,000        | Included              |
| Terrorism Coverage  | Included                     | \$10,000        | Included              |
| <b>III. Crime</b>   |                              |                 |                       |
| Employee Dishonesty   | <b>\$100,000</b>             | <b>\$2,500</b>  | <b>Included</b>       |
| Forgery or Alteration                                       | \$100,000                    | \$2,500         | Included              |
| Money and Securities, Inside and outside                    | \$100,000                    | \$2,500         | Included              |
| Computer Fraud  | \$100,000                    | \$2,500         | Included              |
| <b>IV. General Liability</b>                                |                              |                 |                       |
| A. Bodily Injury and Property Damage, per occurrence        | <b>\$500,000</b>             | <b>\$0</b>      | <b>\$63,084</b>       |
| per occurrence not subject to Tort Act                      | \$1,000,000                  |                 | Included              |
| B. Personal Injury/Employee Benefit Injury                  | \$500,000                    |                 | Included              |
| C. Employee Benefit Injury                                  | \$500,000                    |                 | Included              |
| D. Products/Completed Operations                            | \$500,000                    |                 | Included              |
| E. Law Enforcement Liability                                | <b>\$1,000,000</b>           | <b>\$10,000</b> | <b>Excluded</b>       |
| F. Law Enforcement Annual Aggregate                         | \$1,000,000                  |                 | Excluded              |
| G. Fire Legal Liability                                     | \$500,000                    |                 | Included              |
| H. Medical Payments per occurrence                          | \$5,000                      |                 | Included              |
| Medical Payments Annual Aggregate                           | \$50,000                     |                 | Included              |
| I. Employee Benefits Injury Retroactive Date:               | <b>7/1/1993</b>              |                 |                       |
| <b>V. Public Officials Errors &amp; Omissions Liability</b> |                              |                 |                       |
| Retroactive Date  | <b>7/1/1993</b>              |                 |                       |
| A. Wrongful Acts Coverage                                   | Per Claim \$1,000,000        | <b>\$10,000</b> | <b>\$22,530</b>       |
|   | Annual Aggregate \$1,000,000 |                 |                       |
| B. Non Pecuniary Defense Reimbursement                      | Per Claim \$100,000          | \$10,000        | Included              |
|   | Annual Aggregate \$100,000   |                 |                       |



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| Coverages (continued)  | Limits                   | Deductibles          | Pro-Rata Contribution |
|--|--------------------------|----------------------|-----------------------|
| <b>VI. Automobile Coverage</b>   |                          |                      |                       |
| A. Each Accident   | \$500,000                | \$0                  | \$133,714             |
| B. Each accident not subject to Tort Act   | \$1,000,000              |                      | Included              |
| C. Garagekeepers Legal Liability   | \$75,000                 | \$1,000              | Included              |
| D. Medical Payments  | Not Covered              |                      | Not Covered           |
| E. Uninsured/Underinsured Motorists  | \$500,000                | \$0                  | \$5,633               |
| F. Hired Car Physical Damage   | \$75,000                 | \$1,000              | Included              |
| G. Vehicle Physical Damage (scheduled vehicles)  | ACV                      | \$1,000              | Included              |
| <b>VII. Exposure Rating Base</b>   |                          |                      |                       |
| A. Total Insured Value   | \$47,600,000             |                      |                       |
| B. # Employees   | 400                      |                      |                       |
| C. Full Time Law Enforcement Officers  | Excluded                 |                      |                       |
| D. # Autos   | 214                      |                      |                       |
| <b>VIII. Cyber Coverage (OPTIONAL)</b>   |                          |                      |                       |
| <b>THIRD PARTY LIABILITY</b>   |                          |                      | Annual Aggregates     |
| A. Information Security & Privacy Liability  | \$2,000,000              | \$50,000             | \$1,878<br>Included   |
| B. Privacy Notification Costs  | \$500,000                | \$50,000             | Included              |
| C. Penalties for Regulatory Defense and Penalties<br>PCI Fines and Penalties sublimit  | \$2,000,000<br>\$100,000 | \$50,000<br>\$50,000 | Included<br>Included  |
| D. Website Media Content Liability   | \$2,000,000              | \$50,000             | Included              |
| <b>FIRST PARTY COMPUTER SECURITY</b>   |                          |                      |                       |
| E. Cyber Extortion Loss sublimit   | \$2,000,000              | \$50,000             | Included              |
| F. Data Protection Loss and Business Interruption Loss<br>sublimit   | \$2,000,000              | \$50,000             | Included              |
| G. First Party Business Interruption Sub-Limits of Liability   |                          |                      |                       |
| 1) Hourly Sublimit   | \$50,000                 |                      | Included              |
| 2) Forensic Expense Sublimit   | \$50,000                 |                      | Included              |
| 3) Dependent Business interruption Sublimit  | \$150,000                |                      | Included              |
| The sublimits displayed above in Items B, C, D, E, F and G above are part of, and not in addition to, the overall Annual Aggregate Limit of Liability for each Insured/Member (Item A) |                          |                      |                       |
| Coverages A, B and C are provided on a Claims Made and reported basis  |                          |                      |                       |
| Waiting period for first party claims  | 8 hours                  |                      |                       |

**Total Contribution** **\$305,484**

Limits and deductibles for all coverages are standard under the MASIT program. This quotation includes 10% agents commission. Optional limits and deductibles are available - please contact Leslie Scott at lscott@massup.org.

# THE MISSISSIPPI ASSOCIATION OF SUPERVISORS

## NOTICE TO BIND

To bind coverage, indicate your coverage selection by marking the appropriate box below and signing where indicated. Return via email to Leslie Scott at lscott@massup.org.

### Madison County

| <u>Coverage Summary</u>                               | <u>Annual Contribution</u> | <u>Pro-Rata Contribution effective 7/1/2014 to 4/1/2015</u> |
|---|----------------------------|---|
| I. & II. Property Limit - per occurrence              | \$104,720                  | \$78,645  |
| Equipment Breakdown Coverage                          | Included                   | Included  |
| III. Crime  | Included                   | Included  |
| IV. General Liability incl. Law Enforcement Liability | \$84,000                   | \$63,084  |
| V. Public Officials Errors & Omissions Liability      | \$30,000                   | \$22,530  |
| VI. Automobile Coverage                               | \$185,548                  | \$139,347   |
| VIII. Cyber Risk                                      | \$2,500                    | \$1,878   |
| <b>Total Contribution</b>                             | <b>\$406,768</b>           | <b>\$305,484</b>  |

Please Indicate your choice below:

Casualty Only (IV., V. and VI.) \_\_\_\_\_

Property Only (I., II. And III.) \_\_\_\_\_

Casualty and Property (I. - VI.) \_\_\_\_\_

Cyber Risk (VIII.) \_\_\_\_\_

NOTE: Quotes are contingent upon receipt and review of loss runs valued within last 90 days.

I hereby acknowledge all selections and rejections contained herein.

Entity Representative's Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Position \_\_\_\_\_

Date \_\_\_\_\_