

Ordinance No. 18- 05

**AN ORDINANCE APPROVING THE PURCHASE OF
COMMERCIAL INSURANCE COVERAGE FROM ARTHUR J. GALLAGHER & CO.**

*NOW, THEREFORE, BE IT ORDAINED BY THE SOUTH SANGAMON WATER
COMMISSION, AS FOLLOWS:*

SECTION 1: That certain Commercial Insurance Proposal from the Arthur J. Gallagher & Co. to the South Sangamon Water Commission with effective date of May 1, 2018, a copy of which is attached, is hereby approved.

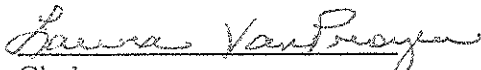
SECTION 2: The Chairman shall execute appropriate contracts of insurance in accordance with said Proposal, the proper officers of the Commission shall carry out such contracts of insurance according to their terms.

SECTION 3: This Ordinance is effective immediately.

PASSED this 17th day of April, 2018.


CHAIRMAN

ATTEST:


Clerk

AYES: Hall, Morris, Blaine

NAYES: none

PASSED: April 17, 2018

APPROVED: April 17, 2018

ABSENT: none



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

Arthur J. Gallagher Risk
Management Services, Inc.
P.O. Box 13078
Springfield, IL 62791
217-546-6900

TARGET MARKETS Utility Services Insurance Proposal

SOUTH SANGAMON WATER COMMISSION
9199 BUCKHART RD
ROCHESTER, IL 62563

Proposed Policy Period
05/01/2018 - 05/01/2019



Everything Insurance Should Be®

The Cincinnati Advantage

LEADING WITH STRENGTH AND SERVICE

Our Ability to Pay Claims



Everything Insurance Should Be®

Ratings

Cincinnati Financial Corporation, operating through The Cincinnati Insurance Companies, ranks among the 2017 FORTUNE 500® list of the largest U.S. companies, based on revenues.

The Cincinnati Insurance Company serves businesses, families and individuals. Their policies are backed by our strong surplus, assuring that resources will be there to pay policyholder claims. Each company in Cincinnati's standard market property casualty insurance group earns high insurer financial strength ratings:

A.M. Best Co. – A+ (Superior)

This independent provider of insurer ratings since 1899 awards its A+ (Superior) financial strength rating to Cincinnati's property casualty group. Only the top approximately 12 percent of property casualty insurer groups receive A.M. Best's A+ or A++ ratings in the Superior category. Best cites the group's superior risk-adjusted capitalization, conservative loss reserving and operating fundamentals, along with favorable balance sheet liquidity, growing use of predictive modeling and successful distribution within our targeted regional markets.

Fitch Ratings – A+ (Strong)

Fitch Ratings cites Cincinnati's conservative capitalization, well-managed reserves and strong agency distribution system in awarding its A+ insurer financial strength rating.

Moody's Investors Service – A1 (Good Financial Security)

Moody's A1 rating of the standard market property casualty group is supported by its entrenched regional franchise, good risk-adjusted capital position, consistent reserve strength, strong financial flexibility and substantial holding company liquidity.

S&P Global Ratings – A+ (Strong)

S&P cites multiple factors supporting Cincinnati's A+ (Strong) rating, including the group's very strong capitalization and strong competitive position, which is supported by a very loyal and productive independent agency force and low-cost infrastructure.

Service

Cincinnati markets insurance exclusively through a select group of local independent agents who deliver exceptional products and services. This means you can rely on someone who knows your community, its businesses and people, and who works hard to earn your loyalty and continued business over the long term. Together with local Cincinnati claims representatives, they have built Cincinnati's reputation as one of the top insurers, confirmed time after time in independent surveys of agents and consumers.

Cincinnati's business is helping people recover financially after losses, working to preserve their dignity in the process. Cincinnati excels as a company by responding to claims person to person, and building financial strength to meet future obligations. Cincinnati's ability to pay claims is fully supported by a consistent reserving approach and a highly rated, diversified bond portfolio that significantly exceeds our liability for estimated future claims.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.

FORTUNE
500
— 2017 —



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Ratings are effective as of the edition date of this form, under continuous review and subject to change and/or affirmation. For the latest financial strength ratings and information about our published rankings, independent surveys and studies, please visit cinfm.com.

The Cincinnati Insurance Company is the lead affiliate of The Cincinnati Insurance Companies insurer group. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2017 The Cincinnati Insurance Company.



POLICY LOCATION SCHEDULE

LOC#	BLDG#	Address	City	State	ZIP
1	1	9199 BUCKHART RD	ROCHESTER	IL	62563
1	2	9199 BUCKHART RD	ROCHESTER	IL	62563
1	3	9199 BUCKHART RD	ROCHESTER	IL	62563
1	4	9199 BUCKHART RD	ROCHESTER	IL	62563
1	5	9199 BUCKHART RD	ROCHESTER	IL	62563
1	6	9199 BUCKHART RD	ROCHESTER	IL	62563
1	7	9199 BUCKHART RD	ROCHESTER	IL	62563
2	1	MANSION ROAD TO NEW BERLIN	ROCHESTER	IL	62563

PROPERTY

So you can fully focus on the operation of your business, your Utility Services Program includes tailored coverage for buildings, business personal property, water tanks, pump stations, clarifiers and other essential property that you need:

- Water Utilities Property Endorsement provides more than 25 additional coverage features and higher limits, including coverage for foundations and specific underground property.
- Equipment breakdown covers the sudden and accidental breakdown of vital equipment for your operation.

ALL LOCATIONS	LIMIT	PREMIUM
Blanket Information		
Blanket Building	\$10,550,000	
Coinsurance: 100%		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
Blanket BPP Insured and Others	\$100,000	
Coinsurance: 100%		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
Bridge Endorsement		Included
Equipment Breakdown		\$1,020.00
Form FA245-Including Production Machinery		
Water Utilities Commercial Property Endorsement		\$375.00
Blanket Coverage Limit	\$150,000	
BUILDING LEVEL COVERAGE	LIMIT	PREMIUM

LOCATION 1 - 9199 BUCKHART RD, ROCHESTER, IL 62563

BUILDING 1

Building Coverage	\$7,560,000	\$5,519.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		

BUILDING LEVEL COVERAGE (cont'd)	LIMIT	PREMIUM
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	\$7,560,000	\$151.00
Blanket: Yes		
Deductible: 5%		
Flood	\$1,550,000	\$550.00
Blanket: Yes		
Deductible: 10,000		
Annual Aggregate	\$2,000,000	
Business Income - Coinsurance	\$2,300,000	\$1,610.00
Extra Expense: Yes		
Coinsurance: 90%		
Waiting Period Deductible: Zero		
Agreed Value: No		
Earthquake	\$2,300,000	\$23.00
Flood		\$50.00
Blanket: Yes		
Annual Aggregate	\$2,000,000	
BPP - Insured & Others	\$100,000	\$95.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
Earthquake	\$100,000	\$4.00
Blanket: Yes		
Deductible: 5%		
Flood	\$50,000	\$100.00
Blanket: Yes		
Deductible: 10,000		
Annual Aggregate	\$2,000,000	
BUILDING 2		
Building Coverage	\$1,100,000	\$803.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	\$1,100,000	\$22.00
Blanket: Yes		

BUILDING LEVEL COVERAGE (cont'd)	LIMIT	PREMIUM
Deductible: 5%		
Flood	\$50,000	\$89.00
Blanket: Yes		
Deductible: 10,000		
Annual Aggregate	\$2,000,000	
BUILDING 3		
Building Coverage	\$1,000,000	\$730.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	\$1,000,000	\$20.00
Blanket: Yes		
Deductible: 5%		
Flood	\$50,000	\$88.00
Blanket: Yes		
Deductible: 10,000		
Annual Aggregate	\$2,000,000	
BUILDING 4		
Building Coverage	\$420,000	\$306.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	\$420,000	\$8.00
Blanket: Yes		
Deductible: 5%		
Flood	\$50,000	\$88.00
Blanket: Yes		
Deductible: 10,000		
Annual Aggregate	\$2,000,000	
BUILDING 5		
Building Coverage	\$120,000	\$87.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		

BUILDING LEVEL COVERAGE (cont'd)	LIMIT	PREMIUM
Agreed Value: Yes		
Inflation Guard: No		
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	\$120,000	\$2.00
Blanket: Yes		
Deductible: 5%		
Flood	\$50,000	\$89.00
Blanket: Yes		
Deductible: 10,000		
Annual Aggregate	\$2,000,000	
BUILDING 6		
Building Coverage	\$100,000	\$73.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	\$100,000	\$2.00
Blanket: Yes		
Deductible: 5%		
Flood	\$50,000	\$88.00
Blanket: Yes		
Deductible: 10,000		
Annual Aggregate	\$2,000,000	
BUILDING 7		
Building Coverage	\$150,000	\$110.00
Blanket: Yes		
Deductible: 2,500		
Valuation: Replacement Cost		
Agreed Value: Yes		
Inflation Guard: No		
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	\$150,000	\$3.00
Blanket: Yes		
Deductible: 5%		
Flood	\$50,000	\$89.00
Blanket: Yes		
Deductible: 10,000		

BUILDING LEVEL COVERAGE (cont'd)		LIMIT	PREMIUM
Annual Aggregate		\$2,000,000	
LOCATION 2 - MANSION ROAD TO NEW BERLIN , ROCHESTER, IL 62563			
BUILDING 1			
Building Coverage		\$100,000	\$73.00
Blanket: Yes			
Deductible: 2,500			
Valuation: Replacement Cost			
Agreed Value: Yes			
Inflation Guard: No			
ACV Provision: No			
Cosmetic Exclusion: No			
Earthquake		\$100,000	\$2.00
Blanket: Yes			
Deductible: 5%			
Flood		\$50,000	\$88.00
Blanket: Yes			
Deductible: 10,000			
Annual Aggregate		\$2,000,000	
TOTAL PROPERTY PREMIUM			\$12,357.00

Coverage Summary**COMMERCIAL PROPERTY**

Building and Personal Property Coverage Form (Including Special Causes of Loss) FM101 04/04

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted. Higher limits that appear in an e-CLAS® sales proposal replace the limits listed. In the event of a conflict, the actual policy terms, conditions, limitations and exclusions shall prevail.

Property Coverages All limits per location unless indicated otherwise	Limits¹ FM101
Accounts receivable (additional \$5,000 limit away from premises, not per location)	\$25,000
Building glass – insured as part of the building	Included up to building limit
Business income/extra expenses (no waiting period)	\$25,000
Debris removal of covered property from a covered loss	25% of loss within limit + \$10,000
Electronic data (not per location)	\$2,500 (per coverage term) ²
Fairs/exhibitions (not per location)	\$10,000
Fences (within 1,000 feet of premises)	\$5,000
Fire department service charge – by contract or agreement or required by ordinance (not available in AZ)	\$5,000
Fire protection equipment recharge	\$25,000
Fungi, wet rot, dry rot and bacteria – limited coverage (not available in NY)	\$15,000 (per coverage term) ²
Inventory, appraisal, loss statement expenses	\$10,000
Key and lock expense	\$1,000
Newly acquired property – buildings (up to 90 days)	\$1,000,000
Newly acquired property – business personal property (at acquired building up to 90 days)	\$500,000
Ordinance or law	\$10,000
Outdoor property (trees, shrubs, plants \$1,000 limit per item)	\$5,000
Personal effects (\$500 theft limit – excludes theft of employees' tools)	\$10,000
Pollutant cleanup and removal from land or water at each insured premises	\$10,000 (per coverage term) ²
Premises boundary 1,000 feet – BPP in the open or in a vehicle	Included

Coverage Summary

COMMERCIAL PROPERTY (continued)

Property Coverages (cont'd) All limits per location unless indicated otherwise	Limits ¹
Preservation of covered property moved to avoid imminent covered loss (up to 60 days)	Included in BPP limit
Property temporarily at other premises (not per location)	\$10,000
Property in transit in a vehicle (not per location)	\$10,000
Rewards for reporting arson, V&MM, theft and burglary, which leads to a conviction (not available in NY)	\$10,000
Signs: <ul style="list-style-type: none"> • if attached to building, include in building limit • if detached but permanently installed within 1,000 feet of premises, may be scheduled • detached but not part of building (not per location) 	Included Per Dec page \$5,000
Theft damage to nonowned building (occupied by insured tenant)	\$25,000
Trailers (detached and nonowned left in the insured's care, custody or control)	\$5,000
Utility services (off-premises water, communication and power supply, excluding overhead lines) for direct and time element loss	\$25,000
Valuable papers (additional \$5,000 limit away from premises (not per location)	\$25,000

¹ All property coverage dollar limits are per any one occurrence. Some property coverage dollar limits may also be per coverage term² as indicated.

² Coverage term is defined in the policy. It generally means one policy year.

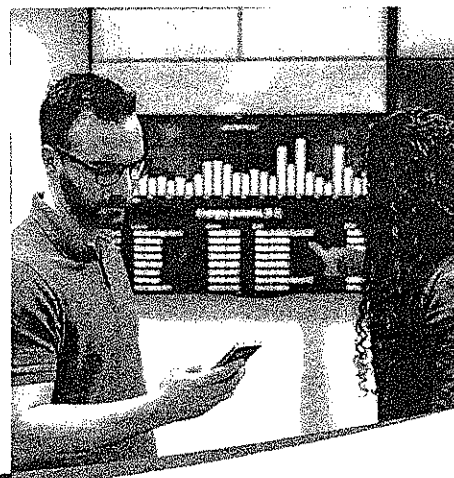
This is not policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through ☐ The Cincinnati Insurance Company or one of its wholly owned subsidiaries - ☐ The Cincinnati Indemnity Company, ☐ The Cincinnati Casualty Company or ☐ The Cincinnati Specialty Underwriters Insurance Company - and life and disability income insurance and annuities through ☐ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.

The Cincinnati Insurance Companies

Business Insurance

CINCINNATI DATA DEFENDER™

Cyber Risk Coverage for Data Breach



Protecting your business

Data breach is a growing business issue. Businesses of all sizes rely on technology to access and manage data used to conduct daily operations. Yet accessibility also creates data privacy concerns. A breach of your data can lead to the loss, theft or unplanned release of sensitive information, adding to your costs to respond and potentially harming your reputation and relationships with your customers.

Consider Cincinnati Data Defender insurance to protect your business and to help you prepare to manage a data breach response prior to an incident. This cyber risk protection provides important data privacy exposure coverages: expenses incurred responding to a breach, providing services for those affected, identity theft and defense and liability coverage.

Responding after a data breach

Most states require businesses that experience a data breach to inform everyone whose data is involved and some states have additional requirements. Data defender protection helps you efficiently comply with these requirements and gives you these coverages:

Breach response expense coverage pays the costs you incur in responding to a data breach and includes expenses for providing services to assist your customers, employees and others affected by the breach:

- legal review to determine your notification requirements
- professional information technology assistance to identify everyone affected by the breach and how to notify them
- preparation of notification letters
- services¹ for individuals affected by the breach:
 - toll-free help line support
 - credit monitoring
 - case management for identity theft victims
- public relations services

¹ A separate agreement with a specialty vendor – The Hartford Steam Boiler Inspection and Insurance Company – allows The Cincinnati Insurance Companies to offer a variety of support services including call center assistance, collaborative claims service and online policyholder training and risk mitigation materials.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

Defense and liability coverage provides financial protection for legal action you may face even if your breach response is efficient and complies with applicable laws. Defense and liability coverage pays for:

- investigation, defense and appeal expenses
- damages, judgments or settlements
- defense and settlement costs for regulatory proceedings
- payment card industry fines and penalties
- regulatory fines and penalties
- punitive damages to the extent legally insurable
- legal expenses for which you are held responsible
- prejudgment and postjudgment interest for which you are held responsible

Covering a variety of incidents

All of these coverages protect you in the event of a data breach that could result from:

- Laptop theft – Laptops are popular business tools due to their portability. However, that portability also makes them easy to steal.
- Employee theft – Data used in your business may not be as secure as you think. A common cause of data breach is theft by insiders with access to personal information.
- Trash theft – Not all data thefts take place through computers. Thieves commonly sift through trash bins to obtain confidential information that was not thoroughly shredded.
- Hackers – Cyber criminals actively target smaller businesses that are less likely to have robust computer security.
- Lost data – State laws require businesses that lose personal data to swiftly notify anyone affected. Your response can make the difference between keeping and losing customers, employees and other important business relationships.
- Stolen data – Identity theft is a constant threat because there is an active market for personally identifying data.

Along with these valuable coverages, Cincinnati Data Defender provides you – as a qualified business owner or key employee – with identity theft coverage.

Recovering after identity theft

The costs of recovering a stolen identity and repairing the damage add up quickly and encompass more than money. The time and emotional stress you invest recovering from identity theft contribute to the overall cost as well, making this coverage an important part of your overall cyber protection:

Identity recovery coverage – If an unauthorized person commits fraud or other crimes using your personal or financial information, you receive expense reimbursement and personal services to help you recover from identity theft:

- Expense reimbursement – Reimburses you for up to \$25,000 for covered expenses incurred to restore your credit history and identity records including:
 - legal fees resulting from identity theft, including costs for both civil and criminal defense
 - lost wages due to time away from your job
 - child or elder care costs due to time away from home
 - having credit repository reports updated
 - re-application fees for loans declined due to incorrect credit information
 - postage, phone and shipping fees
 - notary and filing fees
 - mental health counseling costs
 - other expenses that arise directly from the identity theft
- Personal services¹ – help you during the recovery process:
 - *Identity recovery help line* – Counselors are available Monday-Friday, from 8 a.m.-8 p.m. Eastern time. If your identity has been stolen, the identity recovery counselor directs you to experienced identity recovery case managers. You can also call the help line if you suspect your identity has been stolen or have questions. Counselors can answer your questions and provide loss prevention recommendations.
 - *Experienced case managers* – When you are a verified victim of identity theft, you are assigned an experienced case manager who is a licensed investigator. Your case manager handles the majority of the work on your behalf with permission through a limited power of attorney. This service helps you identify where fraud has occurred, gives you the right contacts and helps you navigate the recovery process.

Managing risk before an incident

With Cincinnati, you not only receive insurance protection, you also receive access to an online portal offering training, best practices and other tools to help you manage cyber risk exposures before an attack, including:

- incident response plan roadmaps that outline steps to take following a data breach and are useful for defense of potential litigation
- online training modules about data privacy and identity theft prevention best practices
- risk management tools for data breach exposures such as self-assessments, information about breach notification laws and breach cost calculators that help select limit options

- an eRisk online directory of pre- and post-breach resources, connecting you to law firms, public relations firms, professional IT consultants and more
- a news center for articles about cyber risk, security and compliance blogs, security news, risk management events and helpful industry links
- a learning center that provides best practices and white papers written by leading authorities

Offering technology exposure coverage

To round out your cyber risk protection, you also have the option to purchase Cincinnati Network Defender™ insurance that provides two types of coverages. Computer attack coverage helps you recover from damage caused by attacks on your computer systems. Network security and electronic media liability coverage protects your business from third-party liability claims filed against you due to alleged failure of your computer system's security, or alleged injury caused by your internet or email communications. Talk to your agent about adding this valuable technology exposure coverage to your business insurance program.

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and our experienced team of insurance professionals. You can count on your agent and Cincinnati to be there, giving you the peace of mind you deserve.

Please contact your independent agent recommending coverage about adding this valuable data privacy coverage to your business insurance.

Thank you for trusting your agent and Cincinnati to protect your business.



Everything Insurance Should Be®

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.



GENERAL LIABILITY

Financially protect yourself and the assets of your utility, and receive loss control services at your request that helps you manage risk for no additional charge. Your policy includes:

- Bodily Injury or Property Damage Coverage
- Personal and Advertising Injury Coverage
- Wrongful Acts Coverage
- Limited Pollution Coverage
- A General Aggregate that applies separately to each location and each project
- No exclusion for Failure to Supply

Water Utilities Commercial General Liability Broadened Endorsement increases your protection by adding more than 10 coverage features tailored specifically for your business. Consider protecting your board of directors with Cincinnati's directors and officers coverage.

GENERAL
LIABILITY

Premises Operations and Products/Completed Operations

Occurrence Limit: \$1,000,000

General Aggregate: \$3,000,000

Products Aggregate Limit: \$3,000,000

Personal and Advertising Injury Limit: \$1,000,000

Exclusion Personal and Advertising Injury: No

Exclusion Damage to Premises Rented to You: No

Exclusion Employees and Volunteer Workers as Insureds: No

Medical Payments: \$10,000

Excess Med Pay: No



ALL LOCATIONS	LIMIT	PREMIUM
Employee Benefit Liability	\$1,000,000/\$3,000,000	\$222.00
Water Utilities Commercial General Liability Broadened Endorsement		\$168.00
<u>Classification Description</u>	<u>Premium Basis</u>	<u>Premium</u>
WATER COMPANIES	Payroll	
Prem/Op Exposure: If Any		STA
Prod/CO Exposure: Included		Included
<u>Classification Description</u>	<u>Premium Basis</u>	<u>Premium</u>
CONTRACTORS-SUB WORK-OT CONSTRUCTION RELATED	Total Cost	
Prem/Op Exposure: 931,441		\$325.00
Prod/CO Exposure: 931,441		\$1,317.00
TOTAL GENERAL LIABILITY PREMIUM		\$2,032.00

GENERAL
LIABILITY

CYBER RISK LIABILITY

DATA DEFENDER COVERAGE

Data breach is a growing issue for every business that collects and stores personal information about customers, employees and others. A breach of your data can result in the loss, theft or unplanned release of sensitive information, adding to your costs to respond and potentially harming your customer relationships and reputation. In addition, most states have notification requirements that you must comply with following a breach.

Cincinnati Data Defender insurance provides coverage that helps you determine your notification requirements, fulfill them in a timely manner, and pays for the services you use to carry out your breach response responsibilities. This protection also pays defense and liability costs if legal action is brought against your business, and provides identity theft coverage. You also receive online support services to help you prepare to manage a data breach before it happens.

NETWORK DEFENDER COVERAGE

In today's digital world, the loss of business data or computer systems from a computer attack is disruptive to operations and recovery can be costly. In addition, liability resulting from insufficient systems security can lead to expensive litigation.

Cincinnati Network Defender protection pays covered costs associated with restoring computer systems and recovering data following a computer attack. It also covers your business for third-party liabilities caused by a computer system security failure.

Cincinnati Data Defender Coverage

INSURING AGREEMENT	LIMIT	DEDUCTIBLE
A. Response Expenses	\$50,000	\$1,000
Forensic Information Technology Review Sublimit	\$25,000	
Legal Review Sublimit	\$25,000	
Public Relations Services Sublimit	\$25,000	
B. Defense and Liability	\$50,000	\$1,000
Regulatory Fines and Penalties Sublimit	\$25,000	
Payment Card Industry Fines and Penalties Sublimit	\$25,000	
C. Identity Recovery	\$25,000	\$250
Lost Wages and Child and Elder Care Sublimit	\$5,000	
Mental Health Counseling Sublimit	\$1,000	
Miscellaneous Unnamed Costs Sublimit	\$1,000	

Retroactive Date: 05/01/2018

Cincinnati Data Defender Coverage Premium

\$87.00

Cincinnati Network Defender Coverage		
INSURING AGREEMENT	LIMIT	DEDUCTIBLE
A. Computer Attack	\$100,000	\$1,000
Loss of Business Sublimit	\$50,000	
Public Relations Sublimit	\$50,000	
Cyber Extortion Sublimit	\$10,000	\$1,000
B. Network Security Liability and Electronic Media Liability	\$100,000	\$1,000
Retroactive Date: 05/01/2018		

Cincinnati Network Defender Coverage Premium	\$242.00
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TOTAL CYBER RISK LIABILITY PREMIUM	\$329.00
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Coverage Summary

CINCINNATI DATA DEFENDER™

Cincinnati Data Defender™ Coverage Form, HC102 1/18 or ML102 1/18

This summarizes the coverages provided by the listed insurance form, depending on the coverage option limits and sublimits purchased or quoted. Talk to your agent about the availability of higher limits. In the event of a conflict, the actual policy terms, conditions, limitations and exclusions prevail.

Coverage Descriptions	Standard Limits HC102 or ML102
<p>Breach response expense and services¹ coverage – Pays for expenses that you incur to respond to a data compromise (i.e. a breach of your client's data stored in any format), including services to assist your customers, employees and others affected by a breach:</p> <ul style="list-style-type: none"> • professional IT help to identify who was affected by the breach and how to notify them • legal review to determine notification requirements • preparation of notifications to affected individuals • services to help individuals affected by the breach <ul style="list-style-type: none"> – toll-free help line if identity theft is suspected – credit monitoring for affected individuals – identity restoration case management for identity theft victims • professional public relations review of and response to the data breach 	<p>\$50,000 (deductible applies)</p> <p>\$25,000 sublimit</p> <p>\$25,000 sublimit</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>\$25,000 sublimit</p>
<p>Defense and liability coverage – Protects you if liability claims arise from a data breach. Coverage includes:</p> <ul style="list-style-type: none"> • investigation, defense and appeal expenses • damages, judgments or settlements to affected individuals for which you are held responsible • legal expenses for which you are held responsible • defense and settlement costs for regulatory proceedings • payment card industry fines and penalties • regulatory fines and penalties • punitive damages to the extent legally insurable • prejudgment and postjudgment interest for which you are held responsible 	<p>\$50,000 (deductible applies)</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>\$25,000 sublimit</p> <p>\$25,000 sublimit</p> <p>Included</p> <p>Included</p>

¹ A separate agreement with a specialty vendor – The Hartford Steam Boiler Inspection and Insurance Company – allows The Cincinnati Insurance Companies to offer a variety of support services, including call center assistance, collaborative claims service and online policy holder training and risk mitigation materials.

Coverage Summary

CINCINNATI DATA DEFENDER

Coverage Descriptions (cont'd)	Standard Limits HC102 or ML102
Identity recovery coverage – Protects qualifying owners/key employees of your business if they become identity theft victims, whether or not the identity theft is related to a data compromise at your business. This coverage includes: <ul style="list-style-type: none"> • identity recovery help line • case management by experienced case managers • reimbursement for covered expenses <ul style="list-style-type: none"> – legal fees caused by identity theft including costs for civil and criminal defense – lost wages and child and elder care expenses due to time away from work – credit report restoration – reapplication fees for loans declined due to incorrect credit information – postage, phone and shipping fees – notary and filing fees – mental health counseling costs – costs for other expenses that result from the identity theft 	<p>\$25,000 (deductible applies)</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>\$5,000 sublimit</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>\$1,000 sublimit</p> <p>\$1,000 sublimit</p>
Loss control/risk assessment online services¹: <ul style="list-style-type: none"> • incident response plan roadmap – steps to take following a data breach • training modules – privacy best practices and red flag rules • risk management tools – self-assessments, state breach notification laws and cost calculators • eRisk resources – external resources directory: law firms, public relations firms and IT consultants • news center – security and compliance news and helpful industry links • learning center – best practices and white papers by leading authorities 	<p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p>



Everything Insurance Should Be®

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company, 6200 S. Gilmore Road, Fairfield, OH 45014-5141.



Coverage Summary

CINCINNATI NETWORK DEFENDER™

Cincinnati Network Defender Coverage Form, HC103 1/18 or ML103 1/18

This summarizes the coverages provided by the listed insurance form, depending on the coverage option limits and sublimits purchased or quoted. Talk to your agent about the availability of higher limits. In the event of a conflict, the actual policy terms, conditions, limitations and exclusions prevail.

Coverage Descriptions	Standard Limits HC103 or ML103
Computer attack – pays for your covered losses resulting directly from a computer attack, including: <ul style="list-style-type: none"> • data restoration – costs to hire a professional firm to replace lost or corrupted data from electronic sources • data re-creation – costs to hire a professional firm to research, re-create and replace lost or corrupted data from <i>non</i>-electronic sources • system restoration – costs to hire a professional firm to restore your computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of your computer system • loss of business income – income lost by your business and extra expenses incurred during the time system and data recovery activities take place • public relations services – costs to engage a professional PR firm to communicate with outside parties concerning the computer attack and your response • third-party systems (loss while data is in your service provider's control) • cyber extortion (including ransomware) 	<p>\$50,000¹ (deductible applies)</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>\$25,000²</p> <p>\$25,000²</p> <p>Included</p> <p>\$10,000</p>
Network security and electronic media liability coverage pays for defense and settlement costs due to claims brought against you by third parties for alleged damage caused by: <p>A security failure in your computer system that leads to:</p> <ul style="list-style-type: none"> • breach of third-party business data • unplanned malware forwarding or replication • unintentional support of a denial of service attack <p>Your electronic communications that result in:</p> <ul style="list-style-type: none"> • defamation • violation of a person's right of privacy • interference with a person's right of publicity • infringement of copyright or trademark 	<p>\$50,000¹ (deductible applies)</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p>

¹ Standard limit is \$100,000 in MT, ND and NH

² Standard sublimit is \$50,000 in MT, ND and NH



Everything Insurance Should Be®

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INLAND MARINE

Virtually every business needs inland marine insurance for items not confined to one location, such as computers, mobile equipment and products in transit.

Cincinnati Insurance provides an array of competitive coverage forms tailored for your unique insurance needs, including:

- Contractors' equipment
- Builders' risk
- Transportation coverage
- Electronic data processing equipment
- Installation floaters

We work closely with your independent agent to provide the insurance protection that you need.

ALL LOCATIONS	LIMIT	PREMIUM
Contractors Equipment		
Scheduled Equipment	\$57,200	\$458.00
Deductible: 1,000 Flat		
Valuation: RC		
Scheduled Equipment	\$6,000	\$48.00
Deductible: 1,000 Flat		
Valuation: RC		
Coinsurance: 80%		
Electronic Data Processing - Blanket		
Coverage A Blanket	\$150,000	\$296.00
Deductible: 500/1,000		
TOTAL INLAND MARINE PREMIUM		\$802.00

INLAND
MARINE



Coverage Summary

CONTRACTORS' EQUIPMENT

Contractors' Equipment (and Tools) Coverage Form MA108 03/05

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted. Higher limits that appear in an e-CLAS® sales proposal replace the limits listed. In the event of a conflict, the actual policy terms, conditions, limitations and exclusions shall prevail.

Coverages	Limits
Debris removal of covered property from a covered loss	25% of loss within limit + \$10,000
Equipment borrowed from others	\$5,000
Equipment leased or rented from others	\$25,000
Equipment leased or rented from others – loss of use	\$1,000
Newly purchased equipment (up to 60 days)	Greater of 30% of total scheduled equipment limit or \$25,000
Pollutant cleanup and removal from land or water at each jobsite	\$10,000 (each 12-month period)
Rental reimbursement (24-hour waiting period)	\$500 per day \$5,000 per policy period
Spare parts and fuel	\$5,000
Tools owned by employee (\$250 limit per tool)	\$1,000
Tools owned by insured (\$250 limit per tool)	\$1,000



Everything Insurance Should Be®

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CRIME

Businessowners typically think of your buildings, inventory, furniture, office equipment, automobiles and mobile equipment when designing an insurance program to protect your assets. Ironically, you would be overlooking what is arguably one of your most valuable assets – your money and securities.

Cincinnati can insure your money and securities while at your premises, inside your bank and even off site in the custody of a courier. While you've taken precautions to protect your money and securities, you run the risk of loss from employees, robbers, burglars, computer hackers and even physical perils such as fire.

Give yourself peace of mind with Cincinnati's crime coverage to insure the money and securities you worked so hard to earn.

ALL LOCATIONS	LIMIT	PREMIUM
Crime Expanded Coverage (XC®) Plus Endorsement		\$200.00
Employee Theft – Unscheduled	\$250,000	\$294.00
Form Type: Commercial Crime - Discovery		
Deductible: 1,000		
TOTAL CRIME PREMIUM		\$494.00

CRIME

Coverage Summary

CINCIPLUS® CRIME XC+®¹

Crime XC® Coverage Form CA102 08/07 with
Crime XC+ Coverage Part Declarations CA519XC+ 03/09 e-CLAS²

CRIME COVERAGES	Limits ³
Employee theft (blanket including ERISA coverage)	\$25,000
Forgery	\$25,000
Money and securities	\$25,000 inside \$5,000 outside
Money orders and counterfeit money	\$25,000

¹ The CinciPlus Crime XC can be written with any of the CinciPlus Commercial Property endorsements: Property XC, Property XC+, Property Power XC or Property Power XC+.

² Declaration's form numbers and edition dates may vary by state.

³ Limits apply per coverage term. Coverage term is defined in the policy. It generally means one policy year.

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COMMERCIAL AUTO

All businesses have a need for automobile coverage, whether for hired and nonowned autos or a fleet of business vehicles you own. Your Cincinnati auto policy includes:

- A broad definition of insured, including yourself and in most cases anyone else using a covered auto with your permission
- Worldwide coverage when traveling in most locations
- Coverage for newly acquired autos for up to 30 days
- Defense costs outside of policy limits, saving your policy limits
- Multiple coverage extensions that add value, such as:
 - \$2,000 for costs of bail bonds required because of a covered accident
 - \$250/day for loss of earnings for time off work at our request
 - Transportation expenses up to \$20/day, \$600 maximum after theft of a covered private passenger auto.
 - Loss of use coverage up to \$20/day, \$600 maximum, for qualified losses

More Cincinnati advantages:

- Package your Cincinnati policies for convenience.
- Insure a range of vehicle types, including specialized vehicles unique to your operations.
- Receive help from a loss control representative to help you manage your auto risk.
- Choose from an array of optional coverages to tailor your policy. Consider our most popular one, the CinciPlus® Business Auto XC® Endorsement, which adds a bundle of auto coverages for less premium than if you purchased each separately.

Policy Limits

Liability: CSL \$1,000,000

(IL)

UM/UIM

Limit Type: CSL \$1,000,000

COVERAGE	LIMIT	PREMIUM
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Additional Auto Coverages

Coverage	Liab	MP	OTC DED	COLL DED	UM/UIM	Limit	Premium
Hired and Non-Owned Auto Liability	Yes				Yes		\$80.00

Increase Needed for Coverage Part Minimum Premium of \$125

\$45.00

TOTAL COMMERCIAL AUTO PREMIUM	\$125.00
--------------------------------------	-----------------

UMBRELLA

Commercial umbrella policies provide additional liability limits and broader coverage over scheduled policies and drop down coverage to replace exhausted or reduced primary insurance aggregate limits.

Cincinnati Insurance *commercial umbrella and commercial excess* liability policies provide:

- availability of limits up to \$25,000,000
- ability to add personal umbrellas by endorsement in most states
- multi-year policy terms available in most states
- no self-insured retention, except where required by law
- follow-form defense and supplementary payments in addition to the limit of liability

More Cincinnati *commercial umbrella* features:

- expanded bodily injury definition – includes humiliation, shock, fright and mental anguish or mental injury
- first-dollar defense costs – covers, in some cases, losses not covered by your primary insurance
- personal injury definition – includes nonemployment related discrimination, abuse of process and defamation of character (third-party liability)
- fewer automatic exclusions – No automatic exclusions for aircraft liability, care, custody or control, fellow employee, liquor liability and watercraft liability

ALL LOCATIONS	LIMIT	PREMIUM
Commercial Umbrella		\$4,600.00
Occurrence	\$5,000,000	
Aggregate	\$5,000,000	
TOTAL UMBRELLA PREMIUM		\$4,600.00

PREMIUM SUMMARY

The Cincinnati Insurance Company

Named Insured: SOUTH SANGAMON WATER COMMISSION

Address: 9199 BUCKHART RD
ROCHESTER, IL 62563

Agency: Arthur J. Gallagher Risk Management Services, Inc.

Coverage	Premium
Commercial Auto	\$125
Property	\$12,357
Crime	\$494
General Liability	\$2,032
Inland Marine	\$802
Cyber Risk Liability	\$329
Umbrella	\$4,600
Terrorism	\$269
Total Annual Premium	\$21,008.00

Ask your agent about various billing and payment options.

PAY PLANS AND PAYMENT OPTIONS



Everything Insurance Should Be®

Policies billed by your agency

Quarterly, semi-annual and annual pay plans are available when you receive invoices from your **agency** and you pay your insurance premiums directly to your agency. Please discuss with your agent the various ways to pay your premiums.

Policies billed by Cincinnati

Monthly plus the above pay plans are available for Cincinnati-billed policies. You receive billing statements from and pay your insurance premiums directly to The Cincinnati Insurance Companies.

Monthly:

- no minimum annual premium
- installment fees up to \$5 apply for each payment, unless paid using EFT

Quarterly and semi-annual:

- no minimum annual premium
- first installment due at policy inception
- fees up to \$5 apply for each installment, unless paid using EFT

Annual:

- full payment due at policy inception
- no installment fees apply

Four ways you can pay your Cincinnati-billed policy

You can pay your insurance premiums directly to Cincinnati with the method that best suits your needs:

1) **Electronic funds transfer:**

- You complete a form authorizing Cincinnati to set up automatic, ongoing withdrawals for each installment from your checking or savings account.
- Installment fees do not apply when payment is made by EFT (Not available in Texas, Nevada or Massachusetts.)
- If you initially choose another payment option, Cincinnati includes a prefilled EFT form with your first account statement and/or premium notice, giving you the option to switch to EFT for future payments.

2) **Online:**

- Visit cinfin.com to pay online.
- To set up an online payment, refer to your Cincinnati account statement or premium-due notice for the information you need.
- You can pay by Visa®, MasterCard® or Discover® card, debit card, checking account or savings account.
- This method allows access for multiple payors on the account.
- You initiate each payment; you *cannot* schedule recurring payments.
- You can pay immediately or schedule a single payment for a future date up to the payment due date.
- Payments confirmed by 3 p.m. Eastern Time are processed the same day (Monday thru Friday, excluding legal holidays).
- For assistance with online payment services, please call 888-242-0888.

3) **By phone:**

- You can pay immediately by dialing 800-364-3400.
- Refer to your Cincinnati account statement and/or premium-due notice for the information you need.
- You can pay by Visa, MasterCard or Discover card, debit card, checking account or savings account.
- This method allows access for multiple payors on the account.
- You initiate each payment; you *cannot* schedule recurring payments.
- Payments confirmed by 3 p.m. Eastern Time are processed the same day (Monday thru Friday, excluding legal holidays).

4) **By check:**

- Pay by check and send through the mail.
- Please allow sufficient time for postal delivery.
- Mail to: The Cincinnati Insurance Companies, P.O. Box 145620, Cincinnati, OH 45250-5620.

Your agent can offer you the pay plan that works best for your business.

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TERRORISM COVERAGE



Everything Insurance Should Be®

What is the Terrorism Act?

The Terrorism Risk Insurance Act of 2002 established a program under which the federal government shares with the insurance industry the risk of loss from certain future acts of terrorism, and in the case of workers' compensation coverage acts of war.

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Terrorism is a violent act or an act dangerous to life, property or infrastructure committed by an individual or individuals as part of an effort to coerce the population or government of the United States that results in aggregate losses of \$5 million or more.

Your new-policy proposal includes terrorism coverage

In compliance with the Act, we offer on this proposal terrorism coverage for lines of business on which the Act applies. Terrorism coverage is limited to acts certified under the federal program and by the terms, conditions, exclusions, limits, endorsements, provisions of your policy and any applicable laws to which this coverage quote applies.

The Premium Summary shows the total charges for terrorism coverage. Cincinnati charges premiums for terrorism coverage based only on our portion of the potential losses and not the federal government's portion paid under the Act. While we encourage policyholders to keep terrorism coverage, you may reject coverage by signing a rejection form, which your agent can provide.

Renewal policies

Your proposal will not include terrorism coverage if you are renewing a policy and previously rejected coverage by signing a rejection statement for one or more lines of insurance. If you wish to obtain this coverage, please contact your agent for additional information.



The Cincinnati Insurance Company

Targeted Insurance Protection

UTILITY SERVICES PROGRAM

Equipment Breakdown Coverage

TARGET
MARKETS

Plan ahead

Your valuable service helps to maintain the quality of life in your community. Your customers depend on you for a healthy environment. That's why you need to protect your vital machinery and equipment with the professional advice of your agent and Cincinnati's exceptional insurance coverage specific to your needs.

Customize your insurance

Your agent and Cincinnati Insurance understand your insurance needs and can provide customized coverage for your machinery and equipment. That means your coverage and premium are directly related to your potential for loss.

While you provide dedicated and diligent care to your equipment, it occasionally breaks down. A pump stops; a motor burns out or your supervisory control and data acquisition system suffers surge damage, hindering production, profitability and customer service.

The potential loss from these events can keep you awake at night. Reduce the anxiety by letting Cincinnati insure your machinery and equipment against failure or breakdown.

Support from experts

You and your independent agent work directly with a Cincinnati machinery and equipment representative, an industry expert and an authorized inspector commissioned by the National Board of Boiler and Pressure Vessel Inspectors.

You receive, at no additional charge, inspections of boilers and pressure vessels as required by many state and local jurisdictions, helping you to comply. Your Cincinnati representative also suggests ways to improve the maintenance and operating conditions of your equipment. Should an accident happen, your representative works with you to determine coverage, expedite repairs and suggest ways to avoid future loss.

Exceptional insurance with these additional services can help you recover from a loss, allowing you to provide your valuable service and to maintain the quality of life in your community.

Recover from an
accidental loss
to a vital piece
of equipment.



Everything Insurance Should Be®

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The Cincinnati Insurance Company

Targeted Insurance Protection

UTILITY SERVICES PROGRAM

Water Utilities Commercial Property Endorsement

TARGET
MARKETS

Protect your investment

Your building was constructed with the strength necessary for the collection and treatment of millions of gallons of water. Even the best constructed buildings may experience damage. That's why you need property insurance from a company that understands the needs of water utilities.

Customize your property insurance

The Cincinnati Insurance Company property basic policy offers a wide variety of coverage features. Utility companies may prefer to further customize it with our water utilities commercial property endorsement. For an additional premium, you receive a bundle of coverages specific to water utility companies, rolled into a single option, including:

- pollutant clean up and removal
- underground property
- piping and penstock
- computer equipment
- improvements to your SCADA system
- flood sublimit
- earthquake sublimit
- and more

You also receive a per occurrence blanket coverage amount with limit options of \$150,000, \$500,000 or \$1,000,000 for covered losses that you can apply to:

- accounts receivable
- debris removal
- ordinance or law
- peak season
- personal property of others
- tenant move back expenses
- valuable papers and records
- worldwide laptop
- electronic data processing equipment, plus:
 - \$2,000 sublimit for duplicate/backup data
 - \$10,000 for newly acquired EDP
 - \$10,000 for equipment in transit or away from premises (included in the blanket amount)

Receive a policy backed with service

Your local independent agent representing Cincinnati can provide you with more information about this coverage and the services and expertise that come with it.

Running a water
facility is your
area of expertise;
insuring it is ours.



Everything Insurance Should Be[®]

Coverage Summary

UTILITY SERVICES PROPERTY

Water Utilities Commercial Property Endorsement, FA263 05/15
 Building and Personal Property Coverage, FM101 04/04
 Earthquake and Volcanic Eruption Endorsement (Sublimit form), FA241 06/05
 Flood Coverage Endorsement, FA104 04/04

Property Coverages All limits apply per location unless otherwise indicated	Limits¹ Subject to \$150,000, \$500,000 or \$1,000,000 Blanket Coverage Limit
Accounts receivable	Included within BCL
Debris removal	25% of loss within limit, plus BCL
Electronic data processing property: • duplicate and backup electronic data • newly acquired EDP property • in transit or away from premises	BCL applies, subject to sublimits of: • \$2,000 in addition to BCL • \$10,000 in addition to BCL • \$10,000 included in BCL
Ordinance or law • loss in value of undamaged portion of building • increased construction costs and demolition	Included within building limit Included within BCL
Peak season	Included within BCL
Personal property of others	Included within BCL
Tenant move back expenses	Included within BCL
Valuable papers and records	Included within BCL
Worldwide laptop coverage (not per location)	Included within BCL
Other Property Coverages	Limits¹ Not subject to BCL
Brands and labels	\$25,000
Building glass — insured as part of the building	Included up to building limit
Business income/extra expense: • dependent properties (24-hour waiting period) • computer operations (24-hour waiting period)	\$100,000 \$5,000 within BI/EE \$25,000 within BI/EE
Earthquake	\$100,000 sublimit
Fairs and exhibitions	\$10,000
Fences (within 1,000 feet of premises)	\$5,000
Fine arts	\$25,000
Fire department service charge (not available in AZ)	\$25,000
Fire protection equipment recharge	\$50,000
Flood	\$100,000 sublimit

Coverage Summary

UTILITY SERVICES PROPERTY

Other Property Coverages (cont'd)	Limits ¹ Not subject to BCL
Fungi (from a covered cause of loss) (not available in New York)	\$15,000 per coverage term ²
Inflation guard	4% on building property
Inventory, appraisal and loss statement expenses	\$10,000
Key and lock expense	\$1,000
Newly acquired property: • buildings up to 90 days • BPP	\$1,000,000 \$500,000
Nonowned building damage: • caused by theft, burglary or robbery • caused by any other covered cause of loss	Included in BPP limit \$25,000 or the BPP limit (whichever is less)
Outdoor property (trees, shrubs, plants, \$1000 limit per item)	\$25,000
Paved surfaces	\$20,000
Personal effects	\$25,000 \$1,000 for theft
Piping and penstock	\$100,000
Pollutant cleanup and removal from land or water at each insured premises	\$25,000 per coverage term ²
Preservation of covered property (up to 60 days)	BPP limit
Property in transit in a vehicle (not per location)	\$10,000
Property temporarily at other premises (not per location)	\$10,000
Rewards – arson, Vandalism & Malicious Mischeif, theft and burglary	\$10,000
Signs: • if attached to the building, include in building limit • if detached but permanently installed within 1,000 feet of premises, may be scheduled • detached but not part of building (not per location)	Included Per Dec page \$10,000
Supervisory control and data acquisition system improvements	Lesser of 25% of loss or \$10,000
Tenant glass	\$5,000
Temperature change	\$5,000
Trailers (nonowned, detached and in CCC)	\$5,000

Coverage Summary

UTILITY SERVICES PROPERTY

Other Property Coverages (cont'd)	Limits ¹ Not subject to BCL
Underground property (within 1,000 feet of scheduled premises)	Included within building limit
Utility services (off premises water, communication and power supply) <ul style="list-style-type: none">• direct and indirect damage, excluding overhead distribution and transmission lines• overhead distribution and transmission lines	\$100,000 \$5,000 sublimit (24-hour waiting period)
Water backup from sewers, drains or sumps	\$10,000

¹ All property coverage dollar limits are per any one occurrence. Some property coverage dollar limits may also be per coverage term² as indicated.

² Coverage term is defined in the policy. It generally means one policy year.



Everything Insurance Should Be®

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Coverage Summary

UTILITY SERVICES PROPERTY

Water Utilities Commercial Property Endorsement, FA263 05/15

Building and Personal Property Coverage, FM101 04/04

Earthquake and Volcanic Eruption Endorsement (Sublimit form), FA241 06/05

Flood Coverage Endorsement, FA104 04/04

Property Coverages All limits apply per location unless otherwise indicated	Limits ¹ Subject to BCL
Blanket Coverage Limit	Option \$150,000, \$500,000 or \$1,000,000
Accounts receivable	Included within BCL
Debris removal	25% of loss within limit, plus BCL
Electronic data processing property: • duplicate and backup electronic data • newly acquired EDP property • in transit or away from premises	BCL applies, subject to sublimits of: • \$2,000 in addition to BCL • \$10,000 in addition to BCL • \$10,000 included in BCL
Ordinance or law • loss in value of undamaged portion of building • increased construction costs and demolition	Included within building limit Included within BCL
Peak season	Included within BCL
Personal property of others	Included within BCL
Tenant move back expenses	Included within BCL
Valuable papers and records	Included within BCL
Worldwide laptop coverage (not per location)	Included within BCL
Other Property Coverages	Limits ¹ Not subject to BCL
Brands and labels	\$25,000
Building glass – insured as part of the building	Included up to building limit
Business income/extra expense: • dependent properties (24-hour waiting period) • computer operations (24-hour waiting period)	\$100,000 \$5,000 within BI/EE \$25,000 within BI/EE
Earthquake	\$100,000 sublimit
Fairs and exhibitions	\$10,000
Fences (within 1,000 feet of premises)	\$5,000
Fine arts	\$25,000

Coverage Summary

UTILITY SERVICES PROPERTY

Other Property Coverages (cont'd)	Limits ¹ Not subject to BCL
Fire department service charge (not available in AZ)	\$25,000
Fire protection equipment recharge	\$50,000
Flood	\$100,000 sublimit
Fungi (from a covered cause of loss) (not available in New York)	\$15,000 per coverage term ²
Inflation guard	4% on building property
Inventory, appraisal and loss statement expenses	\$10,000
Key and lock expense	\$1,000
Newly acquired property: • buildings up to 90 days • BPP	\$1,000,000 \$500,000
Nonowned building damage: • caused by theft, burglary or robbery • caused by any other covered cause of loss	Included in BPP limit \$25,000 or the BPP limit (whichever is less)
Outdoor property (trees, shrubs, plants, \$1000 limit per item)	\$25,000
Paved surfaces	\$20,000
Personal effects	\$25,000 \$1,000 for theft
Piping and penstock	\$100,000
Pollutant cleanup and removal from land or water at each insured premises	\$25,000 per coverage term ²
Preservation of covered property (up to 60 days)	BPP limit
Property in transit in a vehicle (not per location)	\$10,000
Property temporarily at other premises (not per location)	\$10,000
Rewards – arson, Vandalism & Malicious Mischief, theft and burglary	\$10,000
Signs: • if attached to the building, include in building limit • if detached but permanently installed within 1,000 feet of premises, may be scheduled • detached but not part of building (not per location)	Included Per Dec page \$10,000
Supervisory control and data acquisition system improvements	Lesser of 25% of loss or \$10,000

Coverage Summary

UTILITY SERVICES PROPERTY

Other Property Coverages (cont'd)	Limits ¹ Not subject to BCL
Tenant glass	\$5,000
Temperature change	\$5,000
Trailers (nonowned, detached and in care, custody or control)	\$5,000
Underground property (within 1,000 feet of scheduled premises)	Included within building limit
Utility services (off premises water, communication and power supply) <ul style="list-style-type: none"> • direct and indirect damage, excluding overhead distribution and transmission lines • overhead distribution and transmission lines 	\$100,000 \$5,000 sublimit (24-hour waiting period)
Water backup from sewers, drains or sumps	\$10,000

¹ All property coverage dollar limits are per any one occurrence. Some property coverage dollar limits may also be per coverage term² as indicated.

² Coverage term is defined in the policy. It generally means one policy year.



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This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2016 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.



The Cincinnati Insurance Companies

Business Insurance

CINCINNATI NETWORK DEFENDER™

Cyber Risk Coverage for Computer Systems



Protecting your business

Businesses of all sizes depend on computer systems and the proprietary data stored on them to keep operations running smoothly. A computer attack may disrupt your operations, potentially threatening your business relationships, causing lost income and increasing your costs.

To protect your business, consider adequate security for your computer systems and adding Cincinnati Network Defender coverage to your commercial or management liability policy. This insurance provides two important types of cyber risk protection: computer attack coverage and network security liability coverage.

Responding after a computer attack

Computer attack coverage helps your business recover after a cyberattack and pays for:

- data restoration services to help you replace lost or corrupted data from electronic sources
- data re-creation services to research, recreate and replace lost or corrupted data from non-electronic sources
- system restoration services to replace or reinstall software, remove malicious code and correct the configuration in order to restore your computer system to its pre-attack level of functionality
- cyber extortion expenses you incur to retain an investigator due to an extortion threat against your systems or data, including ransomware, and amounts paid in response to the extortion threat within the limit of insurance
- business income you lose and extra expenses you incur while your system and data recovery activities take place
- public relations services to assist with communications about the computer attack and your response

Covering your network security and electronic media liability

Network security and electronic media liability coverage pays for defense and settlement costs due to claims brought against you by third parties for alleged damage from a covered cause listed below.

A security failure in your computer system that leads to:

- breach of third-party business data
- unplanned forwarding or replication of malware
- unintentional support of a denial of service attack

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



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Your electronic communications that result in:

- defamation
- violation of a person's right of privacy
- interference with a person's right of publicity
- infringement of copyright or trademark

To round out your cyber risk insurance, you can also add Cincinnati Data Defender™ insurance that helps you respond to and recover from a data breach or the theft of personally identifiable information.

Businesses of all sizes face potential loss from using technology

No matter what size business you operate, you experience the same vulnerability to cyberattacks and network security liability claims as the biggest enterprises. Your daily operations are vulnerable to the types of attacks described in these hypothetical claims examples:

- *A customer claimed that a company sent him a damaging virus, and it cost \$30,000 in legal fees to get it resolved.**
- *A disgruntled former employee hacked the employer's computer system, which resulted in a \$25,000 IT bill to repair the damage.**
- *The costs of defending a network security lawsuit quickly added up to more than \$40,000.**
- *A nasty virus got into a customer's computer system, and it cost a fortune in out-of-pocket expenses and downtime before the system was restored.**

* These examples are provided for educational purposes only, and are not intended to illustrate the value of any claim or any particular type of claim. Every claim is adjusted according to its own specific set of facts.

Policyholder tools and resources

Your Network Defender coverage includes access for no additional charge to www.eriskhub.com/cic, a portal that provides you with news, information and resources you can use to help mitigate a hacking event, virus infection or other cyberattack. The eRiskHub also contains an optional section that offers TechQ, a technical support service you can subscribe to for a nominal fee for assistance troubleshooting, diagnosing and fixing common computer problems, including finding and removing viruses.

The first time you visit this portal, please complete new user registration using this information:

Access code = 12116-868

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and our experienced team of insurance professionals. You can count on your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve.

Talk to your local independent agent representing Cincinnati Insurance about adding these valuable coverages to protect you and the modern technology used to keep your business running smoothly.

Thank you for trusting your agent and Cincinnati to protect your business.



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The Cincinnati Insurance Company
Targeted Insurance Protection

UTILITY SERVICES PROGRAM

Liability Coverage

TARGET
MARKETSSM

We'll help keep business flowing

You work hard to make sure your operation runs smoothly, efficiently and cleanly. You installed the best equipment and hired qualified people to operate it. Now it's time to talk to your local independent agent about an exceptional insurance program from Cincinnati that helps to keep your business flowing smoothly.

Your agent and Cincinnati understand and can address your company's liability issues. Consider Cincinnati's Utility Services Program with built-in coverage features that:

- automatically include failure to supply with no restrictive sudden and accidental provision and no expensive sublimits to buy back
- covers you for your acts, errors or omissions arising from your treatment and distribution of water
- provide pollution coverage that responds to a covered loss caused by:
 - gases, fumes or vapors from equipment used to heat, cool or dehumidify a building or equipment used to heat water for personal use within a building
 - heat, smoke or fumes from hostile fire
 - potable water you supply to others
 - chemicals used in the water treatment process
 - natural gas or propane used in the processing of water
 - operating fluids from mobile equipment
 - pesticides and herbicides applied legally
 - water or sewer backup away from premises you own, rent or occupy
- apply a general aggregate limit separately to each location and construction project

Your insurance
solution for liability
risk, including
failure to supply.



Protection for construction exposures

We understand that your work is not limited to your facility. You perform field work and hire subcontractors to replace, maintain and extend your distribution network. Cincinnati addresses contractor's unique risks by offering a broadened general liability endorsement specifically for operations like yours. Broadening coverage features are available in most states and include:

- specified automatic additional insured coverage, including architects, engineers and surveyors
- voluntary property damage up to \$1,000
- broadened contractual liability for work within 50 feet of a railroad property
- waiver of subrogation
- electronic data liability
- insured status for mutual aid agreements
- plus more

A company you can count on

Whether you serve five customers or 50,000, we can help with your insurance program. You receive professional advice from your local independent agent representing Cincinnati Insurance, leaving you free to focus on providing your customers and community with water. Keep your business flowing, knowing that your exceptional insurance program comes from a company offering:

- a management team specifically dedicated to keeping your program on the leading edge
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- access to vendors offering specialized loss control services and training at discounted rates
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfin.com and Financial Strength to see our latest ratings
- one of the lowest consumer complaint ratios, as documented by the insurance regulatory group, the National Association of Insurance Commissioners, in its Consumer Information Source at www.naic.org
- three-year package policies with rates that won't increase during the term (available in most states for many coverages)

Your local independent agent representing Cincinnati can help keep business flowing and provide information about this coverage and the free services available to help you reduce and avoid loss.



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The Cincinnati Insurance Company
Targeted Insurance Protection

UTILITY SERVICES PROGRAM

Risk Transfer for Utility Services

TARGET
MARKETS

Do you hire subcontractors?

You may rely on subcontractors to maintain collection and distribution lines, serve as emergency responders or extend existing lines into new territories. As the hiring company, you may be responsible for the actions of your subcontractors. The Cincinnati Insurance Company asks that you consider these hypothetical scenarios:

- While excavating for a new water line, your subcontractor hits a marked gas line, causing an explosion that results in injuries and interrupts business for local merchants.
- When repairing a sewer line, your subcontractor uses construction signs to direct traffic around the work area. An auto accident occurs due to incorrect placement of construction signs, causing injury to one of the drivers.
- You have a verbal agreement from your subcontractor to secure the worksite each day. A child falls into an open trench after workers leave for the day. The parents file a suit against you for the child's injuries.

You could be held accountable for these losses. Thankfully, in most jurisdictions, there is a way to protect yourself. Transferring responsibility where it belongs – to the party that controls the worksite and caused the injury or damage – helps to shield you from liability losses that aren't your fault.

Risk transfer equals protection

The appropriate shift of liability to the responsible party is known as risk transfer. A solid risk transfer arrangement protects your assets, costs and reputation. While no plan can eliminate all risk, legal council familiar with state construction law can help you create a plan to significantly reduce the risks associated with hiring subcontractors.

Your local independent agent representing Cincinnati can advise you on your insurance options and provide you with a Contractors' Risk Management Practices booklet. It gives you more information on the topic and can help you prepare for discussions with your attorney.

Risk transfer reduces
the potential
for losses associated
with hiring
subcontractors.



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The Cincinnati Insurance Company
Targeted Insurance Protection

UTILITY SERVICES PROGRAM

Loss Control Services

TARGET
MARKETS

Maintaining a safe environment

As a water industry expert, your ability to provide essential services depends upon your stringent observation of all safety guidelines and procedures. The same concept applies when creating an efficient operation and when keeping your workers safe. While adherence to a safety program takes work and effort, it's worth it.

You don't have to go it alone

The Cincinnati Insurance Company can assist you on the road to success. Our loss control services – provided by experienced, knowledgeable loss control representatives – can help your business establish safety guidelines before an injury or loss occurs. Available for consultations, education and training services, industrial hygiene services and ergonomic services, Cincinnati's loss control services address the issues utility services clients face. In addition to worker safety, our loss control representatives address areas such as fire safety assessments, premises hazards, emergency preparedness and other life safety issues. This is one example of the types of services, information and tips available to you with your Cincinnati Policy.

Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your business
- online streaming training videos – providing your employees safety instructions
- portable alarm systems – protecting your assets

Fleet safety training

- Provide workers direct driver training and instructions on the proper way to operate vehicles and to drive safely.
- Implement vehicle maintenance and pre-trip inspection procedures to help reduce operational costs and reduce accidents from vehicle defects.
- Establish accident procedures that include reporting, recording and analyzing accidents to help prevent future occurrences.
- Qualify drivers through screening processes, including reviews of the driver's state motor vehicle records, personal references and physical qualifications.

Increase the overall
level of safety for
your facility by
involving managers
and workers at
all levels.



Worker safety

- Establish safe work procedures by implementing a comprehensive safety program, focusing on key areas of potential loss, creating control measures and stressing its importance.
- Train workers on tasks performed regularly.
- Establish procedures for handling hazardous substances and hazard communications, including lockout/tag out.
- Create procedures for working in confined spaces, using personal protective equipment and preventing strains and falls.
- Protect workers by creating a safe work environment both at the facility and in the field.
- Avoid workplace violence by establishing a clear and explicit policy that defines the company's commitment to a safe workplace.

These suggestions represent only a few of the ways that we can help you to create a safe environment. Please contact your local independent agent representing Cincinnati for access to additional assistance from your loss control representative who can help guide you on the road to success.



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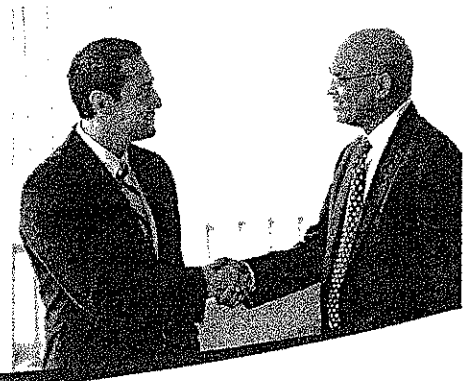
Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with Cincinnati underwriting guidelines or with any federal, state or local law, regulation or ordinance.

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The Cincinnati Advantage

OUR CLAIMS PHILOSOPHY

The Golden Rule



Fulfilling the insurance promise

The Cincinnati Insurance Company is in the business of helping our policyholders recover financially after a loss. That's why we look to pay all that is due under your policy after a covered loss. Our philosophy, quite simply, is to follow the Golden Rule by treating you the way we would want to be treated.

Service you can count on

Excellent claims service is one of Cincinnati's founding principles. We want to be there to assist our policyholders through the hard times. Here's how we do that:

- **Living where our customers live** – More than 800 Cincinnati claims representatives work from their homes across the states where independent agencies represent us and conduct business. Our claims representatives live in your area; your communities are their communities.
- **Working with people on a personal level** – You'll appreciate the prompt and personal service we deliver, including empathy for your situation, a respectful claims investigation and a sense of urgency to help you get back on track after a loss.
- **Empowering our associates** – We train and authorize our claims representatives to make decisions and to write checks on the spot for many types of claims.
- **Keeping our promise** – Our financial strength rating of A+ (Superior) from A.M. Best Co. demonstrates the fiscal strength we have to pay claims and keep our promises. To see our latest ratings and rankings, please select Financial Strength from the top menu on cinfin.com.
- **Achieving top scores in industry surveys** – Cincinnati consistently shows one of the lowest nationwide consumer complaint ratios based on state-specific data reported to The National Association of Insurance Commissioners by state insurance regulators. Visit Consumer Information Resource at naic.org for more information.
- **Training in multi-line coverages** – Whether your claim involves your business, home or auto, you usually can work with one claims representative who is knowledgeable about all of your coverages and will collaborate with other specialized claims experts if necessary.
- **Activating catastrophic storm teams** – Experienced Cincinnati claims representatives are available when a catastrophic storm or event occurs. They are trained to help take action to restore your lifestyle and peace of mind as quickly as possible.

Difficult times made easier

While no one wants to experience a loss, if you do, you'll appreciate working with someone you trust, someone in your community, because *Actions Speak Louder in Person™*. You can protect yourself financially by following the professional advice of your local agent representing Cincinnati Insurance.

For information, quotes or policy service, please contact your local independent agent representing The Cincinnati Insurance Companies.



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ORDINANCE CERTIFICATE

STATE OF ILLINOIS)
) SS
COUNTY OF SANGAMON)

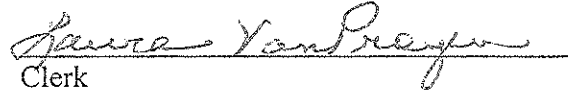
I, the undersigned, do hereby certify that I am the duly qualified and acting Clerk of the South Sangamon Water Commission.

I do further certify that the ordinance attached hereto is a full, true, and exact copy of Ordinance No. 18-05 adopted by the Commission on the 17th day of April, 2018, said Ordinance being entitled:

AN ORDINANCE APPROVING THE PURCHASE OF
COMMERCIAL INSURANCE COVERAGE FROM ARTHUR J. GALLAGHER & CO.

I do further certify that prior to the making of this certificate, the said Ordinance was spread at length upon the permanent records of said Commission, where it now appears and remains.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Commission this 17th day of April, 2018.


Clerk