

TENTATIVE AGENDA

REGULAR CITY COUNCIL MEETING
CITY HALL
COUNCIL CHAMBERS
105 E. CENTER ST., SIKESTON MO
MONDAY, APRIL 24, 2023
5:00 P.M.

- I. CALL TO ORDER
- II. RECORD OF ATTENDANCE
- III. OPENING PRAYER
- IV. PLEDGE OF ALLEGIANCE
- V. ITEMS OF BUSINESS
 - A. 2nd Reading & Consideration, Bill #6302, Installation of 4-Way Stop Sign at Cleveland & Allen Blvd.
 - B. 1st Reading, Bill #6304, Amend Chapter 100, Article I – Stormwater Management
 - C. 1st Reading, Bill #6305, Installation of Stop Sign at Commerce & Hennings
 - D. Award Street Bid – Lambert Engineering
 - E. Authorization to Purchase Fire Equipment Using Regional Homeland Security Oversight Committee Grant Funding
 - F. Authorization to Renew Cyber Insurance
 - G. Authorization to Renew Commercial Property & Casualty Insurance
 - H. Other Items as May Be Determined During the Course of the Meeting
- VI. ADJOURNMENT

Dated this 19th day of April 2023.

Rhonda Council

Rhonda Council, City Clerk

The City of Sikeston complies with ADA guidelines. Notify Rhonda Council at 471-2512 (TDD Available) to notify the City of any reasonable accommodation needed to participate in the City Council's Meeting.

Council Letter

Date of Meeting 23-04-24

Originating Department: Public Works / Street Division

To the Mayor and City Council:

Subject: 2nd Reading, Bill 6302, Amending City Code Title III, Chapter 300, Schedule III, Table III – A Stop Locations, Authorizing the Installation of 4-way Stop at Cleveland & Allen Blvd.

Attachment(s):
Bill #6302

Action Options:

1. 2nd Reading and approval from the City Council
2. Other action the City Council deems appropriate.

Background:

The Traffic Committee met on March 28, 2023, and did favorably pass the agenda item to amend the uniform traffic code to add the following stop signs:

<u>Stop Sign</u>	<u>Sign Location</u>	<u>Controlled Traffic Movement</u>
Cleveland Ave at Allen Blvd.	NW Corner	South
Cleveland Ave at Allen Blvd.	SE Corner	North

THIS BILL AS APPROVED SHALL BECOME ORDINANCE NUMBER 6302 AND SHALL AMEND TITLE III, CHAPTER 300, SCHEDULE III, TABLE III-A OF THE UNIFORM TRAFFIC CODE ESTABLISHING ADDITIONAL TRAFFIC CONTROL MEASURES WITHIN THE CITY OF SIKESTON, MISSOURI.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SIKESTON, MISSOURI AS FOLLOWS:

SECTION I: This Ordinance shall be codified in the City Municipal Code.

SECTION II: The Traffic Committee did meet on March 28, 2023, and did favorably vote to amend the uniform traffic code by placing stop signs on Allen Blvd at Cleveland Ave.

SECTION III: Title III – Chapter 300 – Schedule III, Table III-A – Stop Locations; shall be amended by including the following:

<u>Stop Sign</u>	<u>Sign Location</u>	<u>Controlled Traffic Movement</u>
Cleveland Ave. at Allen Blvd.	NW Corner	South
Cleveland Ave. at Allen Blvd.	SE Corner	North

SECTION IV: General Repealer Section: Any ordinance or parts thereof inconsistent herewith are hereby repealed.

SECTION V: Severability: Should any part or parts of this ordinance be found or held to be invalid by any court of competent jurisdiction, then the remaining part or parts shall be severable and shall continue in full force and effect.

SECTION VI: Record of Passage:

- A. Bill Number 6302 was introduced and read the first time this 3rd day of April 2023.
- B. Bill Number 6302 was read the second time and discussed this 24th day of April 2023, and voted as follows:

Williams, _____, Baker, _____, Lindsey, _____,
Leible, _____, Teachout, _____, Robison, _____,
Turnbow, _____, thereby being
_____,
becoming Ordinance 6302.
- C. Ordinance 6302 shall be in full force and effect from and after Wednesday, May 24, 2023.

Greg Turnbow, Mayor

Approved as to form
Tabatha Graham, City Counselor

Council Letter

Date of Meeting: 23-04-24

Originating Department: Public Works/ Community Development/ Storm Water Management

To the Mayor and City Council:

Subject: 1st Reading, Bill #6304, Chapter 700, Article 1, Storm Water Management Amendments

Attachments:

1. Bill #6304

Action Options:

1. 1st Reading of Bill #6304
2. Other action Council may deem appropriate

Background:

Staff with the Departments of Public Works and Community Development met on February 16, 2023, with a representative from the Missouri Department of Natural Resources for an audit of the City's Stormwater Management Program. The audit found deficiencies within the City's Stormwater Management Program, Ordinance #5816, concerning the issuance of permits related to Land Disturbance. Currently the City requires a permit be obtained when disturbing one acre or more of land, as does the Missouri Department of Natural Resources. Bill # 6304 will continue to require a Land Disturbance permit for one acre or more, in addition to requiring the Land Disturbance permit for projects that would disturb less than acre if the project is part of a larger common plan or development or sale. The City was directed to amend the ordinance that specifically addresses Land Disturbance permits by the Missouri Department of Natural Resources.

Staff will seek Council's approval of this ordinance at the May 1st meeting.

THIS BILL AS APPROVED SHALL BECOME ORDINANCE NUMBER 6304 AND SHALL AMEND CHAPTER 700, ARTICLE I – STORMWATER MANAGEMENT, OF THE SIKESTON MUNICIPAL CODE OF THE CITY OF SIKESTON, MISSOURI.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SIKESTON, MISSOURI AS FOLLOWS:

SECTION I: This Ordinance shall be codified in Chapter 700 of the Sikeston Municipal Code.

SECTION II: Section 700.040. Activities That Require Permit shall be amended to read as follows:

- A. For purposes of this Article, the following activities may potentially alter or disrupt the natural stormwater runoff patterns and as such will require a *Land Disturbance* permit prior to the initiation of any such project.
 1. Clearing and/or draining of land as an adjunct to construction;
 2. Clearing and/or draining of land for agricultural purposes;
 3. Converting agricultural lands to non-agricultural uses;
 4. Subdividing land into two (2) or more parcels;
 5. Replatting recorded subdivisions and the development of unrecorded subdivisions;
 6. Changing the use, arrangement, appearance, intensity or density of structures or land;
 7. Altering the shoreline or bank of any surface water body;
 8. ~~Any activities which disturb one(1) acre or more of pervious surface, with the exception of farming activities; and~~ *Any activities which disturbs greater than or equal to one (1) acre, or less than one acre if the activities are part of a larger common plan or development or sale that would disturb one acre or more, with the exception of farming activities; and*
 9. Creating and/or increasing pervious surface, either building or parking area, with an area of greater than two thousand (2,000) square feet.

SECTION III: Section 700.070. Construction Site Runoff Control, Subsection A 1 shall be amended to read as follows:

- A. The following provisions shall govern the control of all construction site runoff for all construction projects within the city.
 1. ~~Site disturbance permits required. All construction projects which would disturb one (1) acre or more must obtain a land disturbance permit from the Missouri Department of Natural Resources. In addition to the requirements of this Chapter the condition of any land disturbance permit shall be applicable.~~ *All construction projects which would disturb greater than or equal to one (1) acre, or less than one acre if the construction project is part of a larger common plan or development or sale that would disturb one acre or more must obtain a Land Disturbance permit from the Missouri Department of Natural Resources, in addition to any land disturbance permit issued by the City.*

SECTION IV: General Repealer Section: Any ordinance or parts thereof inconsistent herewith are hereby repealed.

SECTION V: Severability: Should any part or parts of this ordinance be found or held to be invalid by any court of competent jurisdiction, then the remaining part or parts shall be severable and shall continue in full force and effect.

SECTION VI: Record of Passage:

- A. Bill Number 6304 was introduced and read the first time this 3rd day of April 2023.
- B. Bill Number 6304 was read the second time and discussed this 24th day of April 2023, and voted as follows:

Baker _____, Leible _____, Robison _____,
 Lindsey _____, Teachout _____, Williams _____,
 and Turnbow _____, thereby being _____,
 and becoming Ordinance 6304.

C. Ordinance 6304 shall be in full force and effect from and after May 24, 2023.

Greg Turnbow, Mayor

Approved as to form
Tabatha Graham, City Counselor

Seal / Attest:

Rhonda Council, City Clerk

Council Letter

Date of Meeting 23-04-24

Originating Department: Public Works / Street Division

To the Mayor and City Council:

Subject: 1st Reading, Bill 6305, Amending City Code Title III, Chapter 300, Schedule III, Table III – A Stop Locations, Authorizing the Installation of a stop sign at Commerce & Hennings Drive.

Attachment(s):
Bill #6305

Action Options:

1. 1st Reading of the briefing only. Council action will be requested on May 1, 2023.
2. Other action the City Council deems appropriate.

Background:

The Traffic Committee met on March 28, 2023, and did favorably pass the agenda item to amend the uniform traffic code to add the following stop signs:

<u>Stop Sign</u>	<u>Sign Location</u>	<u>Controlled Traffic Movement</u>
Commerce Dr. at Hennings Dr.	SE Corner	North

THIS BILL AS APPROVED SHALL BECOME ORDINANCE NUMBER 6305 AND SHALL AMEND TITLE III, CHAPTER 300, SCHEDULE III, TABLE III-A OF THE UNIFORM TRAFFIC CODE ESTABLISHING ADDITIONAL TRAFFIC CONTROL MEASURES WITHIN THE CITY OF SIKESTON, MISSOURI.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SIKESTON, MISSOURI AS FOLLOWS:

SECTION I: This Ordinance shall be codified in the City Municipal Code.

SECTION II: The Traffic Committee did meet on March 28, 2023, and did favorably vote to amend the uniform traffic code by placing stop signs on Commerce at Hennings Drive.

SECTION III: Title III – Chapter 300 – Schedule III, Table III-A – Stop Locations; shall be amended by including the following:

<u>Stop Sign</u>	<u>Sign Location</u>	<u>Controlled Traffic Movement</u>
Commerce Dr. at Hennings Dr.	SE Corner	North

SECTION IV: General Repealer Section: Any ordinance or parts thereof inconsistent herewith are hereby repealed.

SECTION V: Severability: Should any part or parts of this ordinance be found or held to be invalid by any court of competent jurisdiction, then the remaining part or parts shall be severable and shall continue in full force and effect.

SECTION VI: Record of Passage:

- A. Bill Number 6305 was introduced and read the first time this 24th day of April 2023.
- B. Bill Number 6305 was read the second time and discussed this 1st day of May 2023, and voted as follows:
- Williams, _____, Baker, _____, Lindsey, _____,
- Leible, _____, Teachout, _____, Robison, _____,
- Turnbow, _____, thereby being
- _____,
- becoming Ordinance 6305.
- C. Ordinance 6305 shall be in full force and effect from and after Wednesday May 31, 2023.

Greg Turnbow, Mayor

Approved as to form
Tabatha Graham, City Counselor

Council Letter

Date of Meeting 23-04-24

Originating Department: Public Works

To the Mayor and City Council:

Subject: Authorization to award street bids. (Lambert Engineering)

Action Options:

1. Seeking authorization to award street bids.
2. Other action the City Council deems appropriate.

Attachments:

1. Lambert Engineering Recommendation
2. Bid Tabulation

Background:

Bids were opened on March 21, 2023 for street construction projects with consulting engineer, Lambert Engineering. Bids were received from only two bidders: ASA Asphalt Company from Cape Girardeau and Paving Pros from Oak Ridge, MO.

The Base Bid for Bid 23-53 was for milling and resurfacing in the following areas; Stephens St, Euclid Ave, Pine St, Presnell St, and a Front Street alley downtown (between New Madrid St. and Scott St.). It also currently includes the paving of the city owned parking lot just south of the old Collins Music along with the paving of the gravel 'road' along the railroad right-of-way. The low bidder for the base bid was ASA Asphalt Company from Cape Girardeau, MO with a low base bid of \$392,783.34.

In addition to base bid, there were bids on three alternates:

Alternate #1 – Paving Stephens in the Sikeston Complex

Alternate #2 – The reconstruction of the intersection at N. Kings and Center St.

Alternate #3 – The reconstruction of the intersection at N. New Madrid and North St.

The low bids for the Alternates were all from ASA Asphalt as shown:

Alternate #1: \$68,312.51

Alternate #2: \$109,230.32

Alternate #3: \$177,595.32

Staff is recommending awarding the base bid and alternates #1 and #2 to Asa Asphalt for a combined low bid of \$570,326.17. Funding for this will come from Sikeston Transportation Sales Tax and Economic Development funds through the Essex fund.

LAMBERT ENGINEERING & SURVEYING

125 NORTH NEW MADRID ST.
SIKESTON, MISSOURI 63801
PHONE: 573-471-7442
FAX: 573-471-7499
CELL: 573-380-7645

April 14, 2023

Mr. Jay S. Lancaster, PE
Director of Public Works
City of Sikeston, City Hall
105 East Center Street
Sikeston, Missouri 63801

Re: FY 2023 Street Improvements
Street Improvements Contract 23-53

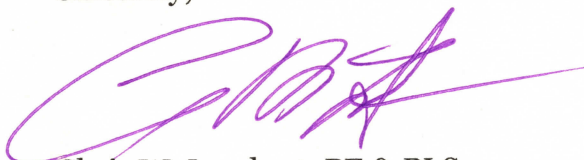
Dear Jay:

Attached is a copy of the bid tabulations on the FY 2023 Street Improvements for Contract 23-53 that was let on March 21, 2023.

As you will note on the attached bid tabulation, ASA Asphalt Company was the low bidder on the FY 2023 Street Improvements - Contract 23-53 for the Base Bid plus Alternates No.1 & No. 2. The Base Bid includes Euclid Street, Presnell Street, Pine Street (between Helen Street and Ables Road) and the alley (between New Madrid Street and Scott Street). Alternate No. 1 includes Stephens Street and Alternate No. 2 includes the intersection of Kingshighway and Center Street. Therefore, we would recommend that ASA Asphalt Company be awarded the contract for the FY 2023 Street Improvements - Contract 23-53 in the amount of \$570,326.17 which includes the Base Bid plus Alternates No. 1 & No. 2.

If you have any questions regarding this project, or need any assistance, then please feel free to contact our office at 573-380-7645.

Sincerely,



Chris W. Lambert, PE & PLS

LAMBERT ENGINEERING & SURVEYING

BASE BID

ASA Asphalt Company				Paving Pros			
P.O. Box 637				511 County Road 411			
Cape Girardeau, Missouri 63701				Oak Ridge, Missouri 63769			
Item No.	Estimated Quantity	Description	Unit Price	Total Price	Unit Price	Total Price	
1	2,604	TON Section 401 BP-2 Bituminous Levelling & Surface Course	\$106.75	\$277,977.00	\$108.50	\$282,534.00	
2	11,690	SY Cold Milling	\$4.62	\$54,007.80	\$4.05	\$47,344.50	
3	918	TON Type I Limestone Base	\$42.78	\$39,272.04	\$50.00	\$45,900.00	
4	2	EA Storm Sewer Drop Inlet	\$4,746.00	\$9,492.00	\$4,725.00	\$9,450.00	
5	70	LF 24" Storm Sewer Pipe	\$107.35	\$7,514.50	\$113.00	\$7,910.00	
6	100	LF Drainage Ditch Swale	\$27.12	\$2,712.00	\$30.25	\$3,025.00	
7	1	LS Parking Lot Striping	\$904.00	\$904.00	\$2,000.00	\$2,000.00	
8	4	EA Manhole Adjustments	\$226.00	\$904.00	\$1,130.00	\$4,520.00	

Total Construction Cost for Items 1 thru 8: = \$392,783.34 \$402,683.50

ALTERNATE BID NO. 1

ASA Asphalt Company				Paving Pros			
P.O. Box 637				511 County Road 411			
Cape Girardeau, Missouri 63701				Oak Ridge, Missouri 63769			
Item No.	Estimated Quantity	Description	Unit Price	Total Price	Unit Price	Total Price	
1	495	TON Section 401 BP-2 Bituminous Levelling & Surface Course	\$106.75	\$52,841.25	\$108.50	\$53,707.50	
2	2,942	SY Cold Milling	\$3.78	\$11,120.76	\$4.05	\$11,915.10	
3	25	SY Concrete Replacement	\$174.02	\$4,350.50	\$195.00	\$4,875.00	

Total Construction Cost for Items 1 thru 3: = \$68,312.51 \$70,497.60
Total Construction Cost for Base Bid Plus Alternate No. 1 \$461,095.85 \$473,181.10

ALTERNATE BID NO. 2

ASA Asphalt Company				Paving Pros			
P.O. Box 637				511 County Road 411			
Cape Girardeau, Missouri 63701				Oak Ridge, Missouri 63769			
Item No.	Estimated Quantity	Description	Unit Price	Total Price	Unit Price	Total Price	
1	687	SY Concrete Replacement	\$97.18	\$66,762.66	\$108.00	\$74,196.00	
2	100	SY Sidewalk Replacement w/ Truncated Domes	\$106.22	\$10,622.00	\$118.00	\$11,800.00	
3	5	EA Storm Sewer Drop Inlet	\$4,294.00	\$21,470.00	\$4,780.00	\$23,900.00	
4	88	LF 12" Storm Sewer Pipe	\$94.92	\$8,352.96	\$108.00	\$9,504.00	
5	2	EA Manhole Adjustments	\$1,011.35	\$2,022.70	\$1,130.00	\$2,260.00	

Total Construction Cost for Items 1 thru 5: = \$109,230.32 \$121,660.00
Total Construction Cost for Base Bid Plus Alternate No. 1 & No. 2 \$570,326.17 \$594,841.10

ALTERNATE BID NO. 3

ASA Asphalt Company				Paving Pros			
P.O. Box 637				511 County Road 411			
Cape Girardeau, Missouri 63701				Oak Ridge, Missouri 63769			
Item No.	Estimated Quantity	Description	Unit Price	Total Price	Unit Price	Total Price	
1	893	SY Concrete Replacement	\$97.18	\$86,781.74	\$108.00	\$96,444.00	
2	114	SY Sidewalk Replacement w/ Truncated Domes	\$106.22	\$12,109.08	\$118.00	\$13,452.00	
3	10	EA Storm Sewer Drop Inlet	\$4,068.00	\$40,680.00	\$4,540.00	\$45,400.00	
4	354	LF 18" Storm Sewer Pipe	\$101.70	\$36,001.80	\$114.00	\$40,356.00	
5	2	EA Manhole Adjustments	\$1,011.35	\$2,022.70	\$1,130.00	\$2,260.00	

Total Construction Cost for Items 1 thru 5: = \$177,595.32 \$197,912.00
Total Construction Cost for Base Bid Plus Alternate No. 1, 2 & 3 \$747,921.49 \$792,753.10

I, the undersigned do hereby certify that the above is an accurate tabulation of all bids received on March 21, 2023 for the FY 2023 Street Improvements - Contract No. 23-53 for the City of Sikeston, Missouri.


Chris W. Lambert, PE

3/21/23
Date



Council Letter

Date of Meeting: 23-04-24

Originating Department: Department of Public Safety

To the Mayor and City Council:

Subject:

Region Homeland Security Oversight Committee Grant (RHSOC)

Attachments:

1. Quotes for the project covered by the RHSOC Grant.

Action Options:

1. Request approval to proceed with purchase of fire equipment using RHSOC Grant funding.

Background:

Sikeston Department of Public Safety seeks to purchase fire equipment using funds from the Region Homeland Security Oversight Committee Grant.

The first item is for a Paratech Raker system, which is used during structural collapse to help quickly and safely stabilize exterior walls from collapsing causing further traumatic events. This item is only available from buying from Paratech directly or from Banner Fire Equipment who is a Paratech vendor. Sikeston DPS selected Banner Fire Equipment due to them being the cheapest at \$31,590.50. The price for this from Paratech was \$36,000.

The other item we are requesting to buy under this grant is a portable 2-ton portable air conditioning from Global Industrial in the amount of \$4,203.25.

Sikeston DPS would like to select Banner Fire Equipment and Global Industrial as our equipment vendors. The total quote for the equipment is \$35,793.75. Sikeston DPS was awarded \$35,793.75 for FY-22 RHSOC.

Pick List Quote



4289 INDUSTRIAL DRIVE
ROXANA, ILLINOIS 62084
WWW.BANNERFIRE.COM
888-BAN-FIRE

Date / Time: 1/19/2023 2:10:22PM
Parts Order: 27477
Customer: 586965
Branch: MAIN
Page 1 of 1

Bill To: CITY OF SIKESTON
ATTN:A/P
105 E. CENTER
SIKESTON, MO 63801
Email: JBRITTON@SIKESTON.ORG

Ship To: CITY OF SIKESTON
ATTN:A/P
105 E. CENTER
SIKESTON, MO 63801
Email: JBRITTON@SIKESTON.ORG

Parts Order: 27477		Inside Slsm: joshh		Cust P/O: Z. Haskins		Delivery Method: Direct Ship		
Pulled	Supplier	Item	Description	U/M	Quantity	B/O Location	Price	Ext Price
	PARATECH	22-796984	6 Ft Deployable Absolute Raker	Each	1		30,999.00	30,999.00
								30,999.00
OUT PARTS		Shipping and Handling Outbound - I			1		591.50	591.50
Estimated shipping per Paratech. Actual will be charged.								
								31,590.50

PICK LIST QUOTE

Iseabaugh@semorpc.org

Re: FY 2022 Sikeston HSRT

Purchase Order No. 477

Date: March 28, 2023

QUANTITY	ITEM #	DESCRIPTION	PURCHASE ORDER: 477	PRICE @	TOTAL
		SIKESTON			
1	22-796984	6 FT Deployable Absolute Raker		\$30,999.00	\$30,999.00
			Shipping		\$591.50
Ship to Sikeston DPS c/o Derick Wheatley, Captain 201 South Kingshighway Street Sikeston, Missouri 63801					
TOTAL					\$31,590.50

RE Parts Order Quote:27477

**Southeast Missouri Regional Planning
& Economic Development
Commission
Perryville, Missouri**

Jeremy Tanz
Executive Director



Model #: T9F292662

EXCLUSIVE BRANDS

Global Industrial™ Portable Air Conditioner w/ Cold Air Nozzles, 2 Ton, 21,000 BTU, 230V

[View All Industrial Portable Air Conditioners](#)

| Questions & Answers (0)

Purchase Information

PRICE~~\$4,285.00~~\$4,203.²⁵ w/ shipping

- ✓ Cooling temp range of 64° - 113°F
- ✓ 21,000 BTU operation that cools up to 540 sq.ft.
- ✓ Rolls on 4 swivel casters (2 locking)

See more detailsEasy online or call-in returns. [Read return policy](#)**Product Information**

- ✓ Cooling temp range of 64° - 113°F
- ✓ 21,000 BTU operation that cools up to 540 sq.ft.
- ✓ Rolls on 4 swivel casters (2 locking)

Keep your workspaces or equipment cool with the convenient Global Industrial™ Portable Air Conditioner W/ Cold Air Nozzles. This industrial portable air conditioner is designed for economical spot-cooling in industrial plants, server rooms, hospitals, laboratories, and anywhere electrical equipment creates a heat load. It features 21,000 BTU operation that cools up to 540 square feet with cooling temperature range of 64° - 113°F . Two fan speeds. Single phase motor. Removable washable air filters for easy maintenance. This unit also includes the two 5" Cold Air Nozzles that are recommend for use with the air conditioner. Replacements are sold separately. Thermostatically protected compressor includes high and low pressure warnings. Unit moves easily on four swivel casters (two locking). ETL & cETL listed. Optional Warm Air Exhaust Ceiling Duct Kit is available for purchase separately. This product has a 3-Year Limited Warranty.

Key Features Include

- Easy Installation
- Filters the Air as it cools
- Washable Filters
- Self-diagnostic system
- Condensate overflow protection
- Spot cool and room cool thermostat settings
- On/ Off Timer
- Durable metal construction
- Auto-restart (When power Interrupted)
- Compressor time delay
- High pressure switch
- Anti-freezing device

This **Global Industrial Exclusive Brands™** product was made with you in mind. There were teams of associates behind how we designed, manufactured, and tested, this item. We always ask, “Can it be made better?” That led us to produce smarter, more reliable products, with greater attention to detail and no corners cut. Why choose Global Industrial? Because this product was Made for you. MADE TO EXCEED.™

User manuals/guides (1)

manual

Warranty (1)



Specifications

Weights & Dimensions

Cord Length	10 ft	Depth	30 in
Weight	200 lbs	Height	48 in
Coverage Area	538 ft²	Width	28 in

Product Details

Assembly Required	Assembled	Hertz	60 Hz
Number of Speeds	2	Amp Circuit	15 A
For Use With	Cooling	Amps Cooling	11 A
Refrigerant	R-410A	Temperature Range Cooling	64 To 113 °F
Filter Type	Washable Mesh	Includes	Cold Air Supply Chutes

CFM Low	465 CFM	Voltage	208 / 230 V
BTU Cooling	21000	CFM High	560 CFM
Material	Galvanized Steel	Ton	2
Phase	1	Cooling System	Air
Manufacturers Part Number	292662	Power Cord Type	NEMA 6-15
Brand	Global Industrial	Condensate Tank Gallons	3.17 gal
Watts Cooling	2,000 W	Decibels	58
Color	Gray		

Warranty

Warranty	3 yr
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Compliance & Certifications

Certifications	ETL, cETL Listed	Energy Efficiency Rating (EER)	8.8
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Council Letter

Date of Meeting: 23-04-24

Originating Department: Finance Division

To the Mayor and City Council:

Subject: Authorization to Renew Cyber Insurance

Attachment(s):

1. Renewal Quotes

Action Options:

1. Authorize Payment to Travelers Insurance Co.
2. Other actions as Council may deem appropriate.

Background:

Marsh Wortham provided the attached renewal quotes for the City's Cyber and Multimedia Liability coverages. Both options presented have similar coverages. Option 1 is with Beazley, our current cyber carrier with a premium of \$23,625 and Option 2 is through Travelers, our current Property & Casualty Insurance carrier with a premium of \$20,361.

In 2021 over 2,300 local governments, schools, and healthcare organizations in the United States were affected by ransomware. Ransomware is driving the costs of cyber insurance for municipalities with 97.1% clients receiving a premium increase.

Given the increase in ransomware attacks it is the recommendation of staff to select Option 2 and authorize payment in the amount of \$20,361 to Travelers Insurance for cyber and multimedia insurance for the period of May 1, 2023, through May 1, 2024.



2023 City of Sikeston - Financial & Coverage Comparison

Coverage	Expiring	Incumbent Option 1	Option 2
Cyber			
Insurer	Beazley	Beazley	Traveler's
Aggregate Limit of Liability	\$1,000,000	\$1,000,000	\$1,000,000
Policy Level Retention	\$25,000	\$25,000	\$25,000
Cyber Extortion	\$25,000	\$25,000	\$25,000
Premium	\$18,220.00	\$22,500.00	\$20,361.00
TOTAL PREMIUM			
Estimated Taxes/ Surcharges/Assessments	\$911	\$1,125	\$0
Premium	\$19,131	\$23,625	\$20,361.00
% Change		23.5%	6.4%

Council Letter

Date of Meeting: 23-04-24

Originating Department: Finance Division

To the Mayor and City Council:

Subject: Authorization to Renew Commercial Property and Casualty Insurance

Attachment(s):

1. Renewal Quotes

Action Options:

1. Authorize Renewal with Travelers Insurance Co.
2. Other actions as Council may deem appropriate.

Background:

Marsh Wortham provided the attached renewal quote for the City's liability and casualty coverages. Costs increased \$77,835 above last year. This year's increase was driven by rising property values, increased staffing in public safety, auto claims, and budgetary increases from ARPA projects. Travelers did increase the windstorm/hail deductible from \$10,000 to \$250,000. Insurers are increasing the deductible across the nation and the \$250,000 is drastically lower than the rest of the insurance market. This chart provides a comparison of the current renewal from Traveler's compared to last year's rates.

Coverage	5/1/2022	5/1/2023
	Travelers	Travelers
Commercial Package Insurance Policy: General Liability, Employee Benefits Liability, Inland Marine, Crime, Law Enforcement Liability, Public Officials Liability, and Employment Practices Liability	\$128,172	\$153,125
Commercial Automobile Insurance Policy	\$87,039 \$10,000 Deductible	\$110,615 \$10,000 Deductible
Commercial Umbrella Insurance Policy	\$55,864	\$73,228
Deluxe Property	\$71,504	\$83,446
Total all Premiums	\$342,579	420,414

It is the recommendation of staff to authorize payment in the amount of \$420,414 to Marsh Wortham Insurance for property and liability insurance for the period of May 1, 2023, through May 1, 2024.



PRESENTED BY

MARSH WORTHAM-HOUSTON
PO BOX 1388
HOUSTON, TX 772511388

PROPOSED ON 04/05/2023 FOR

CITY OF SIKESTON
105 EAST CENTER STREET
SIKESTON, MO 63801

On behalf of **MARSH WORTHAM-HOUSTON** and **The Travelers Companies, Inc. and its affiliates**, we appreciate the opportunity to provide **CITY OF SIKESTON** with the following policy proposal.



Travelers Risk Control: Our Expertise is Your Advantage

Travelers Risk Control is an innovative provider of cost-effective risk management services and products. As one of the largest Risk Control departments in the industry, our scale allows the right resource at the right time to meet customer needs. For over 110 years, our loss prevention professionals have assisted agents, brokers and customers across the country and around the world.

<https://www.travelers.com/risk-control>



Claim Services:

Travelers has over 11,000 highly trained Claim professionals located across the U.S. Our local field representatives are supported by teams of dedicated customer service, catastrophe response, legal, medical, investigative, engineering, and large loss experts. Claims can be complex and expensive. We'll help you manage claims to control your total risk-related costs.

<https://www.travelers.com/claims>

Meet your Travelers team

General

Overall Account

Chelsea Griffin
Account Executive
CGRIFFI8@travelers.com
281-606-8624

Policy Services

Josephine Evans
Operations Account Specialist
JHEVANS@travelers.com
210-525-3941

To report, ask a question or discuss a claim please call 1-800-238-6225. A Claim Customer Service Representative is available 24 hours a day, 7 days a week to take the first notice of loss or provide assistance on any existing claim.

Your policies

Commercial Package Program - Simp. Occ.

Policy Number	H-630-9R613489-TIL-23
Effective	05/01/2023 – 05/01/2024
Insuring Company	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

General Liability

Policy Number	ZLP-61N40009-23-PB
Effective	05/01/2023 – 05/01/2024
Insuring Company	THE CHARTER OAK FIRE INSURANCE CO

Employee Benefit Liability

Policy Number	ZLP-61N40009-23-PB
Effective	05/01/2023 – 05/01/2024
Insuring Company	THE CHARTER OAK FIRE INSURANCE CO

Law Enforcement Liability

Policy Number	ZLP-61N40009-23-PB
Effective	05/01/2023 – 05/01/2024
Insuring Company	THE CHARTER OAK FIRE INSURANCE CO

Public Entity Management Liability

Policy Number	ZLP-61N40009-23-PB
Effective	05/01/2023 – 05/01/2024

Insuring Company THE CHARTER OAK FIRE INSURANCE CO

Public Entity Employment-Related Practices Liability

Policy Number ZLP-61N40009-23-PB

Effective 05/01/2023 – 05/01/2024

Insuring Company THE CHARTER OAK FIRE INSURANCE CO

Auto Liability

Effective 05/01/2023 – 05/01/2024

Insuring Company THE TRAVELERS INDEMNITY COMPANY

Auto Physical Damage

Effective 05/01/2023 – 05/01/2024

Insuring Company THE TRAVELERS INDEMNITY COMPANY

Umbrella Liability

Policy Number ZUP-81N41653-23-PB

Effective 05/01/2023 – 05/01/2024

Insuring Company TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

Locations schedule

630 - 9R613489 – Commercial Package Program - Simp. Occ.

LOC/BLDG	DESCRIPTION	ADDRESS
1/1	MUNICIPAL COURT	129 N NEW MADRID, SIKESTON, MO 63801
2/2	ROTARY PARK	ROTARY PARK, SIKESTON, MO 63801
3/3	FIELD 6 BACKSTOP	RECREATION COMPLEX, SIKESTON, MO 63801
3/4	FIELD 8 BACKSTOP JBR	RECREATION COMPLEX, SIKESTON, MO 63801
3/5	NORTH FIELD BACKSTOP	RECREATION COMPLEX, SIKESTON, MO 63801
3/6	NORTH (MEN'S) FIELD BACKSTOP	RECREATION COMPLEX, SIKESTON, MO 63801
4/7	DRESSING ROOM	VFW PARK, SIKESTON, MO 63801
5/8	PLAYGROUND EQUIPMENT	CLAYTON PARK 1200 BUTLER AVE, SIKESTON, MO 63801
6/9	LARGE FLAG POLE SURROUNDED BY 4 SMA	RECREATION COMPLEX, SIKESTON, MO 63801
7/10	SHELTER HOUSE	LINCOLN PARK, SIKESTON, MO 63801
7/11	SHELTER HOUSE	LINCOLN PARK, SIKESTON, MO 63801
7/12	HUTCHINSON RECREATION PLAYGROUND ST	LINCOLN PARK, SIKESTON, MO 63801
8/13	6-60' POLES/FIXTURES	ROTARY PARK, SIKESTON, MO 63801
9/14	SHELTER HOUSE	LINCOLN PARK, SIKESTON, MO 63801
10/15	SCOREBOARD FIELD #6	RECREATION COMPLEX, SIKESTON, MO 63801
10/16	MIRACLE MODULAR PLAYGROUND SYSTEM	RECREATION COMPLEX, SIKESTON, MO 63801
11/17	DRESSING ROOMPRESS BOX	VFW PARK, SIKESTON, MO 63801
11/18	VFW BASEBALL BACKSTOP	VFW PARK, SIKESTON, MO 63801
12/19	GAME TIME MODULAR PLAYGROUND SYSTEM	RECREATION COMPLEX, SIKESTON, MO 63801
12/20	MIRACLE MODULAR PLAYGROUND SYSTEM	RECREATION COMPLEX, SIKESTON, MO 63801
13/21	8 POLES/FIXTURES	JOHN DANDER FIELD, SIKESTON, MO 63801
14/22	MIRACLE MODULAR PLAYGROUND SYSTEM	RS MATTHEWS PARK, SIKESTON, MO 63801
15/23	8 POLES/FIXTURES (MEN'S BALLFIELD)	RECREATION COMPLEX, SIKESTON, MO 63801
16/24	8 LIGHT POLES WITH FIXTURES	VFW PARK, SIKESTON, MO 63801
17/25	FIELD 1 BACKSTOP	RECREATION COMPLEX, SIKESTON, MO 63801
18/26	CONCESSION STAND/RESTROOMS	VFW PARK, SIKESTON, MO 63801
19/27	FUEL FARM	301 N WEST ST, SIKESTON, MO 63801
20/28	ELECTRONIC SCORE BOARD	VFW PARK, SIKESTON, MO 63801
21/29	1 EMERGENCY SIREN (\$500 DED)	INDUSTRIAL PARK, SIKESTON, MO 63801
22/30	MIRACLE MODULAR PLAYGROUND SYSTEM	LINCOLN PARK, SIKESTON, MO 63801
23/31	FIELD 5 BACKSTOP	RECREATION COMPLEX, SIKESTON, MO 63801

24/32	GAZEBO	MALONE PARK 1912 N SCOTT ST, SIKESTON, MO 63801
25/33	SKATEPARK	RECREATION COMPLEX, SIKESTON, MO 63801
25/34	52 STREET AREA LIGHT POLE FIXTURES	RECREATION COMPLEX, SIKESTON, MO 63801
26/35	WAREHOUSE	506 N MAIN, SIKESTON, MO 63801
27/36	6 STEEL POLES WITH FIXTURES, FIELD	RECREATION COMPLEX, SIKESTON, MO 63801
27/37	6 STEEL POLES AND LIGHTS	RECREATION COMPLEX, SIKESTON, MO 63801
27/38	POLES FIELDS 5 &6	RECREATION COMPLEX, SIKESTON, MO 63801
28/39	BLEACHERS	VFW PARK, SIKESTON, MO 63801
29/40	18 - 60' LITTLE LEAGUE POLES & LIGH	RECREATION COMPLEX, SIKESTON, MO 63801
30/41	RESTROOMS	DUDLEY PARK APPLEGATE ST, SIKESTON, MO 63801
31/42	RESTROOMS	MARY LOU MONTGOMERY PARK 101, COTTONWOOD DR, SIKESTON, MO 63801
32/43	CONCESSION STAND/RESTROOMS (FOOTBAL	RECREATION COMPLEX, SIKESTON, MO 63801
32/44	CONCESSION STAND/RESTROOMS (T- BALL)	RECREATION COMPLEX, SIKESTON, MO 63801
32/45	CONCESSION STAND/RESTROOMS (SOCCER)	RECREATION COMPLEX, SIKESTON, MO 63801
33/46	RESTROOMS	ROBERTA ROWE PARK 101 ALABAMA ST, SIKESTON, MO 63801
34/47	RESTROOMS	ROTARY PARK, SIKESTON, MO 63801
35/48	CONCESSION STAND/RESTROOMS (SOCCER)	RECREATION COMPLEX, SIKESTON, MO 63801
35/49	CONCESSION STAND/RESTROOMS (SOCCER)	RECREATION COMPLEX, SIKESTON, MO 63801
36/50	T HANGAR BUILDING	MUNICIPAL AIRPORT 160 INDUSTRIAL DR, SIKESTON, MO 63801
37/51	WAREHOUSE	316 N WEST ST, SIKESTON, MO 63801
38/52	6 EMERGENCY SIRENS (\$500 DED)	TBD, SIKESTON, MO 63801
39/53	WAREHOUSE	RECREATION COMPLEX, SIKESTON, MO 63801
40/54	RESTROOMS	LINCOLN PARK, SIKESTON, MO 63801
41/55	REPAIR HANGAR AND OFFICE	MUNICIPAL AIRPORT 160 INDUSTRIAL DR, SIKESTON, MO 63801
41/56	AWOS SYSTEM	MUNICIPAL AIRPORT 160 INDUSTRIAL DR, SIKESTON, MO 63801
42/57	CONCESSION STAND/RESTROOMS (LITTLE	RECREATION COMPLEX, SIKESTON, MO 63801
42/58	CONCESSION STAND/RESTROOMS (JUNIOR)	RECREATION COMPLEX, SIKESTON, MO 63801
43/59	AIRPORT RUNWAY LIGHTING SYSTEM	MUNICIPAL AIRPORT 160 INDUSTRIAL DR, SIKESTON, MO 63801
44/60	WAREHOUSE	320 N WEST ST, SIKESTON, MO 63801
45/61	CITY GARAGE - PARTIAL BASEMENT	316 N WEST ST, SIKESTON, MO 63801

46/62	ANIMAL SHELTER	1900 COMPRESS, SIKESTON, MO 63801
47/63	MAUSOLEUM	CITY CEMETERY, SIKESTON, MO 63801
48/64	WAREHOUSE	316 N WEST ST, SIKESTON, MO 63801
49/65	ADMINISTRATION OFFICE	MUNICIPAL AIRPORT 160 INDUSTRIAL DR, SIKESTON, MO 63801
50/66	OLD DPS HEADQUARTERS- HISTORIC MIDTO	215 N NEW MADRID, SIKESTON, MO 63801
51/67	CLINTON COMMUNITY BUILDING	501 CAMPANELLA, SIKESTON, MO 63801
52/68	FIRE STATION #1 - 2 STORY	301 N WEST ST, SIKESTON, MO 63801
53/69	FIRE STATION #3 - 2 STORY	2003 ABLES RD, SIKESTON, MO 63801
54/70	INDUSTRIAL BUILDING AND OUTBUILDING	1620 E MALONE, SIKESTON, MO 63801
55/71	FIRE STATION #2 - 2 STORY	506 N MAIN, SIKESTON, MO 63801
56/72	CITY ADMINISTRATION BUILDING - 2 ST	105 E CENTER, SIKESTON, MO 63801
57/73	PUBLIC SAFETY HEADQUARTERS - 2 STOR	201 S KINGSHIGHWAY, SIKESTON, MO 63801
58/74	DOCK BUILDING - INCL W/ABOVE	1620 E MALONE, SIKESTON, MO 63801
58/75	PIT BUILDING - INCL W/ABOVE	1620 E MALONE, SIKESTON, MO 63801
59/76	COMPUTERS	105 E CENTER, SIKESTON, MO 63801
60/77	COMPUTERS	201 S KINGSHIGHWAY, SIKESTON, MO 63801
60/78	E-911 TELEPHONE, RADIO & CAD EQUIPM	201 S KINGSHIGHWAY, SIKESTON, MO 63801
61/79	COMPUTERS	301 N WEST ST, SIKESTON, MO 63801
62/80	COMPUTERS	506 N MAIN, SIKESTON, MO 63801
63/81	COMPUTERS	ABLES AND ILLINOIS, SIKESTON, MO 63801
64/82	COMPUTERS	316 N WEST ST, SIKESTON, MO 63801
65/83	COMPUTERS	160 INDUSTRIAL DR, SIKESTON, MO 63801
66/84	COMPUTERS	1900 COMPRESS RD, SIKESTON, MO 63801
67/85	UNILEVER SOUTH BUILDING	1010 COUNTY LINE RD, SIKESTON, MO 63801
68/86	CLEAR SPAN BUILDING- SALT STORAGE	RECREATION COMPLEX, SIKESTON, MO 63801
69/87	CLEAR SPAN BUILDING- SALT STORAGE	316 N WEST ST, SIKESTON, MO 63801
70/88	COMPUTERS	131 N NEW MADRID, SIKESTON, MO 63801
71/89	STALLCUP BUILDING	104 E FRONT ST, SIKESTON, MO 63801



Property coverage premium summary

Policy Number 630-9R613489

Coverages and limits of insurance – described premises

Insurance applies on a BLANKET basis only to a coverage or type of property for which a Limit of Insurance is shown below, and then only at the premises locations for which a value for such coverage or property is shown on the Statement of Values dated 5/1/2021, or subsequently reported to and insured by us. For Insurance that applies to a specific premises location see Deluxe Property Coverage Part Schedule - Specific Limits

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY	LIMITS OF INSURANCE
Building and Your Business Personal Property	\$56,583,629

Co-insurance provision

Coinurance does not apply to Blanket Coverages shown above.

Valuation provision

Replacement cost (subject to limitations) applies to most types of covered property (See Valuation Loss Condition).

Deluxe property coverage part schedule - specific limits - described premises

Insurance applies only to a premises location and building number and to a coverage or type of property for which a Specific Limit of Insurance is shown on schedule.

Co-insurance provision

Coinurance does not apply to any Building, Personal Property or “Stock” coverage for which a Specific Limit of Insurance applies as shown on schedule.

Valuation provision

Replacement cost (subject to limitations) applies to most types of covered property (See Valuation Loss Condition).

Other

LOC 036 - 050; LOC 037-051; LOC 041-055; LOC 041-056 AND
LOC 048 -064

Additional covered property

Personal Property at Undescribed Premises

At any "exhibition" premises	Not Covered
At any installation premises or temporary storage premises	\$50,000
At any other not owned, leased or regularly operated premises	\$50,000

Personal Property in Transit	\$50,000
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Deluxe property coverage form - additional coverages & coverage extensions

The Limits of Insurance shown in the left column are included in the coverage form and apply unless a Revised Limit of Insurance or Not Covered is shown in the Revised Limits of Insurance column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Accounts Receivable		
At all described premises	\$50,000	\$100,000
In transit or at all undescribed premises	\$25,000	\$50,000
Appurtenant Buildings and Structures	\$100,000	
Claim Data Expense	\$25,000	
Covered Leasehold Interest – Undamaged Improvements & Betterments		
Lesser of Your Business Personal Property limit or:	\$100,000	
Debris Removal (additional amount)	\$250,000	
Deferred Payments	\$25,000	
Duplicate Electronic Data Processing Data and Media	\$50,000	\$100,000
Electronic Data Processing Data and Media		
At all described premises	\$50,000	
Employee Tools		
In any one occurrence	\$25,000	\$50,000
Any one item	\$2,500	\$5,000
Expediting Expenses	\$25,000	\$50,000
Extra Expense	\$25,000	
Fine Arts		
At all described premises	\$50,000	\$100,000
In transit	\$25,000	\$50,000
Fire Department Service Charge	Included*	
Fire Protective Equipment Discharge	Included*	
Green Building Alternatives – Increased Cost Percentage 1%		
Maximum amount – each building	\$100,000	
Green Building Reengineering and Recertification Expense	\$25,000	
Limited Coverage for Fungus, Wet Rot or Dry Rot – Annual Aggregate	\$25,000	
Loss of Master Key	\$25,000	
Newly Constructed or Acquired Property		
Buildings - each	\$2,000,000	
Personal Property at each premises	\$1,000,000	

*Included means included in applicable Covered Property Limit of Insurance

Deluxe property coverage form - additional coverages & coverage extensions

	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Non-Owned Detached Trailers	\$25,000	
Ordinance or Law Coverage	\$250,000	\$500,000
Outdoor Property	\$25,000	\$50,000
Any one tree, shrub or plant	\$2,500	\$5,000
Outside Signs		
At all described premises	\$100,000	
At all undescribed premises	\$5,000	
Personal Effects	\$25,000	\$50,000
Personal Property At Premises Outside of the Coverage Territory	\$50,000	
Personal Property In Transit Outside of the Coverage Territory	\$25,000	\$50,000
Pollutant Cleanup and Removal – Annual Aggregate	\$100,000	
Preservation of Property		
Expenses to move and temporarily store property	\$250,000	
Direct loss or damage to moved property	Included*	
Reward Coverage		
25% of covered loss up to a maximum of:	\$25,000	
Stored Water	\$25,000	
Theft Damage to Rented Property	Included*	
Undamaged Parts of Stock in Process	\$50,000	
Valuable Papers and Records – Cost of Research		
At all described premises	\$50,000	\$100,000
In transit or at all undescribed premises	\$25,000	\$50,000
Water or Other Substance Loss – Tear Out and Replacement Expense	Included*	

*Included means included in applicable Covered Property Limit of Insurance

Deluxe business income (and extra expense) coverage form - described premises

PREMISES LOCATION NO.	BUILDING NO.	LIMITS OF INSURANCE
001-071	001-089	\$1,000,000

Rental Value: Included

Ordinary Payroll: Included

Deluxe business income - additional coverages and coverage extensions

The Limits of Insurance, Coverage Period and Coverage Radius shown in the left column are included in the coverage form and apply unless a revised Limit of Insurance, Coverage Period, Coverage Radius or Not Covered is shown under the column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	LIMITS OF INSURANCE, COVERAGE PERIOD OR COVERAGE RADIUS	REVISED LIMITS OF INSURANCE, COVERAGE PERIOD OR COVERAGE RADIUS
Business Income from Dependent Property		
At Premises Within the Coverage Territory	\$100,000	\$250,000
At Premises Outside of the Coverage Territory	\$100,000	
Civil Authority		
Coverage Period	30 days	
Coverage Radius	100 miles	
Claim Data Expense	\$25,000	
Contract Penalties	\$25,000	
Extended Business Income		
Coverage Period	180 days	
Fungus, Wet Rot or Dry Rot – Amended Period of Restoration		
Coverage Period	30 days	
Green Building Alternatives – Increased Period of Restoration		
Coverage Period	30 days	
Ingress or Egress	\$25,000	
Coverage Radius	1 mile	
Newly Acquired Locations	\$500,000	
Ordinance or Law - Increased Period of Restoration	\$250,000	
Pollutant Cleanup and Removal – Annual Aggregate	\$25,000	
Transit Business Income	\$25,000	
Undescribed Premises	\$25,000	

Causes of loss – Broad Form Flood

– aggregate in any one policy year, for all losses covered under the Causes of loss – Broad Form Flood endorsement, commencing with the inception date of this policy:

		AGGREGATE LIMITS OF INSURANCE
01. Applies at the following Building(s) numbered:	01,27,32,46,51,60-61,64,66,68,72-73,76-79,82,87-89	\$250,000

If more than one Annual Aggregate Limit applies in any one occurrence, the most we will pay is the highest involved Annual Aggregate Limit. The most we will pay during each annual period is the highest of the Annual Aggregate Limits shown.

EXCESS OF LOSS LIMITATION APPLIES – See Causes of Loss – Broad Form Flood endorsement.

Causes of loss – equipment breakdown

The insurance provided for loss or damage caused by or resulting from Equipment Breakdown is included in, and does not increase the Covered Property, Business Income, Extra Expense, and/or other coverage Limits of Insurance that otherwise apply under this Coverage Part.

COVERAGE EXTENSION:	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Spoilage	\$25,000	\$250,000

LIMITATIONS:	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Ammonia Contamination	\$25,000	\$250,000
Hazardous Substance	\$25,000	\$250,000

Utility services

	LIMITS OF INSURANCE
Direct Damage - in any one occurrence (See Utility Services – Direct Damage endorsement)	\$50,000
Time Element - in any one occurrence (See Utility Services – Time Element endorsement)	\$50,000

Coverage is provided for the following:
 Water Supply
 Communication Supply
 Power Supply
 Coverage for Overhead Transmission Lines is: excluded.

Electronic Vandalism Limitation Endorsement DX T3 98

ELECTRONIC VANDALISM

LIMIT OF INSURANCE

Aggregate in any 12 month period of this policy:	\$10,000
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Causes Of Loss-Equipment Breakdown DX T3 19

LIMIT OF INSURANCE

Spoilage Limit:	\$250,000
Ammonia Contamination Limit:	\$250,000
Hazardous Substance Limit:	\$250,000

ADDITIONAL COVERED PROPERTY DX T3 62

Prem#	Bldg#	Desc. Of Property	Limit Of Insurance
003	003	BUILDING COVERAGE: FENCES OUTSIDE OFBUILDINGS	\$12,000
003	004	BUILDING COVERAGE: FENCES OUTSIDE OFBUILDINGS	\$12,000
003	005	BUILDING COVERAGE: FENCES OUTSIDE OFBUILDINGS	\$12,000
003	006	BUILDING COVERAGE: FENCES OUTSIDE OFBUILDINGS	\$12,000
011	018	BUILDING COVERAGE: FENCES OUTSIDE OFBUILDINGS	\$19,125
017	025	BUILDING COVERAGE: FENCES OUTSIDE OFBUILDINGS	\$21,000
023	031	BUILDING COVERAGE: FENCES OUTSIDE OFBUILDINGS	\$29,300

Public Sector Services Additional Coverage Endorsements

Law Enforcement Animals DX T4 46

LIMIT OF INSURANCE

Any one law enforcement animal	\$10,000
All law enforcement animals – maximum per occurrence	\$20,000

Public Entity Property Extensions DX T4 47

LIMIT OF INSURANCE

Confiscated Property	\$100,000
Street Lights – each item	\$50,000
Street Lights – maximum per occurrence	\$100,000
Street Signs – each item	\$5,000
Street Signs – maximum per occurrence	\$50,000
Traffic Signs and Lights – each item	\$50,000

Traffic Signs and Lights – maximum per occurrence	\$100,000
Stadium Lights – per occurrence	\$50,000
Stadium Lights – maximum per occurrence	\$100,000

Deductibles

By Flood

		OCCURENCE
01. At each of the following Building(s) numbered:		
001,027,032,046,051,060-061,064,066,068,072-073,076-079,082,087-089		
in any one occurrence		\$50,000
As respects Business Income Coverage a 72 hour deductible applies at all premises locations.		

By Windstorm or Hail

At the following described premises:

PREMISES LOCATION NO	BUILDINGS NO	
001- 071	001- 089	
in any one occurrence:		\$250,000
As respects Business Income Coverage a 72 hour deductible applies at all premises locations above.		

To Utility Services

Direct Damage, in any one occurrence:	\$10,000
Time Element, in any one occurrence:	72Hours

To “Electronic Data Processing Data And Media”

in any one occurrence:	\$1,000
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Business Income

As respects Business Income Coverage, for which no other deductible is stated above or in the coverage description, a 72 hour deductible applies.

Any Other Covered Loss

in any one occurrence:	\$10,000
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Rating Basis

Total Rating Basis	\$58,780,699
Building Rate	0.125
Business Personal Property Rate	0.126
Time Element Rate	0.065
Premium for Policy Period	\$83,446

Note: The Premium shown above includes the premium charged for Equipment Breakdown coverage. The premium for Equipment Breakdown coverage is \$3,796.

If you elect not to purchase Equipment Breakdown coverage, please contact your Account Executive and a revised quote without Equipment Breakdown coverage will be sent to you.

Deluxe Property Coverage Part Schedule – Specific Limits

PREM	BUILDING	DESCRIPTION OF COVERAGE OR PROPERTY	LIMITS OF INSURANCE
36	50	Buildings	\$107,806
37	51	Buildings	\$108,150
41	55	Buildings	\$152,116
41	56	Buildings	\$159,192
48	64	Buildings	\$648,806
48	64	Your Business Personal Property	\$21,000



Inland Marine coverage premium summary

Policy Number 630-9R613489

Contractors Equipment Coverage Form CM T2 42

COVERAGE AND LIMITS OF INSURANCE

Covered Property

Coverage consists of the following when indicated by an 'X':

<input checked="" type="checkbox"/>	Scheduled Equipment	
<input checked="" type="checkbox"/>	As shown on the most current schedule on file with us. The amount shown on such schedule for each item of equipment is the limit of insurance applying to that item.	
	Total limit of insurance for all Scheduled Equipment:	\$1,901,002
<input checked="" type="checkbox"/>	Unscheduled Owned Equipment	
	Total limit of insurance for all unscheduled owned equipment:	\$100,000
	Limit of insurance for any one unscheduled owned item of equipment:	\$5,000
<input checked="" type="checkbox"/>	Unscheduled Equipment Owned By Others	
	Limit of insurance for any one unscheduled item of equipment leased, rented, or borrowed from others:	\$100,000
	Total limit of insurance for all items of Equipment in any one Occurrence:	\$2,101,002

Deductible

Deductible applying to all covered loss or damage indicated by an 'X' below unless a more specific Deductible for the covered loss or damage is shown elsewhere in this proposal:

☒ Dollar Deductible: \$1,000

Valuation and Coinsurance

Valuation

The following Valuation applies to the applicable Covered Property:

Scheduled Equipment:

Actual Cash Value Valuation applies unless replaced by the Optional Valuation indicated by an 'X'.

Unscheduled Owned Equipment:

Actual Cash Value Valuation applies unless replaced by the Optional Valuation indicated by an 'X'.

Equipment Owned By Others:

The amount for which you are legally liable, not to exceed Replacement Cost.

Coinsurance

The following coinsurance applies to Scheduled Items when indicated by an 'X':

☐ 100% ☐ 90% ☒ 80% ☐ No Coinsurance Applies

Premium

The following Premium options apply when indicated by an 'X':

☒ **Scheduled and Unscheduled Owned Equipment**

☒ Non Reporting
Premium \$6,303

☐ Premium Adjustment
Premium Base Values
Estimated Premium Base Amount
Annual Rate Per \$100
Inception Premium
Adjustment Rate Per \$100

☒ **Leased Or Rented From Others**

☒ Non Reporting
Premium \$72

☐ Premium Adjustment
Premium Base Values
Estimated Premium Base Amount
Inception Premium
Adjustment Rate Per \$100

Total Premium Due At Inception: \$6,375

Other Terms and Conditions**CM B0 97 - Contractors Equipment Supplemental Declarations**

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Business Personal Property In Job Trailers:	\$10,000
Document And Data Restoration Costs:	\$50,000
Fire Protective Systems:	\$75,000

Hauling Property Of Others:	\$100,000
Newly Acquired Equipment - Per Item:	\$250,000
Rental Costs:	
Any One Item:	\$5,000
Any One Occurrence:	\$25,000
Upgrades To Covered Property:	\$25,000

ADDITIONAL COVERAGES	LIMIT OF INSURANCE
Claim Data Expenses:	\$5,000
Continuing Rental Payments:	
Any One Item:	\$5,000
Any One Occurrence:	\$25,000
Contract Penalty:	\$25,000
Debris Removal Increased Limit:	\$75,000
Employee Tools, Equipment And Clothing:	
Any One Item:	\$1,000
Any One Employee:	\$2,500
Any One Occurrence:	\$5,000
Errors Or Unintentional Omissions:	\$100,000
Expediting Expenses:	\$25,000
Expendable Supplies:	\$10,000
Fire Or Police Department Service Charge:	\$25,000
Lost Warranty Or Service Contract:	\$10,000
Pollutant Clean Up And Removal:	\$25,000
Preservation Of Property Expense:	\$50,000
Reward Coverage:	\$2,500
Tracking System Deductible Waiver Amount:	\$10,000

CM B0 99 - Contractors Equipment Deductible Schedule

The following specific Deductible(s) apply to loss or damage to the type of property, or to loss or damage by the cause of loss, as indicated by an 'X' below:

☒ **Windstorm Or Hail Deductible:**

☒ Dollar Deductible: \$1,000

CM U3 50 – Flood Exclusion

CM U3 66 – Earth Movement Exclusion

Gross Premium: \$6,375



Crime coverage premium summary

Policy Number 630-9R613489

Government Crime - Discovery Coverage

The Government Crime - Discovery Coverage Part consists of this Declarations Form and the Government Crime - Discovery Coverage Form.

Employee benefit plan(s) included as insureds:

INSURING AGREEMENTS	LIMIT OF INSURANCE PER OCCURRENCE	DEDUCTIBLE AMOUNT PER OCCURRENCE
Employee Theft – Per Loss Coverage	\$500,000	\$5,000
Forgery Or Alteration	\$500,000	\$5,000
Inside The Premises – Theft of Money And Securities	\$500,000	\$5,000
Inside The Premises – Robbery Or Safe Burglary Of Other Property	Not Covered	Not Covered
Outside The Premises	\$500,000	\$5,000
Computer Fraud	Not Covered	Not Covered
Funds Transfer Fraud	Not Covered	Not Covered
Money Orders And Counterfeit Paper Currency	\$500,000	\$5,000

Cancellation of prior insurance issued by us:

By acceptance of this Coverage Part you give us notice cancelling prior policy Nos. _____; the cancellation to be effective at the time this Coverage Part becomes effective.

Gross Premium: \$2,309



General Liability coverage premium summary

Policy Number

ZLP-61N40009

Occurrence

Option 1

Gross Premium

\$24,050

COVERAGE	LIMIT
General Aggregate Limit	\$3,000,000
Products/Completed Operations Aggregate Limit	\$3,000,000
Personal and Advertising Injury Liability Any One Person or Organization Limit	\$3,000,000
Each Occurrence Limit	\$3,000,000
The following limits apply:	
Damage to Premises Rented to You Limit (Any One Premises)	\$500,000
Medical Expense Limit (Any One Person)	Excluded
Sewage Back-Up Limit	Excluded
Abuse or Molestation Aggregate Limit	\$100,000
Each Abuse or Molestation Offense Limit	\$100,000

Miscellaneous Items

DESCRIPTION
Cemetery Professional Services Liability
Limited Abuse Or Molestation Liability Coverage
Exclusion - Designated Activities Or Operations - The Following Are Excluded:
Airport, Including Any Airfield, Runway, Hangar Terminal, Or Other Property In Connection With Aviation Activities
Electric Distribution, Including Electric Distribution-Related Services
Housing Project Or Authority
Natural Gas Distribution Including Natural Gas Distribution-Related Services
Water Utility, Including Water Treatment Distribution, Other Than Sewer Services

Amendments

DESCRIPTION
XTEND Endorsement For Public Entities
Mobile Equipment Redefined - Public Entities
Amendment - Pollution Exclusion
Cap On Losses From Certified Acts Of Terrorism
Exclusion - Injury To Volunteer Firefighters
Exclusion - Law Enforcement Activities Or Operations
Coverage C - Medical Payments Exclusion
Exclusion - Employees And Volunteer Workers As Insureds For Certain Bodily Injury, Personal Injury And Property Damage
Exclusion - Public Use Of Private Property

Fungi Or Bacteria Exclusion
Exclusion - Discrimination
Exclusion - Professional Health Care Services - Public Entities
Exclusion - Violation Of Consumer Financial Protection Laws
Failure To Supply - Limited Coverage
Amendment Of Intellectual Property Exclusion
Exclusion - Lead
Exclusion - Nuclear Energy Liability
Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions
Amendment - Non Cumulation Of Each Occurrence Limit Of Liability And Non Cumulation Of Personal And Advertising Injury Limit
Amendment Of Contractual Liability Exclusion - Exception For Damages Assumed In An Insured Contract Applies Only To Named Insured
Preservation Of Governmental Immunity - Missouri



General Liability Employee benefits liability

Policy Number ZLP-61N40009

Claims Made

Option 1

Gross Premium	\$381
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COVERAGE	LIMIT
Aggregate Limit	\$3,000,000
Each Employee Limit	\$1,000,000

Deductibles

The following deductibles (Loss Only) apply:

Each Employee Deductible (Loss Only)	\$1,000
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Retroactive Date:	05/01/1986
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Amendments

DESCRIPTION
Preservation Of Governmental Immunity - Missouri



Law Enforcement Liability

Policy Number

ZLP-61N40009

Occurrence

Option 1

Gross Premium

\$84,756

COVERAGE	LIMIT
Aggregate Limit	\$3,000,000
Each Wrongful Act Limit	\$3,000,000

Deductibles

Deductibles apply to damages & defense expenses unless required otherwise by state regulation

The following deductible (Damages and Defense Expenses) applies

Each Wrongful Act Deductible - Damages and Defense Expenses	\$25,000
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Miscellaneous Items

DESCRIPTION
Exclusion - Lead

Amendments

DESCRIPTION
Cap On Losses From Certified Acts Of Terrorism
Amendment Of Common Policy Conditions - Prohibited Coverage -Unlicensed Insurance And Trade Or Economic Sanctions
Amendment Of Law Enforcement Activities Or Operations
Preservation Of Governmental Immunity - Missouri
Mobile Equipment Redefined - Exclusion Of Vehicles Subject To Motor Vehicle Laws
Fungi Or Bacteria Exclusion



Public Entity Management liability

Policy Number

ZLP-61N40009

Claims Made

Option 1

Gross Premium

\$14,529

COVERAGE	LIMIT
Aggregate Limit	\$2,000,000
Each Wrongful Act Limit	\$1,000,000

Retroactive Date:

05/01/1986

Deductibles

Deductibles apply to damages & defense expenses unless required otherwise by state regulation

The following deductible (Damages and Defense Expenses) applies:

Each Wrongful Act Deductible - Damages and Defense Expenses	\$5,000
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Miscellaneous Items

DESCRIPTION
Limited Special Expenses Coverage - Key Employees
Limited Special Expenses Aggregate Limit - Key Employees: \$25,000
Limited Special Expenses Participation Percentage - Key Employees: 10%
Defense Expenses Reimbursement For Injunctive Relief Suits
Defense Expenses Reimbursement Limit - Aggregate: \$25,000
Defense Expenses Reimbursement Limit - Each Wrongful Act: \$25,000
Injunctive Relief Each Wrongful Act Participation Amount: 10%

Amendments

DESCRIPTION
Amendment Of Joint Powers Authority Definition
Cap On Losses From Certified Acts Of Terrorism
Amendment Of Network And Information Security Wrongful Act Definition
Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions
Amendment Of Law Enforcement Activities Or Operations Definition

The following are excluded when “yes” is indicated below. If “no” is indicated, an amendment and/or manuscript endorsement may be required

Yes	Airport	Yes	Transit Authorities
Yes	Health Care Facilities: Clinics	Yes	Gas Utilities
Yes	Health Care Facilities: Hospital	Yes	Electric Utilities
Yes	Health Care Facilities: Blood Banks	Yes	Housing Authorities
Yes	Health Care Facilities: Nursing Homes	Yes	Schools or School Districts
Yes	Health Care Facilities: Rehabilitation Facilities	Yes	Joint Powers Authority
Yes	Port Authorities		



Public Entity Employment related practices liability

Policy Number

ZLP-61N40009

Claims Made

Option 1

Gross Premium

\$20,725

Important notice

Defense expenses are payable within the limits of Insurance

COVERAGE	LIMIT
Aggregate Limit	\$2,000,000
Each Wrongful Employment Practice Offense Limit	\$1,000,000

Deductibles

Deductibles apply to damages & defense expenses unless required otherwise by state regulation.

The following deductible (Damages and Defense Expenses) applies:

Each Wrongful Employment Practice Offense Deductible - Damages and Defense Expenses	\$5,000
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Retroactive Date

05/01/1986

Miscellaneous Items

DESCRIPTION
Workplace Violence Expenses Coverage
Workplace Violence Expenses Limit: \$250,000

Amendments

DESCRIPTION
Amendment Of Joint Powers Authority Definition
Cap On Losses From Certified Acts Of Terrorism
Exclusion - Other Employment Laws
Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions
Preservation Of Governmental Immunity - Missouri

The following are excluded when “yes” is indicated below. If “no” is indicated, an amendment and/or manuscript endorsement may be required

- | | | | |
|-----|---|-----|-----------------------------|
| Yes | Airport | Yes | Transit Authorities |
| Yes | Health Care Facilities: Clinics | Yes | Gas Utilities |
| Yes | Health Care Facilities: Hospital | Yes | Electric Utilities |
| Yes | Health Care Facilities: Blood Banks | Yes | Housing Authorities |
| Yes | Health Care Facilities: Nursing Homes | Yes | Schools or School Districts |
| Yes | Health Care Facilities: Rehabilitation Facilities | Yes | Joint Powers Authority |
| Yes | Port Authorities | | |



Commercial Auto coverage premium summary

Option 1

Gross Premium

\$88,427

COVERAGE	AUTO SYMBOLS	LIMITS
Liability	12	\$3,000,000
Medical Payments	2 only	\$5,000
Uninsured/Underinsured Motorist	12	\$50,000
Number of autos, excluding trailers	109	
Number of trailers	3	

Deductibles

The following each accident deductibles (Loss Only) apply:

Auto Liability (Bodily Injury/Property Damage)	\$10,000
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Described Autos

Symbol 12 : LIABILITY COVERAGE APPLIES TO:

Any auto excluding any auto while being used in or for the activities, operations, services or work of City of Sikeston Municipal Airport, or Sikeston Board of Municipal Utilities

Symbol 12 : UM/UIM COVERAGE APPLIES TO:

Any auto excluding any auto while being used in or for the activities, operations, services or work of City of Sikeston Municipal Airport, or Sikeston Board of Municipal Utilities

Miscellaneous Items

DESCRIPTION

Exclusion - Airport Premises Or Aviation Emergency

Amendments

DESCRIPTION

Amendment Of Bodily Injury Definition

Public Entity Auto Extension

Professional Services Not Covered

Emergency Services - Volunteer Firefighters' & Workers' Injuries Excluded

Amendment Of Employee Definition

Preservation Of Governmental Immunity - Missouri

Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions



Commercial Auto Physical Damage

Option 1

Gross Premium

\$22,188

COVERAGE	VALUATION	UNITS	DEDUCTIBLE
Symbol 10,8			
Comprehensive	Actual Cash Value	103	\$1,000
Comprehensive	Agreed Value	8	\$5,000
Collision	Actual Cash Value	103	\$1,000
Collision	Agreed Value	8	\$5,000

Described Autos

Symbol 10 : COMPREHENSIVE AND COLLISION APPLIES TO ALL OWNED AUTOS EXCEPT: 2002 HONDA CRV VIN#9817

Miscellaneous Items

DESCRIPTION

Hired Auto Physical Damage-Loss Of Use-Comprehensive/Collision-Deductible: \$500/\$500

Amendments

DESCRIPTION

Public Entity Auto Extension

Preservation Of Governmental Immunity - Missouri



Commercial Auto coverage premium summary

Automobile Composite Rating

In order to provide our insureds better service and administrative efficiency, Travelers Public Sector Services is pleased to provide the following process for handling mid-term automobile change requests. All requests will be managed in accordance with the Composite Rate Application outlined below. The insured should continue to submit all change requests to their agent for accurate record keeping and claims verification purposes. Particular attention should be paid to Item 5, which specifies the types of automobiles that will continue to require reporting to the Company.

Composite Rate Application

1. If your policy includes the coverage for which a composite rate is designated in the table below then the premium for that coverage is composite rated. Automobile Liability is rated on a "per unit" basis and Automobile Physical Damage is rated on the basis of the original cost new of the autos. **The composite rates reflect premium charges for any applicable miscellaneous auto coverages, with the exception of Garagekeepers Legal Liability.**
2. The composite rates for Automobile Liability and Physical Damage are the rates applicable at the inception of the policy. Based on the information provided for this proposal and as of the date of this proposal, these rates are as follows:

	LIABILITY	COMPREHENSIVE	COLLISION
Option 1	\$811	0.140	0.168

3. The premium charged at inception is the estimated annual premium based on the number of units and total original cost new for all covered autos on file with the company at inception. The insured is to submit a current schedule of owned automobiles as of the expiration of the policy and the total earned premium will be computed on the basis of the average net change in units and their corresponding original cost new for the policy term.
4. All autos added will carry the same Liability limits and Physical Damage deductibles issued at policy inception for autos of the same type.
5. Any new auto requiring valuation other than actual cash value must be reported within 30 days of acquisition. These autos will be added to the policy automobile schedule mid-term and a final premium will be determined at policy expiration.



Umbrella coverage premium summary

Policy Number ZUP-81N41653

Option 1

Total estimated policy premium \$73,228

Coverage information and limits

COVERAGE	LIMIT
General Aggregate Limit	\$10,000,000
Products – Completed Operations Aggregate Limit	\$10,000,000
Occurrence Limit	\$10,000,000
Crisis Management Service Expenses Limit	\$50,000
Self Insured Retention Any One Occurrence or Event	\$10,000

Underlying schedule

Coverage is provided over the following underlying coverages:	Limit
General Liability Limit	\$3,000,000
Employee Benefits Liability	\$1,000,000
Auto Liability	\$3,000,000
Law Enforcement Liability	\$3,000,000
Public Entity Management Liability	\$1,000,000
Public Entity Employment-Related Practices Liability	\$1,000,000

Excess Follow-Form And Umbrella Liability Insurance

Amendments

COVERAGE
Policy Declarations - Excess Follow-Form And Umbrella Liability
Schedule Of Underlying Insurance
Cap On Losses From Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
Intellectual Property Exclusion - Coverage B
Coverage For Financial Interest In Foreign Insured Organizations
Failure To Supply Exclusion - Coverages A And B
Fungi Or Bacteria Exclusion - Coverages A And B
Mobile Equipment Racing Exclusion - Coverage B
Nuclear Energy Liability Exclusion (Broad Form) - Coverages A And B
Amendment Of Coverage - Definitions
Public Use Of Private Property Exclusion - Coverages A And B
Follow-Form Limitation -Coverage B
Watercraft Liability Exclusion - Coverage B
Amendment Of Underlying Insurance Definition
Amendment Of Who Is An Insured - Employees And Volunteer Workers - Coverage B

Discrimination Exclusion - Coverage B
Injury To Volunteer Firefighters Exclusion - Coverage B
Law Enforcement Activities Or Operations Exclusion - Coverage B
Lead Exclusion - Coverage B
Pollution Not Related To Autos Exclusion - Public Entities Or Indian Tribes - Coverage A
Professional Health Care Services Exclusion With Limited Exception For Designated Professionals - Coverages A And B
Designated Activities Or Operations Exclusion - Coverage B
Abuse Or Molestation Exclusion - Coverage A And B- With Limited Follow-Form Exception
Preservation Of Governmental Immunity - Missouri
Non Cumulation Of Occurrence Limit

Federal Terrorism Risk Insurance Act Disclosure

The Federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA") establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). "Act Of Terrorism" is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for such Insured Losses is 80% of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage. The charge for such Insured Losses that has been included for each such coverage is the percentage of the premium for such coverage indicated below, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

Account summary

Premium summary

COVERAGE	POLICY NUMBER	PREMIUM
DELUXE	630-9R613489	\$83,446
GENERAL LIABILITY	ZLP-61N40009	\$24,050
EMPLOYEE BENEFITS LIABILITY	ZLP-61N40009	\$381
INLAND MARINE	630-9R613489	\$6,375
CRIME	630-9R613489	\$2,309
LAW ENFORCEMENT LIABILITY	ZLP-61N40009	\$84,756
PUBLIC ENTITY MANAGEMENT LIABILITY	ZLP-61N40009	\$14,529
PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY	ZLP-61N40009	\$20,725
AUTO LIABILITY		\$88,427
AUTO PHYSICAL DAMAGE		\$22,188
UMBRELLA EXCESS LIABILITY	ZUP-81N41653	\$73,228
Total		\$420,414

Note: The estimated premium shown in the Premium Schedule and Quote Options, if any, may differ from actual premiums shown on the policies and installment bills due to installment charges, estimated taxes and surcharges, as well as rounding. Estimated taxes and surcharges may differ depending on selection of Quote Options, if any.

IMPORTANT NOTE REGARDING ACCOUNT MINIMUM PREMIUM

The lines of business shown in the *Premium Schedule and Quote Options*, if any, are subject to a \$5,000 account minimum premium. If the line(s) of business selected for binding do not total at least \$5,000, then the premiums shown for those lines of business will be adjusted to total \$5,000.

Payment plan

Agency Bill - Yearly

Bill Payment Options can be found at: Travelers.com/AutoPay

Note: The amount of each installment will be reflected on your policy invoicing.

Account summary

Disclosure

Unless accepted, the offer(s) of insurance contained in this proposal expire(s) automatically thirty (30) days after the proposal date referenced on the cover page, or the proposed effective date if earlier. This proposal is not a binding contract of insurance. If you have questions regarding this proposal, please contact your Travelers Representative.

The following outlines the coverage forms, limits of insurance, policy endorsements and other terms and conditions provided in this proposal/quote. Any policy coverages, limits of insurance, policy endorsements, coverage specifications, or other terms and conditions that you have requested that are not included in this proposal/quote have not been agreed to by Travelers. Please review this proposal/quote carefully and if you have any questions, please contact your Travelers representative.

This proposal/quote does not amend, or otherwise affect, the provisions of coverage of any resulting insurance policy issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the applicable provisions of the actual policy issued, the facts and circumstances involved in the claim or loss and any applicable law.

Please note that changes in the exposures, limits, or coverages may result in changes in rates and/or account pricing. Additionally, due to the expense of processing and servicing this account, in the event this quote is not accepted in its entirety, we reserve the right to reprice and reunderwrite this quote.

The policies will also be subject to all state-mandated endorsements.

At our discretion, we may decide to perform an interim test audit during the upcoming policy period to verify the adequacy of the exposure estimates that have been provided to us. If we decide to perform an interim test audit, a Travelers Auditor will contact the insured at the appropriate time to set up an appointment. The results of any interim test audit that we perform will be shared with you as soon as possible after the audit report has been completed.

As Broker/Agent you will be responsible for being aware of and complying with the various legal requirements associated with countersignature in various jurisdictions covered in the policies.



Property coverage form index

Policy Number 630-9R613489

Coverage and amendments

DESCRIPTION	FORM NUMBER
DELUXE PROP COV PART SCHED-SPECIF LIMITS	DX 00 03 07 94
TABLE OF CONTENTS - DELUXE PROP COV PART	DX 00 04 11 12
MISSOURI CHANGES	DX 01 01 11 13
DELUXE PROP COV PART DECLARATIONS	DX T0 00 11 12
DELUXE PROPERTY COVERAGE FORM	DX T1 00 11 12
DELUXE BI (AND EE) COVERAGE FORM	DX T1 01 11 12
CAUSES OF LOSS - BROAD FORM FLOOD	DX T3 02 11 12
CAUSES OF LOSS-EQUIPMENT BREAKDOWN	DX T3 19 11 12
WINDSTORM OR HAIL DEDUCTIBLE	DX T3 37 11 12
ADDITIONAL COVERED PROPERTY	DX T3 62 11 12
UTILITY SERVICES-DIRECT DAMAGE	DX T3 85 11 12
UTILITY SERVICES-TIME ELEMENT	DX T3 86 11 12
ELECTRONIC VANDALISM LIMITATION ENDT	DX T3 98 04 02
FEDERAL TERRORISM RISK INSURANCE ACT DIS	DX T4 02 01 21
LAW ENFORCEMENT ANIMALS	DX T4 46 11 12
PUBLIC ENTITY PROPERTY EXTENSIONS	DX T4 47 11 12

Package common coverage form index

Policy Number 630-9R613489

630 Common coverage and amendments

DESCRIPTION	FORM NUMBER
MISSOURI CHANGES-POLLUTION	IL F0 36 09 00
MISSOURI CHANGES - DEFINITION OF POLLUTA	IL F0 61 09 07
COMMON DEC	IL T0 02 11 89
LOCATION SCHEDULE	IL T0 03 04 96
COMMON POLICY CONDITIONS-DELUXE	IL T3 18 05 11
EXCLUSION OF CERTAIN COMPUTER LOSSES	IL T3 55 05 13
EXCL. OF LOSS DUE TO VIRUS OR BACTERIA	IL T3 82 05 13
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12 03 15
CAP ON LOSSES FROM CERT ACTS OF TERRORIS	IL T4 14 01 21
ADDITIONAL BENEFITS	IL T4 27 02 19
PROTECTION OF PROPERTY	IL T4 40 10 20
MO CHANGES-CANCELLATION AND NONRENEWAL	IL T9 81 02 13
LIBERALIZATION LTR-IM PROD MODERNIZATION	PN CN 24 02 21
FLOOD POLICYHOLDER NOTICE	PN T0 53 12 13
JURISDICTIONAL INSPECTIONS NOTICE	PN T1 89 06 99
IMPORTANT NOTICE - CONTACT INFO-MISSOURI	PN T2 04 05 10
NOTICE INDEPENDENT AGENT AND BROKER COMP	PN T4 54 01 08
IMP NOTICE-POLICY EXEMPT FROM FILING-MO	PN U3 72 03 20



Inland Marine coverage form index

Policy Number 630-9R613489

Coverage and amendments

Inland Marine

DESCRIPTION	FORM NUMBER
COMMERCIAL INLAND MARINE CONDITIONS	CM 00 01 09 04
MISSOURI CHANGES	CM 01 18 11 13
CONTRACTORS EQUIPMENT COVERAGE FORM DEC	CM B0 96 01 21
CONTRACTORS EQUIPMENT SUPPLEMENTAL DEC	CM B0 97 01 21
CONTRACTORS EQUIPMENT DEDUCTIBLE SCHED	CM B0 99 01 21
TABLE OF CONTENTS	CM T0 11 08 05
CONTRACTORS EQUIPMENT COVERAGE FORM	CM T2 42 01 21
FEDERAL TERRORISM RISK INSURANCE ACT DIS	CM T3 98 01 21
MO CHANGES - ADDTL COVGS RPTG EXPENSES	CM T9 35 02 12
FLOOD EXCLUSION	CM U3 50 01 21
WINDSTORM OR HAIL DEDUCTIBLE	CM U3 59 01 21
EARTH MOVEMENT EXCLUSION	CM U3 66 01 21



Crime coverage form index

Policy Number 630-9R613489

Coverage and amendments

DESCRIPTION	FORM NUMBER
GOV'T CRIME COV FORM (DISCOVERY FORM)	CR 00 24 07 02
MISSOURI CHANGES	CR 01 27 04 05
CONVERT TO AGGREGATE LIMIT OF INSURANCE	CR 20 08 03 00
ADD FAITHFUL PERF OF DUTY COV GOVT EMPL	CR 25 19 03 00
TABLE OF CONTENTS - GOV'T DISCOVERY FORM	CR T0 29 01 05

Commission summary

COVERAGE	POLICY NUMBER	COMMISSION
DELUXE	630-9R613489	15.00 %
GENERAL LIABILITY	ZLP-61N40009	15.00 %
EMPLOYEE BENEFITS LIABILITY	ZLP-61N40009	15.00 %
INLAND MARINE	630-9R613489	15.00 %
CRIME	630-9R613489	15.00 %
LAW ENFORCEMENT LIABILITY	ZLP-61N40009	15.00 %
PUBLIC ENTITY MANAGEMENT LIABILITY	ZLP-61N40009	15.00 %
PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY	ZLP-61N40009	15.00 %
AUTO LIABILITY		15.00 %
AUTO PHYSICAL DAMAGE		15.00 %
UMBRELLA EXCESS LIABILITY	ZUP-81N41653	15.00 %

Note: *It is the agent's or broker's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.*

* Commission percentage displayed does not apply to any North Carolina Reinsurance Facility loss recoupment surcharge amounts included in the liability premium of the Commercial Auto Policy, if applicable.

Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website:

http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.