

**Zurich in North America**



**A Proposal for  
MADISON COUNTY BOARD OF  
SUPERVISORS**

**146 W CENTER ST  
CANTON, MS 39046**

**Proposal Term**

**07/01/14 - 07/01/15**

**Submitted to**

**ROBERTS INSURANCE AGENCY, INC.  
Mr. Mike Harvey**

**Original Proposal Release Date**

**06/06/2014**

**Proposal Revision Date**

**This proposal was prepared by:**

**Mike Girten, CPCU, AU, CIC, CRM, Senior Underwriter**

**(601) 933-8707**

**michael.girten@zurichna.com**

THIS QUOTE IS VALID FOR 30 DAYS. THIS IS A PROPOSAL FOR INSURANCE. IT IS NOT AN INSURANCE POLICY. ANY COVERAGE DESCRIPTION SHOWN MAY BE AN ABBREVIATED TITLE AND DOES NOT INDICATE IN-FORCE COVERAGE. ONLY THE POLICY ITSELF PROVIDES COVERAGE. THIS PROPOSAL IS NOT A PART OF AND IS NOT INCORPORATED INTO THE INSURANCE POLICY. IF THERE IS ANY CONFLICT BETWEEN THE COVERAGE DESCRIPTIONS SHOWN IN THIS PROPOSAL AND THE ACTUAL INSURANCE POLICY, THE INSURANCE POLICY PREVAILS. THE INSURANCE POLICY SUPERSEDES THIS PROPOSAL.

09455205

Form 16818

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MADISON COUNTY BOARD OF SUPERVISORS

## COVER LETTER NARRATIVE

Mike,

Attached is our coverage proposal and premium quotation for Madison's 7/1/2014 renewal. The Property is again offered on our P3 form (**see the separate proposal for details**). The total account premium for the Property, GL, IM, Crime, B&M, Automobile, Public Officials Liability, and EPL lines is \$465,180 (**\$459,808 ex-Terrorism**). The Premium Summary page outlines the premiums by line of coverage. There are also specifics on the professional and Automobile coverages. This quote again includes a commission of 8% for all lines.

**As required by the Terrorism Risk Insurance Act of 2002, the above quote contemplates no terrorism exclusions on any line, but includes a charge of \$5,327.00 for terrorism coverage. See the Important Disclosure Notice form attached.** However, as the Board has opted to decline Terrorism coverage in the past, the line of business sections includes the applicable Terrorism Exclusion endorsements.

The GL premium still reflects \$500K/\$1M limits. No deductible applies to GL or Employee Benefits coverage. The Public Entity-specific GL and Auto Coverage Enhancement Endorsements are again included on this renewal. Property is again on a Blanket basis at 100% of values, Replacement Cost and Special Cause of Loss form with a \$10,000 deductible. Boiler & Machinery (Equipment Breakdown) coverage is built-in to the P3 form. EQ is included with a **\$5MM sub-limit** at the \$\$ equivalent of a 5% deductible, subject to a minimum \$50,000 deductible per premises. Contractors Equipment, Voting Machines & Disaster Relief Equipment are still on separate IM forms. The deductible is **\$1,000** on Equipment valued less than \$100,000 and \$5,000 on Equipment valued \$100,000+.

Mike, this premium is up only **\$2,462** from last year's inception. All of the increase is in property premium as values increased somewhat from 2013's inception. All other exposure bases (# vehicles equipment values, budget expenditures) are identical to expiring. The overall account rate is flat with expiring based on Zurich's strong desire to continue our long-term relationship with Madison County.

The quote is subject to the usual conditions of favorable loss control inspections, compliance with recommendations, MVR's, and property ITV calculations. **Also, we will again need a new signed UM Selection form completed and returned.** That form is attached to my e-mail transmittal. All coverages are quoted flat - no audits or endorsements necessary, except if adding or deleting property or equipment coverage. GL coverage excludes Medical Expenses, Mold & Fungus, Lead, Silica & Mixed Dust Particles, as well as the other exclusions & endorsements shown on the GL forms list.



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**THIS NOTICE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.**

**DISCLOSURE OF PREMIUM  
(RELATING TO DISPOSITION OF TRIA)**

**SCHEDULE**

**PREMIUM ATTRIBUTABLE TO RISK OF LOSS FROM A CERTIFIED ACT OF TERRORISM THROUGH THE END OF THE POLICY PERIOD BASED ON THE EXTENSION OF THE TERRORISM RISK INSURANCE ACT OF 2002, AS AMENDED BY THE TERRORISM RISK INSURANCE EXTENSION ACT OF 2005, ("TRIA") FOR LINES SUBJECT TO TRIA AND THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007 (TRIPRA):**

**<1% OF AUTOMOBILE PREMIUM; 2% OF PROPERTY, INLAND MARINE AND GENERAL LIABILITY PREMIUMS>**

**ADDITIONAL INFORMATION, IF ANY, CONCERNING THE TERRORISM PREMIUM:**

**A. DISCLOSURE OF PREMIUM**

IN ACCORDANCE WITH THE FEDERAL TRIA, WE ARE REQUIRED TO PROVIDE YOU WITH A NOTICE DISCLOSING THE PORTION OF THE PREMIUM, IF ANY, ATTRIBUTABLE TO THE RISK OF LOSS FROM TERRORIST ACTS CERTIFIED UNDER THAT ACT FOR LINES SUBJECT TO TRIA. THAT PORTION OF THE PREMIUM ATTRIBUTABLE IS SHOWN IN THE SCHEDULE OF THIS NOTICE. IF TRIA TERMINATES, THE PORTION OF THIS PREMIUM ATTRIBUTABLE TO THE REMAINING PART OF THE POLICY PERIOD (AS MAY BE MODIFIED IN ACCORDANCE WITH THE TERMS OF THE POLICY) APPLIES TO THE RISK OF LOSS FROM TERRORISM AFTER THE TERMINATION OF TRIA.

**B. DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES**

THE UNITED STATES GOVERNMENT, DEPARTMENT OF THE TREASURY, WILL PAY A SHARE OF TERRORISM LOSSES INSURED UNDER THE FEDERAL PROGRAM. THE FEDERAL SHARE EQUALS 85% OF THAT PORTION OF THE AMOUNT OF SUCH INSURED LOSSES THAT EXCEEDS THE APPLICABLE INSURER RETENTION. THE ACT CURRENTLY PROVIDES FOR NO INSURANCE INDUSTRY OR UNITED STATES GOVERNMENT PARTICIPATION IN TERRORISM LOSSES THAT EXCEED \$100 BILLION IN ANY ONE CALENDAR YEAR. THE FEDERAL PROGRAM ESTABLISHED BY THE ACT IS SCHEDULED TO TERMINATE AT THE END OF DECEMBER 31, 2014 UNLESS EXTENDED BY THE FEDERAL GOVERNMENT.

**C. POSSIBILITY OF ADDITIONAL OR RETURN PREMIUM**

THE PREMIUM ATTRIBUTABLE TO THE RISK OF LOSS FROM CERTIFIED ACTS OF TERRORISM COVERAGE IS CALCULATED BASED ON THE COVERAGE (IF ANY) IN EFFECT AT THE BEGINNING OF THE POLICY FOR CERTIFIED ACTS OF TERRORISM. IF YOUR POLICY CONTAINS A CONDITIONAL ENDORSEMENT, THE TERMINATION OF TRIA OR EXTENSION OF THE FEDERAL PROGRAM WITH CERTAIN MODIFICATIONS (AS EXPLAINED IN THAT ENDORSEMENT) MAY MODIFY THE EXTENT OF COVERAGE (IF ANY) THE POLICY PROVIDES FOR TERRORISM. IF TRIA TERMINATES OR THE CONDITIONAL ENDORSEMENT BECOMES APPLICABLE TO THE POLICY, THE POLICY MAY BE SUBJECT TO A RETURN PREMIUM OR ADDITIONAL PREMIUM. IF THE LEVEL OR TERMS OF FEDERAL PARTICIPATION CHANGE, THE PREMIUM SHOWN IN THE SCHEDULE ATTRIBUTABLE TO THAT PART OF THE POLICY PERIOD EXTENDING BEYOND SUCH A CHANGE MAY NOT BE APPROPRIATE AND WE WILL NOTIFY YOU OF ANY CHANGES IN YOUR PREMIUM.



MADISON COUNTY BOARD OF SUPERVISORS

### COMMON POLICY FORMS LISTING

The following common policy forms and endorsements are included in this account proposal:	
FORM NUMBER	FORM NAME
IL 00 03	CALCULATION OF PREMIUM
IL 00 17	COMMON POLICY CONDITIONS
IL 00 21	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 01 19	MISSISSIPPI CHANGES
IL 02 82	MISSISSIPPI CHANGES-CANC & NONRENL
IL 09 35	EXCL OF CERTAIN COMPUTER- RELATED LOSSES
UGU692C	DISCLOSURE OF INFO RELATING TO TRIA
UGU319E	IN WITNESS CLAUSE
UGU618ACW	SCHEDULE OF LOCATIONS
UGUD310A	COMMON POLICY DECLARATIONS
<b>Current filed policy form edition dates apply, unless otherwise noted. Policy forms include all state mandatory forms as required.</b>	



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## INLAND MARINE COVERAGE PROPOSAL

Issuing Company: Zurich American Insurance Company

POLICY LEVEL COVERAGE	RATE	DEDUCTIBLE	LIMIT
Contractors Equipment - Contractors - Combined 1,000/5,000 Ded		\$1,000*	\$3,151,515
Voting Machines		\$1,000	\$1,000,000
Disaster Relief Trailer Equipment		\$1,000	\$29,293

LOCATION LEVEL COVERAGE	LOCATION #	RATE	DEDUCTIBLE	LIMIT
EDP – Equipment	Included in P3			
EDP – Data & Media	Included in P3			
EDP – Business Interruption	Not Covered			
EDP – Extra Expense	Not Covered			
EDP – Combined	Not Covered			

### COMMENTS

The \$1,000 deductible for Contractors Equipment applies to items with scheduled values less than \$100,000. Items with scheduled values of \$100,000 or more are subject to a \$5,000 deductible.

### FORMS AND ENDORSEMENTS

CM 00 01	COMMERCIAL IM CONDITIONS
IM 1271	LOSS PAYABLE SCHEDULE
IM 1668	LOSS PAYABLE ENDORSEMENT
IM 7000	CONTRACTORS' EQUIPMENT COVERAGE
IM 7005	SCHED OF COVS-CONTRACTORS' EQUIPMENT COV
IM 7030	EQUIPMENT SCHEDULE
IM 75 11	FLOOD AND EARTH MOVEMENT EXCLUSION ENDT
IM 7500	SCHEDULED PROPERTY FLOATER COVERAGE
IM 7506	SCHEDULED PROPERTY DECLARATIONS
UGU682ACW	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
UIM3848A	DEBRIS REMOVAL/POLLUTION CLEANUP
UIMD4056AC	COMM INLAND MARINE COV PART SUPP DEC

Current filed policy form edition dates apply, unless otherwise noted. Policy forms include all state mandatory forms as required.



MADISON COUNTY BOARD OF SUPERVISORS

## COMMERCIAL GENERAL LIABILITY COVERAGE PROPOSAL

Issuing Company: Zurich American Insurance Company

COVERAGE	DEDUCTIBLES	LIMITS
General Aggregate Limit (Other than Products - Completed Operations)	None	\$1,000,000
Products - Completed Operations Aggregate Limit	None	\$1,000,000
Personal and Advertising Injury Limit (Any One Person or Organization)	None	\$500,000
Each Occurrence Limit	None	\$500,000
Damage to Premises Rented to You	None	\$500,000
Employee Benefits Liability - Retro Date N/A	None	\$500,000
Employee Benefits Liability - Aggregate	None	\$1,000,000

### COMMENTS

Liability limits are increased by endorsement (UGL1114ACW) to \$1,000,000/\$2,000,000 for any liability not subject to the MS Tort Claim Act.

### FORMS AND ENDORSEMENTS

CG 00 01	COMMERCIAL GENERAL LIABILITY COV FORM
UGL 15 17	COLLECTION OR DISTRIBUTION OF MATERIAL IN VIOLATION OF LAW
CG 21 00	EXCL-ALL HAZ IN CONNECTION W/DESIG PREM
CG 21 01	EXCL-ATHLETIC OR SPORTS PARTICIPANTS
CG 21 16	EXCL-DESIGNATED PROFESSIONAL SERVICES
CG 21 35	EXCL-COV C-MEDICAL PAYMENTS
CG 21 47	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 53	EXCL-DESIGNATED ONGOING OPERATIONS (FIREWORKS)
CG 21 55	TOTAL POLLUTION EXCL. WITH HOSTILE FIRE
CG 21 73	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CG 22 31	EXCL-RIOT, CIVIL COMMOTION OR MOB ACTION
CG 22 40	EXCL-MED PAY TO CHILDREN (DAY CARE CTRS)
CG 22 41	EXCL-HOUSING PROJECTS
CG 22 43	EXCL-ENGINEERS, ARCH OR SURV (PROF LIAB)
CG 22 44	EXCL - HEALTH CARE PROVIDER SERVICES
CG 22 50	EXCL-FAILURE TO SUPPLY
CG 22 51	EXCL-LAW ENFORCEMENT ACTIVITIES
CG 22 52	EXCL-MED PAY COV (INMATES,PATIENTS,PRIS)
CG 22 56	EXCL-INJURY TO VOLUNTEER FIREMEN
CG 22 76	PROF LIAB EXCL-HEALTH OR EXERCISE CLUBS
CG 22 96	LTD EXCLUSION-PERS/ADV INJURY-LAWYERS
UGL1016BCW	LEAD LIABILITY EXCLUSION
UGL1055ACW	BODILY INJURY REDEFINED

UGL1113ACW	COMM GENERAL LIABILITY COVERAGE SCHEDULE
UGL1114ACW	MANUSCRIPT ENDORSEMENT ( <b>CHANGES IN LIAB. LIMITS - MS STATUTE</b> )
UGL1171ACW	FUNGI OR BACTERIA EXCLUSION
UGL1178ACW	ASBESTOS EXCLUSION ENDORSEMENT
UGL1205ACW	WELDING HEALTH HAZARD EXCLUSION
<b>UGL1317ACW</b>	<b>GL ENHANCEMENT-WITH EMERGENCY OPERATIONS</b>
<b>UGL1318ACW</b>	<b>GENERAL LIABILTIY ENHANCEMENT ENDORSEMENT SCHEDULE</b>
UGL849BCW	EMPLOYEE BENEFITS LIABILITY-CLAIMS MADE
UGL923BCW	SILICA OR SILICA MIXED DUST EXCLUSION
UGLD1115BC	COMMERCIAL GL COVERAGE PART DECLARATIONS
UGLD849BCW	EMPLOYEE BENEFITS LIAB DEC - CLAIMS MADE
<b>Current filed policy form edition dates apply, unless otherwise noted. Policy forms include all state mandatory forms as required.</b>	



MADISON COUNTY BOARD OF SUPERVISORS

## GENERAL LIABILITY SCHEDULE OF CLASSIFICATIONS PROPOSAL

Issuing Company: Zurich American Insurance Company

LOC #	CLASS CODE	CLASSIFICATION NAME	RATING BASE	PREMISES RATE	PRODUCTS RATE	ANNUAL EXPOSURE
001	40115	BOATS – MOTOR OR SAIL – NOT FOR RENT	EACH	48.180	N/A	1
001	44111	GOVERNMENTAL-CNTY-50,001-	TOTAL OPER EXPEN	2.021	N/A	9,232,122
001	48727	STREETS, ROADS, HIGHWAYS OR BRIDGES	MILE	16.819	N/A	951

COMMENTS





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## COMMERCIAL AUTOMOBILE COVERAGE PROPOSAL

Issuing Company: American Guarantee and Liability Insurance Company

LIABILITY COVERAGE	SYMBOL	DEDUCTIBLES	LIMITS
Liability - Each Accident	1		\$500,000
Hired Liability			Included Above
Non-Owned Liability			Included Above
Uninsured Motorist	2		\$500,000
Underinsured Motorist	2		\$500,000

PHYSICAL DAMAGE COVERAGE	SYMBOL	DEDUCTIBLES	LIMITS
Auto Comprehensive	2,8	See Page 11	See Page 11
Auto Collision	2,8	See Page 11	See Page 11
Hired Auto		\$1,000/\$1,000	See Page 11

### COMMENTS

Liability limits are increased by endorsement (UGL1114ACW) to \$1,000,000/ CSL for any liability not subject to the MS Tort Claim Act.

### FORMS AND ENDORSEMENTS

CA 00 01	BUSINESS AUTO COVERAGE FORM
CA 20 18	PROFESSIONAL SERVICES NOT COVERED
CA 20 30	EMERGENCY VEHS-VOL FIREFIGHTERS EXCL
CA 21 82	MS UM COVERAGE BI - NON STACKED
CA 23 84	EXCLUSION OF TERRORISM
UCA411B	PREMIUM AND REPORT AGREEMENT COMPOSITE
<b>UCA750A</b>	<b>AUTO ENHANCEMENT END'T SCHEDULE FOR MUNICIPAL RISKS</b>
<b>UCA749A</b>	<b>AUTO ENHANCEMENT ENDORSEMENT FOR MUNICIPAL RISKS</b>
UCA548A	SCHEDULE OF AUTO PHYSICAL DAMAGE DEDUCTIBLES
UCAD600A1	BUSINESS AUTO DECLARATIONS
UCAD600A2	BUSINESS AUTO DECLARATIONS
UCAD600A4	BUSINESS AUTO DECLARATIONS
UCAD600A5	BUSINESS AUTO DECLARATIONS

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MADISON COUNTY BOARD OF SUPERVISORS

### COMMERCIAL AUTO SUMMARY

LIABILITY (SYMBOL 1) \$ 500,000 CSL  
 UNINSURED MOTORISTS BI Only (Non-Stacked) \$ 500,000

COMPREHENSIVE: Deductibles - **\$250** PPT's, **\$500** Lt, Med & Trlrs; **\$1,000** All Others

COLLISION: Deductibles - **\$2,000** All Vehicles

Quote is based on **230** vehicles; **ALL** with Physical Damage (Symbols **2 & 8**)

#### Additional Coverage Enhancements Included

Temporary Substitute Autos Physical Damage	Extension of Coverage
Employees Or Volunteer Workers As Insureds	Extension of Coverage
<b>Elected Or Appointed Officials – Commissions As Insureds</b>	<b>Extension of Coverage</b>
<b>Additional Insureds – Contract, Agreement Or Permit</b>	<b>Extension of Coverage</b>
Commandeered Auto – Owner As Insured	Extension of Coverage
Employee Hired Autos – Liability	Extension of Coverage
Supplementary Payments	
Bail Bonds	\$5,000 Limit of Insurance
Reasonable Expenses Incurred By Insured	\$400 Per Day Limit of Insurance
Expected Or Intended Injury	Extension of Coverage
Emergency Equipment Rodeos – Liability & Physical Damage	Extension of Coverage
Towing	\$5,000 Per Disablement Limit of Insurance
Physical Damage – Transportation Expense Coverage	\$1,500 Maximum Limit of Insurance
Physical Damage – Loss Of Use Expenses	\$50 Per Day/\$1,500 Maximum Limit of Insurance
<b>Rental Reimbursement</b>	<b>\$3,000 Maximum Limit of Insurance</b>
Personal Effects	\$1,000 Limit of Insurance
Hired Auto Physical Damage	\$1,000 Deductible
Limited Physical Damage Deductible Coverage For Employees Or Volunteer Workers	\$1,500 Limit of Insurance
Commandeered Auto Coverage	Extension of Coverage
Airbag Coverage & Freezing Of Permanently Attached Equipment	Extension of Coverage
Electronic Equipment – Broadened Coverage	Extension of Coverage
<b>Physical Damage – Comprehensive Coverage - Deductible</b>	<b>\$5,000 Per Any One Cause Deductible</b>
Knowledge Of Accident	Extension of Coverage
Employee Hired Autos – Physical Damage	Extension of Coverage
Volunteer Worker	Expanded Definition
Governmental Bodies	Clarification of Coverage



MADISON COUNTY BOARD OF SUPERVISORS

## PROFESSIONAL LIABILITY PROPOSAL

### PUBLIC OFFICIALS LIABILITY

Limits:

Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000

Deductible: \$10,000

Retroactive Date: 10/1/92

Public Officials Premium: \$8,248

Public Officials Liability coverage above is quoted on a Claims-Made form. Defense coverage is in addition to policy limits for this professional line.

### EMPLOYMENT PRACTICES LIABILITY

Limits:

Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000

Self-Insured Retention: \$10,000

Continuity Date: 10/1/92

EPL Premium \$28,725

Employment Practices Liability coverage above is quoted on a Claims-Made form. Defense coverage is included in the policy limits for the Employment Practices Liability professional line.



**PREMIUM AND COMMENTS SUMMARY PROPOSAL**

<b>PROPERTY &amp; CASUALTY COVERAGE SUMMARY</b>	<b>PREMIUM</b>
Inland Marine	\$19,232.00
General Liability	\$36,058.00
Automobile: Liability	\$191,657.00
Automobile: Physical Damage	\$99,022.00
Property Portfolio Protection	\$76,866.00
Public Officials Liability	\$8,248.00
Employment Practices Liability	\$28,725.00
Optional Terrorism Coverage charges	\$5,372.00
SUBTOTAL	\$465,180.00

<b>WORKERS COMPENSATION COVERAGE SUMMARY</b>	<b>PREMIUM</b>
Workers Compensation	
SUBTOTAL	
ACCOUNT TOTAL	\$465,180.00

<b>PROPERTY AND CASUALTY PAYMENT OPTIONS</b>	
Agency Bill - Annual - Prepaid	

<b>WORKERS COMPENSATION PAYMENT OPTIONS</b>	
Bill Type / Payment Plan	

<b>COMMENTS/RESTRICTIONS/QUOTE SUBJECT TO:</b>
<b>If Terrorism coverage is again declined, the total account premium is \$459,808.00</b>

Note: For invoiced accounts, the first payment is due . Subsequent payments are due on . Fixed costs as described are due according to the invoiced payment schedule. Losses, LCF charges, and other loss-based assessments will be billed according to the account specifications.



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## COMMISSION SUMMARY

COVERAGE	COMMISSION %
Inland Marine	8.0%
General Liability	8.0%
Automobile	8.0%
Property Portfolio Protection	8.0%
Public Officials Liability	8.0%
Employment Practices Liability	8.0%

**COMMENTS** (Commission does not apply to taxes, surcharges, and assessments)

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<http://www.zurichnaproducercompensation.com> or call the following toll-free number: (866) 903-1192. This Notice is provided on behalf of Zurich American Insurance Company and its underwriting subsidiaries.



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### TERMS AND CONDITIONS

**QUOTE IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS  
(APPLIES IF CHECKED)**

- Signed Statement of Values
- Copy of current audited financial statement and favorable review of the statements
- Verification of adequate insurable values**
- Satisfactory compliance with risk engineering recommendations**
- Written confirmation that the insured is requiring all subcontractors to provide certificates of insurance and that they are requiring all subs to add them as an additional insured. The insured should also be using Indemnification Agreements with all subs.
- Complete driver information on all individuals permitted to operate company owned vehicles, including all family members allowed to drive company vehicles.
- Confirmation that Insured will comply with Driver Selection Criteria
- UM/UIM Selection/Rejection Forms – *These forms are required upon binding.***
- Only non-stacked Uninsured and Underinsured Motorist coverage is being quoted in those states that allow stacking to be rejected.**
- In those states where stacked Uninsured and Underinsured Motorist coverage is mandatory, we are only offering the following limits \$
- Terrorism Disclosure Notice    Comment:
- Subject to Audit:     Property     General Liability     Automobile     Workers Compensation
- Signed Deductible Specification/Agreement must be received with 30 days of binding
- Signed Policyholder Confidentiality Agreement (see attached Cover Letter and Agreement forms)
- Signed New York Fraud Statement (see attached form U-GU-670)
- Signed New York Anti-Arson Application (see attached form NYFA-,1 Parts 1 & 2)
- This proposal is presented to you with the understanding that neither Zurich nor any of its subsidiaries, affiliates, or employees, offer, or purport to offer, advice to you concerning the proper financial, accounting, or tax treatment for the policy(ies) of insurance referenced herein and nothing herein should be considered to constitute such advice. If accounting advice, tax advice, or other expert professional assistance is required, you should consult with your own accountant, adviser, counsel, or other similar competent professional with expertise in the required area.

**MVR's**

**Completion/return of the attached supplemental applications, worksheets, questionnaires:**

- Business Income Report / Worksheet (CP 15 15)
- Employee Benefits Insurance Application
- Limited Pollution Coverage Application
- Limited Product Withdrawal Expense Application and Survey
- Liquor Liability Application
- Named Insured Chart
- Non Owned and Hired Automobile Questionnaire
- Legal Bill Review Services

ZSC/Legal Bill Review Services utilize a rules-based software program provided by an outside vendor and a dedicated staff of legal professionals and support staff to verify the accuracy of electronically submitted legal bills presented under the policy for payment in an effort to control your overall claim costs. As a component of ALAE, each claim file is charged 2.25%\* of the legal charges reviewed through this service.

\*Subject to change.

Notes: Legal Bill Review Services maybe provided by our affiliate company, Zurich Services Corporation, at other than cost. Sales tax will apply to qualifying services.

**The above items are required upon binding unless otherwise stated.**



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## **Thank you for considering Zurich in North America**

At Zurich, we appreciate your business.

### **Your business has unique risk management needs**

In today's competitive marketplace, you need every advantage. One advantage is a broader insurance solution, provided by an organization that genuinely understands your business and its financial protection requirements. Zurich is that organization.

Zurich in North America provides commercial insurance solutions to commercial businesses. Our offerings include broader solutions for individual businesses group and association programs. Because your business has many variables, Zurich offers a selection of specialized and optional coverages, and the flexibility to provide higher limits in areas where you need additional protection.

### **Help in reducing hazards and control insurance costs**

You can depend on Zurich professionals to understand your business, its problems and insurance needs. The Zurich Risk Engineering staff employed through Zurich Services Corporation are aligned by industry group. They can help you control, and even prevent business losses. And they can help you promote safety for your operation's management, employees and guests. Many of the risk engineers have worked in the industries they now support on behalf of Zurich in North America.

### **Back-in-business claim service**

We know our performance as a company rests heavily on our ability to handle claims well. The Zurich claims organization is dedicated to service excellence. They achieve this by promptly responding to your first report of a claim. By leveraging technology to make the process one of the most efficient in the industry. And by maintaining and continually enhancing the skills of Zurich's seasoned claims professionals. The entire organization is dedicated to a common goal: protect the foundation of your business — its physical property, employees and intellectual capital. For your convenience, customers can file their claims online.

### **About Zurich in North America**

Zurich in North America ([www.zurichna.com](http://www.zurichna.com)) is a leading commercial property-casualty insurance provider serving the multinational, middle market and small business sectors in the United States and Canada. Headquartered in Schaumburg, Ill., Zurich in North America has 12,750 employees and wrote \$13.6 billion in premiums in 2002. Zurich in North America includes the Zurich U.S. business units (Corporate Customer, Middle Markets, Small Business, Strategic Partnerships, Construction, Specialties, Zurich Global Energy and Empire Insurance Companies), as well as Universal Underwriters Group, Zurich North America Canada, Zurich Corporate Solutions and Centre. The Zurich U.S. pool of companies is rated A (excellent) by A.M. Best and A+ (strong) by Standard & Poor's. Zurich in North America is a member of Zurich Financial Services.

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