

**SANTA FE COUNTY
LEGAL DEPARTMENT
MEMORANDUM**

To: The Board of County Commissioners
Katherine Miller, County Manager

From: Stephen C. Ross, County Attorney *SCR*
Jeff Trujillo, Administrative Services Director *JT*
Mark Lujan, Risk Manager

Date: November 20, 2012

Re: Annual Liability and Casualty Insurance Renewal

It is time to renew the County's public liability insurance policy. The County carries a public liability insurance policy which protects against losses arising from property damage, automobile accidents, employment practices, general liability, law enforcement liability, builders' risk, and public officials' liability, in a single policy. The County separately carries workers' compensation, volunteer firefighters, medical malpractice and pollution coverage insurance. The County has maintained a public liability policy for the past three calendar years with One Beacon Government Risks Insurance Company; the insurer has provided excellent service and excellent coverage at a competitive premium. One Beacon has a rating from A.M. Best of "A," which is an "excellent" rating. A.M. Best has assigned One Beacon to the Financial Size Category (FSC) of Class XII.

For this years' renewal, the County's insurance broker, Daniels Insurance Agency, solicited quotes from One Beacon, ACE, Travelers, CNA, Philadelphia and the New Mexico County Insurance Authority ("NMCIA"). All the companies solicited except One Beacon declined to quote on the business and informed the broker that they could not compete with the pricing of One Beacon. One Beacon quoted **\$1,198,934** for the calendar year beginning January 1, 2013. Last year, the County paid **\$1,147,361** and this years' quote represents a slight premium increase over last year. NMCIA provided a quote but then withdrew citing its present inability to provide coverage for land use.

The County's total loss ratio is 44% over the last three years, and the increase is 4.4% over this years' coverage. The increase is due to a 5% County budget increase (\$25.1 million to \$26.4 Million), an increase in the number of insured County automobiles from 617 to 652, a 5% increase in the value of insured County properties (from \$156.3 million to \$163.4 million), and concomitant increase in exposure. Local governments nationally have experienced 8-12% increases in insurance costs this year; if accepted, the County's experience would not be consistent with this trend.

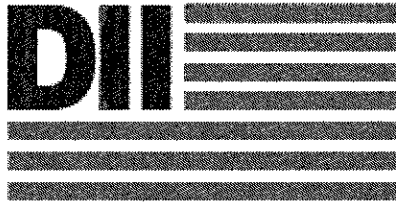
The Board of County Commissioners
Katherine Miller, County Manager
November 20, 2012
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The One Beacon policy provides coverage of \$1,050,000 over a number of lines of coverage, and an umbrella policy (on the same terms) that provides an additional \$5 million in coverage, for a total coverage package of \$6 million.

The quotation of One Beacon is premised upon the deductibles the County purchased during the last renewal, which includes a reduced deductible for property damage claims involving law enforcement automobiles and heavy equipment (\$500/\$1000). The reduced deductibles for the approximately 138 police cars owned by the Sheriff's Office cost the County an additional \$50,000 annually.

MARKET COMPARISON

COVERAGE	TRAVELERS	C N A	SCOTTSDALE	NIF/PRAETORIAN	ASSOC. OF COUNTIES
All Lines	Declined	Declined	No longer writing P&C	Declined	Declined



DANIELS INSURANCE INC.
...an Assurex Global Partner

PROPOSAL PREPARED FOR

SANTA FE COUNTY

PROPOSED PERIOD
01/01/2013 - 01/01/2014

PRESENTED BY

GEORGE SEGURA
DANIELS INSURANCE, INC.-SANTA FE
PO Box 4550
SANTA FE, NM 87502-4550

DATE: NOVEMBER 8, 2012



WHO WE ARE

Daniels Insurance, Inc., founded in 1937 proudly serves New Mexicans as one of the largest independent, full service insurance agencies in the State. For over seven decades, our three offices in Albuquerque, Hobbs and Santa Fe have been 100% New Mexican owned, serving New Mexico people, businesses, and government.

The experience of our firm is extensive in the handling of commercial accounts in the areas of comprehensive property and casualty and employee benefits, for both public and private entities with specialization in heavy casualty and large, complex risks. Over the years we have obtained coverages and provided service for many large accounts that have been difficult to place and have required custom types of coverage and high limits of liability.

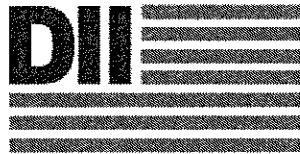
Being selected as the sole Assurex Partner in New Mexico, Daniels Insurance is a robust member of the world's largest privately held insurance, risk management, and employee benefits brokerage group. Assurex Global marshals the expertise of the best independent insurance brokers on six continents.

Daniels Insurance is both your local Assurex Global partner and your corporate neighbor, committed to helping you prudently manage your risks, retain top-notch employees, and grow your business – no matter where you do business.

WHAT WE DO

Daniels Insurance, Inc. is a full service agency providing a complete range of business and personal coverages. No matter what your particular needs may be, we pride ourselves in the capability to provide cost-effective solutions by matching the best markets for the individuals and companies we serve. Regardless of the size or type of business, we can package your coverage to give you peace of mind and freedom to do what you do best, run your company with confidence that we are taking care of the insurance details.

- 💡 Business Insurance
- 💡 Employee Benefits Group Coverages
- 💡 Individual Benefits Coverages
- 💡 Personal Coverages



DANIELS INSURANCE INC.
...an Assurex Global Partner

OUR LOCATIONS

📍 **Albuquerque, NM**
320 Gold SW., Suite 700
Albuquerque, NM 87102
505.766.9676 Phone
505.766.9679 Fax

📍 **Hobbs, NM**
300 North Linam
Hobbs, NM 88241
575.393.5191 Phone
575.397.4762 Fax
800.530-8885 Toll Free

📍 **Santa Fe, NM**
805 St. Michaels Drive
Santa Fe, NM 87502
505.982.4301 Phone
505.989.9186 Fax
800.815.2183 Toll Free

YOUR DANIELS TEAM

The Daniels' Team is ready to assist you with your insurance needs. On a daily basis, contacting your Customer Service Agent will provide you access to the quickest service. Your Customer Service Agent will assist you with certificates of insurance, change requests such as adding deleting autos, property, equipment, etc. Your producer is often out-of-the office visiting other clients. Your Customer Service Agent is your first point of contact.

- 📍 President
James Koch
jkoch@danielsinsuranceinc.com

- 📍 Customer Service Agent
Marietta Fava
mfava@danielsinsuranceinc.com

- 📍 Account Executive
George Segura
gsegura@danielsinsuranceinc.com



DISCLAIMERS

PLEASE NOTE THE FOLLOWING

This proposal is for “illustration purposes only”. Coverage is not bound and this is a summary of proposed coverages. Once coverage is bound, please refer to the actual policies presented for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of proposed policies are available for your review prior to the binding of coverage.

In evaluating your exposures to loss, we have depended upon information provided by you. If there are other areas that need to be evaluated prior to binding coverage, please bring this information to our attention. Property values have been obtained from you and may not have been independently appraised. Please review your property values carefully.

Should any of your exposures change after coverage is bound, such as new operations, hiring employees in additional states, buying additional property, etc.; please let us know so that we may request appropriate adjustments from your insurance carrier.

Higher limits of liability may be available and will be quoted on request.

PREMIUM SUMMARY

NAMED INSURED: Santa Fe County

Total Estimated Premium		
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PREMIUM SUMMARY

NAMED INSURED:	Santa Fe County	
COVERAGE	ONEBEACON 2012-2013	ONEBEACON 2013-2014
PROPERTY/EQUIPMENT/ BOILER	\$ 173,603.00 (\$25,000 Ded)	\$ 185,277.00 (\$25,000 Ded)
GENERAL LIABILITY	\$ 129,548.00 (\$25,000 Ded) (\$1,050,000 Limits) (see umbrella)	\$ 132,360.00 (\$25,000 Ded) (\$1,050,000 Limits) (see umbrella)
AUTO LIAB/PHYS DAM	\$ 324,665.00 (\$25,000 Ded/Liab) (\$500/1,000 ded phys dam all law/all others valued at 50K)	\$ 350,215.00 (\$25,000 Ded/Liab) (\$500/1,000 ded phys dam all law/all others valued at 50K)
LAW ENFORCEMENT	\$ 253,333.00 (\$25,000 Ded)	\$ 258,236.00 (\$25,000 Ded)
PUBLIC OFFICIALS/EPL	\$ 113,641.00 (\$25,000 Ded) (land use subject to policy limits-defense outside)	\$ 115,891.00 (\$25,000 Ded) (land use subject to policy limits-defense outside)

UMBRELLA	\$	152,571.00	\$	156,955.00
		(\$5,000,000 excess over all casualty lines)		(\$5,000,000 excess over all casualty lines)
GRAND TOTALS:	\$	1,147,361.00	\$	1,198,934.00

Other Markets Approached:

- Travelers – declined, they could not be competitive with the current pricing and deductibles
- CNA – declined they could not be competitive with the current pricing and deductibles
- NIF – declined as they do not write Counties only Cities
- Philadelphia – declined due to loss history
- ACE – declined, they could not be competitive with the current pricing and deductibles

PAYMENT OPTIONS

BILLING: The insured will be billed by Daniels Insurance for the premium. Please choose your billing option:

- Quarterly (25% down and 3 installments)

CONTINGENCIES: Each of the following items is needed in order for Daniels Insurance to order the proposed insurance coverages.

- Obtain Signed Uninsured/Underinsured Motorists Rejection.
- Obtain Signed Terrorism Rejection.
- Advise any additional coverage to be quoted at this time.

ACCEPTANCE OF PROPOSAL and any modifications to the proposal, Payment Terms and Contingencies:

Signature: **Insured: Santa Fe County**

By: _____

Date: _____

NAMED INSURED

NAMED INSURED		TYPE OF ENTITY	COVERED OPERATIONS
First	Santa Fe County	Municipality	municipality

LOCATION MAILING ADDRESS

LOCATION NAME	MAILING ADDRESS
ADMINISTRATION	P.O. Box 276, Santa Fe, NM 875040276

INSURED'S LOCATIONS

LOC #	ADDRESS
1	102 GRANT AVENUE SANTA FE NM 875012061
2	2600 GALISTEO ROAD SANTA FE NM 87504
3	2600 GALISTEO ROAD SANTA FE NM 87504
4	2600 GALISTEO ROAD SANTA FE NM 87504
5	2600 GALISTEO ROAD SANTA FE NM 87504
6	2600 GALISTEO ROAD SANTA FE NM 87504
7	2600 GALISTEO ROAD SANTA FE NM 87504
8	2600 GALISTEO ROAD SANTA FE NM 87504
9	2600 GALISTEO ROAD SANTA FE NM 87504
10	2600 GALISTEO ROAD SANTA FE NM 87504
11	100 CATRON STREET SANTA FE NM 87501
12	3229 RODEO ROAD SANTA FE NM 87507
14	327 SANDOVAL STREET SANTA FE NM 87501
15	14 FIRE PLACE ROAD SANTA FE NM 87505
16	18 CAMINO SAN JOSE LA CINEGA NM 87505
17	58 SFC RD 62 AGUA FRIA NM 87506
18	3 ARROYO CALABASAS ROAD AGUA FRIA NM 87506
19	TURQUOISE TRAIL CT & HWY 14 CERILLOS NM 87010
20	01 RIVER STREET & FIRST STREET CERRILLOS NM 87010
21	01 RIVER STREET & FIRST STREET CERRILLOS NM 87010
22	31 FIREHOUSE ROAD MADRID NM 87010
23	43 FIRESTAION ROAD GLORIETA NM 87535
24	25 EAST FRONTAGE ROAD EDGEWOOD NM 87015
25	25 EAST FRONTAGE ROAD EDGEWOOD NM 87015
26	25 EAST FRONTAGE ROAD EDGEWOOD NM 87015
27	394 CR 84 SANTA FE NM 87501
28	394 CR 84 Santa Fe NM 87501
29	114 QUAIL TRAIL EDGEWOOD NM 87015
30	682 NM HWY 472 STANLEY NM 87056

LOC #	ADDRESS
31	30 W. KINSELL AVENUE STANLEY NM 87056
32	62 SFC RD 33A GALISTEO NM 87540
33	801 AVENIDA VISTA GRANDE EL DORADO NM 87504
34	AVENIDA VISTA GRANDE EL DORADO NM 87504
35	US Hwy 285, & El Dorado, Eldorado EL DORADO NM 87504
36	21 SEATON VILLAGE ROAD HONDO NM 87504
37	645 OLD LAS VEGAS ROAD HONDO NM 87504
38	645 OLD LAS VEGAS ROAD HONDO NM 87504
39	4 SENDA DEL FUEGO TESUQUE NM 87574
40	NM Hwy 592 & SFC Rd 78 Chupadero NM 87504
41	#21 TESUQUE PUEBLO 806 TESUQUE NM 87574
42	29 OGO WII POJOAQUE NM 87501
43	29 OGO WII POJOAQUE NM 87501
44	302 NM HWY 503 POJOAQUE NM 87501
45	1 EL ALTO RIO EN MEDIO NM 87504
46	1 EL ALTO RIO EN MEDIO NM 87504
47	354A Juan Medina Road CHIMAYO NM 87522
48	53 FIRE HOUSE ROAD LA PUEBLA NM 87567
49	1 COWBOY LANE LA PUEBLA NM 87567
50	354A Juan Medina Road CHIMAYO NM 87522
51	354A Juan Medina Road CHIMAYO NM 87522
52	226 JUAN MEDINA ROAD CHIMAYO NM 87522
53	JUAN MEDINA ROAD CHIMAYO NM 87522
54	JUAN MEDINA ROAD CHIMAYO NM 87523
55	JUAN MEDINA ROAD CHIMAYO NM 87522
56	COUNTY ROAD 84 EL RANCHO NM 87504
57	605 LETRADO SANTA FE NM 87504
58	3229 RODEO ROAD SANTA FE NM 87504
59	3229 RODEO ROAD SANTA FE NM 87504
60	5 JOSE SIMON DRIVE CUNDIYO NM 87522
61	38 CAMINO JUSTICIA SANTA FE NM 87508
62	4250 AIRPORT ROAD SANTA FE NM 87504
63	ROBERTO ROAD SANTA CRUZ NM 87567
64	ROBERTO ROAD SANTA CRUZ NM 87567
65	LAS LOMAS SANTA FE NM 87505
66	52 CAMINO DE JACOBO SANTA FE NM 87505
67	CAMINO DE JACOBO SANTA FE NM 87505
68	CAMINO DE JACOBO SANTA FE NM 87505
69	101 - 103 CAMINO DE ROBERTO SANTA CRUZ NM 87567
70	102 - 104 CAMINO DE ROBERTO SANTA CRUZ NM 87567
71	105 - 107 CAMINO DE ROBERTO SANTA CRUZ NM 87567
72	106 - 108 CAMINO DE ROBERTO SANTA CRUZ NM 87567
73	109 - 111 CAMINO DE ROBERTO SANTA CRUZ NM 87567
74	110 - 112 CAMINO DE ROBERTO SANTA CRUZ NM 87567
75	113 - 115 CAMINO DE ROBERTO SANTA CRUZ NM 87567

LOC #	ADDRESS
76	114 - 116 CAMINO DE ROBERTO SANTA CRUZ NM 87567
77	118 - 120 CAMINO DE ROBERTO SANTA CRUZ NM 87567
78	119 - 121 CAMINO DE ROBERTO SANTA CRUZ NM 87567
79	122 - 124 CAMINO DE ROBERTO SANTA CRUZ NM 87567
80	122 - 125 CAMINO DE ROBERTO SANTA CRUZ NM 87567
81	126 - 128 CAMINO DE ROBERTO SANTA CRUZ NM 87567
82	128 CAMINO DE QUINTANA SANTA CRUZ NM 87567
83	130 CAMINO DE QUINTANA SANTA CRUZ NM 87567
84	131 CAMINO DE QUINTANA SANTA CRUZ NM 87567
85	132 CAMINO DE QUINTANA SANTA CRUZ NM 87567
86	133 CAMINO DE QUINTANA SANTA CRUZ NM 87567
87	134 CAMINO DE QUINTANA SANTA CRUZ NM 87567
88	135 CAMINO DE QUINTANA SANTA CRUZ NM 87567
89	136 CAMINO DE QUINTANA SANTA CRUZ NM 87567
90	137 CAMINO DE QUINTANA SANTA CRUZ NM 87567
91	138 CAMINO DE QUINTANA SANTA CRUZ NM 87567
92	139 CAMINO DE QUINTANA SANTA CRUZ NM 87567
93	140 CAMINO DE QUINTANA SANTA CRUZ NM 87567
94	141 - 143 CAMINO DE QUINTANA SANTA CRUZ NM 87567
95	142 CAMINO DE QUINTANA SANTA CRUZ NM 87567
96	144 CAMINO DE QUINTANA SANTA CRUZ NM 87567
97	146 CAMINO DE QUINTANA SANTA CRUZ NM 87567
98	147 - 149 CAMINO DE QUINTANA SANTA CRUZ NM 87567
99	148 CAMINO DE QUINTANA SANTA CRUZ NM 87567
100	150 CAMINO DE QUINTANA SANTA CRUZ NM 87567
101	151 CAMINO DE QUINTANA SANTA CRUZ NM 87567
102	152 CAMINO DE QUINTANA SANTA CRUZ NM 87567
103	153 CAMINO DE QUINTANA SANTA CRUZ NM 87567
104	97 - 99 CAMINO DE ROBERTO SANTA CRUZ NM 87567
105	124 CAMINO DE QUINTANA SANTA CRUZ NM 87567
106	126 CAMINO DE QUINTANA SANTA CRUZ NM 87567
107	117 CAMINO DE ROBERTO SANTA CRUZ NM 87567
108	154 CAMINO DE QUINTANA SANTA CRUZ NM 87567
109	156 CAMINO DE QUINTANA SANTA CRUZ NM 87567
110	158 CAMINO DE QUINTANA SANTA CRUZ NM 87567
111	160 CAMINO DE QUINTANA SANTA CRUZ NM 87567
112	162 CAMINO DE QUINTANA SANTA CRUZ NM 87567
113	164 CAMINO DE QUINTANA SANTA CRUZ NM 87567
114	157 CAMINO DE QUINTANA SANTA CRUZ NM 87567
115	3 VAL VERDE SANTA FE NM 87505
116	4 AB VAL VERDE SANTA FE NM 87505
117	6 AB VAL VERDE SANTA FE NM 87505
118	8 AB VAL VERDE SANTA FE NM 87505
119	10 AB VAL VERDE SANTA FE NM 87505
120	12 AB VAL VERDE SANTA FE NM 87505

LOC #	ADDRESS
121	14 AB VAL VERDE SANTA FE NM 87505
122	16 VAL VERDE SANTA FE NM 87505
123	8 AB SAN MATEO SANTA FE NM 87505
124	5 SAN MATEO SANTA FE NM 87505
125	6 AB SAN MATEO SANTA FE NM 87505
126	9 SAN MATEO SANTA FE NM 87505
127	10 AB SAN MATEO SANTA FE NM 87505
128	11 SAN MATEO SANTA FE NM 87505
129	19 SAN MATEO SANTA FE NM 87505
130	23 SAN MATEO SANTA FE NM 87505
131	1 AB TUSA SANTA FE NM 87505
132	4 TUSA SANTA FE NM 87505
133	5 AB TUSA SANTA FE NM 87505
134	7 AB TUSA SANTA FE NM 87505
135	9 AB TUSA SANTA FE NM 87505
136	11 AB TUSA SANTA FE NM 87505
137	13 AB TUSA SANTA FE NM 87505
138	15 AB TUSA SANTA FE NM 87505
139	16 TUSA SANTA FE NM 87505
140	6 SIERRA SANTA FE NM 87505
141	7 AB SIERRA SANTA FE NM 87505
142	9 AB SIERRA SANTA FE NM 87505
143	10 SIERRA SANTA FE NM 87505
144	11 AB SIERRA SANTA FE NM 87505
145	13 SIERRA SANTA FE NM 87505
146	18 SAN MATEO SANTA FE NM 87505
147	20 AB SIERRA SANTA FE NM 87505
148	22 AB SIERRA SANTA FE NM 87505
149	1 LAS LOMAS SANTA FE NM 87505
150	3 AB VAL VERDE SANTA FE NM 87505
151	4 LAS LOMAS SANTA FE NM 87505
152	5 AB LAS LOMAS SANTA FE NM 87505
153	7 AB LAS LOMAS SANTA FE NM 87505
154	9 AB LAS LOMAS SANTA FE NM 87505
155	10 LAS LOMAS SANTA FE NM 87505
156	11 AB LAS LOMAS SANTA FE NM 87505
157	12 LAS LOMAS SANTA FE NM 87505
158	13 AB LAS LOMAS SANTA FE NM 87505
159	26 AB SIERRA SANTA FE NM 87505
160	27 AB SAN MATEO SANTA FE NM 87505
161	16 AB LAS LOMAS SANTA FE NM 87505
162	15 AB SIERRA SANTA FE NM 87505
163	17 AB SAN MATEO SANTA FE NM 87505
164	2 SIERRA SANTA FE NM 87505
165	2 TUSA SANTA FE NM 87505

Loc #	ADDRESS
166	1 - 2 CAMINO DE JACOBO SANTA FE NM 87505
167	3 CAMINO DE JACOBO SANTA FE NM 87505
168	4 CAMINO DE JACOBO SANTA FE NM 87505
169	5 CAMINO DE JACOBO SANTA FE NM 87505
170	6 - 7 CAMINO DE JACOBO SANTA FE NM 87505
171	8 - 9 CAMINO DE JACOBO SANTA FE NM 87505
172	10 CAMINO DE JACOBO SANTA FE NM 87505
173	11 - 12 CAMINO DE JACOBO SANTA FE NM 87505
174	13 CAMINO DE JACOBO SANTA FE NM 87505
175	14 - 15 CAMINO DE JACOBO SANTA FE NM 87505
176	16 CAMINO DE JACOBO SANTA FE NM 87505
177	17 CAMINO DE JACOBO SANTA FE NM 87505
178	18 CAMINO DE JACOBO SANTA FE NM 87505
179	19 - 20 CAMINO DE JACOBO SANTA FE NM 87505
180	21 CAMINO DE JACOBO SANTA FE NM 87505
181	22 - 23 CAMINO DE JACOBO SANTA FE NM 87505
182	24 - 25 CAMINO DE JACOBO SANTA FE NM 87505
183	26 - 27 CAMINO DE JACOBO SANTA FE NM 87505
184	28 - 29 CAMINO DE JACOBO SANTA FE NM 87505
185	30 - 31 CAMINO DE JACOBO SANTA FE NM 87505
186	32 - 33 CAMINO DE JACOBO SANTA FE NM 87505
187	34 - 35 CAMINO DE JACOBO SANTA FE NM 87505
188	36 - 39 CAMINO DE JACOBO SANTA FE NM 87505
189	40 - 43 CAMINO DE JACOBO SANTA FE NM 87505
190	44 - 47 CAMINO DE JACOBO SANTA FE NM 87505
191	48 - 51 CAMINO DE JACOBO SANTA FE NM 87505
192	53 - 56 CAMINO DE JACOBO SANTA FE NM 87505
193	57 CAMINO DE JACOBO SANTA FE NM 87505
194	58 CAMINO DE JACOBO SANTA FE NM 87505
195	59 - 60 CAMINO DE JACOBO SANTA FE NM 87505
196	61 - 62 CAMINO DE JACOBO SANTA FE NM 87505
197	63 - 64 CAMINO DE JACOBO SANTA FE NM 87505
198	66 CAMINO DE JACOBO SANTA FE NM 87505
199	67 CAMINO DE JACOBO SANTA FE NM 87505
200	68 - 69 CAMINO DE JACOBO SANTA FE NM 87505
201	70 CAMINO DE JACOBO SANTA FE NM 87505
202	65 CAMINO DE JACOBO SANTA FE NM 87505
203	AGUA FRIA PARK ROAD AGUA FRIA NM 87506
204	AGUA FRIA PARK ROAD AGUA FRIA NM 87506
205	302 NM HWY 503 POJOAQUE NM 87501
206	35 CAMINO JUSTICA SANTA FE NM 87508
207	5686 AGUA FRIA ROAD AGUA FRIA NM 87506
208	2055 GALISTEO SANTA FE NM 97508
209	14 AVENEDO TORREON SANTA FE NM 87508
210	14 AVENEDO TORREON SANTA FE NM 87508

LOC #	ADDRESS
211	TURQUOISE TRAIL WOODRUFF NM 87010
212	#89 La Puebla Rd-teen center Espanola NM 87532
213	02 LAW ROAD ARROYO SECO NM 87567
214	02 LAW ROAD ARROYO SECO NM 87567
215	425 HWY 472 STANLEY NM 87056
216	425 HWY 472 STANLEY NM 87056
217	1916 OLD ROUTE 66 EDGEWOOD NM 87015
218	424 NM State Road 599 Santa Fe NM 87501
223	1318 Luana St. - Life Link Santa Fe NM 87501
224	5 Martin Road Stanley NM 87056
225	76 Carson Valley Way Santa Fe NM 87508
226	1160 Parkway Drive Ste A&B Santa Fe NM 87508
227	4100 Lucia Lane Santa Fe NM 87505
228	4311 State Hwy 14-Quill treatment plant Santa Fe NM 87507
229	38 A&B Ramada Way-Valle Vista treatment Santa Fe NM 87507
230	83 Sunset Canyon Lane Santa Fe NM 87507
231	8 Nacimiento Peak Santa Fe NM 87508
232	2323 Casa Rufina Road Santa Fe NM 87501

COMMERCIAL PROPERTY

Atlantic Specialty Insurance Company
A.M. Best Rating: A XII Admitted

COVERED LOCATIONS

LOC No.	BLDG No.	STREET ADDRESS	LOCATION DESCRIPTION
1	1	102 Grant Street, Santa Fe, NM	Administration
2	1	2600 GALISTEO ROAD	PUBLIC WORKS-General services
3	1	2600 GALISTEO ROAD	PUBLIC WORKS-soils lab portable
4	1	2600 GALISTEO ROAD	PUBLIC WORKS-traffic portable
5	1	2600 GALISTEO ROAD	PUBLIC WORKS-storage shed
6	1	2600 GALISTEO ROAD	PUBLIC WORKS-old traffic shed
7	1	2600 GALISTEO ROAD	PUBLIC WORKS-sign shop trailer
8	1	2600 GALISTEO ROAD	PUBLIC WORKS-quonset no 1
9	1	2600 GALISTEO ROAD	PUBLIC WORKS-quonset no 2
10	1	2600 GALISTEO ROAD	PUBLIC WORKS-quonset no 3
11	1	100 CATRON STREET	JUDICIAL COMPLEX
12	1	3229 RODEO ROAD	COUNTY EXTENSION BUILDING
14	1	327 SANDOVAL STREET	TERRITORIAL BUILDING
15	1	14 FIRE PLACE ROAD	LA CIENEGA FIRE STATION NO.1
16	1	18 CAMINO SAN JOSE	LACIENEGA FIRE ST. NO.2/COMM CNT
17	1	58 SFC RD 62	AGUA FRIA FIRE STATION NO.1
18	1	3 ARROYO CALABASAS ROAD	AGUA FRIA FIRE STATION NO.2
19	1	TURQUOISE TRAIL CT & HWY 14	TURQUOISE TRAIL FIRE STATION NO2
20	1	01 RIVER STREET & FIRST STREET	TURQUOISE TRAIL FIRE STATION NO. 1
21	1	01 RIVER STREET & FIRST STREET	TURQUOISE TRAIL FIRE STATION NO. 1- trlr
22	1	31 FIREHOUSE ROAD	MADRID FIRE STATION NO.1
23	1	43 FIRESTATION ROAD	GLORIETA PASS FIRE STATION NO.1
24	1	25 EAST FRONTAGE ROAD	EDGEWOOD FIRE STATION NO.1
25	1	25 EAST FRONTAGE ROAD	EDGEWOOD AMBULANCE BUILDING
26	1	25 EAST FRONTAGE ROAD	EDGEWOOD AMBULANCE BUILDING
27	1	394 CR 84, Santa Fe	EDGEWOOD COMMUNITY CENTER
28	1	394 CR 84, Santa Fe	EDGEWOOD COMMUNITY CENTER-shed
29	1	114 QUAIL TRAIL	EDGEWOOD FIRE DEPARTMENT SUBSTATION
30	1	682 NM HWY 472	STANLEY FIRE STATION NO.1
31	1	30 W. KINSELL AVENUE	STANLEY FIRE STATION NO.2
32	1	62 SFC RD 33A	GALISTEO FIRE STATION
33	1	801 AVENIDA VISTA GRANDE	ELDORADO FIRE STATION NO.1
34	1	AVENIDA VISTA GRANDE	EL DORADO FIRE STATION NO.2
35	1	US Hwy 285, & El Dorado, Eldorado	EL DORADO FIRE STATION NO.3
36	1	21 SEATON VILLAGE ROAD	HONDO FIRE STATION NO.1
37	1	645 OLD LAS VEGAS ROAD	HONDO FIRE STATION NO.2
38	1	645 OLD LAS VEGAS ROAD	HONDO FIRE STATION NO.2-portable
39	1	4 SENDA DEL FUEGO	TESUQUE FIRE STATION NO.1
40	1	NM Hwy 592 & SFC Rd 78, Chupadero	TESUQUE FIRE STATION NO.2
41	1	#21 TESUQUE PUEBLO 806, Tesuque	TESUQUE FIRE STATION NO.3

42	1	29 OGO WII	POJOAQUE FIRE STATION NO.1
43	1	29 OGO WII	POJOAQUE FIRE STATION NO.1-shed
44	1	302 NM HWY 503	POJOAQUE FIRE DEPT SUBSTATION
45	1	1 EL ALTO	RIO EN MEDIO COMMUNITY CENTER
46	1	1 EL ALTO	RIO EN MEDIO COMMUNITY CENTER-shed
47	1	354A Juan Medina Road	SHERIFS SATELITE CENTER
48	1	53 FIRE HOUSE ROAD	LA PUEBLA FIRE STATION NO.1
49	1	1 COWBOY LANE	LA PUEBLA FIRE STATION NO.2
50	1	354A Juan Medina Road	BENNIE CHAVEZ COMMUNITY CENTER
51	1	354A Juan Medina Road	BENNIE CHAVEZ COMMUNITY CENTER-shed
52	1	226 JUAN MEDINA ROAD	CHIMAYO FIRE STATION NO.1
53	1	JUAN MEDINA ROAD	CHIMAYO COMMUNITY CENTER
54	1	JUAN MEDINA ROAD	CHIMAYO COMMUNITY CENTER-shed 1
55	1	JUAN MEDINA ROAD	CHIMAYO COMMUNITY CENTER-shed 2
56	1	COUNTY ROAD 84	EL RANCHO COMMUNITY CENTER
57	1	605 LETRADO	SANTA FE HEALTH CENTER
58	1	3229 RODEO ROAD	EXHIBITION HALL NO.1
59	1	3229 RODEO ROAD	EXHIBITION HALL NO.2
60	1	5 JOSE SIMON DRIVE	CUNDIYO FIRE STATION
61	1	38 CAMINO JUSTICIA	SANTA FE COUNTY JAIL
62	1	4250 AIRPORT ROAD	SANTA FE DETENTION CENTER
63	1	ROBERTO ROAD	ABEDON LOPEZ SENIOR CENTER
64	1	ROBERTO ROAD	SANTA CRUZ BOYS & GIRLS CLUB
65	1	LAS LOMAS	VALLE VISTA COMMUNITY CENTER
66	1	52 CAMINO DE JACOBO	HOUSING AUTHORITY OFFICE
67	1	CAMINO DE JACOBO	JACOBO BOYS & GIRLS CLUB
68	1	CAMINO DE JACOBO	JACOBO MAINTENANCE BUILDING
69	1	101 - 103 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
70	1	102 - 104 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
71	1	105 - 107 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
72	1	106 - 108 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
73	1	109 - 111 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
74	1	110 - 112 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
75	1	113 - 115 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
76	1	114 - 116 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
77	1	118 - 120 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
78	1	119 - 121 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
79	1	122 - 124 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2

			fam
80	1	122 - 125 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
81	1	126 - 128 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam
82	1	128 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
83	1	130 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
84	1	131 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
85	1	132 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
86	1	133 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
87	1	134 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
88	1	135 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
89	1	136 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
90	1	137 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
91	1	138 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
92	1	139 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
93	1	140 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
94	1	141 - 143 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-2 fam
95	1	142 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
96	1	144 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
97	1	146 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
98	1	147 - 149 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-2 fam
99	1	148 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
100	1	150 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
101	1	151 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
102	1	152 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
103	1	153 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
104	1	97 - 99 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY-2 fam

105	1	124 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
106	1	126 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
107	1	117 CAMINO DE ROBERTO	SANTA CRUZ HOUSING AUTHORITY- storage
108	1	154 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
109	1	156 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
110	1	158 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
111	1	160 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
112	1	162 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
113	1	164 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
114	1	157 CAMINO DE QUINTANA	SANTA CRUZ HOUSING AUTHORITY-1 fam
115	1	3 VAL VERDE	VALLE VISTA HOUSING SITE-1 fam
116	1	4 AB VAL VERDE	VALLE VISTA HOUSING SITE-2 fam
117	1	6 AB VAL VERDE	VALLE VISTA HOUSING SITE-2 fam
118	1	8 AB VAL VERDE	VALLE VISTA HOUSING SITE-2 fam
119	1	10 AB VAL VERDE	VALLE VISTA HOUSING SITE-2 fam
120	1	12 AB VAL VERDE	VALLE VISTA HOUSING SITE-2 fam
121	1	14 AB VAL VERDE	VALLE VISTA HOUSING SITE-2 fam
122	1	16 VAL VERDE	VALLE VISTA HOUSING SITE-1 fam
123	1	8 AB SAN MATEO	VALLE VISTA HOUSING SITE-2 fam
124	1	5 SAN MATEO	VALLE VISTA HOUSING SITE-1 fam
125	1	6 AB SAN MATEO	VALLE VISTA HOUSING SITE-2 fam
126	1	9 SAN MATEO	VALLE VISTA HOUSING SITE-1 fam
127	1	10 AB SAN MATEO	VALLE VISTA HOUSING SITE-2 fam
128	1	11 SAN MATEO	VALLE VISTA HOUSING SITE-1 fam
129	1	19 SAN MATEO	VALLE VISTA HOUSING SITE-1 fam
130	1	23 SAN MATEO	VALLE VISTA HOUSING SITE-1 fam
131	1	1 AB TUSA	VALLE VISTA HOUSING SITE-2 fam
132	1	4 TUSA	VALLE VISTA HOUSING SITE-1 fam
133	1	5 AB TUSA	VALLE VISTA HOUSING SITE-2 fam
134	1	7 AB TUSA	VALLE VISTA HOUSING SITE-2 fam
135	1	9 AB TUSA	VALLE VISTA HOUSING SITE-2 fam
136	1	11 AB TUSA	VALLE VISTA HOUSING SITE-2 fam
137	1	13 AB TUSA	VALLE VISTA HOUSING SITE-2 fam
138	1	15 AB TUSA	VALLE VISTA HOUSING SITE-2 fam
139	1	16 TUSA	VALLE VISTA HOUSING SITE-1 fam
140	1	6 SIERRA	VALLE VISTA HOUSING SITE-1 fam
141	1	7 AB SIERRA	VALLE VISTA HOUSING SITE-2 fam
142	1	9 AB SIERRA	VALLE VISTA HOUSING SITE-2 fam
143	1	10 SIERRA	VALLE VISTA HOUSING SITE-1 fam
144	1	11 AB SIERRA	VALLE VISTA HOUSING SITE-2 fam

145	1	13 SIERRA	VALLE VISTA HOUSING SITE-1 fam
146	1	18 SAN MATEO	VALLE VISTA HOUSING SITE-1 fam
147	1	20 AB SIERRA	VALLE VISTA HOUSING SITE-2 fam
148	1	22 AB SIERRA	VALLE VISTA HOUSING SITE-2 fam
149	1	1 LAS LOMAS	VALLE VISTA HOUSING SITE-1 fam
150	1	3 AB VAL VERDE	VALLE VISTA HOUSING SITE-2 fam
151	1	4 LAS LOMAS	VALLE VISTA HOUSING SITE-1 fam
152	1	5 AB LAS LOMAS	VALLE VISTA HOUSING SITE-2 fam
153	1	7 AB LAS LOMAS	VALLE VISTA HOUSING SITE-2 fam
154	1	9 AB LAS LOMAS	VALLE VISTA HOUSING SITE-2 fam
155	1	10 LAS LOMAS	VALLE VISTA HOUSING SITE-1 fam
156	1	11 AB LAS LOMAS	VALLE VISTA HOUSING SITE-2 fam
157	1	12 LAS LOMAS	VALLE VISTA HOUSING SITE-1 fam
158	1	13 AB LAS LOMAS	VALLE VISTA HOUSING SITE-2 fam
159	1	26 AB SIERRA	VALLE VISTA HOUSING SITE-2 fam
160	1	27 AB SAN MATEO	VALLE VISTA HOUSING SITE-2 fam
161	1	16 AB LAS LOMAS	VALLE VISTA HOUSING SITE-2 fam
162	1	15 AB SIERRA	VALLE VISTA HOUSING SITE-2 fam
163	1	17 AB SAN MATEO	VALLE VISTA HOUSING SITE-2 fam
164	1	2 SIERRA	VALLE VISTA HOUSING SITE-1 fam
165	1	2 TUSA	VALLE VISTA HOUSING SITE-1 fam
166	1	1 - 2 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
167	1	3 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
168	1	4 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
169	1	5 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
170	1	6 - 7 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
171	1	8 - 9 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
172	1	10 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
173	1	11 - 12 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
174	1	13 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
175	1	14 - 15 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
176	1	16 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
177	1	17 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
178	1	18 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
179	1	19 - 20 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
180	1	21 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
181	1	22 - 23 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
182	1	24 - 25 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
183	1	26 - 27 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
184	1	28 - 29 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
185	1	30 - 31 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
186	1	32 - 33 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
187	1	34 - 35 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
188	1	36 - 39 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
189	1	40 - 43 CAMINO DE JACOBO	JACOBO HOUSING SITE-4 fam
190	1	44 - 47 CAMINO DE JACOBO	JACOBO HOUSING SITE-4 fam
191	1	48 - 51 CAMINO DE JACOBO	JACOBO HOUSING SITE-4 fam
192	1	53 - 56 CAMINO DE JACOBO	JACOBO HOUSING SITE-4 fam
193	1	57 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
194	1	58 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam

195	1	59 - 60 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
196	1	61 - 62 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
197	1	63 - 64 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
198	1	66 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
199	1	67 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
200	1	68 - 69 CAMINO DE JACOBO	JACOBO HOUSING SITE-2 fam
201	1	70 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
202	1	65 CAMINO DE JACOBO	JACOBO HOUSING SITE-1 fam
203	1	AGUA FRIA PARK ROAD	AGUA FRIA PARK CONCESSION
204	1	AGUA FRIA PARK ROAD	AGUA FRIA PARK CONCESSION-park storage
205	1	302 NM HWY 503	POJOAQUE FIRE STATION NO.2
206	1	35 CAMINO JUSTICA	PUBLIC SAFETY BUILDING
207	1	5686 AGUA FRIA ROAD	AGUA FRIA COMMUNITY CENTER
208	1	2055 GALISTEO	OLD MAQUISTNATE BUILDING
209	1	14 AVENEDO TORREON	VISTA GRANDE LIBRARY
210	1	14 AVENEDO TORREON	VISTA GRANDE LIBRARY-shed
211	1	TURQUOISE TRAIL	TURQUOISE TRAIL STATION NO.1
212	1	#89 La Puebla Rd, Espanola, NM	TEEN CENTER
213	1	02 LAW ROAD, ARROYO SECO, NM	PUBLIC WORKS MAINT YARD DIST I
214	1	02 LAW ROAD, ARROYO SECO, NM	PUBLIC WORKS MAINT YARD DIST I-office
215	1	425 HWY 472, Stanley	MAINTENANCE YARD DIST III
216	1	425 HWY 472, Stanley	MAINTENANCE YARD DIST III-office
217	1	1916 OLD ROUTE 66	EDGEWOOD TOWN BUILDING (LEASING)
218	1	424 NM State Road 599	Public Works office
219	1	1318 Luana St	Life Link clubhouse program (LRO)
220	1	5 Martin Road, Stanley, NM	fire training/station
225	1	76 Carson Valley Way, Santa Fe	Housing authority
226	1	1160 Parkway Drive Suite A&B	Indoor climbing gym-Lot 52 Richards Ave Bus Park
227	1	4100 Lucia Lane, Santa Fe	LRO-outpatient therapy and counseling sessions
228	1	4311 State Hwy 14, Santa Fe	Quill treatment plant
229	1	38 A&B Ramada Way, Santa Fe	Valle Vista - lift station
229	2	38 A&B Ramada Way, Santa Fe	open block structure-Valle Vista
229	3	38 A&B Ramada Way, Santa Fe	building-Valle Vista
230	1	83 Sunset Canyon Lane, Santa Fe, NM	single family dwelling
231	1	8 Nacimiento Peak, Santa Fe, NM	single family dwelling
232	1	2323 Casa Rufina Road, Santa Fe	Clubhouse-meals for Senior Citizens
233	1	37 Rancho Viejo Blvd	Rancho Viejo Fire Station w/full time living qtrs
234	1	180A State Road 503	Nambe Senior Center/Community Center

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
1	1	Building	\$6,644,000	90%	Replaclement Cost	Special	\$25,000
1	1	Contents	\$1,217,000	90%	Replaclement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
2	1	Building	\$1,456,000	90%	Replacement Cost	Special	\$25,000
2	1	Contents	\$368,000	90%	Replacement Cost	Special	\$25,000
3	1	Building	\$51,000	90%	Replacement Cost	Special	\$25,000
3	1	Contents	\$44,000	90%	Replacement Cost	Special	\$25,000
4	1	Building	\$44,000	90%	Replacement Cost	Special	\$25,000
4	1	Contents	\$5,000	90%	Replacement Cost	Special	\$25,000
5	1	Building	\$110,000	90%	Replacement Cost	Special	\$25,000
5	1	Contents	\$50,000	90%	Replacement Cost	Special	\$25,000
6	1	Building	\$16,000	90%	Replacement Cost	Special	\$25,000
6	1	Contents	\$1,000	90%	Replacement Cost	Special	\$25,000
7	1	Building	\$37,000	90%	Replacement Cost	Special	\$25,000
7	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
8	1	Building	\$23,000	90%	Replacement Cost	Special	\$25,000
8	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
9	1	Building	\$23,000	90%	Replacement Cost	Special	\$25,000
9	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
10	1	Building	\$23,000	90%	Replacement Cost	Special	\$25,000
10	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
11	1	Building	\$8,465,000	90%	Replacement Cost	Special	\$25,000
11	1	Contents	\$1,615,000	90%	Replacement Cost	Special	\$25,000
12	1	Building	\$441,000	90%	Replacement Cost	Special	\$25,000
12	1	Contents	\$36,000	90%	Replacement Cost	Special	\$25,000
14	1	Building	\$2,584,000	90%	Replacement Cost	Special	\$25,000
14	1	Contents	\$465,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC NO.	BLDG NO.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
15	1	Building	\$503,000	90%	Replacement Cost	Special	\$25,000
15	1	Contents	\$171,000	90%	Replacement Cost	Special	\$25,000
16	1	Building	\$709,000	90%	Replacement Cost	Special	\$25,000
16	1	Contents	\$56,000	90%	Replacement Cost	Special	\$25,000
17	1	Building	\$612,000	90%	Replacement Cost	Special	\$25,000
17	1	Contents	\$238,000	90%	Replacement Cost	Special	\$25,000
18	1	Building	\$236,000	90%	Replacement Cost	Special	\$25,000
18	1	Contents	\$83,000	90%	Replacement Cost	Special	\$25,000
19	1	Building	\$600,000	90%	Replacement Cost	Special	\$25,000
19	1	Contents	\$207,000	90%	Replacement Cost	Special	\$25,000
20	1	Building	\$225,000	90%	Replacement Cost	Special	\$25,000
20	1	Contents	\$75,000	90%	Replacement Cost	Special	\$25,000
21	1	Building	\$14,000	90%	Replacement Cost	Special	\$25,000
21	1	Contents	\$5,000	90%	Replacement Cost	Special	\$25,000
22	1	Building	\$280,000	90%	Replacement Cost	Special	\$25,000
22	1	Contents	\$87,000	90%	Replacement Cost	Special	\$25,000
23	1	Building	\$415,000	90%	Replacement Cost	Special	\$25,000
23	1	Contents	\$132,000	90%	Replacement Cost	Special	\$25,000
24	1	Building	\$596,000	90%	Replacement Cost	Special	\$25,000
24	1	Contents	\$234,000	90%	Replacement Cost	Special	\$25,000
25	1	Building	\$224,000	90%	Replacement Cost	Special	\$25,000
25	1	Contents	\$71,000	90%	Replacement Cost	Special	\$25,000
26	1	Building	\$111,000	90%	Replacement Cost	Special	\$25,000
26	1	Contents	\$32,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
27	1	Building	\$179,000	90%	Replacement Cost	Special	\$25,000
27	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
28	1	Building	\$12,000	90%	Replacement Cost	Special	\$25,000
28	1	Contents	\$7,000	90%	Replacement Cost	Special	\$25,000
29	1	Building	\$467,000	90%	Replacement Cost	Special	\$25,000
29	1	Contents	\$167,000	90%	Replacement Cost	Special	\$25,000
30	1	Building	\$400,000	90%	Replacement Cost	Special	\$25,000
30	1	Contents	\$149,000	90%	Replacement Cost	Special	\$25,000
31	1	Building	\$227,000	90%	Replacement Cost	Special	\$25,000
31	1	Contents	\$81,000	90%	Replacement Cost	Special	\$25,000
32	1	Building	\$385,000	90%	Replacement Cost	Special	\$25,000
32	1	Contents	\$119,000	90%	Replacement Cost	Special	\$25,000
33	1	Building	\$477,000	90%	Replacement Cost	Special	\$25,000
33	1	Contents	\$179,000	90%	Replacement Cost	Special	\$25,000
34	1	Building	\$259,000	90%	Replacement Cost	Special	\$25,000
34	1	Contents	\$71,000	90%	Replacement Cost	Special	\$25,000
35	1	Building	\$212,000	90%	Replacement Cost	Special	\$25,000
35	1	Contents	\$73,000	90%	Replacement Cost	Special	\$25,000
36	1	Building	\$340,000	90%	Replacement Cost	Special	\$25,000
36	1	Contents	\$125,000	90%	Replacement Cost	Special	\$25,000
37	1	Building	\$87,000	90%	Replacement Cost	Special	\$25,000
37	1	Contents	\$71,000	90%	Replacement Cost	Special	\$25,000
38	1	Building	\$86,000	90%	Replacement Cost	Special	\$25,000
38	1	Contents	\$10,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
39	1	Building	\$257,000	90%	Replacment Cost	Special	\$25,000
39	1	Contents	\$88,000	90%	Replacment Cost	Special	\$25,000
40	1	Building	\$163,000	90%	Replacment Cost	Special	\$25,000
40	1	Contents	\$53,000	90%	Replacment Cost	Special	\$25,000
41	1	Building	\$260,000	90%	Replacment Cost	Special	\$25,000
41	1	Contents	\$83,000	90%	Replacment Cost	Special	\$25,000
42	1	Building	\$1,591,000	90%	Replacment Cost	Special	\$25,000
42	1	Contents	\$261,000	90%	Replacment Cost	Special	\$25,000
43	1	Building	\$6,000	90%	Replacment Cost	Special	\$25,000
43	1	Contents	\$2,000	90%	Replacment Cost	Special	\$25,000
44	1	Building	\$441,000	90%	Replacment Cost	Special	\$25,000
44	1	Contents	\$157,000	90%	Replacment Cost	Special	\$25,000
45	1	Building	\$540,000	90%	Replacment Cost	Special	\$25,000
45	1	Contents	\$38,000	90%	Replacment Cost	Special	\$25,000
46	1	Building	\$5,000	90%	Replacment Cost	Special	\$25,000
46	1	Contents	\$4,000	90%	Replacment Cost	Special	\$25,000
47	1	Building	\$173,000	90%	Replacment Cost	Special	\$25,000
47	1	Contents	\$19,000	90%	Replacment Cost	Special	\$25,000
48	1	Building	\$236,000	90%	Replacment Cost	Special	\$25,000
48	1	Contents	\$79,000	90%	Replacment Cost	Special	\$25,000
49	1	Building	\$285,000	90%	Replacment Cost	Special	\$25,000
49	1	Contents	\$90,000	90%	Replacment Cost	Special	\$25,000
50	1	Building	\$466,000	90%	Replacment Cost	Special	\$25,000
50	1	Contents	\$35,000	90%	Replacment Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
51	1	Building	\$12,000	90%	Replacment Cost	Special	\$25,000
51	1	Contents	\$8,000	90%	Replacment Cost	Special	\$25,000
52	1	Building	\$350,000	90%	Replacment Cost	Special	\$25,000
52	1	Contents	\$120,000	90%	Replacment Cost	Special	\$25,000
53	1	Building	\$252,000	90%	Replacment Cost	Special	\$25,000
53	1	Contents	\$26,000	90%	Replacment Cost	Special	\$25,000
54	1	Building	\$5,000	90%	Replacment Cost	Special	\$25,000
54	1	Contents	\$3,000	90%	Replacment Cost	Special	\$25,000
55	1	Building	\$6,000	90%	Replacment Cost	Special	\$25,000
55	1	Contents	\$3,000	90%	Replacment Cost	Special	\$25,000
56	1	Building	\$562,000	90%	Replacment Cost	Special	\$25,000
56	1	Contents	\$49,000	90%	Replacment Cost	Special	\$25,000
57	1	Building	\$2,406,000	90%	Replacment Cost	Special	\$25,000
57	1	Contents	\$577,000	90%	Replacment Cost	Special	\$25,000
58	1	Building	\$909,000	90%	Replacment Cost	Special	\$25,000
58	1	Contents	\$55,000	90%	Replacment Cost	Special	\$25,000
59	1	Building	\$359,000	90%	Replacment Cost	Special	\$25,000
59	1	Contents	\$38,000	90%	Replacment Cost	Special	\$25,000
60	1	Building	\$189,000	90%	Replacment Cost	Special	\$25,000
60	1	Contents	\$63,000	90%	Replacment Cost	Special	\$25,000
61	1	Building	\$27,078,000	90%	Replacment Cost	Special	\$25,000
61	1	Contents	\$2,921,000	90%	Replacment Cost	Special	\$25,000
62	1	Building	\$9,770,000	90%	Replacment Cost	Special	\$25,000
62	1	Contents	\$1,002,000	90%	Replacment Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
63	1	Building	\$459,000	90%	Replacemnt Cost	Special	\$25,000
63	1	Contents	\$39,000	90%	Replacemnt Cost	Special	\$25,000
64	1	Building	\$289,000	90%	Replacemnt Cost	Special	\$25,000
64	1	Contents	\$29,000	90%	Replacemnt Cost	Special	\$25,000
65	1	Building	\$880,000	90%	Replacemnt Cost	Special	\$25,000
65	1	Contents	\$62,000	90%	Replacemnt Cost	Special	\$25,000
66	1	Building	\$339,000	90%	Replacemnt Cost	Special	\$25,000
66	1	Contents	\$55,000	90%	Replacemnt Cost	Special	\$25,000
67	1	Building	\$357,000	90%	Replacemnt Cost	Special	\$25,000
67	1	Contents	\$24,000	90%	Replacemnt Cost	Special	\$25,000
68	1	Building	\$149,000	90%	Replacemnt Cost	Special	\$25,000
68	1	Contents	\$20,000	90%	Replacemnt Cost	Special	\$25,000
69	1	Building	\$144,000	90%	Replacemnt Cost	Special	\$25,000
69	1	Contents	\$22,000	90%	Replacemnt Cost	Special	\$25,000
70	1	Building	\$145,000	90%	Replacemnt Cost	Special	\$25,000
70	1	Contents	\$22,000	90%	Replacemnt Cost	Special	\$25,000
71	1	Building	\$144,000	90%	Replacemnt Cost	Special	\$25,000
71	1	Contents	\$22,000	90%	Replacemnt Cost	Special	\$25,000
72	1	Building	\$144,000	90%	Replacemnt Cost	Special	\$25,000
72	1	Contents	\$22,000	90%	Replacemnt Cost	Special	\$25,000
73	1	Building	\$144,000	90%	Replacemnt Cost	Special	\$25,000
73	1	Contents	\$22,000	90%	Replacemnt Cost	Special	\$25,000
74	1	Building	\$144,000	90%	Replacemnt Cost	Special	\$25,000
74	1	Contents	\$22,000	90%	Replacemnt Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
75	1	Building	\$144,000	90%	Replacement Cost	Special	\$25,000
75	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
76	1	Building	\$144,000	90%	Replacement Cost	Special	\$25,000
76	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
77	1	Building	\$125,000	90%	Replacement Cost	Special	\$25,000
77	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
78	1	Building	\$125,000	90%	Replacement Cost	Special	\$25,000
78	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
79	1	Building	\$125,000	90%	Replacement Cost	Special	\$25,000
79	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
80	1	Building	\$125,000	90%	Replacement Cost	Special	\$25,000
80	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
81	1	Building	\$125,000	90%	Replacement Cost	Special	\$25,000
81	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
82	1	Building	\$115,000	90%	Replacement Cost	Special	\$25,000
82	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
83	1	Building	\$91,000	90%	Replacement Cost	Special	\$25,000
83	1	Contents	\$12,000	90%	Replacement Cost	Special	\$25,000
84	1	Building	\$123,000	90%	Replacement Cost	Special	\$25,000
84	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
85	1	Building	\$115,000	90%	Replacement Cost	Special	\$25,000
85	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
86	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
86	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
87	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
87	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
88	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
88	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
89	1	Building	\$91,000	90%	Replacement Cost	Special	\$25,000
89	1	Contents	\$12,000	90%	Replacement Cost	Special	\$25,000
90	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
90	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
91	1	Building	\$101,000	90%	Replacement Cost	Special	\$25,000
91	1	Contents	\$14,000	90%	Replacement Cost	Special	\$25,000
92	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
92	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
93	1	Building	\$101,000	90%	Replacement Cost	Special	\$25,000
93	1	Contents	\$14,000	90%	Replacement Cost	Special	\$25,000
94	1	Building	\$146,000	90%	Replacement Cost	Special	\$25,000
94	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
95	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
95	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
96	1	Building	\$97,000	90%	Replacement Cost	Special	\$25,000
96	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
97	1	Building	\$97,000	90%	Replacement Cost	Special	\$25,000
97	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
98	1	Building	\$146,000	90%	Replacement Cost	Special	\$25,000
98	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
99	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
99	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
100	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
100	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
101	1	Building	\$123,000	90%	Replacement Cost	Special	\$25,000
101	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
102	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
102	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
103	1	Building	\$134,000	90%	Replacement Cost	Special	\$25,000
103	1	Contents	\$20,000	90%	Replacement Cost	Special	\$25,000
104	1	Building	\$146,000	90%	Replacement Cost	Special	\$25,000
104	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
105	1	Building	\$115,000	90%	Replacement Cost	Special	\$25,000
105	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
106	1	Building	\$91,000	90%	Replacement Cost	Special	\$25,000
106	1	Contents	\$12,000	90%	Replacement Cost	Special	\$25,000
107	1	Building	\$64,000	90%	Replacement Cost	Special	\$25,000
107	1	Contents	\$8,000	90%	Replacement Cost	Special	\$25,000
108	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
108	1	Contents	\$16,000	90%	Replacement Cost	Special	\$25,000
109	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
109	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
110	1	Building	\$115,000	90%	Replacement Cost	Special	\$25,000
110	1	Contents	\$16,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC NO.	BLDG NO.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
111	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
111	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
112	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
112	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
113	1	Building	\$115,000	90%	Replacement Cost	Special	\$25,000
113	1	Contents	\$16,000	90%	Replacement Cost	Special	\$25,000
114	1	Building	\$96,000	90%	Replacement Cost	Special	\$25,000
114	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
115	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
115	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
116	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
116	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
117	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
117	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
118	1	Building	\$153,000	90%	Replacement Cost	Special	\$25,000
118	1	Contents	\$21,000	90%	Replacement Cost	Special	\$25,000
119	1	Building	\$153,000	90%	Replacement Cost	Special	\$25,000
119	1	Contents	\$21,000	90%	Replacement Cost	Special	\$25,000
120	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
120	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
121	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
121	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
122	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
122	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
123	1	Building	\$160,000	90%	Replacement Cost	Special	\$25,000
123	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
124	1	Building	\$106,000	90%	Replacement Cost	Special	\$25,000
124	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
125	1	Building	\$160,000	90%	Replacement Cost	Special	\$25,000
125	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
126	1	Building	\$106,000	90%	Replacement Cost	Special	\$25,000
126	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
127	1	Building	\$160,000	90%	Replacement Cost	Special	\$25,000
127	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
128	1	Building	\$106,000	90%	Replacement Cost	Special	\$25,000
128	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
129	1	Building	\$106,000	90%	Replacement Cost	Special	\$25,000
129	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
130	1	Building	\$106,000	90%	Replacement Cost	Special	\$25,000
130	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
131	1	Building	\$160,000	90%	Replacement Cost	Special	\$25,000
131	1	Contents	\$22,000	90%	Replacement Cost	Special	\$25,000
132	1	Building	\$106,000	90%	Replacement Cost	Special	\$25,000
132	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
133	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
133	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
134	1	Building	\$153,000	90%	Replacement Cost	Special	\$25,000
134	1	Contents	\$21,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
135	1	Building	\$131,000	90%	Replaclement Cost	Special	\$25,000
135	1	Contents	\$17,000	90%	Replaclement Cost	Special	\$25,000
136	1	Building	\$131,000	90%	Replaclement Cost	Special	\$25,000
136	1	Contents	\$17,000	90%	Replaclement Cost	Special	\$25,000
137	1	Building	\$153,000	90%	Replaclement Cost	Special	\$25,000
137	1	Contents	\$21,000	90%	Replaclement Cost	Special	\$25,000
138	1	Building	\$131,000	90%	Replaclement Cost	Special	\$25,000
138	1	Contents	\$17,000	90%	Replaclement Cost	Special	\$25,000
139	1	Building	\$106,000	90%	Replaclement Cost	Special	\$25,000
139	1	Contents	\$13,000	90%	Replaclement Cost	Special	\$25,000
140	1	Building	\$130,000	90%	Replaclement Cost	Special	\$25,000
140	1	Contents	\$18,000	90%	Replaclement Cost	Special	\$25,000
141	1	Building	\$153,000	90%	Replaclement Cost	Special	\$25,000
141	1	Contents	\$21,000	90%	Replaclement Cost	Special	\$25,000
142	1	Building	\$160,000	90%	Replaclement Cost	Special	\$25,000
142	1	Contents	\$22,000	90%	Replaclement Cost	Special	\$25,000
143	1	Building	\$130,000	90%	Replaclement Cost	Special	\$25,000
143	1	Contents	\$18,000	90%	Replaclement Cost	Special	\$25,000
144	1	Building	\$132,000	90%	Replaclement Cost	Special	\$25,000
144	1	Contents	\$17,000	90%	Replaclement Cost	Special	\$25,000
145	1	Building	\$130,000	90%	Replaclement Cost	Special	\$25,000
145	1	Contents	\$18,000	90%	Replaclement Cost	Special	\$25,000
146	1	Building	\$106,000	90%	Replaclement Cost	Special	\$25,000
146	1	Contents	\$13,000	90%	Replaclement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
147	1	Building	\$153,000	90%	Replacement Cost	Special	\$25,000
147	1	Contents	\$21,000	90%	Replacement Cost	Special	\$25,000
148	1	Building	\$153,000	90%	Replacement Cost	Special	\$25,000
148	1	Contents	\$21,000	90%	Replacement Cost	Special	\$25,000
149	1	Building	\$130,000	90%	Replacement Cost	Special	\$25,000
149	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
150	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
150	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
151	1	Building	\$130,000	90%	Replacement Cost	Special	\$25,000
151	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
152	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
152	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
153	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
153	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
154	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
154	1	Contents	\$17,000	90%	Replacement Cost	Special	\$25,000
155	1	Building	\$130,000	90%	Replacement Cost	Special	\$25,000
155	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
156	1	Building	\$153,000	90%	Replacement Cost	Special	\$25,000
156	1	Contents	\$21,000	90%	Replacement Cost	Special	\$25,000
157	1	Building	\$130,000	90%	Replacement Cost	Special	\$25,000
157	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
158	1	Building	\$153,000	90%	Replacement Cost	Special	\$25,000
158	1	Contents	\$21,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC NO.	BLDG NO.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
159	1	Building	\$219,000	90%	Replacement Cost	Special	\$25,000
159	1	Contents	\$33,000	90%	Replacement Cost	Special	\$25,000
160	1	Building	\$219,000	90%	Replacement Cost	Special	\$25,000
160	1	Contents	\$33,000	90%	Replacement Cost	Special	\$25,000
161	1	Building	\$219,000	90%	Replacement Cost	Special	\$25,000
161	1	Contents	\$33,000	90%	Replacement Cost	Special	\$25,000
162	1	Building	\$219,000	90%	Replacement Cost	Special	\$25,000
162	1	Contents	\$33,000	90%	Replacement Cost	Special	\$25,000
163	1	Building	\$219,000	90%	Replacement Cost	Special	\$25,000
163	1	Contents	\$33,000	90%	Replacement Cost	Special	\$25,000
164	1	Building	\$131,000	90%	Replacement Cost	Special	\$25,000
164	1	Contents	\$18,000	90%	Replacement Cost	Special	\$25,000
165	1	Building	\$106,000	90%	Replacement Cost	Special	\$25,000
165	1	Contents	\$13,000	90%	Replacement Cost	Special	\$25,000
166	1	Building	\$193,000	90%	Replacement Cost	Special	\$25,000
166	1	Contents	\$26,000	90%	Replacement Cost	Special	\$25,000
167	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
167	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
168	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
168	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
169	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
169	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
170	1	Building	\$193,000	90%	Replacement Cost	Special	\$25,000
170	1	Contents	\$26,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
171	1	Building	\$193,000	90%	Replacement Cost	Special	\$25,000
171	1	Contents	\$26,000	90%	Replacement Cost	Special	\$25,000
172	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
172	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
173	1	Building	\$193,000	90%	Replacement Cost	Special	\$25,000
173	1	Contents	\$26,000	90%	Replacement Cost	Special	\$25,000
174	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
174	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
175	1	Building	\$193,000	90%	Replacement Cost	Special	\$25,000
175	1	Contents	\$26,000	90%	Replacement Cost	Special	\$25,000
176	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
176	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
177	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
177	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
178	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
178	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
179	1	Building	\$193,000	90%	Replacement Cost	Special	\$25,000
179	1	Contents	\$26,000	90%	Replacement Cost	Special	\$25,000
180	1	Building	\$116,000	90%	Replacement Cost	Special	\$25,000
180	1	Contents	\$15,000	90%	Replacement Cost	Special	\$25,000
181	1	Building	\$193,000	90%	Replacement Cost	Special	\$25,000
181	1	Contents	\$26,000	90%	Replacement Cost	Special	\$25,000
182	1	Building	\$140,000	90%	Replacement Cost	Special	\$25,000
182	1	Contents	\$19,000	90%	Replacement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
183	1	Building	\$193,000	90%	Replaclement Cost	Special	\$25,000
183	1	Contents	\$26,000	90%	Replaclement Cost	Special	\$25,000
184	1	Building	\$193,000	90%	Replaclement Cost	Special	\$25,000
184	1	Contents	\$26,000	90%	Replaclement Cost	Special	\$25,000
185	1	Building	\$193,000	90%	Replaclement Cost	Special	\$25,000
185	1	Contents	\$26,000	90%	Replaclement Cost	Special	\$25,000
186	1	Building	\$193,000	90%	Replaclement Cost	Special	\$25,000
186	1	Contents	\$26,000	90%	Replaclement Cost	Special	\$25,000
187	1	Building	\$140,000	90%	Replaclement Cost	Special	\$25,000
187	1	Contents	\$19,000	90%	Replaclement Cost	Special	\$25,000
188	1	Building	\$266,000	90%	Replaclement Cost	Special	\$25,000
188	1	Contents	\$37,000	90%	Replaclement Cost	Special	\$25,000
189	1	Building	\$265,000	90%	Replaclement Cost	Special	\$25,000
189	1	Contents	\$37,000	90%	Replaclement Cost	Special	\$25,000
190	1	Building	\$265,000	90%	Replaclement Cost	Special	\$25,000
190	1	Contents	\$37,000	90%	Replaclement Cost	Special	\$25,000
191	1	Building	\$265,000	90%	Replaclement Cost	Special	\$25,000
191	1	Contents	\$37,000	90%	Replaclement Cost	Special	\$25,000
192	1	Building	\$265,000	90%	Replaclement Cost	Special	\$25,000
192	1	Contents	\$37,000	90%	Replaclement Cost	Special	\$25,000
193	1	Building	\$116,000	90%	Replaclement Cost	Special	\$25,000
193	1	Contents	\$15,000	90%	Replaclement Cost	Special	\$25,000
194	1	Building	\$116,000	90%	Replaclement Cost	Special	\$25,000
194	1	Contents	\$15,000	90%	Replaclement Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
195	1	Building	\$193,000	90%	Replacment Cost	Special	\$25,000
195	1	Contents	\$26,000	90%	Replacment Cost	Special	\$25,000
196	1	Building	\$193,000	90%	Replacment Cost	Special	\$25,000
196	1	Contents	\$26,000	90%	Replacment Cost	Special	\$25,000
197	1	Building	\$193,000	90%	Replacment Cost	Special	\$25,000
197	1	Contents	\$26,000	90%	Replacment Cost	Special	\$25,000
198	1	Building	\$116,000	90%	Replacment Cost	Special	\$25,000
198	1	Contents	\$15,000	90%	Replacment Cost	Special	\$25,000
199	1	Building	\$126,000	90%	Replacment Cost	Special	\$25,000
199	1	Contents	\$17,000	90%	Replacment Cost	Special	\$25,000
200	1	Building	\$193,000	90%	Replacment Cost	Special	\$25,000
200	1	Contents	\$26,000	90%	Replacment Cost	Special	\$25,000
201	1	Building	\$126,000	90%	Replacment Cost	Special	\$25,000
201	1	Contents	\$17,000	90%	Replacment Cost	Special	\$25,000
202	1	Building	\$116,000	90%	Replacment Cost	Special	\$25,000
202	1	Contents	\$15,000	90%	Replacment Cost	Special	\$25,000
203	1	Building	\$114,000	90%	Replacment Cost	Special	\$25,000
203	1	Contents	\$3,000	90%	Replacment Cost	Special	\$25,000
204	1	Building	\$109,000	90%	Replacment Cost	Special	\$25,000
204	1	Contents	\$42,000	90%	Replacment Cost	Special	\$25,000
205	1	Building	\$256,000	90%	Replacment Cost	Special	\$25,000
205	1	Contents	\$83,000	90%	Replacment Cost	Special	\$25,000
206	1	Building	\$6,033,000	90%	Replacment Cost	Special	\$25,000
206	1	Contents	\$1,736,000	90%	Replacment Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC NO.	BLDG NO.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
207	1	Building	\$541,000	90%	Replacment Cost	Special	\$25,000
207	1	Contents	\$72,000	90%	Replacment Cost	Special	\$25,000
208	1	Building	\$1,967,000	90%	Replacment Cost	Special	\$25,000
208	1	Contents	\$387,000	90%	Replacment Cost	Special	\$25,000
209	1	Building	\$503,000	90%	Replacment Cost	Special	\$25,000
209	1	Contents	\$476,000	90%	Replacment Cost	Special	\$25,000
210	1	Building	\$7,000	90%	Replacment Cost	Special	\$25,000
210	1	Contents	\$3,000	90%	Replacment Cost	Special	\$25,000
211	1	Building	\$190,000	90%	Replacment Cost	Special	\$25,000
211	1	Contents	\$60,000	90%	Replacment Cost	Special	\$25,000
212	1	Building	\$479,000	90%	Replacment Cost	Special	\$25,000
212	1	Contents	\$43,000	90%	Replacment Cost	Special	\$25,000
213	1	Building	\$106,000	90%	Replacment Cost	Special	\$25,000
213	1	Contents	\$45,000	90%	Replacment Cost	Special	\$25,000
214	1	Building	\$33,000	90%	Replacment Cost	Special	\$25,000
214	1	Contents	\$2,000	90%	Replacment Cost	Special	\$25,000
215	1	Building	\$108,000	90%	Replacment Cost	Special	\$25,000
215	1	Contents	\$45,000	90%	Replacment Cost	Special	\$25,000
216	1	Building	\$30,000	90%	Replacment Cost	Special	\$25,000
216	1	Contents	\$2,000	90%	Replacment Cost	Special	\$25,000
217	1	Building	\$ 0	90%	Replacment Cost	Special	\$25,000
217	1	Contents	\$50,000	90%	Replacment Cost	Special	\$25,000
218	1	Building	\$16,000,000	90%	Replacment Cost	Special	\$25,000
218	1	Contents	\$1,600,000	90%	Replacment Cost	Special	\$25,000

COVERAGE AND LIMITS

LOC No.	BLDG No.	SUBJECT	AMOUNT	COINS	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
219	1	Building	\$430,000	90%	Replaclement Cost	Special	\$25,000
220	1	Building	\$905,000	90%	Replaclement Cost	Special	\$25,000
220	1	Contents	\$50,000	90%	Replaclement Cost	Special	\$25,000
225	1	Building	\$175,000	90%	Replaclement Cost	Special	\$25,000
226	1	Building	\$492,000	90%	Replaclement Cost	Special	\$25,000
226	1	Contents	\$150,000	90%	Replaclement Cost	Special	\$25,000
227	1	Building	\$250,000	90%	Replaclement Cost	Special	\$25,000
228	1	Building	\$6,500,000	90%	Replaclement Cost	Special	\$25,000
228	1	contents	\$200,000	90%	Replaclement Cost	Special	\$25,000
229	1	lift station/building	\$635,000	90%	Replaclement Cost	Special	\$25,000
229	2	building	\$40,000	90%	Replaclement Cost	Special	\$25,000
229	3	building	\$50,000	90%	Replaclement Cost	Special	\$25,000
230	1	Building	\$175,000	90%	Replaclement Cost	Special	\$25,000
231	1	Building	\$215,000	90%	Replaclement Cost	Special	\$25,000
232	1	Improvements/Bett erments	\$38,719	90%	Replaclement Cost	Special	\$25,000
233	1	Building	\$3,500,000	90%	Replaclement Cost	Special	\$25,000
233	1	Contents	\$3,000,000	90%	Replaclement Cost	Special	\$25,000
234	1	Building	\$250,000	90%	Replaclement Cost	Special	\$25,000

		Blanket Building/BPP	\$158,203,719	90%	Replacement Cost	Special	\$25,000
		Bkt Business Inc/EE	\$1,500,000				
		Flood	\$5,000,000	90%			\$25,000
		Earthquake	\$5,000,000	90%			\$25,000
		Data Breach	\$25,000				\$1,000

BOILER & MACHINERY COVERAGE

Atlantic Specialty Insurance Company
A.M. Best Rating: A XII Admitted

COVERAGE	LIMITS
Property Damage: Limit of Insurance Deductible	 \$158,203,719 \$25,000

ENDORSEMENTS:

- Hazardous Substances \$100,000
- Expediting Expense \$100,000
- Perishable Goods \$100,000
- CFC Refrigerants \$100,000.

COMMERCIAL CRIME

Atlantic Specialty Insurance Company
A.M. Best Rating: A XII Admitted

COVERAGE	LIMIT	DEDUCTIBLE (PER OCCURRENCE)
Employee Theft (Blanket per occurrence)	\$200,000	\$25,000
Forgery or Alteration	\$200,000	\$25,000
Theft of Money and Securities Inside the Premises	\$25,000	\$25,000
Computer Fraud	\$200,000	\$25,000

ELECTRONIC DATA PROCESSING COVERAGE

Atlantic Specialty Insurance Company
 A.M. Best Rating: A XII Admitted

Premises Information:

Coverage	Limit of Insurance	Valuation Type	Co-insurance	Deductible
Location No. Building No.				
Equipment (Hardware) – Owned	\$2,176,000	RC		\$25,000
Media/Data (Software)	\$125,000	Reproduction		\$25,000
Extra Expense	\$100,000	Period of Restoration		\$25,000
Mechanical Breakdown	Yes	N/A	N/A	\$1,000

EQUIPMENT FLOATER

Atlantic Specialty Insurance Company
A.M. Best Rating: A XII Admitted

OPERATIONS

TYPE OF OPERATION	TERRITORY OF OPERATION
municipality	New Mexico

Coverage Deductible:	\$25,000 deductible equipment and leased/rented equipment \$25,000 deductible Voting machines \$4,849,572. Total scheduled equipment
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SCHEDULED EQUIPMENT

ITEM #	MODEL YEAR	DESCRIPTION	SERIAL #	AMOUNT OF INSURANCE
1	1997	CATERPILLAR DOZER D8N TRACK	9TC06522	\$20,000
2	2005	BOBCAT S220 W/68" BUCKET	526212711/431501995	\$18,000
3	2004	JOHN DEERE 310SG	940303	\$30,000
4	1996	FORD TRACTOR 1920	UP36469	\$14,000
5	2008	CATERPILLAR 938H WHEEL LOADER	MJC00280	\$140,000
6	2005	CATERPILLAR 140H GRADER	CAT0140HJCCA01585	\$135,000
7	1999	JOHN DEERE 310SE BACKHOE	T0310SE871172	\$12,000
8	2004	I-R Roller Double Drum 5	141618	\$16,566
9	1994	CATERPILLAR CP323 ROLLER	6JD00420	\$5,000
10	1990	JOHN DEERE 310C BACKHOE	T0310CG772538	\$8,000
11	2004	JOHN DEERE 310SG BACKHOE LOADER	940583	\$40,000
12	1992	HYSTER 820A ROLLER	A214C1508P/16373	\$8,000
13	2006	CATERPILLAR 140H GRADER	CAT0140DHECCA3034	\$165,000
14	2005	CATERPILLAR 140H GRADER	APM02250	\$135,000
15	2003	NISSAN ="FORKLIFT W/48" FOR	WF03-920482	\$10,000
16	2009	CATERPILLAR ASPHALT AF-655D	GNZ00301	\$277,646
17	2003	UNKNOWN HG365 GRINDER	1VRU3128921000108	\$110,000
18	2009	CATERPILLAR 140MBR GRADER	B9D01396	\$255,575
19	2004	JOHN DEERE 420 LOADER	W00420X029526	\$ 500
20	1997	JOHN DEERE 310SE BACKHOE	T0310SE832337	\$12,000
21	2005	CATERPILLAR 140H GRADER	CAT0140HCAPM02437	\$135,000
22	2005	CATERPILLAR 140H GRADER	APM02254	\$135,000
23	1995	JOHN DEERE MDL SCRAPER	T0762BX813919	\$152,996
24	2009	CATERPILLAR PNEUMATIC	FPS00913	\$67,346

		PS-150C		
25	2003	UNKNOWN POST HOLD DIGGER	944206312	\$ 500
26	1996	ELGIN ST SWEEPER	P2053D	\$38,250
27	1997	INGERSOLL RAND SKID ROLLER	5144157513	\$12,000
28	2004	UNKNOWN HG365 GRINDER	1VRU3128221000113	\$110,000
29	2009	CATERPILLAR 938H WHEEL LOADER	MJC00247	\$151,443
30	1996	FORD 7108 LOADER	YL888500	\$3,000
31	2000	LEEBOY L700 TILT FLOOR PAVE	1051299005448	\$20,000
32	2005	UNKNOWN MATL HOPPER TYPE 5	2347150	\$5,000
33	2002	UNKNOWN TRAILER/VACUUM	1J9V114B120003520	\$22,000
34	2004	JOHN DEERE 4210 TRACTOR	LV4210H321210	\$15,213
35	2003	CATERPILLAR 430D BACKHOE LOADER	BNK03024	\$30,000
36	2001	BROCE RJ350/401355	401355	\$10,000
37	1998	JOHN DEERE 310SE BACKHOE	T0310SE845926	\$12,000
38	2008	CATERPILLAR 938H	JKM00217	\$140,000
39	2004	JOHN DEERE 47 BACKHOE	LV0047X060031	\$1,000
40	2005	CATERPILLAR 140H GRADER	CCA02035	\$90,000
41	2009	CATERPILLAR 140MBR GRADER	B9D01391	\$255,575
42	1998	JOHN DEERE 310SE BACKHOE	T0310SE840103	\$12,000
43	2004	DYNAPAC CP132	726B010/16374	\$15,000
44	1997	CASE 621B LOADER	JEE0053703	\$30,000
45	2005	CATERPILLAR 420D BACKHOE LOADER	FDP23425	\$50,000
46	1996	UNKNOWN ROLLER PAD, SINGLE D	S9811123	\$12,000
47	2001	INGERSOLL RAND DD12 IR ROLLER	165992	\$3,000
48	2008	CATERPILLAR CS-422-E VIBRATORY C	ABR01021	\$180,000
49	2005	HYSTER 2-TON FORKLIFT	D003D08058	\$ 500
50	1996	CASE MDL 580L	JJG0222764	\$18,000
51	2005	CATERPILLAR 420D BACKHOE LOADER	FDP23426	\$40,000
52	1995	JOHN DEERE 6400 85 GSA	L06400H126812	\$12,000
53	2008	JOHN DEERE 315	T00315A159319	\$22,100
54	1997	JOHN DEERE 310SE BACKHOE	T0310SE833125	\$12,000
55	2009	BOM DRUM ROLLER	101620028527	\$5,460
56	1997	CATERPILLAR D4C	1FW00331	\$15,000

		BULLDOZER		
57	2005	BOBCAT S220 SWEEPER	783712513	\$2,330
58	2005	CATERPILLAR 140H GRADER	CCA01277	\$135,000
59	2009	CATERPILLAR CB534D (LS) VIBRATOR	FGH00732	\$98,940
60	2004	I-R DRUM RD-11	5498664	\$13,359
61	2005	CATERPILLAR 140H GRADER	CCA01257	\$135,000
62	2000	CATERPILLAR 307B EXCAVATOR	6KZ00339	\$40,000
63	2003	UNKNOWN LT405 TRENCHER	610000265	\$6,270
64	2005	UNKNOWN MATL HOPPER TYPE 5	2346420	\$5,000
65	2006	CUMMINS CHIPSPREADER	K26234	\$202,868
66	2000	CASE LOADER W/RAKE	JEE0123473	\$60,000
67	1979	MERCEDES SNOW PLOW	4068211031678	\$23,000
68	2005	JOHN DEERE TC54H LOADER W/RAKE	DWTC54H588767	\$70,000
69	2005	CATERPILLAR 140H GRADER	APM02251	\$135,000
70	1986	INGERSOLL RAND SP56DD	75865-1RSPSP84	\$ 0
71	2001	JOHN DEERE TRACTOR	L0410P309916	\$63,699
72	2007	JOHN DEERE UTILITY GATOR	MOHP46X050411	\$9,275
73	2003	BOBCAT S220 LOADER	523211223	\$18,000
74	1998	JOHN DEERE 444H	DW44HX564937	\$30,000
75	2003	UNKNOWN CONCRETE MIXER	678500577	\$ 500
76	2009	Polar Trailer ATV	GM20080064981	\$ 547
81	2006	Sportsman 800 All Terrain	4XAMH76A16A660247	\$7,676
82	2006	Sportsman 800 All Terrain	4XAMH76A06A652646	\$7,681
83	2005	Unknown Spreader Matl Hopper	4/11/8324	\$10,484
77	2009	Kawasaki Trailer ATV	TH92456	\$8,239
84	2005	Unknown Spreader Matl Hopper	4/11/8326	\$11,461
78	2009	Kawasaki Four Wheeler	JK1AFEA179B545082	\$8,239
79	1995	Suzuki Four Wheeler		\$4,877
80	2006	Sportsman 800 All Terrain	4XAMH76A16A660237	\$7,676
81	2011	Road Reclaimer Contractors Equipment	0BWR00532	\$458,727
82		John Deere 3320 Tractor Contractors Equipment	1LV3320HPBH711781	\$30,054
			TOTAL VALUE:	\$4,849,572.

UNSCHEDULED EQUIPMENT

DESCRIPTION	MAXIMUM ITEM	COINS. %	AMOUNT OF INSURANCE
Leased/Rented Equip	\$200,000		\$200,000
Voting Machines	\$200,000		\$200,000

BUSINESS AUTOMOBILE

Atlantic Specialty Insurance Company
A.M. Best Rating: A XII Admitted

COVERAGE	AUTOS COVERED	LIMITS OF LIABILITY
Liability Insurance CSL Each Accident Bodily Injury and Property Damages Occurrence Form	1-Any Auto	\$1,050,000
Medical Payments Each Person		Excluded
Uninsured Motorists CSL Each Accident	2-All Owned Autos	\$100,000
Auto Physical Damage- Comprehensive	10-Coverage only applies on units valued at \$50,000 or greater and all law enforcement vehicles regardless of value	\$500.00 Deductible
Auto Physical Damage- Collision	10-Coverage only applies on units valued at \$50,000 or greater and all law enforcement vehicles regardless of value	\$1,000.00 Deductible

Automobile Liability and Physical Damage for Government Risks

This agreement is designed to pay all sums the insured is legally required to pay as damages caused by an accident as a result of the ownership, maintenance or use of a covered auto.

Features and Benefits:

Broad "Who is an Insured" provision:

- o the government entity
- o elected or appointed officials
- o employees
- o volunteers workers
- o persons or organizations with whom there is a written agreement
- o any permitted user
- o owner of commandeered auto

Notice of occurrence provision for officers, legal department or designated employee in event of accident, claim, suit or loss

Automobile Liability Features and Benefits:

Broadened bodily injury provision that includes mental anguish

Commandeered autos automatically included

Expected or intentional bodily injury and property damage caused by a covered auto and the use of reasonable force in order to protect people or property

Fellow employee exclusion automatically deleted

Supplementary payments broadened cost of bail bonds is \$3,500; expenses incurred is \$500 per day

Automobile Physical Damage Features and Benefits:

Airbag discharge resetting or replacement of an airbag that accidentally discharges, if physical damage is purchased

Auto theft reward \$2,000 Limit

Customized vehicles additional repair or replacement cost for customized auto elements such as emergency lights, light bars and sirens, paint and decals, permanently installed radios and computer equipment

Electronic equipment coverage for installed audio, visual, communications or radar equipment

Extra expense coverage broadened coverage for return of a stolen vehicle

Freezing coverage for emergency vehicles

Glass repair – waiver of deductible for glass that is repaired instead of replaced

Hired auto physical damage coverage up to \$50,000 limit

Hired auto – worldwide coverage territory

Lease gap coverage pays for the difference between the actual cash value of a covered auto at the time of loss and the remaining balance of a lease, provided conditions met

Physical damage – transportation expenses coverage broadened to provide \$75 per day, with maximum of \$1,800

COMMERCIAL GENERAL LIABILITY

Atlantic Specialty Insurance Company
A.M. Best Rating: A XII Admitted

COVERAGE – CLAIMS MADE FORM	LIMITS
Coverage A Bodily Injury & Property Damage	\$1,050,000
Coverage B Personal Injury & Advertising Injury	\$1,050,000
Failure to Supply Coverage Limit	Not Covered
Sexual Abuse Coverage Limit	\$1,050,000
Coverage C Health Care and Social Services (for Nurses, EMT's and First Responders)	\$1,050,000
Sexual Abuse Coverage Limit	\$1,050,000
General Aggregate	\$1,050,000
Products/Completed Operations Aggregate	\$1,050,000
Medical Expense – any one person	Not Covered
Damage to Rented Premises Rented to You Limit	\$100,000
Retro Date:	3/21/2001
Deductible	\$25,000

Sewer Back-Up limit is equal to Bodily Injury and Property Damage Limit
No automatic designated operations and premises exclusions apply

General Liability for Government Risks

This policy is comprised of multiple insuring agreements designed to pay all sums the government entity is legally obligated to pay as damages because of:

- bodily injury or property damage
- personal injury and advertising injury
- injury arising out of a health care and social services wrongful act

Features and Benefits:

- **Broad “Who is an Insured” provision:**
 - the government entity
 - operating authorities, boards, commissions, districts or any other governmental units provided they are operated, controlled and funded by the named insured
 - trusts and trustees
 - current or previously elected or appointed officials of the named insured
 - current or previously elected or appointed officials of operating authorities, boards, commissions, districts or any other governmental units
 - employees
 - volunteer workers
 - partnership or joint ventures
 - limited liability companies
- **Expected or Intended Injury or Damage** if resulting from the use of reasonable force to protect persons or property
- **Pollution Liability coverage for:**
 - water treatment
 - propane gas used in certain operations
 - pesticide and herbicide application
 - emergency response services and training
 - hostile fire, heat, fumes or smoke
- **Watercraft liability for:**
 - non-owned watercraft exposure-(no size limitation)
 - personal watercraft and owned watercraft with 100 horsepower or less
- **Broad form contractual for covered contracts**
- **Host liquor liability**
- **Products and completed operations**
- **Premises Damage legal liability**
- **Broadened definition of bodily injury and property damage**
- **Defense costs in addition to policy limits and outside deductible application**
- **Unless specifically excluded, sewer back-up coverage arising from a negligent act,**

PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

Atlantic Specialty Insurance Company
 A.M. Best Rating: A XII Admitted

Coverage – Claims Made Form	Limits
Coverage A Wrongful Act (Claims Made Form)	\$1,050,000 each Wrongful Act
Aggregate Limit	\$1,050,000 all Wrongful Acts
Retro Date	3/21/2001
Deductible	\$25,000 Each Wrongful Act
Coverage B Employment Practices (Claims Made Form)	\$1,050,000 each Employment Practices Offense
Aggregate Limit	\$1,050,000 All Employment Practices Offenses
Retro Date	3/21/2001
Deductible	\$25,000 Each Employment Practices Offense
Coverage C Employee Benefits Administration (Claims Made Form)	\$1,050,000 Each Administration Offense
Aggregate Limit	\$1,050,000 all Administration Offenses
Retro Date	3/21/2001
Deductible	\$25,000 Each Administration Offense

No automatic exclusion for designated boards and commissions applicable

Public Officials Errors and Omission for Government Risks

This policy is comprised of multiple agreements designed to pay all sums the insured becomes legally obligated to pay as damages as a result of wrongful acts. Damages do not include bodily injury, property damage. Damages do not include personal injury and advertising injury, except personal and advertising injury when resulting from a covered employment practices offense.

Insuring agreements, each with dedicated limits, include:

- A- Liability for Wrongful Acts
- B- Liability for Employment Practices Offenses
- C- Liability for Employee Benefit Administration Offenses

Features and Benefits:

- **Coverage can be written on a claims-made or occurrence basis**
- **Broad "Who is an Insured" provision:**
 - . Governmental entity
 - . Current or previously elected or appointed officials
 - . Any authorities, boards, commission, councils, districts or other governmental units of the named insured and their employees, if controlled, funded and operated as part of the total operating budget
 - . Employees
 - . Volunteer workers
 - . Person or organization providing services under mutual aid or similar agreements
- **Reimbursement up to \$1,000 per day for loss of earnings to assist in trial and investigation of claims**
- **Coverage A extensions:**
 - . Employee to third party harassment coverage
 - . Privacy regulation violations
 - . Network security violations
- **Coverage B extensions:**
 - . EEOC Defense
 - . Third party to employee harassment
 - . Front pay and back pay
- **Other:**
 - . Defense cost in addition to policy limits and inside deductible
 - . Pay on behalf of and duty to defend basis
 - . Punitive damages covered, if allowed by law
 - . No exclusions for architects, attorneys or engineers

LAW ENFORCEMENT LIABILITY

Atlantic Specialty Insurance Co.
A.M. Best Rating: AXII Admitted

Coverage –Claims Made Form	Limit
Each Law Enforcement Wrongful Act	\$1,050,000
Aggregate Limit	\$1,050,000
Deductible	\$25,000
Retro Date	3/21/2001

This insurance agreement is designed to pay all sums the insured becomes legally obligated to pay as damages caused by law enforcement wrongful acts that arise in the course of official law enforcement operations. Such acts can include:

- . false arrest, detention or imprisonment
- . violation of civil rights
- . Improper service of process
- . Improper conduct of jail operations other than Prison/Jail Medical which will be excluded
- . Actions involved in support of mutual aid agreements

Features and benefits:

Broad “Who is an Insured” provision:

- . Government entity
- . Current or previously elected or appointed officials
- . As designated in mutual aid agreements
- . Employees
- . Volunteer workers
- . Owners of commandeered equipment
- . **Automatic coverage for property in the care custody and control** of insured subject to a \$25,000 limit
- . **Broad definition of law enforcement wrongful act:** Any actual or alleged act, error, misstatement, misleading statement, omission, neglect or breach of duty by an insured arising from a law enforcement activity
- . **Limited Criminal Acts Exclusion** – requires a judgment or final adjudication
- . **Employee to Third party harassment coverage**
- . **Sanctioned off-duty coverage**
- . **Coverage for prosecuting attorneys and staff**, other than public defenders or criminal defense attorneys
- . **Judicial operations coverage** – includes premises of law enforcement operations
- . **Coverage for bodily injury, property damage, personal injury mental anguish, emotional distress or humiliation**
- . **Non-owned Watercraft**
- . **Owned Watercraft** – 100 horsepower or less
- . **Other:**
 - . Defense costs in addition to policy limits and inside deductible
 - . Pay on behalf and duty to defend basis
 - . Punitive damages covered, if allowed by law

EXCESS LIABILITY

Atlantic Specialty Insurance Company
A.M. Best Rating: A XII Admitted

COVERAGE	LIMITS
Excess Liability over General Liability, Auto, Public Officials and Law Enforcement	\$5,000,000 each claim excess of underlying insurance/ \$5,000,000 all claims excess of underlying insurance

Excess Liability for Government Risks

This agreement is designed to provide excess limits above primary coverage for all scheduled underlying coverages:

- General liability
- Public Officials Errors and Omissions (including Employment Practices Liability and Employee Benefits Administration)
- Law Enforcement Liability
- Automobile Liability

The excess limits “drop down” in the event that underlying limits are impaired or exhausted. No deductible applies.

This agreement is provided on a “following-form” basis designed to follow all of the provisions of the underlying coverages with the following general exceptions:

- Pollution
- Failure to Supply
- Sexual Abuse
- Uninsured/Underinsured Motorist

**NO PACKET MATERIAL FOR THIS
ITEM**

EXECUTIVE SESSION