



**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-0131-2026-001  
 Effective Date: 7/1/2026  
 Expiration Date: 7/1/2027

**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.

<b>COVERAGE</b>	<b>LIMITS OF LIABILITY</b>	<b>DEDUCTIBLE</b>
<b>A. General Liability</b>	<b>\$1,000,000/\$2,000,000</b> <b>Per Occurrence/Annual Aggregate</b>	<b>\$2,500</b>
Coverage includes Bodily Injury, Property Damage, Personal Injury, Advertising Injury and Employee Benefits		
Products/Completed Operations	<b>\$1,000,000/\$1,000,000</b> <b>Per Occurrence/Annual Aggregate</b>	<b>\$2,500</b>
Sublimits per occurrence:		
Medical Payments	\$1,000 Per Person/\$50,000 per Accident	<b>\$2,500</b>
Sexual Abuse (Defense Costs Only)	\$50,000 Per Occurrence \$100,000 Annual Aggregate \$500,000 Annual Aggregate All Members	<b>\$2,500</b>
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		
<b>Law Enforcement Liability</b>	<b>Not Covered</b>	
<b>B. Automobile Liability</b>	<b>Not Covered</b>	
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	
<b>C. Public Officials Liability includes Wrongful Acts/Wrongful Employment Practices</b>	<b>\$1,000,000/\$1,000,000</b> <b>Per Occurrence/Annual Aggregate</b> Claims-Made Basis Limit is inclusive of Defense Costs	<b>\$2,500</b>

**Retroactive Date: Refer to Retro Date Schedule**

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

**Excess Retroactive Date:**

<b>Retro Date Number</b>	<b>Retro Type</b>	<b>Coverage</b>	<b>Limit</b>	<b>Department/Exposure</b>	<b>Full Prior Acts</b>	<b>Retro Date</b>
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
<b>A. Property - Buildings/Contents/PITO</b>	<b>\$1,546,005</b> Blanket/Building Contents and Property in the open subject to 150% Margin Clause All Risk of Direct Physical Loss or Damage Total Insured Value (TIV) Per Scheduled Replacement Cost	<b>\$2,500</b>

**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	<b>Not Covered</b>	
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	<b>\$2,500</b>
Auto Physical Damage	<b>Not Covered</b>	
Business Income/Extra Expense Combined	<b>Not Covered</b>	
Debris Removal	Lesser of 25% of member's property damage loss or \$2,500,000 Limit	<b>\$2,500</b>
Drones	<b>Not Covered</b>	
Earthquake	\$10,000,000 Annual Aggregate, subject to \$125,000,000 Annual Aggregate Pool Limit shared with all locations located wholly within the New Madrid Earthquake Zone.	<b>*See Note Below</b>
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.	<b>\$2,500</b>

**\*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	<b>\$2,500</b>
Electronic Data Processing	<b>Not Covered</b>	
Fine Arts	<b>Not Covered</b>	
Flood	<b>Excluding locations situated wholly or partially within special Flood Hazard Area applies to scheduled locations only</b> \$10,000,000 per occurrence/annual aggregate limit, subject to \$100,000,000 Annual Aggregate Pool Limit**	<b>\$2,500</b>
Flood	<b>Limits below apply to Special Flood Area and applies to scheduled locations only.</b> \$2,500,000 per occurrence/annual aggregate limit	<b>**See Note Below</b>

**\*\*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:

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<b>COVERAGE</b>	<b>LIMITS OF LIABILITY</b>	<b>DEDUCTIBLE</b>
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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.

**Hail Deductible**

As respects the peril of **Hail** 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 **Hail** 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.

Increased Cost of Construction	\$2,500,000 Limit Per Occurrence Limited to Member's Statement Of Values	<b>\$2,500</b>
Ingress/Egress	\$2,500,000 per occurrence limit	<b>\$2,500</b>
Inland Marine	<b>Not Covered</b>	
Inland Marine	Not Covered	
Insect, Animal, and Vermin Damage to Mobile Equipment and Vehicles	\$250,000 Per Occurrence Limit	<b>\$2,500</b>
Land and Water Contaminant or Pollutant Cleanup, Removal & Disposal	\$100,000 Per Member \$500,000 Annual Aggregate for all Pool Members	<b>\$2,500</b>
Law Enforcement K-9 Officers	<b>Not Covered</b>	
Loss of Rents	<b>Not Covered</b>	
Miscellaneous Unnamed Location	\$25,000 Any One Item/\$100,000 Any One Occurrence	<b>\$2,500</b>
Mold Resulting from Defined Peril	\$1,000,000 Pool Limit** Per Occurrence	<b>\$2,500</b>
Named Storm	\$50,000,000 Per Occurrence	<b>\$2,500</b>
Property in the Course of Construction and Soft Costs Location must be scheduled for coverage to apply	\$2,500,000 Limit per occurrence	<b>\$2,500</b>
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)	<b>\$2,500</b>
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)	<b>\$2,500</b>

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<b>COVERAGE</b>	<b>LIMITS OF LIABILITY</b>	<b>DEDUCTIBLE</b>
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Transit	\$2,500,000 Limit for any one Occurrence	<b>\$2,500</b>
Valuable Papers & Records	<b>Not Covered</b>	

\*\* Each Pool Limit is shared among all members of the Local Government Property & Casualty Fund.

<b>B. Comprehensive Equipment Breakdown Repair or replacement cost basis for Covered Equipment.</b>	<b>\$100,000,000 any one breakdown</b>	<b>See Below</b>
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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
Service Interruption	\$25,000,000
Spoilage	\$5,000,000
CFC Refrigerants	\$1,000,000
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$5,000,000
Hazardous Substances	\$1,000,000

Data & Media Included Computer Equipment \$10,000,000

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

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### Contribution Quotation

**Total Annual Contribution**                      \$33,935                                      **Pro-Rata Contribution**                      \$33,935

**Comments/Subject to:**

**LOCAL GOVERNMENT PROPERTY AND CASUALTY FUND  
BY**



**David Seivers  
President, Chief Executive Officer  
Policy Period 12:01 a.m. July 1, 2026 to 12:01 a.m. July 1, 2027**



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

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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](mailto:anna@tnlgip.com)

Contribution Bound: \$ 33,935.00

Signature: \_\_\_\_\_  
Member's Authorized Representative

Title: \_\_\_\_\_

Date: \_\_\_\_\_