



May 25, 2017

Quote Proposal

CITY OF BROKEN ARROW, BROKEN ARROW MUNICIPAL AUTH AND CITY
OF BROKEN ARROW THOMAS L. CLADWELL, CITY
Policy Term 07/01/2017 - 07/01/2018

Insurance Professional

Sharon Sappinton
The Arrow Group

The Hartford's Underwriting Team

Courtney Duggins
Underwriter
Ph: (830) 224-7216
courtney.duggins@thehartford.com

Carol Gonzales
Account Manager
Ph: (830) 224-7190
Fax: (800) 375-9917
carol.gonzales@thehartford.com

SAN ANTONIO MIDDLE MARKET SALES/SERVICE OFFICE
3600 WISEMAN BLVD
SAN ANTONIO, TX 78251

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Premium Summary

Coverage	Policy Term	Policy Number	Premium
Package Policy	07/01/2017 - 07/01/2018	38 UUN PB3410	\$48,349. ⁰⁰
Property <i>Hartford Fire Insurance Company</i>			\$46,280. ⁰⁰
General Liability <i>Hartford Underwriters Insurance Company</i>			\$2,069. ⁰⁰
Umbrella <i>Hartford Casualty Insurance Company</i>	07/01/2017 - 07/01/2018	38 XHU PB4289	\$3,030. ⁰⁰
Total Estimated Account Premium			\$51,379.⁰⁰

Premium may include surcharges, taxes, and assessments.

Commission percentages shown are for base commission only and do not include any applicable supplemental commission or other forms of compensation. The premiums identified above may contain surcharges and/or assessments to which the commission percentages shown above may not apply. Workers' compensation commission percentage applies to the standard premium before application of any premium discount.

Prepare. Protect. Prevail. With The Hartford.SM

The Hartford's property & casualty companies are rated "A+" by A.M. Best Company.

Our **broad range of products** offer unique competitive advantages, and our range of business insurance solutions addresses the needs of midsize to large clients. Whether your clients have basic coverage needs or more complex and difficult exposures, our highly trained professionals can work with you to satisfy those needs.



Our **financial strength and stability** mean that you can count on The Hartford to perform when you need us most by delivering on our promise to pay claims fairly and promptly, saving time and improving client satisfaction. Some highlights of our claim service include 24/7 toll-free loss reporting; claim expertise aligned by type of claim; and medical management programs focused on achieving the best medical outcome and early return to work for injured workers. Our well-recognized loss control services assure that your clients have access to a broad scope of service, and technical expertise through local loss control consultants.

Property

Included in Package 38 UUN PB3410

Coverage Details

Estimated Property Premium	\$45,822
Terrorism Premium	\$458
Total Estimated Annual Property Premium	\$46,280.00

Covered Property	Total Insured Values*	Premium
Building	\$29,782,174	\$43,541
Rental Income (Excluding Extra Expense)	\$979,000	\$926
Total Premium		\$44,467

*The Total Insured Values indicated above are not blanket limits. They represent the sum of all values on the policy for the coverages indicated. Blanket limits, if applicable, will be shown in a separate schedule below.

Additional Coverages	Limit of Insurance	Premium
Equipment Breakdown	Included*	\$1,353
Total Premium		\$1,353

*The most we will pay in any one Equipment Breakdown Accident to Equipment Breakdown Property in any one occurrence is the applicable Building, Business Personal Property and Business Income limits of insurance, or \$100,000,000, whichever is less.

Electronic Vandalism Coverage Type	Limit of Insurance	Premium
Electronic Vandalism - Physical Damage	\$100,001	Included
Electronic Vandalism - Business Income/Rental Income	\$100,001	Included
Denial of Service Attack - When Business Income is a part of the policy, coverage is provided for your actual loss sustained or reasonable and necessary extra expenses you incur, up to the limit of insurance, caused by the malicious direction of a high volume of worthless inquiries to your website or email destinations that deny or limit legitimate access.	\$25,000 any one occurrence	Included
Good Faith Advertising Expense - Provides coverage for the advertising expenses the insured incurs to regain customer good faith if a payment is made under the coverages applicable to Denial of Service Attack, Website and Internet Services or Electronic Vandalism.	\$25,000 policy year aggregate	Included
Total Premium		Included

Catastrophe Coverage	Policy Year Limit of Insurance	Premium
Flood	See Location Level Details	Included
Earthquake	See Location Level Details	Included
Total Premium		Included

Flood

Flood coverage, when part of the policy, is provided on a Policy Year Limit basis. The Policy Year Limit is the aggregate limit of insurance available for all covered Flood losses that occur during any one policy year at each location where coverage applies, and all locations on the policy in total, regardless of the number of losses. If multiple Policy Year Limits of Insurance apply, the most we will pay for all covered Flood

losses in any one policy year is the largest Policy Year Limit of Insurance. In addition, the most we will pay for all covered Flood losses during any one policy year at a single location is that location's designated Policy Year Limit of Insurance. The Flood Policy Year Limit of Insurance is not an additional amount of insurance.

Any payment to the insured for Flood loss reduces the available amount of insurance by the amount paid. If the Policy Year Limit of Insurance is exhausted before the expiration of the policy, the insured will need to repurchase additional limits in order to continue coverage for Flood. However, The Hartford is under no obligation to provide additional limits.

Please refer to the location level detail for the limits applicable to Flood. If a limit of insurance is not specifically indicated for Flood, coverage does not apply at that location.

Earthquake

Earthquake coverage, when part of the policy, is provided on a Policy Year Limit basis. The Policy Year Limit is the aggregate limit of insurance available for all covered Earthquake losses that occur during any one policy year at each location where coverage applies, and for all locations on the policy in total, regardless of the number of losses. If multiple Policy Year Limits of Insurance apply, the most we will pay for all covered Earthquake losses in any one policy year is the largest Policy Year Limit of Insurance. In addition, the most we will pay for all covered Earthquake losses during any one policy year at a single location is that location's designated Policy Year Limit of Insurance. The Earthquake Policy Year Limit of Insurance is not an additional amount of insurance.

Any payment to the insured for Earthquake loss reduces the available amount of insurance by the amount paid. If the Policy Year Limit of Insurance is exhausted before the expiration of the policy, the insured will need to repurchase additional limits in order to continue coverage for Earthquake. However, The Hartford is under no obligation to provide additional limits.

Please refer to the location level detail for the limits applicable to Earthquake. If a limit of insurance is not specifically indicated for Earthquake, coverage does not apply at that location.

Deductibles

All Coverages Unless Otherwise Noted	\$10,000
Windstorm or Hail	\$100,000
Equipment Breakdown	\$10,000
Flood	\$25,000
Earthquake	\$25,000

Waiting Periods

Web Sites	12 Hours
Electronic Vandalism	6 Hours
Civil Authority	72 Hours
Dependent Property	72 Hours
Business Income	72 Hours
Windstorm or Hail	n/a
Utility Services Business Income/Rental Income	24 Hours
Denial of service	12 Hours
Flood	n/a
Earthquake	48 Hours

Premises #1 Details

Address: 101 BASS PRO DR, BROKEN ARROW, OK 74012-1018

Coverage	Amount of Insurance	Blanket Applies	Deductible	BI/RI Waiting Period	Premium
Building	\$29,782,174	No	\$10,000		\$43,541
Windstorm or Hail Ded			\$100,000		
Rental Income (Excl Extra Expense)	\$979,000	No		72 Hours	\$926
Windstorm or Hail				n/a	
Equipment Breakdown	Included		\$10,000		\$1,353
Flood - Policy Year Limit of Insurance	\$10,000,000		\$25,000	n/a	Included

Earthquake - Policy Year Limit of Insurance	\$10,000,000	\$25,000	48 Hours	Included
Total Premises Premium (excl Terrorism Premium)				\$45,820

Subjectivities

Unless otherwise stated below or unless consent of the underwriter is obtained, coverage may not be bound without compliance with the subjectivities.

- Per your request, the building limit has been increased from expiring by approximately \$3M. Please confirm the reason for the requested increase as our Marshal and Swift estimates are now showing the building to be over-insured.

Coverage Explanations

Property Choice Highlights

The Hartford's Property Choice® is one of the broadest forms in the industry combining property, marine, equipment breakdown, and crime in one easy-to-use form. Property Choice with the Specialized Property Insurance Coverage Endorsement (SPICE®) automatically includes these key coverages:

- **Accounts Receivable:** Coverage is provided for direct physical loss or damage resulting from a covered cause of loss to Accounts Receivable, up to \$250,000. Coverage includes:
 - the amounts due you are unable to collect,
 - interest charges on any loan required to offset amounts you are unable to collect,
 - collection expenses that exceed your normal expenses, and
 - reasonable expenses you incur to re-establish your records of Accounts Receivable.
- **Debris Removal:** Coverage provides expense reimbursement up to \$250,000 to pay for your expense to remove debris of Covered Property and other debris that is on the described premises when such debris is caused by or resulting from a Covered Cause of Loss.
- **Extra Expense and Expediting Expense:** Up to \$50,000 for Extra and Expediting Expenses, you incur following a covered loss to Covered Property to continue your normal business operations or to make temporary or permanent repairs.
- **Exhibitions:** When coverage for Business Personal Property is provided, coverage is extended to Covered Property while off premises at an Exhibition or in transit to or from an exhibition up to \$50,000.
- **Fungus, Wet Rot, Dry Rot, Bacteria and Virus Limited Coverage:** Up to \$50,000 for direct physical loss or damage caused by fungus, wet rot, dry rot, bacteria or virus that results from a covered cause of loss.
- **Pollutants and Contaminants Clean-up:** Coverage up to \$50,000, if caused by, or resulting from, a covered cause of loss.
- **Transit:** When coverage for Business Personal Property is provided, coverage is extended to property while in Transit up to \$50,000.
- **Utility Services Interruption:** Up to \$25,000 for direct physical loss or damage to Covered Property caused by a covered interruption of power, water, sewer or communication services.
- **Cloud Computing Coverage:** When Business Personal Property coverage is provided, up to \$50,000 coverage is extended for loss or damage to "Electronic Data" caused by or resulting from a Covered Cause of Loss at a cloud computing facility utilized by our insured located anywhere worldwide.
- Up to \$250,000 of **Combined Additional Protection** for Accounts Receivable, Building and Business Personal Property (when covered by the policy), Debris Removal, Employee Personal Effects, Leasehold Improvements, Building Legal Liability, Outdoor Trees, Sod and Plants and Pairs or Sets.

As your needs change, Property Choice also offers the flexibility to increase limits or add coverage.

Property Choice[®] Coverage Summary

The Hartford offers comprehensive protection for your property coverage needs. Our Property Choice[®] Coverage Form with SPICE[®] (Specialized Property Insurance Coverage Endorsement) provides the coverages needed to properly protect your business. This coverage summary highlights many of the coverages and associated limits your business can count on when you select The Hartford. For additional details, please review the Property Choice[®] Coverage Form.

Coverage	Limit of Insurance
Accounts Receivable:	\$250,000
Brands and Labels:	Included in Business Personal Property-Stock
Building Glass Repairs:	Included in Building Limit of Insurance
Business Travel Including Sales Representatives Samples:	\$50,000
Claims Expenses:	\$50,000
Contract Penalties:	\$50,000
Debris Removal of Covered Property:	\$250,000
Debris Removal of Other Property:	\$5,000
Employee Personal Effects:	\$50,000
Errors in Description:	Included
Exhibitions:	\$50,000 at any one Exhibition
Extra Expense and Expediting Expense:	\$50,000 per Scheduled Premises
Fine Arts:	\$50,000
Fire Department Service Charge:	\$50,000
Fire Device Recharge:	\$50,000
Fungus, Wet Rot, Dry Rot, Bacteria and Virus - Limited Coverage:	\$50,000 at each Premises in any one Policy Year
Inflation Guard:	Consumer Price Index up to 8%
Installment or Deferred Sales:	Up to \$50,000
Loss of Master Key:	\$25,000
New Construction at Scheduled Premises:	\$1,000,000
Newly Acquired Property - Buildings:	\$2,000,000
Newly Acquired Property - Business Personal Property:	\$1,000,000
Non Owned Detached Trailers:	\$50,000
Ordinance or Law Coverage - Value of the Undamaged Building:	Included in the Building Limit of Insurance
Ordinance or Law Coverage - Demolition & Increased Cost of Construction:	\$1,000,000
Outdoor Trees, Shrubs, Sod, Plants and Lawns:	\$50,000
Pairs and Sets:	Included in Business Personal Property-Stock
Pollutants and Contaminants Cleanup:	\$50,000 at each Scheduled Premises in any one Policy Year
Preservation of Property:	180 days
Reward Coverage:	\$50,000
Sewer and Drain Backup:	Included in the Limit of Insurance
Transit:	\$50,000
Transition to Replacement Premises:	Included within the Limit of Insurance applicable to the Covered Property that is moved
Unnamed Premises - Building:	\$100,000
Unnamed Premises - Business Personal Property:	\$50,000
Unnamed Premises - Business Personal Property - Installation:	\$25,000
Utility Service Interruption:	\$25,000
Water Damage Building Tear Out and Repair:	Included in the Limit of Insurance
Water Seepage:	\$25,000

Wind Blown Debris:	\$2,500
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Combined Additional Protection:	
Applies to: Accounts Receivable; Building; Business Personal Property; Debris Removal - Covered Property; Employee Personal Effects; Fine Arts; Leasehold Improvements (Tenant Lease Coverage); Legal Liability - Building; Outdoor Trees, Shrubs, Sod, Plants and Lawns or Pairs or Sets:	Up to \$250,000

Tenant Lease Coverages	
Building Glass:	Included in Business Personal Property Limit
Lease Assessment:	\$2,500
Leasehold Improvements:	\$25,000
Miscellaneous Interior Building Property:	\$25,000
Theft Damage:	Included in Business Personal Property Limit
Legal Liability - Building:	\$25,000 in any one Accident
Property Choice Common Crime Coverage form is added:	
Money and Securities - Inside the Premises:	\$10,000
Money and Securities - Outside the Premises:	\$10,000

If Business Interruption is part of this policy the following Additional Coverages apply:	
Business Travel:	Included in Business Income Limit of Insurance
Civil Authority (72 Hour Waiting Period Applies):	30 days
Dependent Properties (72 Hour Waiting Period Applies):	\$100,000 from all Dependent Properties Worldwide in any one Occurrence
Secondary Dependent Properties - Contributing and Recipient Locations:	Included in Dependent Properties Limit of Insurance
Extended Income:	180 days, Included in the Business Income Limit of Insurance
Fungus, Wet Rot, Dry Rot, Bacteria and Virus - Limited Coverage:	Actual Loss Sustained for 30 days
Future Earnings:	Included in Business Income Limit of Insurance
Ingress and Egress (24 Hour Waiting Period Applies):	\$50,000
Lessor's Tenant Move Back Expense:	\$10,000
Machinery Testing and Training:	Included in Business Income Limit of Insurance
Newly Acquired Premises:	Included in Business Income Limit of Insurance
Ordinance or Law - Increase Period of Restoration:	Included in Business Income Limit of Insurance
Pollutants and Contaminants Clean Up:	\$25,000 in any one Policy Year
Sewer and Drain Backup:	Included in the Business Income Limit of Insurance
Transit:	\$100,000
Unnamed Premises:	\$100,000 in any one Occurrence
Unnamed Premises - At Any Installation:	Included in Business Income Limit of Insurance
Unnamed Premises - At Any One Exhibition:	Included in Business Income Limit of Insurance
Utility Service Interruption (24 Hour Waiting Period Applies):	\$25,000
Website and Internet Services (12 Hour Waiting Period Applies):	Lesser of Actual Loss Sustained for 30 days or \$100,000

When the limits applicable to certain coverages included in the Specialized Property Insurance Coverage Endorsement (SPICE) are increased, the increased limits replace the limits indicated on the SPICE coverage form. If separate limits of insurance are shown for crime coverages, those limits apply in addition to the crime limits indicated in the Specialized Property Insurance Coverage Summary. This table is a summary of available coverages. Some coverages may not be available in all states, and/or a different limit of insurance may apply based on state requirements. In the event of a conflict, the limits, coverages, terms, conditions, exclusions on the insurance policy shall prevail. Refer to Hartford's Electronic Business Center (EBC) for a complete list of forms.

General Liability

Included in Package 38 UUN PB3410

Coverage Details

Coverage	Limits
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$300,000
Medical Expenses Limit	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate (Other Than Products Completed Operations)	\$2,000,000
Terrorism	\$20.00
Total Estimated Annual General Liability Premium	\$2,069.00

Loc # State Zip Code	Class Code - Description	Final Prem/ Ops Rate	Final Prod/ Comp Ops Rate	Rating Basis	Exposure	Premium
1 OK 74012	61217 - Buildings or premises - bank or office - mercantile or manufacturing - maintained by the insured (lessor's risk only) - other than not-for-profit - including products and/or completed operations - products/completed operations losses are subject to the general aggregate limit	15.508		Area	132,115	\$2,069
Total Estimated Annual General Liability Premium (Including Terrorism and Surcharges)						\$2,069.00

Subjectivities

Unless otherwise stated below or unless consent of the underwriter is obtained, coverage may not be bound without compliance with the subjectivities.

- Copy of Executed Contracts with Tenant(s) showing that acceptable Contractual Risk Transfer is in place in favor of the insured.

General Liability Forms

Form Number	Form Name
HC70010605	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART- OCCURRENCE
HC00100798	COMMERCIAL GENERAL LIABILITY COVERAGE PART- DECLARATIONS
CG21440798	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT
HC00880916	CYBERFLEX AMENDMENT OF COVERAGE B - PERSONAL AND ADVERTISING INJURY
HC23700115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
HC30060916	DISCRIMINATION - AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION
HG00010916	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG01091185	KANSAS AND OKLAHOMA CHANGES-TRANSFER OF RIGHTS
HC21900608	EXCLUSION - FUNGI,BACTERIA AND VIRUSES

Umbrella

38 XHU PB4289

Coverage Details

Umbrella Limit	\$5,000,000
Self-Insured Retention	\$10,000

Umbrella Premium Breakdown

Coverage	Premium
General Liability	\$3,000
Umbrella Terrorism	\$30
Total Estimated Annual Umbrella Premium (Including Taxes and State Surcharges)	\$3,030.00

Subjectivities

Unless otherwise stated below or unless consent of the underwriter is obtained, coverage may not be bound without compliance with the subjectivities.

- If the Commercial Auto is not written by The Hartford, the carrier must have a surplus size of X or higher, an AM Best rating of A- or better, and the policy must provide a minimum Combined Single Limit of \$2,000,000.
- If the Workers' Compensation/Employers' Liability is not written by The Hartford, the carrier must have an AM Best rating of B+ or better, and the policy must provide minimum Employers' Liability limits of \$1,000,000/\$1,000,000/\$1,000,000.

Coverage Explanations

As million dollar liability verdicts become increasingly common, an **Umbrella policy may be the most important insurance your client buys**. In addition to providing higher limits for those policies listed as underlying coverage, an Umbrella from The Hartford extends our General Liability Choice coverage in critical areas such as personal and advertising injury, additional insured, mobile equipment, and CyberFlex (if purchased). By having primary and umbrella coverage with The Hartford, your client's claim is handled by one team of claim professionals - a definite advantage as the complexity of a claim increases. In addition:

- If a contract requires that your client name others as **additional insureds on the primary policy**, The Hartford **automatically extends that status** to them in the umbrella. An umbrella from another carrier may not be as broad.
- If your client is legally liable for the injuries of others, we extend coverage to **mental anguish** that results from bodily injury, sickness or disease for which they are held responsible.

Umbrella Forms

Form Number	Form Name
XL00010107	UMBRELLA LIABILITY POLICY DECLARATIONS
XL70001206	QUICK REFERENCE
HM99011185	INSTALLMENT PLAN
IH09850115	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
IH99400409	U.S. DEPT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS