



DESOTO PARISH POLICE JURY

December 04, 2023 at 5:06 PM

Insurance Committee

Police Jury Meeting Room, 101 Franklin Street, Mansfield, LA 71052

AGENDA

Keith Parker, Chairman, B. D. Mitchell, Trina Boyd-Simpson, Jimmy Holmes and Richard Fuller

A. CALL TO ORDER

B. CALL FOR ADDITIONS AND DELETIONS

C. GUEST AND PUBLIC COMMENTS

D. INSURANCE ITEMS

1. Approve the Property and Casualty and Workers Compensation Insurance for 2024
2. Renew United Health Care Insurance with HPL Benefits and absorb the cost increase until March 31, 2024

E. ADJOURN

**DeSoto Parish Police Jury
2024-25 Guard Premium Summary**

COVERAGE Effective 1/1/24-25	2022-23 EXPIRING	2023-24 PROPOSED	PROPOSED CARRIER	EXPIRING LIMITS	PROPOSED LIMITS	EXPIRING DEDUCTIBLE	PROPOSED DEDUCTIBLE	
General Liability (Occurrence) Products - Completed Operations Aggregate Personal and Advertising Injury Bodily Injury & Property Damage Sexual Abuse & Molestation Employee Benefits Liability Terrorism	\$188,706 Included Included Included Included Included Rejected	\$215,022 Included Included Included Included Included Rejected	AmGuard (A:15) AmGuard (A:15) AmGuard (A:15) AmGuard (A:15) AmGuard (A:15) AmGuard (A:15)	\$1,000,000 / 3000000 \$3,000,000 \$1,000,000 \$1,000,000 \$250,000 \$1,000,000	\$1,000,000 / 3000000 \$3,000,000 \$1,000,000 \$1,000,000 \$100,000 \$1,000,000	Each Occurrence / Aggregate Each Occurrence / Aggregate Personal & Adv. Injury Bodily Injury Each Occurrence / Aggregate Each Occurrence / Aggregate	\$5,000 \$5,000 \$5,000 \$5,000 \$1,000 \$0	\$5,000 \$5,000 \$5,000 \$5,000 \$1,000 \$0
Automobile * Uninsured / Underinsured Motorist Medical Payment <i>Exposure Basis</i> Physical Damage Hired & Non-Owned Physical Damage	\$152,702 Included Included Included Included	\$118,210 Included Not Covered \$73,767 Included	AmGuard (A:15) AmGuard (A:15) AmGuard (A:15) AmGuard (A:15) AmGuard (A:15)	\$1,000,000 \$100,000 Not Covered 95 Units / 19 Trailers 114 Units - ACFY \$50,000	\$1,000,000 \$100,000 Not Covered 95 Units / 22 Trailers 110 Units - ACFY \$50,000	Liability Limit Uninsured Motorist Medical Payments Comp/Call Comp/Call	\$5,000 \$1,000 \$1,000 \$1,000	\$0 \$1,000 \$1,000
Law Enforcement Liability (Occurrence)	\$1,355	\$1,138	AmGuard (A:15)	\$1,000,000	\$1,000,000	Each Occurrence / Aggregate	\$5,000	\$5,000
Public Officials Liability (Claims-Made)	\$8,903	\$12,848	AmGuard (A:15)	\$1,000,000	\$1,000,000	Each Occurrence	\$5,000	\$5,000
Employment Practices Liability	\$20,292	\$23,433	AmGuard (A:15)	\$1,000,000	\$1,000,000	Each Occurrence/Aggregate	\$15,000	\$15,000
Retro Date (Full Prior Acts)	Included	Included	AmGuard (A:15)	\$50,000 / 100,000	\$10,000/50,000	Annual Aggregate Occurrence/Aggregate	\$15,000	\$15,000
Non-Monetary	Included	Included	AmGuard (A:15)	Included	Included		\$15,000	\$15,000
Back Wages	Included	Rejected						
Terrorism	Rejected	Rejected						
Employee Blanket Bond & Faithful Performance	\$639	\$872	AmGuard (A:15)	\$200,000	\$250,000	Includes Faithful Performance	\$2,500	\$2,500
Money & Securities	Included	Included		\$50,000	\$50,000		\$2,500	\$2,500
Depositors Forgery	Included	Included		\$50,000	\$50,000		\$2,500	\$2,500
Computer Fraud	Included	Included		\$50,000	\$50,000		\$2,500	\$2,500
Funds Transfer Fraud	Included	Included		\$50,000	\$50,000		\$2,500	\$2,500
Property (Including Boiler & Machinery) *	\$95,161	\$132,188	AmGuard (A:15)	\$24,088,667	\$39,244,581	Blanket, Replacement Cost, 90% Co-Insurance	\$5,000	\$5,000
Locations with Functional Replacement Cost	Included	Included	AmGuard (A:15)	\$9,104,825	\$9,104,825		\$5,000	\$5,000
Wind / Hail	Included	Included	AmGuard (A:15)	Included	Included		1% / No Minimum	1% / \$5,000 Minimum
Boiler & Machinery (Based on property values)	Included	Included	AmGuard (A:15)	Included	Included		\$5,000	\$5,000
Conscience Percentage	Included	Included	AmGuard (A:15)	90% No Coverage	90% No Coverage			
Flood and Earthquake	Included	Included	AmGuard (A:15)	No Coverage	No Coverage			
Inland Marine / Equipment*	\$41,860	\$52,920	Berkley Fire & Marine	\$10,859,860	\$12,235,701		\$5,000	\$5,000
Contractor's Equipment	Included	Not Covered	Berkley Fire & Marine	\$250,000	Not Covered		\$1,000	None
EDP Equipment	Included	Included	Berkley Fire & Marine	\$100,000	\$100,000	Per Item / Per Occurrence	\$5,000	\$5,000
Leased or Rented Equipment	Included	Not Covered		\$1,000,000	Not Covered	Only applied to EDP, Fine Arts and Contractors Equipment	\$25,000	None
Flood and Earthquake	Rejected	Rejected						
Excess Liability	\$35,845	\$49,299	AmGuard (A:15)	\$1,000,000	\$1,000,000	Each Occurrence / Aggregate	\$10,000	\$10,000
Terrorism	Rejected	Rejected	AmGuard (A:15)					
Policy & Engineering Fee	\$24,500	\$23,000						
LA Assessment	\$2,369.51	\$2,314.62						
Sub-Total Premium	\$572,333	\$705,012						
CYBER LIABILITY	\$8,555	\$8,711	Cowbell	\$500,000	\$500,000	Privacy, Network Security or Media Wrongful Acts	\$25,000	\$25,000
Retro Date: Full Prior Acts	Included	Included	Cowbell	\$100,000	\$500,000	Cyber Extortion / Ransomware	\$25,000	\$25,000
(Adding MFA before 1/1/23 restores limit to \$500,000)	Included	Included	Cowbell	\$250,000	\$250,000	Cyber Deception / Social Engineering	\$25,000	\$25,000
Carrier Fee, Broker Fee, Taxes	\$1,096	\$1,104	Cowbell	\$250,000	\$250,000	Telephone Hacking / Funds Transfer Fraud	\$25,000	\$25,000
Total Premium	\$581,984	\$714,827				See Proposal for other underlying limits	\$25,000	\$25,000
							\$132,843	

Terrorism can be added for an additional premium of \$11,896

IMPORTANT: This summary sheet is for informational purposes only and does not supersede the proposal or policy.



Insurance Proposal for:

DESOTO PARISH POLICE JURY, LA

Effective Date: January 1, 2024

Expiration Date: January 1, 2025

IMPORTANT NOTICE TO AGENTS:

Refer to the "Proposal Terms & Conditions" page of this proposal for subjectivities applicable to this proposal.

Proposed coverages are provided by the insurance company's forms and subject to the terms, conditions and limitations of the policy(ies) in current use by the Company. The policies themselves must be read for specific details. No warranty is made or implied regarding compliance with any bid specifications, unless such provisions are a part of the proposal.

This proposal is valid for thirty (30) days from the date of proposal or the inception date, whichever is later. This proposal is subject to modification or withdrawal by the Company if, before the proposed inception date, any new, corrected or updated information becomes known which could change the underwriting evaluation of the proposed Insured, and the Company, in its sole discretion, determines that the terms of this proposal are no longer appropriate.

Proposed Insured: **Desoto Parish Police Jury**
101 Franklin Street
Mansfield, LA

Effective Date: **1/1/2024** Expiration Date: **1/1/2025**

Today's Date: **11/3/2023**

MuniPak® policies are written by admitted insurance company subsidiaries of the **Berkshire Hathaway Insurance Companies**, a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. All of **Berkshire Hathaway's** insurance and reinsurance subsidiaries are rated **A+** by A.M. Best Company. Berkshire Hathaway GUARD Insurance Companies, which will provide the policies for this insured, is rated **A+ X** by A.M. Best Company.

MuniPak® is built on a solid promise to its policyholders. Committed to the highest level of professionalism, responsiveness and good faith, our team has extensive knowledge and an experience in handling public entity risk. Our claim team has extensive experience in handling public entity exposures and works diligently to partner with all parties to resolve claims.

PROPOSAL OUTLINE

Proposed Insured: **Desoto Parish Police Jury, LA**

Effective Date: **1/1/2024**

Expiration Date: **1/1/2025**

Coverage	Insurance Company	Limits	Deductible/Retention	Coverage Premium	Terrorism Premium
General Liability	AmGuard Insurance	1,000,000	5,000	215,022	6,451
Aggregate Limit		3,000,000			
Auto Liability	AmGuard Insurance	1,000,000	0	118,210	N/A
Auto PD	AmGuard Insurance	5,873,053	See Detail *	73,767	N/A
Property	AmGuard Insurance	39,244,581	Various	132,188	3,966
Inland Marine	AmGuard Insurance	See Detail *	See Detail *	0	0
Crime	AmGuard Insurance	See Detail *	See Detail *	872	N/A
Public Officials	AmGuard Insurance	1,000,000	5,000	12,848	N/A
EPL	AmGuard Insurance	1,000,000	15,000	23,433	N/A
Aggregate Limit **	AmGuard Insurance	1,000,000			
Police Professional	AmGuard Insurance	1,000,000	5,000	1,138	N/A
Aggregate Limit		1,000,000			
Umbrella	AmGuard Insurance	1,000,000	10,000	49,299	1,479
Aggregate Limit		1,000,000			
TOTAL PREMIUM				626,777	11,896

AmGuard Insurance and NorGuard Insurance are members of the Berkshire Hathaway GUARD Insurance Companies are rated **A+ X** by **A.M. Best**.

Policy Number: TBD

* Refer to specific coverage sections for individual coverage deductibles / retentions.

** Public Officials and EPL offered under one Policy and subject to Policy Aggregate Limit

Coverage Premium	\$626,777
Terrorism Premium	\$11,896
TOTAL PREMIUM	\$638,673

Additional Fees & Tax

Broker Fee	\$23,000
Carrier Policy Fee	\$0
Engineering Fee	\$0
LA Assess - INCL TRIA	\$2,314.62
LA Assess - EXCL TRIA	\$2,247.20

TOTAL PREMIUM & FEES (Inc Terrorism) **Accepted** (Check applicable)

\$663,987.62

TOTAL PREMIUM & FEES (Excluding Terrorism)

\$652,024.20

The Policy Premium is due within 15 days of binding.

Agent / Producer Signature _____

Date _____

Commercial General Liability (Occurrence Form)

OPTION 1

Coverage	Limit
Bodily Injury and Property Damage Liability (Coverage A)	\$1,000,000
Personal and Advertising Injury Liability (Coverage B)	\$1,000,000
Medical Payments (Coverage C) - Aggregate Limit	Excluded
Damage To Premises Rented To You	\$1,000,000
General Aggregate	\$3,000,000
Products - Completed Operations	\$3,000,000

Coverage A Sublimits	Sublimit	Limit Type
Abuse or Molestation	100,000	Annual Aggregate
Failure To Supply	Excluded	Annual Aggregate
Limited Pollution	250,000	Annual Aggregate
Sewer Backup	Excluded	Annual Aggregate

Deductible \$5,000
 Deductible Type: Per Occurrence

Employee Benefits Liability	Each Employee	\$1,000,000
	Aggregate	\$1,000,000
	Deductible	\$1,000
	Deductible Type	Per Employee

<u>Additional Exposures or Operations</u>	<u>Coverage</u>	<u>Limit</u>
Additional Insureds (Broadened Definition of Who Is An Insured)	Included	Included
Independent Contractors	Included	Included
Special Events with completed supplement on file with the company	Included	Included
Airport, Aviation or Related Activities	Excluded	Excluded
Auditorium, Civic Center, Convention Center	Included	Included
Garbage Collection, Recycling	Included	Included
Jails, Detention Facilities	Included	Included
Landfill, Dump, Refuse Site, Incinerator	Included	Included
Law Enforcement Activities	Excluded	Excluded
Library, Museum	Included	Included
Parks, Playgrounds	Included	Included
Pier, Marina, Dock	Included	Included
Streets, Roads, Bridges	Included	Included

Additional Comments

ISO Communicable Disease Exclusion (CG 21 32 05 09) applies

Jail / Detention - Public Premises included. Injury to Inmates excluded.

Commercial General Liability (Occurrence Form)

Coverage Agreement

This policy is designed to cover the premises and operations of the named insured. It covers amounts any insured is legally required to pay as damages for covered injury or damage that results from Bodily Injury, Property Damage, Personal and Advertising Injury, Products and Completed Operations and Damage To Premises Rented To You.

Who Is Protected

The public entity, its employees (including employees of the entity's boards or commissions), elected or appointed officials, board and commission members and authorized volunteers.

Additional Features

Additional Insureds by Written Contract

Automatic coverage for Additional Insureds with Written Contract

"Pay on Behalf" Form

Broad Form Named Insured

Chartered Aircraft (not for charge)

Contractual Liability

Defense Costs in Addition to Limits of Insurance

Duty to defend claims and suits even if allegations are groundless, false or fraudulent

Extended Property Damage

Host Liquor Liability

Independent Contractors Liability

Non-Auditable Policy

Premises / Operations

Products / Completed Operations

Punitive damages covered up to full policy limits, if allowed by law

Watercraft Coverage (up to 75 feet long)

Worldwide Territory

Commercial Automobile

Liability - OPTION 1

Coverage	Symbol(s)	Units	Limit	Deductible
Liability Coverage (Includes Hired and Non-Owned)	1	117	\$1,000,000	0
Number of Autos, excluding Trailers & Mobile Equip		95		
Number of Trailers #		22		
Number of Mobile Equipment #		0		

State Additional Coverages

State	Symbol(s)	Units	Limit
LA			
Uninsured/Underinsured Motorists BI	2	95	\$100,000
Medical Payments	None	None	NA

Physical Damage - OPTION 1

Coverage	Symbol	Units	Limit	Deductible
Comprehensive Coverage	7	110	\$5,873,053 as per schedule	
Collision Coverage	7	110	\$5,873,053 as per schedule	

Special Deductible Application:

As noted on the quoted auto schedule attached to this proposal.

Hired Auto Physical Damage \$50,000 \$1,000/\$1,000

Rental Reimbursement \$30 per day

Coverage Agreement

This policy is designed to cover amounts any insured is legally required to pay as damages for covered bodily injury and property damage that results from the ownership, maintenance, use, loading or unloading of a covered auto and is caused by an accident.

All Mobile Equipment licensed for use on Public Roads must be listed on the Auto Schedule. Coverage also applies for physical damage to covered autos, if shown.

Who Is Protected

The public entity and any permitted user, including its employees (including employees of the entity's boards or commissions), elected or appointed officials, board and commission members and authorized volunteers (for use of a covered auto).

Additional Features

LIABILITY:

Broadened Definition of Who Is An Insured

Fellow Employee Coverage

PHYSICAL DAMAGE:

Common Deductible provision

Coverage for Audio, Visual or Electronic equipment

Glass Breakage

Loss Payable Clause (blanket)

Personal Effects

Rental Reimbursement

Supplementary Payments

Transportation Expense

Commercial Automobile

FLEET AUTOMATIC & REPORTING REQUIREMENTS

FLEET AUTOMATIC

Coverage is automatically provided for ANY AUTO the entity owns or acquires during the Policy Period, subject to the "FLEET AUTOMATIC CONDITIONS" and "REPORTING CONDITION" outlined below for Commercial Automobile Liability and Commercial Automobile Physical Damage.

1 Commercial Automobile Liability

FLEET AUTOMATIC CONDITIONS:

Any Auto(s) which meet conditions a., b. or c. outlined below will not be eligible for "Fleet Automatic" and will be added by endorsement.

- a. Any vehicle meeting the Insurance Services Office (ISO) definition of "Antique Auto", or
- b. The addition of more than five (5) additional autos to the Auto Schedule at any one time.
- c. All vehicles with a lienholder.

2 Commercial Automobile Physical Damage

FLEET AUTOMATIC CONDITIONS:

Any Auto(s) which meet conditions a., b., c. or d. outlined below will not be eligible for "Fleet Automatic" and will be added by endorsement.

- a. Any vehicle with an original cost new greater than \$250,000, or
- b. Any vehicle meeting the Insurance Services Office (ISO) definition of "Antique Auto", or
- c. The addition of more than five (5) additional autos to the Auto Schedule at any one time.
- d. The acquired auto(s) are not additional new model year auto(s) or the auto(s) do not replace an auto previously owned by the Insured which had Automobile Physical Damage coverage.

REPORTING CONDITION - Auto Liability and Auto Physical Damage

In order to insure accurate record keeping and claims verification, the Insured must continue to submit all change requests to their Agent within 30 days of the change and the Agent must continue to forward these requests immediately to American Public Risk.

Commercial Property

OPTION 1

Coverage	Limit
Building	Included
Personal Property	Included
TOTAL INSURED VALUES	\$39,244,581
Coverage	Blanket
Margin Clause	N/A
Cause of Loss Form	Special
Coinsurance	AV
Valuation - Specific Buildings: Specific: See APR PR SOV provided with proposal for valuation	See PR SOV
Inflation Guard	4%
Deductible (Other than Wind/Hail)	Per Occurrence 5,000
Deductible (Wind/Hail)	Per Building 1% , subject to \$5,000 minimum

ISO Virus or Bacteria Exclusion (CP 01 40) applies

Equipment Breakdown:

Limit (subject to \$25,000,000 maximum limit any one location)	39,244,581
Deductible	5,000

Equipment Breakdown Features and Benefits :

Air Conditioning & Refrigeration	Included
Boilers & Pressure Vessels	Included
Computer & Communications	Included
Data Restoration	100,000
Electrical Systems	Included
Expediting Expenses	100,000
Extra Expense	Included
Hazardous Substances	100,000
Mechanical	Included
Spoilage	100,000

AVERAGE RATE (subject to rounding)

Property = \$0.37 Per \$100 of Insured Value

Commercial Property - Public Entity Enhancements

Enhancement	Limit
Arson Reward	\$10,000
Building Ordinance or Law	
Loss to Undamaged Portion of Building	Building Limit
Demolition Cost Coverage	\$100,000
Increased Cost of Construction	\$100,000
Commandeered Property	\$100,000
Common Deductible Provision	Included
Communications Equipment	\$50,000
Crime Reward	
Per Person	\$1,000
Maximum	\$5,000
Extra Expense & Business Income	\$500,000
Fine Arts - Market Value	\$50,000
Fire Department Service Charge	\$5,000
Fire Equipment Recharge	Included
Foundations	Included
Glass	Included
Grounds Maintenance Equipment	\$50,000
Lock Replacement	\$500
Newly Acquired or Constructed Property	
Building	\$2,000,000
Personal Property	\$1,000,000
Off Premises Utility Failure	\$50,000
Outdoor Property	
Any one Tree, Shrub or Plant	\$1,000
Total Limit	\$50,000
Personal Effects and Property of Others	
Any one Employee or Volunteer	\$1,500
Any One Occurrence	\$50,000
Pollutant Clean Up and Removal	\$100,000
Premises Boundary Increased Limit	1,000 Feet
Property in Transit	\$50,000
Property Off-Premises	\$50,000
Spoilage	\$10,000

Commercial Crime

OPTION 1

Coverage	Limit	Deductible
Employee Theft - Per Loss Coverage	250,000	2,500
Employee Theft - Per Loss Coverage - Add Faithful Performance of Duty	250,000	2,500
Forgery or Alteration	50,000	2,500
Inside the Premises - Theft of Money And Securities	50,000	2,500
Inside The Premises - Robbery Or Safe Burglary Of Other Property	50,000	2,500
Outside The Premises	50,000	2,500
Computer And Funds Transfer Fraud	50,000	2,500

Public Officials Liability
INCLUDING Employment Practices Liability
Claims-Made Form

OPTION 1

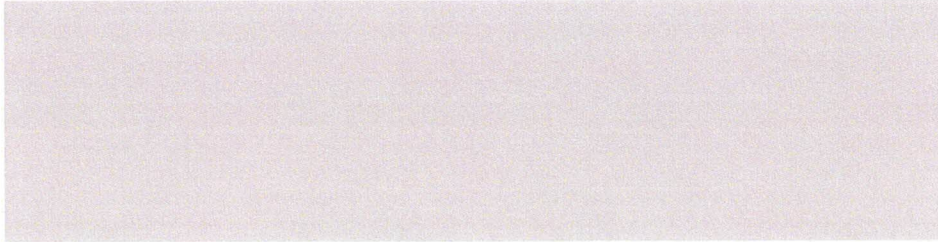
Coverage	Limits	Deductibles
Public Officials Liability - Each Claim	\$1,000,000	\$5,000
Employment Practices and Third Party Liability - Each Claim	\$1,000,000	\$15,000
Policy Aggregate	\$1,000,000	
Retention (Includes Defense Costs)	Each Wrongful Act	
Retroactive Date: Full Prior Acts		

Defense Costs **Outside Limits**

Additional Coverages

Back Pay / Front Pay	Included
HR Helpline Service	Included
Loss of Earnings	\$500 Per Day
Crisis Management Coverage	25,000
Non-Monetary Relief - Defense Only	10,000/50,000
Punitive Damages	Included
Third Party Wrongful Acts	Included

Note:



Additional Insureds: None

Public Officials Liability and Employment Practices Liability
***INCLUDING* Employment Practices Liability**

Features & Benefits

Coverage Agreement

This policy is designed to provide claims-made coverage for monetary damages due to actual or alleged wrongful employment acts and actual or alleged wrongful acts of entity officials and employees in their capacities as representatives of the public entity. This includes coverage for:

Breach of duty

Broad definition of Employment Practices Wrongful Act

Civil rights violations

Constitutional violations

Employment Practices:

Back Wages and Front Wages

Broad definition of Employment Practices Wrongful Act

Demotions, reassignments or disciplinary actions of employees

Discrimination, harassment or humiliation of employees

Libel, malicious prosecution or abuse of process related to employees

Mental Anguish and Emotional Distress

Refusal to employ or promote an employee

Termination or constructive discharge

Third Party Liability

Neglect

Permits and licenses

Zoning & land use

Who Is Protected

The public entity, its employees (including employees of the entity's boards or commissions), elected or appointed officials, board and commission members, authorized volunteers.

Additional Features

Broad definition of Insured

"Pay on Behalf" Form

Non-cancellable mid-term by carrier, except for non-payment of premium

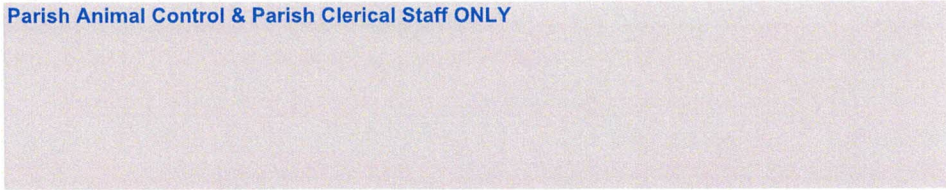
Worldwide coverage

**Police Professional Liability
Occurrence**

OPTION 1

Coverage	Limits	Deductible
Each Occurrence	\$1,000,000	\$5,000
Policy Aggregate	\$1,000,000	
Retention - (Includes Defense Costs)	Each Wrongful Act	
Retroactive Date: N/A to Occurrence		
Defense Costs	Outside Limits	
Punitive Damages	Excluded	
Additional Coverages		
Line of Duty Death Coverage	Excluded	

Note: Parish Animal Control & Parish Clerical Staff ONLY



Additional Insureds: None

Police Professional Liability Occurrence

Features & Benefits

Coverage Agreement

This policy is designed to provide coverage (claims-made or occurrence) for monetary damages due to actual or alleged wrongful acts in the entity's law enforcement activities and procedures such as:

Civil rights violations

Coverage for Intentional Acts

Enforcement of laws and statutes

Excessive force

Failure to protect

Moonlighting (approved by law enforcement department)

Mutual aid agreements

Protection of people and property

Operations of jails and holding cells

Use and maintenance of law enforcement buildings

Who Is Protected

The public entity, its employees (including employees of the entity's boards or commissions), elected or appointed officials, board and commission members for vicarious liability arising from law enforcement activities of the Insured.

Additional Features

Broad definition of Insured

"Pay on Behalf" Form

Non-cancellable mid-term by carrier, except for non-payment of premium

Worldwide coverage

Umbrella Liability

Coverage	Limit
Each Occurrence Limit	\$1,000,000
General Aggregate Limit	\$1,000,000
Self Insured Retention (Applicable to Coverage B)	\$10,000

Aggregate Limit Applies Per Each Underlying Coverage Not Included

Underlying Coverages	Coverage
General Liability	Included
Automobile Liability	Included
Public Officials Liability	Included
Employment Practices Liability	Included
Police Professional Liability	Included
Employers Liability (Workers Compensation - Minimum Limits of \$1,000,000 W/"A" rated carrier)	Excluded

Underlying Coverages:

Auto Liability

 Combined Single Limit \$1,000,000

General Liability

 Each Occurrence Limit \$1,000,000
 Personal and Advertising Injury Limit \$1,000,000
 General Aggregate Limit \$3,000,000
 Products Completed Operations Aggregate Limit \$3,000,000

Public Officials Liability (POL)

 Each Claim Limit \$1,000,000
 Policy Aggregate Limit \$1,000,000

Employment Practices Liability

 Each Claim Limit \$1,000,000
 Policy Aggregate Limit Incl in POL

Police Professional Liability (Parish Animal Control & Parish Clerical Staff Only)

 Each Law Enforcement Occurrence Limit \$1,000,000
 Policy Aggregate Limit \$1,000,000

Additional Exposures or Operations *	Coverage
Abuse or Molestation	Excluded
Asbestos	Excluded
Athletic Activities	Excluded
Automobile UM/UIM or No Fault	Excluded
Communicable Diseases	Excluded
Dam or Reservoirs	Excluded
Data Related Liability - Access or Disclosure of Confidential or Personal Information or Data	Excluded
Employee Benefits Liability	Excluded
Employment Related Practices	Included
Failure to Supply (Utilities)	Excluded
Fungi or Bacteria	Excluded
Jail, Detention Center or Similar Facilities	Excluded
Law Enforcement Activities	Excluded
Lead	Excluded
Nuclear Liability	Excluded
Pollution (Absolute)	Excluded
Punitive Damages	Excluded
Silica & Silica Dust	Excluded
Trampolines	Excluded
Unmanned Aircraft	Excluded

* Including but not limited to these specifically described exposures and operations

Additional Terms or Conditions

Umbrella Coverage A = Follow form excess of the Underlying Coverages
Umbrella Coverage B = Umbrella coverage for all other exposures

IMPORTANT NOTICES:

PROPOSAL:

This proposal is based on information provided to American Public Risk, LLC by the Agent.

No warranty is made or implied with respect to the total compliance with bid specifications or applications. It is your responsibility to review the bid specifications or applications and the American Public Risk quote to determine if all coverages have been provided. Please contact us if you have any questions about the coverages offered.

This proposal highlights certain features and benefits for each coverage and policy. Final terms, conditions, and exclusions are contained in each individual coverage and/or policy.

CLAIMS MADE POLICIES:

Claims Made policies require that the producing Agent communicate with the insured potential gaps in coverage which may exist when purchasing a new policy, renewing an existing policy, or deciding to move coverage from one carrier to another carrier. These potential gaps include, but are not limited to: 1) Difference in Retroactive Dates; 2) Election or Rejection of Extended Reporting Periods and the timeframes applicable for coverage and purchase of each; 3) Exclusion of known incidents, events, claims or wrongful acts; 4) Claim trigger and reporting requirements that may differ from carrier to carrier; 5) Coverage feature differences. Please do not hesitate to contact us if you have any questions.

PROPERTY POLICIES:

Coverage for Newly Acquired or Constructed Property is subject to limitations regarding limits of insurance and reporting requirements. If the Insured has acquired or plans to acquire such Property, please contact the Underwriter immediately to determine if proper coverage is afforded.

Coverage for Vacant Property is subject to limitations regarding maximum limits of insurance available, covered causes of loss and period of vacancy. If the Insured has acquired or plans to acquire such Property, please contact the Underwriter immediately to determine coverage afforded.

MINIMUM EARNED PREMIUMS, FEES, ETC.:

Flat cancellation after Policy Inception is not available.

Policy Fees, Engineering Fees and Interlocal Fees are Non-Refundable

SPECIAL REMARKS:

American Public Risk would like to thank you for your business.

Named Insured: Desoto Parish Police Jury, LA
Policy Number: TBD
Effective Date: 1/1/2024
Insurance Company: AmGUARD Insurance Company

POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, 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 IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

I hereby elect to purchase terrorism coverage for a prospective premium of:

\$12,267

I hereby **decline to purchase** terrorism coverage for certified acts of terrorism.
I understand that I will have no coverage for losses resulting from certified acts of terrorism.

In the event you accept our binder of coverage but do not return this signed selection/rejection form, we will assume that you have accepted the terrorism coverage as defined in the Terrorism Risk Insurance Act, as amended, if your premium payment includes the prospective premium for terrorism coverage shown above. If your premium payment does not include the amount shown for terrorism coverage, we will assume that you have rejected such coverage, an exclusion will be attached to your policy, and you will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Date

Print Name

Policyholder Disclosure - Notice of Terrorism Insurance Coverage - Page 2

PROPOSAL TERMS & CONDITIONS

Proposed Insured: **Desoto Parish Police Jury, LA**

Effective Date: **1/1/2024**

Expiration Date: **1/1/2025**

BINDING IS CONTINGENT upon receipt and favorable Underwriter review of the below listed items **PRIOR** to Requesting to Bind Insurance Coverage, unless otherwise noted.

REQUESTED		RECEIVED
X	Completed & signed PROPOSAL OUTLINE page of this Proposal	
X	Complete & signed TRIA Form of this Proposal	
X	Completed & signed UM/UIM Selection/Rejection Form (AUTO)	
X	Signed & dated APR Auto Schedule included in this proposal	
X	Signed & dated APR Property Statement of Values included in this proposal	
X	General Liability: For all organized Recreational Activities (like Little League, etc.). The Insured must confirm that they do secure parental waivers and release and/or consent forms from all participants. Participants must also acknowledge that they provide their own insurance.	
X	Sexual Abuse or Molestation (SAM): Need copy of the Insured's current SAM prevention policy . Pricing, Terms or Conditions subject to change based on the UW review. NOTE: SAM Limit offered \$100,000. APR can consider higher limits after reviewing the SAM policy. Policy was not submitted at renewal.	
X	GL: Copy of Audited Financial Report FY 2021 or 2022	
X	GL: Completed supplement for: Special Events (noted festival)	
X	PROPERTY: Building Update information (year, nature of update-HVAC, roof, electrical, plumbing, etc.) for all locations 25+ years of age	
X	PR: (1) Advise all rented/leased locations and occupancy of Tenant. (2) For owned locations being leased/rented to a Tenant: Provide evidence of a Renters Insurance Policy by securing a Certificate of Insurance which names the Insured as an Additional Insured from each Tenant.	
X	Public Officials Liability: Copy of Policy & Procedures.	
X	Employment Practices Liability: Copy of Employee Manual.	Recd 102423

IMPORTANT NOTE:

The Policy(ies) will not be released until all required applications, selection forms, documents are received.

Other:

IMPORTANT NOTE: Please review all values for all locations with your Agent in order to insure proper insurance to Value and avoid any potential coinsurance penalties. Additional factors to consider include changing property exposures, newly acquired or constructed buildings, altered operations, building upgrades or modifications, the implementation of new technology or equipment on-site, shifting market conditions and property construction trends (e.g., inflated labor and material costs).

** PRIOR to binding the insured must provide Building update information. Roof, Wiring, Plumbing and HVAC - each item needs either a Date, or state "None", if no update has been completed & "NA" if not applicable (meaning the location has no HVAC, etc.)

**** Verified by Insured's Authorized Representative**

Loc #	Bldg #	Occupancy/Description	Address	Values		Contents	Total Value	Valuation	Construction	Year Built	Building Updates - Year Last Updated				
				Building	Contents						Roof	Wiring	Plumbing	HVAC	
				\$ 36,395,033	\$ 2,849,548		\$ 39,244,581								
1	1	Generator at Highway Department	424 Liberty Lane, Grand Cane, LA 71032	62,400	0	0	62,400	RC	NC	2009	NA	NA	NA	NA	NA
1	1	Highway Department Storage Bldg - Hwy Dept	424 Liberty Lane, Grand Cane, LA 71032	1,461,859	147,784	147,784	1,609,643	ACV	NC	1973	0	0	0	0	0
1	1	6000 Gallon Fuel Tank	424 Liberty Lane, Grand Cane, LA 71032	6,240	4,160	10,400	10,400	ACV	NC	2015	OK	OK	OK	OK	OK
1	1	6000 Gallon Fuel Tank	424 Liberty Lane, Grand Cane, LA 71032	31,200	0	0	31,200	RC	NC	2011	OK	OK	OK	OK	OK
1	5	6000 Gallon Fuel Tank	424 Liberty Lane, Grand Cane, LA 71032	31,200	0	0	31,200	RC	NC	2011	OK	OK	OK	OK	OK
1	6	6000 Gallon Fuel Tank	424 Liberty Lane, Grand Cane, LA 71032	31,200	0	0	31,200	RC	NC	2011	OK	OK	OK	OK	OK
1	7	Fuelling Station Canopy	424 Liberty Lane, Grand Cane, LA 71032	59,280	0	0	59,280	RC	NC	2012	OK	OK	OK	OK	OK
1	8	Asphalt Emulsion Tank Canopy	424 Liberty Lane, Grand Cane, LA 71032	23,920	0	0	23,920	ACV	NC	2015	OK	OK	OK	OK	OK
1	9	Fuel Pump #1 & Fueling System	424 Liberty Lane, Grand Cane, LA 71032	64,134	0	0	64,134	RC	NC	2015	OK	OK	OK	OK	OK
1	10	Fuel Pump #2 & Fueling System	424 Liberty Lane, Grand Cane, LA 71032	64,133	0	0	64,133	RC	NC	2015	OK	OK	OK	OK	OK
1	11	Fuel Pump #3 & Fueling System	424 Liberty Lane, Grand Cane, LA 71032	64,134	0	0	64,134	RC	NC	2012	OK	OK	OK	OK	OK
2	1	Annex Assessor/Judges/DA	208-216 Adams, Mansfield, LA 71052	2,602,080	208,000	208,000	2,810,080	FRC	JM	1991	1999	1999	1999	1999	1999
2	2	Office	206 Adams, Mansfield, LA 71052	358,722	156,000	156,000	514,722	FRC	JM	1998	1999	1999	1999	1999	1999
3	1	Courthouse	101 Texas, Mansfield, LA 71052	7,060,761	260,000	260,000	7,320,761	FRC	NC	1930	2017	1999	1999	1999	1999
4	1	Diesel Tanks 1	2712 Highway 84 East, Mansfield, LA 71052	15,600	0	0	15,600	RC	NC	2015	OK	OK	OK	OK	OK
4	2	Diesel Tanks 2	2712 Highway 84 East, Mansfield, LA 71052	15,600	0	0	15,600	RC	NC	2015	OK	OK	OK	OK	OK
4	3	Landfill Bldg	2712 Highway 84 East, Mansfield, LA 71052	674,730	52,000	52,000	726,730	RC	NC	2016	OK	OK	OK	OK	OK
4	4	Vehicle Storage Canopy	2712 Highway 84 East, Mansfield, LA 71052	299,520	0	0	299,520	RC	NC	2015	OK	OK	OK	OK	OK
5	1	Dept of Motor Vehicles	612 East Franklin Street, Mansfield, LA 71052	162,240	0	0	162,240	RC	Frame	2015	OK	OK	OK	OK	OK
6	1	Jury Office	101 Franklin Street, Mansfield, LA 71052	1,374,418	364,000	364,000	1,738,418	RC	NC	1997	2022	1985	1985	1985	1985

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** Verified by Insured's Authorized Representative

Loc #	Bldg #	Occupancy/Description	Address	Values		Contents	Total Value	Valuation	Construction	Year Built	Building Updates - Year Last Updated		
				Building	Roof						Wiring	Plumbing	HVAC
7	1	Means Exhibit Bldg - Airport	10117 Highway 171, Grand Cane, LA 71032	3,249,536	20,800	0	3,270,336	RC	NC	1985	2009	1980	1980
		Airplane Storage 7-T Hangars	10117 Highway 171, Grand Cane, LA 71032	460,720	0	0	460,720	ACV	NC	1945	0	0	0
		Generator	10117 Highway 171, Grand Cane, LA 71032	62,400	0	0	62,400	RC	NC	2007	OK	OK	OK
		Airport Terminal Building	10117 Highway 171, Grand Cane, LA 71032	482,560	20,800	0	503,360	RC	Frame	2004	2015	2015	2015
7	5	Airport Maintenance Shop	10117 Highway 171, Grand Cane, LA 71032	161,200	0	0	161,200	RC	Frame	1945	2010	2010	2010
7	6	Airport Hangars (10 - T Hangars)	10117 Highway 171, Grand Cane, LA 71032	1,040,000	10,400	0	1,050,400	RC	NC	2011	OK	OK	OK
7	7	Airport Power Building	10117 Highway 171, Grand Cane, LA 71032	41,600	31,200	0	72,800	RC	NC	2011	OK	OK	OK
8	1	Voters/State DHHS	104 S. Crosby, Mansfield, LA 71052	728,000	52,000	0	780,000	RC	NC	2008	OK	OK	OK
9	1	Maintenance Department	302 North Washington, Mansfield, LA 71052	121,680	26,000	0	147,680	RC	NC	1997	OK	OK	OK
10	1	Office/Detention Center	201 Franklin, Mansfield, LA 71052	9,180,000	800,000	0	9,980,000	ACV	NC	1981	0	0	0
11	1	Health Unit	402 Polk Street/113 Jefferson, Mansfield, LA 71052	936,000	72,800	0	1,008,800	ACV	JM	1974	0	0	0
11	2	OCS/Council on Aging	402 Polk Street/113 Jefferson, Mansfield, LA 71052	1,298,866	156,000	0	1,454,866	ACV	JM	1974	0	0	0
12	1	Coroners Office	120 McEnery Street, Mansfield, LA 71052	223,600	20,800	0	244,400	RC	FR	2010	OK	OK	OK
13	1	Rosenwald School-Museum	459 Highway 3015, Grand Cane, LA 71032	208,000	0	0	208,000	FRC	Frame	1961	2013	2013	2013
14	1	Rosenwald School Museum	12570 Highway 5, Longstreet, LA 71050	208,000	10,400	0	218,400	FRC	Frame	1961	2013	2013	2013
15	1	ANIMAL SHELTER	404 Liberty Lane, Mansfield, LA 71052	800,800	52,000	0	852,800	RC	JM	2010	OK	OK	OK
15	2	Storage building	404 Liberty Lane, Mansfield, LA 71052	10,400	41,600	0	52,000	RC	Frame	2010	OK	OK	OK
16	1	Restrooms/Playground Equip	1216 Old Jefferson Highway, Mansfield, LA 71052	72,800	251,284	0	324,084	ACV	NC	2013	OK	OK	OK

PROVIDE THIS INFORMATION PRIOR TO BINDING for all locations over 25 years old

IMPORTANT NOTE: Please review all values for all locations with your Agent in order to insure proper Insurance to Value and avoid any potential coinsurance penalties. Additional factors to consider include changing property exposures, newly acquired or constructed buildings, altered operations, building upgrades or modifications, the implementation of new technology or equipment on-site, shifting market conditions and property construction trends (e.g., inflated labor and material costs).

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Loc #	Bldg #	Occupancy/Description	Address	Values		Total Value	Valuation	Construction	Year Built	Building Updates - Year Last Updated			
				Building	Contents					Roof	Wiring	Plumbing	HVAC
				\$ 36,395,033	\$ 2,849,548	\$ 39,244,581	PROVIDE THIS INFORMATION PRIOR TO BINDING for all locations over 25 years old						
16	2	Restrooms	1216 Old Jefferson Highway, Mansfield, LA 71052	243,360	0	243,360	RC	NC	2013	OK	OK	OK	OK
1		Restrooms	1216 Old Jefferson Highway, Mansfield, LA 71052	56,160	0	56,160	RC	NC	2013	OK	OK	OK	OK
1		Coroners Office # 2 (prior Warehouse)	120 B McEnergy St, Mansfield, LA 71052	150,800	0	150,800	RC	Frame	2011	OK	OK	OK	OK
4		Shop at Landfill	2712 Highway 84 East, Mansfield, LA 71052	140,400	31,200	171,600	RC	NC	2011	OK	OK	OK	OK
1		DRH Clinic - (Old Library)	808 Main Street, Logansport, LA 71049	842,400	0	842,400	RC	Frame	1983	2013	2013	2013	2013
19	1	Old Bank Building (Rented)	139 Jackson Street, Pelican, LA	187,200	0	187,200	ACV	Frame	1990	0	0	0	0
20	1	Clear Lake Boat Launch	LA-509 Mansfield, Mansfield, LA 71052	176,800	0	176,800	ACV	NC	2018	OK	OK	OK	OK
21	1	Homeless Shelter	208 Pea Street, Mansfield, LA 71052	49,712	15,600	65,312	RC	Frame	2016	OK	OK	OK	OK
22	1	Stonewall Government Plaza	1746 Hwy 171, Stonewall, LA 71078	0	26,000	26,000	RC	NC	2020	OK	OK	OK	OK
23	1	Concession Stand	211 Independent Ave, Grand Cane, LA 71032	174,668	3,120	177,788	RC	Frame	2013	OK	OK	OK	OK
23	2	Static Display	211 Independent Ave, Grand Cane, LA 71032	0	15,600	15,600	RC	Frame	2012	OK	OK	OK	OK
24	1	Street Lights (\$25,000/item)	Blanket Location, Grand Cane, LA 71032	156,000	0	156,000	ACV	NC	2010	OK	OK	OK	OK
25	1	Street Signs (25,000/item)	Blanket Location, Grand Cane, LA 71032	156,000	0	156,000	ACV	NC	2010	OK	OK	OK	OK
27	1	Traffic Signs & Lights (25,000/item)	Blanket Location, Grand Cane, LA 71032	156,000	0	156,000	ACV	NC	2010	OK	OK	OK	OK
28	1	Stadium Lights (25,000/item)	Blanket Location, Grand Cane, LA 71032	156,000	0	156,000	ACV	NC	2010	OK	OK	OK	OK
0	0	0	,, LA	0	0	0	RC	0	0	0	0	0	0

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Date

\$ 5,873,053

Number	Year	Make	Model	VIN	Cost New	Valuation	Comp Deduct	Coll Deduct
1	1974	Nabors	Trailer	5,536	2,495	ACV	1,000	1,000
2	1997	Parker	Trailer	132LA1624V1002077	0	ACV	No Coverage	No Coverage
3	2005	Pace	Trailer	47ZUB17225X040057	0	ACV	No Coverage	No Coverage
4	1985	Utility	Trailer	LNJR38524D10E1258	0	ACV	No Coverage	No Coverage
5	2009	Stageco	Trailer	5NYBU10169NSC2927	0	ACV	No Coverage	No Coverage
6	2009	Utility	Trailer	5NYBU12149NSC2901	0	ACV	No Coverage	No Coverage
7	1995	Trash	Trailer	TST573306	1,728	ACV	1,000	1,000
8	2000	Clement	Trailer	5C2CB39B51M002819	30,107	ACV	1,000	1,000
9	2002	MACK	600	1M2P289C32M033473	74,737	ACV	1,000	1,000
10	2002	MACK	600	1M2P264C72M033939	74,737	ACV	1,000	1,000
11	2004	FREIGHTLINER	0	1FVHBXAK94HM19157	17,595	ACV	1,000	1,000
12	2007	MACK	0	1M2AT04CX7M006256	104,584	ACV	2,500	2,500
13	2007	MACK	0	1M2AT04C77M006257	104,584	ACV	2,500	2,500
14	2000	FREIGHTLINER	0	1FV6H6AA7YHG04324	40,000	ACV	1,000	1,000
15	2006	INTERNATIONAL	0	1HTWAAAN06J292326	51,526	ACV	1,000	1,000
16	2009	CHEVROLET	0	1GBJ7E1B59F411003	66,469	ACV	1,000	1,000
17	2010	FORD	0	1FTMF1CWAKA19134	15,436	ACV	1,000	1,000
18	2010	FORD	F150	1FTMF1CW6AKA98415	15,752	ACV	1,000	1,000
19	2011	KENWORTH	0	1NKDLPX6BJ281859	118,884	ACV	2,500	2,500
20	2011	KENWORTH	0	1NKDLPX4BJ281858	118,884	ACV	2,500	2,500
21	2011	PETERBILT	389	1XPXD89X2BD122187	104,454	ACV	2,500	2,500
22	2011	PARKER	Trailer	13ZPF2622B1000036	9,990	ACV	1,000	1,000
23	2011	FORD	F650	3FRNW6FA2BV369124	67,385	ACV	1,000	1,000
24	2011	FORD	F650	3FRNW6FA98V369122	67,385	ACV	1,000	1,000
25	2012	FREIGHTLINER	M2	1FVACXBS7CDBL5712	87,490	ACV	1,000	1,000
26	2012	FREIGHTLINER	M2	1FVACXBS9CDBL5713	87,490	ACV	1,000	1,000
27	2012	FREIGHTLINER	0	1FVHC5DVXCDBL5830	100,682	ACV	2,500	2,500
28	2012	FREIGHTLINER	0	1FVHC5DV1CDBL5831	100,862	ACV	2,500	2,500
29	2012	FREIGHTLINER	0	1FVACXBS6CHBR9491	146,600	ACV	2,500	2,500
30	2012	Ford	Elkhart Coach	1FDEE3F51CDB30380	43,915	ACV	1,000	1,000
31	2013	CHEVROLET	0	1GB4CZCG7DF112047	31,247	ACV	1,000	1,000
32	2008	PITTS	ENTERPRIS	5JYLB52378P081157	0	ACV	No Coverage	No Coverage
33	2011	FORD	0	3FRNW6FZ0BV369123	67,000	ACV	1,000	1,000
34	2013	Dodge	RAM 2500	3C6TR5HT7DG576207	27,743	ACV	1,000	1,000
35	2013	INTERSTATE	Trailer	1JKDLA402DM012774	15,729	ACV	1,000	1,000
36	2013	INTERSTATE	Trailer	1JKDLA404DM012776	15,729	ACV	1,000	1,000
37	2013	INTERSTATE	Trailer	1JKDLA406DM012775	15,729	ACV	1,000	1,000
38	2013	INTERSTATE	Trailer	1JKDLA408DM012777	15,729	ACV	1,000	1,000

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Number	Year	Make	Model	VIN	Cost New	Valuation	Comp Deduct	Coll Deduct
39	2015	FORD	0	1FD8W3GT6FEA46443	39,448	ACV	1,000	1,000
40	2015	FORD	0	1FD8W3GT9FED09413	42,481	ACV	1,000	1,000
41	2015	FORD	0	1FD8W3GT0FED09414	42,481	ACV	1,000	1,000
42	2014	CRCF	TRAILER	4D6EB1014EC037548	0	ACV	No Coverage	No Coverage
43	2015	NEW DIAMOND	TRAILER	5FWUS182XFR017828	3,100	ACV	1,000	1,000
44	2016	KENWORTH	0	1NKZL40X1GJ133730	129,139	ACV	2,500	2,500
45	2016	KENWORTH	0	1NKZL40X3GJ133731	129,139	ACV	2,500	2,500
46	2016	KENWORTH	0	1NKZL40X5GJ133732	129,139	ACV	2,500	2,500
47	2016	KENWORTH	0	1NKZL40X7GJ133733	129,139	ACV	2,500	2,500
48	2016	KENWORTH	0	1NKZL40X9GJ133734	129,139	ACV	2,500	2,500
49	2016	KENWORTH	0	1NKZL40X0GJ133735	129,139	ACV	2,500	2,500
50	2016	FORD	ESCAPE	1FMCU0F74GUC51205	17,889	ACV	1,000	1,000
51	2017	CHEVROLET	0	3GCUKNEH7HG367251	29,823	ACV	1,000	1,000
52	2015	CHEVROLET	0	3CGTR5HT6FG593843	25,239	ACV	1,000	1,000
53	2018	FORD	F350	1FT8W3BT8JEB39002	45,000	ACV	1,000	1,000
54	2018	FORD	EXPEDITION	1FMJK1GTXJEA59920	37,096	ACV	1,000	1,000
55	2019	DODGE	GRAND CARAVAN	2C4RDGBGXKR520259	29,435	ACV	1,000	1,000
56	2019	DODGE	DURANGO	1C4RDHAG5KCS50186	32,385	ACV	1,000	1,000
57	2018	DODGE	0	3C7WRTCL1JG346596	53,870	ACV	1,000	1,000
58	2019	DODGE	1500 CLASSIC	1C6RR7FT6KS542886	36,856	ACV	1,000	1,000
59	2019	DODGE	1500 CLASSIC	1C6RR7FT6KS547246	36,856	ACV	1,000	1,000
60	2019	DODGE	1500 CLASSIC	1C6RR7FT9KS542882	36,856	ACV	1,000	1,000
61	2019	FORD	TRANSIT	1FTYR1ZM7KKA11590	32,917	ACV	1,000	1,000
62	2018	Dodge	RAM 2500	3C6TR5CT8JG386306	39,295	ACV	1,000	1,000
63	2018	Dodge	RAM 2500	3C6TR5CT0JG378264	39,295	ACV	1,000	1,000
64	2019	Dodge	RAM 1500	1C6RR7FT2KS542884	36,856	ACV	1,000	1,000
65	2019	MACK	GRANITE	1M2GR2GC5KM003774	169,637	ACV	2,500	2,500
66	2019	Dodge	RAM 1500	1C6RR7FT6KS541527	36,856	ACV	1,000	1,000
67	2019	Dodge	RAM 1500	1C6RR7FT0KS542883	36,856	ACV	1,000	1,000
68	2019	Dodge	RAM 1500	1C6RR7FT4KS547245	36,856	ACV	1,000	1,000
69	2019	Dodge	RAM 1500	1C6RR7FT0KS547243	36,856	ACV	1,000	1,000
70	2019	Dodge	RAM 1500	1C6RR7FT2KS547244	36,856	ACV	1,000	1,000
71	2019	Dodge	RAM 1500	1C6RR7FT7KS542881	36,856	ACV	1,000	1,000
72	2019	FORD F250	F250	1FD7X2A68KEC82320	35,485	ACV	1,000	1,000
73	2019	MACK	GRANITE	1M2GR2GC6KM003766	169,637	ACV	2,500	2,500
74	2019	FREIGHTLINER	114SD	1FVHG3DV5KHKL8876	155,629	ACV	2,500	2,500
75	2019	FREIGHTLINER	114SD	1FVHG3DV7KHKL8877	155,629	ACV	2,500	2,500
76	2019	FORD	0	1FTMFLCB9KCC65008	23,989	ACV	1,000	1,000

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Number	Year	Make	Model	VIN	Cost New	Valuation	Comp Deduct	Coll Deduct
77	2020	MACK	GRANITE	1M2GR2GC2LM016046	169,637	ACV	2,500	2,500
78	2020	Utility	SST 83x16 Utility	4S9BU1622LV491101	4,160	ACV	1,000	1,000
79	2019	Utility	Roadclipper	46UFU2220K1216704	8,410	ACV	1,000	1,000
80	2019	Ford	4x2 Supercab	1FT7X2A6XKEG50680	36,433	ACV	1,000	1,000
81	2019	Ford	0	1FT7X2A63KEG50679	36,433	ACV	1,000	1,000
82	2019	Ford	0	1FT7W2B67KEG51674	41,188	ACV	1,000	1,000
83	2019	Dodge	Ram 14000	3C7WRTBL2KG627583	43,619	ACV	1,000	1,000
84	2019	Dodge	Ram 1500 Classic	1C6RR7FT4KS542885	36,856	ACV	1,000	1,000
85	2019	Ford	F-250 XL	1FT7X2A61KEG50678	38,318	ACV	1,000	1,000
86	2019	Dodge	Ram 1500 Classic	1C6RR6FT8KS710473	34,990	ACV	1,000	1,000
87	2019	Dodge	Ram 1500 Classic	1C6RR6FTXK5710474	34,990	ACV	1,000	1,000
88	2019	Dodge	Ram 3500 Classic	3C7WRTCL0KG704756	53,925	ACV	1,000	1,000
89	2019	Dodge	Ram 3500 Classic	3C7WRTCL9KG704755	53,925	ACV	1,000	1,000
90	2019	Dodge	Ram Crew Cab	3C7WRTCL7KG704754	53,925	ACV	1,000	1,000
91	2020	Utility	Trailer	1W91T1428L1497037	9,880	ACV	1,000	1,000
92	2020	0	RAM ProMaster	3C6TRVBG0LE139042	34,612	ACV	1,000	1,000
93	2020	Ford	F150	1FTEW1E59LKD08310	70,910	ACV	1,000	1,000
94	2020	Ford	F150	1FTEW1E56LKD81988	70,910	ACV	1,000	1,000
95	2020	Dodge	Ram 2500	3C6UR5HL9LG193579	41,248	ACV	1,000	1,000
96	2008	Ford	Econoline	1FTSS34S18DB324155	30,336	ACV	1,000	1,000
97	2021	CHEVROLET	Traverse	1GNERFKW6MJ105892	34,061	ACV	1,000	1,000
98	2020	CHEVROLET	Tahoe	1GNSKCKC8LR194604	62,000	ACV	1,000	1,000
99	2021	Dodge	Ram 1500	3C6RR7KT2MG527236	45,145	ACV	1,000	1,000
100	2021	Dodge	Ram 1500	1C6RR6FT3MS500348	37,140	ACV	1,000	1,000
101	2021	Dodge	Ram 1500	3C6JR7DG5MG527275	35,630	ACV	1,000	1,000
102	2021	Dodge	Ram 1500	3C6JR7DG0MG507595	35,630	ACV	1,000	1,000
103	2020	Jeep	Grand Cherokee	1C4RJEG5MC598068	33,353	ACV	1,000	1,000
104	2021	Dodge	Ram 3500	3C63RRGL7MG528392	48,237	ACV	1,000	1,000
105	2017	CHEVROLET	Silverado 3500	1GCRCREC6HZ261761	25,000	ACV	1,000	1,000
106	2020	Ford	F450	1FD0W4GT8LEE87764	54,233	ACV	1,000	1,000
107	2023	Ford	F150	1FTFX1E5XPKD81323	37,842	ACV	1,000	1,000
108	2023	Ford	F150	1FTFX1E5XPKD81385	37,842	ACV	1,000	1,000
109	2023	Ford	F150	1FTFX1E51PKD81338	37,842	ACV	1,000	1,000
110	2023	Ram	1500	3C6UR5HJ9NG345426	37,090	ACV	1,000	1,000
111	2023	Ram	1500	3C6UR5HJ0NG345427	37,090	ACV	1,000	1,000
112	2023	Belmont	Trailer	50PAU1015NL005842	28,000	ACV	1,000	1,000
113	2023	Belmont	Trailer	50PAU1010NL005845	28,000	ACV	1,000	1,000
114	2023	Ford	F150	1FTFX1E5XPKD81404	37,842	ACV	1,000	1,000

Verified by Insured's Authorized Representative

Date

\$ 5,873,053

Number	Year	Make	Model	VIN	Cost New	Valuation	Comp Deduct	Coll Deduct
115	2023	Ram	1500	3C6UR5HJ5NG345424	37,090	ACV	1,000	1,000
116	2023	Wyatt	Trailer	1W9BU1823PL364577	4,431	ACV	1,000	1,000
117	2021	Dodge	Ram	1C6RR7KG6MS522746	29,019	ACV	1,000	1,000



Proposal for Insurance

Quote # 1
Date 10/31/2023

Named Insured & Mailing Address

Name Sesoto Parish Policy Jury
Street 101 Franklin St.
City, ST Mansfield, LA

The proposed policy period is from 11/3/2023 to 11/3/2024 at 12:01 A.M. Standard Time of your mailing address shown above.

This proposal is valid until 11/2/23 at 12:01 A.M. Standard Time of your mailing address shown above.

COVERAGE AND PREMIUM SUMMARY

Coverages	Annual Premium
Contractor's Equipment	\$52,920
TRIA IS NOT INCLUDED, NEED SELECTION FOR PRICING	
Total Proposed Premium	\$52,920 + BSB EDP Equipment
Policy Writing Minimum Premium	\$47,628

Subject-To:

1	Risk Engineering Recommendations as needed
2	
3	
4	
5	

Company: Berkley National Insurance Co.

Berkley Fire and Marine is backed by the solid financial strength of W. R. Berkley Corporation, a Fortune 500 Company and A+ (Superior) rated carrier by A.M. Best. So you can be confident in our long-term strength and stability. For more information please visit : www.wrberkley.com

This proposal is a conditional quote for coverage requested and does not constitute a binder of insurance or price guarantee. It may be revised to reflect further or additional information provided to us. Premiums are subject to adjustment after underwriting review and may be revised at the expiration per premium audit. The proposal must be accepted or rejected in its entirety, unless otherwise noticed in this proposal. We will consider all counteroffers, but will not always accept such counteroffers. Certain coverages, terms, conditions, perils or limits requested may not be included in this proposal. Conditional quotes are valid for thirty (30) days from the date of this proposal (unless otherwise indicated) or up to the proposal effective date, whichever is sooner.

Contractor's Equipment - Scheduled

Contractors Equipment AAIS Form IM 7000
Contractors Equipment AAIS Schedule of Coverages IM 7005



Coverage and General Details

Property Covered

Scheduled Equipment (Refer to Equipment Schedule) IM 7030
 Schedule On File

Scheduled Contractors Coverage

		Limit of Insurance	Significant Terms and Conditions	
	Catastrophe	\$12,235,701	Deductible (\$ or %)	\$5,000
	Income Coverage (add form 7027 and 7032)	Na	Minimum / Maximum Deductible	\$5,000
Tools Endorsement IM 7034				
<i>See also Deductible Endorsements below (if applicable)</i>				
	Your Tools: Any One Item	na	Loss Payee	Blanket
	Your Tools: Any One Occurrence	na	Valuation:	ACV
	Deductible	na	Coinsurance:	90%

Premium Determination

	Rating Base	Rate	Premium
Scheduled Contractor's Equipment	\$12,235,701	\$0.4290	\$52,491
Leased or Rented from Others	\$100,000	\$0.4290	\$429
Small Tools Endorsement			\$0

Coverage Extensions

Description	Standard Limits	Increased Limits Included
Debris Removal	25% of the Loss	N/A
Additional Debris Removal Expense	\$5,000	\$10,000

Supplemental Coverages

Description	Standard Limits	Increased Limits Included
Employee Tools (any one loss)	\$10,000	
Equipment Leased and Rented from Others	\$25,000	\$100,000
Newly Purchased Equipment (\$) up to 60 Days	N/A	\$100,000
Newly Purchased Equipment (%) up to 60 days	N/A	
Pollutant Cleanup & Removal	\$25,000	
Rental Reimbursement (72 Hour Waiting Period)	\$5,000	\$5,000
Spare Parts and Fuel	\$5,000	\$5,000

Reporting Conditions (if applicable, waived if blank)

Equipment Leased and Rented from Others	
Reporting Rate (if blank waived)	\$0.43
Deposit Premium (if blank waived)	included
Minimum Premium (if blank waived)	included
Blended Scheduled Rate	\$0.43

Premium Summary

Optional Endorsements Premium (if any)	\$0
Included Coverage Premium	\$52,920
Total Annual Premium	\$52,920
TRIA Premium	Included
Minimum Premium	\$52,920

Continue to page 2 for Optional Endorsements (if any)

Optional Endorsements (Contractor's Equipment)

Form #	Description	Applies?	Details	
IM 7013/7035	Equipment Leased or Rented to Others	No	Any One Item Limit Catastrophe Limit Deductible	
IM 7016	Boom Restriction	No	Applies exclusion for booms of 25 ft. or greater length	
IM 7017	Weight of Load Exclusion	No	Applies exclusion if boom operated beyond it designed parameters	
IM 7019	Waterborne Endorsement	No	Any One Occurrence Limit Deductible	\$25,000 \$2,500
IM 7021	Split Deductible Endorsement	No	Peril(s) Deductible All other Perils Deductible	Theft \$5,000 \$1,000
IM 7022	Property Loaned to Others (Scheduled)	No	All One All Covered Property Limit Contractors and Individuals are scheduled, consult underwriter for details	\$250,000
IM 7023	Property Loaned to Others (Jobsite)	No	Any One Occurrence Limit	\$10,000
IM 7024	Trailers and Spare Parts	No	Any One Trailer Limit Any Trailer Occurrence Limit Spare Parts and Fuel Occurrence Limit Deductible	\$10,000 \$25,000 \$10,000 \$2,500
IM 7025	Additional Coverages	No	Fraud and Deceit Limit Recharging of Fire Extinguishing Equipment Limit	\$25,000 \$25,000
IM 7026	Agreed Amount Endorsement	No	Must use IM 7033 Agreed Value Schedule	
IM 7027/IM 7032	Contractors Equipment Income Coverage	No	If limit indicated applies to specifically schedule item only or all Schedule	1.All scheduled items
IM 7037	Equipment Borrowed from Others	No	Any One Item Limit Any One Occurrence Limit	\$25,000 \$50,000
IM 7039	Below the Surface of the Ground Exclusion	No	Excluded equipment or attachments while below the surface of the ground This exclusion does not apply to buckets or other attachments to an excavator, backhoe, or similar equipment used for excavations or trenching	
IM 83 00	Deductible Schedule Endorsment	No	Scheduled Equipment Employee Tools Your Tools Leased and Rented Cranes Other	

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

Coverage for acts of terrorism, as defined in the Terrorism Risk Insurance Act, as amended, (the “Act”), is included in your policy. 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 consultation with the Secretary of Homeland Security, 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Act. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. 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.

A. The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Act is: \$ 0 and does not include any charges for the portion of losses covered by the United States government under the Act.(Refer to the paragraph below).



Insurance Quote

Date: Oct 18, 2023

Please review the attached and below carefully as coverage described herein may be different from the original application submitted, or prior policy if applicable.

Insured: Desoto Parish Police Jury

Insured ID: 68648858

Mailing Address: 101 Franklin Street Mansfield, LA 71052

Physical Address: 101 Franklin Street, Mansfield, LA 71052

Carrier: Palomar Excess and Surplus Insurance Company / Non-Admitted AM Best Rating: A- IX

Policy Period: 1/1/2024 to 1/1/2025

Coverage: Cyber Liability

Limit: \$500,000

Deductible: \$25,000

Policy Premium:	\$8,711.00	
Fees (fully earned):	Carrier Fee \$350.00	
	Broker Fee - \$300.00	
Taxes:	\$454.01	Surplus Lines Tax
Home State:	LA	
TOTAL:	\$9,815.01	

THE PREMIUM ABOVE DOES NOT INCLUDE TERRORISM COVERAGE. IF THE INSURED ELECTS TO PURCHASE TERRORISM COVERAGE THE ADDITIONAL PREMIUM WILL BE PLUS TAX OF .

Conditions/ Subjectivities:

Terms & Conditions are per attached carrier quote

Please note:

- You are responsible for reviewing and explaining 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 the 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.
- Insurance companies will not approve binding until all subjectivities (except inspections) have been received and accepted.
- This document is a representation of the Carrier's quotation and is subject to all premiums, limits, terms, conditions and exclusions as set forth by the carrier.
- If this policy is issued on a non-admitted basis, you Page 33 responsible for completing, collecting and delivery of

required surplus lines forms, taxes and fees from the insured at time of Binding. We will remit the applicable taxes and forms to the state. If this policy is subject to the surplus lines laws in your state, you should make every effort to comply with any special provisions and regulations of your state.

- You are responsible for the issuance and review of Certificates of Insurance (COI). COIs cannot amend or alter the terms provided herein.

LOUISIANA DEPARTMENT OF INSURANCE
FORM 438
ACKNOWLEDGEMENT OF APPLICANT FOR PERSONAL LINES
INSURANCE COVERAGE IN THE SURPLUS LINES MARKET

I am applying for personal lines insurance coverage in the surplus lines market. By placing my initials on the four (4) statements below, and dating and signing this form, I hereby acknowledge the following in accordance with La. R.S. 22:438, to wit:

- _____ initial The insurance may be placed with an approved unauthorized insurer or eligible unauthorized insurer.

- _____ initial In the event of insolvency of the insurer, losses shall not be paid by the Louisiana Insurance Guaranty Association.

- _____ initial I expressly authorize the procurement of surplus lines insurance coverage.

- _____ initial Any surplus lines coverage shall be procured through a duly licensed surplus lines broker.

Signature of Applicant

Printed Name of Applicant

Date

Name of Property Casualty Producer: _____

Address: _____

City: _____ State: _____ Zip: _____

This form shall be maintained by the surplus lines broker.

NOTICE
The language and format of this Form shall not be altered.

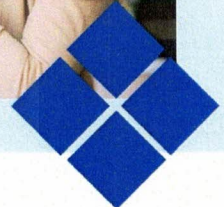
Issued: July 1, 2013

CYBER INSURANCE QUOTE PROPOSAL

PRIME 250

CYBER INSURANCE MADE EASY

Cowbell gives you peace of mind with Prime 250, a standalone cyber insurance program designed to cover today's and tomorrow's cyberthreats. Our Prime 250 cyber insurance policies are backed by top global reinsurers, and claims are handled in-house by cyber claims experts.



CYBER INSURANCE COVERAGE TAILORED TO YOUR UNIQUE NEEDS

We bring clarity of coverage to organizations like yours

- ▶ Choose limits and coverages dedicated to cyber
- ▶ Get financial protection for a variety of cyberthreats
- ▶ Customize your cyber policy to match your unique needs and identified risk exposures

COWBELL 365 BEST IN CLASS SERVICES

Our dedicated experts in cyber claims handling combined with our team of risk engineers deliver best-in-class 24x7 servicing so that your business stays safe.

ASSESS

Cowbell Factors™, our risk ratings, benchmark your business' risk profile against industry peers.

RESPOND

Cowbell's cyber claim experts are on-call 24x7 to help you recover quickly from cyber incidents.



INSURE

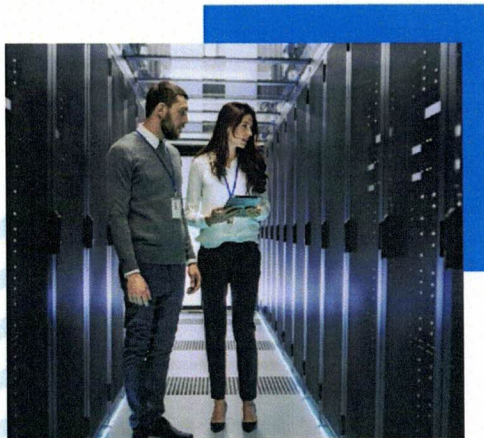
The quote is custom-built to suit your cyber risk profile and your needs.

IMPROVE

Strengthen your cyber resilience with continuous risk monitoring and advice from cyber experts.

TAKE ADVANTAGE OF OUR RISK ENGINEERING SERVICES

- ▶ Address your subjectivities swiftly to avoid delaying coverage
- ▶ Interpret and monitor your cyber risk assessment
- ▶ Get help to remediate identified security weaknesses
- ▶ Build your incident response plan



OPTIMIZE YOUR PREMIUM BY IMPROVING YOUR RISK PROFILE

- ▶ Strengthen your security practices with our risk engineering team
- ▶ Deploy a cyber awareness training program to all your employees - it's free with our partner, Wizer
- ▶ Identify security partners on the Cowbell Rx marketplace to fill gaps in your cybersecurity
- ▶ Become eligible to a 5% premium credit* when you activate a connector and get deeper risk insights



MICROSOFT
365



GOOGLE
WORKSPACE



AMAZON WEB
SERVICES



CLOUDFLARE



QUALYS

and more...

THE IMPACT OF OUR RISK ENGINEERING TEAM

300+

CALLS PER QUARTER

400+

CYBER EVENTS AVOIDED

2000+

INCIDENT RESPONSE
PLANS DOWNLOADED

Book Time With Our Risk Engineering Team

BOOK NOW

CYBER INSURANCE QUOTE - PRIME 250

De Soto Parish Police Jury

Subject to the terms and conditions contained herein, Cowbell Insurance Agency ("Cowbell") agrees to issue to the below Named Insured the following quote for insurance coverage. Upon binding of this account, we must receive a signed application from the Insured.

Quote Number	QCB-250-NGTC7JCX	Quoted On	10/18/2023
Name of Insured	De Soto Parish Police Jury		
Mailing Address	101 Franklin St, , Mansfield, LA, 71052		
Email Address	lgarcia@desotoppj.com		
Industry	921140 Public Administration		
Revenue	\$37,969,764.00		
# Of Employees	250	Year Established	1843
Policy Period	From: 01/01/2024 (Effective Date) To: 01/01/2025 (Expiration Date) Both dates at 12:01 AM Insured Local Time		
Policy Term	366 days		
Policy Premium	Estimated Premium (without TRIA)	\$8,624.75	
	TRIA	\$86.25	
	Premium	\$8,711.00	
	Underwriting Fees	\$350.00	
	TOTAL AMOUNT :	\$9,061.00	
Aggregate Limit	\$500,000	Insured State	LA
Issuing Carrier	Palomar Excess and Surplus Insurance Company NAIC# 16754 (A.M. Best "A-" Rated)		
Product	Prime 250 Surplus		

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears on subsequent pages. **If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy.** The Aggregate Limit shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.



COVERAGES - PRIME 250

LIABILITY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
<input checked="" type="checkbox"/> Liability Costs	\$500,000	\$25,000	-	Full Prior Acts
<input checked="" type="checkbox"/> PCI Costs	\$500,000	\$25,000	-	Full Prior Acts
<input checked="" type="checkbox"/> Regulatory Costs	\$500,000	\$25,000	-	Full Prior Acts

FIRST PARTY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
<input checked="" type="checkbox"/> Cowbell Breach Fund	\$500,000	\$25,000	-	-
<input checked="" type="checkbox"/> Data Restoration Costs	\$500,000	\$25,000	-	-
<input checked="" type="checkbox"/> Extortion Costs	\$500,000	\$25,000	-	-
<input checked="" type="checkbox"/> Business Impersonation Costs	\$500,000	\$25,000	-	-
<input checked="" type="checkbox"/> Reputational Harm Expense	\$500,000	-	12 Hours	01/01/2023

FIRST PARTY LOSS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
<input checked="" type="checkbox"/> Business Interruption Loss	\$500,000	\$25,000	12 Hours	-
<input checked="" type="checkbox"/> Contingent Business Interruption Loss	\$500,000	\$25,000	12 Hours	-
<input checked="" type="checkbox"/> System Failure	\$500,000	\$25,000	12 Hours	-
<input checked="" type="checkbox"/> Contingent System Failure	\$500,000	\$25,000	12 Hours	-
<input checked="" type="checkbox"/> Cyber Crime Loss	\$250,000	\$25,000	-	-
<input checked="" type="checkbox"/> Bricking Costs	\$500,000	\$25,000	-	-
<input checked="" type="checkbox"/> Criminal Reward Costs	\$100,000	-	-	-

ENDORSEMENTS - PRIME 250

COVERAGE ENDORSEMENTS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
✔ California Consumer Privacy Act	\$500,000	\$25,000	-	Full Prior Acts
✔ General Data Protection Regulation	\$500,000	\$25,000	-	Full Prior Acts
✔ Utility Fraud Attack	\$100,000	\$25,000	-	-
✔ Media Liability	\$500,000	\$25,000	-	Full Prior Acts
✔ Cryptojacking	\$100,000	\$25,000	-	-
✔ Cowbell Breach Fund Separate Limit	\$500,000	\$25,000	-	-

AMENDATORY ENDORSEMENTS

✔ BIPA Exclusion Endorsement

✔ War Exclusion Endorsement

✔ Amend Cooperation Clause

80.0%

✔ Blanket Additional Insured

✔ Extortion Threat Sublimit Endorsement

Limit: \$100,000; Deductible: \$25,000



ENDORSEMENTS & FORMS - PRIME 250

(EFFECTIVE AT INCEPTION)

TITLE	FORM #
Cowbell Cyber Risk Insurance Declarations - Prime 250	PRIME 250SL 002 09 21
Notice to Policyholders - OFAC	PN006SL 09 20
Customer Notice of Privacy Policy & Producer Compensation Practices Disclosure	PN007SL PL 0921
Cowbell Cyber Risk Insurance Policy - Prime 250	PRIME 250SL 001 10 20
Service of Process	PRIME 250SL 075 PL 09 21
California Consumer Privacy Act	PRIME 250SL 004 09 20
General Data Protection Regulation	PRIME 250SL 005 09 20
Utility Fraud Attack	PRIME 250SL 006 09 20
Media Liability	PRIME 250SL 007 09 20
Cryptojacking	PRIME 250SL 009 09 20
BIPA Exclusion Endorsement	PRIME 250SL 048 09 21
Cowbell Breach Fund Separate Limit	PRIME 250SL 014 04 23
Blanket Additional Insured	PRIME 250SL 021 09 20
Amend Cooperation Clause	PRIME 250SL 019 09 20
Extortion Threat Sublimit Endorsement	PRIME 250SL 054 02 22
WAR Exclusion Endorsement	PRIME 250SL 088 06 23
Disclosure Pursuant to Terrorism Risk Insurance Act	PRIME 250SL 028 10 20
Cap on Losses From Certified Acts of Terrorism	PRIME 250SL 029 10 20
Trade or Economic Sanctions Exclusion Endorsement	PRIME 250SL 032 09 20
CB-Compliance	CB-COMPLIANCE (09/21)
Louisiana Surplus Lines Notice	CB-LA-NOTICE (12/20)

SUBJECTIVITIES - PRIME 250

This quote proposal expires on the earlier of the following: seven (7) days after the effective date of the policy; or upon notice to you by Cowbell that the quote is expiring as of a particular date due to changes in market conditions and/or the discovery of any new information related to the quoted risk.

If the policy is issued after the effective date of coverage a no known loss letter will be required to issue.

This quote proposal for insurance coverage is issued based on the truthfulness and accuracy of the information provided to Cowbell in response to the questions on the insurance application entered into our underwriting system.

If between the date of the quote and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Cowbell. Whether or not this quote has already been accepted by the Named Insured, Cowbell reserves the right to rescind this quote as of its Effective Date or to modify the final terms and conditions of the quote upon review of the information. Cowbell also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quote is also subject to the satisfaction of the following conditions:

- Please provide the intended Policyholder's contact information.
- Cowbell Renewal Application signed and dated within 60 days of the effective date.
- There are unanswered security questions present on the Cowbell Renewal Application.
- Implement MFA fully on (1) Company Email, 2) Remote Network Access, 3) Critical System Access, 4) Cloud Application Access, and 5) Admin Accounts in order to remove the Extortion Threat Sublimit Endorsement.

Please note this quote contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

DESCRIPTION OF COVERAGES - PRIME 250

(Please note this quote contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein).

✔ Liability Costs

Coverage for (1) defense expenses, (2) monetary damages the insured becomes legally obligated to pay including pre-judgment interest, post judgment interests, judgments or settlements; and (3) punitive, exemplary, or multiplied damages but only to the extent such damages are insurable under the applicable law most favorable to the insurability of such damages.

✔ PCI Costs

Coverage for amounts the insured is legally obligated to pay under a Payment Card Services Agreement including: (1) monetary assessments; (2) fines; (3) penalties; (4) chargebacks; (5) reimbursements; (6) fraud recoveries; (7) forensic investigation, including any PFI; and (8) costs or expenses incurred in connection with a PCI DSS compliance audit.

✔ Regulatory Costs

Coverage for (1) any amount the insured is legally required to deposit in a fund for the payment of consumers; (2) fines; or (3) penalties imposed by a federal, state or foreign governmental entity due to a privacy incident.

✔ Cowbell Breach Fund

Coverage for losses and expenses directly associated with recovery activities after a cyber incident. This can include incident response, investigation, forensics, crisis management, notification to customers, call center services, overtime salaries, post-event monitoring services such as credit monitoring, and healthcare records remediation for impacted customers.

✔ Data Restoration Costs

Coverage for the cost to replace, restore, recreate or recover data residing on an insured's computer system that is compromised as a direct result of a network security incident. If such data cannot be replaced, restored, recreated or recovered, then data restoration is limited to the costs associated with that determination.

✔ Extortion Costs

Coverage for losses from a privacy incident or network security incident resulting from a credible threat or series of threats, such as a ransomware attack. This can include expenses to investigate the cause of an extortion threat and the payment amounts, including the actual costs to execute such payment (whether in digital or traditional currency).

✔ Business Impersonation Costs

Coverage for the costs to inform potentially impacted parties (individuals, vendors or suppliers) of fraudulent communications where a third party impersonated the insured to deceive them or any vendor or supplier into sharing credentials or protected information.

✔ Reputational Harm Expense

Coverage for the income loss that the insured sustains during a period of indemnity that directly results from a communication via any medium specifically arising from an actual or alleged incident that threatens to, or actually does negatively harm the insured's reputation

✔ Business Interruption Loss

Coverage for the income loss and extra expenses due to the actual and measurable interruption or degradation in performance of the insured's computer system. This would also include a voluntary shutdown of the insured's computer system when such action is taken to minimize, avoid or reduce further damage as a result of a covered incident.

✔ Contingent Business Interruption Loss

coverage for the income loss and extra expenses due to the actual and measurable interruption or degradation in performance of a service provider's computer system. This would also include a voluntary shutdown of computer systems when such action is taken to minimize, avoid or reduce further damage as a result of a covered incident.

✔ System Failure

Coverage for the income loss and extra expenses due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation or delay in performance of the insured's computer system.

✔ Contingent System Failure

Coverage for the income loss and extra expense due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation or delay in performance of a service provider's computer system.

DESCRIPTION OF COVERAGES - PRIME 250

✔ Cyber Crime Loss

Coverage for loss of money or digital currency directly resulting from any of the following covered events: (1) social engineering (2) reverse social engineering, (3) fraudulent transfer of funds. It also provides coverage for charges incurred by the insured from its telecommunications provider as a result of a telecommunications hack.

✔ Bricking Costs

Coverage for the reasonable and necessary costs, subject to the insurer's prior consent, to replace, remediate or improve the insured's computer system. Costs must be incurred as a direct result of a network security incident.

✔ Criminal Reward Costs

Coverage for amounts offered by the insured for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to any coverage under this policy.

✔ California Consumer Privacy Act

Coverage for the amounts that the insured is legally obligated to pay in responding to a CCPA compliance audit or investigation that directly results from a privacy or a network security incident.

✔ General Data Protection Regulation

Coverage for the amounts that the insured is legally obligated to pay in responding to a GDPR compliance audit or investigation that directly results from a privacy or a network security incident.

✔ Utility Fraud Attack

Coverage for the additional amounts incurred due to the manipulation or deception, by an unauthorized third party for its use, of the insured organization's natural gas, oil, or internet.

✔ Media Liability

Liability costs coverage for intellectual property infringement, other than patent infringement, resulting from the advertising of an insured's services. This builds upon the online media liability coverage in the base form to expand to printed advertising. This includes social media.

✔ Cryptojacking

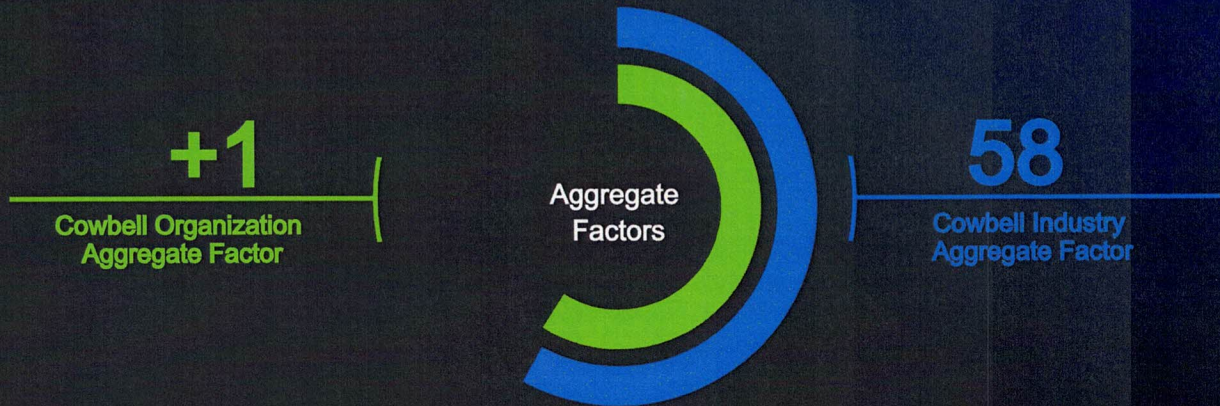
Coverage for the financial loss resulting from the unauthorized access or unauthorized use of computer systems to mine for digital currency that directly results in additional costs incurred by the insured organization for computing resources.

✔ Cowbell Breach Fund Separate Limit

Coverage for supplemental Cowbell breach fund costs in addition to the aggregate limit that includes incident response, investigation, forensics, crisis management, notification to customers, call center services, overtime salaries, post-event monitoring services such as credit monitoring; and healthcare records remediation for impacted customers.

COWBELL AGGREGATE FACTOR: BENCHMARKING RISK

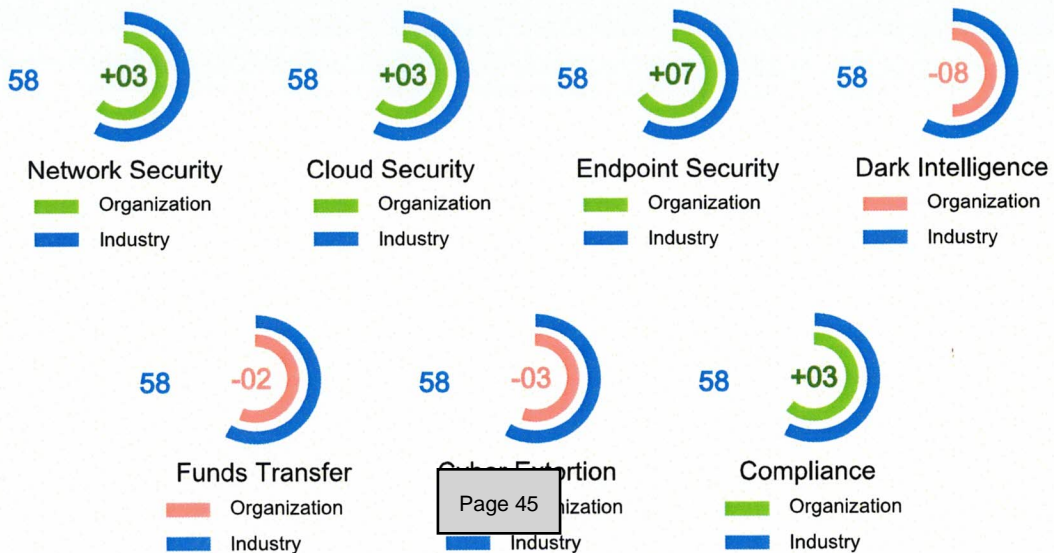
Cowbell Factors are a set of risk ratings that continuously assess your organization for cyber risks. Your company aggregate factor provides an immediate benchmark of your organization against its industry peers.



COWBELL FACTORS: CONTINUOUS RISK ASSESSMENT

Cowbell Factors are compiled using hundreds of data points from multiple sources: public databases, third-party vendors, proprietary external scanners, dark web intelligence, and compliance information. Cowbell applies artificial intelligence algorithms to model risks and generate Cowbell Factors which define an organization's risk profile.

Your Cowbell Factors



DESCRIPTION - COWBELL FACTORS

✔ Company Aggregate Cowbell Factor

Weighted average of Cowbell Factors for the account and an effective metric to benchmark a company against its industry peers. The higher, the better: a company with a rating of 85 represents less risk than one with a rating of 64.

✔ Industry Aggregate Cowbell Factor

Measures an industry overall cyber risk profile. This is calculated for each industry based on Cowbell's risk pool of 25 million U.S. accounts, incorporating information from proprietary scanners and external data sources.

✔ Network Security

Measures the strength of the organization's network infrastructure and whether security best practices are deployed - encryption, secure protocols, patching frequency. This factor also checks for vulnerabilities, malware, and misconfigurations.

✔ Cloud Security

Measures the strength of an organization's cloud security based on footprint on commonly used public clouds (AWS, Azure, GCP, etc), security configuration, and alignment to security best practices.

✔ Endpoint Security

Measures endpoints preparedness (servers, mobile devices, IoT endpoints) towards cyberattacks. This factor incorporates the number of endpoints as well as the level of security hygiene applied to them.

✔ Dark Intelligence

Measures an organization's exposure on the darkweb, taking into account the type, timing, and volume of data exposed and its value for criminal activity (examples: stolen credentials, PII).

✔ Funds Transfer

Tracks risk markers related to the compromise of emails that commonly leads to nefarious activities such as fraudulent funds transfer.

✔ Cyber Extortion

Measure of an organization's potential exposure to extortion related attacks such as ransomware.

✔ Compliance

Measures an organization's level of compliance to security standards such as CIS (Center of Internet Security) benchmarks, NIST CSF (Cyber Security Framework), CSC-20 (Critical Security Controls), HIPAA, PCI, EU GDPR and CCPA.

✔ Supply Chain

Measures an organization's susceptibility to software supply chain incidents. This factor is compiled from technographic and firmographic data, web scraping information, and public vulnerability repositories.

✔ Insider Threat

Measures an organization's susceptibility to insider threats. This factor is compiled from social media platforms and other sources that might expose attrition rate, negative opinion, or detrimental intent towards the organization by past and current employees and stakeholders.



6800 Koll Center Parkway, Suite 250, Pleasanton CA 94566

SURPLUS LINES COMPLIANCE NOTICE

ISSUING CARRIER **Palomar Excess and Surplus Insurance Company**

We are pleased to enclose binding agreement for this account.

Please be advised that by binding this risk with the above referenced Surplus Lines Insurance Company, you agree that as the Surplus Lines Broker responsible for the placement of this insurance policy, it is your obligation to comply with all States Surplus Lines Laws including completion of any declarations / affidavits that must be filed as well as payment of any and all Surplus Lines taxes that must be remitted to the State(s). We will look to you for indemnification if controlling Surplus Lines Laws are violated by you as the Surplus Lines broker responsible for the placement.

You further confirm that any applicable state requirement concerning a diligent search for coverage by admitted carriers has been fulfilled in accordance with state law.

Thank you for this placement and your regulatory compliance.

NAMED INSURED: **De Soto Parish Police Jury**

BINDER NUMBER: **QCB-250-NGTC7JCX**

STATE: **LA**

SURPLUS LINES BROKER: **Joel Cavaness**

FILING STATE SURPLUS LICENSE NUMBER: **253754**

AGENCY NAME: **Risk Placement Services**

AGENCY MAILING ADDRESS: **2850 GOLF RD, 630-773-3800
G MEADOWS, IL, 60008**

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6800 Koll Center Parkway, Suite 250, Pleasanton CA 94566

LOUISIANA SURPLUS LINES NOTICE

This insurance policy is delivered as surplus line coverage under the Louisiana Insurance Code.

In the event of insolvency of the company issuing this contract, the policyholder or claimant is not covered by the Louisiana Insurance Guaranty Association or the Louisiana Life and Health Guaranty association, which guarantees only specific types of policies issued by insurance companies authorized to do business in Louisiana.

This surplus lines policy has been procured by the following licensed Louisiana surplus lines broker:

Signature of Licensed Louisiana Surplus Lines Broker or Authorized Representative

Printed Name of Licensed Louisiana Surplus Lines Broker

RENEWAL QUOTE

LUBA INDEMNITY INSURANCE COMPANY

P.O. Box 98082
 Baton Rouge, LA 70898-9082



For Period: January 01, 2024 to January 01, 2025

Quote Reference: 027000300792124
 Division: 00000
 Proposal Date: September 21, 2023
 Rating State: LA

Desoto Parish Police Jury
 101 Franklin Street
 Mansfield, LA 71052

Class Code	Ext	Class Description	Rate	Payroll	Manual Premium
5403		Carpentry Noc (1/01/2024 - 1/01/2025)	4.30	40,964.00	1,761
5506		Street/Road Const Paving & Drs (1/01/2024 - 1/01/2025)	4.79	1,905,029.00	91,251
6229		Irrigation/Drain Const & Drs (1/01/2024 - 1/01/2025)	3.52	476,257.00	16,764
7403		Aircraft-All Other Empl & Dr (1/01/2024 - 1/01/2025)	2.28	51,771.00	1,180
7590		Garbage Works (1/01/2024 - 1/01/2025)	3.80	1,114,000.00	42,332
7720		Police Officers & Drivers (1/01/2024 - 1/01/2025)	2.32	67,492.00	1,566
8810		Clerical (1/01/2024 - 1/01/2025)	.12	1,450,805.00	1,741
8820		Attorney Clerical & Office (1/01/2024 - 1/01/2025)	.13	693,702.00	902
8831		Hospital - Veterinary & Drs (1/01/2024 - 1/01/2025)	.76	296,012.00	2,250
8832		Physician & Clerical (1/01/2024 - 1/01/2025)	.23	65,350.00	150
9015		Bldg Mgnt/All Other Employees (1/01/2024 - 1/01/2025)	2.20	252,872.00	5,563
9102		Park Noc All Employees & Drs (1/01/2024 - 1/01/2025)	2.21	35,888.00	793
9403		Garbage/Refuse Collection & Dr (1/01/2024 - 1/01/2025)	6.74	486,343.00	32,780
9410		Municipal Employees (1/01/2024 - 1/01/2025)	1.76	145,017.00	2,552

Serviced by: LUBA Workers' Comp
 P.O. Box 98082
 Baton Rouge, LA 70898-9082
 (888) 884-5822

Agent:
 01351

Buddy Maxwell
 Risk Services of Louisiana, Inc./Shrevep
 400 Texas Street, Suite 100
 Shreveport, LA 71101
 (318) 797-2422

RENEWAL QUOTE

LUBA INDEMNITY INSURANCE COMPANY

P.O. Box 98082
Baton Rouge, LA 70898-9082



For Period: January 01, 2024 to January 01, 2025

Quote Reference: 027000300792124
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Desoto Parish Police Jury
101 Franklin Street
Mansfield, LA 71052

Class Code	Ext	Class Description	Rate	Payroll	Manual Premium
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Premium Breakdown	Manual Premium	201,585.00	Experience Modifiers:		Standard Liability Limits:
	Subject Premium	201,585.00	Mod	Eff Dates	100/500/100
Experience Modifier	0.8100	163,284.00	.8100	01/01/2024	
Standard Premium		163,284.00			
Prem. Size Discount	10.14%	16,556.00-			
Normal Premium		146,728.00			
Expense Constant		200.00+			
Terrorism		354.00+			
Catastrophe		708.00+			
Estimated Premium		147,990.00			
			Balance		
			Deposit		11,738.00
			Deposit Received		11,960.00
			Credit		222.00CR
			Expense Constant Due		200.00
			Total		22.00CR
			Credit Balance *		\$22.00CR

* Please Deduct The Credit Indicated Below From Your First Monthly Payroll Report.

MAKE CHECKS PAYABLE TO LUBA WORKERS' COMP

Serviced by: LUBA Workers' Comp
P.O. Box 98082
Baton Rouge, LA 70898-9082
(888) 884-5822

Agent:
01351

Buddy Maxwell
Risk Services of Louisiana, Inc./Shreveport
400 Texas Street, Suite 100
Shreveport, LA 71101
(318) 797-2422