

PROPOSAL

City Of Ladue

CRANE AGENCY

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OUR STORY

Since 1885, Crane Agency has been an advocate for our clients. Our Brokers take a personal approach to preparing for uncertainty by partnering with businesses and families to assist them in obtaining insurance and risk management solutions to meet their changing needs.

Today, Crane is one of the largest, and oldest, independently held, full-service insurance brokerage firms in the country. With 90 Brokers and more than 180 insurance professionals located in 3 offices, Crane Agency serves over 22,000 clients throughout the United States.

We have spent over 135-years building relationships with virtually every major insurance carrier. We value long term relationships with our clients, our employees, and the communities we serve.

Crane Agency proudly offers clients some of the finest industry-specific technical knowledge and consulting expertise available. Our on-going internal commitment to education, training opportunities, and development resources empower team members to exceed client expectations every day. We are fiercely independent, and clients can rest assured of our continued growth and stability; not because of our history, but because we are focused on the future.

When you combine a 135-year legacy with a personal approach and the latest expertise, you get much more than an insurance broker - you get security, you get stability, and you get an advocate. When you place your trust in us, one thing is certain...**Crane is your advocate in an everchanging world. ®**

AUTHORIZED INDIVIDUALS

City Of Ladue, as the First Named Insured, hereby authorizes the following individuals to act on my behalf in requesting coverage changes, additions, reductions, or elimination:

Name:	Shelly Benson	Phone:	1 (314) 993-3439 x
Title:		Email:	sbenson@cityofladue-mo.gov
Name:		Phone:	
Title:		Email:	
Name:		Phone:	
Title:		Email:	
Name:		Phone:	
Title:		Email:	

If this list of authorized individuals changes, I agree to notify the Charles L. Crane Agency in writing.

Client's Signature: _____ Date: _____

Printed Name: _____ Title: _____

PRIVACY

The privacy of your personal information is an important priority of the Charles L. Crane Agency Co., its brokers, employees, and staff. In keeping with the Gramm-Leach-Bliley Act and the state laws pertaining to insurance industry privacy laws, we provide you with this memorandum for your information.

We collect non-public information about Clients, their employees and sometimes their family members from several sources. These include but are not limited to (a) applications and related forms, (b) consumer reporting agencies, (c) external public sources, (d) as a result of verifying information you provide to us and (e) details regarding your insurance coverage and premiums.

We do not disclose this obtained information to any persons or third parties except as follows or as permitted by law. We may share your information outside our organizations in order to complete a transaction for which the information was provided or authorized by you. We may share this information with insurers and other companies with which we have marketing agreements and/or that perform financial and insurance services on our behalf.

We limit access to your non-public information to those employees and staff at Crane who may need that information to provide services for you. We install electronic, system and physical safeguards to protect your client information that we maintain in our normal course of business.

If you do not want us to disclose non-public information to third parties other than insurance companies, please call us for a form that you can complete and return to us within 30 days.

DISCLOSURE REGARDING INCENTIVE PAYMENTS

Our agency generally receives commission and other forms of incentive compensation from certain insurance companies with which we have in place a previously existing agreement. This compensation is based upon a number of factors including written premium, premium growth, premium retention, and underwriting profitability with an emphasis on underwriting profitability.

SERVICE TEAM

Dave Layton (Layton and Assoc)
Senior Vice President

Crane Agency Brokers can offer guidance on the types of products and risk management services available to support your business and personal insurance needs. They oversee insurance placement and all aspects of policy management, maintaining relationships with insurance carriers, monitoring pricing trends and coverage offerings.

P: (636) 537-5080
E: DavidL@craneagency.com

Marla Million
Commercial Lines Account Manager

Crane Agency Account Managers assist Brokers with policy management, coverage placement, and exposure analysis. They also serve as the primary point of contact for policy changes, billing inquiries and certificate requests. If a claim occurs, your Account Manager can assist your Broker with carrier communication and act as an advocate on your behalf, when needed.

P: (314) 444-4961
E: mmillion@craneagency.com

Charles L. Crane Agency Co.

400 Chesterfield Ctr, Ste 100
Chesterfield, MO 63017

(636) 537-5000

www.CraneAgency.com

COMMON CONDITIONS

NAMED INSUREDS

City Of Ladue

MAILING ADDRESS

Scott Kroenung
9345 Clayton Road
St Louis, MO 63124

LOCATION SCHEDULE

LOC	BLDG	ADDRESS	DESCRIPTION
1	1	9345 Clayton Road 6th Rear, Ladue, MO 63124	City Hall
1	2	9345 Clayton Road 6th Rear, Ladue, MO 63124	Building Dept.
1	3	9345 Clayton Road 6th Rear, Ladue, MO 63124	Police Department
1	4	9345 Clayton Road 6th Rear, Ladue, MO 63124	Public Works Dept Office
1	5	9345 Clayton Road 6th Rear, Ladue, MO 63124	Public Works Dept: Shop Bldg
1	6	9345 Clayton Road 6th Rear, Ladue, MO 63124	Public Works Dept: Garage
1	7	9345 Clayton Road 6th Rear, Ladue, MO 63124	Public Works Dept: Fuel Island
1	8	9345 Clayton Road 6th Rear, Ladue, MO 63124	Fuel Island - Fuel Dispenser
1	9	9345 Clayton Road 6th Rear, Ladue, MO 63124	Fuel Island - diesel Storage Tank
1	10	9345 Clayton Road 6th Rear, Ladue, MO 63124	Fuel Island -Unleaded Storage Tank
1	11	9345 Clayton Road 6th Rear, Ladue, MO 63124	Public Works - Hopper Shed
1	12	9345 Clayton Road 6th Rear, Ladue, MO 63124	Public Works Salt Dome
2	1	9213 Clayton Road, Saint Louis, MO 63124	Firehouse #1
3	1	9911 Clayton Road, Ladue, MO 63124	Firehouse #2
4	1	9810 South Forty Drive, Ladue, MO 63124	Public Works, Mulch Site
5	1	Ladue Rd & Warson Rd, Ladue, MO 63124	Sign - Rodes Park
6	1	Clayton Rd & Warson Road, Ladue, MO 63124	Traffic Lights
7	1	Ladue Rd & McKnight, Ladue, MO 63124	Traffic Lights
8	1	Ladue Rd. & Hunter, Ladue, MO 63124	Traffic Lights
9	1	Ladue Rd & Price Rd., Ladue, MO 63124	Traffic Lights
10	1	Ladue & Warson Road, Ladue, MO 63124	Traffic Lights
11	1	Clayton & Price Road, Ladue, MO 63124	Traffic Lights
12	1	Ladue & Reed Elmntry Sch, Ladue, MO 63124	Flasher Signals
13	1	Clayton Rd & Conway, Ladue, MO 63124	Flasher Signals
14	1	Conway Rd & Warson, Ladue, MO 63124	Flasher Signals
15	1	Conway Rd & Conway School, Ladue, MO 63124	Flasher Signals
16	1	Clayton Rd & Business District, Ladue, MO 63124	Pedestrian Signal
17	1	Clayton Road, Ladue, MO 63124	School Beacon

COMMERCIAL PROPERTY

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGES

BLANKET LIMITS

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
	Building	$26,962,500	Replacement Cost	100%	Special	$5,000
				100%	Windstorm	$25,000
	Business Personal Property	$743,000	Replacement Cost	100%		$5,000
	Business Income with Extra Expense	$500,000		50%	Business Income with Extra Expense	72 Hours
	Earthquake	$5,000,000			Earthquake	$100,000
		$250,000	Agreed Value	100%		$5,000
	EDP - Media/Data (Software)	$263,863	Agreed Value	100%		$5,000

LOCATION #1: 9345 CLAYTON ROAD 6TH REAR, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	$1,865,342	Agreed Value	100%	Special	$5,000
1	Business Personal Property	$250,000	Agreed Value	100%		$5,000
1	Business Income with Extra Expense	$500,000		50%		48 Hours
1	Business Income Any Other Location	$2,000,000		50%	Special	$5,000
1	EDP - Media/Data (Software)	$250,000	Agreed Value	100%		$5,000
2	Building	$3,940,214	Agreed Value	100%	Special	$5,000
2	Business Personal Property	$20,000	Agreed Value	100%		$5,000
2	Business Income with Extra Expense	$500,000		50%		48 Hours

LOCATION #1: 9345 CLAYTON ROAD 6TH REAR, LADUE, MO 63124 (CONTINUED)

3	Building	$6,346,191	Agreed Value	100%	Special	$5,000
3	Business Personal Property	$120,000	Agreed Value	100%		$5,000
3	Business Income with Extra Expense	$500,000		50%		48 Hours
4	Building	$967,787	Agreed Value	100%	Special	$5,000
4	Business Personal Property	$45,000	Agreed Value	100%		$5,000
4	Business Income with Extra Expense	$500,000		50%		48 Hours
5	Building	$274,247	Agreed Value	100%	Special	$5,000
5	Business Personal Property	$12,000	Agreed Value	100%		$5,000
5	Business Income with Extra Expense	$500,000		50%		48 Hours
6	Building	$1,310,018	Agreed Value	100%	Special	$5,000
6	Business Personal Property	$27,000		100%		$5,000
6	Business Income with Extra Expense	$500,000		50%		48 Hours
7	Building	$4,084	Agreed Value	100%	Special	$5,000
7	Business Income with Extra Expense	$500,000		50%		48 Hours
8	Building	$14,000		100%	Special	$5,000
9	Building	$12,500		100%	Special	$5,000
9	Business Personal Property	$27,000		100%	Special	$5,000
10	Building	$12,500		100%	Special	$5,000
10	Business Personal Property	$27,000		100%	Special	$5,000
11	Building	$8,100	Agreed Value	100%	Special	$5,000
11	Business Income with Extra Expense	$500,000		50%		48 Hours
12	Building	$177,700	Agreed Value	100%	Special	$5,000
12	Business Income with Extra Expense	$500,000		50%		48 Hours

LOCATION #2: 9213 CLAYTON ROAD, SAINT LOUIS, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	$4,334,113	Agreed Value	100%	Special	$5,000
1	Business Personal Property	$163,000	Agreed Value	100%	Special	$5,000
1	Business Income with Extra Expense	$500,000		50%	Special	48 Hours

LOCATION #3: 9911 CLAYTON ROAD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	$3,902,094	Agreed Value	100%	Special	$5,000
1	Business Personal Property	$52,000	Agreed Value	100%		$5,000
1	Business Income with Extra Expense	$500,000		50%		48 Hours

LOCATION #4: 9810 SOUTH FORTY DRIVE, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	$16,050	Agreed Value	100%	Special	$5,000

LOCATION #5: LADUE RD & WARSON RD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Sign	$2,894	Agreed Value		Special	

LOCATION #6: CLAYTON RD & WARSON ROAD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$304,950	Agreed Value		Special	$5,000

LOCATION #7: LADUE RD & MCKNIGHT, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$304,950	Agreed Value		Special	$5,000

LOCATION #8: LADUE RD. & HUNTER, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$304,950	Agreed Value		Special	$5,000

LOCATION #9: LADUE RD & PRICE RD., LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$304,950	Agreed Value		Special	$5,000

LOCATION #10: LADUE & WARSON ROAD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$304,950	Agreed Value		Special	$5,000

LOCATION #11: CLAYTON & PRICE ROAD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$304,950	Agreed Value		Special	$5,000

LOCATION #12: LADUE & REED ELMNTRY SCH, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$96,902	Agreed Value		Special	$5,000

LOCATION #13: CLAYTON RD & CONWAY, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$96,902	Agreed Value		Special	$5,000

LOCATION #14: CONWAY RD & WARSON, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$96,902	Agreed Value		Special	$5,000

LOCATION #15: CONWAY RD & CONWAY SCHOOL, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$37,450	Agreed Value		Special	$5,000

LOCATION #16: CLAYTON RD & BUSINESS DISTRICT, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$129,203	Agreed Value		Special	$5,000

LOCATION #17: CLAYTON ROAD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1		$10,336	Agreed Value		Special	$5,000

COVERED CAUSES OF LOSS
SPECIAL FORM: THIS FORM COVERS THOSE CAUSES OF LOSS THAT ARE NOT SPECIFICALLY EXCLUDED.

IMPORTANT NOTE REGARDING VALUATION: VALUES USED IN THIS PROPOSAL ARE ONLY ESTIMATES. WE SUGGEST YOU OBTAIN A PROFESSIONAL REPLACEMENT COST APPRAISAL OF YOUR PROPERTY TO DETERMINE THE CORRECT VALUES TO INSURE.

TERMS

Coinsurance:	100% Buildings & Personal Property
Business Interruption:	
Earthquake Amount:	$
Earthquake Deductible:	%
Windstorm Amount:	$
Windstorm Deductible:	%
Flood Amount:	$
Flood Deductible:	%
Water or Sewer Backup Amount:	$
Water or Sewer Backup Deductible:	$
Equipment Breakdown:	

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
BI-Municiipal Sales Tax Revenue	$2,000,000	$5,000
Earthquake	$5,000,000	$100,000
Blanket BI/EE	$500,000	$48
BI & EE Ext.BI: 90 Days - Ordinary Payroll is Included		
Debris Removal-Addl Amt At Ea Described Locs	$75,000	
Utility Services - Direct Damage	$50,000	
Spoilage Coverage	$250,000	
Confiscated Property	$100,000	
Sewer or Drain Backup Extension	$50,000	
Claim Data Expense-Increased Limit	$10,000	
Accounts Receivable-Increased Limit	$100,000	
Property In Transit - Increased Limit	$50,000	
Fine Arts	$50,000	
Money & Securities - Inside Premises	$10,000	
Money & Securities - Outside Premises	$5,000	
Reward Coverage - Increased Limit	$10,000	
Personal Property of Others	$25,000	
Prop Off Prem-Ext, Cov.At any Fair,Trade Show or Exhibition	$50,000	
Prop Off Prem-Ext, Cov.At any Installation Prem or Temp Stge	$10,000	
Prop Off Prem-Ext, Cov.At any Other Premises	$50,000	
Outdoor Property - $2,500 any one item	$50,000	
Pollution Clean up and Removals - 12 Month Agg. Limit	$25,000	
Preservation of property - Policy Limit		
Valuable Papers & Records - At Each Described Premises	$100,000	
Temporary Relocation of Property	$50,000	
Fire Dept. Service Charge - Increased Limit	$25,000	
Expediting Expenses - Equipment Breakdown	$250,000	
Hazardous Substance	$250,000	
Ammonia Contamination	$250,000	
Windstorm or Hail	$250,000	

ADDITIONAL INTERESTS

NAME	INTEREST
Key Equipment Finance c/o Insurance Center	Loss Payee **9345 Clayton Road 6th Rear Ladue, MO 63124, Building #1**

COMMERCIAL PROPERTY COMMON EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Earthquake
- Water (Flood, Sewer Backup, Etc.)
- Mechanical Breakdown
- Pollution
- Artificially Generated Electrical Current
- Off-Premises Utility Services
- Change in Temperature
- Mold, Fungi and Similar Contaminants
- Government Action
- Insect or Vermin
- Nuclear Hazard
- War & Military Action

EXCESS EARTHQUAKE

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	CRC Insurance Services, Inc.	7/1/2024 to 7/1/2025

COVERAGES

BLANKET LIMITS

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
	Building		Replacement Cost		Earthquake	$5,000,000
	Business Personal Property		Replacement Cost			

COVERED CAUSES OF LOSS
IMPORTANT NOTE REGARDING VALUATION: VALUES USED IN THIS PROPOSAL ARE ONLY ESTIMATES. WE SUGGEST YOU OBTAIN A PROFESSIONAL REPLACEMENT COST APPRAISAL OF YOUR PROPERTY TO DETERMINE THE CORRECT VALUES TO INSURE.

TERMS

Coinsurance:	Buildings & Personal Property
Business Interruption:	
Earthquake Amount:	$
Earthquake Deductible:	5,000,000%
Windstorm Amount:	$
Windstorm Deductible:	%
Flood Amount:	$
Flood Deductible:	%
Water or Sewer Backup Amount:	$
Water or Sewer Backup Deductible:	$
Equipment Breakdown:	

COMMERCIAL PROPERTY COMMON EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Water (Flood, Sewer Backup, Etc.)
- Mechanical Breakdown
- Pollution
- Artificially Generated Electrical Current
- Off-Premises Utility Services
- Change in Temperature
- Mold, Fungi and Similar Contaminants
- Government Action
- Insect or Vermin
- Nuclear Hazard
- War & Military Action

WIND & HAIL DEDUCTIBLE BUY BACK COVERAGE

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	CSU Producer Resources, Inc.	7/1/2024 to 7/1/2025

COVERAGES

PRIMARY COVERAGE DEDUCTIBLE

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Wind & Hail - Building		Other			$250,000

LOCATION #1: 9345 CLAYTON ROAD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Wind & Hail - Building	$15,068,379				$10,000

LOCATION #2: 9911 CLAYTON ROAD, LADUE, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Wind & Hail - Building	$3,734,700				$10,000

LOCATION #3: 9213 CLAYTON ROAD, SAINT LOUIS, MO 63124

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Wind & Hail - Building	$4,242,300				$10,000

COVERED CAUSES OF LOSS

IMPORTANT NOTE REGARDING VALUATION: VALUES USED IN THIS PROPOSAL ARE ONLY ESTIMATES. WE SUGGEST YOU OBTAIN A PROFESSIONAL REPLACEMENT COST APPRAISAL OF YOUR PROPERTY TO DETERMINE THE CORRECT VALUES TO INSURE.

REMARKS

TIV - Prem # Location Address TIV
1 9345 CLAYTON RD SAINT LOUIS, MO 63124 - $15,068,379.00
2 9911 CLAYTON RD SAINT LOUIS, MO 63124 - $3,734,700.00
3 9213 CLAYTON RD SAINT LOUIS, MO 63124 - $4,242,300.00

Primary Policy Deductible - $250,000

Buy Back Deductible - $10,000

Minimum Earned Premium at Inception 100%

INLAND MARINE - EQUIPMENT

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGES

DESCRIPTION	VALUE
Coverage Type	Blanket Amount
Coverage Form	All Risks
Valuation	Actual Cash Value
Total Scheduled Amount	$3,052,753
Coinsurance	80%
Deductible	$5,000

UNSCHEDULED EQUIPMENT

DESCRIPTION	MAXIMUM PER ITEM	COINS	MAXIMUM AMOUNT
Fine Arts-Statue front lawn ??	$93,000		$93,000
Contractor's Equip Unlisted		80%	$100,000
Leased/Rented Equipment	$100,000		$100,000

SCHEDULED EQUIPMENT

ITEM	DESCRIPTION	ID/SERIAL NUMBER	AMOUNT
1	Total EDP Scheduled		$864,334
2	Total Scheduled - Not EDP		$1,326,177

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Newly Acquired Contractors Equipment	$250,000	
Earthquake & Flood on EDP	$1,526,177	$25,000
Windstorm or Hail Deductible $5000		

ADDITIONAL INTERESTS

NAME	INTEREST
Key Equipment Finance	

TERMS

Valuation:	Actual Cash Value (ACV)
Deductible:	$$5,000
Coinsurance:	80%
Subject to Audit:	**Error! No document variable supplied.**

INLAND MARINE COMMON POLICY EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Damage from Lifting Weight Which Exceeds the Lifting Capacity
- Mechanical or Electrical Breakdown
- Property Below Ground in Mining Operations
- Property Loaned to Others
- Property While Airborne
- Property While Waterborne, Except by Regular Ferry
- Unexplained Disappearance
- Wear and Tear

COMMERCIAL AUTO

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGES

DESCRIPTION	LIMITS	AUTO SYMBOLS
Combined Single Limit	$3,000,000	1
Medical Payments	$10,000	2
Uninsured Motorists - Each Accident	$2,000,000	2
Underinsured Motorists - Combined Single Limit	$2,000,000	2
Comprehensive Deductible	$1,000	2, 8
Collision Deductible	$1,000	2, 8
Hired / Borrowed Auto Liability	Included	1
Non-owned Auto Liability	Included	1

SYMBOL DEFINITIONS

(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified on Schedule
(2) All Owned Autos	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject to Compulsory U.M. Law	(9) Non-Owned Autos

VEHICLES

VEH	GARAGING LOCATION	YEAR, MAKE, MODEL & VIN	LIAB	MED PAY	UM	UIM	COMP DED	COLL DED
1	LADUE, MO	2005 Pierce Truck VIN: 4P1CDO1F65A005393	✓	✓	✓	✓	$1,000	$1,000
2	LADUE, MO	2010 Pierce Velocity VIN: 4P1CV01H6AA011249	✓	✓	✓	✓	$1,000	$1,000
3	LADUE, MO	2010 Medtec Ambulance VIN: 3FRNF6GD8AV275059	✓	✓	✓	✓	$1,000	$1,000
6	LADUE, MO	2017 Ford Truck VIN: 1FDRF3H60HEE09223	✓	✓	✓	✓	$1,000	$1,000
7	LADUE, MO	2002 Ford Dump VIN: 1FDWF37F82EA91685	✓	✓	✓	✓	$1,000	$1,000
8	LADUE, MO	2012 Ford F450 VIN: 1FDUF4HT3CEA59682	✓	✓	✓	✓	$1,000	$1,000

VEH	GARAGING LOCATION	YEAR, MAKE, MODEL & VIN	LIAB	MED PAY	UM	UIM	COMP DED	COLL DED
10	LADUE, MO	2009 Freightliner M2-106 VIN: 1FVACWDT59HAD6349	✓	✓	✓	✓	$1,000	$1,000
12	LADUE, MO	1981 Trailer TRAILER VIN: TBD	✓					
13	LADUE, MO	1985 Midwest Trailer VIN: 5910	✓					
14	LADUE, MO	1993 Midwest Trailer VIN: 1M9TS1013NM297299	✓					
15	LADUE, MO	2000 Cromwhite Trailer VIN: 473292425X1101186	✓					
16	LADUE, MO	2000 Town Trailer VIN: 4KNTT1013YL162399	✓					
19	LADUE, MO	2015 Freightliner TRUCK VIN: 1FVAG0DT5FHGK9016	✓	✓	✓	✓	$1,000	$1,000
20	LADUE, MO	2016 Ford Explorer VIN: 1FM5K8AR4GGA72084	✓	✓	✓	✓	$1,000	$1,000
21	LADUE, MO	2016 Ford Pick Up VIN: 1FTMF1E83GKD25275	✓	✓	✓	✓	$1,000	$1,000
22	LADUE, MO	2016 Ford F350 VIN: 1FDRF3H67GED15399	✓	✓	✓	✓	$1,000	$1,000
25	LADUE, MO	2017 Freightliner 2 ton DumpTruck VIN: 1FVAHCDT2HHJD8171	✓	✓	✓	✓	$1,000	$1,000
26	LADUE, MO	2018 Chevy Tahoe VIN: 1GNSKFKC8JR315873	✓	✓	✓	✓	$1,000	$1,000
29	LADUE, MO	2018 Rosenbauer Pumper VIN: 54F2DB827JWM12156	✓	✓	✓	✓	$1,000	$1,000
30	LADUE, MO	2019 Chevrolet Tahoe VIN: 1GNSKFKC3KR372516	✓	✓	✓	✓	$1,000	$1,000
31	LADUE, MO	2020 Freightliner Dump Truck VIN: 3ALACWFC9LDKV1986	✓	✓	✓	✓	$1,000	$1,000
33	LADUE, MO	2020 Ford Explorer VIN: 1FM5K8AB9LGA18597	✓	✓	✓	✓	$1,000	$1,000
35	LADUE, MO	2020 Ford Explorer VIN: 1FM5K8AB2LGA18599	✓	✓	✓	✓	$1,000	$1,000
36	LADUE, MO	2020 Ford F350 VIN: 1FDRF3H68LEC51433	✓	✓	✓	✓	$1,000	$1,000
37	LADUE, MO	2020 Ford F550 VIN: 1FDUF5HTXLDA03718	✓	✓	✓	✓	$1,000	$1,000
38	LADUE, MO	2020 Ford Explorer VIN: 1FM5K8AB7LGA18596	✓	✓	✓	✓	$1,000	$1,000

VEH	GARAGING LOCATION	YEAR, MAKE, MODEL & VIN	LIAB	MED PAY	UM	UIM	COMP DED	COLL DED
39	LADUE, MO	2021 Dodge Charger VIN: 2C3CDXKT4LH255417	✓	✓	✓	✓	$1,000	$1,000
40	LADUE, MO	2021 Ford Explorer VIN: 1FMSK8DH6MGB04468	✓	✓	✓	✓	$1,000	$1,000
41	LADUE, MO	2021 Ford F250 VIN: 1FT7X2B60MED49658	✓	✓	✓	✓	$1,000	$1,000
42	LADUE, MO	2021 Ford F250 VIN: 1FDBF2B68MED49657	✓	✓	✓	✓	$1,000	$1,000
43	LADUE, MO	2021 Ford F150 VIN: 1FTEX1EB6MKD84488	✓	✓	✓	✓	$1,000	$1,000
44	LADUE, MO	2021 M2 Freightliner Dump Truck VIN: 1FVACXFC7MHMU5174	✓	✓	✓	✓	$1,000	$1,000
45	LADUE, MO	2021 Ford Explorer VIN: 1FMSK8BB4MGB616681	✓	✓	✓	✓		
47	LADUE, MO	2022 Ford Explorer VIN: 1FM5K8AB3NGB75125	✓	✓	✓	✓	$1,000	$1,000
48	LADUE, MO	2022 Ford Explorer VIN: 1FM5K8AB7NGB54648	✓	✓	✓	✓	$1,000	$1,000
49	LADUE, MO	2022 Ford Explorer VIN: 1FM5K8AB9NGB50830	✓	✓	✓	✓	$1,000	$1,000
51	LADUE, MO	2023 Ford F150 Supercrew 4x4 VIN: 1FTFW1P88PKD32454	✓	✓	✓	✓	$1,000	$1,000
53	LADUE, MO	2023 Chevrolet Tahoe VIN: 1GNSKLED7PR261946	✓	✓	✓	✓	$1,000	$1,000
54	LADUE, MO	2022 Ford Explorer Civilian VIN: 1FMSK8DH8NGC14150	✓	✓	✓	✓	$1,000	$1,000
55	LADUE, MO	2024 Freightliner VIN: 1FVACXFC2RHUT1500	✓	✓	✓	✓	$1,000	$1,000
56	LADUE, MO	2023 Ford Explorer VIN: 1FM5K8AB8PGA36983	✓	✓	✓	✓	$1,000	$1,000
57	LADUE, MO	2023 Ford Explorer VIN: 1FM5K8AB7PGB04111	✓	✓	✓	✓	$1,000	$1,000
58	LADUE, MO	2023 Dodge Durango VIN: 1C4SDJFT0PC689390	✓	✓	✓	✓	$1,000	$1,000
59	LADUE, MO	2023 Dodge Durango VIN: 1C4SDJFT9PC689386	✓	✓	✓	✓	$1,000	$1,000
60	LADUE, MO	2024 GMC Sierra VIN: 1GD39SE79RF348518	✓	✓	✓	✓	$1,000	$1,000
61	LADUE, MO	1998 Smart Trailer VIN: 1K9BS0816WK118784	✓	✓	✓	✓	$1,000	$1,000

VEH	GARAGING LOCATION	YEAR, MAKE, MODEL & VIN	LIAB	MED PAY	UM	UIM	COMP DED	COLL DED
63	LADUE, MO	2025 Freightliner Dump Truck VIN: 1FVACXFC0SHVT3741	✓	✓	✓	✓	$1,000	$1,000

IMPORTANT NOTE: A BUSINESS AUTO POLICY IS INTENDED TO INSURE VEHICLES OWNED OR LEASED BY YOUR BUSINESS. YOU REPRESENT THAT ALL VEHICLES SHOWN ON THE SCHEDULE ABOVE ARE TITLED OR LEASED TO AN ENTITY LISTED AS AN INSURED UNDER THIS POLICY.

DRIVERS

NAME	STATE	DATE OF BIRTH	LICENSE NUMBER
Brandon Pallarito - Fire	MO	On File	On File
Brian Gibson - Fire	MO	On File	On File
Clayton Boyd - fire	MO	On File	On File
David Kaiser - Fire	MO	On File	On File
Derek Roux - Fire	MO	On File	On File
Douglas Kain - Fire	MO	On File	On File
Gary Hammann - Fire	MO	On File	On File
Gary Kreitler - Fire	MO	On File	On File
James Owen - Fire		On File	On File
Jeffrey Johnson - Fire	MO	On File	On File
Jeremy Carron - Fire	MO	On File	On File
John Amenn - Fire	IL	On File	On File
Kevin Camp - Fire	MO	On File	On File
Kevin Rotter - Fire	MO	On File	On File
Larry Pfaff - Fire	MO	On File	On File
Marcus Jones - Fire	MO	On File	On File
Michael Rose - Fire	IL	On File	On File
Ryan Nadler - Fire	MO	On File	On File
Steven Lynn - Fire	IL	On File	On File
Thomas Wright - Fire	MO	On File	On File
Tom Marischen - Fire	MO	On File	On File
Trevor Woodside -Fire	MO	On File	On File
Brian Dieckmann - Police	MO	On File	On File
Bryan Lucas - Police	MO	On File	On File
Christopher Armstrong - Police	MO	On File	On File

NAME	STATE	DATE OF BIRTH	LICENSE NUMBER
Dennis Pohlmann - Police	MO	On File	On File
Jerome Schwartz - Police	MO	On File	On File
Kenneth Andreski - Police	MO	On File	On File
Anne Lamitola - Public Works	MO	On File	On File
Anthony Voirol - Public Works	MO	On File	On File
Craig Schwalbert - Public Works	MO	On File	Please Provide
Gerald J Skubic - Public Works	MO	On File	On File
Ivan W White - Public Works	MO	On File	On File
Jeffrey Walton - Public Works	MO	On File	On File
Larry Johnson - Public Works	IL	On File	On File
Scot Bollinger - Public Works	MO	On File	On File
Matthew Budwell - Fire	MO	On File	On File
Eric Coleman - Fire	MO	On File	On File
Christopher Dill - Fire	MO	On File	On File
Johnny Dunn - Police	MO	On File	On File
Ryan Eaton - Police	MO	On File	On File
Brad Ermeling - Fire	MO	On File	On File
Kyle Luttrell - Fire	MO	On File	On File
Matthew Nelson - Police	MO	On File	On File
Richard Ramirez - Police	MO	On File	On File
Sean Seed - Public Works	MO	On File	On File
Henry Wayne - Publilc Works	MO	On File	On File
Kevin Wuebbels - Fire	MO	On File	On File
Mark Weber - Building	MO	Please Provide	On File
Nick Hartley - Fire	MO	On File	On File
David Arflack - Police	MO	On File	On File
Jason Balsman - Police	MO	On File	On File
Jennifer Hendricks - Police	MO	On File	On File
James Gehm - Police	MO	On File	On File
Roger Stewart	MO	On File	On File
Shane Marhanka - Fire		Please Provide	Please Provide
Eric Stegman - Fire		Please Provide	Please Provide
Cody Radford - Police		Please Provide	Please Provide
Ashlyn Bucher - Police		Please Provide	Please Provide

NAME	STATE	DATE OF BIRTH	LICENSE NUMBER
Kelly Achter - Police		Please Provide	Please Provide
Dan Hunter - Police		Please Provide	Please Provide
Roland Degregorio - Police		Please Provide	Please Provide
Cody Lauth - Police		Please Provide	Please Provide
Brendan Steber - Police		Please Provide	Please Provide
Scott Freant - Police		Please Provide	Please Provide
Jason Maxwell - Police		Please Provide	Please Provide
Paul Glenn - Police		Please Provide	Please Provide
Russell Hesser - Police		Please Provide	Please Provide
Tim Guenther - Police		Please Provide	Please Provide
Chris Cormier - Public Works		Please Provide	Please Provide
Tyler Wilkinson - Public Works		Please Provide	Please Provide
Brandon Olds - Public Works		Please Provide	Please Provide
Christina Martin - Police	MO	On File	On File
Briann Johnson - Fire	MO	On File	On File
Blake Wunderlich - Policy	MO	On File	On File

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Public Entity Auto Extension		
Employee Hired Auto Coverage		
Hired Autos Physical Damage Comp/Collision Ded.	$500	
Composite Rating - Liab $1,554/Comp .537/Coll .648		

REMARKS

- Hired Car Physical Damage - $30,000 ACV Cost or Repair Comp/Coll with $500 Deductible
- Composite Rates - Liability - $1,554
  Comp - .537
  Coll. - .648

COMMERCIAL AUTO COMMON POLICY EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Bodily Injury to Employees
- Contractual Liability – Except for "Insured Contracts"
- Fellow Employee (Optional Coverage May Be Purchased)
- Pollution (Optional Coverage May Be Purchased)
- Property Damage – Customer's Autos
- Property Damage to Items in Your Care, Custody or Control
- War, Military Action, and Nuclear Hazards
- Expected or Intended Injury

GENERAL LIABILITY

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGES

DESCRIPTION	LIMITS
General Aggregate	$3,000,000
Products & Completed Operations Aggregate	$3,000,000
Personal & Advertising Injury	$3,000,000
Each Occurrence	$3,000,000
Damage to Rented Premises	$100,000
Employee Benefits Aggregate	$6,000,000

EMPLOYEE BENEFITS

DESCRIPTION	LIMITS
Employee Benefits Liability	$2,000,000
Deductible per claim	1,000

LOCATIONS & EXPOSURES

LOCATION #1: 9345 CLAYTON ROAD WEST, LADUE, MO 63124

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	80990	EMT's	Unit	32
1	44101	Governmental Subdivision	Other	18,647,241
1	48727	Street or Roads - Miles	Other	21
1	30195	Employee Benefits	Other	84

TERMS

Deductible:	$0 Property Damage
	$0 Bodily Injury
Audit Frequency:	

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Law Enforcement Liability	$3,000,000	$15,000
Public Entity Mgmt Liability	$2,000,000	$10,000
Public Entity EPLI	$2,000,000	$15,000
Abuse or Molestation Liability Aggregate/Each Offense	$2,000,000	
XTEND Endorsement for Public Entities		
Employee Benefits	$6,000,000	$1,000

REMARKS

- Class Code 44101 - Expenditures - The sum, $18,647,241 is the expeditures from all Fund, less the Police Department as this falls under the Law Enforcement Liability. The total expeditures by fund: General Fund - $15,648,332 (less $5,411,640 for Police); Road & Bridge - $2,202,509; Capital Improvements - $1,945,687; Storm & Water - $4,262,461. Every company has a method of working with this. Please refer to the attached copy of the City's 2023 Budget.

GENERAL LIABILITY COMMON POLICY EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Asbestos
- Pollution
- Lead
- Mold / Fungi / Bacteria
- Employment Related Practices Liability
- Employee Benefits Liability
- Directors and Officers Liability
- Liquor Liability
- Damage to Owned, Rented or Occupied Property
- ERISA / Cobra
- Expected or Intended Injury
- Nuclear Energy Liability
- Personal Property in Your Care, Custody or Control
- Professional Liability
- War and Military Action

PUBLIC ENTITY MANAGEMENT LIABILITY

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGES

DESCRIPTION	LIMITS
General Aggregate	$2,000,000
Each Occurrence	$2,000,000
Bodily Injury Deductible	$10,000

LOCATIONS & EXPOSURES

LOCATION #:

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE

TERMS

Deductible:	$0 Property Damage
	$10,000 Bodily Injury
Audit Frequency:	

FORMS AND ENDORSEMENTS

NUMBER	NAME
PRT003	Public Entity Management Liability Coverage
PRT001	Law Enforcement Liablity

REMARKS

- Public Entity Employment Related Practices - Agg limit $2000,000
  Each Wrongful Employement Praxtie Offense Limit $2,000,000
  Ded Each Wrongful Employent Practice offense $15,000
  Retro Date 5/5/1986

GENERAL LIABILITY COMMON POLICY EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Asbestos
- Pollution
- Lead
- Mold / Fungi / Bacteria
- Employment Related Practices Liability
- Employee Benefits Liability
- Directors and Officers Liability
- Liquor Liability
- Damage to Owned, Rented or Occupied Property
- ERISA / Cobra
- Expected or Intended Injury
- Nuclear Energy Liability
- Personal Property in Your Care, Custody or Control
- Professional Liability
- War and Military Action

CRIME COVERAGE

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGES

LOCATION #0: 9345 Clayton Road, Ladue, MO

DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Dishonesty	$2,000,000	$10,000
Employee Theft Governmental Crime	$2,000,000	$10,000
Forgery or Alteration	$50,000	$1,000
Theft of Money and Securities - Inside Premises	$100,000	$1,000
Robbery or Burglary of Other Property - Inside the Premises	$100,000	$1,000
Theft of Money and Securities - Outside Premises	$100,000	$1,000
Computer Fraud	$2,000,000	$10,000
Funds Transfer Fraud	$2,000,000	$10,000
Claim Expense	$15,000	$0

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Computer Program & Electric Data Restoration Expense	$1,000,000	$1,000

REMARKS

- Additional First party Provisions - Accounting Costs Limit: $25,000
  Betterment Coparticipation: 50%
  Period Of Restoration: 180 days
  Period Of Indemnity: 30 days
  Wait Period: 12 hours

CRIME COMMON POLICY EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Acts Committed by You, Your Partners, or Members
- Government Action
- Indirect Loss
- Legal Expenses (Except as Provided in Forgery And Alteration)
- Nuclear
- War and Similar Actions

CYBER & PRIVACY LIABILITY

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGE DESCRIPTION: CYBER & PRIVACY LIABILITY CAN APPLY TO YOUR LIABILITY TO OTHERS AS WELL AS LOSS OR DAMAGE TO YOUR DATA. WHEN A LIMIT OF INSURANCE IS SHOWN BELOW, THIS POLICY WILL RESPOND TO YOUR LIABILITY TO OTHERS DUE TO A NETWORK SECURITY BREACH, COST OF GOVERNMENT PROCEEDINGS, EXPENSES TO RESEARCH A BREACH AND NOTIFY CUSTOMERS, LOSS OF BUSINESS INCOME AND DATA RECOVERY EXPENSE, EXTORTION, AND FRAUDULENT IMPERSONATION (SOCIAL ENGINEERING).

COVERAGE

Policy Aggregate: $2,000,000
Retroactive Date: 07/01/2015
Prior or Pending Litigation Date: 07/01/2015
Continuity Date: 07/01/2015

COVERAGE MODULE	LIMIT OF INSURANCE	RETENTION
Network Security Liability	$2,000,000	$10,000
Privacy Regulation Claim	$2,000,000	$10,000
Crisis Management Expenses	$2,000,000	$10,000
Privacy Notification Expenses	$2,000,000	$10,000
Business Interruption	$2,000,000	N/A
Data Recovery Expenses	$2,000,000	$10,000
Cyber Extortion	$2,000,000	$10,000
Social Engineering Loss	$100,000	$5,000
Telecommunications Loss	$100,000	$5,000

ADDITIONAL COVERAGES

RISK#	DESCRIPTION	LIMIT	RETENTION
	Reputational Harm	$250,000	$5,000
	Media Liability	$2,000,000	$10,000
	Payment Card Costs	$1,000,000	
	Dependent Business Interruption	$100,000	
	System Failure	$2,000,000	

COMMON EXCLUSIONS FOR CYBER & PRIVACY LIABILITY

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Dishonest, Fraudulent, or Criminal Acts Committed by an Insured
- Bodily Injury or Property Damage
- Employment-Related Claim
- Prior or Pending Suits or Other Proceedings
- Employee Retirement Income Security Act
- Infringement or Violation of Intellectual Property, Patent or Trade Secrets
- Mechanical or Electrical Breakdown
- Federal, State, Local Government Authority, Licensing or Regularity Authority Proceedings
- Knowingly Publishing False Information
- Technology/Website Design Errors or Omissions

FIDUCIARY LIABILITY BOND

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

DESCRIPTION OF COVERAGE: PROTECTION FOR THOSE WHO ADMINISTER PENSION AND WELFARE FUNDS, PROFIT-SHARING AND OTHER EMPLOYEE BENEFIT PROGRAMS AGAINST LOSS FOR ERRORS AND OMISSIONS BY THE ADMINISTRATOR. THE NEED FOR THIS COVERAGE WAS CREATED BY THE EMPLOYEE RETIREMENT INCOME SECURITY ACT (ERISA) OF 1974. ALSO KNOWN AS PENSION TRUST LIABILITY INSURANCE.

COVERAGE

SUBJECTS OF INSURANCE	LIMITS
Limit of Liability Each Loss	
Limit of Liability Aggregate	$5,000,000
Name of Designated Trust or Plan:	The City of Ladue Firemen and Policemen's Pension Plan
	The City of Ladue Pension Plan for Non-Uniformed Employees

TERMS

Deductible (Retained Amount) Each Loss	$10,000
Retro Date	
Prior or Pending Litigation Date	7/17/2008
Duty to Defend	Yes
Defense Costs:	Included in Limits
Spousal Coverage	No

FIDUCIARY LIABILITY COMMON POLICY EXCLUSIONS

All coverage forms contain the insuring agreement, conditions, and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Fraud or Dishonesty
- Contractual Liability
- Bodily Injury and Property Damage
- Failure to Collect or Return Contributions
- Failure to Purchase / Maintain Insurance or Bonds
- Pending and Prior Litigation
- Prior (Late) Claim Notices

WORKERS' COMPENSATION

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Missouri Employers Mutual Ins.	7/1/2024 to 7/1/2025

PART ONE - ITEM 3.A. – WORKERS' COMPENSATION BENEFITS

This coverage agreement obligates the insurer to pay all compensation and other benefits required of the insured by the workers' compensation law or occupational disease law of any state listed in the policy.
Your policy currently provides Workers' Compensation coverage for the following State(s):

MO

PART TWO - ITEM 3.B. – EMPLOYERS LIABILITY

This coverage protects employers for their legal liability for bodily injury by accident or disease to an employee arising out of and in the course of the employee's employment when not covered under the workers' compensation law. Your current coverage amounts are:

DESCRIPTION	LIMIT
Employers Liability: Each Accident	$1,000,000
Employers Liability: Disease – Policy Limit	$1,000,000
Employers Liability: Disease – Each Employee	$1,000,000
Workers Compensation: Statutory Benefit	Included

PART THREE - ITEM 3.C. – OTHER STATES

Other States coverage provides for new operations in states started during the policy period other than those shown in Part I. This coverage applies to the following states, if any:
None

IMPORTANT NOTE: Workers' compensation requirements vary widely by state. Part Three – Item 3.C. "Other States" coverage excludes existing operations in states not listed in Part One – Item 3.A shown above. The policy also requires that new operations in a Part Three – Item 3.C. state be reported to the carrier within 30 days of their start-up. It is critical that you promptly inform us of operations or activity in any state not currently listed under Part One - Item 3.A.

TERMS

PENDING RATE CHANGE ENDORSEMENT:	APPLICABLE / NOT APPLICABLE
Deductible Amount:	Not Applicable
Deductible applies to:	Not Applicable
Subject to Audit:	At Expiration

LOCATIONS & CLASS CODES

LOCATION #1: 9345 CLAYTON ROAD, LADUE, MO 63124

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
MO	5506	Street/Road Paving	$644,018	4.02	$25,890
MO	7710	Fire Fighters	$3,312,912	4.34	$143,780
MO	7720	Police Officers	$2,934,459	3.16	$92,729
MO	8810	Clerical - Administration	$1,285,271	0.11	$1,414
MO	9102	Lawn Maintenance-Commercial Or Domestic & Drivers	$0		
MO	9410	Municipal Employees	$140,233	2.79	$3,913
MO	8391	Automobile Repair Shop & Parts	$75,867	2.11	$1,601

LOCATION #2: 9213 CLAYTON ROAD, LADUE, MO 63124

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
MO	8810	Clerical - Administration	$0	0.11	$0

LOCATION #3: 9911 CLAYTON ROAD, LADUE, MO 63124

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
MO	8810	Clerical - Administration	$0	0.11	$0

PREMIUM CALCULATIONS

STATE OF MISSOURI

Total Factored Premium		$269,327
Increased Limits	1.01	$2,963
Experience or Merit Modification	0.84	-$43,566
TRIA		$839
Cat Surcharge		$1,679
Schedule Rating	-25.00	-$57,181
Premium Discount	0.93	-$12,597
Expense Constant		$240
MO Second Injury Fund	0.03	$4,851
Total Estimated Annual Premium for Missouri		$166,555

INCLUDED / EXCLUDED INDIVIDUALS

NONE EXCLUDED

COMMERCIAL UMBRELLA

PREPARED FOR	CARRIER	POLICY TERM
City Of Ladue	Travelers Group **	7/1/2024 to 7/1/2025

COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	$15,000,000
Aggregate	$15,000,000
Retained Limit	$10,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Automobile Liability Combined Single Limit	Travelers Indemnity Co of CT / H8100B165633	7/1/24 to 7/1/25	$3,000,000
General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury	Phoenix Insurance / ZLP15P2210A	7/1/24 to 7/1/25	$3,000,000 $3,000,000 $3,000,000 $3,000,000
Employers Liability Each Accident Disease Each Employee Disease Policy Limit	Missouri Employers Mutual Ins. / MEM301057401	7/1/24 to 7/1/25	$1,000,000 $1,000,000 $1,000,000
General Liability Ebl	Phoenix Insurance / ZLP15P2210A	7/1/24 to 7/1/25	$2,000,000
Limit	Phoenix Insurance / ZLP15P2210A	7/1/24 to 7/1/25	$1,000,000

TERMS

Coverage Form:	This coverage provides excess over primary coverages and in some cases broader coverages than your primary policies
Premium Basis:	Subject to Audit
Defense and Damages Payment Basis:	Indemnify the Insured

ADDITIONAL COVERAGES

DESCRIPTION
Excess Follow Form

UMBRELLA LIABILITY COMMON POLICY EXCLUSIONS

All coverage forms contain the insuring agreement, conditions and exclusions. The outline below addresses the more common exclusions found in policy forms. We suggest a review of your policy form for a complete understanding of the exclusions applicable to your insurance program. These exclusions include, but are not limited to the following:

- Asbestos / Lead Exposure
- Contractual Liability (Except For Insured Contract)
- Discrimination
- Employment Practices
- Erisa / Employee Benefits Liability
- Expected Or Intended Injury
- Injury To Fellow Employee
- Intangible Property Damage (Loss Of Profit Or Loss Of Use)
- Liquor Liability
- Nuclear
- Occupational Disease
- Pollution
- Product Recall
- Professional Liability
- Property In Care, Custody, Or Control
- Real Property
- Uninsured Motorist, Underinsured Motorist
- War

PROPOSAL CONDITIONS

This quote is subject to the conditions outlined below. Some conditions can affect the price quoted or insurability of the account. For example, if the quote is subject to a loss control inspection you may be required to make changes to comply with recommendations. If the company requires a financial statement, they are seeking information which affirms your financial condition. If you have questions or concerns regarding the conditions indicated below, please be certain to discuss these issues with your Crane Agency broker or service representative.

This Quote is Subject to the Following Conditions:

- ☐ WIND/HAIL BY BACK COVERAGE 100% MINIMUM EARNED PREMIUM
- ☐ SIGNED AUTHORIZATION LETTER
- ☐ SIGNED INAURED'S CONSENT TO RECEIVE ELECTRONIC DOUCMENTS
- ☐ CONFIRMATION THAT CERTIFICATES OF INSURANCE ARE REQUIRED FROM ALL SUBCONTRACTORS
- ☐ SIGNED TERRORISM DISCLOSURE

MARKETING RESULTS

LINE OF BUSINESS	COMPANY	RESULTS
Commercial Property	Travelers Group **	Quoted
Inland Marine - NOC	Travelers Group **	Quoted
Commercial Auto	Travelers Group **	Quoted
General Liability	Travelers Group **	Quoted
Commercial Property Wind/Hail	CSU Producer Resources, Inc.	Quoted
Difference in Conditions – Excess Earthquake	CRC Insurance Services, Inc.	Quoted
Bond - Crime Coverage	Travelers Group **	Quoted
Cyber & Privacy Liability	Travelers Group **	Quoted
Fiduciary Liability Bond	Travelers Group **	Quoted
Workers' Compensation	Missouri Employers Mutual Ins.	Quoted
Commercial Umbrella	Travelers Group **	Quoted

PREMIUM COMPARISON

LINES OF BUSINESS	23-24 EXPIRING	24-25 RENEWAL
Commercial Property	$82,641	$92,562
Inland Marine - Equipment	Included	Included
Commercial Auto	$103,227	$125,150
General Liability	$169,403	$181,668
Public Entity Mangement Liability	Include	Included
Wind and Hail	$14,612,85	$15,473.85
Excess Earthquake	$19,916	$20,950
Crime Coverage	$21,564	$22,380
Cyber & Privacy Liability	Included	Included
Fiduciary Liability Bond	$11,760	$11,399
Workers' Compensation	$139,012	$166.555
Commercial Umbrella	$57,365	$73,770
Total Premium	**$619,500.85**	**$709,907.85**

BINDING AUTHORIZATION

INSURED

CITY OF LADUE

☐ As presented (all lines)
☐ With changes noted below

1.	
2.	
3.	
4.	
5.	

Workers Compensation Billing
Two Installments First Installment $87,082.00
Options- EFT Contact Customer Care at 800=442=0593 or customercare@mem-ins.com

SUBJECTIVITIES

Wind/Hail Buy Back 100% minimum earned premium.

PRINT NAME

TITLE

SIGNATURE

DATE

CONSENT TO RECEIVE ELECTRONIC DOCUMENTS

I, City Of Ladue, ("Client") hereby gives consent and agrees to receive documents related to insurance coverage written through, or quoted by the Charles L. Crane Agency ("Agent") in the form of electronic records.

Agent may transmit documents to Client through electronic media, including but not limited to:

- Electronic mail;
- Optical disks (including but not limited to compact discs and digital versatile discs);
- Flash drives;
- Facsimiles; and
- Any other kinds of electronic media acceptable to both Client and Agent

Documents to be so delivered include but are not limited to policy information pages and coverage forms; endorsements; binders; certificates and evidences of insurance; automobile insurance identification cards; premium quotations; premium worksheets; invoices; premium finance agreements; audit statements; loss control reports; claim reports; correspondence; and notices of cancellation and non-renewal.

Client's signature or that of Client's representative signifies that Client voluntarily agrees to use electronic records pursuant to all applicable State and Federal Law. Client understands that, from the date of this agreement until such time as Client or Client's representative revokes this consent in writing, Agent will send documents to Client in electronic form.

Specified employees or positions authorized to receive electronic delivery (optional):

Authorized Signature	Title
Date	Email Address

ADDITIONAL COVERAGE CONSIDERATIONS

In addition to exclusions noted earlier, you may have other uninsured exposures. The following list is not all-inclusive; items are not listed in order of importance; and the descriptions are greatly abbreviated and necessarily incomplete. Please indicate which items we should pursue or provide further explanation.

MANAGEMENT LIABILITY

Cyber/Privacy Coverage: covers liability, notification costs, fines, property, loss of income, etc.	
Employment Practices: covers discrimination, wrongful termination, harassment, retaliation, etc.	
Errors & Omissions: covers professional mistakes causing financial losses to others	
Fiduciary: covers *your* personal liability as a fiduciary of 401(k), pension & employee welfare plans	
Management: covers officers, directors & organization for claims from *your* discretionary decisions	

PROPERTY

Accounts Receivable: costs to recreate paper records & loss you cannot collect without records	
Agreed Value: waives coinsurance should limit be too low at time of loss	
Blanket Limit: applies one limit to multiple properties; can cover shortfall in individual limits	
Business Income: covers lost income and extra expenses resulting from covered property loss	
Computers: adds breakdown perils not in other property coverage; also covers data and media	
Computer Business Income: covers lost income, extra expenses if computer system destroyed	
Contingent Business Income: covers resulting loss when supplier or customer location is damaged	
Earthquake: covers this single peril that could catastrophically destroy your business	
Equipment Breakdown: covers mechanical/electrical breakdown of equipment & building systems	
Exhibition Property: covers property you use for shows at the show and while in transit	
Fine Arts: covers the value as fine art instead of just any painting or other artwork	
Flood: most properties have significant flood exposures, not just those in a flood plain	
Glass Breakage: covers a tenant's liability for building glass breakage imposed by a lease	
Green Upgrade: covers costs to upgrade buildings with enhanced energy efficiencies after a loss	
Improvements & Betterments: covers the value of I & B you installed in a leased building	
Increased Building Costs: covers extra costs for materials and labor after an area-wide disaster	
Increased Debris Removal: built-in debris removal limit from is usually too low for many losses	
Increased Fungi/Bacteria: built-in limit for damage to your property is too low for many losses	
Increased Pollutant Cleanup: built-in limit for clean-up of the chemicals you have is low	
Inflation Guard: provides specified pro-rated percentage increase in property limits	
Installation Property: covers specific job property prior to installation & until accepted by owner	
Leasehold Interest 1: difference from current to new rent if lease cancelled after property loss	
Leasehold Interest 2: covers value of your improvements& betterments if you lose lease after loss	
Manufacturers Consequential Loss: covers reduction in value of stock resulting from loss to other stock	
Manufacturers Selling Price (Finished Goods): changes the 'your cost' valuation to include your profit	
Mobile Equipment: covers tools and equipment while at a job site or in transit to or from one	
Ocean Cargo: covers shipments of goods on cargo ships – to or from foreign ports	
Ordinance or Law: covers following areas when building codes affect rebuilding, as they often do	
Undamaged Building: covers remaining value when building codes require tearing it down	
Demolition: covers costs to tear down the undamaged portion as required by building codes	
Increased Cost of Construction: covers increased costs to meet current building codes	
Tenant Improvements: covers tenant's property on same basis as building owner's property	
Post-loss Ordinance/Law: codes can change after a loss but before rebuilding is permitted	
Outdoor Property: little or no coverage in property forms for lighting, fences, trees, shrubs, plants	
Patterns, Dies, Molds: provides theft cover beyond the low amount in the basic property policy	
Paved Surfaces: covers sidewalks, patios, parking lots, roadways for same perils as other property	
Property at Other Premises: covers your property while in custody of others at other locations	
Property In Transit: covers property you ship or have shipped to you (check bills of lading)	
Property Legal Liability: covers buildings and/or personal property in your care, custody or control	
Salesmen's Samples: covers any particularly valuable samples a salesperson may take on calls	

Sewer/Drain Backup: covers damage and cleanup costs from backup when no flood is present	
Signs: covers outdoor signs and billboards, as built-in limit can be quite low	
Spoilage: covers perishable property from a breakdown or power failure, on- or off-premises	
Surface Water Runoff: *heavy* downpours (such as hurricane remnants) can cause water damage	
Tenant Building Cover: glass, building systems, machinery when imposed by a lease of premises	
Underground Property: covers pipes, drains, foundations, excavations, tanks & contents, etc.	
Utility Services - Direct: covers loss to your property directly caused by an interruption of services	
Utility Services - Income: covers loss due to utility shutdown from a peril covered on our policy	
Utility Services - Overhead Lines: adds downing of transmission lines to Utility Services coverage	
Valuable Papers: covers payroll cost to reconstruct records or copy from other sources	

CRIME

Computer Fraud: loss of money or other property transferred elsewhere by use of a computer	
Employee Theft: theft of your money, securities or other property by an employee	
Employee Theft – Customer: theft of money or property from customer at *its* premises	
ERISA Employee Theft: theft of employee-owned funds invested in 401(k) or pension plans	
Extortion: covers losses from computer ransomware threats and actual or alleged kidnapping	
Forgery or Alteration: covers forgery of your financial instruments by non-employees	
Fraudulent Impersonation: tricking employee into sending funds or property by email, fax, phone	
Funds Transfer Fraud: theft from your bank account using your methods, codes, passwords	
Kidnap & Ransom: covers direct loss, expenses, detention/hijack and in-transit delivery	
Money & Securities: covers theft by non-employees or destruction of money & checks (e.g., by fire)	
Telephone Toll Fraud: use of your phone system to make many toll calls (e.g., 900 #s overseas)	

GENERAL LIABILITY

Electronic Data: provides coverage when your actions cause a loss of data for others	
Employee Benefits: covers errors made in the administration of your employee benefits program	
Fellow Employee: liability coverage for employee vs. employee lawsuits for on-the-job injuries	
Garagekeepers: covers damage to customer autos in your possession for storage, repair, service	
Liquor Liability: covers claims from your serving alcohol for a charge *or* allowing bring your own	
Intellectual Property: covers violations of copyright, patent, trade dress, name, mark, secrets	
Pollution/Environmental: covers exposures on- or off-premises; can include mold/bacteria/virus	
Product Recall: covers costs to recall products because of suspected defects or contamination	
Your Product: covers damage *to* your materials or your product from defective manufacturing	
Your Work: covers damage *to* your work product from your operations or defective materials	

AUTOMOBILE

Drive Other Car: covers individuals without personal cars when using vehicle owned by others	
Employees As Insureds: excess coverage for employees using personal autos for business	
Employee Hired Autos: employee is an insured when renting an auto on business in own name	
Fellow Employee: liability coverage for employee vs. employee lawsuits for an on-the-job injury	
Gap Coverage: covers differences between actual cash value and lease or loan net value	
Hired Autos: covers liability & limited physical damage for vehicles rented from rental agencies	
Non-owned Autos: provides liability for you when employees use their vehicles in your business	
Owned Automobiles: covers owned vehicles for liability, physical damage, etc.	
Pollution Liability: covers such losses arising out of use of your vehicles, including cleanup	
Rental Reimbursement: covers cost to rent a vehicle after damage and until repaired or replaced	

WORKERS' COMPENSATION

Coverage for Owners: extends coverage to individual owners, partners, LLC members, officers	
Employers Liability: liability protection from suits arising out of employee injuries	
Federal Act Coverage: extends policy to cover claims under USL&H or other federal laws	
Foreign Voluntary Comp: covers benefits, repatriation for employee temporarily outside the US	
Kotecki Cap: covers exposure due to contractual risk assumption in certain states, including IL	
Statutory Coverage: on the job injuries as required by law	
Stop Gap Liability: employers liability protection in monopolistic states (OH, ND, WA, WY)	
Voluntary Compensation: coverage for individuals not automatically included as employees	

OTHER COMMERCIAL INSURANCE

Aircraft/Drones/Watercraft: most property and liability policies provide little or no coverage	
Epidemic Risk: covers liability and/or property claims from this new exposure	
Excess/Umbrella Liability: higher limits for general liability, auto liability and employers' liability	
International: property, general liability, auto, workers comp, umbrella, etc. for foreign exposures	
Workplace Violence: provides loss of income, counseling, public relations, etc. for the aftermath	

OTHER COVERAGE CONSIDERATIONS

Credit Insurance: covers receivables loss due to default or bankruptcy of your debtors	
Group Benefits: medical, life, short and long-term disability; not addressed in this proposal	
Key Man Life/Disability: coverage available, but not addressed in this proposal	
Personal Insurance: homes, valuable items, boats, autos, umbrella, life, health	

I have reviewed the listed coverages, indicated those in which I have an interest, and decline all the others.

AUTHORIZED SIGNATURE:			DATE:	