

City of Mulvane

Property, Casualty and Work Comp.
Insurance Plan
April 1, 2013

Broker

Ryan T. Murry, CIC

Account Manager

Barbara Basinger, CISR, CWCS

Claims

Amanda Borg

THIS DOCUMENT SUMMARIZES COVERAGE PROPOSED FOR YOUR INSURANCE PROGRAM. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT MADE IN THIS REVIEW.



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SUMMARY OF INSURANCE

Prepared: 3/07/2013

For: City of Mulvane
211 N Second St
Mulvane, KS 67110

ICI
1033 N. Buckner Street, Suite 202
Derby, KS 67037

Premium Summary

Line of Business	Pro Rata 2012-2013 Premium	Proposed 2013-14 Premium
Property	\$ 57,313.00	\$ 64,912.00
Property ~ Commercial Output	15,080.00	15,880.00
General Liability	17,774.00	19,910.00
Law Enforcement Liability	4,554.00	5,524.00
Business Auto	25,959.00	29,517.00
Equipment Floater	11,450.00	13,390.00
Crime	440.00	476.00
Workers Compensation	70,639.00	78,199.00
Linebacker	7,018.00	7,848.00
Data Compromise Liability	No Coverage	1,219.00
Ambulance Malpractice Liability	7,043.70	8,103.70
Total Premium:	\$217,270.70	\$244,978.70

Dividend History

Although dividends cannot be guaranteed, listed below are the dividends you have received since you've been insured with The Employer's Mutual Insurance Company, which have effectively reduced your insurance costs.

1983-84	\$ 1,896.00	1998-99	2,601.22
1984-85	1,350.00	1999-00	Not Earned
1985-86	2,832.00	2000-01	Not Earned
1986-87	9,541.00	2001-02	1,008.84
1987-88	15,907.00	2002-03	Not Earned
1988-89	17,602.00	2003-04	5,464.83
1989-90	19,415.87	2004-05	Not Earned
1990-91	14,053.58	2005-06	6,488.52
1991-92	8,893.04	2006-07	23,550.43
1992-93	5,742.37	2007-08	38,458.62
1993-94	6,357.74	2008-09	23,151.85
1994-95	8,133.30	2009-10	14,001.42
1995-96	9,975.41	2010-11	9,984.00
1996-97	16,634.62	2011-12	12,478.86
1997-98	15,929.29		

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Property

Insurance Company	Policy Number	Policy Term
EMCASCO Insurance Company	8X5872114	4/1/2013 to 4/1/2014

Coverage Detail

Subject	Amount	Valuation	Co-Insurance %	Cause of Loss	Deductible
Loc #: 0 Bldg #: 0 Blanket - Buildings, Property in the Open & Business Personal Property	\$26,068,782	Replacement Cost	90%	Special	\$1,000
Agreed Value					
Loc #: 1 Bldg #: 1 211 N 2nd, Mulvane, KS, City Building and Police Department					
Building	\$1,281,216				
Personal Property	\$350,000				
Lightpoles - Decorative & Special - various locations	\$500,000				
Loc #: 2 Bldg #: 1 410 W Bridge, Mulvane, KS, Inventory Control Building					
Building	\$117,491				
Personal Property	\$190,000				
Loc #: 2 Bldg #: 2 410 W Bridge, Mulvane, KS, Electrical Substation					
Building	\$1,551,508				
Loc #: 2 Bldg #: 3 410 W Bridge, Mulvane, KS, Public Works Building					
Building	\$1,184,447				
Personal Property	\$17,241				
Loc #: 2 Bldg #: 4 410 W Bridge, Mulvane, KS, Maintenance Garage					
Building	\$142,492				
Personal Property	\$11,571				
Loc #: 2 Bldg #: 5 410 W Bridge, Mulvane, KS, Storage Building					
Building	\$6,943				
Personal Property	\$5,314				
Loc #: 2 Bldg #: 6 410 W Bridge, Mulvane, KS, Pump House #3					
Building	\$3,500				
Loc #: 3 Bldg #: 1 955 E 111th St S, Mulvane, KS, Sports Complex Concession					
Building	\$171,247				
Personal Property	\$18,302				
Loc #: 3 Bldg #: 2 955 E 111th St S, Mulvane, KS, Sports Complex Property in the Open					
Football Scoreboard	\$6,102				
Light Poles	\$73,694				
Bleachers, Fences, Tables & Playground Equipment	\$10,000				
Press Boxes - 3 each	\$8,559				
Baseball Scoreboard	\$9,375				
Softball Scoreboards - 2 each	\$12,218				
Loc #: 4 Bldg #: 1 507 N 1st Ave, Mulvane, KS, Parks Department					
Building	\$398,096				
Personal Property	\$49,042				

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Loc #:	5	Bldg #:	1	120 S Boxelder Ave, Mulvane, KS, Power Plant cooling towers and switch gears only - generators are excluded
		Building		\$3,156,957
		Personal Property		\$173,639
Loc #:	6	Bldg #:	1	200 Block of East Main, Mulvane, KS, Main Street Park, band stand shell, benches, tables, playground equip, light pole and cables for canopy
		Building		\$153,976
Loc #:	7	Bldg #:	1	9903 E 111th St S, Mulvane, KS, Controls and generator at water reservoir
		Building		\$150,000
Loc #:	7	Bldg #:	2	9903 E 111th St S, Mulvane, KS, Animal Shelter & Storage
		Building		\$5,000
Loc #:	8	Bldg #:	1	1441 N Pope Dr, Mulvane, KS, Wastewater Equipment Storage Building
		Building		\$107,216
		Personal Property		\$2,000
Loc #:	9	Bldg #:	1	8120 E 111th St S, Mulvane, KS, Electrical Substation NO S09S-2E
		Building		\$2,332,878
Loc #:	9	Bldg #:	2	8120 E 111th St S, Mulvane, KS, Water Tower
		Building		\$792,604
Loc #:	10	Bldg #:	1	1417 N Pope Dr, Mulvane, KS, Water Treatment Plant - Control House
		Building		\$301,359
		Personal Property		\$22,491
Loc #:	10	Bldg #:	2	1417 N Pope Dr, Mulvane, KS, Tunnel & Digesters Control
		Building		\$91,668
Loc #:	10	Bldg #:	3	1417 N Pope Dr, Mulvane, KS, Tunnel & Digesters Control
		Building		\$19,083
Loc #:	10	Bldg #:	4	1417 N Pope Dr, Mulvane, KS, Pump House 2
		Building		\$3,500
Loc #:	10	Bldg #:	5	1417 N Pope Dr, Mulvane, KS, Pump House 1
		Building		\$3,500
Loc #:	10	Bldg #:	6	1417 N Pope Dr, Mulvane, KS, Waste Water Lab Building
		Building		\$13,227
Loc #:	10	Bldg #:	7	1417 N Pope Dr, Mulvane, KS, Wastewater Treatment Plant
		Building		\$10,000,000
Loc #:	11	Bldg #:	1	K15 & Rock Road, Mulvane, KS, Traffic Lights, Poles, Heads, Cabinets, & Electronics
		Outdoor Property		\$74,225
Loc #:	12	Bldg #:	1	101 E Main St, Mulvane, KS, Library
		Building		\$531,223
		Personal Property		\$57,881
Loc #:	13	Bldg #:	1	600 Rivera Dr, Mulvane, KS, English Park/Willowdell Park - Shelter, tables, BBQ grills, disc golf course, volley ball pits, fence, BB courts, playground equipment and horseshoe pits
		Building		\$13,227
Loc #:	14	Bldg #:	1	1925 N Rock Rd, Derby, KS, KV Braker w/equipment
		Building		\$239,726
Loc #:	15	Bldg #:	1	E 119th St S at N Oliver Rd, Mulvane, KS, Pump House 5
		Building		\$30,000
Loc #:	15	Bldg #:	2	E 119th St S at N Oliver Rd, Mulvane, KS, Pump House 4
		Building		\$30,000
Loc #:	16	Bldg #:	1	K-15 Hwy at Lisa Lane, Mulvane, KS, Traffic Lights, Poles, Heads, Cabinets, & Electronics
		Building		\$44,526

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Loc #:	17	Bldg #:	1	N 2nd Ave at Filmore St, Mulvane, KS, Traffic Lights, Poles, Heads, Cabinets, & Electronics	
		Building			\$29,684
Loc #:	18	Bldg #:	1	100 Block of West Main, Mulvane, KS, Street Clock and Speakers	
		Building			\$40,764
Loc #:	19	Bldg #:	1	104 Prather St, Mulvane, KS, Library Storage	
		Building			\$12,825
		Personal Property			\$1,000
Loc #:	20	Bldg #:	1	910 E Main St, Mulvane, KS, EMS Building	
		Building			\$1,716,928
		Personal Property			\$150,000
Loc #:	21	Bldg #:	1	E 103rd St S At S Rock Rd, Mulvane, KS, Traffic signal, poles, heads, cabinets, electronics	
		Building			\$79,123
Loc #:	22	Bldg #:	1	N. 4th Ave at Franklin Ave, Mulvane, KS, Styx Creek, Ralph Bell, & Skateboard Parks, playground equipment, fence, overhead cover, tables, BBQ grills, horseshoe pits, BB courts, tennis courts, volleyball pits and fences	
		Building			\$55,730
Loc #:	23	Bldg #:	1	990 E 111th St S, Mulvane, KS, Swimming Pool – excluding pool liner	
		Slide			\$170,184
		Chain Link Fence			\$19,146
		Lights, sign, tables, benches, diving board, etc.			\$1,112,791
		Personal Property			\$15,000
Loc #:	23	Bldg #:	2	990 E 111th St S, Mulvane, KS, Pool Filter Building	
					\$108,492
Loc #:	23	Bldg #:	3	990 E 111th St S, Mulvane, KS, Pool Bathhouse & Office	
					\$184,862
Loc #:	24	Bldg #:	1	632 E Mulvane St, Mulvane, KS, Senior Center	
		Personal Property			\$10,000
Loc #:	25	Bldg #:	1	E. Blair & Swan Dr, Mulvane, KS, Fairchild Park - Softball fields, soccer fields, bleachers, fence	
		Outdoor Property			\$5,065
Loc #:	26	Bldg #:	1	Mundell Dr at Bernice Marie St, Mulvane, KS, Rockwood Park - Playground equipment, tables, T-ball fields, benches, fence	
		Outdoor Property			\$5,065
Loc #:	27	Bldg #:	1	W. Collier St at Edgewood Dr, Mulvane, KS, Collier Park - Playground equipment & tables	
		Outdoor Property			\$5,065
Loc #:	28	Bldg #:	1	Carson Park at end of Circle Dr, Mulvane, KS, Carson Park - Twin Lakes Addition, playground equipment & tables	
		Outdoor Property			\$5,065
Loc #:	29	Bldg #:	1	N. First Ave at Sunset Dr, Mulvane, KS, Northview Park - Playground equipment, fences & tables	
		Outdoor Property			\$5,065
Loc #:	30	Bldg #:	1	Frontier Dr at Century St, Mulvane, KS, Settlers Park - Playground equipment, basketball courts, tables	
		Outdoor Property			\$5,065
Loc #:	31	Bldg #:	1	N. Trail Dr at Ridge Point Dr, Mulvane, KS, Nichols Park - Playground equipment & tables	
		Outdoor Property			\$5,065

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Loc #: 32 Bldg #: 1 Country Walk Lane, Mulvane, KS, Craig Park - Playground equipment & tables
 Outdoor Property \$5,065
 Loc #: 33 Bldg #: 1 777 Kansas Star Drive, Mulvane, KS, Force Main Monitoring Station #2 Building
 \$750,000

Cause of Loss Definitions	
Special:	Typically provides coverage for all causes of physical damage unless otherwise limited or excluded in the policy.

Additional Coverages

CP7313 Equipment Protection Endorsement – Equipment Breakdown
 CP7121 Public Entity Coverage Form

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Property – Commercial Output

Insurance Company	Policy Number	Policy Term
Employers Mutual Casualty Company	8X5872114	4/1/2013 to 4/1/2014

Coverage Detail

Subject	Amount	Valuation	Co-Insurance %	Cause of Loss	Deductible
Loc #: 1 9910 E 111th St South, Power Plant					
Building – Commercial Output	\$14,757,517	Stated Value	N/A	Special	\$5,000
Personal Property	\$50,000	Replacement Cost	90	Special	\$5,000

EMC Commercial Output Program – Schedule of Coverages

Coverage Extensions	Limit	Property In Transit	\$50,000
Consequential Loss	See Form	Sales Representative Samples	\$50,000
Debris Removal, Additional Expense	\$50,000	Software Storage	\$50,000
Emergency Removal	365 days	Valuable Papers	\$100,000
Emergency Removal Expense	\$5,000		
Fraud and Deceit	\$5,000	Additional Property Subject to Limitations	Limit
Damage From Theft	See Form	Furs (theft)	\$10,000
Off Premises Utility Service Interruption	\$50,000	Jewelry (theft)	\$10,000
		Stamps, Tickets, Letters of Credit	\$5,000
Supplemental Coverages	Limit		
Brands or Labels Expense	\$50,000	Scheduled Locations	Limit
Expediting Expenses	\$50,000	Newly Built or Acquired Buildings	\$500,000
Fire Department Service Charge	\$25,000	Personal Property – Acquired Locations	\$250,000
Inventory and Appraisal Expense	\$50,000	Locations "You" Elect Not To Describe	\$50,000
Ordinance or Law (Undamaged Parts of a Building)	See Form		
Ordinance or Law (Increased Cost to Repair / Cost to Demolish and Clear Site)	\$100,000	Coverage Extensions	Limit
Personal Effects	\$15,000	Interruption by Civil Authority	30 days
Pollutant Cleanup And Removal	\$50,000	Period of Loss Extension	90 days
Recharge of Fire Extinguishing Equipment	\$50,000		
Rewards	\$10,000	Supplemental Coverages	Limit
Sewer Backup and Water Below the Surface	\$25,000	Computer Virus and Hacking	
Trees, Shrubs, and Plants	\$50,000	Limit any one occurrence	\$25,000
Underground Pipes, Pilings, Bridges, and Roadways	\$250,000	Limit any 12 month period	\$75,000
		Waiting Period	12 Hours
Supplemental Marine Coverages		Dependent Locations	N/A
Accounts Receivable	\$50,000	Off Premises Utility Service Interruption	
Electrical or Magnetic Disturbance of Computers	See Form	Limit	\$10,000
Power Supply Disturbance of Computers	See Form	Waiting Period	12 Hours
Virus and Hacking Coverage		Contract Penalty	
Limit any one occurrence	\$25,000	Limit any one occurrence	\$25,000
Limit any 12 month period	\$50,000	Limit any 12 month period	\$100,000
Fine Arts	\$100,000	Pollutants Cleanup and Removal	\$25,000
Off Premises Computers	\$25,000	Property In Transit, On Exhibition, or Custody of Sales Representatives	\$10,000
Property On Exhibition	\$50,000		
		Scheduled Locations	Limit
		Newly Built or Acquired Locations	\$250,000

07/01/07

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General Liability

Insurance Company	Policy Number	Policy Term
Employers Mutual Casualty Company	8X5872114	4/1/2013 to 4/1/2014

Coverage Detail

Limits	Description
\$2,000,000	General Aggregate, Other Than Products
\$2,000,000	General Aggregate, Products and Completed Operations
\$1,000,000	Personal and Advertising Injury
\$1,000,000	Each Occurrence
\$100,000	Damage to Rented Premises
\$5,000	Medical Expense Any One Person
\$500	Property Damage Deductible

Other Coverages

Limit / Aggregate	Description	Deductible	Retro Date
\$1,000,000/\$1,000,000	Employee Benefits	\$1,000	4/1/99

Schedule of Hazards

Loc#	Class	Premium Basis	Description	Exposure
1	11168	Sales	Concessionaires - NOC	\$12,000
1	48924	Sales	Swimming Pools - commercially operated	\$59,500
15	49452	Acres	Vacant Land - 119 th & Oliver	7
1	87524	Population	Town Liability	6,111
1	87718	Units	Pesticide or Herbicide Application Coverage	1
1	87748	Units	Amendment - Aggregate Limits of Insurance (Per Project)	Flat Charge
1	87825	Units	Employee Benefit Liability	60
1	89035	Units	Skateboard In Line Skating Areas	1
1	92445	Payroll	Electric Light or Power Companies	\$503,000

Additional Interests

Additional Insured and Waiver/Transfer Rights of Recovery and Contractual Liability Railroad

The Burlington Northern & Santa Fe Railway Company & Staubauch Global Services Inc

Additional Insured and Waiver/Transfer Rights of Recovery

Southern Star Pipeline Gas Pipeline Inc.

Additional Insured

City Library Board - Mulvane KS

Coverages, Details and/or Endorsements (See policy for complete forms list)

- CG2135 Exclusion Medical Payment: 215 Franklin (Skate Board Park)
- CG2256 Exclusion Injury to Volunteer Firefighters
- Other Locations included: East Half of SE Quarter of Sec20-TWP29-RGE2 East of the 6th Principle Meridian, Mulvane, KS

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Law Enforcement Liability

Insurance Company	Policy Number	Policy Term
Employers Mutual Casualty Company	8X5872114	4/1/2013 to 4/1/2014

Coverage Detail

Limits	Description
\$2,000,000	Aggregate Limit
\$1,000,000	Each Occurrence
\$5,000	Medical Expense Any One Person
\$1,000	Deductible Per Occurrence
04/01/1988	Retro Date

Schedule of Hazards

Class	Premium Basis	Description	Exposure
88500	Officers	Peace Officers - Full time	14
88502	Dogs	Police Dogs	1

Coverage Description

- Law enforcement liability coverage is an occurrence-based liability form providing coverage for damages due to bodily injury, property damage or personal and advertising injury arising out of the insured's law enforcement activities and operations.

Covered Risks:

- Bodily Injury
- Property Damage
- Personal and advertising injury
- False arrest, detention or imprisonment
 - Malicious prosecution
 - Wrongful entry
 - Assault and battery
- Discrimination (unless prohibited by law)
 - Erroneous service of process
 - Violation of property rights
 - Violation of civil rights

Law Enforcement Exposures may include:

- Canine units
- Tactical units
- Motorcycle patrols
- Truant officers
- Harbor patrols
- Auxiliary officers
- Volunteer officers

- Constables
- Detention/Holding cells
 - Jails
- Shooting ranges
- Citizen ride-alongs
- Moonlighting
- Mutual aid agreements

Who does it cover?

- The insured named in the declarations
- The insured's employees while acting within the scope of employment
- Volunteers or auxiliary officers (with some limitations) while performing law enforcement activities at the insured's request
- Elected or appointed officers, or members of any board, commissioner or agency of the insured while acting within the scope of their duties
- The political subdivision in which the insured is located

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Business Auto

Company	Policy Number	Policy Term
Employers Mutual Casualty Company	8X5872114	4/1/2013 to 4/1/2014

Limits

Limits / Deductibles	Symbols*	Description
\$1,000,000 CSL	1	Liability
\$1,000,000 BI ea accident	6	Uninsured motorist
\$500 Deductible	7	Comprehensive/OTC
\$100 Deductible	7	Specified causes of loss
\$500 Deductible	7	Collision
Included		Non-Owned Auto Liability - Employees-Volunteers
Included		Hired/Borrowed Liability

*Symbol Definitions		
(1) Any Auto	(5) All Owned Autos Requiring No-Fault Coverage	(9) Non-Owned Autos
(2) All Owned Autos	(6) Owned Autos Subject To Compulsory U.M. Law	(19) Mobile Equipment
(3) Owned Private Passenger Autos	(7) Autos Specified On Schedule	
(4) Owned Autos Other Than Private Passenger	(8) Hired Autos	

Vehicle Schedule

Veh #	Dept	Vehicle	VIN	Liab	UM	Comp Ded	S Perils Ded	Coll Ded
31	Admin	2000 Chevy 1500 PU	1GCEK14V8YZ273786	✓	✓	\$250		\$500
74	Complex	2012 Chevy 2500 3/4Ton Pickup 4WD	1GCOKVCG2CZ189895	✓	✓	\$250		\$500
45	Elect/Wtr	2004 Belshe Trailer	16JF0162X41040164	✓		\$500		\$500
3	Electric	1982 Hotstick Truck	1GBL7D1G6CV132333	✓	✓	\$500		\$500
9	Electric	1993 Ford Dump Truck	1FDNK64C1PVA23609	✓	✓	\$500		\$500
16	Electric	1996 Ford F800 Line Truck	1FDYF80C8TVA30246	✓	✓	\$500		\$500
20	Electric	1996 Freightliner Linetruck/Arial	1FV6HFAAXTL693874	✓	✓	\$500		\$500
28	Electric	1999 Chevy 1/2 Ton Truck	1GCEK14T5XE186545	✓	✓	\$500		\$500
42	Electric	2003 Ford Arial Bucket Truck	1FDAF57P13EC28238	✓	✓	\$500		\$500
56	Electric	2007 Chevy Silverado Pickup	1GCEK14J672610225	✓	✓	\$500		\$500
58	Electric	2007 Brooks Brothers Pole Trailer	1B9BPS09247M27424	✓	✓	\$500		\$500
70	Electric	2011 Chevy Colorado Extended Cab PU	1GCJTBF6B8120920	✓	✓	\$500		\$500
34	EMS	2001 Chevy Lumina	2G1WL52J911197091	✓	✓	\$250		\$500
57	EMS	2007 Ford E450 Ambulance	1FDXE45P27DA85340	✓	✓	\$250		\$500
63	EMS	2009 Chevy Ambulance	1GBKG316091116674	✓	✓	\$250		\$500
77	EMS	2012 Chevy Ambulance	1GB6G5CL1C1167110	✓	✓	\$250		\$500
78	EMS	2013 Chevy Tahoe	1GNSK2E01ER198894	✓	✓	\$250		\$500
24	FD12	1988 Ford F350 Brush Fire Truck	38M4JKB37079	✓	✓			
35	FD12	2002 Ford F250 Pickup	1FTNW21F72EB25540	✓	✓	\$250		\$500
37	FD12	1971 AM General Tanker	C13910171	✓	✓			
38	FD12	2003 Luverne Dakota Fire Truck	1FVABXAK93HK81569	✓	✓	\$250		\$500
44	FD12	2005 Ford F350 Brush Fire Truck	1FDWX37Y35EB15037	✓	✓	\$100		\$500
53	FD12	2000 Freightliner WaterTruck	1SUY3WEB9YPG46403	✓	✓	\$250		\$500
2	Fire	1927 INTL Fire Truck	49C	✓	✓		\$100	
7	Fire	1990 Ford F800 Fire Truck	1FDPF82K5LVA33797	✓	✓	\$250		\$500
23	Fire	1999 Ford F550 Fire Rescue Truck	1FDAF57F9XEA90185	✓	✓	\$250		\$500
48	Fire	2006 Buck Dandy Trailer	4DHCS20216S018590	✓				
51	Fire	2006 Elite Freightliner Fire Truck	1FVACYDC96HW71292	✓	✓	\$250		\$500
65	Fire	2009 Chevy Tahoe	1GNFK030X9R217345	✓	✓	\$250		\$500
10	Maint	1993 Chevy S10 Pickup	1GCCS14Z6P0192184	✓	✓			
19	Park	1995 Diamond 18' Flatbed Trailer	46UFU2024S1043465	✓				
26	Park	1999 Ford F250 Pickup	1FTPF28W3XKB19290	✓	✓	\$250		\$500

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27	Park	1999 Chevy 1 Ton Diesel Truck	1GBHC34F5XF055534	✓	✓	\$100	\$500
32	Park	2000 Utility 10X8 Flatbed Trailer	TBD	✓			
36	Park	2002 Chevy 1/2Ton 4X4 Pickup	1GCEK14W62Z292448	✓	✓	\$250	\$500
41	Park	2002 Utility Flatbed Trailer	4DHUS10172S012924	✓			
69	Park	2008 Buck Dandy Flatbed Trailer	4DHUS14228502885	✓			
72	Park	2011 Chevy 1/2T Pickup 4WD	1GCRKPE31BZ343251	✓	✓	\$500	\$500
76	Park	2011 Road Clipper Trailer	2PSAL14X83	✓			
13	Police	1992 Dodge Ram 150	2B7GB11X7NK143401	✓	✓		
46	Police	2005 Chevy Impala	2G1WF52KX59376070	✓	✓	\$250	\$500
47	Police	2006 Chevy Impala	2G1WS551789355337	✓	✓	\$250	\$500
54	Police	2007 Chevy Impala	2G1WS55R879335198	✓	✓	\$250	\$500
59	Police	2008 Chevy Impala	2G1WS553381268960	✓	✓	\$250	\$500
60	Police	2008 Chevy Impala	2G1WS553X81267658	✓	✓	\$250	\$500
64	Police	2009 Chevy Impala	2G1WS57M191287093	✓	✓	\$250	\$500
66	Police	2009 Chevy Impala	2G1WS57MX91293491	✓	✓	\$250	\$500
67	Police	2010 Chevy Impala	2G1WDJEM3A1191564	✓	✓	\$250	\$500
68	Police	2010 Chevy Impala	2G1WD5EM3A1192729	✓	✓	\$250	\$500
75	Police	2012 Chevy Tahoe 2WD	1GNLC2E00CR191550	✓	✓	\$250	\$500
79	Police	2013 Chevy Tahoe	1GNLC2E07DR194222	✓	✓	\$250	\$500
11	Power	1993 Chevy Cheyenne Pickup	1GCEK14Z8PZ258870	✓	✓		
29	Power	1999 Chevy Pickup	1GCEC14T7XE235239	✓	✓	\$500	\$500
55	Power	2007 Chevy Silverado Pickup	1GCEK14J27Z606947	✓	✓	\$500	\$500
4	Sewer	1985 Ford E350 Truck	1FDKE30L7FHB02536	✓	✓	\$500	\$500
15	Sewer	1995 Chevy 3/4 Ton Pickup	1GCFK24HXSE277860	✓	✓		
39	Sewer	2003 Chevy Pickup	1GCHK24U03Z240039	✓	✓	\$500	\$500
49	Sewer	2006 Vactron Trailer *	5HZBF16206LF61137	✓	✓		
50	Sewer	2006 Road Clipper 10' Pacesetter Tlr	46UFU101761103505	✓			
8	Street	1992 Belshe 21 Ft Flatbed Trailer	16JF01629N1023552	✓			
12	Street	1983 Ford Flatbed Truck	1FDPK84N4DVA00908	✓	✓	\$100	\$500
14	Street	1995 Case Model 621B Wheel Loader *	JEE0042827	✓	✓		
17	Street	1996 Hypac Street Steelwheel Roller *	B158C33995	✓	✓		
18	Street	1997 Ford F150 Pickup	1FTDF17W2VKB84403	✓	✓	\$250	\$500
21	Street	1996 Intl Truck	1HTSCABP8TH260039	✓	✓	\$100	\$500
22	Street	1998 GMC 1 Ton Truck w/Dump Bed	1GDKC34F3WF038565	✓	✓	\$250	\$500
25	Street	1990 Freightliner Slurry Sealing Truck	1FUYZZYB3LH442806	✓	✓	\$100	\$500
30	Street	1999 Broce Model BB250 Power Broom *	981090	✓	✓		
33	Street	2000 Sterling Dump Truck	2FZXMJCBXYAB25678	✓	✓	\$250	\$500
43	Street	2004 Freightliner Truck w/Wacker Packer	1FVACXAK24HM24019	✓	✓	\$500	\$500
52	Street	2008 Ford F250 4X4 Pickup	1FTSX21Y38EA36106	✓	✓	\$100	\$500
61	Street	2008 Sterling Dump Truck	2FZACFDT88AAC6804	✓	✓	\$250	\$500
62	Street	2008 Sterling Dump Truck	2FZACFDTX8AAC6805	✓	✓	\$250	\$500
71	Street	2011 Chevy Colorado Extended Cab PU	1GCJTBF8B8121079	✓	✓	\$500	\$500
73	Street	2011 Elgin Street Sweeper *	NP2299D	✓	✓		
6	Utility	9999 JFW Tandem Axle Trailer	6232	✓			
1	Water	1999 Hercules 2 Wheel Trailer	558J1P	✓			
5	Water	1991 Ford 3 Ton Dump Truck	1FDNF70H3MVA07421	✓	✓	\$500	\$500
40	Water	2003 Chevy Pickup	1GCHK24U83Z243478	✓	✓	\$500	\$500

Note: The items marked with an * are also listed under the Inland Marine Section for physical damage coverage. The Inland Marine items that need to be scheduled on the auto (for liability coverage) include any street sweepers or equipment used for road maintenance (except for road graders).

Additional Interests

Additional Insured and

Waiver / Transfer Rights of Recovery:

The Burlington Northern & Santa Fe RR, Staubach
Global Service Inc

Additional Insured and

Waiver / Transfer Rights of Recovery:

Southern Star Pipeline Gas Pipeline Inc

Additional Insured

Sumner County Fire District 12

Additional Insured

Carson Bank

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SUMMARY OF INSURANCE

Prepared: 3/07/2013

For: City of Mulvane
211 N Second St
Mulvane, KS 67110

By: ICI
1033 N. Buckner Street, Suite 202
Derby, KS 67037

Equipment Floater

Insurance Company	Policy Number	Policy Term
Employers Mutual Casualty Company	8X5872114	4/1/2013 to 4/1/2014

Scheduled Equipment

Item #	Dept.	Description	ID/Serial #	Amount
21	Electric	2006 Vermeer Brush Chipper 1000XL	1VRY1119861006991	\$25,950
32	Electric	2010 Altec Digger Derrick Easement Machine	0401ET0157	\$125,800
2	Park	1990 Kubota Tractor w/Loader	120638	\$14,000
17	Park	1992 Case Trencher 360D	JAF0104036	\$7,500
29	Park	2009 Walker Mower MTTGHS655	99935	\$8,850
37	Park	2012 John Deere 4X4 72" Mower 1435	1TC1435DPBT120047	\$10,760
38	Park	2012 John Deere 4X4 72" Mower 1435	1TC1435KPBT120051	\$10,760
39	Park	2012 Kubota Tractor w/Bucket, Skid Forks & Grapple L3800DT	74675	\$20,125
40	Park	2013 Kubota 72" 4X4 Side Discharge Mower & Deck F3080	SN11499SN16391	\$8,300
22	Police	2007 FLIR Systems Thermal Imaging Device Sout ZX 1661	25202823	\$15,000
23	Power Plant	2007 Hypertherm Powermax 1000 Plasma Cutter	100041294	\$2,420
24	Power Plant	2007 Hobart Champion 10,000 Welder/Generator	LG430441H	\$2,823
1	Sewer	1992 Agchem Sludge Applicator	2006912	\$94,250
11	Sewer	2001 Ford Sewer Cleaning Machine 747-FR2000	2293	\$30,735
18	Sewer	Agrhim Water Hose Reel	ST318072005	\$21,553
20	Sewer	2006 VacTron Trailer * PMD550GTF	SHZBF16206LF61137	\$31,100
31	Sewer	1982 Kubota Tractor DT4500	10416	\$5,000
34	Sewer	2010 Workhorse Sewer Easement Machine	1493	\$46,000
12	Sports Cmplx	2001 John Deere 4X2 Utility Vehicle Gator	W004X2X069226	\$4,775
13	Sports Cmplx	1996 Ford Holland Tractor 1720		\$14,110
30	Sports Cmplx	2009 John Deere 4x4 Mower 1600	TC1600T060226	\$40,500
33	Sports Cmplx	2010 Bannerman Pre-Line Mower B-12-35	001039	\$937
41	Sports Cmplx	2002 Harper Turbo Goosen Vac TV60E	04910	\$5,000
3	Street	1992 Champion Motor Grader	22782	\$129,000
4	Street	Crafco Crack Sealing Machine 94	1C9EK091XR148238	\$17,987
5	Street	1997 Henderson Sand Spreader FSP8SS	8373	\$4,610
6	Street	1999 Broce Power Broom * BB250	981090	\$10,000
9	Street	1995 Case Wheel Loader * 621B 920	JEE0042827	\$85,000
10	Street	1996 Hypac Street Steelwheel Wheel Loader *	B158C33995	\$30,000
15	Street	1990 Swenson Sand Spreader	54672	\$5,000
19	Street	2006 Bobcat Includes Planner & Paving Breaker	530912787	\$45,060
27	Street	2008 Henderson Sand Spreader	FSH1	\$10,400
28	Street	2008 Western 10' Snow Plow	TBD	\$6,500
35	Street	2011 JCB Backhoe/Loader 3CX14	JCB3C4TA02005958	\$87,750
36	Street	2011 Elgin Street Sweeper * Pelican	NP2299D	\$175,400
7	Utility	1990 Gardner Denver Air Compressor		\$7,500
8	Utility	1992 Case Skid Loader 1845C		\$10,000
14	Utility	2004 JCB Backhoe 214S	SLP214FC4U0904008	\$75,000
16	Utility	2004 Vermeer Trencher RJ450	1VRX0272105100057	\$41,190
25	Wastewater	2007 John Deere Gator	MOHXOPA02204	\$7,693
26	Wastewater	2007 Dixie Chopper Mower	7074358	\$8,398

Note: The items marked with an * are also listed under the Auto Section for liability coverage. The Inland Marine items that need to be scheduled on the auto (for liability coverage) include any street sweepers or equipment used for road maintenance (except for road graders).

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Miscellaneous

301	Fine Arts	Lithograph - Mill on the Smoky	\$950
302	Fine Arts	Lithograph - The Sentinel of the Mesa	\$1,150
701	Misc. Property	Miscellaneous Tools	\$25,000
702	Misc. Property	Sewermain camera	\$56,000
703	Misc. Property	Portable Equip (EMS & Fire) Per File	\$346,459
704	Misc. Property	Portable Radios (Police) Per File	\$9,750
705	Misc. Property	2006 - 5 Tasers & Taser Video Cameras (Police)	\$6,000
706	Valuable Papers	Library Books	\$600,000
801	Equipment	Contractor's Equipment Leased or Rented	\$150,000

Electronic Data Processing

Item	Description	Amt of Ins.
Hardware:		
EMS		
1.	NEC Telephone System S#12130154J	6,000
2.	Paging System (QSC Audio S#030261124, Symetrex Leveler S#421MAGC800421MOC1462, Model M900 S#73609083)	6,850
3.	Simplex 4004 S#H165612102W	1,890
4.	Xerox Workcenter Copier, Model 5030, XEW01 w/duplex and sorter BFO-1	4,400
		\$19,140
Police		
1.	NEC Electra Elite Phone System S#195B	17,000
2.	Zetron Console System Model 4000R S#115088	8000
3.	3 ea. Kenwood Radios Model 8180 S#80301528, 80100838, 80900345 @ \$625 ea.	1,875
4.	1 Kenwood Radio Model 71804 S#70600109	575
5.	4 ea. Tone Alert Pads IDA Corporation Model 20-27 S# 0649174F, 06491730F, 0703046F, 0703045F @ \$650 ea.	2,600
6.	UPS Battery Backup System	15,000
7.	Teletype System - Gateway w/HP Laserjet P2015r	6,500
8.	Mutual Aid Radio	800
9.	EIS Cad System, Dell DRQJC51 w/2 flat monitors, Dell 0186-084-43-163 w/1 flat monitor, Dell 0186-084-622-093 W/2 flat monitors	66,000
10.	Dell Computer S#7NJGTH1	1,500
11.	Two 44 Max Computer Systems with monitors Ampttron Flat Monitor S#11237JA006736, HP 952 Printer S#MY112170F9, HP 5740 Printer S#MY45H1W0V8, HP Scanner 4670, HP 1300 N Printer S#CNBJG21718, HP 842C Printer MXo S#MX0AB140V9	3,800
12.	Zebra Thermal Label Printer S#A060100592, Symbol Scanner Hand Held S#MV62MP	756
13.	Inspiron Laptop S#CJ6QBC1	998
14.	2009 Motorola XTL2500 S#574CKH1505 (Communication Center)	3,000
15.	2009 Motorola Astro Console S#276CKF0711 (Communication Center)	5,000
16.	Sharp MX2600N Color Printer/Copier S#95042478	6,000
17.	Revcord Voice Logger S30226 2010 W173257-3	12,000
		\$ 151,404
Administration		
1.	Dell Power Edge T410 Computer DS6RPN1 W/monitor (Main Frame)	7,000
2.	Dell OptiPlex 380 FM88QN1 w/Monitor, HP Printer S# SG23R1301T (Ray)	2,000
3.	Dell OptiPlex 380 FM7BQN1; Dell Monitor 52Q-3ULU (Patty)	2,000
4.	Dell OptiPlex 380 FM79QN1; Dell Monitor 52Q03UJU (Cathy)	2,000
5.	Dell OptiPlex 380 FM69QN1; Dell Monitor 52Q-3UGLU (Kent)	2,000
6.	Dell OptiPlex 380 CP9TKN1; Dell Monitor 52Q-3UCU (Deb)	2,000
7.	Dell OptiPlex 380 FM78QN1; Dell Monitor 52Q-3VOU(Sharon)	2,000

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8.	Dell OptiPlex 380 FM6BQN1; with Monitor(Debbie)	2,000
9.	Dell OptiPlex 380 CPBRKN1; Dell Monitor 52Q-3UKU (Julie)	2,000
10.	13 ea. NEC Electra Elite Telephones S#'s 19508148, 19506117, 19507822, 19506116, 19605108, 19501485, 19506071/ 19200798, 19508163, 19507717, 19508398, 19407327, 19506250,	2,000
11.	Konica Minolta Biz Hub C451 S#87011900	11,000
12.	Dell Computer w/15" Flat Screen Color Monitor (FW) S#45692922820 OptiPlex GX520 GK047C1	1,450
13.	Dell Computer w/15" Flat Screen Color Monitor (DW) S#45602022821 OptiPlex GX520 BK047C1	1,450
14.	Dell Computer w/15" Flat Screen Color Monitor (Chan 7) S#J8760F1 OptiPlex 745 JB760F1	1,050
		\$ 39,950

Library

1.	Gateway E3400 S# 0023848192 with Gateway Monitor 19"	1,065
2.	HP Deskjet 5150 Printer (dir)	50
3.	Canon Microfilm Scanner 300 S# GSS02335	6,654
4.	Konica Minolta Biz Hub 200 Copier	3,900
5.	Dell Optiplex GX240 S#6Y6SF11 (opac2)	1,000
6.	Dell Optiplex 740 Computer, Keyboard, monitor, S#BKWD2D1 (opac1)	1,500
7.	Dell Optiplex 330, Keyboard, Monitor, Mouse, S#9S2LWG1 (micro); Two Dell Optiplex 755, Keyboard, Monitor, Mouse, S#B7VKEG1 (circ2), S#77VKWG1 (circ1)	3,386
8.	Dell Optiplex 380, Keyboard, Monitor, Mouse S#69Z2SL1 (int3)	1,000
9.	Two Dell Optiplex 380, Keyboard, Monitor, Mouse S369Y6S61 (circ2) S#1LX3NM1 (circ1)	1,900
10.	Three Gryphon Scanners (BayScan)	552
11.	Two Star TSP 743 Receipt Printers	610
12.	Dell 2350DN Laser Printer XL	1,000
13.	Dell OptiPlex 790 Computer w/keyboard & Flat Screen Monitor S300186-141-965-304	850
14.	Hamilton Venu 100 Portable PA System S# 11091769	900
15.	HP OfficeJet 8100 Printer S# CN295BSOKD	125
16.	Dell OptiPlex Computer Model D004S S# 427TWW1	900
		\$ 25,392

Park Department

1.	PA System at Sports Complex	\$ 9,064
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Data Processing Hardware Total
Software & Software Programs

\$244,950
\$33,620

SUMMARY OF INSURANCE

Prepared: 3/07/2013

For: City of Mulvane
211 N Second St
Mulvane, KS 67110

By: ICI
1033 N. Buckner Street, Suite 202
Derby, KS 67037

Crime

Insurance Company	Policy Number	Policy Term
Employers Mutual Casualty Company	8X5872114	4/1/2013 to 4/1/2014

Coverage Detail

Subject	Blanket/Scheduled/Per Loss	Amount	Deductible
Employee Theft	Blanket	\$25,000	\$500
Theft of money and securities – Inside the Premises	Blanket	\$50,000	\$500
Theft of money and securities – Outside the Premises	Blanket	\$50,000	\$500

Forms and Endorsements:

Number	Description
CR2508	Includes Board Members as Employees - excludes the Treasurer (Sharon Phipps has her own bond)
CR2519	Includes Faithful Performance of Duty Coverages

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SUMMARY OF INSURANCE

Prepared: 3/07/2013

For: City of Mulvane
211 N Second St
Mulvane, KS 67110

By: ICI
1033 N. Buckner Street, Suite 202
Derby, KS 67037

Workers Compensation

Insurance Company	Policy Number	Policy Term
Union Insurance Company of Providence	8X5872114	4/1/2013 to 4/1/2014

Coverage Detail

Limits	Description
\$1,000,000	Employers Liability: Each Accident
\$1,000,000	Employers Liability: Disease – Policy Limit
\$1,000,000	Employers Liability: Disease – Each Employee
\$500	Deductible
Included	Workers Compensation: Statutory Benefit

Payrolls

Code	Description	Payroll	Base Rate
5506	Street or Road Construction: Paving or Repaving and Drivers	\$221,500	5.92
7520	Waterworks Operation and Drivers	150,000	4.48
7539	Electric Light or Power Co. NOC - All Employees and Drivers	480,000	3.11
7580	Sewage Disposal Plant Operation and Drivers	160,000	2.64
7720	Police Officers and Drivers	590,000	3.18
8810	Library - Clerical Office Employees NOC	90,000	.23
8380	Automobile Service or Repair Center and Drivers	0	3.16
9015	Swimming Pool - Public Operation	88,500	4.52
8810	Clerical Office Employees NOC	713,300	.23
8820	Attorney-All Employees and Clerical, Messengers, Drivers	0	.32
5606	Contractor-Executive Supervisor or Construction Superintendent	0	1.19
7711	Firefighters and Drivers - Volunteer	84,000	8.31
9015	Buildings - Operation By Owner	0	4.52
9102	Park NOC - All Employees and Drivers	180,000	3.11
9402	Street Cleaning and Drivers	0	3.59
9403	Garbage, Ashes or Refuse Collection and Drivers	0	9.42
9410	Municipal, Township, County or State Employee NOC	63,100	7.57
7705	Ambulance Service, EMS Providers and Drivers	317,000	7.13

Experience Modification Factor .74

Additional Interest

Waiver/Transfer Rights of Recovery: The Burlington Northern & Santa Fe RR, Staubach Global Service Inc.

Waiver/Transfer Rights of Recovery: Southern Star Pipeline Gas Pipeline Inc.

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SUMMARY OF INSURANCE

Prepared: 3/07/2013

For: City of Mulvane
211 N Second St
Mulvane, KS 67110

By: ICI
1033 N. Buckner Street, Suite 202
Derby, KS 67037

Linebacker – Public Official Errors and Omissions

Insurance Company	Policy Number	Policy Term
Employers Mutual Casualty Company	8X5872114	4/1/2013 to 4/1/2014

Coverage Detail

Limits	Description
\$1,000,000	Aggregate for Each Policy Term
\$1,000,000	Each Loss
\$3,000	Insured's Deductible Each Claim
04/01/1988	Retro Date

Coverage Description – Claims Made

Coverage for liability you or your organization may incur by virtue of actual or alleged errors in making statements or decisions in the course of performing your organizational duties. This coverage also includes:

- ✓ Defense costs are First Dollar (after deductible)
- ✓ Coverage A: Public Official Liability
- ✓ Coverage B: Employment Related Practices – Discrimination (age, sex, race), Sexual Harassment
- ✓ "Pay on Behalf of" language
- ✓ Definition of "Organization" means the entity named in the Declarations as the Named Insured
- ✓ Definition of Insured: The organization itself is an insured, along with the governing board of the organization (past, present & future); past, present or future Employees and Volunteer Workers (while they are performing organizational duties). Lawfully appointed members of the Commissions, Boards or other Units operated under your jurisdiction and within an allocation of your total operating budget provided none involve the following unless specifically stated in the declarations that boards are covered:
 - Airports,
 - Hospitals or nursing homes,
 - Housing authorities,
 - Transit authorities,
 - Gas or electrical utilities,
 - Port authorities
- ✓ Definition of Insured also includes those insureds serving on the board of an entity other than the "organization" provided the following conditions are met:
 - a) The outside entity is tax exempt
 - b) The appointment of the insured to the outside entity is based solely upon that person being an employee or lawfully elected or appointed governing board member of the "organization", and
 - c) The "organization" directs the insured to serve on the board of the outside entity.
- ✓ Insured does not include any person working on retainer and/or as an independent contractor

Coverages, Details and/or Endorsements *(See policy for complete forms list)*

- Coverage is provided for Board and all employees

Additional Insureds

- Library Board
- Mulvane Housing Authority
- Public Building Commission

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"Who is An Insured?" EMC Public Entity Program

Linebacker

Who is an Insured:

1. Each of the following is an insured:
 - a. The "organization" named in the Declarations.
 - b. The "organization's" past, present, or future lawfully elected, appointed or employed officials.
 - c. Lawfully appointed members of the commissions, boards, or other units operated under your jurisdiction and within an allocation of your total operating budget, provided however, that none of the above are insureds with respect to operations involving airports, transit authorities, hospitals, nursing homes, housing authorities, port authorities, gas utilities or electric utilities unless specifically stated in the declarations that boards are covered.
 - d. "Employees," past, present or future of the "organization" while acting within course and scope of their duties while conducting the business of the "organization".
 - e. "Volunteers" past, present or future including student teachers while acting within their scope of duties.
 - f. The estates, heirs, legal representatives or assigns of deceased persons who were insureds at the time of the "wrongful act" upon which a claim is based.
2. Insured shall also include those insureds serving on the board of an entity other than the "organization" provided that the following conditions are met:
 - a. The outside entity is tax exempt;
 - b. The appointment of the insured to the outside entity is based solely upon that person being an "employee" or lawfully elected or appointed governing board member of the "organization"; and
 - c. The "organization" directs the insured to serve on the board of the outside entity.
3. Insured does not include any person working on retainer and/or as an independent contractor.

(CL7001 01-08)

Law Enforcement Liability

Who is an insured:

1. Each of the following is an insured:
 - a. The insured named in the Declarations.
 - b. Your employees, but only for acts within the scope of their employment by you.
 - c. Volunteers or auxiliary while performing law enforcement activities for you at your request.
However, none of these employees, volunteers or auxiliary is an insured for:
 - 1) "Bodily injury" or "personal and advertising injury" to you or to a co-employee while in the course of his or her employment; or
 - 2) "Bodily injury" or "personal and advertising injury arising out of his or her providing or failing to provide professional health care services; or
 - 3) "Property damage" to property owned or occupied by or rented or loaned to that employee, or any of your other employees.
 - d. Any elective or appointive officer or a member of any board or commissioner or agency of yours while acting within the scope of their duties as such.
2. The political subdivision in which you are located is an insured, but only with respect to liability of the political subdivision for which an insured, as defined in paragraphs 1.a., b., c., or d. above, is also liable.

(LE7002 01-08)

Business Auto

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - 1) The owner or anyone else from whom you hire or borrow a covered "auto".
 - 2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
 - 3) Anyone other than your "employees" while moving property to or from a covered "auto".

(CA0001 10-01)

General Liability

Who is an Insured:

1. If you are designated in the Declarations as:
 - 1) An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - 2) An organization other than a partnership, joint venture or limited liability company, you are insured.
 2. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.
However, none of these "employees" or "volunteer workers" are insureds for:
 - 1) "Bodily injury" or "personal and advertising injury":
 - a) To you, to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
 - 2) "Property damage" to property:
 - a) Owned, occupied or used by,
- Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, any of your "employees", "volunteer workers".

(CG0001 12-04)

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SUMMARY OF INSURANCE

Prepared: 3/07/2013

For: City of Mulvane
211 N Second St
Mulvane, KS 67110

By: ICI
1033 N. Buckner Street, Suite 202
Derby, KS 67037

Data Compromise Liability

Insurance Company	Policy Number	Policy Term
Employers Mutual Casualty Company	0X5863414	4/1/2013 to 4/1/2014

Coverage Detail

<u>Limits</u>	<u>Description</u>
\$100,000	Response Expenses Coverage Annual Aggregate
\$100,000	Defense & Liability Coverage Annual Aggregate
\$25,000	Identity Recovery Aggregate

Every Business Need Data Compromise Coverage - With businesses using electronic records, cyber-based transactions and mobile electronics, it's no secret that the risk of a data breach is an increasing concern. The effects of a data breach are long lasting and could be financially devastating. Data compromise coverage is an innovative product designed to help small and midsize businesses respond to data breaches and offers identity theft recovery for designated executives of an insured organization.

The Cost Of A Data Breach - Almost all states have enacted data breach notification laws requiring affected businesses to notify customers that their personal data has been lost or stolen. It can be complicated and expensive to respond to a data breach. In fact, notification is estimated to cost about \$100 per customer. Add in the expenses of identity theft recovery services, forensic IT services, lost and/or interrupted business, and reputational damage, and it's easy to see why many businesses seek solutions to this threat.

Data Compromise And Identity Recovery Coverage -Data compromise coverage is available through EMC Insurance Companies at an affordable premium. This policy offers coverage for response expenses, defense and liability, and identity recovery.

- *Response Expenses Coverage:* includes a legal and forensic information technology review of the breach, notification to the affected individuals, and services for the affected individuals, including a toll-free help line, credit monitoring and identity restoration case management.
- *Defense and Liability Coverage:* provides coverage for data compromise defense and data compromise liability in the event that affected individuals sue the insured. There must first be a covered loss under the response expenses coverage before defense and liability coverage becomes effective.
- *Identity Recovery Coverage:* provides expense reimbursement and case management services caused by an identity theft for key individuals within the insured organization. Expenses include various legal costs, lost wages, child and elder care costs, mental health counseling and other miscellaneous unnamed costs. Insureds who are victims of covered identity thefts are assigned a case manager who provides them with a wide range of identity recovery services, including letter writing, phone calls, credit report requests, follow-up and record keeping.

Timely Help When It's Needed Most

- Coverage to help navigate applicable state laws in the event of a data breach
- Identity recovery protection for key individuals in the organization should their personal information be used to commit identity theft
- First- and third-party coverage under one policy
- Cost mitigation for notification and potential legal action by affected parties
- Reputational risk management services

Claim Services -Claim services are provided by data compromise and identity recovery claim specialists. Insureds needing legal defense are represented by law firms that specialize in this area. These legal services would normally be too expensive for a small business owner, but are available through the data compromise and identity recovery coverage from EMC Insurance Companies.

This Summary of Insurance does not constitute proof of coverage, nor does it include all the terms, conditions, and exclusions of the policy(ies) described. Please refer to the actual policy(ies) for complete details.

When Data Compromise Coverage Pays Off - Data thieves can steal private information whether they get inside your office or raid your trash bin. The following real examples are the kinds of data breaches that data compromise coverage can help your business recover from:

- A burglar stole a laptop from the human resources department of a wireless firm. Data on 255 current and former employees was taken, including birth dates and Social Security numbers.
- Thieves mined a dumpster outside of a business for credit card transactions and account statements. Because the documents were not shredded, they were able to obtain a large amount of private information.
- An accountant's office was burglarized, and a PC containing the tax records of 800 clients in four states was stolen. Compromised information included bank account numbers, routing numbers and Social Security numbers.

SUMMARY OF INSURANCE

Prepared: 3/07/2013

For: City of Mulvane
211 N Second St
Mulvane, KS 67110

By: ICI
1033 N. Buckner Street, Suite 202
Derby, KS 67037

Ambulance Malpractice

Insurance Company	Policy Number	Policy Term
Illinois EMCASCO Insurance Company	8X4933414	4/1/2013 to 4/1/2014

Coverage Detail

Limits	Description
\$1,000,000	General Aggregate Limit
\$1,000,000	Each Occurrence Limit
None	Deductible
04/01/1987	Retro Date

Schedule of Hazards

Description	Total
Number of Annual Calls - Emergency	763
Number of Annual Calls - Transporting to and from hospitals	416

Additional Information

This is liability coverage for malpractice arising out of the rendering or failure to render professional services by one of the ambulance attendants.

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EMC Public Entity Special Coverages

MK8238 (8-10)

Property

- Fences and signs within 1,000 ft of premises: included in building limit
- Ordinance or law: included in building limit
- Personal property within 1,000' of premises: covered
- Debris removal: 25% + additional \$50,000
- Fire department service charge: \$25,000
- Pollutant cleanup and removal: \$25,000 annual aggregate
- Newly acquired buildings: \$1,000,000
- Newly acquired personal property: \$500,000
- Personal property of others: \$50,000
- Valuable papers and records – cost of research: \$200,000 each premises
- Personal property off premises/Transit: \$100,000
- Outdoor property: \$50,000 applies to radio and TV antennas, satellite dishes, trees, plants and shrubs, not more than \$1,000 for any one tree, plant or shrub
- Business income and extra expense: \$500,000
- Arson reward: \$25,000
- Sewer backup: \$100,000
- Accounts receivable: \$200,000 each premises
- Money and securities: \$10,000 each occurrence
- Fine arts: \$50,000 each occurrence
- Fire extinguisher – recharge: unlimited
- Utility services – direct damage: \$10,000
- Foundations of buildings and pilings: 10% of covered property limit up to \$250,000
- Cost of taking inventory: \$50,000
- Legal liability including personal property of others: \$100,000
- Electronic data cost to replace or restore: \$25,000 annual aggregate
- Non-owned detached trailers on premises: \$5,000
- Underground fiber optic: included in amount of insurance, subject to a \$2,500 deductible
- Changes or extremes in temperature or humidity: \$15,000
- Emergency services commandeered property: \$250,000
- Machinery breakdown included
- Lock replacement and rekeying: \$10,000

General Liability

- All premises and operations with automatic coverage for new premises, operations or activities
- Coverage for operations by independent contractors
- Products and completed operations
- Broad liability coverage available for all electric, gas and water utility operations
- Premises medical payments
- Personal injury
- All employees as additional insureds
- Volunteers as additional insureds
- Non-owned watercraft coverage under 51 ft
- Fire legal liability coverage, real property: \$100,000
- Host liquor liability coverage

- Advertising offense liability coverage
- Incidental medical malpractice
- EMT/EMS coverage available

Automobile

- Broad business auto insurance form
- Auto liability insurance applies to any autos used
- Medical payments coverage available for cars you own
- Comprehensive and collision coverage available
- Employers non-ownership & hired car liability available
- Hired auto physical damage available
- Reimburse deductible for employees and volunteers responding to emergency scene with personal auto
- Individual liability of employees using their own cars for your business is included
- Freezing coverage for fire and emergency vehicles
- Covers all owned scheduled vehicles, including fire trucks, ambulances and boom trucks

Public Officials Errors & Omissions and Employment Practices Liability

- Claims-made policy
- Defense costs are first dollar coverage (after deductible), and defense is provided by insurance carrier
- Includes coverage for lawfully elected and appointed officials, employees and volunteers
- Limits available up to \$1,000,000
- Deductibles available from \$1,000 and up
- Prior acts coverage may be available

Law Enforcement Liability

- Occurrence policy
- Bodily Injury, Property damage and personal/advertising injury
- Limits available up to \$1,000,000 per occurrence
- Deductibles available from \$1,000 and up
- Defense paid in addition to policy limits
- Medical payments included at \$5,000 limit

Umbrella Liability

- May apply as excess over most primary liability insurance coverages, including general liability, auto liability and employers liability
- Limits available from \$1,000,000 and up
- Upon request, coverage may also apply as excess over public officials errors and omissions/employment practices liability and law enforcement liability

Other Coverages

- Crime coverages
- Builders' Risk
- Inland Marine
- Attorney Direct Program offers professional advice for employment practices liability issues.

This coverage applies to public entities other than school districts. This is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please read the policy for specific terms and conditions.

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