

THE ARROW GROUP

Insurance • Employee Benefits • Bonds

June 27, 2016



Affiliated Agencies

Farris Insurance
Agency, Inc.
Springdale, AR

Fred Daniel & Sons
Tulsa

Mike Moss Agency
Siloam Springs, AR

Somers Insurance
Agency, Inc.
Lindsey

The Bramlett Agency
Ardmore

Loftis & Wetzel
Insurance
Blackwell

United Insurance
Agency
Harrison, AR

Rackley - Thompson
Insurance, Inc.
Mountain Home, AR

Webb, Young, Webb,
Liles and Tolentino
Oklahoma City

Smith Insurance
Marianna, AR

Insurance Solutions
Norman

Jordon Carris Agency
McAlester

Bass Pro Shops
C/o-City of Broken Arrow
P.O. Box 610
Broken Arrow, OK 74013

Attn: Amanda Martin, Risk Manager

Re: BASS PRO SHOPS INSURANCE RENEWAL

The following is a renewal premium/coverage summary for the insurance coverages required for The BASS PRO SHOPS Broken Arrow Location. We have consulted with our various contracted insurers and find that the current insurer, The Hartford, continues to offer the best option for your consideration. Wind and Hail storms continue to provide a challenge for property insurance in our part of the country. The majority of insurers opted not to offer a proposal due to the presence of a large roof exposure and high building value.

	15/16	COVERAGE	16/17
	\$26,092,720.00	BUILDINGS	\$26,875,500.00
		\$100,000.00 Wind Hail Deductible	
		\$10,000.00 Deductible All Other Insured Perils	
		SPECIAL LIMITS	
		Flood: \$10,000,000 Limit with \$25,000 Deductible	
		Earthquake: \$10,000,000 Limit with \$25,000 Deductible	
		\$976,000 Loss of Rental Income with 1/6 Monthly Limitation	
		\$1,000,000 per Occurrence Premises Liability	
	\$42,461.00	ANNUAL PREMIUM	\$42,791.00
	\$2,424.00	\$5,000,000 Umbrella Liability	\$3,030.00



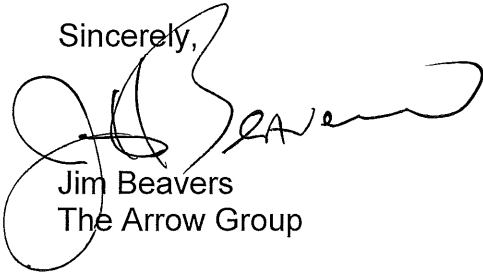
Sound Strategies For Risk Management

Page 2

Insurers continue to operate on very thin profit margins due to the low interest rate that they can make on their allowed investments (Bonds). We continue to see some lines of coverage take broader premium increases and increased underwriting scrutiny to secure some profitability.

Our firm appreciates the long term relationship as a risk advisor and insurance agency for the City of Broken Arrow.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Beavers". The signature is fluid and cursive, with a large loop at the beginning and a long, sweeping tail that ends in a small hook. The signature is positioned above the printed name and title.

Jim Beavers
The Arrow Group



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY CHOICE - SPECIALIZED PROPERTY INSURANCE COVERAGES

SUMMARY of COVERAGE LIMITS and INDEX

This is a summary of the limits of insurance and coverages provided by this endorsement.

No coverage is provided by this summary.

Item No.	PROPERTY CHOICE COVERAGE FORM SECTION A. - ADDITIONAL COVERAGES	LIMIT OF INSURANCE (Apply in any one occurrence unless otherwise noted)	PAGE No.
1.	ACCOUNTS RECEIVABLE:	\$250,000 at all "Scheduled Premises"; while in the due course of Transit; or while at Unnamed Premises.	3
2.	BRANDS AND LABELS:	Included in the Limit of Insurance applicable to Business Personal Property - Stock.	3
3.	BUILDING GLASS REPAIRS:	Included in the Building Limit of Insurance.	3
4.	BUSINESS TRAVEL INCLUDING SALES REPRESENTATIVE SAMPLES:	\$50,000.	3
5.	CLAIM EXPENSES:	\$50,000.	3
6.	CONTRACT PENALTIES:	\$50,000.	4
7.	DEBRIS REMOVAL - (ADDITIONAL AMOUNT):	\$250,000.	4
8.	EMPLOYEE PERSONAL EFFECTS:	\$50,000.	4
9.	ERRORS IN DESCRIPTION:	See provision.	4
10.	EXHIBITIONS:	\$50,000. At Any One Exhibition.	4
11.	EXTRA EXPENSE AND EXPEDITING EXPENSES (OTHER THAN EQUIPMENT BREAKDOWN EXPEDITING EXPENSES):	\$50,000.	5
12.	FINE ARTS:	\$50,000.	5
13.	FIRE DEPARTMENT SERVICE CHARGE:	\$50,000.	5
14.	FIRE DEVICE RECHARGE:	\$50,000.	5
15.	FUNGUS, WET ROT, DRY ROT, BACTERIA AND VIRUS - LIMITED COVERAGE:	\$50,000. At Each Premises In Any One "Policy Year".	6
16.	INFLATION GUARD:	Consumer Price Index up to 8%.	6
17.	INSTALLMENT OR DEFERRED SALES:	Up to \$50,000.	6
18.	LOSS OF MASTER KEY	\$25,000.	7
19.	NEW CONSTRUCTION AT SCHEDULED PREMISES:	\$1,000,000.	7
20.	NEWLY ACQUIRED PROPERTY: BUILDINGS:	\$2,000,000.	7
	NEWLY ACQUIRED PROPERTY: BUSINESS PERSONAL PROPERTY:	\$1,000,000.	7
21.	NON OWNED DETACHED TRAILERS:	\$50,000.	7
22.	ORDINANCE OR LAW COVERAGE (VALUE OF THE UNDAMAGED BUILDING):	Included in the Limit of Insurance Applicable to Building.	7
	ORDINANCE OR LAW COVERAGE (DEMOLITION & INCREASED COST OF CONSTRUCTION):	\$1,000,000.	8
23.	OUTDOOR TREES, SHRUBS, SOD, PLANTS AND LAWNS:	\$50,000.	9



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY CHOICE - SPECIALIZED PROPERTY INSURANCE COVERAGES

SUMMARY of COVERAGE LIMITS and INDEX

This is a summary of the limits of insurance and coverages provided by this endorsement.

No coverage is provided by this summary.

Item No.	PROPERTY CHOICE COVERAGE FORM SECTION A. - ADDITIONAL COVERAGES	LIMIT OF INSURANCE (Apply in any one occurrence unless otherwise noted)	PAGE No.
1.	ACCOUNTS RECEIVABLE:	\$250,000 at all "Scheduled Premises"; while in the due course of Transit; or while at Unnamed Premises.	3
2.	BRANDS AND LABELS:	Included in the Limit of Insurance applicable to Business Personal Property - Stock.	3
3.	BUILDING GLASS REPAIRS:	Included in the Building Limit of Insurance.	3
4.	BUSINESS TRAVEL INCLUDING SALES REPRESENTATIVE SAMPLES:	\$50,000.	3
5.	CLAIM EXPENSES:	\$50,000.	3
6.	CONTRACT PENALTIES:	\$50,000.	4
7.	DEBRIS REMOVAL - (ADDITIONAL AMOUNT):	\$250,000.	4
8.	EMPLOYEE PERSONAL EFFECTS:	\$50,000.	4
9.	ERRORS IN DESCRIPTION:	See provision.	4
10.	EXHIBITIONS:	\$50,000. At Any One Exhibition.	4
11.	EXTRA EXPENSE AND EXPEDITING EXPENSES (OTHER THAN EQUIPMENT BREAKDOWN EXPEDITING EXPENSES):	\$50,000.	5
12.	FINE ARTS:	\$50,000.	5
13.	FIRE DEPARTMENT SERVICE CHARGE:	\$50,000.	5
14.	FIRE DEVICE RECHARGE:	\$50,000.	5
15.	FUNGUS, WET ROT, DRY ROT, BACTERIA AND VIRUS - LIMITED COVERAGE:	\$50,000. At Each Premises In Any One "Policy Year".	6
16.	INFLATION GUARD:	Consumer Price Index up to 8%.	6
17.	INSTALLMENT OR DEFERRED SALES:	Up to \$50,000.	6
18.	LOSS OF MASTER KEY	\$25,000.	7
19.	NEW CONSTRUCTION AT SCHEDULED PREMISES:	\$1,000,000.	7
20.	NEWLY ACQUIRED PROPERTY: BUILDINGS:	\$2,000,000.	7
	NEWLY ACQUIRED PROPERTY: BUSINESS PERSONAL PROPERTY:	\$1,000,000.	7
21.	NON OWNED DETACHED TRAILERS:	\$50,000.	7
22.	ORDINANCE OR LAW COVERAGE (VALUE OF THE UNDAMAGED BUILDING):	Included in the Limit of Insurance Applicable to Building.	7
	ORDINANCE OR LAW COVERAGE (DEMOLITION & INCREASED COST OF CONSTRUCTION):	\$1,000,000.	8
23.	OUTDOOR TREES, SHRUBS, SOD, PLANTS AND LAWNS:	\$50,000.	9

24.	PAIRS AND SETS:	Included in the Limit of Insurance applicable to Business Personal Property - Stock.	9
25.	POLLUTANTS AND CONTAMINANTS CLEANUP:	\$50,000. at each "Scheduled Premises" in any one "Policy Year".	9
26.	PRESERVATION OF PROPERTY:	180 days.	9
27.	REWARD COVERAGE:	\$50,000.	9
28.	SEWER AND DRAIN BACKUP:	Included in the Limit of Insurance.	9
29.	TRANSIT:	\$50,000.	10
30.	TRANSITION TO REPLACEMENT PREMISES:	Included within the Limit of Insurance applicable to the Covered Property that is Moved.	11
31.	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUILDINGS:	\$100,000.	11
	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUSINESS PERSONAL PROPERTY:	\$50,000.	11
	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUSINESS PERSONAL PROPERTY - INSTALLATION:	\$25,000. At Any One Installation.	11
32.	UTILITY SERVICE INTERRUPTION:	\$25,000.	11
33.	WATER DAMAGE BUILDING TEAR OUT AND REPAIR:	Included.	12
34.	WATER SEEPAGE:	\$25,000.	12
35.	WIND BLOWN DEBRIS:	\$2,500.	13
	SECTION B. - COMBINED ADDITIONAL PROTECTION:	Up to \$250,000.	13
	SECTION C. - TENANT LEASE COVERAGES:		
1.	BUILDING GLASS:	Included in Business Personal Property Limit.	13
2.	LEASE ASSESSMENT:	\$2,500.	13
3.	LEASEHOLD IMPROVEMENTS:	\$25,000.	13
4.	MISCELLANEOUS INTERIOR BUILDING PROPERTY:	\$25,000.	14
5.	THEFT DAMAGE:	Included in Business Personal Property Limit.	14
6.	LEGAL LIABILITY - BUILDING COVERAGE FORM (PC 00 30) ATTACHES TO AND FORMS PART OF THIS POLICY LEGAL LIABILITY - BUILDING LIMIT OF INSURANCE:	\$25,000 in any one accident.	14
	SECTION D. - PROPERTY CHOICE COMMON CRIME COVERAGE FORM is added:		14
	INSIDE THE PREMISES THEFT OF MONEY AND SECURITIES:	\$10,000.	
	OUTSIDE THE PREMISES THEFT OF MONEY AND SECURITIES:	\$10,000.	

For Insurance that applies to a Specific Scheduled Premises see: Property Choice - Scheduled Premises.

24.	PAIRS AND SETS:	Included in the Limit of Insurance applicable to Business Personal Property - Stock.	9
25.	POLLUTANTS AND CONTAMINANTS CLEANUP:	\$50,000. at each "Scheduled Premises" in any one "Policy Year".	9
26.	PRESERVATION OF PROPERTY:	180 days.	9
27.	REWARD COVERAGE:	\$50,000.	9
28.	SEWER AND DRAIN BACKUP:	Included in the Limit of Insurance.	9
29.	TRANSIT:	\$50,000.	10
30.	TRANSITION TO REPLACEMENT PREMISES:	Included within the Limit of Insurance applicable to the Covered Property that is Moved.	11
31.	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUILDINGS:	\$100,000.	11
	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUSINESS PERSONAL PROPERTY:	\$50,000.	11
	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUSINESS PERSONAL PROPERTY - INSTALLATION:	\$25,000. At Any One Installation.	11
32.	UTILITY SERVICE INTERRUPTION:	\$25,000.	11
33.	WATER DAMAGE BUILDING TEAR OUT AND REPAIR:	Included.	12
34.	WATER SEEPAGE:	\$25,000.	12
35.	WIND BLOWN DEBRIS:	\$2,500.	13
	SECTION B. - COMBINED ADDITIONAL PROTECTION:	Up to \$250,000.	13
	SECTION C. - TENANT LEASE COVERAGES:		
1.	BUILDING GLASS:	Included in Business Personal Property Limit.	13
2.	LEASE ASSESSMENT:	\$2,500.	13
3.	LEASEHOLD IMPROVEMENTS:	\$25,000.	13
4.	MISCELLANEOUS INTERIOR BUILDING PROPERTY:	\$25,000.	14
5.	THEFT DAMAGE:	Included in Business Personal Property Limit.	14
6.	LEGAL LIABILITY - BUILDING COVERAGE FORM (PC 00 30) ATTACHES TO AND FORMS PART OF THIS POLICY LEGAL LIABILITY - BUILDING LIMIT OF INSURANCE:	\$25,000 in any one accident.	14
	SECTION D. - PROPERTY CHOICE COMMON CRIME COVERAGE FORM is added:		14
	INSIDE THE PREMISES THEFT OF MONEY AND SECURITIES:	\$10,000.	
	OUTSIDE THE PREMISES THEFT OF MONEY AND SECURITIES:	\$10,000.	

For Insurance that applies to a Specific Scheduled Premises see: Property Choice - Scheduled Premises.