

Town of Sellersburg
Town Council Meeting Minutes

DATE: JULY 24, 2017

CALLED TO ORDER:

President Paul J. Rhodes called the meeting to order at 6:00 p.m. at the Sellersburg Town Hall, 316 E. Utica Street, Sellersburg, Indiana.

ROLL CALL:

President Paul J. Rhodes, Vice President Brad J. Amos, 2nd Vice President Martina P. Webster, Council Member James H. LaMaster, Council Member William J. Conlin, Town Council Attorney Jacob C. Elder and Clerk Treasurer Michelle D. Miller.

PRAYER: Martina P. Webster

PLEDGE OF ALLEGIANCE: By all present

MOTION TO AMEND THE AGENDA:

Motion to amend the agenda to add the 2016 Consumer Confidence Report under New Business:

Motion: Paul J. Rhodes Second: Brad J. Amos Vote: 5-aye, 0-nay, motion approved.

MOTION TO ADOPT THE AGENDA AS AMENDED:

Motion: James H. LaMaster Second: William J. Conlin Vote: 5-aye, 0-nay, motion approved.

APPROVAL OF MINUTES:

Motion to approve the minutes of the June 26, 2017 Town Council Meeting:

Motion: Martina P. Webster Second: William J. Conlin Vote: 5-aye, 0-nay, motion approved.

APPROVAL OF ALLOWANCE CLAIMS:

Motion: James H. LaMaster Second: Martina P. Webster Vote: 5-aye, 0-nay, motion approved.

APPROVAL OF ALLOWANCE DOCKET:

Motion: Martina P. Webster Second: James H. LaMaster Vote: 5-aye, 0-nay, motion approved.

COMMENTS FROM PUBLIC ON AGENDA ITEMS:

Debbie Owens: in reference to the Prather Lane project where are we at on the bids. Public Works Director Kenneth J. Alexander advises that the documents are being prepared for the bids and there is some preliminary engineering work that needs to be done. Mrs. Owens also asks when the Community Crossings Grant was submitted and Vice-President Brad J. Amos advises that it was submitted on July 14th.

Dot Lynn: in reference to the speed hump for Equestrian Drive. Council President Paul Rhodes reads the engineers report from Jacobi, Toombs and Lanz (copy attached). President Paul J. Rhodes advises that an Ordinance will be prepared for the next meeting to install the speed hump.

Sellersburg Town Council Special Meeting
July 24, 2017

ORDINANCES AND RESOLUTIONS:

Ordinance 2017-OR-021 An Ordinance for the Transfer of Funds:

1st Reading: Motion: Brad J. Amos Second: William J. Conlin Vote: 5-aye, 0-nay,
motion approved.

2nd Reading: Motion: Brad J. Amos Second: James H. LaMaster Vote: 5-aye, 0-nay,
motion approved.

Ordinance 2017-OR-022 An Ordinance Amending the Salary Ordinance for the Town of Sellersburg, Indiana for Calendar Year 2017:

1st Reading: Motion: Brad J. Amos Second: James H. LaMaster Vote: 4-aye, 1-nay by William
H. Conlin, motion approved.

NEW BUSINESS:

2016 Consumer Confidence Report:

President Paul J. Rhodes reads Statement Regarding 2016 CCR (Consumer Confidence Report) of Water Quality (copy attached).

Insurance Renewal:

Presented by Jerry Rauck of ISU Insurance & Investment Group (copy attached) for renewal:

Motion: James H. LaMaster Second: William H. Conlin Vote: 5-aye, 0-nay, motion approved.

Annual Surtax/Wheel Tax Collection:

President Paul J. Rhodes makes a motion to pass an Annual Surtax/Wheel Tax. The motion dies for a lack of a second.

Lara Renn, 622 W. Utica Street:

Ms. Renn addresses the Council in reference to drainage, flooding and mosquito concerns. Mike Harris with Jacobi, Toombs and Lanz addresses Ms. Renn's concerns. President Paul J. Rhodes advises Ms. Renn that the Town cannot do anything immediately and advises her that she can civilly file a claim against the Town.

Robert L. Molenkamp, Highway 60:

Mr. Molenkamp addresses the Council in reference to illegal dumping on his property on Highway 60. He wants the man arrested. Mr. Molenkamp is advised to put up no trespassing signs and possibly a gate.

President Rhodes calls for a three minute recess of the meeting:

Motion: Martina P. Webster Second: James H. LaMaster Vote: 5-aye, 0-nay, motion approved
and meeting recessed.

Meeting reconvened at 7:33 p.m.

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GENERAL COMMENTS FROM THE PUBLIC:

Comments from Public on the 2016 Consumer Confidence Report (CCR):
Don Compton, Vince Thacker, Brittney Ferree and Doug Reiter

STAFF REPORTS:

Public Works Director Kenneth J. Alexander: Requests direction from the Council on the West Utica culvert and is advised by the Council to put it out for bid.

Building Commissioner Greg Dietz: Gives his monthly report

Chief of Police William R. Whelan: Announces that Mark Levesque is retiring effective July 30th after 21 years of service. Chief Whelan recommends Detective Matt Adams as the Assistant Chief effective July 31st.

Motion: Brad J. Amos Second: James H. LaMaster Vote: 5-aye, 0-nay, motion approved.

Town Attorney Jacob C. Elder: Gives an update on Butler Road and advises that all the easements have been obtained. Mr. Elder also advises that the Council needs to hire Jacobi, Toombs and Lanz to give a 15 foot description of the easement needed from S.C. LLC. Mr. Elder advises that Butler Road is ready for emergency use.

Motion to approve Jacobi, Toombs and Lanz to do the survey needed on Butler Road:

Motion: William H. Conlin Second: Brad J. Amos Vote: 5-aye, 0-nay, motion approved.

COMMENTS FROM TOWN COUNCIL:

Member William H. Conlin: Thanks Kenny, Jake and Terry Langford for their work on Butler Road.

Vice President Brad J. Amos: Hopes everyone enjoys the new Farmer's Market and he is very proud of Greg Ferree and the Parks and Recreation Board and he is proud of the pool and the pool will be open until Labor Day.

2nd Vice President Martina P. Webster: Advises that the new website is up and that she does not deny passing notes to Bill but denies ever kicking him.

President Paul J. Rhodes: Compliments the Pool.

ADJOURN:

Motion: Brad J. Amos Second: Martina P. Webster Vote: 5-aye, 0-nay, motion approved and meeting adjourned at 8:00 p.m.

Town of Sellersburg Town Council Meeting
July 24, 2017

Paul J. Rhodes, President

James H. LaMaster, Council Member

Brad J. Amos, Vice President

William J. Conlin, Council Member

Martina P. Webster, 2nd Vice President

Attest: Michelle D. Miller, Clerk Treasurer

Attachments(s):

Statement Regarding 2016 CCR (Consumer Confidence Report) of Water Quality (1 page)

Email reference Paul's Place speed hump consideration (1 page)

ISU Insurance Proposal (19 pages)

Letter reference Municipal Excise/Wheel Tax (1 page)

Statement Regarding 2016 CCR (Consumer Confidence Report) of Water Quality

July 2017

At the beginning of July users of Sellersburg Water Utility received the annual Consumer Confidence Report (CCR) for the reporting period Jan 1st to Dec 31st, 2016.

During this period Sellersburg had transitioned to a new state of the art water treatment facility triggering IDEM to establish a new testing period schedule on March 9th, 2016. The Town Council also found it necessary to appoint a new licensed water operator effective Oct 24th, 2016.

Because of this change 4 samples were conducted late and the results were sent to IDEM 2-4 weeks later. All tests indicated water provided to customers of the Sellersburg Water Utility was safe.

Mr. Barry Sneed, public information officer For IDEM (Indiana Dept. of Environmental Management) was quoted in a Jul 6th, 2017 article of the News and Tribune that “Due to their responsiveness, the system quickly returned to compliance “as they tested “immediately” after receiving a noncompliance letter.

Sneed also stated that “They missed their sampling of Disinfection By-products (DBP), not because they did not take samples but because their population changed and therefore their sampling schedule changed. They needed to take more samples at different locations. They completed the correct sampling and the system returned to compliance”.

It should also be noted that water testing is conducted daily and that copper and lead testing has been conducted according to IDEM regulations, using 40 samples gathered from users of Sellersburg water. This testing has occurred for more than 25 years most recently in Dec 2016.

Since the release of the CCR this month approximately 10 signs have appeared throughout the community critical of the Sellersburg Water Utility creating fear, distrust and uncertainty regarding the safety of Sellersburg water. We apologize for this as these signs were designed to create this emotional response without factual investigation or contact with IDEM or the Town of Sellersburg.

I assure you the Sellersburg Water Utility is run professionally and safely meeting and exceeding all state and federal standards. Quoting Mr. Sneed, “Sellersburg has not had any violations in 2017”.

From: James Silliman <j.silliman@jtleng.com>
Sent: Thursday, July 20, 2017 4:48:20 PM
To: Kenneth Alexander
Subject: Paul's Place: speed hump considerations

Ken,

As discussed on the telephone

- 1) Paul's Place between Karie Drive and Equestrian Drive is only approximately 335 feet from end to end.
- 2) Both ends are T-intersections.
- 3) There is a horizontal curve in Paul's Place starting about 50 feet from Equestrian Drive and approximately 200 feet from Karie Drive.

The Institute of Transportation Engineers (ITE) notes typical spacing of speed humps as 300 to 600 feet apart. Considering this and the above geometric characteristics, Paul's Place does not appear to be a reasonable candidate for installation of a speed hump. That is, all three characteristics listed above already contribute to lower vehicle speeds.

We do recommend that a stop sign be placed at each end of Paul's Place (2 total).

Feel free to call me if you have any other questions or concerns.

Sincerely,

James G. Silliman III (Jim), P.E.
Project Engineer

Jacobi, Toombs and Lanz, Inc.
Consulting Engineers
1829 East Spring Street
New Albany, IN 47150
Phone: 812 207-2178 (direct line)
Phone: 812 945-9585 (main)
Mobile: 502 751-4299
Fax: 812 945-6656



INSURANCE AND
INVESTMENT GROUP

***AN INSURANCE PROPOSAL
PREPARED FOR:***

*TOWN OF SELLERSBURG
316 EAST UTICA STREET
SELLERSBURG, IN 47172*

PRESENTED BY:

*JERRY RAUCK
ISU
INSURANCE AND INVESTMENT GROUP
301 EAST UTICA ST.
SELLERSBURG, IN 47172*

JULY 21, 2017

PROPOSAL DISCLOSURE

This is a proposal (or summary) provided for illustration purposes only; it is not a legal contract. It is provided to facilitate your understanding of your insurance program. Please refer to the actual policies for specific terms, coverage, conditions, limitations and exclusions that will govern the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage. In assisting you with your insurance needs we have been dependent upon information provided to us by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring them to our attention. Should any of your business operations or exposures to loss change after coverage is bound, it is the customer's responsibility to let us know promptly so proper coverage(s) can be discussed.



Trusted Choice™

We serve you first.

www.TrustedChoice.com

Pledge of Performance

Trusted Choice™ agencies are insurance and financial services firms whose access to multiple companies and commitment to quality service enable us to offer our clients competitive pricing, a broad choice of products and unparalleled advocacy.

As a Trusted Choice™ agency, we are dedicated to you and are committed to treating you as a person, not a policy. This commitment means we shall:

- Work with you to identify the insurance and financial services that are right for you, your family or your business and use our access to multiple companies to deliver those products
- Guide you through the claims process for a prompt and fair resolution of your claim.
- Help you solve problems related to your coverage or account
- Explain the coverages and options available to you through our agency, at your request.
- Return your phone calls and e-mails promptly and respond to your requests in a timely manner.
- Provide 24/7 services for our customers, offering any or all of the following: emergency phone numbers, Internet account access, e-mail and call center services.
- Use our experience and multiple company relationships to customize your coverage as needed.
- Commit our staff to continuing education so they may be more knowledgeable in serving you.
- Treat you with respect and courtesy.
- Conduct our business in an ethical manner.

We pledge this to you, our clients and ask that you let us know if we fail to meet our commitment, so we may take corrective action.

Leading the Way for Indiana!



Tokio Marine HCC

Public Entity Insurance
Proposal for:

Town of Sellersburg

Presented by:

ISU - Insurance and Investment
Jerry Rauck
301 East Utica Street
Sellersburg, IN 47172
Phone: (812) 246-6333
Fax: (812) 246-6335

Burnham & Flower
INSURANCE GROUP
You serve others. We serve you.

Randall W. Teltoe, CPCU, CIC, CRM
(317) 979-3199
rteltoe@bfgroup.com



**TOKIOMARINE
HCC**

HCC Public Risk Indiana

Quote Date: 07/12/2017
Quote for: **TOWN OF SELLERSBURG**
Policy Term: **08/15/2017 - 08/15/2018**
Payment Plan: **Annual**
Company: **U.S. Specialty Insurance Company**
Policy #: **PKG81110168**

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$2,500 Deductible Including Claims Expense
Deductible Applies to: Bodily Injury/Property Damage
Basis of Deductible: Per Occurrence
Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
Damage to Premises Rented to you \$50,000 **Subject to \$2,500 Deductible**
Medical Payments \$10,000
Cemetery Professional - No Coverage
Pesticide or Herbicide - No Coverage
Nurses Professional Liability - No Coverage
Failure of Dam, Reservoir, Levee, Dike Coverage - No Coverage
Emergency Response Operations - Included
Mutual Aid Property Damage - \$10,000
Sewer Backup Liability - Included

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage (Additional Premium will apply)

Employee Benefits - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$2,500 Deductible - Including Claims Expense
Non-Monetary Damage - No Coverage
Zoning / Temporary Taking Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate -
Defense inside Limit
Subject to Public Officials Wrongful Acts Deductible

Quote for: TOWN OF SELLERSBURG



TOKIOMARINE
HCC

HCC Public Risk Indiana

Employment Practices Liability Insurance - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$2,500 Deductible - Including Claims Expense
 Non-Monetary Damage - No Coverage
 Back Wages - \$0

Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$2,500 Deductible - Including Claims Expense
 Non-Monetary Damage - No Coverage

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, and Auto Liability
 Excludes Uninsured Motorist and Underinsured Motorist Coverage
 Subject to \$4,000,000 per Occurrence / \$4,000,000 Aggregate
 Pollution Exclusion Exception - Pollution with Sewer, Potable Water and Hostile Fire
 Dam, Reservoir, Levee, Dike: No Coverage
 Employers Liability - No Coverage

Property

Total Building and Contents Limit	\$31,256,076
Subject to:	\$2,500 Deductible
Inflation Guard	2%
Blanket Basis	Included
Agreed Amount	Included
Building Valuation—per schedule on file with company	Replacement Cost,
Special Form	Included
Accounts Receivable	\$250,000 any one occurrence
Animal Mortality	\$10,000 any one occurrence
Building Ordinance or Law	\$250,000 Undamaged portion / or demolition 10% of reported values (Increased cost of construction)
Business Income	\$100,000 any one occurrence
Extra Expense	\$500,000 any one occurrence
Communication Towers	\$100,000 any one occurrence
Debris Removal	25% of Loss + \$10,000 any one occurrence
Electrical Utility Service Interruption	\$25,000 any one occurrence
EDP Coverage	\$250,000 any one occurrence In transit subject to \$10,000 limit Mechanical Breakdown subject to \$10,000 limit
Fairs and Festivals Arts	\$50,000 any one occurrence
Fine Arts	\$5,000 any one item, \$25,000 any one occurrence
Fire Department Service Charge	\$5,000 for your liability
Foundations of Machinery	\$500,000 any one occurrence
Fire Equipment Recharge	\$5,000 for each separate 12 month period
Golf Course Greens	\$100,000 any one occurrence
Ground Maintenance Equipment	\$100,000 any one occurrence
Inventory or Appraisal	\$10,000 any one claim

Quote for: TOWN OF SELLERSBURG



TOKIO MARINE
HCC

HCC Public Risk Indiana

Newly Acquired or Constructed Prop – Bldg	\$1,000,000 at each building
Newly Acquired or Constructed Prop – Contents	\$250,000 at each building
Paved Surfaces	\$100,000 any one occurrence
Personal Effects – Property of Others	\$15,000 any one employee or volunteer
Property in Transit	\$25,000 any one occurrence
Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost to Research	\$250,000 any one occurrence
Water Back Up – Sewer or Drain	\$25,000 for direct physical loss or damage
Unnamed Locations	\$250,000 any location not on file with Company
Expediting Expense	\$25,000 any one occurrence
Earthquake Coverage	\$5,000,000 subject to \$250,000 Deductible
Flood Coverage	\$500,000 subject to \$50,000 Deductible
(Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AO, AH, AR, AR/A, AR/AE, AR/A1 to A30, AR/AH, AR/AO, V1 to V30, VE, XFUT, B, SB and X500)	

Equipment & Mechanical Breakdown (Boiler)

Included
Subject to: \$2,500 Deductible

Automobile

Based on 60 vehicles - Schedule on file with Company
 Subject to \$1,000,000 Liability Limit
Subject to \$0 Deductible
 Emergency Vehicle Endorsement - Broad Form
 \$1,000,000 Uninsured Motorist Coverage limit
 \$1,000,000 Underinsured Motorist Coverage limit
 \$1,000,000 Uninsured Motorists Property Damage - Subject to \$0 Deductible
 \$5,000 Medical Payments
 Hired and Non Owned Automobile Liability
 Hired Auto Physical Damage
 Employee Hired Auto Physical Damage - \$35,000 Each Covered Auto, \$500 Deductible applies
 Physical Damage per schedule on file with company
 Comprehensive Deductible: \$1,000
 Collision Deductible: \$2,500

Inland Marine

Subject to \$1,000 Deductible

Scheduled Contractors Equipment – Per Schedule on file with company	\$663,531
Valuation: Replacement Cost - per schedule on file	90% Coinsurance
Misc. Property & Equipment	\$249,500
No single item to exceed \$10,000 in value	
Emergency Portable Equipment	\$50,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others less than 90 days	\$100,000
Rental Reimbursement	\$2,500
Total Limit	\$1,063,031

Quote for: TOWN OF SELLERSBURG

SCHEDULED EQUIPMENT

ITEM #	MODEL / YEAR	DESCRIPTION	ID # / SERIAL #	AMT. OF INS.
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Coverage is Actual Cash Value subject to \$1,000 Deductible

1998	Case Trencher	JAF0217326	\$11,000
1998	Case 580 L Series Backhoe	JJGD239753	\$20,000



**TOKIO MARINE
HCC**

HCC Public Risk Indiana

EDP - Limited to coverage provided under Property Extensions

Crime

Coverage Form B, C & F Subject to: \$500 Deductible

B. Forgery or Alteration

No Coverage

C. Theft, Disappearance and Destruction In/Out

\$8,000

Tax Time Limit

\$8,000

F. Computer Fraud

No Coverage

Coverage Form O & P Subject to: \$500 Deductible

O. Employee Dishonesty – Per Loss

\$100,000

P. Employee Dishonesty – Per Employee

No Coverage

Includes Faithful Performance

Annual Package Premium

\$ 104,639.00

****Note:** Terrorism option and optional quoted premiums are not included in installment plan premiums.

****Note:** MINE SUBSIDENCE COVERAGE IS AVAILABLE. IF QUOTE IS DESIRED, PLEASE ADVISE

****Note:** Mold, Fungi & Bacterial Exclusion Included

****Note:** All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments

****Note:** Failure of any Dam, Levee or Dike Exclusion Included

You declined terrorism coverage for the expiring policy period. We have, therefore, not included a quotation for terrorism coverage for the renewal period and your signed declination of terrorism insurance will remain in effect as long as you are insured by this company and until you rescind the declination in writing. If you would like the above quotation to include insurance for terrorism, or if you would like to know more about terrorism coverage options available to you, please advise your agent.

Optional Quotes and Premium:

Wrongful Acts : Non-monetary defense at \$25K/\$50K would be an additional \$1,322

Law: Non-monetary defense at \$25K/\$50K would be an additional \$8,488

EPLI: Non-monetary defense at \$25K/\$50K would be an additional \$2,997

Wage and hour at \$100,000 would be an additional \$601

Non-employment related harassment would be an additional \$895

Back wages at \$100,000 would be an additional \$2,507

NOTE: The following forms need to be signed and returned prior to binding coverage:

~ Application

~ Terrorism Form

~ Uninsured / Underinsured Motorist Forms

QUOTE GOOD FOR 30 DAYS ONLY ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.

Quote for: TOWN OF SELLERSBURG

WORKERS COMPENSATION POLICY OUTLINE

Insured: Town Of Sellersburg
Insurer: Auto Owners
Policy Term: 08/15/17 To 08/15/18

COVERAGE

LIMIT

PER

WORKERS COMPENSATION BENEFITS (A):

States INDIANA

EMPLOYERS LIABILITY (B):

Bodily Injury by Accident	\$500,000	Each Accident
Bodily Injury by Disease	\$500,000	Policy Limit
Bodily Injury by Disease	\$500,000	Each Employee

EXPERIENCE MODIFICATION:

Experience Modification Factor: .74



BCS Insurance Company
2 Mid America Plaza, Suite 200
Oakbrook Terrace, IL 60181

(A stock insurance company, herein the "Company")

Policy No. RPS-Q-0400411M/1

Cyber and Privacy Liability Insurance Policy

94.111 (01/15)

NOTICE: THE POLICY CONTAINS ONE OR MORE COVERAGES. CERTAIN COVERAGES ARE LIMITED TO LIABILITY FOR CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND NOTIFIED TO US DURING THE POLICY PERIOD AS REQUIRED. CLAIM EXPENSES SHALL REDUCE THE APPLICABLE LIMITS OF LIABILITY AND ARE SUBJECT TO THE APPLICABLE RETENTION (\$). PLEASE READ THIS POLICY CAREFULLY.

POLICY DECLARATIONS

ITEM 1.	NAMED INSURED	Town of Sellersburg
	ADDRESS	316 East Utica , Sellersburg, Indiana, 47172
ITEM 2.	POLICY PERIOD	FROM: August 15, 2017 TO: August 15, 2018 (12:01 A.M. Standard time at the address shown in Item 1.)
ITEM 3.	POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED	A. Aggregate Limit of Liability: \$1,000,000 (Aggregate for Each and Every Claim including Claims Expenses) B. Sublimit of Liability for Individual Coverage(s) Purchased: \$1,000,000 "Nil" or "N/A" Sublimit of Liability for any coverage indicates that the coverage was not purchased

COVERAGE	PER CLAIM SUBLIMIT OF LIABILITY INCLUDES CLAIM EXPENSES	AGGREGATE SUBLIMIT OF LIABILITY
A. Privacy Liability (including Employee Privacy)	\$1,000,000	\$1,000,000
B. Privacy Regulatory Claims Coverage	\$1,000,000	\$1,000,000
C. Security Breach Response Coverage	\$1,000,000	\$1,000,000
D. Security Liability	\$1,000,000	\$1,000,000
E. Multimedia Liability	\$1,000,000	\$1,000,000
F. Cyber Extortion	\$1,000,000	\$1,000,000
G. Business Income and Digital Asset Restoration	\$1,000,000	\$1,000,000
H. PCI DSS Assessment	\$1,000,000	\$1,000,000



BCS Insurance Company
2 Mid America Plaza, Suite 200
Oakbrook Terrace, IL 60181

ITEM 4. RETENTION (including Claims Expenses):

COVERAGE	EACH CLAIM
A. Privacy Liability (including Employee Privacy)	\$2,500
B. Privacy Regulatory Claims Coverage	\$2,500
C. Security Breach Response Coverage	\$2,500
D. Security Liability	\$2,500
E. Multimedia Liability	\$2,500
F. Cyber Extortion	\$2,500
G. Business Income and Digital Asset Restoration	\$2,500 / 12 hrs waiting period
H. PCI DSS Assessment	\$2,500

ITEM 5. PREMIUM \$3,679.00

ITEM 6. TERRITORIAL LIMITS Worldwide

ITEM 7. RETROACTIVE DATE Full Prior Acts

ITEM 8. NOTICE OF CLAIM 2 Steps:

1. Call Baker Hostetler at the 24 Hour Security Breach Hotline:
1-866-288-1705
2. File your claim with:

joan.dambrosio@clydeco.us
Clyde & Co. US LLP
101 Second Street, 24th Floor
San Francisco CA 94105
USA

ITEM 9. NOTICE OF ELECTION RPS National Claims
190 New Camellia Blvd.
Covington, LA 70433
USA

ITEM 10. SERVICE OF SUIT Risk Situated in California:
Eileen Ridley
FLWA Service Corp.
c/o Foley & Lardner LLP
555 California Street, Suite 1700, San Francisco, CA 94104-1520

Risks Situated in All Other States:
Mendes & Mount
750 Seventh Avenue, New York, NY 10019

ITEM 11. CHOICE OF LAW New York



BCS Insurance Company
2 Mid America Plaza, Suite 200
Oakbrook Terrace, IL 60181

FORMS AND ENDORSEMENTS
EFFECTIVE AT INCEPTION

94.102 (01 15) Nuclear Incident Exclusion
94.103 (01 15) Radioactive Contamination Exclusion
94.801 (01 15) INDIANA Amendatory
BCSI-X029 (01 15) Indiana Notice to Policyholders

PREMIUM COMPARISON

Policy Term: 08/15/2017 to 08/15/2018

<i>COVERAGE</i>	<i>EXPIRING PREMIUM</i>	<i>RENEWAL PREMIUM</i>
HCC Commercial Package Policy	\$97,213	\$ 104,639
Auto Owners Workers Compensation Policy	\$29,919	\$27,922
Auto Owners Equipment Policy	\$ 279	\$ 279
BCS Cyber Liability/Data Breach	\$3,213	\$3,679
Totals	\$130,624	\$136,519

*PACKAGE POLICY INCLUDES THE FOLLOWING COVERAGES:
PROPERTY, GENERAL LIABILITY, EMPLOYEE BENEFITS LIABILITY,
WRONGFUL ACTS LIABILITY, LAW ENFORCEMENT LIABILITY,
UMBRELLA, AUTO, INLAND MARINE AND CRIME.

FACTORS IN DETERMINING RATE INCREASE

Exposure change, we increased the value of equipment on all police vehicles to accurately reflect the attached equipment, in addition to updating vehicles in some departments.

There is a 2% inflation factor on the property, this assures the values remain in line with the cost to rebuild/repair in case of loss.

POSITIVE FACTORS FOR THE TOWN OF SELLERSBURG

The Worker's Compensation experience modifier remains at .74, this equates to a 26% discount and based on excellent claims experience.

Property and Casualty Insurance, on June 2nd HCC sent its Risk Control Representative to meet with Ken Alexander and Chief Whalen, I have included her letter for your review. She listed no recognized areas of concern that require attention.



TOKIO MARINE
HCC

Public Risk Group
1700 Opdyke Court
Auburn Hills, MI 48326 USA
Tel: 800-878-9878 Fax: 248-371-3091

June 2, 2017

Ken Alexander, Manager
Town of Sellersburg
316 E. Utica
Sellersburg, IN 47172

Dear Ken,

Thank you for your time and courtesy during my recent visit. The purpose of my Risk Control visit was to update the general operations and practices of the Town to assist in identifying and/or minimizing potential liability exposures that may be present.

As a result of our discussion and observations there were no recognized areas of concern that would require attention.

Please reach out to me with any questions or concerns regarding this letter or other areas of liability exposure. We look forward to a continued cordial and productive working relationship with the Town of Sellersburg.

Sincerely yours,

Stacy Edgell
Risk Control Field Representative
Tokio Marine HCC – Public Risk Group
Tel: 317-727-7603
sedgell@tmhcc.com

cc: Jerry Rauck, ISU-IIG
Randy Teltoe, B&F
Underwriting

Any inspections are done solely for internal purposes and are not intended to be relied upon by any other person for any other reason.

July 21, 2017

**Town of Sellersburg
316 East Utica Street
Sellersburg, IN 47172**

Insurance Overview Renewal Proposal

A. GENERAL LIABILITY LIMITS

\$1,000,000 per occurrence 3 million total

\$2,500 Deductible per claim

- Sewage Back Up Liability- Town must be negligent to pay claim
- Employee Benefits - \$1,000 Deductible

\$1,000,000 per Occurrence/\$1,000,000 Aggregate

***HCC has introduced New Coverage Options this year**

1. Wrongful Acts – Deductible \$2,500 (This is your board liability coverage)
*Non-Monetary Defense Cost - \$25,000 Occurrence, \$50,000 Aggregate
Annual Premium - \$1,322.00

2. EPLI – Ded \$2,500 (EPLI is any liability suit between you and your employees)

*Non-Employment Related Harassment (3rd Party)

Example: An employee of the Town could sexually harass a vendor or
Possibly a resident-Annual Premium \$895.00

*Non –Monetary Defense Cost - \$25,000 Occurrence \$50,000 Aggregate

Example: When an employee sues for something other than lost wages or
Compensation-Annual Premium \$2,997.00

*Defense Cost Wage & Hour Practices –

\$25,000 Occurrence \$50,000 Aggregate, Annual Premium \$610.00

*Back Wage Endorsement- Would pay up to \$100,000 in back wages should
The town lose a wrongful termination law suit; and owe back pay.
Annual Premium \$2,507.00

3. Law Enforcement – Ded. \$2,500 (includes Civil Rights Liability)

*Non-Monetary Defense Cost - \$25,000 Occurrence, \$50,000 Aggregate
Annual Premium - \$8,488.00

4. Excess Liability - \$4,000,000 (over each line of business)

B. PROPERTY

1. Totaled Insured \$31,256,076
2. Deductible \$2,500
3. Replacement Cost Coverage
4. Flood \$500,000 Ded \$50,000
5. Earthquake \$5,000,000 Ded \$250,000 –total limit/ no infrastructure is covered/we can quote outside coverage for the approximate rate is \$1,000 for every \$1 Mil of coverage
6. No Infrastructure – Roads Sewer Lines, Water Lines, ect.

C. AUTO- \$1,000,000 Liability Limit \$0 Deductible

\$1,000,000 Uninsured Motorist Coverage limit

\$1,000,000 Underinsured Motorist Coverage Limit

Comprehensive Deductible \$1,000

Collision Deductible \$2,500

1. Based on 60 vehicles
2. Added approximately \$500,000 in value to police vehicles to make sure adequate coverage is in place for attached equipment, also updated vehicles.

D. INLAND MARINE – EQUIPMENT

\$ 1,000 Deductible

\$663,531 Scheduled Property

\$249,500 Unscheduled tools and equipment for items \$5,000 or less in value

\$100,000 Rented equipment coverage

EDP included under property extensions - \$250,000 - \$10,000 In Transit

E. CRIME - \$8,000 Theft of Money

\$100,000 Employee Dishonesty – Insured for all employee

F. WORKERS COMPENSATION – Auto Owners Insurance

Your experience modifier is .74 (up from .71 last year)

G. CYBER LIABILITY AND DATE BREACH

A. Privacy Liability	\$1,000,000
B. Privacy Regulatory Coverage	\$1,000,000
C. Date Breach Response	\$1,000,000
D. Security Liability	\$1,000,000
E. Multimedia Liability	\$1,000,000
F. Cyber Extortion	\$1,000,000
G. Business Income Restoration	\$1,000,000

Some of the following we are not insuring:

- Infrastructure
- Pollution
- Fire Hydrants
- Street Signs

County/Municipality: Town of Sellersburg, Auditor's/Fiscal Officer's Office

This letter is to certify that (check all that apply):

- ☒ This county/municipality does not currently impose a County/Municipal Excise and Wheel Tax.
- ☐ This county/municipality is in the process of adopting an ordinance to impose a County/Municipal Excise and Wheel Tax by the September 1, 2017 deadline in order for it to become effective January 1, 2018. Once the ordinance is adopted, we will forward to the BMV a copy of our ordinance, as adopted, along with a completed copy of the County/Municipal Excise / Wheel Tax Rate Designation form as provided by the BMV summarizing the amount of tax to be assessed at each weight class.
- ☐ This county/municipality does currently impose a County/Municipal Excise and Wheel Tax, but there have been no changes to the ordinance in the past 12 months.
- ☐ This county/municipality does currently impose a County/Municipal Excise and Wheel Tax and has made changes to the ordinance in the past 12 months. **We have attached to this letter a new copy of our ordinance and a completed copy of the *County/Municipal Excise / Wheel Tax Rate Designation* form as provided by the BMV summarizing the amount of tax to be assessed at each weight class.**

- ☐ This county/municipality does not currently have a TAMP approved by INDOT.
- ☐ This county/municipality does currently have a TAMP approved by INDOT. **We have attached to this letter a copy of INDOT's approval of the TAMP.**
- ☐ This county/municipality is in the process of adopting a TAMP to be approved by INDOT. Once received, we will forward to the BMV a copy of the INDOT approval of our TAMP. We understand that failure to supply a TAMP to BMV on or before September 1, 2017 will delay implementation of our ordinance until January 1, 2019.

Signed: Paul W. Rucker

Title: Town Council President Date: July 26, 2017

Name: Michelle Medcalf Title: Executive Secretary
 Street: 316 East Utica Street
 City: Sellersburg ZIP: 47172
 Email: mmedcalf@sellersburg.org Phone: 812.246.3821

Insert Seal (if available)