

BE IT REMEMBERED that the Board of Supervisors of Clay County, Mississippi, met at the Courthouse in West Point, MS, on the 21st day of August, 2014, at 9 00 a m , and present were Lynn Horton, Vice- President, Luke Lummus, and Shelton Deanes Also present were Amy G Berry, Clerk of the Board, Bob Marshall, Board Attorney, and Eddie Scott, Sheriff of Clay County, when and where the following proceedings were as determined to wit,

NO _____

**IN THE MATTER OF ADOPTING AND AMENDING THE AGENDA FOR THE
BOARD OF SUPERVISORS MEETING HELD ON AUGUST 21, 2014**

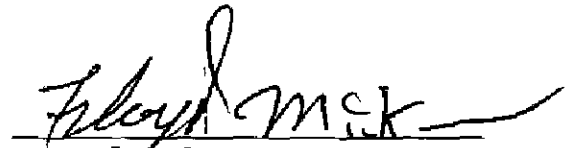
There came on this day for consideration the matter of adopting and amending the agenda for the Board of Supervisors meeting held on August 21, 2014

It appears to this Board the following items need to be added to the agenda for further discussion and consideration to-wit

- Bob Marshall request to go into closed session

After motion by Shelton Deanes and second by Luke Lummus the Board doth vote unanimously for such agenda to be adopted and for the additional items listed above to be added to the agenda and for the agenda to be approved as amended

SO ORDERED this the 21st day of August, 2014



President

0536

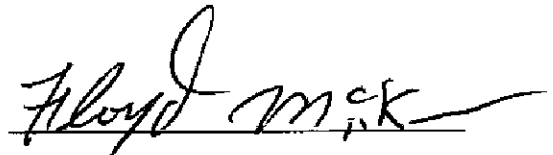
NO _____

**IN THE MATTER OF ACCEPTING THE GENERAL LIABILITY PROPOSAL OF ONE
BEACON INSURANCE COMPANY FOR YEAR 2014-2015**

There came on this day for consideration the matter of accepting the General Liability proposal of One Beacon Insurance Company for year 2014-2015

After motion by Luke Lummus and second by Shelton Deanes this Board doth vote unanimously to accept the general liability quote of One Beacon Insurance Company in the amount of \$144,920 00 as attached hereto as Exhibit A and further authorizes the President to execute any and all documents to bind the said coverage

SO ORDERED this the 21st day of August, 2014


President

Clay County BOS

Client Authorization to Bind Coverage

After careful consideration of your proposal dated August 22, 2014 we accept your insurance program subject to the following exceptions/changes

Policy Options

NO.	NO.	DESCRIPTION
		Bind All Policies Herein as shown below
<input checked="" type="checkbox"/>	<input type="checkbox"/>	OneBeacon Quote
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Include Terrorism
<input type="checkbox"/>	<input type="checkbox"/>	Provide Quotations or Additional Information on the following Coverage Considerations

It is understood this proposal provides only a summary of the details the policies will contain the actual coverages

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately

Floyd Maxwell

Client Signature

8/21/14

Dated



STATEMENT OF VALUES CLAY CO BD OF SUPERVISORS 09/01/2014 CLAY COUNTY										
Loc. #	Bldg. #	Address	City	Prot. Class	PROPERTY Occup	Const	Sq. Ft.	Yr BIL.	Building	Contents
1	1	205 Court St	West Point MS	6	Court House	NC	13,900	1958	\$4,415,840	\$500,000
1	2	205 Court St	West Point, MS	6	Courtroom	NC	3,000	1958	\$114,400	\$100,000
2	1	19851 Hwy 48	Cedarbluff MS	6	V Ing Bldg/Caro	JM	1,200	1984	\$50,000	\$20,000
3	1	2594 Hwy 47	West Point, MS	6	V Ing Bldg/Sloam	JM	1,200	1984	\$50,000	\$20,000
4	1	10498 Colony Rd.	Manroe MS	6	Voting/Pine Bluff	JM	1,200	1983	\$50,000	\$20,000
5	1	21523 Hwy 50 W	Pheba MS	6	Pheba Voting Precinct	JM	1,800	1987	\$100,000	\$20,000
6	1	7390 R B Rd	Pratt MS	10	Garage Dist. 4	NC	2,000	1984	\$85,800	\$25,000
7	1	9750 B and Una Rd.	Pratt MS	10	Fire Dept. Unit 400	NC	2,400	1984	\$57,200	\$20,000
8	1	2695 E Tibbee Rd.	West Point, MS	8	Tibbee Voting Bldg	JM	1,200	1984	\$50,000	\$20,000
8	2	2895 E Tibbee Rd.	West Point, MS	8	Fire Dept.	NC	1,600	1987	\$57,200	\$20,000
9	1	440 Barton Ferry Rd	West Point, MS	8	Veron V Ing/Grp/Dist 1	NC	1,800	1980	\$68,640	\$25,000
10	1	6423 Waverly Rd	West Point, MS	8	Union State V Ing/Fire Dept	NC	1,700	1989	\$68,640	\$20,000
11	1	2850 Hazelwood Rd	West Point, MS	8	Fire Dept #100	NC	2,400	1987	\$57,200	\$20,000
12	1	18006 Hwy 46	Cedar Bluff MS	6	Fire Dept #300	NC	2,400	1984	\$57,200	\$20,000
13	1	1981 Old Tibbee Rd.	West Point, MS	5	Garage-Dist. 2	NC	2,400	1980	\$114,400	\$25,000
14	1	218 W Broad St	West Point, MS	5	Oil/Jail/Justice Ctl./Sheriff's office	JM	48,598	1958	\$6,476,398	\$850,000
15	1	451 Cooper St	West Point, MS	6	Home to Children	FRAME	5,000	1996	\$446,160	\$0
16	1	4962 Hwy 46	Cedar Bluff MS	8	Barn Dist 3	NC	1,500	1999	\$85,800	\$25,000
18	1	360 Washington St	West Point, MS	6	DHS	JM	11,760	2001	\$949,520	\$400,000
19	1	138 S Dawson	West Point, MS	8	Ellis Clinic	JM	4,212	1985	\$266,000	\$0
20	1	19888 Hwy 50 W	Cedarbluff MS	8	Unit 600 F Dept	NC	2,400	2002	\$91,520	\$20,000
21	1	440 Barton Ferry Rd.	West Point, MS	8	Garage-Dist. 1	NC	3,300	1986	\$85,800	\$25,000
22	1	18700 Hwy 47	West Point, MS	8	Line Pole Auto Fire St.	NC	1,700	2007	\$95,576	\$25,000
23	1	972 E Broad St	West Point, MS	8	E911 Bldg	JM	1,542	1960	\$184,000	\$400,000
24	1	227 Court St	West Point, MS	8	DTL Building	JM	6,100	1980	\$818,308	\$300,000
25	1	21561 Hwy 50 W	Pheba, MS	8	Vol Fire Dept Pheba	NC	2,400	1984	\$57,200	\$20,000
26	1	21572 Hwy 50 W	Pheba, MS	8	Garage Dist 5	NC	2,400	1966	\$85,800	\$25,000
27	1	160 College Street	Pheba, MS	8	Clay County Ag Hgh	BV	7,200	1920	\$800,000	\$50,000
28	1	14252 Brand Una Rd.	West Point, MS	10	Voting/Caradine	JM	1,200	1987	\$50,000	\$20,000
29	1	3485 Hwy 48	Cedar Bluff, MS	8	Unit 600 Fire Dept/Maintenance	NC	2,400	1987	\$57,200	\$20,000
30	1	183 College St	Pheba, MS	8	Mont. Glove Bldg/Warehouse	JM	2,000	1966	\$200,000	\$0
32	1	536 East B ame A	West Point, MS		Land Only				\$16,165,803	\$3,055,000

Clay M. Miller
 Clay County Board of Supervisors

CLAY COUNTY
09/01/12 13
PROPERTY

Total	
\$4,504,000	
\$214,400	
\$70,000	
\$70,000	
\$70,000	
\$120,000	
\$110,000	
\$77,200	
\$70,000	
\$77,200	
\$83,640	
\$88,640	
\$77,200	
\$77,200	
\$139,400	
\$7,326,398	
\$446,160	
\$110,800	
\$1,349,520	
\$286,000	
\$111,520	
\$110,800	
\$120,576	
\$584,608	
\$1,118,308	
\$77,200	
\$110,800	
\$390,000	
\$70,000	
\$77,200	
\$200,000	Specific / ACV

\$18,908,963

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Atlantic Specialty Insurance Company
150 Royall Street
Canton, MA 02021

Insured Name and Address
CLAY COUNTY BOARD OF SUPERVISORS
PO BOX 815
WEST POINT MS 39773-0815

Quote Number 1574144-5

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act (the Act) as amended that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury in concurrence with the Secretary of State and the Attorney General of the United States to be an act of terrorism, to be a violent act or an act that is dangerous to human life, property or infrastructure to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

COVERAGE TO BE PROVIDED BY THE POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM AS DEFINED IN THE ACT MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT IN ACCORDANCE WITH A FORMULA ESTABLISHED UNDER THE ACT. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT WOULD PAY 85% OF COVERED TERRORISM LOSSES THAT EXCEED THE STATUTORILY IMPOSED DEDUCTIBLE FOR WHICH THE INSURANCE COMPANY IS RESPONSIBLE. THE PREMIUM TO BE CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

THE ACT CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES EXCEEDS \$100 BILLION IN ANY ONE CALENDAR YEAR. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

The prospective premium required for your terrorism coverage is \$ 1,409. If you wish to reject this offer of coverage, you should check the box below, sign this notice and send it to your agent. An exclusion of terrorism losses, as defined by the Act, will then be made part of your policy.

If you wish to reject this offer of coverage, you should check the box below, sign this notice and send it to your agent. An exclusion of terrorism losses, as defined by the Act, will then be made part of your policy.

<input type="checkbox"/>	I hereby reject the offer of terrorism coverage. I understand that I will have no coverage for losses arising from acts of terrorism as defined in the Act.
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Possibility of Additional or Return Premium

The premium shown above is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of 12/31/14. If the federal program terminates or if the level or terms of federal participation change, the estimated premium shown above may not be appropriate.

If this policy contains a Conditional Exclusion, continuation of coverage for certified acts of terrorism or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. If this policy does not contain a Conditional Exclusion, coverage for certified acts of terrorism will continue. In either case, when disposition of the federal program is determined, we will recalculate the estimated premium shown above and will charge additional premium or refund excess premium, if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

If your policy includes Property Coverage in one or more of these states CA, CT, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, VA, WA, WI, or WV, the following statement applies

The terrorism exclusion makes an exception for (and thereby continues your coverage for) property fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage that rejection does not apply to fire losses resulting from an act of terrorism - the coverage in your policy for such fire losses will continue. If such a loss occurs and is certified under the Act, the loss will be reimbursed by the United States under the formula detailed above.

The portion of your policy premium attributable to terrorism (fire only) coverage in all of the states listed above in which your policy provides property coverage is \$ 0. This amount is included in your policy premium and cannot be rejected.



Policyholder/Applicant's Signature

Atlantic Specialty Insurance Company

Insurance Company

Floyd T McKee

Print Name

8/21/14

Date

If you have any questions about this notice, please contact your agent

COMMERCIAL INSURANCE PROPOSAL

To

Gil Lyon

Gil Lyon Insurance Agency

For

Clay County Board of Supervisors

Policy Dates

September 1, 2014 – September 1, 2015

August 18, 2014

Revision

August 22, 2014

Presented By

Jeff Estes

**Regional Director
National Public Entity &
Scholastic Division**

Arthur J Gallagher RMS

P.O. Box 16447

Jackson, MS 39236-6447

800-960-4992

Peggy McCrory

Account Manager

**Arthur J Gallagher Risk
Management Services Inc**

PO Box 16447

Jackson MS 39236-6447

601-956-5810



Arthur J Gallagher Risk Management Services, Inc

www.ajg.com

IMPORTANT: The proposal is an outline of the coverages by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

Named Insured Schedule

**Clay County Board of
Supervisors**

NOTE. *Any entry not named as an insured may not be covered under this policy. This may include Partnerships and Joint Ventures*

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Client Service Team

A service team approach will be implemented for Clay County BOS to provide a senior level availability for all of your services and risk management needs as well as daily services requirements

Team Leader

Jeff Estes
601 863-3153
601-506 1448
Jeff_Estes@ajg.com

750 Woodlands Pkwy Ste 200
Ridgeland MS 39157
Phone 800 960 4992
Fax 601 957 7098

Account Management

Peggy McCrory

601 863 3120
Peggy_McCrory@ajg.com

Elizabeth Perrett

601 863 3137
Elizabeth_Perrett@ajg.com

Claims Reporting

Brandi Carter

601 863 3130
Brandi_Carter@ajg.com



Clay County BOS

OneBeacon Quote attached

The coverage outlined may not conform to the terms and conditions requested. You are responsible for reviewing and explain the coverage to the client including any options available or not from our office. The terms hereon are not fully described and no assumption should be made as to the adequacy of coverage of the risk to the client. You are not an agent of the insurer and as such cannot bind coverage nor make any commitments on behalf of the insurer nor of us. This policy cannot be assigned to another without the written consent of the Insurer or their agent.

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**@VANTAGE FOR OB GOVERNMENT RISKS PREMIER
INSURANCE SALES PROPOSAL**

DATE August 22 2014

BUSINESS CLIENT CLAY COUNTY BOARD OF SUPERVISORS

EFFECTIVE DATE September 01 2014
EXPIRATION DATE September 01, 2015

QUOTE 1574144-5
RENEWAL OF 791-00-03 40-0003

IN PARTNERSHIP WITH ARTHUR J GALLAGHER RISK MANAGEMENT
SERVICES, INC
PO BOX 16447
JACKSON, MS 39236

YOUR ACCOUNT
MANAGEMENT TEAM
ONEBEACON INSURANCE Brian Latimer

UNDERWRITING COMPANY Atlantic Specialty Insurance Company
150 Royall Street
Canton, MA 02021

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144-5

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Additional Terms, Conditions, and Underwriter Comments

This proposal is being offered on a package basis. Individual coverage lines may not be bound without prior written consent from OneBeacon Government Risks.

Commission is quoted at 15% for all coverages.

Terrorism must be accepted or rejected on all lines of coverage.

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144-5

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@vantage for OB Government Risks Premier Quote Proposal

Premium Summary for CLAY COUNTY BOARD OF SUPERVISORS

<u>Coverages</u>	<u>Coverage Premium</u>
Property Coverages	\$36,582
Terrorism Coverage	\$867
Liability Coverages	\$18,071
Terrorism Coverage	\$542
Inland Marine Coverages	\$490
Automobile Coverages	\$66,784
Professional Liability Coverages	\$21,584
Premium When Excluding Terrorism Coverage	\$143,511
Premium When Including Terrorism Coverage	\$144,920

Note: Policyholder Disclosure Notice of Terrorism Insurance Coverage amount does not include auto because the automobile line of insurance is not part of the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA)

Payment Plan
Agency Bill 4 Pay 25% Deposit

This proposal contains only a general description of the coverage, and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144-5

SCHEDULE OF LOCATIONS

Loc	Bldg	Address
1	1 COURT HOUSE	205 COURT ST WEST POINT MS 39773-2984
	2 COURTROOM	205 COURT ST WEST POINT MS 39773-2984
2	1 VOTING BLDG/CAIRO	10851 HWY 46 CEDARBLUFF, MS 39741
3	1 VOTING BLDG/SILOAM	2504 HWY 47 WEST POINT MS 39773-4348
4	1 VOTING/PINE BLUFF	10498 COLONY RD MANTEE, MS 39755
5	1 PHEBA VOTING PRECINCT	21523 HWY 50 W PHEBA MS 39755-8383
6	2 NON VERIFIABLE ADDRESS GARAGE-DIST 4	7390 R B RD PRAIRIE MS 39756-9493
7	1 FIRE DEPT UNIT 400	9750 BRAND UNA RD PRARIE MS 39773
8	1 NON VERIFIABLE ADDRESS TIBBEE VOTING BLDG	2895 E TIBBEE RD WEST POINT MS 39773
	2 NON VERIFIABLE ADDRESS FIRE DEPT	2895 E TIBBEE RD WEST POINT, MS 39773
9	1 NON VERIFIABLE ADDRESS VINTON VOTING/GRG/DIST 1	440 BARTON FERRY RD WEST POINT, MS 39773-5628
10	1 NON VERIFIABLE ADDRESS UNION STATION VOTING/FIRE DEPT	6423 WAVERLY RD WEST POINT MS 39773
11	1 NON VERIFIABLE ADDRESS FIRE DEPT #300	18006 HWY 46 CEDAR BLUFF MS 39773
12	1 NON VERIFIABLE ADDRESS	1981 OLD TIBBEE RD

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company. Quote 1574144-5

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Loc	Bldg	Address
	GARAGE-DIST 2	WEST POINT, MS 39773
13	1 OFF/JAIL/JUSTICE CRT	218 W BROAD ST WEST POINT, MS 39773-2804
14	1 HOME FOR CHILDREN	451 COOPER ST WEST POINT MS 39773
15	1 NON VERIFIABLE ADDRESS BARN - DIST 3	4962 HWY 46 CEDAR BLUFF, MS 39773
17	1 DHS	360 WASHINGTON ST WEST POINT MS 39773-2745
18	1 ELLIS CLINIC	138 S DIVISION ST WEST POINT MS 39773-2904
19	1 NON VERIFIABLE ADDRESS UNIT 600 FIRE DEPT	10986 HWY 50 W CEDAR BLUFF MS 39741
20	1 NON VERIFIABLE ADDRESS GARAGE-DIST 1	440 BARTON FERRY RD WEST POINT, MS 39773-5628
21	1 UNA/PALO ALTO FIRE ST	13700 HWY 47 WEST POINT MS 39773-4499
22	1 E911 BUILDING	972 E BROAD ST WEST POINT MS 39773-3234
23	1 NON VERIFIABLE ADDRESS DTL BUILDING	227 COURT ST WEST POINT MS 39773-2926
24	1 VOL FIRE DEPT PHEBA	21561 HWY 50W PHEBA, MS 39755
25	1 GARAGE DISTR 5	21572 HWY 50W PHEBA MS 39755
26	1 CLAY COUNTY COMM CENTER	160 COLLEGE ST PHEBA MS 39755-8452
27	1 NON VERIFIABLE ADDRESS VOTING/CARADINE	14252 BRAND UNA RD WEST POINT, MS 39755

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144-5

Loc	Bldg	Address
28	1 UNIT 600 FIRE DEPT/MONTPELIER	5486 HIGHWAY 46 CEDARBLUFF, MS 39741-9696
29	1 NON VERIFIABLE ADDRESS MONTE GLOVE BLDG/WAREHOUSE	183 COLLEGE ST PHEBA, MS 39755-8453
30	1 FIRE DEPT 100	2850 HAZELWOOD RD WEST POINT MS 39773-6013

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Quote 1574144-5

Property Blanket Coverages

Loc	Bldg Coverage	Limit	Deductible Val
	Building	\$15,965,803	
1	1		\$2,500 RC
1	2		\$2,500 RC
2	1		\$2,500 RC
3	1		\$2,500 RC
4	1		\$2,500 RC
5	1		\$2,500 RC
6	2		\$2,500 RC
7	1		\$2,500 RC
8	1		\$2,500 RC
8	2		\$2,500 RC
9	1		\$2,500 RC
10	1		\$2,500 RC
11	1		\$2,500 RC
12	1		\$2,500 RC
13	1		\$2,500 RC
14	1		\$2,500 RC
15	1		\$2,500 RC
17	1		\$2,500 RC
18	1		\$2,500 RC
19	1		\$2,500 RC
20	1		\$2,500 RC
21	1		\$2,500 RC
22	1		\$2,500 RC
23	1		\$2,500 RC
24	1		\$2,500 RC
25	1		\$2,500 RC
26	1		\$2,500 RC
27	1		\$2,500 RC
28	1		\$2,500 RC
30	1		\$2,500 RC
	Business Personal Property	\$3,055,000	
1	1		\$2,500 RC
1	2		\$2,500 RC
2	1		\$2,500 RC
3	1		\$2,500 RC
4	1		\$2,500 RC
5	1		\$2,500 RC
6	2		\$2,500 RC
7	1		\$2,500 RC

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144-5

Property Blanket Coverages

Loc	Bldg Coverage	Limit	Deductible Val
8	1		\$2 500 RC
8	2		\$2,500 RC
9	1		\$2 500 RC
10	1		\$2,500 RC
11	1		\$2 500 RC
12	1		\$2,500 RC
13	1		\$2 500 RC
15	1		\$2,500 RC
17	1		\$2 500 RC
19	1		\$2 500 RC
20	1		\$2,500 RC
21	1		\$2 500 RC
22	1		\$2 500 RC
23	1		\$2,500 RC
24	1		\$2 500 RC
25	1		\$2 500 RC
26	1		\$2 500 RC
27	1		\$2,500 RC
28	1		\$2 500 RC
30	1		\$2,500 RC

		Business Income & Extra Expense	\$250 000
1	1	Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks	
1	2	Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks	
2	1	Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage 4 Weeks	
3	1	Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours	

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144-5

Property Blanket Coverages

Loc	Bldg	Coverage	Limit	Deductible Val
4	1	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
5	1	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
6	2	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
7	1	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
8	1	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
8	2	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
9	1	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
10	1	Civil Authority Coverage - 4 Weeks Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours		
11	1	Civil Authority Coverage - 4 Weeks Including Rental Value		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company. Quote 1574344-5

Property Blanket Coverages

Loc	Bldg	Coverage	Limit	Deductible Val
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
12	1	Including Rental Value		
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
13	1	Including Rental Value		
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
14	1	Including Rental Value		
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
15	1	Including Rental Value		
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
17	1	Including Rental Value		
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
18	1	Including Rental Value		
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
19	1	Including Rental Value		
		Extended Period of Indemnity 90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
20	1	Including Rental Value		
		Extended Period of Indemnity 90 days		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144 5

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Property Blanket Coverages

Loc	Bldg	Coverage	Limit	Deductible Val
21	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		
22	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		
23	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		
24	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		
25	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		
26	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		
27	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		
28	1	Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
		Including Rental Value		
		Extended Period of Indemnity 90 days		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144 5

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Property Blanket Coverages

Loc	Bldg Coverage	Limit	Deductible Val
29	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
30	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		

Property Location Coverages

Loc	Bldg Coverage	Limit	Deductible Val
1	1 Hardware and Media Electronic Data Loss of Income and Extra Expense - Inland Marine Causes of Loss Waiting Period - 72 hours Accounts Receivable Fine Arts Money & Securities Loss Inside Money & Securities Loss Outside	\$444,500 \$10,000 \$100,000 \$50,000 \$100,000 \$100,000	\$500 FRC \$2,500 \$500 \$500 \$500
29	1 Building	\$200,000	\$2,500 ACV

Property Policy Coverages

Coverage	Limit	Deductible Val
Equipment Breakdown Portfolio		
Expediting Expenses	\$250,000	
Hazardous Substances	\$250,000	
Persishable Goods	\$250,000	
CFC Refrigerants	\$250,000	
Business Income		
Employee Theft	\$100,000	\$500
ERISA Employee Theft Per Occurrence	\$100,000	\$0
Forgery & Alteration	\$100,000	\$500

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144.5

Property Policy Coverages

Coverage	Limit	Deductible Val
Computer Fraud	\$100 000	\$500
Contractors Equipment - Scheduled Per Occurrence	\$2 505,899	\$500
Contractors Equipment - Unscheduled Per Occurrence	\$50 000	\$500
Limited Coverage for Backup of Sewers Drains or Sumps Annual Aggregate	\$100 000	\$2 500

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
Bucket Per Occurrence	\$500 000	
Personal Effects of Officers Partners & Employees Valuable Information Property Accounts Receivable Outdoor Property Fine Arts - Per Item Hardware and Media Fire Extinguisher and Automatic Extinguishing System Recharge Emergency Response Service Charge Conditional Sales Agreement Decreased value of Stock due to Damage to another part or parts of Stock Tenants Improvements & Betterments Electronic Data Damage or Destruction from Inland Marine Causes of Loss Electronic Data Loss of Income and Extra Expense from Inland Marine Causes of Loss	\$10 000	
Property in Transit Per Occurrence	\$50,000	\$2 500

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144-5

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
International Air Shipments Per Occurrence	\$25 000	\$2 500
Property at Other Locations Per Occurrence	\$50 000	\$2 500
Crime Limit of Insurance Money Orders and Counterfeit Paper Currency Inside the Premises - Robbery or Safe Burglary of Other Property	\$25 000	\$2,500
Credit Debit or Charge Card Forgery Per Occurrence	\$5,000	\$2 500
Newly Acquired or Constructed Property Building Days Personal Property Days	\$2 000,000 180 \$1,000,000 180	\$2 500
Claim Expense Per Occurrence	\$50 000	\$0
Reward Per Occurrence	\$50 000	\$0
Contractual Penalties Per Occurrence	\$50 000	\$0
Automatic Seasonal Increase (Peak Season) Per Occurrence	\$100,000	\$2 500
Brands and Labels Expense Per Occurrence	\$50 000	\$2 500
Food Contamination Per Occurrence	\$25 000	\$2 500
Newly Acquired Property Business		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144.5

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
Income *		
Per Occurrence	\$250 000	
Days	180	
Extra Expense *	\$100 000	
Limits on Loss Payment		
100%-100%-100%		
Lessee s Leasehold Interest Coverage		
Per Occurrence	\$25 000	
Business Income or Extra Expense Utility		
Services Coverage *		
Per Occurrence	\$25 000	
Water Power (Not Including		
Overhead Transmission Lines)		
Communication (Not Including		
Overhead Transmission Lines)		
Dependent Properties *		
Per Occurrence	\$100 000	
Lessor s Lease Cancellation **		
Per Occurrence	\$25 000	
Lessor s Tenant Relocation Expense **		
Per Occurrence	\$25 000	
Limited Coverage for Fungus Wet Rot,		\$2 500
Dry Rot and Bacteria		
Annual Aggregate	\$15 000	
Electronic Data Damage or Destruction		\$2 500
Cyber Vandalism - Employee		
Annual Aggregate	\$50 000	
Electronic Data Damage or Destruction -		\$2 500
Cyber Vandalism Non-Employee		
Annual Aggregate	\$10 000	
Electronic Data Loss of Income and Extra		
Expense Cyber Vandalism Employee		

This proposal contains only a general description of the coverages and does not include all of the benefits terms conditions exclusions and limitations found in the policy. The insurance policy itself not this descriptive proposal will form the contract between the insured and the insurance company. Quote 1574144 5

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
Annual Aggregate Waiting Period - 72 hours	\$50,000	
Electronic Data Loss of Income and Extra Expense - Cyber Vandalism - Non- Employee Annual Aggregate Waiting Period - 72 hours	\$10 000	
Denial of Service Coverage Annual Aggregate	\$10 000	
California Hardware Media and Electronic Data Earthquake Per Occurrence	\$100 000	\$2 500
Preservation of Property - Expense Per Occurrence	\$50 000	\$0
Lock Replacement Per Occurrence	\$10,000	
Catastrophe Allowance Annual Aggregate	\$50 000	\$0
Expediting Expenses Per Occurrence	\$50 000	\$0
Soft Costs Per Occurrence	\$25,000	\$0
Temporary Relocation of Property Coverage During Renovation or Remodeling Per Occurrence Days	\$100 000 90	\$0
Salesmen s Samples Per Occurrence	\$25,000	\$2,500
Green Upgrades Additional Coverage Per Occurrence	\$50 000	

This proposal contains only a general description of the coverages and does not include all of the benefits terms conditions exclusions and limitations found in the policy. The insurance policy itself not this descriptive proposal will form the contract between the insured and the insurance company.
Quote 1574144 5

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
10% Green Upgrades Percentage		

* This Coverage Extension to purchased Business Income Coverage or purchased Extra Expense Coverage applies only to locations where that purchased coverage is shown in the Supplemental Property Declarations

** This Coverage Extension to purchased Business Income Coverage applies only to locations where that purchased coverage is shown in the Supplemental Property Declarations

Property Location Coverage Enhancements

Loc	Bldg Coverage	Limit	Deductible Val
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The following coverages are at each Location/Building with Building Coverage unless otherwise stated

Building Ordinance Combined Coverages B&C		\$0
Coverage A included in Building Limit		
Coverages B&C	\$500 000	

The following coverages are at each Location/Building unless otherwise stated

Pollutant Clean Up and Removal	\$100,000	\$2 500
Debris Removal	\$250 000	\$2 500
Special Theft Limits of Insurance Furs	\$10,000	\$2 500

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company. Quote: 1574144-5

Property Location Coverage Enhancements

Loc	Bldg Coverage	Limit	Deductible Val
	Jewelry	\$10,000	\$2,500
	Precious Metals	\$25,000	\$2,500
	Stamps	\$1,000	\$2,500

Coinsurance

Coverage	Limit	Deductible Val
90% Coinsurance Applies to the following Coverages		
Building		
Loc/Bldg 29/1		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144-5

General Liability Policy Coverages

Coverage	Limit	Deductible
General Aggregate	\$1 000 000	
Products/Completed Operation Aggregate	\$1 000 000	
Coverage A Each Occurrence	\$500 000	
Coverage B Personal and Advertising Injury	\$500 000	
Coverage A & B Loss Only Deductible Each Occurrence or Offense		\$0
Damage to Premises Rented to You Each Occurrence	\$500 000	
Coverage C Health Care and Social Services Each Wrongful Act Deductible Each Wrongful Act	\$500 000	\$0
Medical Expense	Not Covered	
Sexual Abuse Each Occurrence	\$300 000	

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144 5

General Liability Location Coverages

Loc	Bldg Coverage	Premium Basis	Deductible
	Class 44115 General purpose government risks organized as counties		
1	1 Coverage A&B		
	Class 48727 Streets Roads Highways or Bridges - existence and maintenance hazard only		
1	1 Coverage A&B - Including Products		

General Liability Medical Payment Exclusion

All Locations and Buildings

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144-5

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Professional Liability Policy Coverages

Coverage	Limit	Deductible
Public Officials Errors & Omissions		
Each Wrongful Act	\$1 000 000	\$5 000
Aggregate	\$3 000 000	
Retro Date 09/01/1997		
Public Officials Employment Practices		
Each Offense	\$1 000,000	\$5 000
Aggregate	\$3 000 000	
Retro Date 09/01/1997		
Public Officials Employee Benefits Administration		
Each Offense	\$1 000 000	\$5 000
Aggregate	\$3 000 000	
Retro Date 09/01/1997		
Law Enforcement Liability		
Each Wrongful Act	\$2 000 000	\$10 000
Aggregate	\$2 000 000	
Retro Date 09/01/2000		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company. Quote 1574144.5

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Automobile Policy Coverages

Coverage	Limit	Deductible
Liability	\$750,000	
Hired Auto		
Hired Excess Auto Liability	Covered	
Non-Owned Auto		
Non-Owned Auto Liability	Covered	
Broad Form Endorsement		

Auto Composite Rate Coverages

Coverage	Limit	Deductible
ALL TRUCKS EXCLUDING FIRE (Vehicles 65) Liability Collision Comp UM/UIM		
ALL FIRE TRUCKS (Vehicles 22) Liability Collision Comp UM/UIM		
ALL LAW ENFORCEMENT (Vehicles 20) Liability Collision Comp UM/UIM		
ALL PRIVATE PASSENGER (Vehicles 6) Liability Collision Comp UM/UIM		
ALL TRAILERS		

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Quote: 1574144-5

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Auto Composite Rate Coverages

Coverage	Limit	Deductible
(Vehicles 18)		
Liability		
Collision		
Comp		
UM/UIM		

Automobile State Coverages

Coverage	Limit	Deductible
Mississippi UM BI & PD	\$750,000	

Automobile Vehicle Coverages

Veh Coverage	Limit	Deductible
MS Composite Truck (Vehicles 65)		
Liability		
Comprehensive		\$500
Collision		\$500
UM BI & PD		
 MS Composite Trailer (Vehicles 18)		
Liability		
Comprehensive		\$500
Collision		\$500
UM BI & PD		
 MS Composite Private Passenger (Vehicles 6)		
Liability		
Comprehensive		\$500
Collision		\$500
UM BI & PD		
 MS Composite Fire Department - All Other (Vehicles 22)		
Liability		
Comprehensive		\$500
Collision		\$500
UM BI & PD		

MS Composite Law Enforcement - PPT

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144-5

Automobile Vehicle Coverages

Veh Coverage	Limit	Deductible
(Vehicles 20)		
Liability		
Comprehensive		\$500
Collision		\$500
UM BI & PD		

Covered Auto Symbol(s)

- 1 - ANY AUTO
- 2 - OWNED AUTOS

Liability	1
Uninsured Motorists	2
Comprehensive	2
Collision	2

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote 1574144-5

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Inland Marine Coverages

Loc	Bldg Coverage	Limit	Deductible
	Data Breach		
	Deductible Amount		\$1 000
	Any One Occurrence	\$100 000	
	Annual Aggregate	\$100,000	
	Additional Expense Coverage		
	Annual Aggregate Sublimits		
	Legal Services	\$25 000	
	Public Relations	\$25 000	
	Third Party Data Breach	\$25 000	
	Data Extortion Ransom Coverage	\$25 000	
	Data Extortion Reward Coverage	\$25 000	
	Deductible Amount		\$250
	Valuation Actual Cash Value		
	Description of Property		
	Law Enforcement Service Animal		
	Any One Occurrence	\$12 000	

Terrorism - Inland Marine

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This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1574144-5

Clay County BOS

Premium Summary Page

COVERAGE	PREMIUM
Property	\$36 582
Liability Coverages	\$18 071
Inland Marine Coverages	\$490
Automobile Coverages	\$66,784
Professional Liability Coverages	\$21 584
Premium when Excluding Terrorism	\$143 511
Premium when Including Terrorism	\$144 920

Quotes and Highlights

- 1 Premiums for the above policies are due and payable as billed in full or quarterly installments
- 2 Unless coverage is requested not to be bound on the Client Authorization To Bind Coverage Form, Gallagher is responsible for the placement of the following lines of coverage All Lines Shown Above It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher If you need help in placing other lines of coverage or covering other types of exposures please contact your Gallagher representative
- 3 Quote is valid until September 1, 2014
- 4 Commission 15% (AJG 5% Agent 10%)

Changes and Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance The types of changes that concern us include but are not limited to, those listed below

- 1 Changes in any operations
- 2 Any newly assumed contractual liability, granting of indemnities or hold harmless agreements
- 3 Circumstances which may require an increased liability insurance limits

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Clay County BOS

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT The proposal is an outline of certain terms and conditions of the insurance proposed by the insurers based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity but only as your broker/agent obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

Compensation Disclosure

One of the core values highlighted in The Gallagher Way states: We are an Open Society and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

- 1 Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
- 2 In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in some commission rates. These additional commissions, commonly referred to as "supplemental commissions," are known as of the effective date, but some insurance companies are paying this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. Note: Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage.
- 3 Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
- 4 Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.
- 5 Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.
- 6 From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
- 7 Gallagher strives to find appropriate coverage at a competitive price for our customers. In order to achieve these goals, we gather and analyze data about our customers and their insurance coverage. This data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our customers. The data may also be provided to insurers pursuant to consulting service agreements from which



Clay County BOS

earn fees

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements please contact your Gallagher representative for more details

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties please send an e-mail to Compensation_Complaints@ajg.com or send a letter to

Compliance Officer
Arthur J. Gallagher & Co
Two Pierce Place 20th Floor
Itasca IL 60143

**TRIA/TRIPRA
Disclaimer**

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the most recent legislation eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the TRIEA legislation passed in 2005 remain excluded including commercial automobile burglary and theft insurance, surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. The Terrorism Risk Insurance Program Reauthorization Act (TRIPRA) includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2014. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2014. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate Stand Alone terrorism policy be purchased to satisfy those obligations.

**Property
Estimator
Disclaimer**

These property values were obtained using a desktop Property Estimator software operated by non appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

**Actuarial
Disclaimer**

The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J. Gallagher Risk Management Services, Inc. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

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Clay County BOS

Carrier Ratings and Admitted Status

Proposed Carriers	A M Best's Rating	Admitted/Non Admitted
Atlantic Specialty Insurance Company	A XI	Admitted

If the above indicates coverage is placed with a non admitted carrier the carrier is doing business in the state as a surplus lines or non admitted carrier. As such this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A M Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings
Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++ A+	Superior	B B	Fair	D	Poor
A A	Excellent	C++ C+	Marginal	E	Under Regulatory Supervision
B++ B+	Good	C C	Weak	F	In Liquidation
				S	Suspended

Financial Size Categories

FSC I	Up to	1 000	FSC IX	250 000	to	500 000	
FSC II	1 000	to	2 000	FSC X	500 000	to	750 000
FSC III	2 000	to	5 000	FSC XI	750 000	to	1 000 000
FSC IV	5 000	to	10,000	FSC XII	1 000 000	to	1 250 000
FSC V	10 000	to	25 000	FSC XIII	1,250 000	to	1 500 000
FSC VI	25 000	to	50 000	FSC XIV	1 500 000	to	2 000 000
FSC VII	50 000	to	100 000	FSC XV	2 000 000	or more	
FSC VIII	100,000	to	250,000				

Best's Insurance Reports, published annually by A M Best Company Inc presents comprehensive reports on the financial position history and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages. A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A M Best Important Notice Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings) visit the A M Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

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Gallagher companies use A.M Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier nor does it make any representation or warranty concerning the rating of the carrier which may change.

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Clay County BOS

Carrier Ratings and Admitted Status (Continued)

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS – INSURER			
A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.			
Financial Strength Ratings – Insurer			
	Rating	Descriptor	Definition
Secure	A++ A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A A	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++ B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B B	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++ C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C C	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint, including cease and desist orders, conservatorship or rehabilitation, but not liquidation, that prevents conduct or normal ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.
Rating Outlooks			
Assigned to an interactive Financial Strength Rating to indicate its potential direction over an intermediate term, generally defined as 12 to 36 months.			
Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.		
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.		
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.		
Rating Modifiers			
Modifier	Descriptor	Definition	
U	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.	
Pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process.	
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.	
Affiliation Codes			
Indicates rating is based on a type of affiliation with other insurers: g Group p Pooled r Reinsured			
Not Rated Categories			
Assigned to companies reported to by A.M. Best but not assigned a Best's Rating.			
NR 1	Insufficient Data	NR 2	Insufficient Size and/or Operating Experience
NR 3	Rating Procedure Inapplicable	NR 4	Company Request
NR 5	Not Formally Followed		
Rating Disclosure			
A Best's Financial Strength Rating opinion addressed the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures, the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud, or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's Terms of Use at www.ambest.com .			
Best's Financial Strength Ratings are distributed via press release and/or the A.M. Best Website at www.ambest.com and are published in the Rating Actions section of BestWeek®. Best's Financial Strength Ratings are proprietary and may not be reproduced without permission.			
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Clay County BOS

Contingent and Supplemental Commission Disclosure

Effective October 1, 2009, Arthur J. Gallagher & Co. and its subsidiaries operating as insurance agents/brokers under the corporate holding company known as Arthur J. Gallagher Brokerage & Risk Management Services LLC resumed participating in contingent commission arrangements which are routinely offered by insurance companies and intermediaries to agents and brokers, after voluntarily foregoing the benefit of this type of compensation since May 1, 2005. Contingent commission arrangements provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.

During the time Gallagher's retail operations did not accept contingent commissions, some insurance markets and intermediaries, including Gallagher-owned intermediaries, modified their commission schedule with Gallagher, resulting in an increase in some commission rates. The additional commissions, commonly referred to as "supplemental commissions," are known at the effective date of the policy, but some intermediaries and insurance companies are paying the commission increase apart and later from when the commission is normally paid at policy issuance.

Unlike contingent commissions, supplemental commission payments are determined without regard to any performance factors which are contingent on future growth, retention, profitability, etc.

Contingent and supplemental commission ranges from less than 1% up to 10% of written or earned premium on eligible lines of business (not all lines of business qualify).

NOTE: Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage.

0577



Clay County BOS

Client Authorization to Bind Coverage

After careful consideration of your proposal dated August 22, 2014 we accept your insurance program subject to the following exceptions/changes

Policy Options

YES	NO	OPTION DESCRIPTION
		Bind All Policies Herein as shown below
<input checked="" type="checkbox"/>	<input type="checkbox"/>	OneBeacon Quote
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Include Terrorism
<input type="checkbox"/>	<input type="checkbox"/>	Provide Quotations or Additional Information on the following Coverage Considerations

It is understood this proposal provides only a summary of the details, the policies will contain the actual coverages

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately

Greg J. By...
Client Signature

8/25/14
Dated



0578



0579

CLAY COUNTY
PROPERTY
09/01/12-13

Specific / ACV	
\$200,000	
\$77,200	
\$70,000	
\$850,000	
\$110,800	
\$77,200	
\$1,118,300	
\$504,000	
\$120,575	
\$110,800	
\$111,520	
\$200,000	
\$1,549,520	
\$110,800	
\$445,150	
\$7,326,550	
\$139,400	
\$77,200	
\$77,200	
\$50,540	
\$50,540	
\$77,200	
\$70,000	
\$77,200	
\$110,800	
\$120,000	
\$70,000	
\$70,000	
\$214,400	
\$2504,000	
Total	

\$19,808,963



Atlantic Specialty Insurance Company
150 Royall Street
Canton, MA 02021

Insured Name and Address

CLAY COUNTY BOARD OF SUPERVISORS
PO BOX 815
WEST POINT MS 39773-0815

Quote Number 1574144-5

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act (the Act) as amended, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury in concurrence with the Secretary of State and the Attorney General of the United States to be an act of terrorism to be a violent act or an act that is dangerous to human life, property or infrastructure to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

COVERAGE TO BE PROVIDED BY THE POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM AS DEFINED IN THE ACT MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT IN ACCORDANCE WITH A FORMULA ESTABLISHED UNDER THE ACT. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT WOULD PAY 85% OF COVERED TERRORISM LOSSES THAT EXCEED THE STATUTORILY IMPOSED DEDUCTIBLE FOR WHICH THE INSURANCE COMPANY IS RESPONSIBLE. THE PREMIUM TO BE CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

THE ACT CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES EXCEEDS \$100 BILLION IN ANY ONE CALENDAR YEAR. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

The prospective premium required for your terrorism coverage is \$ 1,409. If you wish to reject this offer of coverage, you should check the box below, sign this notice and send it to your agent. An exclusion of terrorism losses, as defined by the Act, will then be made part of your policy.

If you wish to reject this offer of coverage, you should check the box below, sign this notice and send it to your agent. An exclusion of terrorism losses, as defined by the Act, will then be made part of your policy.

<input type="checkbox"/>	I hereby reject the offer of terrorism coverage. I understand that I will have no coverage for losses arising from acts of terrorism as defined in the Act.
--------------------------	---

Possibility of Additional or Return Premium

The premium shown above is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of 12/31/14. If the federal program terminates or if the level or terms of federal participation change, the estimated premium shown above may not be appropriate.


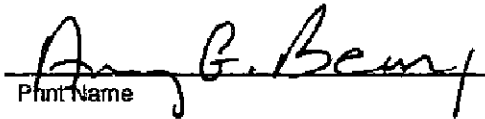
If this policy contains a Conditional Exclusion, continuation of coverage for certified acts of terrorism or termination of such coverage will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. If this policy does not contain a Conditional Exclusion, coverage for certified acts of terrorism will continue. In either case, when disposition of the federal program is determined, we will recalculate the estimated premium shown above and will charge additional premium or refund excess premium, if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

If your policy includes Property Coverage in one or more of these states CA, CT, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, VA, WA, WI, or WV, the following statement applies

The terrorism exclusion makes an exception for (and thereby continues your coverage for) property fire losses resulting from an act of terrorism. Therefore if you reject the offer of terrorism coverage that rejection does not apply to fire losses resulting from an act of terrorism - the coverage in your policy for such fire losses will continue. If such a loss occurs, and is certified under the Act, the loss will be reimbursed by the United States under the formula detailed above.

The portion of your policy premium attributable to terrorism (fire only) coverage in all of the states listed above in which your policy provides property coverage is \$ 0. This amount is included in your policy premium and cannot be rejected.

 Policyholder/Applicant's Signature	Atlantic Specialty Insurance Company Insurance Company
 Print Name	8/25/14 Date

If you have any questions about this notice, please contact your agent.

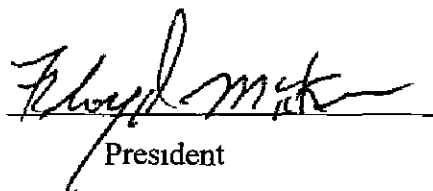
NO _____

**IN THE MATTER OF AUTHORIZING THE PRESIDENT TO EXECUTE THE
ENVIRONMENTAL CERTIFICATION FOR THE GROWTH ALLIANCE GRANT**

There came on this day for consideration the matter of authorizing the President to execute the environmental certification for the Growth Alliance Grant

After motion by Lynn Horton and second by Luke Lummus this Board doth vote unanimously to authorize the President to execute the environmental certification as attached hereto as Exhibit A

SO ORDERED this the 21st day of August, 2014



President

cc 0582


Part 2 Environmental Certification (to be completed by responsible entity)

With reference to the above Program Activity(ies)/Project(s) I the undersigned officer of the responsible entity certify that

- 1 The responsible entity has fully carried out its responsibilities for environmental review decision making and action pertaining to the project(s) named above
- 2 The responsible entity has assumed responsibility for and complied with and will continue to comply with the National Environmental Policy Act of 1969 as amended and the environmental procedures permit requirements and statutory obligations of the laws cited in 24 CFR 58.5 and also agrees to comply with the authorities in 24 CFR 58.6 and applicable State and local laws
- 3 The responsible entity has assumed responsibility for and complied with and will continue to comply with Section 106 of the National Historic Preservation Act and its implementing regulations 36 CFR 800 including consultation with the State Historic Preservation Officer Indian tribes and Native Hawaiian organizations and the public
- 4 After considering the type and degree of environmental effects identified by the environmental review completed for the proposed project described in Part 1 of this request I have found that the proposal did did not require the preparation and dissemination of an environmental impact statement
- 5 The responsible entity has disseminated and/or published in the manner prescribed by 24 CFR 58.43 and 58.55 a notice to the public in accordance with 24 CFR 58.70 and as evidenced by the attached copy (copies) or evidence of posting and mailing procedure
- 6 The dates for all statutory and regulatory time periods for review comment or other action are in compliance with procedures and requirements of 24 CFR Part 58
- 7 In accordance with 24 CFR 58.71(b) the responsible entity will advise the recipient (if different from the responsible entity) of any special environmental conditions that must be adhered to in carrying out the project

As the duly designated certifying official of the responsible entity I also certify that

- 8 I am authorized to and do consent to assume the status of Federal official under the National Environmental Policy Act of 1969 and each provision of law designated in the 24 CFR 58.5 list of NEPA related authorities insofar as the provisions of these laws apply to the HUD responsibilities for environmental review decision making and action that have been assumed by the responsible entity
- 9 I am authorized to and do accept on behalf of the recipient personally the jurisdiction of the Federal courts for the enforcement of all these responsibilities, in my capacity as certifying officer of the responsible entity

Signature of Certifying Officer of the Responsible Entity x 	Title of Certifying Officer President of the Board of Clay County Supervisors
	Date signed 8/15/2014

Address of Certifying Officer

205 Court Street, West Point, MS 39773

Part 3 To be completed when the Recipient is not the Responsible Entity

The recipient requests the release of funds for the programs and activities identified in Part 1 and agrees to abide by the special conditions procedures and requirements of the environmental review and to advise the responsible entity of any proposed change in the scope of the project or any change in environmental conditions in accordance with 24 CFR 58.71(b)

Signature of Authorized Officer of the Recipient X	Title of Authorized Officer Director of the West Point Clay County Community Growth Alliance
	Date signed 8/15/2014

Warning HUD will prosecute false claims and statements Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001 1010 1012 31 U.S.C. 3729 3802)

**Request for Release of Funds
and Certification**

U S Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB No 2506 0087
(exp 10/31/2014)

This form is to be used by Responsible Entities and Recipients (as defined in 24 CFR 58.2) when requesting the release of funds and requesting the authority to use such funds for HUD programs identified by statutes that provide for the assumption of the environmental review responsibility by units of general local government and States. Public reporting burden for this collection of information is estimated to average 36 minutes per response including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

Part 1 Program Description and Request for Release of Funds (to be completed by Responsible Entity)

1 Program Title(s) FY 2009 EDI - special Grant	2 HUD/State Identification Number B09 SPMS 0488	3 Recipient Identification Number (optional)
4 OMB Catalog Number(s) 14 225	5 Name and address of responsible entity Clay County Board of Supervisors President of the Board - Floyd T McKee	
6 For information about this request contact (name & phone number) Lisa Klutts 662-494-5121	7 Name and address of recipient (if different than responsible entity) West Point Clay County Community Growth Alliance 510 East Broad Street, West Point MS 39773	
8 HUD or State Agency and office unit to receive request CPD EDI Special Project division 451 7th Street, SW Rm 7146	7 Name and address of recipient (if different than responsible entity) West Point Clay County Community Growth Alliance 510 East Broad Street, West Point MS 39773	

The recipient(s) of assistance under the program(s) listed above requests the release of funds and removal of environmental grant conditions governing the use of the assistance for the following

9 Program Activity(ies)/Project Name(s) Industrial Park/Site	10 Location (Street address city county State) Section 36 Township 16 South Range 6 East, West Point, MS 39773, Clay County, MS
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11 Program Activity/Project Description

Acquisition of land or buildings, planning, design, purchase of equipment, revitalization, redevelopment or construction to help develop an industrial park.

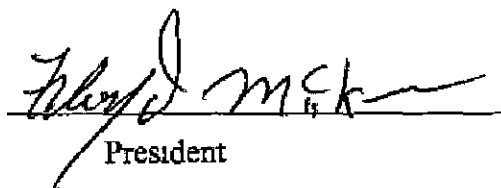
NO _____

IN THE MATTER OF GOING INTO CLOSED SESSION

There came on this day for consideration the matter of going into closed session

After motion by Lynn Horton and second by Shelton Deanes this Board doth vote
unanimously to go into closed session

SO ORDERED this the 21st day of August, 2014



President

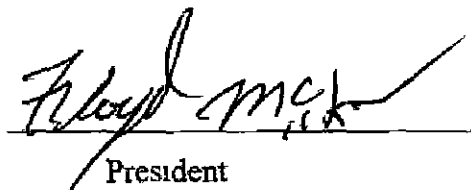
NO _____

IN THE MATTER OF GOING FROM CLOSED SESSION TO EXECUTIVE SESSION

There came on this day for consideration the matter of going from closed session to
executive session.

After motion by Luke Lummus and second by Lynn Horton this Board doth vote
unanimously to go from closed session to executive session as allowed under Section 25-41-7 of
the *Mississippi Code* to discuss the potential acquisition of real estate

SO ORDERED this the 21st day of August, 2014



President


Uu 0585

NO _____

IN THE MATTER OF COMING OUT OF EXECUTIVE SESSION

There came on this day for consideration the matter of coming out of Executive session
After motion by Luke Lummus and second by Lynn Horton this Board doth vote
unanimously to come out of Executive Session.


SO ORDERED this the 21st day of August, 2014



President

After motion by Shelton Deanes and second by Luke Lummus this Board doth vote
unanimously to recess until Thursday, August, 28, 2014, at 9 00 a.m

SO ORDERED this the 21st day of August, 2014



President

0586