

TOWN OF GREENVILLE  
ORDINANCE NO. 2013-WR-047

**RESOLUTION CONCERNING THE SELECTION OF AN INSURANCE  
CARRIER REPRESENTATIVE FOR THE TOWN OF GREENVILLE  
AND GREENVILLE MUNICIPAL WATER AND SEWER UTILITY OF  
GREENVILLE INDIANA FROM SEPTEMBER 1<sup>ST</sup>, 2013 THROUGH  
AUGUST 31<sup>ST</sup>, 2014**

WHEREAS, the Greenville Municipal Water and Sewer Utility Council for the Town of Greenville, Indiana, is the entity for fixing of compensation and benefits for all employees of the Greenville Water Utility pursuant to IC 8-1.5-3-4 and;

WHEREAS, in the interest of providing the Greenville Municipal Water and Sewer Utility and Town of Greenville with quality commercial insurance coverage at the most cost effective premiums. The Greenville Town Council and Greenville Water Utility Council for the Town of Greenville, Indiana requested quotations from ISU Insurance and Investment Group Michael Whalen Agent and Neace-Lukens Insurance Group and;

WHEREAS, Neace-Lukens Insurance Group declined to bid {see e-mail attached};

NOW, THEREFORE, BE IT ORDAINED BY THE GRENVILLE MUNICIPAL WATER AND SEWER UTILITY COUNCIL OF THE TOWN OF GREENVILLE, INDIANA, AS FOLLOWS:

1. Insurance Policies issued by ISU Mike Whalen Agent shall be effective from September 1<sup>st</sup>, 2013 through and to include August 31<sup>st</sup>, 2014.

2. Commercial Package shall include the following;

- Property
- General Liability
- Employee Benefits Liability
- Wrongful Acts Liability
- Law Enforcement Liability
- Auto
- Inland Marine
- Crime
- Umbrella

3. ISU Mike Whalen Agent shall provide to the Greenville Municipal Water and Sewer Utility Clerk / Treasurer a minimum of 60 days prior to renewal date premium renewal notices. The Greenville Water Utility and Town of Greenville shall acquire at least one competitive bid for the same coverage of insurance if a premium increase is indicated for the September 1<sup>st</sup>, 2013 through and to include August 31<sup>st</sup>, 2014 calendar year. The Greenville Water Utility Clerk / Treasurer shall submit the new bid along with the renewal premiums for the current insurance provider representative to the Greenville Municipal Water and Sewer Utility and Town Council at their August 2014 Monthly Meeting.

TOWN OF GREENVILLE  
ORDINANCE NO. 2013-WR-047

4. See ISU Mike Whalen Agent Proposal dated August 2013 attached.

5. Comparison Chart ISU Insurance Group expiring and renewal.

	<u>ISU</u> <u>EXPIRING PREMIUM</u>	<u>ISU</u> <u>RENEWAL PREMIUM</u>
Commercial Package	\$ 7,494.00	\$ 9,549.00
Workman Comp.	<u>\$ 5,922.00</u>	<u>\$ 5,853.00</u>
Yearly Total	\$ 13,416.00	\$ 15,402.00

6. The policy break down for cost is as follows

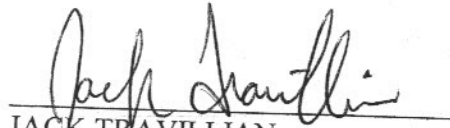
- Water Utility Premium \$ 11,679.05
- Town of Greenville \$ 3,722.95 {see breakdown attached}

7. After Passage of this Resolution the Town of Greenville Clerk / Treasurer shall contact ISU providing them with a copy of this Resolution and requesting an invoicing as outlined in item 6 above in accordance with proposal and e-mail attached.

ADOPTED BY THE TOWN COUNCIL OF GREENVILLE, INDIANA, ON THE 12th DAY OF AUGUST, 2013.

PRESIDENT OF THE TOWN AND  
MUNICIPAL WATER AND  
SEWER UTILITY COUNCIL OF  
GREENVILLE, INDIANA

  
TALBOTTE RICHARDSON,

  
JACK TRAVILLIAN,  
CLERK/TREASURER

PREPARED BY: RANDAL JOHNES



**ISU Insurance and Investment Group**

Independently Owned & Operated

Offices Coast to Coast

*One Responsible Source™*

***AN INSURANCE PROPOSAL  
PREPARED FOR:***

*TOWN OF GREENVILLE AND/OR  
GREENVILLE WATER UTILITIES  
P. O. Box 188  
GREENVILLE, IN 47124*

***PRESENTED BY:***

*MIKE WHALEN  
ISU  
INSURANCE AND INVESTMENT GROUP  
301 EAST UTICA ST.  
SELLERSBURG, IN 47172*

*AUGUST 2, 2013  
HCC & TRAVELERS*

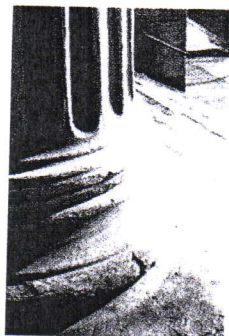
301 East Utica Street  
Sellersburg, IN 47172

Telephone 812.246.6333  
Fax 812.246.6335

Email [sellersburg@isu-iig-com](mailto:sellersburg@isu-iig-com)  
License #2234320



*Leading the Way for Indiana!*



## HCC Public Risk

Public Entity Insurance  
Proposal for:

## Town of Greenville

Presented by:

Mr. Mike Whalen  
ISU - Insurance and Investment  
301 East Utica Street  
Sellersburg, IN 47172  
Phone: 812-246-6333  
Fax: 812-246-6335

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**Burnham&Flower**  
INSURANCE GROUP  
*You serve others. We serve you.*

Randall W. Teltoe, CPCU, CIC, CRM  
Phone: 317-878-5035  
rteltoe@bfgroup.com



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# Burnham & Flower

## INSURANCE GROUP

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### INTRODUCING Burnham & Flower Insurance Group

Homer J. Flower and Duane F Burnham founded the Burnham & Flower Insurance Group in 1966. The company was established primarily to provide retirement programs to Michigan Township Officials and Employees. Since then Burnham & Flower has evolved from one agency into six separate corporations serving over 2,600 municipalities in Michigan, Ohio, Indiana and Illinois. By our 40<sup>th</sup> anniversary in 2006, we had grown to be one of the largest municipal insurance organizations in the Midwest.

The company provides top-of-the-line products in categories such as Short- and Long-Term Disability, Life, Health, Dental, Vision, Retiree Benefits, Retirement Programs and Services, Property & Liability Insurance and Workers' Compensation, to name a few. What's more, the products BFIG represents are designed to be highly flexible to meet your unique and changing needs.

Burnham & Flower prides itself on providing clients the highest level of customer service and support. Our customers benefit from our experienced, specialized team of insurance professionals looking out for your best interests. This extensive team includes customer service representatives, company representatives and marketing personnel. In addition, we go the extra mile to help educate our customers and provide added support and service in areas such as employee relations, risk management and loss control.

For more information about Burnham & Flower, please contact us at 800.748.0554.

## HCC Public Risk Service Providers



### **Burnham & Flower Insurance Group**

Customer Service  
315 S. Kalamazoo Mall  
Kalamazoo, MI 49007  
888.748.7966



**HCC**

HCC Public Risk

### **HCC Public Risk**

Risk Control Administration  
1700 Opdyke Court  
Auburn Hills, Michigan 48326  
800.878.9878



**HCC**

HCC Public Risk Claim Service, Inc.

### **HCC Public Risk Claim Service, Inc.**

Claims Administration  
1700 Opdyke Court  
Auburn Hills, Michigan 48326  
800.878.9878  
24 Hour Telephone: 800.225.6561  
[claims@midwestclaims.com](mailto:claims@midwestclaims.com)

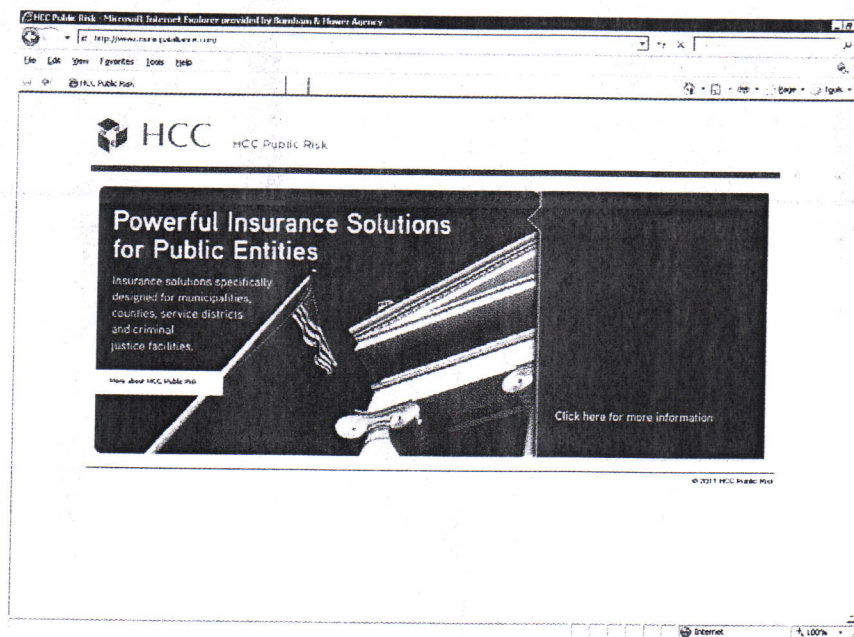


## HCC Public Risk Web Site



Set your home page to **[www.municipalalliance.com](http://www.municipalalliance.com)** to visit The HCC Public Risk web site, available to you 24 hours each day, 7 days each week.

Visit the site to learn about upcoming events such as annual conventions, important meetings and helpful workshops; learn about the board members who represent you; find contact information for all of the municipal coverage professionals who are eager to serve your needs.



HCC maintains some of the highest financial ratings available within the insurance industry:



**AA**  
by Standard & Poor's



**AA**  
by Fitch Ratings



**A+**  
by A.M. Best Company



# HCC

HCC Public Risk

## HCC PUBLIC RISK RISK CONTROL SERVICES

The HCC Public Risk provides a variety of risk control services to its insured public entities throughout Michigan, Ohio, Indiana and Illinois. These services are provided by experienced risk control personnel located in each state who utilize proven risk control techniques and procedures. These techniques and procedures are continuously updated by conferring with HCC Public Risk appointed counsel and Midwest Claims Service, Inc.\* Through these efforts, HCC Public Risk insureds are provided the most up to date information on statutes, case law and claims experience. These efforts are done as a service to HCC Public Risk insureds to help them avoid, reduce and/or transfer potential liability exposures.

Some of the risk control services provided to HCC Public Risk insureds include:

1. Risk Control Profiles;
2. Risk Control Recommendations;
3. Special Events and Contract Reviews;
4. Resource Materials;
5. Technical Assistance;
6. Risk Control Seminars.

- **RISK CONTROL PROFILES** – The Risk Control Department has field representatives who visit and survey insured public entities to identify existing and/or potential liability exposures. While at the site, the field representative meets with officials and department heads to discuss and review the operations of the entity. The Risk Control Department field representative will survey and analyze any potential problem areas that exist within the entity. These issues will then be discussed with officials and department heads during the on-site survey.
- **RISK CONTROL RECOMMENDATIONS** – After the information is gathered during the Risk Control survey, letters of recommendation are developed and provided to the entity's officials and department heads. Often included with these recommendations is resource material to help the insured entity implement the recommendation(s). These efforts will help the insured entity manage their liability exposures.



- **SPECIAL EVENTS AND CONTRACT REVIEWS** – The Risk Control Department Representatives will review special event applications along with site plans to help insured entities identify potential liability exposures inherent with these types of events. Recommendations will then be made to help the HCC Public Risk insured manage these exposures. In addition, the Risk Control Department Representatives will review contractual language from a risk control perspective and provide suggestions to help reduce potential liability exposures. These suggestions can then be reviewed by the entity attorney before the contract is signed or revised.
- **RESOURCE MATERIAL** – The Risk Control Department has a large quantity of resource material available to assist public entities in developing sound risk control programs. Specific information is available to assist human resource departments, park and recreation departments, public works departments, emergency medical services, fire departments, jails and police departments. In addition, the department has sample manuals, risk control guidelines and model policies and procedures. The Risk Control Department Representatives continuously update and make available these resources for HCC Public Risk insureds.
- **TECHNICAL ASSISTANCE** – The Risk Control Department Representatives also provide assistance to HCC Public Risk insureds with liability related questions and issues. They are also available to meet with your safety committee to provide guidance and advice. The Risk Control Department Representatives are continuously trained and updated on the latest information that could potentially affect public entities. Their many years of experience, education and training are offered to HCC Public Risk insureds as a valuable service.
- **RISK CONTROL SEMINARS** - The Risk Control Department assists, sponsors and presents seminars to HCC Public Risk insureds. Some topics include:
  1. Sexual Harassment in the Workplace;
  2. Other Forms of Discrimination, including ADA and Whistleblowers;
  3. Law Enforcement Liability;
  4. Governmental Immunity.

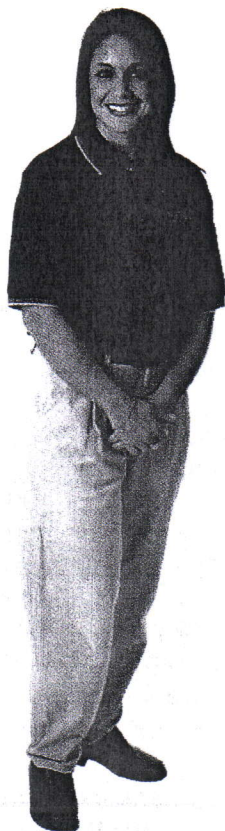
Other seminars can be tailored to meet the needs of the public entity.

In conclusion, the HCC Public Risk Risk Control Department Representatives are available to provide risk control advice and guidance at *no additional cost* to HCC Public Risk insureds. If you have any questions in regards to any of the risk control services that are provided, please contact your local HCC Public Risk Risk Control Representative or the HCC Public Risk Risk Control Department.

*\* HCC Public Risk is a subsidiary of HCC Insurance Holdings, Inc. and is the claims administrator for the HCC Public Risk program. Information regarding Midwest and appointed counsel is on their web page at [www.midwestclaims.com](http://www.midwestclaims.com).*



## Our Service Promise



### *We promise...*

- We will promptly respond to your phone calls and emails.
- We will expedite any changes in coverage.
- We have staff on-site with expertise in the following areas:
  - Property & Casualty
  - Workers compensation
  - Bonds
- We will happily review your coverage at any time—we recommend review on an annual basis.
- We have the ability to review contracts or certificates you receive from other entities.
- We are willing and able to meet with you and your team to fully review coverage.

**Burnham&Flower**  
**INSURANCE GROUP**  
*You serve others. We serve you.*



## HCC Public Risk Indiana

Quote Date: 07/23/2013  
Quote for: TOWN OF GREENVILLE  
Policy Term: 09/01/2013 - 09/01/2014  
Payment Plan: Annual  
Company: U.S. Specialty Insurance Company  
Policy #: PKG80810181

### General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate

**Subject to \$0 Deductible**

Damage to Premises Rented to you \$50,000 **Subject to \$0 Deductible**

Medical Payments \$10,000

Cemetery Professional - No Coverage

Pesticide or Herbicide - No Coverage

Employee Benefits - Occurrence Form - Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate  
**Subject to \$1,000 Deductible including loss and loss adjustment expenses**

Sewer Backup Liability - Included

**Special Events:** Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

**Fireworks Liability:** Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage (Additional Premium will apply)

### Wrongful Acts Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate

**Subject to \$2,500 Deductible including loss and loss adjustment expense**

### Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate

**Subject to \$2,500 Deductible including loss and loss adjustment expense**

### Excess Liability

Coverage applies to General Liability, Employee Benefits, Wrongful Acts, Law Enforcement, and Auto Liability

Excludes Uninsured Motorist and Underinsured Motorist Coverage

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate

**Subject to \$10,000 SIR**

Employers Legal Liability - No Coverage

Quote for: TOWN OF GREENVILLE



## HCC Public Risk Indiana

### Property

Total Building and Contents Limit	\$2,966,709
<b>Subject to:</b>	90% Coinsurance
Blanket Basis	<b>\$1,000 Deductible</b>
Agreed Amount	Included
Building Valuation—per schedule on file with company	Included
Special Form	Replacement Cost,
Accounts Receivable	Included
Animal Mortality	\$250,000 any one occurrence
Back Up of Sewer or Drains	\$10,000 any one occurrence
Blanket Portable Equipment	\$25,000 any one occurrence
Building Ordinance or Law	\$50,000 any one occurrence
Business Income	\$250,000 Undamaged portion / or demolition
Extra Expense	10% of reported values (Increased cost of construction)
Communication Towers	\$100,000 any one occurrence
Debris Removal	\$500,000 any one occurrence
EDP Coverage	\$100,000 any one occurrence
	25% of direct physical loss or damage to covered property
	\$250,000 any one occurrence
	In transit subject to \$10,000 limit
	Mechanical Breakdown subject to \$10,000 limit
Electrical Utility Service Interruption	\$25,000 any one occurrence
Fine Arts	\$25,000 any one occurrence
Fire Department Service Charge	\$5,000 for your liability
Fire Equipment Recharge	\$5,000 for each separate 12 month period
Foundations of Machinery	\$500,000 any one occurrence
Golf Course Greens	\$100,000 any one occurrence
Ground Maintenance Equipment	\$100,000 any one occurrence
Inventory or Appraisal	\$10,000 any one claim
Newly Acquired or Constructed Prop – Bldg	\$1,000,000 for 180 days at each building
Newly Acquired or Constructed Prop – Contents	\$250,000 at each building
Outdoor Property – Specifically Listed Items	\$10,000 any one occurrence; Limited Perils
Outdoor Property – All Other Items	\$5,000 any one occurrence; Limited Perils
Personal Effects – Property of Others	\$1,000 for personal property of any one employee or volunteer
	\$50,000 any one occurrence
	\$15,000 any one occurrence for property of others
Property in Transit	\$25,000 any one occurrence
Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000
Valuable Papers & Records – Cost to Research	\$250,000 any one occurrence
Earthquake Coverage	\$500,000 subject to \$50,000 Deductible
Flood Coverage	\$500,000 subject to \$50,000 Deductible
(Any location in the following flood zones is excluded: Flood Zones A, AO, AH, A1-A30, A99, V and V1-V30)	
Equipment & Mechanical Breakdown	Included
	<b>Subject to: \$1,000 Deductible</b>





## HCC Public Risk Indiana

### Automobile

Based on 6 vehicles - Schedule on file with Company

Subject to \$1,000,000 Liability Limit

**Subject to \$0 Deductible**

\$1,000,000 Uninsured / Underinsured Motorist coverage limit - Subject to signed UM/UIM form

Hired and Non Owned Automobile Liability

Physical Damage per schedule on file with company

Hired Auto Physical Damage Coverage Limit \$35,000 subject to deductibles per schedule on file with company

Physical Damage to Volunteers or Employees Personal Auto

Medical Payments \$5,000

### Inland Marine

**Subject to \$500 Deductible**

Scheduled Contractors Equipment – Per Schedule on file with company \$7,910

Valuation: Replacement Cost - per schedule on file

Misc. Property & Equipment \$7,658

Valuation Replacement Cost

Contractors Equipment Rented From Others \$0

less than 90 days

Flood Limit No Coverage

Earthquake Limit No Coverage

**Total Limit \$15,568**

### EDP - Limited to coverage provided under Property Extensions

### Crime

**Coverage Form B, C & F Subject to: \$500 Deductible**

B. Forgery or Alteration No Coverage

C. Theft, Disappearance and Destruction In/Out \$5,000

Tax Time Limit \$5,000

F. Computer Fraud No Coverage

**Coverage Form O & P Subject to: \$500 Deductible**

O. Employee Dishonesty – Per Loss \$25,000

P. Employee Dishonesty – Per Employee No Coverage

Includes Faithful Performance

**Annual Package Premium:**

**\$9,349**

Quote for: TOWN OF GREENVILLE



## HCC Public Risk Indiana

**\*\*Note:** Terrorism option and optional quoted premiums are not included in installment plan premiums.

**\*\*Note:** MINE SUBSIDENCE COVERAGE IS AVAILABLE. IF QUOTE IS DESIRED, PLEASE ADVISE.

**\*\*Note:** Mold, Fungi & Bacterial Exclusion Included

**\*\*Note:** All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments

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Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Program Reauthorization Act 2007.

TRIPRA DOES NOT APPLY TO AUTOMOBILE, EMPLOYEE BENEFITS,  
WRONGFUL ACTS OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage (not included in above package quote):

CASUALTY LIMITED TERRORISM COVERAGE (ACT OF 2007)	\$100
PROPERTY LIMITED TERRORISM COVERAGE (ACT OF 2007)	\$100

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**Optional Quotes and Premium:**

**Special Conditions:**

**QUOTE GOOD FOR 30 DAYS ONLY** ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.

Quote for: TOWN OF GREENVILLE



## HCC Public Risk

### **Town of Greenville** Indiana **Premium Summary**

<i>General Liability</i>	<i>Included</i>
<i>Employee Benefits Liability</i>	<i>Included</i>
<i>Wrongful Acts Liability</i>	<i>Included</i>
<i>Law Enforcement Liability</i>	<i>Included</i>
<i>Umbrella</i>	<i>Included</i>
<i>Property</i>	<i>Included</i>
<i>Automobile</i>	<i>Included</i>
<i>Inland Marine</i>	<i>Included</i>
<i>Crime</i>	<i>Included</i>
<b>Total Premium:</b>	<b>\$9,349</b>
<i>Terrorism</i>	<i>\$200</i>
<b>Total Premium (including Terrorism):</b>	<b>\$9,549</b>

## **WORKERS COMPENSATION POLICY OUTLINE**

### **COVERAGE**

### **LIMIT**

### **PER**

#### **WORKERS COMPENSATION BENEFITS - TRAVELERS**

States: IN

#### **EMPLOYERS LIABILITY (B):**

Bodily Injury by Accident	\$500,000	Each Accident
Bodily Injury by Disease	\$500,000	Policy Limit
Bodily Injury by Disease	\$500,000	Each Employee

#### **EXPERIENCE MODIFICATION:**

Experience Modification Factor .90 Expiring was .95

#### **ESTIMATED PAYROLLS:**

### **CLASSIFICATION**

### **STATE**

### **CODE**

### **PAYROLLS**

WATERWORKS OPERATION	IN	7520	\$ 150,508
POLICE OFFICERS & DRIVERS	IN	7720	\$ 26,000
CLERICAL OFFICE EMPL	IN	8810	\$ 34,840

## ***PREMIUM COMPARISON***

<b>COVERAGE</b>	<b>EXPIRING PREMIUM</b>	<b>RENEWAL PREMIUM</b>
Commercial Package * Current Carrier: HCC	\$ 7,494	\$ 9,549
Workers Compensation Current Carrier: Travelers	<u>\$ 5,922</u>	<u>\$ 5,853</u>
Totals	\$13,416	\$15,402

- **PACKAGE POLICY INCLUDES THE FOLLOWING COVERAGES:**  
PROPERTY, GENERAL LIABILITY, EMPLOYEE BENEFITS LIABILITY, WRONGFUL ACTS LIABILITY, LAW ENFORCEMENT LIABILITY, AUTO, INLAND MARINE, CRIME AND UMBRELLA.

BUILDING AND CONTENTS COVERAGES INCREASED 6% FOR A TOTAL OF \$1,365,850 ADDITIONAL LIMIT.

ADDED NEW WASTE WATER PLANT

REPLACED 2 WATER TOWERS WITH NEW TOWER AND PUMP

REPLACED 1996 JEEP WITH 2010 FORD CROWN VICTORIA

***FOLLOWING ARE SOME ITEMS YOU ARE NOT INSURED FOR***

- Breach of Security
- Infrastructure
- Pollution
- OSHA
- Cemetery Professional
- Pesticide or Herbicide
- Computer Fraud
- Forgery or Alternation

**HCC***Mind over risk***Property Schedule Information**

Loc. #	Bldg #	Fac Loc #	Address Year Built	Building	Contents	Mine Subsidence	FAR	POK	CK	BF Code	Bldg within 100 ft	Spec Ded
1	1	N/A	9706 CLARK STREET - TOWN HALL 1980	\$189,894	\$113,749	\$0	R	10	2	100	No	N/A
2	1	N/A	CLARK STREET - STORAGE BLDG 1996	\$53,436	\$26,764	\$0	R	16	1	403	No	N/A
5	1	N/A	WIND DANCE FARMS - PUMP STATION 1995	\$8,833	\$0	\$0	R	18	3	901	No	N/A
6	1	N/A	PEKIN ROAD - PUMP STATION 2000	\$8,833	\$0	\$0	R	18	3	901	No	N/A
7	1	N/A	1011 FREEDOM CRT- HERITAGE SPRINGS WWTP 2003	\$424,000	\$10,600	\$0	R	14	2	903	No	N/A
7	2	N/A	1011 FREEDOM CRT- LIFT STATION 2003	\$159,000	\$0	\$0	R	14	3	905	Yes	N/A
7	3	N/A	1011 FREEDOM CRT- AERATION TANK 2003	\$106,000	\$0	\$0	R	14	3	903	No	N/A
7	4	N/A	1011 FREEDOM CRT- SLUDGE HOLDING TANK 2003	\$53,000	\$0	\$0	R	14	3	903	No	N/A
7	5	N/A	1011 FREEDOM CRT- AERATION TANK #2 2003	\$53,000	\$0	\$0	R	14	3	903	No	N/A
7	6	N/A	1011 FREEDOM CRT- CLARIFIER TANK B 2003	\$53,000	\$0	\$0	R	14	3	903	No	N/A
7	7	N/A	1011 FREEDOM CRT- CLARIFIER TANK A 2003	\$53,000	\$0	\$0	R	14	3	903	No	N/A
7	8	N/A	1011 FREEDOM CRT- BIO-SELECTOR TANK 2003	\$53,000	\$0	\$0	R	14	3	903	No	N/A
8	1	N/A	9400 CLARK STREET - WATER TOWER	\$901,000	\$0	\$0	R	14	3	902	No	N/A

Client Name: TOWN OF GREENVILLE  
Application #: T003250003008  
Indiana - HCC Public Risk

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# HCC

*Mind over risk*

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2013

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9	1	N/A	ZERO US HWY 150 & BARRY LN - PUMPNG STN 2013	\$699,600	\$0	\$0	R	18	3	901	No	N/A
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**Client Name:** TOWN OF GREENVILLE  
**Application #:** T003250003008  
**Indiana - HCC Public Risk**

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# HCC

*Mind over risk*

Mine Subsidence Total:

\$0

Total Items: 14

Building Limit Total: \$2,815,596

Contents Limit Total: \$151,113

Property Grand Total: **\$2,966,709**

### POK Description:

10-Offices  
11-Parks/Recreation  
12-Jails  
13-Libraries  
14-Water/Sewer  
15-Fire/Police  
16-DPW/Garages  
17-Builders Risk  
18-Pump Houses, Lift Stations

### CK Description:

1-Frame  
2-Joisted Masonry  
3-Non Combustible  
4-Masonry Non Combustible  
5-Modified Fire Resistive  
6-Fire Resistive  
7-Sprinklered

### BF Description:

000 - Vacant  
010 - Vacant Land  
011 - Building For Sale  
020 - Liability Only

100 - Administrative Office  
101 - Library

200 - Police Station  
201 - Jail/Lock-up  
203 - Animal Pound

301 - Training Tower  
303 - Ambulance Building

400 - Street Maintenance Building  
401 - Garage  
402 - Paint Shop  
403 - Storage Building  
405 - Salt Storage Shed  
406 - Bridge

500 - Incinerator  
501 - Recycling Building

600 - Community Center  
601 - Stadium/Grandstand

602 - Park Administration Building  
603 - Swimming Pool  
604 - Water Slide  
605 - Golf Course  
606 - Cart Storage Building  
607 - Fish Hatchery  
608 - Zoo  
609 - Marina  
610 - Campground  
611 - Amusement Park  
612 - Concession Stand  
613 - Picnic Shelter  
614 - Pavilion  
615 - Rest Rooms  
616 - Livestock Building  
617 - Covered Arena  
618 - Exhibit Building  
619 - Announcers Booth  
620 - Dugouts  
621 - Museum  
622 - Historical Property

700 - Chapel  
701 - Cemetery Storage Building

800 - Rental House  
801 - Apt. Complex 2 stories or less

802 - Apt. Complex 3 stories  
803 - Care Takers Home

900 - Water Treatment Plant  
901 - Pumping Station  
902 - Water Tower  
903 - Wastewater Treatment Plant  
904 - Filtration Plant  
905 - Lift Station  
906 - Electrical Transfer Station  
907 - Electrical Generating Plant  
908 - Steam Generating Plant  
909 - Transfer Station  
910 - Well House  
911 - Meter Station  
912 - Meter Pit  
913 - Wind Turbines  
914 - Wind Spires  
915 - Solar Panels  
920 - Fee Parking Lot  
921 - Medical Care Facility  
922 - Airport Admin Building  
923 - Airport Hanger  
925 - Firehall  
926 - Housing Commissions  
927 - Cemeteries

Client Name: TOWN OF GREENVILLE  
Application #: T003250003008  
Indiana - HCC Public Risk

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**HCC***Mind over risk***Automobile Schedule**

Veh. #	Cost New	Comprehensive	Collision	Year	Type	Description Vehicle ID Number
4	\$20,000	\$500	\$500	2005	2	CHEVROLET COLORADO 1GCDT196658217082
5	\$20,000	\$500	\$500	2006	2	CHEVROLET COLORADO 1GCDT19686232832
6	\$13,000	\$500	\$500	2004	11	FORD CROWN VICTORIA - POLICE 2FAFP71W24X137732
7	\$5,700	\$500	\$500	2005	11	FORD CROWN VICTORIA - POLICE 2FAFP71W25X14013
8	\$31,825	\$500	\$500	2011	2	CHEVY SILVERADO 3500 4X4 1GC3KZCG5BF170391
9	\$18,000	\$500	\$500	2010	11	FORD CROWN VICTORIA - POLICE 2FABP7BV4AX109950

Client Name: TOWN OF GREENVILLE  
Application #: T003250003008  
Indiana - HCC Public Risk

7/15/2013 3:49:05 PM



# HCC

*Mind over risk*

## Vehicle Type Codes, Descriptions & Totals:

Vehicle Type & Description:	Total # of Vehicles:	Total New Cost:
1 - Passenger Cars / ACV	0	\$0
2 - Trucks, Vans / ACV	3	\$71,825
3 - Garbage Trucks / ACV	0	\$0
4 - Rescue Units / RC	0	\$0
5 - Fire Vehicles / RC	0	\$0
6 - Parade/Antique / RC	0	\$0
7 - Dump Trucks / ACV	0	\$0
8 - Rescue Units / ACV	0	\$0
9 - Fire Vehicles / ACV	0	\$0
10 - Parade/Antique / ACV	0	\$0
11 - Police Cars / ACV	3	\$36,700
12 - Buses / ACV 22 Pass & More	0	\$0
13 - Trailers / ACV	0	\$0
14 - Motorcycles / ACV	0	\$0
15 - Police Motorcycles / ACV	0	\$0
16 - Snowmobile / ACV	0	\$0
20 - Buses / 21 Pass & Less	0	\$0
<b>Totals:</b>	<b>6</b>	<b>\$108,525</b>

Client Name: TOWN OF GREENVILLE  
Application #: T003250003008  
Indiana - HCC Public Risk

7/15/2013 3:49:05 PM

**HCC***Mind over risk***Inland Marine Coverage**

#	Serial Number Dept.	Year:	Make: Type:	Model: Actual / Replacement:	Limit:	Spec Ded:
1	Streets and Roads	2010	WESTERN Contractors Equipment	MVP PLUS SNOW PLOW R	\$7,910	N/A

<b>Total Items:</b>	1	<b>Schedule Sub Total:</b>	<b>\$7,910</b>
<b>Miscellaneous Property and Equipment:</b>		\$7,658	
<b>Contractor's Equipment Rented From Others Limit:</b>		\$0	
<b>Aircraft Non Operating Shell Limit:</b>		\$0	
<b>Sub Total:</b>		\$7,658	
		<b>Total:</b>	<b>\$15,568</b>

Client Name: TOWN OF GREENVILLE  
Application #: T003250003008  
Indiana - HCC Public Risk

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## TOG/GREENVILLE WATER - BILLING BREAKDOWN 2013

Town				Water				Total Premium
Gen Liab			230.91	Gen Liab			843.09	1,074.00
Umbrella			107.50	Umbrella			392.50	500.00
Equipment			0.00	Equipment			115.00	115.00
Auto Liab			712.00	Auto Liab			712.00	1,424.00
Auto PD			820.00	Auto PD			820.00	1,640.00
Property			273.69	Property			2,767.31	3,041.00
Crime			20.85	Crime			76.15	97.00
E & O			500.00					500.00
Law			812.00					812.00
Blanket Bonds			146.00					146.00
Terrorism			100.00	Terrorism			100.00	200.00
								0.00
<b>Totals</b>			<b>3,722.95</b>	<b>Totals</b>			<b>5,826.05</b>	<b>9,549.00</b>

**rajohnes**

---

**From:** "johnesdrafting" <johnesdrafting@insightbb.com>  
**To:** "Mike Whalen" <MikeW@isu-iig.com>  
**Cc:** "Greenville Water Utility Superintendent Getrost" <super-gre-water@insightbb.com>; "Greenville Water Utility Office Manager Stone" <amy-greenville-water@insightbb.com>; "Greenville Councilman Redden" <gregsredden@gmail.com>; "Greenville Councilman Kepley" <kepexc@yahoo.com>; "Greenville Councilman Bob Wright" <jwright11@insightbb.com>; "Greenville Council Woman Hayes" <Pattiahayes@aol.com>; "Greenville Council President Richardson" <C.Richardson2@insightbb.com>; "Greenville Attorney Chris Lane" <lanelawoffice@gmail.com>; "Greenville Clerk Travillian" <greenville-clerk@insightbb.com>  
**Sent:** Wednesday, May 29, 2013 2:00 PM  
**Attach:** LossRun4.pdf; LOSS RUNS 5585C833 9-1-2012.pdf  
**Subject:** Liability Coverage

05-29-2013

Mr. Whalen,

This e-mail is an invitation to bid for the Liability Coverage for the Water Utility and Town of Greenville to be renewed on 9-1-2013. You may inquire from Amy Stone 812-923-9821 any information you may require. It is to be noted that we have added a New Water Tower {\$850,000}, New Pumping Station {\$660,000} and the Sewer Plant in Heritage Springs {\$650,000} since last year. We have also had two Water Tanks removed because the new Water Tank replaced both of them.

I have attached the Run-Loss for 2012-2013.

I need to receive your bid no later than 8-5-13 to allow me time to prepare my Resolution for the August Monthly Meeting. I hope this early notification will give you sufficient time to prepare your bid.

Thank You,  
Randal Johnes  
Town Manager  
Greenville, Indiana

8/10/2013

**rajohnes**

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**From:** "johnesdrafting" <johnesdrafting@insightbb.com>  
**To:** "Rick Zoeller" <rick.zoeller@neacelukens.com>  
**Cc:** "Greenville Councilman Redden" <gregsredde@gmail.com>; "Greenville Councilman Kepley" <kepexc@yahoo.com>; "Greenville Councilman Bob Wright" <jwright11@insightbb.com>; "Greenville Council Woman Hayes" <Pattiahayes@aol.com>; "Greenville Attorney Chris Lane" <lanelawoffice@gmail.com>; "Greenville Clerk Travillian" <greenville-clerk@insightbb.com>; "Greenville Water Utility Office Manager Stone" <amy-greenville-water@insightbb.com>; "Greenville Water Utility Superintendent Getrost" <super-gre-water@insightbb.com>; "Greenville Council President Richardson" <C.Richardson2@insightbb.com>  
**Sent:** Wednesday, May 29, 2013 1:58 PM  
**Attach:** LossRun4.pdf; LOSS RUNS 5585C833 9-1-2012.pdf  
**Subject:** Liability Coverage  
05-29-2013

Mr. Zoeller,

This e-mail is an invitation to bid for the Liability Coverage for the Water Utility and Town of Greenville to be renewed on 9-1-2013. You may inquire from Amy Stone 812-923-9821 any information you may require. It is to be noted that we have added a New Water Tower {\$850,000}, New Pumping Station {\$660,000} and the Sewer Plant in Heritage Springs {\$650,000} since last year. We have also had two Water Tanks removed because the new Water Tank replaced both of them.

I have attached the Run-Loss for 2012-2013.

I need to receive your bid no later than 8-5-13 to allow me time to prepare my Resolution for the August Monthly Meeting. I hope this early notification will give you sufficient time to prepare your bid.

Thank You,  
Randal Johnes  
Town Manager  
Greenville, Indiana

**rajohnes**

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**From:** "Amy Stone" <amy-greenville-water@insightbb.com>  
**To:** "rajohnes" <rajohnes@twc.com>  
**Sent:** Friday, August 09, 2013 11:31 AM  
**Subject:** FW: Property & Casualty Quote

Hi Randy,

Please read///

Thanks,  
 Amy

---

**From:** Scott Peyton [mailto:scott.peyton@neacelukens.com]  
**Sent:** Friday, August 09, 2013 11:20 AM  
**To:** Amy Stone  
**Cc:** Mike Jenkins; Erin Mason  
**Subject:** Property & Casualty Quote

Hi Amy,

I wanted to let you know that we will not have a competitive quote for you and explain to you what transpired here. I believe Mike Jenkins has spoken with Randy as well.

The other day when you forwarded me the email with loss runs attached that Randy had sent back in May was the first time I ever saw that. I noticed that it had a need by date of 8/5 as well. That explains why you e-mailed me on Monday to inquire about your quote. Mike & I met with you and the others on 7/29 and I was under the impression that we were starting from scratch on that day which is why I was somewhat confused as to why you were asking about your quote one week later.

Amy, I apologize for putting you, Gary & Talbot through all of that back on the 29<sup>th</sup>. I have no idea why the process wasn't started approx. 90 days ago when Randy first sent the email over. I was able to submit the information to two different carriers. One of those carriers, Selective Insurance, was able to turn around a quote to us late last night. It is not competitive even with the changes to this year's coverage. The other carrier could not deliver simply because they didn't receive the submission until last week. It's embarrassing to Mike & I to say the least that we did not know what had transpired prior to either of us getting involved. It doesn't portray a very professional image which probably bothers me as much as wasting your time. If you ever decide to let Neace Lukens look at this again, please let Mike and/or I know and we will get started on it with the appropriate amount of lead time needed to secure a competitive quote and do it correctly.

Thank you Amy & have a nice weekend,

**SCOTT PEYTON** | SENIOR ACCOUNT EXECUTIVE

**NEACE LUKENS** | An AssuredPartners Company  
 2325 Green Valley Rd, Suite 205, New Albany, IN 47150  
 P 812.941.4147 F 812.944.8010 C 812.457.3056

scott.peyton@neacelukens.com [neacelukens.com](http://neacelukens.com)



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8/9/2013