

# EVIDENCE OF PROPERTY INSURANCE

ISSUE DATE (MM/DD/YY)

07/01/17

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

<b>PRODUCER</b> ALLIANT INSURANCE SERVICES, INC. 1301 DOVE STREET SUITE 200 NEWPORT BEACH, CA 92660 PH (949) 756-0271 / FAX (949) 756-2713 LICENSE NO. 0C36861 CODE _____ SUB-CODE _____		<b>COMPANY</b> VARIOUS PER ATTACHED SCHEDULE	
<b>INSURED</b> ALLIANT PROPERTY INSURANCE PROGRAM (APIP) ARKANSAS MUNICIPAL LEAGUE 301 WEST 2ND / P.O. BOX 38 NORTH LITTLE ROCK, AR 72115	<b>EVIDENCE NUMBER</b> APIP1718		<b>POLICY NUMBER</b> 017471590/04 (Dec 02)
	<b>EFFECTIVE DATE (MM/DD/YY)</b> 07/01/17	<b>EXPIRATION DATE (MM/DD/YY)</b> 07/01/18	<b>CONT. UNTIL TERMINATED IF CHECKED</b> <input type="checkbox"/>
	<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>		

## PROPERTY INFORMATION

LOCATION / DESCRIPTION

PENDING RECEIPT OF COMPANY POLICY(IES), THIS DOCUMENTATION IS PROVIDED AS EVIDENCE OF PROPERTY AND BOILER & MACHINERY INSURANCE COVERAGE FOR LOCATIONS ON FILE WITH ALLIANT INSURANCE SERVICES.

## COVERAGE INFORMATION

COVERAGE / PERILS / FORMS / AMOUNT OF INSURANCE &amp; DEDUCTIBLE

"ALL RISK" OF DIRECT PHYSICAL LOSS OR DAMAGE AND ALL EXTENSIONS AND SUBLIMITS OF COVERAGE PER PEPIC MANUSCRIPT POLICY FORM. SUBJECT TO POLICY TERMS, CONDITIONS AND EXCLUSIONS.

LIMITS &amp; DEDUCTIBLE ATTACHED FOR THE FOLLOWING:

 PROPERTY COVERAGE BOILER & MACHINERY COVERAGE

## REMARKS (INCLUDING SPECIAL CONDITIONS)

## CANCELLATION

SEE ATTACHED

## ADDITIONAL INTEREST

NAME AND ADDRESS

EVIDENCE OF COVERAGE

NATURE OF INTEREST

 MORTGAGEE ADDITIONAL INSURED LOSS PAYEE (OTHER) EVIDENCE OF COVERAGE

SIGNATURE OF AUTHORIZED AGENT OF COMPANY

**ALLIANT INSURANCE SERVICES, INC.**  
**ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**  
**PROPERTY EVIDENCE ATTACHMENT**

**TYPE OF INSURANCE:**     Insurance                     Reinsurance

**NAMED INSURED:**        Arkansas Municipal League

**DECLARATION:**            2-Cities 2

**POLICY PERIOD:**         July 1, 2017 to July 1, 2018

**POLICY NUMBER:**        017471590/04 (Dec 02)

**COMPANIES:**             See Attached List of Companies

**TOTAL INSURED VALUES:**        2,103,716,766 as of June 29, 2017

**COVERAGES & LIMITS:**

- \$    500,000,000    Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
- \$    50,000,000    Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
- \$    10,000,000    subject to a sublimit of 5,000,000 Per Occurrence with a 10,000,000 Annual Aggregate Per Occurrence and in the Annual Aggregate for all locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
- \$    50,000,000    Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
- \$    100,000,000    Combined Business Interruption, Rental Income and Tax Revenue Interruption and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence for Business Interruption, Rental Income and Tuition Income combined, and \$5,000,000 per occurrence for Tax Revenue Interruption. Coverage for power generating plants is excluded, unless otherwise specified.
- \$    50,000,000    Extra Expense.

**COVERAGES & LIMITS: (continued)**    \$    25,000,000    Miscellaneous Unnamed Locations for existing Named Insured's Excluding Earthquake coverage for Alaska and California Named Insureds. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.

180 Days Extended Period of Indemnity

See Policy Provisions	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 120 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
\$ 1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item.
\$ 5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item.
\$ 50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
\$ 25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown.
\$ 2,500,000	Money & Securities for named perils only as referenced within the policy.
\$ 2,500,000	Unscheduled Fine Arts.
\$ 250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration.
\$ 2,000,000	Unscheduled Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs).
\$ 50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery).
\$ 25,000,000	Transit.
\$ 2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence.
<b>COVERAGES &amp; LIMITS:</b>	\$ 2,500,000 Unscheduled Watercraft up to 27 feet.
<b>(continued)</b>	

	Not Covered	Per Occurrence for Off Premises Vehicle Physical Damage.
\$	25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
\$	3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
\$	500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
\$	1,000,000	Claims Preparation Expenses.
\$	50,000,000	Expediting Expenses.
\$	1,000,000	Personal Property Outside of the USA.
	Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
\$	500,000	Per Occurrence and Annual Aggregate per named insured for Communicable Disease subject to an APIP Program aggregate of \$10,000,000 for all declarations combined except Hospital declarations.
\$	100,000	Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.
\$	100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.

**VALUATION:**

- ) Repair or Replacement Cost
- ) Actual Loss Sustained for Time Element Coverages
- ) Contractor's Equipment/Vehicles either Replacement Cost or Actual Cash Value as declared by each member. If not declared, valuation will default to Actual cash value

**EXCLUSIONS  
(Including but not limited to):**

- ) Seepage & Contamination - *unless otherwise provided by the Pollution Liability Coverage per the Summary attached*
- ) Cost of Clean-up for Pollution - *unless otherwise provided by the Pollution Liability Coverage per the Summary attached*
- ) Mold - *as more fully described in the Master Policy Wording or otherwise provided when Pollution Liability Coverage is purchased, and as defined in the coverage Summary.*

**Deductibles: If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).**

**"ALL RISK"  
DEDUCTIBLE:**

\$	100,000	Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.
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**DEDUCTIBLES FOR  
SPECIFIC PERILS  
AND COVERAGES:**

	\$250,000	excess of NFIP coverage for 500,000 per building, per occurrence; 500,000 contents at each building per occurrence, If purchased. Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).
\$	100,000	excess of NFIP coverage for 500,000 per building, per occurrence; 500,000 contents at each building per occurrence, If purchased. All Flood Zones Per Occurrence excluding Flood Zones A & V.
	2%	subject to 100,000 minimum Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.
\$	1,000	Per Occurrence for Specially Trained Animals.
\$	500,000	Per Occurrence for Unscheduled Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters).

\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
	24 Hour	Waiting Period for Service Interruption for All Perils and Coverages.
	2.5%	of Annual Tax Revenue Value per Location for Tax Interruption.
	Not Covered	Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.
\$	100,000	Per Occurrence for Contractor's Equipment.

**SPECIAL TERMS 1:**

The Scheduled Limit of Liability Endorsement restricts the amount of recovery to the amount declared in the statement of values that was provided to Alliant Insurance Company, Inc. by Arkansas Municipal League. In the event the replacement cost of the property damaged or the resulting Time Element at the time of loss is greater than the amount declared in the statement of values, the insured will be penalized and recovery will be restricted to not to exceed the lesser of:

- Replacement Cost/Actual Loss Sustained at the time of loss as respect Time Element.
- The amount declared in the schedule of values.

If the schedule of values provides a breakdown of values between Real & Personal Property, Equipment, Business Interruption, Extra Expense, etc. the most the company will pay for any section; i.e., Real Property will be the lesser of the Replacement Cost/Actual Loss Sustained at the time of loss or the Amount declared in the schedule of values for that specific section of the statement of values.

Per Schedule on File subject to Limit of Liability of PEPIP policy

Special Terms Limit

Varies by Coverage

Special Terms Deductible

<b>SPECIAL TERMS 2:</b>	Margin Clause	
	Per occurrence subject to LOL (10% Margin Clause)	Special Terms Limit
	Varies by Coverage	Special Terms Deductible
<b>SPECIAL TERMS 3:</b>	As a Reinsurance placement in no circumstance will the coverages, terms, conditions, limits, sub-limits, deductibles, exclusions or endorsements be extended or broadened by the Named Insured's Memorandum of Coverage or underlying insurance documents.	
	Not Applicable	Special Terms Limit
	Not Applicable	Special Terms Deductible
<b>SPECIAL TERMS 4:</b>	PEPIP USA FORM No. 12 MASTER POLICY WORDING is amended under GENERAL PROVISIONS; E. LIMITS OF LIABILITY; 2. SUBLIMITS OF LIABILITY	
	\$ 2,000,000	Unscheduled Special Terms Limit
	Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters.	
	\$ 500,000	Special Terms Deductible

**The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. Carriers providing these coverages are included in the Schedule of Carriers.**

\$	100,000,000	Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-22, 25-30 and 32-34 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
\$	100,000	Per Occurrence Deductible for Primary Terrorism.



- \$ 600,000,000 Per Named Insured for Terrorism (Excess Layer) subject to;
  - \$ 1,100,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;
  - \$ 1,400,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
  - \$ 500,000 Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).
- Included Information Security & Privacy Insurance with Electronic Media Liability Coverage. See attached Cyber Coverage Document for applicable Limits. (Cyber Liability)

**TERMS & CONDITIONS:**

25% Minimum Earned Premium and cancellations subject to 10% penalty  
Except Cyber Liability Premium is 30% Earned at Inception

**NOTICE OF CANCELLATION:**

90 days except 10 days for non-payment of premium

**BROKER:**

**ALLIANT INSURANCE SERVICES, INC.**  
**License No. 0C36861**

Doug Wozniak, AAI  
Senior Vice President

Justin Swarbrick  
First Vice President

Erin Bullard  
Assistant Account Manager

***Coverage outlined in this Evidence Attachment is subject to the terms and conditions set forth in the policy. Please refer to policy for specific terms, conditions and exclusions.***



**ALLIANT INSURANCE SERVICES, INC.  
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)  
BOILER & MACHINERY EVIDENCE ATTACHMENT**

<b>NAMED INSURED:</b>	Arkansas Municipal League
<b>DECLARATION:</b>	2-Cities 2
<b>POLICY PERIOD:</b>	July 1, 2017 to July 1, 2018
<b>POLICY NUMBER:</b>	017471590/04 (Dec 02)
<b>COMPANIES:</b>	See Attached List of Companies
<b>TOTAL INSURED VALUES:</b>	2,103,716,766 as of June 29, 2017
<b>COVERAGES &amp; LIMITS:</b>	<p>\$ 100,000,000 Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:</p> <p style="padding-left: 40px;">Included Jurisdictional and Inspections.</p> <p>\$ 10,000,000 Per Occurrence for Service/Utility/Off Premises Power Interruption.</p> <p style="padding-left: 40px;">Included Per Occurrence for Consequential Damage/Perishable Goods/Spoilage.</p> <p>\$ 10,000,000 Per Occurrence for Electronic Data Processing Media and Data Restoration.</p> <p>\$ 2,000,000 Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Members who purchase Dedicated Earthquake Coverage.</p> <p>\$ 10,000,000 Per Occurrence for Hazardous Substances/ Pollutants/Decontamination.</p> <p style="padding-left: 40px;">Included Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.</p>
<b>NEWLY ACQUIRED LOCATIONS:</b>	<p>\$ 25,000,000 Automatic Acquisition for Boiler &amp; Machinery values at newly acquired locations. Values greater than 25,000,000 or Power Generating Facilities must be reported within 120 days and must have prior underwriting approval prior to binding</p>

**VALUATION:** Repair or Replacement except Actual Loss sustained for all Time Element coverages

**EXCLUSIONS (Including but not limited to):**

- ) Testing
- ) Explosion, except for steam or centrifugal explosion
- ) Explosion of gas or unconsumed fuel from furnace of the boiler

**OBJECTS EXCLUDED: (Including but not limited to):**

- ) Insulating or refractory material
- ) Buried Vessels or Piping
- ) Furnace, Oven, Stove, Incinerator, Pot Kiln

**NOTICE OF CANCELLATION:** 90 days except 10 days for non-payment of premium

**DEDUCTIBLES:**

- \$ 10,000 Except as shown for Specific Objects or Perils
- \$ 10,000 Electronic Data Processing Media
- \$ 10,000 Consequential Damage
- \$ 10,000 Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface
- \$ 50,000 Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface
- \$ 100,000 Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface
- \$ 250,000 Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating surface
- \$ 350,000 Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface

10 per foot / \$2,500 Minimum Deep Water Wells

24 Hours Z Business Interruption/Extra Expense Except as noted below

30 Days Z Business Interruption – Revenue Bond

24 Hour Waiting Period Z Utility Interruption

5 x 100% of Daily Value Z Business Interruption – All Objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 Square feet Heating Surface

24 Hour Waiting Period Z Business Interruption – All Objects at Waste Water Treatment Facilities and All Utilities

**BROKER:**

**ALLIANT INSURANCE SERVICES, INC.**  
**License No. 0C36861**

Doug Wozniak, AAI  
Senior Vice President

Justin Swarbrick  
First Vice President

Erin Bullard Assistant Account Manager

***Coverage outlined in this Evidence Attachment is subject to the terms and conditions set forth in the policy. Please refer to policy for specific terms, conditions and exclusions.***

**ALLIANT INSURANCE SERVICES, INC.  
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)  
CYBER LIABILITY EVIDENCE**

**TYPE OF COVERAGE:** Information Security & Privacy Insurance with Electronic Media Liability Coverage

**PROGRAM:** **Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)**

**NAMED INSURED:** Any member(s), entity(ies), agency(ies), organizations(s), enterprise(s) and/or individuals(s) attached to each Declaration insured as per schedule on file with Insurer.

**DECLARATION:** Various Declarations as on file with Insurer

**POLICY PERIOD:** July 1, 2017 to July 1, 2018

**POLICY #:** PH1733938

**TERRITORY:** WORLD-WIDE

**RETROACTIVE DATE:** **APIP/PEPIP**  
*For new members – the retro active date will be the date of addition*  
 July 1, 2016 For existing members included on the July 1, 2016/17 policy  
 July 1, 2015 For existing members included on the July 1, 2015/16 policy  
 July 1, 2014 For existing members included on the July 1, 2014/15 policy  
 July 1, 2013 For existing members included on the July 1, 2013/14 policy  
 July 1, 2012 For existing members included on the July 1, 2012/13 policy  
 July 1, 2011 For existing members included on the July 1, 2011/12 policy  
 July 1, 2010 For existing members included on the July 1, 2010/11 policy

**HARPP**  
*For new members – the retro active date will be the date of addition*  
 July 1, 2009 For members endorsed onto the July 1, 2009/10 policy at a \$500,000 limit except for those members who did not provide a “No Known Losses Letter” then the retro date is the date that the member was added  
 July 1, 2010 For \$1,500,000 excess \$500,000

**CSU**  
 July 1, 2008 California State University and CSU Auxiliary Organizations

**INSURER:** Lloyd’s of London - Beazley Syndicate:  
 Syndicates 2623 - 623 - 100%

**COVERAGES & LIMITS:**

<b>THIRD PARTY LIABILITY</b>	<b>Ai.</b>	<b>\$</b>	<b>25,000,000</b>	<b>Annual Policy and Program Aggregate Limit of Liability</b> (subject to policy exclusions) for all Insured’s/Members combined (Aggregate for all coverage’s combined, including Claims Expenses), subject to the following sub-limits as noted.
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Aii.	\$	2,000,000	<b>Annual Aggregate Limit of Liability</b> for each Insured/Member for <b>Information Security &amp; Privacy Liability</b> . Each Member of a JPA will have a <b>\$2,000,000 Limit Each</b> (Aggregate for all coverages combined, including Claim Expenses) but sublimited to:
B.	\$	500,000	<b>Annual Policy Aggregate Limit of Liability</b> for each Insured/Member <b>Privacy Notification Costs</b> coverage. (Limit is increased to \$1,000,000 if Beazley Vendor Services are used)
C.	\$	2,000,000	<b>Annual Policy Aggregate Limit of Liability</b> for each Insured/Member for all Claims Expenses and <b>Penalties for Regulatory Defense and Penalties</b>  <b>PCI Fines and Penalties</b> coverage added with sub-limit of \$100,000.
D.	\$	2,000,000	<b>Annual Policy Aggregate Limit of Liability</b> for each Insured/Member for all Damages and Claims Expenses for <b>Website Media Content Liability</b> (Occurrence Based)
E.	\$	2,000,000	<b>Policy Aggregate Sublimit of Liability</b> for each Insured/Member for <b>Cyber Extortion Loss</b>
F.	\$	2,000,000	<b>Policy Aggregate Sublimit of Liability</b> for each Insured/Member for <b>Data Protection Loss and Business Interruption Loss</b>
G.			<b>First Party Business Interruption Sub-Limits of Liability</b> for each Insured/Member
	\$	100,000	1) Forensic Expense Sublimit
	\$	500,000	2) Dependent Business Interruption Sublimit

**FIRST PARTY  
COMPUTER SECURITY**

The sub-limits of liability displayed above in Items B, C and D are part of, and not in addition to, the overall Annual Aggregate Limit of Liability for each Insured/Member (Item Aii)

<b>COVERAGE ENDORSEMENT(S):</b>	\$	50,000	<b>Policy Aggregate Sublimit of Liability</b> applicable to all loss under Insuring Agreement FI – <b>Fraudulent Instruction</b> . To indemnify the <b>Named Insured</b> for, in excess of the application Retention, resulting directly from an Insured having transferred, paid, or delivered any <b>Money or Securities</b> as a direct result of Fraudulent Instructions.
	\$	50,000	<b>Policy Aggregate Sublimit of Liability</b> applicable to all loss under Insuring Agreement TF – <b>Telecommunications Fraud</b> . To Indemnify the <b>Insured Organization</b> for any <b>Telecommunications Fraud Loss</b> , in excess of the applicable Retention, incurred by the Insured during the Policy Period.
	\$	50,000	<b>Policy Aggregate Sublimit of Liability</b> for all <b>Consequential Reputational Loss</b> . To indemnify the <b>Named Insured</b> for <b>Consequential Reputational Loss</b> , in excess of the applicable Retention, incurred by the <b>Insured Organization</b> during the Notification Period as a direct result of an incident for which Notification Services are provided pursuant to <b>Insuring Agreement B.3</b> .
<b>RETENTION:</b>	\$	25,000	CSU Auxiliary Organizations only
	\$	50,000	Per Occurrence for each Insured/Member with TIV up to \$500,000,000 at the time of loss
		8	Hour waiting period for first party claims
	\$	100,000	Per Occurrence for each Insured/Member with TIV greater than \$500,000,000 at time of loss
		8	Hour waiting period for first party claims
<b>NOTICE:</b>	<b>Policy coverage sections I.A - Information Security &amp; Privacy Liability, I.B.- Privacy Notification Costs and I.C.-Regulatory Defense &amp; Penalties of this policy provide coverage on a claims made and reported basis; except as otherwise provided, coverage under these insuring agreements applies only to claims first made against the insured and reported to underwriters during the policy period.</b> Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.		
<b>EXTENDED REPORTING PERIOD:</b>	For First Named Insured - To be determined at the time of election (additional premium will apply)		

**SPECIFIC COVERAGE PROVISIONS:**

- A. Information Security and Privacy Liability** pays on behalf of the Insured/Member damages and claims expenses excess of the retention which the Insured/Member shall become legally obligated to pay because of any claim, including a claim for violation of a privacy law first made against the Insured/Member and reported to underwriters during the policy period for
- ) theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information that is in the care, custody or control of the Insured/Member, or an independent contractor that is holding, processing or transferring such information on behalf of the Insured/Member.
  - ) Acts or incidents that directly result from the failure of computer security to prevent a security breach including
    - o Alteration, corruption, destruction, deletion, or damage to a data asset stored on computer systems
    - o Failure to prevent transmission of malicious code from computer systems to third party computer systems
    - o Participation in a denial of service attack directed against a third party computer system
  - ) The failure to timely disclose any of the above in violation of any breach notice law
  - ) The failure to comply with a privacy policy involving the disclosure, sharing or selling of personally identifiable non-public information
  - ) The failure to administer an identity theft prevention program

**SPECIFIC COVERAGE PROVISIONS: (Continued)**

- B. Privacy Notification Costs** pay the Insured/Member for reasonable and necessary costs to comply with a breach notice law because of an incident that first takes place on or after the retroactive date and before the end of the policy period. Privacy Notification Costs means costs incurred within one year of the reporting of the incident or suspected incident to the Underwriters:
- ) To hire security experts;
  - ) Notification provisions,
  - ) Public relations mitigation up to \$50,000 subject to Nil coinsurance
  - ) Credit monitoring for the purpose of mitigating potential damages and are subject to Nil coinsurance
    - o Credit file monitoring,
    - o Mailing and third party administrative costs

To provide notification to:

- a. Individuals who are required to be notified by the **Insured Organization** under the applicable **Breach Notice Law**; and
  - b. In the Underwriters' discretion, to individuals affected by an incident in which their **Personally Identifiable Non-Public Information** has been subject to theft, loss, or Unauthorized Disclosure in a manner which compromises the security or privacy of such individual by posing a significant risk of financial, reputational or other harm to the individual.
- C. Regulatory Defense and Penalties** pays on behalf of the Insured/Member claims expenses and penalties which the Insured/Member shall become legally obligated to pay because of any claim in the form of a regulatory proceeding resulting from a violation of a privacy law and caused by an incident described under certain sections of the information security and privacy liability section of the policy.



- D. **Website Media Content Liability** (occurrence based) days on behalf of the insured damages and claims expenses resulting from any claim made against the Insured/Member for one or more of the following acts committed in the course of covered media activities:
  - ) Defamation, libel, slander, trade libel
  - ) Privacy violation
  - ) Invasion or interference with publicity
  - ) Plagiarism, piracy, misappropriation of ideas under implied contract
  - ) Infringement of copyright
  - ) Infringement of domain name, trademark
  - ) Improper deep-linking or framing within electronic content
  
- E. **Cyber Extortion** indemnifies the Insured/Member for costs incurred as a result of an extortion threat by a person other than employees, directors, officers, principals, trustees, governors, managers, members, etc.
  
- F. **First Party Data Protection** indemnifies the Insured/Member for data protection loss as a result of alteration, corruption, destruction, deletion, damage or inability to access data assets.
  
- G. **First Party Network Business Interruption** indemnifies the Insured/Member for business interruption loss as a direct result of the actual and necessary interruption or suspension of computer systems and is directly caused by a failure of computer security to prevent a security breach.

**EXCLUSIONS:  
(Including but not limited to)**

- Coverage does not apply to any claim or loss from
- ) Bodily Injury or Property Damage
  - ) Any employer-employee relations, policies, practices
  - ) Contractual Liability or Obligation
  - ) Any actual or alleged act, error or omission or breach of duty by any director, officer, manager if claim is brought by principals, officers, directors, stockholders and the like
  - ) Anti-Trust violations
  - ) Unfair trade practices
  - ) Unlawful collection or acquisition of Personally Identifiable Non-Public Information
  - ) Distribution of unsolicited e-mails, facsimile, audio or video recording
  - ) Prior knowledge or previously reported incidents
  - ) Incidents occurring prior to retroactive date/continuity date
  - ) Any act, error, omission, of computer security if occurred prior to policy inception
  - ) Collusion
  - ) Securities Act Violations
  - ) Fair Labor Act Violations
  - ) Discrimination
  - ) Intentional Acts with regard to Privacy and Security Breach
  - ) Infringement - Patent and Copyright
  - ) Federal Trade Commission and related state, federal, local and foreign governmental activities
  - ) Insured vs. Insured
  - ) Money/Securities/Funds Transfer
  - ) Broadcasting, Publications and Advertising
  - ) War and Terrorism
  - ) Pollution
  - ) Nuclear Incident
  - ) Radioactive Contamination

<b>NOTICE OF CLAIM:</b>	) <b>IMMEDIATE NOTICE</b> must be made to Beazley NY of all potential claims and circumstances (assistance, and cooperation clause applies)
	) Claim notification under this policy is to: Beazley Group Attn: Beth Diamond 1270 Avenue of the Americas New York, NY 10020 <a href="mailto:tmbclaims@beazley.com">tmbclaims@beazley.com</a>

<b>NOTICE OF CANCELLATION:</b>	10 days for non-payment of premium
<b>REINSTATEMENT PROVISIONS:</b>	Optional reinstatement at 125% of the annual premium
<b>MINIMUM EARNED PREMIUM:</b>	30% Earned Premium at Inception
<b>OTHER SERVICES</b>	Unlimited Access to Beazley Breach Solutions
<b>BROKER:</b>	ALLIANT INSURANCE SERVICES, INC. License No. 0C36861

**NOTES:** Coverage outlined in this Evidence is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions.

**ALLIANT PROPERTY INSURANCE PROGRAM  
2017-2018**

**NAMED INSURED SCHEDULE  
AS OF 06/30/2017**

**THE NAMED INSURED IS:**

Arkansas Municipal League  
301 West 2nd / P.O. Box 38  
North Little Rock, AR 72115

First Named Insured Member shall be deemed the sole agent of each and every Named Insured for the purpose of:

- (1) Giving notice of cancellation,
- (2) Giving instructions for changes in the Policy and accepting changes in this Policy
- (3) The payment of assessments / premiums or receipt of return assessments / premiums.

Member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s) for whom the Named Insured has extended coverage is as follows:

**NAMED INSURED:**

Arkansas Municipal League

## Disclosures / Disclaimers

**This Evidence of insurance is provided as a matter of convenience and information only. All information included in this Evidence, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by your organization. This Evidence does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.**

**Please be advised that this Evidence is also expressly conditioned on there being no material change in the risk between the date of this Evidence and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this Evidence, whether or not this offer has already been accepted.**

**This Evidence is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this Evidence of insurance.**

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at [www.alliant.com](http://www.alliant.com). For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them via this [AmBest Consumer Web link](#). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://www.standardandpoors.com).

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

## NY Regulation 194 and General Broker Compensation Disclosure

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York and other States. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including

the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

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## Other Disclosures / Disclaimers Cont.

### FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

### NRRA:

*(Applicable if the insurance company is non-admitted)*

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

## Changes and Developments

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

- Mergers and/or acquisition and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

### Loss Notification Requirements:

Your policy will come with specific claim reporting requirements. Please make sure your organization understands these obligations and time limitations which are outlined in the attached Loss Notification documents. Contact your Alliant Service Team with any questions.

## LOSS NOTIFICATION REQUIREMENT

### ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Claim notifications need to be sent to Robert Frey, Diana Walizada and Sandra Doig. In the event this is a *Cyber* loss please include item III contact, for a *Pollution* loss please include item IV contact in addition to Alliant Insurance Services contacts.

- I. During regular business hours (between 8:30 AM and 5:00 PM PST), First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

Robert A. Frey, RPA  
Senior Vice President, Regional Claims Director  
Voice: (415) 403-1445 Cell: (415) 518-8490  
Email: [rfrey@alliant.com](mailto:rfrey@alliant.com)

Diana L. Walizada, AIC, CPIW, RPA, AINS  
Vice President, Claims Unit Manager  
Voice: (415) 403-1453  
Email: [dwalizada@alliant.com](mailto:dwalizada@alliant.com)

Address:

Alliant Insurance Services, Inc.  
100 Pine St, 11<sup>th</sup> Floor  
San Francisco CA 94111  
Toll Free Voice: (877) 725-7695 Fax: (415) 403-1466

- II. Please be sure to include APIP's Claim Administrator as a CC on all Claims correspondence:

Sandra Doig  
McLaren's Global Claims Services  
1301 Dove St., Suite 200  
Newport Beach, CA 92660  
Voice: (949) 757-1413 Fax: (949) 757-1692  
Email: [sandra.doig@mcclarens.com](mailto:sandra.doig@mcclarens.com)

Address:

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beth Diamond  
Beazley Group  
1270 Avenue of the America's, Suite 1200  
New York, NY 10020  
Fax: (546) 378-4039  
Email: [tmbclaims@beazley.com](mailto:tmbclaims@beazley.com)

Address:

Elaine G. Tizon, CISR  
Assistant Vice President, Claims Advocate  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111-5101  
Voice: (415) 403-1458 Fax: (415) 403-1466  
Email: [elaine.tizon@alliant.com](mailto:elaine.tizon@alliant.com)

Address:

- IV. Pollution Liability Carrier ACE Environmental, Risk Claims Manager (if purchased):

ACE USA Claims  
PO Box 5103  
Scranton, PA 18505-0510  
Environmental Emergency: (888) 310-9553  
Fax: (800) 951-4119  
Email: [CasualtyRiskEnvironmentalFirstNotice@chubb.com](mailto:CasualtyRiskEnvironmentalFirstNotice@chubb.com)

Address:

Akbar Sharif  
Claims Advocate  
1301 Dove St. Ste. 200  
Newport Beach, CA 92660  
Voice: (949) 260-5088 Fax: (415) 403-1466  
Email: [asharif@alliant.com](mailto:asharif@alliant.com)

Address:

Please include the Insured /JPA name along with the following information when reporting claims:

- Time, date and specific location of property damaged
- A description of the incident that caused the damage (such as fire, theft or water damage)
- Estimated amount of loss in dollars
- Contact person for claim including name, title, voice & fax numbers
- Complete and return the Property Loss Notice for processing.
- Mortgagee or Loss Payee name, address, and account number

**IN THE EVENT OF A**

## **PROPERTY LOSS:**

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to Alliant Insurance Services immediately at:*

# 877-725-7695

**All property losses must be reported as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.**

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to McLarens Global Claims Services AND your Alliant representative*



**PROPERTY FIRST NOTICE OF LOSS FORM**

SEND TO: Alliant Insurance Services, Inc.

BY MAIL: 100 Pine Street, 11<sup>th</sup> Floor, San Francisco, CA 94111

BY FAX: (415) 403-1466

BY EMAIL: [rfrey@alliant.com](mailto:rfrey@alliant.com) AND [dwalizada@alliant.com](mailto:dwalizada@alliant.com)

Carbon Copy APIP Claims Administrator: [sandra.doig@mclarens.com](mailto:sandra.doig@mclarens.com) and your Alliant representative

Today's Date: \_\_\_\_\_

Type of Claim: (check all that apply)

- Real Property                       Vehicles  
 Personal Property                   Other

**Insured's Name & Contact Information**

Insured's Name: \_\_\_\_\_ Point of Contact: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_

**Broker/Agent's Name & Contact Information**

Company Name: Alliant Insurance Services - Claims      Point of Contact: Robert A. Frey & Diana L. Walizada

Address: 100 Pine Street, 11<sup>th</sup> Floor, San Francisco, CA 94111

Phone #: 1-877-725-7695

Fax #: 415-403-1466

**Policy Information**

Policy Number: \_\_\_\_\_ Policy Period: \_\_\_\_\_

Limits of Liability: \_\_\_\_\_ per \_\_\_\_\_ agg      Self-Insured Retention/Deductible: \_\_\_\_\_

**Loss Information**

Date of Incident/Claim: \_\_\_\_\_ Location: \_\_\_\_\_

Description of Loss:

\_\_\_\_\_  
\_\_\_\_\_

Please list all attached or enclosed documentation:  (check if none provided) \_\_\_\_\_

\_\_\_\_\_

Name of Person Completing This Form: \_\_\_\_\_

Signature: \_\_\_\_\_

**Per the PEPIP USA Form Master Policy Wording, Section IV General Conditions;**

**J. NOTICE OF LOSS**

In the event of loss or damage insured against under this Policy, the Insured shall give notice thereof to ALLIANT INSURANCE SERVICES, INC., 100 Pine Street, 11th Floor, San Francisco, CA 94111-1073. TEL NO. (877) 725-7695, FAX NO. (415) 403-1466 of such loss. Such notice is to be made as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

IN THE EVENT OF A  
**CYBER LOSS:**

- 1) *Follow your organizations procedures for reporting and responding to an incident*
- 2) *Alert authorities, as appropriate*
- 3) *Report the incident to Beazley Group immediately at:*

[tmbclaims@beazley.com](mailto:tmbclaims@beazley.com)

**All Cyber losses must be reported as soon as practicable upon knowledge by the insured that a loss has occurred.**

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to Alliant Claims Department and your Alliant representative*

**SPECIAL NOTE REGARDING PRIVACY NOTIFICATION COSTS:**

The policy provides a \$500,000 Aggregate Limit for Privacy Notification Costs. If you utilize a Beazley vendor, the limit is increased to \$1,000,000.

Please contact Beazley for a list of approved vendors.

**CYBER FIRST NOTICE OF LOSS FORM**

**SEND TO:** Beazley Group

**BY MAIL:** 1270 Avenue of the America's, Suite 1200, New York, NY 10020

**BY FAX:** (546) 378-4039

**BY EMAIL:** [tmbclaims@beazley.com](mailto:tmbclaims@beazley.com)

**CC Alliant Claims Department:**  
[elaine.tizon@alliant.com](mailto:elaine.tizon@alliant.com) , and your Alliant representative

Today's Date: \_\_\_\_\_

**Insured's Name & Contact Information**

Insured's Name: \_\_\_\_\_ Point of Contact: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_

**Broker/Agent's Name & Contact Information**

Company Name: Alliant Insurance Services – Claims Point of Contact: Elaine Tizon

Address: 100 Pine Street, 11<sup>th</sup> Floor, San Francisco, CA 94111

Phone #: 877-725-7695 Fax #:415-403-1466

**Policy Information**

Policy Number: \_\_\_\_\_ Policy Period: \_\_\_\_\_

Limits of Liability: \_\_\_\_\_ per \_\_\_\_\_ agg Self-Insured Retention/Deductible \_\_\_\_\_

**Loss Information**

Date of Incident/Claim: \_\_\_\_\_ Location: \_\_\_\_\_

Description of Loss: \_\_\_\_\_

Please list all attached or enclosed documentation:  (check if none provided) \_\_\_\_\_

Name of Person Completing This Form: \_\_\_\_\_

Signature: \_\_\_\_\_

## A. NOTICE OF CLAIM, LOSS OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM

1. If any **Claim** is made against the **Insured**, the **Insured** shall, as soon as practicable upon knowledge by the **Insured**, forward to the Underwriters through persons named in Item 9.A. of the Declarations written notice of such **Claim** in the form of a telecopy, or express or certified mail together with every demand, notice, summons or other process received by the **Insured** or the **Insured's** representative; provided that with regard to coverage provided under Insuring Agreements I.A. and I.C., all **Claims** made against any **Insured** must be reported no later than the end of the **Policy Period**, in accordance with the requirements of the **Optional Extension Period** (if applicable), or within thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against the Insured during the last thirty (30) days of the **Policy Period**.
2. With respect to Insuring Agreement I.B. for a legal obligation to comply with a **Breach Notice Law** because of an incident (or reasonably suspected incident) described in Insuring Clause I.A.1 or I.A.2, such incident or reasonably suspected incident must be reported as soon as practicable during the **Policy Period** after discovery by the Insured. For such incidents or suspected incidents discovered by the **Insured** within 60 days prior to expiration of the Policy, such incident shall be reported as soon as practicable, but in no event later than 60 days after the end the **Policy Period**, provided; if this Policy is renewed by Underwriters and covered **Privacy Notification Costs** are incurred because of such incident or suspected incident reported during the 60 day post **Policy Period** reporting period, then any subsequent **Claim** arising out of such incident or suspected incident is deemed to have been made during the **Policy Period**.
3. With respect to Insuring Agreements I.A. and I.C., if during the **Policy Period**, the **Insured** first becomes aware of any circumstance that could reasonably be the basis for a **Claim** it may give written notice to Underwriters in the form of a telecopy, or express or certified mail through persons named in Item 9.A. of the Declarations as soon as practicable during the **Policy Period** of:
  - a. the specific details of the act, error, omission, or **Security Breach** that could reasonably be the basis for a **Claim**;
  - b. the injury or damage which may result or has resulted from the circumstance; and
  - c. the facts by which the **Insured** first became aware of the act, error, omission or **Security Breach**

Any subsequent **Claim** made against the **Insured** arising out of such circumstance which is the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to the Underwriters.
4. A **Claim** or legal obligation under section X.A.1 or X.A.2 above shall be considered to be reported to the Underwriters when written notice is first received by Underwriters in the form of a telecopy, or express or certified mail or email through persons named in Item 9.A. of the Declarations of the **Claim** or legal obligation, or of an act, error, or omission, which could reasonably be expected to give rise to a **Claim** if provided in compliance with sub-paragraph X.A.3. above.

(Cyber)

**Alliant Property Insurance Program  
2017-2018 Policy Year  
Schedule of Insurers (Proposed)**

<b>Company</b>	<b>A.M. Best's I.D. #</b>	<b>A.M. Best's Guide Rating</b>	<b>Standard and Poor's</b>
Arch Specialty Insurance Company	012523	Under review 08/17/16; Financial Size Category 15; \$2,000,000,000 to greater (As of 08/17/16)	A+ (As of 07/29/10)
Aspen Insurance UK Limited	084806	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 11/11/16)	A (As of 06/25/02)
Atain Specialty Insurance Company	002842	A, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000 (As of 11/08/16)	Not Rated (As of 05/16/17) Not Found
Chubb European Group Limited	086485	A++ , Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 06/22/16)	AA (As of 05/19/14)
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 03/28/17)	A (As of 12/05/06)
Evanston Insurance Co.	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 07/01/16)	A (As of 10/14/13)
Hallmark Specialty Insurance Co.	010838	A-, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000 (As of 06/08/16)	Not Rated (As of 05/16/17) Not Found
Homeland Insurance Company of New York	010604	Under review 05/03/17; Financial Size Category 10; \$500,000,000 to \$750,000,000 (As of 05/03/17)	A- (As of 07/02/10)
Interstate Fire & Casualty Company	002267	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 08/11/16)	AA (As of 03/17/16)
Illinois Union Insurance Company	003510	A++ , Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 06/22/16)	AA (As of 05/19/14)
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 05/02/17)	A (As of 05/02/17)

**Alliant Property Insurance Program**  
**2017-2018 Policy Year**  
**Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's
Lancashire Insurance Company (UK) Ltd.	078390	A, Excellent; Financial Size Category 12; \$1,000,000,000 to \$1,250,000,000 (As of 09/02/16)	A- (As of 05/18/10)
Landmark American Insurance Co.	012619	A+, Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 08/19/16)	A (As of 04/21/15)
Lexington Insurance Company	002350	Under review 01/26/17; Financial Size Category 15; \$2,000,000,000 or greater (As of 01/26/17)	A+ (As of 05/06/13)
Liberty Surplus Insurance Corporation	012078	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/08/17)	A (As of 07/17/14)
Lloyd's of London	085202	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/21/16)	A+ (04/23/07)
Maxum Indemnity Company	012563	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 01/18/17)	Not Rated (As of 05/16/17)
PartnerRe Ireland Insurance Ltd.	088621	A, Excellent Financial Size Category 15; \$2,000,000,000 or Greater (As of 05/13/16)	A+ (As of 02/17/12)
Westport Insurance Corporation	000347	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/16/16)	AA- (As of 10/28/11)
XL Insurance America Inc.	002423	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 08/03/16)	A+ (As of 10/30/13)



## SURPLUS LINES DISCLOSURE

ARKANSAS

**This contract is registered and delivered as a surplus line coverage under the Surplus Lines Insurance Law, and it may in some respects be different from contracts issued by insurers in the admitted markets, and, accordingly it may, depending upon the circumstances be more or less favorable to an insured than a contract from an admitted carrier might be. The protection of the Arkansas Property and Casualty Guaranty Act does not apply to this contract. A tax of four percent (4%) is required to be collected from the insured on all surplus lines premiums.**

Surplus Lines Licensee Name/Initials: Blaise Harris

Surplus Lines Disclosure Statements

Attached to and forming part of:

<b>State:</b>	<b>Disclosure: Policy</b>
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**ARKANSAS**

This contract is registered and delivered as a surplus lines coverage under the Surplus Line Insurance Law, and it may in some respects be different from contracts issued by insurers in the admitted markets, and, accordingly, it may, depending upon the circumstances, be more or less favorable to an insured than a contract from an admitted carrier might be. The protection of the Arkansas Property and Casualty Guaranty Act does not apply to this contract. A tax of four percent (4%) is required to be collected from the insured on all surplus lines premiums.

Surplus Lines Licensee Name: George Shirahama Maggay

## ALLIANT PROPERTY INSURANCE PROGRAM

### SUMMARY OF PROPOSED CHANGES

**THE FOLLOWING ITEMS ARE PROPOSED CHANGES AS OF JUNE 22 FOR THE 2017-2018 POLICY TERM**

Coverage	2016-2017	2017-2018 Proposed Changes	Status
Alliant Claims Advocate for Cyber	Elaine Kim EKim@alliant.com	Elaine Tizon Elaine.Tizon@alliant.com	Revised
Course of Construction and Additions (including New) for projects with project values not exceeding insured's sublimit	Up to \$50,000,000 in Total Project value available. Projects over \$25,000,000 are charged at account rate.	Up to \$100,000,000 in Total Project value available. Projects over \$25,000,000 are charged at account rate. Wood Frame construction is sub-limited to \$50,000,000. All wood frame construction must have underwriting approval prior to binding	Approved
Communicable Disease	Not Covered	\$500,000 per occurrence and annual aggregate per insured limit subject to an aggregate of \$10,000,000 for all Declarations combined except Hospital Declarations 6, 7, 14, 22 & 32	Approved
Drone "Unmanned Aircraft"	Not Covered	\$100,000 per occurrence while in Storage and in transit coverage subject to \$10,000 deductible. Not covered while in flight.	Approved
Mold / Fungus Resultant Damage	Not Covered	\$100,000 per occurrence, with a \$1,000,000 annual aggregate per Declaration.	Approved
Excess Terrorism	<p>\$500,000,000 Per Named Insured for Terrorism (Excess Layer) subject to:</p> <p>\$1,000,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;</p> <p>\$1,300,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)</p>	<p><b>\$600,000,000</b> Per Named Insured for Terrorism (Excess Layer) subject to:</p> <p><b>\$1,100,000,000</b> Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;</p> <p><b>\$1,400,000,000</b> Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)</p>	Approved
Pollution Coverage: Mold deductible	\$75,000 per occurrence	\$250,000 per occurrence	Approved

**ALLIANT PROPERTY INSURANCE PROGRAM  
SUMMARY OF PROPOSED CHANGES**

**THE FOLLOWING ITEMS ARE PROPOSED CHANGES AS OF JUNE 22 FOR THE 2017-2018 POLICY TERM**

Coverage	2016-2017	2017-2018 Proposed Changes	Status
Cyber Coverage: Fraudulent Instruction Coverage Endorsement	Not Covered	\$50,000 Limit	Approved
Cyber Coverage: Telecommunications Fraud Endorsement	Not Covered	\$50,000 Limit	Approved
Cyber Coverage: Consequential Reputational Loss Endorsement	Not Covered	\$50,000 Limit	Approved
Cyber Coverage: First Party Computer Security Covg. Endorsement	<ul style="list-style-type: none"> <li>a. Forensic Expense \$50,000</li> <li>b. Dependent Business Interruption sublimit \$150,000</li> <li>c. Hourly Business Interruption sub-limit</li> <li>d. Not Referenced</li> </ul>	<ul style="list-style-type: none"> <li>a. Forensic Expense limit \$100,000</li> <li>b. Dependent Business Interruption sublimit \$500,000</li> <li>c. Deleted the Hourly Business Interruption sub-limit</li> <li>d. Amended endorsement wording to refer to <u>bitcoins</u></li> </ul>	Approved

**Master Policy Form Wording Proposed Changes**

Coverage	2016-2017	2017-2018 Proposed	Status
Policy Term	July 1, 2016 to July 1, 2017	July 1, 2017 to July 1, 2018	Revised
Section I, G. 6.	Library Book table	Updated library book values per US inflation calculator and updated list to Alliant Ins. Services, Inc. Programs' format.	Update
Section I, E. 2.p	p. Increased Cost of Construction <u>due to the enforcement of</u> building codes / ordinance or law. As per policy provisions;	p. Increased Cost of Construction <u>as a consequence of a requirement to comply with</u> building codes / ordinance or law. As per policy provisions;	Requested

**ALLIANT PROPERTY INSURANCE PROGRAM**

**SUMMARY OF PROPOSED CHANGES**

**THE FOLLOWING ITEMS ARE PROPOSED CHANGES AS OF JUNE 22 FOR THE 2017-2018 POLICY TERM**

**Master Policy Form Wording Proposed Changes Continued**

Coverage	2016-2017	2017-2018 Proposed	Status
Section II, B. 8.	<p>This Policy is extended to include physical damage, business interruption loss, loss of interest and/or extra expense incurred and/or sustained by the Named Insured as a result of physical damage to or destruction of property, by the perils insured against occurring during the policy period and occasioned by <u>the enforcement of</u> any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures, which is in force at the time such a loss occurs, which necessitates the demolition of any portion of the covered building not damaged by the covered peril(s).</p>	<p>This Policy is extended to include physical damage, business interruption loss, loss of interest and/or extra expense incurred and/or sustained by the Named Insured as a result of physical damage to or destruction of property, by the perils insured against occurring during the policy period and occasioned by <u>a requirement to comply with</u> any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures, which is in force at the time such a loss occurs, which necessitates the demolition of any portion of the covered building not damaged by the covered peril(s).</p>	Requested
Section II, B. 9.	<p>In the event of physical damage to property insured by a covered peril, this policy is extended to cover the cost of demolishing any undamaged portion of the covered property including the cost of clearing the site thereof, caused by loss from any covered peril(s) under this Policy and resulting from <u>enforcement of</u> any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures and in force at the time of loss which necessitates such demolition.</p>	<p>In the event of physical damage to property insured by a covered peril, this policy is extended to cover the cost of demolishing any undamaged portion of the covered property including the cost of clearing the site thereof, caused by loss from any covered peril(s) under this Policy and resulting from <u>a requirement to comply with</u> any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures and in force at the time of loss which necessitates such demolition.</p>	Requested

**ALLIANT PROPERTY INSURANCE PROGRAM**

**SUMMARY OF PROPOSED CHANGES**

**THE FOLLOWING ITEMS ARE PROPOSED CHANGES AS OF JUNE 22 FOR THE 2017-2018 POLICY TERM**

**Master Policy Form Wording Proposed Changes Continued**

Coverage	2016-2017	2017-2018 Proposed	Status
Section IV. B. 15.	<p>Loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to: mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.</p> <p>This exclusion applies regardless whether there is:</p> <ul style="list-style-type: none"> <li>a. any physical loss or damage to covered property;</li> <li>b. any insured peril or cause, whether or not contributing concurrently or in any sequence;</li> <li>c. any loss of use, occupancy, or functionality; or</li> <li>d. any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.</li> </ul> <p>This exclusion replaces and supersedes any provision in the policy that provides insurance, in whole or in part, for these matters.</p>	<p>Loss or damage in the form of, caused by, arising out of, contributed to, or resulting from fungus, mold(s), mildew or yeast; or any spores or toxins created or produced by or emanating from such fungus, mold(s), mildew or yeast;</p> <ul style="list-style-type: none"> <li>a. fungus includes, but is not limited to, any of the plants or organisms belonging to the major group fungi, lacking chlorophyll, and including mold(s), rusts, mildews, smuts and mushrooms;</li> <li>b. mold(s) includes, but is not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce mold(s);</li> <li>c. spores means any dormant or reproductive body produced by or arising or emanating out of any fungus, mold(s), mildew, plants, organisms or microorganisms,</li> </ul> <p>regardless of any other cause or event that contributes concurrently or in any sequence to such loss.</p> <p>This exclusion shall not apply to any loss or damage in the form of, caused by, contributed to or resulting from fungus, mold(s), mildew or yeast, or any spores or toxins created or produced by or emanating from such fungus, mold(s), mildew or yeast which the Insured establishes is a direct result of a Covered Loss not otherwise excluded by the Policy, provided that such fungus, mold(s), mildew or yeast loss or damage is reported to the Company within twelve months from the expiration date of the Policy.</p>	Requested
Section IV. AG. Additional Insured's/Loss Payees	It is hereby understood and agreed that the interest of Additional Insured's and/or Loss Payees is automatically included, <u>as per schedule held on file with Alliant Insurance Services, Inc.</u>	It is hereby understood and agreed that the interest of Additional Insured's and/or Loss Payees is automatically included <u>where required by contract.</u>	Requested

**ALLIANT PROPERTY INSURANCE PROGRAM**

**SUMMARY OF PROPOSED CHANGES**

**THE FOLLOWING ITEMS ARE PROPOSED CHANGES AS OF JUNE 22 FOR THE 2017-2018 POLICY TERM**

**Master Policy Form Wording Proposed Changes Continued**

<b>Coverage</b>	<b>2016-2017</b>	<b>2017-2018 Proposed</b>	<b>Status</b>
Section VIII	Not Covered	Unmanned Aircraft Coverage Section added new per the sub-limit noted above as Section VIII	Requested
Section VIII	Boiler and Machinery Breakdown Extension	Is now Section IX Boiler and Machinery Breakdown Extension	Requested