



Local Government Property Casualty Fund
226 Anne Dallas Dudley Blvd, Suite 212, Nashville, TN 37219

Member Name: Haywood County Utility
Address: 25 N. Lafayette Ave., P.O. Box 424
Brownsville, TN 38012

Member Number: LGPCF-0131
Proposal Number: PC-LGPCF-0131-2025-002
Effective Date: 7/1/2025
Expiration Date: 7/1/2026

Contribution Quotation

This contribution quotation is prepared for you, from your information provided by the application submitted to us by your agent:
Andrea Bond Johnson - Tennessee

A **deductible** applies to each and every loss

Part I

LIABILITY - The Limits of Liability shown apply separately to each **Member** of LGPCF, unless otherwise noted.

COVERAGE	LIMITS OF LIABILITY	DEDUCTIBLE
A. General Liability	\$1,000,000/\$2,000,000 Per Occurrence/Annual Aggregate	\$2,500
Coverage includes Bodily Injury, Property Damage, Personal Injury, Advertising Injury and Employee Benefits		
Products/Completed Operations	\$1,000,000/\$1,000,000 Per Occurrence/Annual Aggregate	\$2,500
Sublimits per occurrence:		
Medical Payments	\$1,000 Per Person/\$50,000 per Accident	\$2,500
Sexual Abuse (Defense Costs Only)	\$50,000 Per Occurrence \$100,000 Annual Aggregate \$500,000 Annual Aggregate All Members	\$2,500
General Liability Excludes Coverage for: Engineers, Architects or Surveyors Professional Liability; Intentional Acts; Pollutants; Mold, Lead, Asbestos; Medical Malpractice and Workers' Compensation/Employers' Liability. This is not a complete list of exclusions. Please refer to Coverage Document for a full and complete list exclusions.		
Includes Coverage For Elected and appointed officials, employees; Volunteers as Covered Parties while acting at the direction of and within the scope of their duties for the Member, Good Samaritan Liability, Incidental Malpractice and Limited Professional Health Care Services		
Law Enforcement Liability	Not Covered	
B. Automobile Liability	Not Covered	
Coverage Includes Bodily Injury and Property for Owned, Non-Owned, and Hired Vehicles		
Sublimits per occurrence:		
Medical Payments	Not Covered	
Uninsured/Underinsured Motorists	Not Covered	
C. Public Officials Liability includes Wrongful Acts/Wrongful Employment Practices	\$1,000,000/\$1,000,000 Per Occurrence/Annual Aggregate Claims-Made Basis Limit is inclusive of Defense Costs	\$2,500

Retroactive Date: Refer to Retro Date Schedule

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COVERAGE	LIMITS OF LIABILITY	DEDUCTIBLE
D. Excess Liability	Not Covered	\$0
General Liability	Not Covered	
Law Enforcement Liability	Not Covered	
Auto Liability Per Accident	Not Covered	
Public Officials Liability includes Wrongful Acts/Wrongful Employment Practices	Not Covered	

Excess Retroactive Date:

Retro Date Number	Retro Type	Coverage	Limit	Department/Exposure	Full Prior Acts	Retro Date
0001	Primary Limit	E&O	1,000,000/1,000,000			9/7/2021

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Part II

COVERAGE	LIMITS OF LIABILITY	DEDUCTIBLE
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A. Property - Buildings/Contents/PITO	\$1,479,947 Blanket Building/Contents and Property in the open subject to 125% Margin Clause All Risk of Direct Physical Loss or Damage Total Insured Value (TIV) Per Schedule Replacement Cost	\$2,500
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The Company's maximum limit of liability in a single occurrence regardless of the number of member property or coverage involved will not exceed the total value reported to LGPCF in the Statement of Values.

Subject to the following Sublimits:

Accounts Receivable	Not Covered	
Automatic Coverage (newly Acquired)	\$5,000,000 at member property not reported on the schedule of values, limited to 120 days from date of acquisition	\$2,500
Auto Physical Damage	Not Covered	
Business Income/Extra Expense Combined	Not Covered	

Convective Storm Deductible

As respects the peril of **Convective Storm**, the deductible shall be 1% of the value, per the Valuation clause of the LOSS ADJUSTMENT AND SETTLEMENT section of the Coverage Document, of the **MEMBER PROPERTY** as of the date of the loss at the **MEMBER PROPERTY** where the physical damage occurred and for which the **NAMED MEMBER** is making a claim for loss. If the claim as respects Losses from a **Convective Storm** involves a loss or damage at more than one **MEMBER PROPERTY**, the deductible amount shall be calculated separately for each **MEMBER PROPERTY** suffering loss or damage and applied separately to the adjusted loss at each **MEMBER PROPERTY**, but in no event shall the total deductible applied to a single Occurrence with respect to such losses be less than the minimum amount of the property maintenance deductible shown on the Memorandum of Coverage, for all such loss or damage to all Member Property, and coverages, combined

Debris Removal	Lesser of 25% of member's property damage loss or \$2,500,000 Limit	\$2,500
Drones	Not Covered	
Earthquake	\$10,000,000 Annual Aggregate, subject to \$100,000,000 Annual Aggregate Pool Limit shared with all locations located wholly within the New Madrid Earthquake Zone.	*See Note Below
Earthquake	\$10,000,000 Annual Aggregate, subject to \$100,000,000 Annual Aggregate Pool Limit shared with all other locations. Only scheduled locations are covered for Earthquake - No automatic coverage applies for this peril.	\$2,500

*New Madrid Earthquake Zone deductible for New Madrid Counties:

For **MEMBER PROPERTY** wholly or partially situated in **New Madrid** Counties, the deductible shall be 2% of the value, per the VALUATION clause of the LOSS ADJUSTMENT AND SETTLEMENT section of the Policy form, of the **MEMBER PROPERTY as of the date of the loss at the MEMBER PROPERTY** where physical damage occurred and for which the member is making a claim for loss. If the claim as respects Losses from an **Earthquake in New Madrid Counties** involves loss or damage at more than one **MEMBER PROPERTY**, the deductible amount shall be calculated separately for each **MEMBER PROPERTY suffering** loss or damage and applied separately to the adjusted loss at each **MEMBER PROPERTY**, but in no event shall the total deductible applied to a single Occurrence with respect to such losses be less than the minimum amount of the property maintenance deductible shown on the Memorandum of Coverage, for all such loss or damage to all Member Property, and coverages, combined.

Errors and Omissions	\$100,000 Limit per occurrence	\$2,500
Electronic Data Processing	Not Covered	
Fine Arts	Not Covered	
Flood	Excluding locations situated wholly or partially within special Flood Hazard Area applies to scheduled locations only \$10,000,000 per occurrence/annual aggregate	\$2,500

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COVERAGE	LIMITS OF LIABILITY	DEDUCTIBLE
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	limit, subject to \$100,000,000 Annual Aggregate Pool Limit**	
Flood	Limits below apply to Special Flood Area and applies to scheduled locations only. \$1,000,000 per occurrence/annual aggregate limit	**See Note Below

****Flood deductible applies to scheduled locations situated wholly or partially within special Flood Hazard Area**
Property consisting of Vehicles and Mobile Equipment shall not be subject to the Special Flood Hazard Area deductible detailed below:

As respects buildings or structures wholly or partially situated in a Special Flood Hazard Area the following deductibles shall apply separately for loss from the peril of Flood, as covered and Defined under the National Flood Insurance Program:

- (1) For all coverages insured against under this policy, if the Member purchases coverage from the National Flood Insurance Program, the deductible shall be the greater of the amount recoverable from the National Flood Insurance Program or the Actual Cash Value , not to exceed \$500,000. This deductible shall apply for each building or each structure for real property and for contents at each building or each structure.
- (2) For all coverages insured against under this policy, if the Member does not purchase coverage from the National Flood Insurance Program, or the property is not eligible for coverage from the National Flood Insurance Program, or in the event the National Flood Insurance Program lapses or is discontinued, the deductible shall be \$500,000 at each building or each structure for real property, \$500,000 for contents at each building or each structure for any other Member Property.
- (3) If the community is participating in the Emergency Program under the National Flood Insurance Program, \$500,000 as noted in (1) is replaced with \$100,000. If the property is eligible for coverage in the Emergency Program, \$500,000 as noted in (2) is replaced with \$100,000. However, these deductibles shall not apply to member property located outside of an area designated as a Special Flood Hazard Area nor to ensuing physical loss, or damage or destruction not otherwise excluded herein. Further, the deductibles described under paragraphs (1), (2), and (3) above shall apply individually and supersede the 'two or more deductible provision' under the Deductible Condition of the policy.

However, these deductibles shall not apply to member property located outside of an area designated as a Special Flood Hazard Area nor to ensuing physical loss, or damage or destruction not otherwise excluded herein. Further, the deductibles described under paragraphs (1), (2), and (3) above shall apply individually and supersede the 'two or more deductible provision' under the Deductible Condition of the policy.

Increased Cost of Construction	\$2,500,000 Limit Per Occurrence Limited to Member's Statement Of Values	\$2,500
Ingress/Egress	\$2,500,000 per occurrence limit	\$2,500
Inland Marine	Not Covered	
Inland Marine	Not Covered	
Insect, Animal, and Vermin Damage to Mobile Equipment and Vehicles	\$250,000 Per Occurrence Limit	\$2,500
Land and Water Contaminant or Pollutant Cleanup, Removal & Disposal	\$100,000 Per Member \$500,000 Annual Aggregate for all Pool Members	\$2,500
Law Enforcement K-9 Officers	Not Covered	
Loss of Rents	Not Covered	
Miscellaneous Unnamed Location	\$25,000 Any One Item/\$100,000 Any One Occurrence	\$2,500
Mold Resulting from Defined Peril	\$1,000,000 Pool Limit** Per Occurrence	\$2,500
Named Storm	\$50,000,000 Per Occurrence	\$2,500
Property in the Course of Construction and Soft Costs Location must be scheduled for coverage to apply	\$2,500,000 Limit per occurrence	\$2,500
Personal Property of Officers and Employees of the Named Member while acting within the scope of duties on behalf of the Named Member	\$10,000 Automatic Coverage Unscheduled (ACV applies)	\$2,500
Personal Property of Law Enforcement and Fire Department employees, including Volunteer Law Enforcement and Volunteer Fire Department Personnel while acting within the Scope of duties on behalf of the Named Member	\$10,000 Automatic Coverage Unscheduled (ACV applies)	\$2,500

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COVERAGE	LIMITS OF LIABILITY	DEDUCTIBLE
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Transit	\$2,500,000 Limit for any one Occurrence	\$2,500
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Valuable Papers & Records	Not Covered	
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** Each Pool Limit is shared among all members of the Local Government Property & Casualty Fund.

B. Comprehensive Equipment Breakdown Repair or replacement cost basis for Covered Equipment.	\$100,000,000 any one breakdown	See Below
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Direct Coverage: **\$2,500**
Except A/C and Refrigeration Equipment - \$25 per horsepower with minimum of: **\$2,500**
Indirect Coverage: **24 Hours**

Subject to the following Sublimits:

Gross Earnings and Extra Expense	\$10,000,000
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Service Interruption	\$25,000,000
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Spoilage	\$5,000,000
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CFC Refrigerants	\$1,000,000
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Ammonia Contamination	\$1,000,000
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Expediting Expenses	\$5,000,000
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Hazardous Substances	\$1,000,000
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Data & Media Included Computer Equipment	\$10,000,000
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* Each Program Limit is shared among all members of the Local Government Property & Casualty Fund and all members of all other governmental risk pools reinsured by County Reinsurance Limited in various states

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C. Crime		
Employee Dishonesty - Faithful Performance (Excludes Coverage provided for Surety Bonds for Elected/Appointed Officials unless scheduled by endorsement)	\$400,000 Per Occurrence	\$2,500
Money & Securities (Inside)	\$150,000 Per Occurrence	\$2,500
Money & Securities (Outside)	\$150,000 Per Occurrence	\$2,500
Money Orders and Counterfeit Currency	\$150,000 Per Occurrence	\$2,500
Depositor's Forgery	\$150,000 Per Occurrence	\$2,500

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Contribution Quotation

Total Annual Contribution	\$33,242	Pro-Rata Contribution	\$33,242
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Comments/Subject to:

LOCAL GOVERNMENT PROPERTY AND CASUALTY FUND
BY



Robert M. Wormsley
President, Chief Executive Officer
Policy Period 12:01 a.m. July 1, 2025 to 12:01 a.m. July 1, 2026



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LGPCF ORDER TO BIND

**NOTE: IN ORDER TO BIND COVERAGE, PLEASE FILL IN THE CONTRIBUTION
BOUND, SIGN, DATE AND RETURN THIS FORM TO:**

anna@tnlgip.com

Contribution Bound: \$ 33,242.00

Signature: _____
Member's Authorized Representative

Title: _____

Date: _____

LGIP Contribution and Exposure Comparison

Haywood County Utility

Contribution	Annual Expiring	Renewal Quote	Change \$	Change %
Property & Casualty (includes annualized endt)	31,035	33,242	2,207	7.11%

Exposures	Expiring	Renewal	Change \$/#	Change %
Building	1,352,547	1,352,547		0.00%
Total Property TIV	1,352,547	1,479,947	127,400	9.42%
GL and E & O Full Time	3	3		0.00%
GL and E & O Part Time				-100.00%
Total Employees	3	3		0.00%