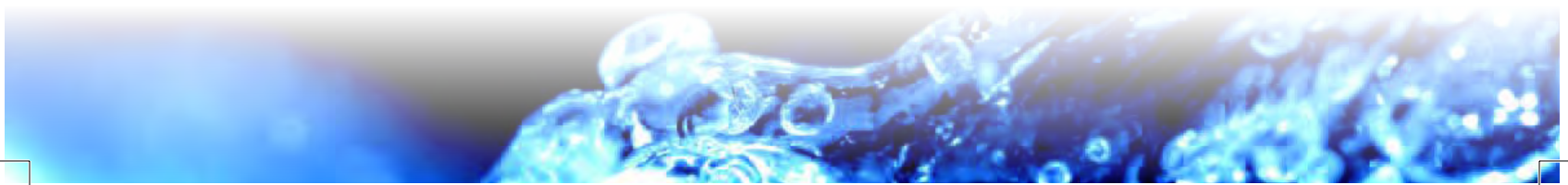
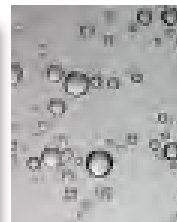
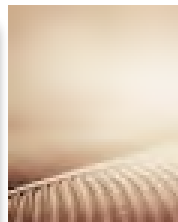
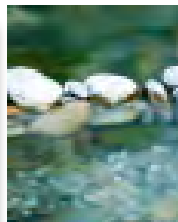
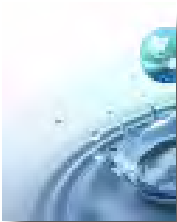




PRODUCT GUIDE



WATERPLUS COVERAGE SUMMARY

PROPERTY

▣ Proprietary Policy Form

- ▶ Property, Equipment Breakdown & Mobile Equipment
- ▶ No Coinsurance Penalty
- ▶ Limited Exclusions
- ▶ Numerous Coverage Extensions

▣ Blanket Policy Limit

- ▶ Real Property
- ▶ Business Personal Property

▣ Blanket Coverage Extension Limit

A separate limit applies to:

- ▶ Business Income
- ▶ Extended Business Income
- ▶ Civil Authority
- ▶ Commandeered Property
- ▶ Extra Expense
- ▶ Tenant Leasehold Interest
- ▶ Electronic Data
- ▶ Preservation of Property

▣ Coverages Specific to Water-Related Entities

- ▶ Property in Transit
- ▶ Mobile Equipment
- ▶ Pollution Remediation Expenses
- ▶ Fungus, Wet Rot or Dry Rot
- ▶ SCADA Upgrades
- ▶ Contamination

▣ Additional Coverages

- ▶ Accounts Receivable
- ▶ Arson Reward
- ▶ Backup/Overflow of Water from Sewer, Drain, Sump
- ▶ Business Personal Property at New Locations
- ▶ Collapse
- ▶ Contract Penalties
- ▶ Cost of Inventory or Adjustment
- ▶ Debris Removal
- ▶ Dependent Business Premises
- ▶ Fine Arts
- ▶ Fire Department Service charge
- ▶ Fire Protection Devices

- ▶ Indoor/Outdoor Signs (unscheduled)
- ▶ New Locations or Newly Constructed Property
- ▶ Non-owned Detached Trailers
- ▶ Ordinance or Law Provision
- ▶ Outdoor Property (unscheduled)
- ▶ Patterns, Dies, Molds, Forms
- ▶ Personal Effects & Property of Others
- ▶ Tools & Equipment Owned by your Employees
- ▶ Trees, Shrubs & Plants
- ▶ Unintentional Errors & Omissions
- ▶ Utility Services – Business Income & Extra Expense
- ▶ Utility Services – Direct Damage
- ▶ Valuable Papers & Records

▣ Real Property Definition:

The buildings, items or structures described in the Declarations including:

- ▶ Aboveground Piping
- ▶ Aboveground & Belowground Penstock
- ▶ Additions under Construction
- ▶ All Appurtenant Buildings or Structures
- ▶ Alterations & Repairs to Buildings or Structures
- ▶ Buildings
- ▶ Completed Additions
- ▶ Exterior Signs
- ▶ Fixtures, incl. Outdoor Fixtures
- ▶ Glass which is part of a Building
- ▶ Light Standards
- ▶ Materials, Equipment, Supplies & Temporary Structures used for making Additions, Alterations or Repairs to Buildings/Structures
- ▶ Paved Surfaces
- ▶ Permanently Installed Machinery & Equipment

- ▶ Permanent Storage Tanks
- ▶ Business Personal Property used for Maintenance & Service of Buildings or Structures
- ▶ Solar Panels
- ▶ Submersible Pumps, Pump Motors & Engines
- ▶ Underground Piping located on or within 1000 feet of Described Premises
- ▶ Underground Vaults & Machinery
- ▶ Restrooms
- ▶ Business Personal Property used to maintain or service the Real Property

▣ Business Personal Property

Definition: The property you own that is used in your business including:

- ▶ Furniture & Fixtures
- ▶ Machinery & Equipment
- ▶ Computer Equipment
- ▶ Communication Equipment
- ▶ Stock

▣ Outdoor Property Definition:

Permanent structures and items that are outside covered real property including:

- ▶ Historical Markers & Flagpoles
- ▶ Sirens, Antennas, Towers, Satellite Dishes, & Similar Structures
- ▶ Exterior Signs (not located at Premises)
- ▶ Fences & Retaining Walls
- ▶ Storage Sheds, Garages, Pavilions & Permanent Recycling Bins
- ▶ Hydrants
- ▶ Electric Utility Power Transmission & Distribution Lines, Poles & Related Equipment

CRIME

▣ Proprietary Policy Form

- ▶ Faithful Performance
- ▶ Employee Benefit Plans
- ▶ Available Coverage for Designated Agents

▣ Coverages

- ▶ Employee Theft
- ▶ Forgery or Alteration
- ▶ Inside the Premise – Theft of Money & Securities
- ▶ Inside the Premise Robbery or Safe Burglary
- ▶ Outside the Premise
- ▶ Computer Fraud
- ▶ Funds Transfer of Fraud
- ▶ Money Orders & Counterfeit Paper Currency

COMMERCIAL GENERAL LIABILITY

▣ Proprietary Policy Form

- ▶ Occurrence
- ▶ Duty to Defend
- ▶ Defense Outside the Limit
- ▶ Nonauditable
- ▶ Broad Definition of Insured
- ▶ Blanket Additional Insured
- ▶ Limited Exclusions

▣ Coverage Extensions

- ▶ Failure to Supply Water (no sublimit)
- ▶ Water & Wastewater Testing E & O
- ▶ Medical Payments
- ▶ Sewage from Backups & Breaks (no sublimit)
- ▶ Fire Damage Legal Liability
- ▶ Pollution Liability from:
 - Heat, smoke, or fumes from a hostile fire
 - Smoke drift from prescribed fires

- Escape of fuels or lubricants from mobile equipment
- Application of pesticides or herbicides
- Potable water provided to others
- Chemicals used in your water or wastewater treatment
- Natural gas or propane gas used in treatment process
- Sudden & accidental events
- ▶ Contractual Liability – Railroads
- ▶ Dam, Levee & Dike Structural Failure & Existence Hazard
- ▶ Lead from Potable Water
- ▶ Waterborne Asbestos from Potable Water
- ▶ Watercraft
- ▶ Nonowned Aircraft

PUBLIC OFFICIALS & MANAGEMENT LIABILITY

▣ Proprietary Policy Form

- ▶ Occurrence & Claims Made Options
- ▶ Duty to Defend
- ▶ Defense Options (Outside & Inside)
- ▶ Nonauditable
- ▶ Broad Definition of Insured
- ▶ Limited Exclusions

▣ Coverages

- ▶ Wrongful Acts
- ▶ Employment Practices
- ▶ Employee Benefit Plans
- ▶ Injunctive Relief

▣ Coverage Extensions

- ▶ Inverse Condemnation
- ▶ Outside Directorship
- ▶ Third Party Discrimination

BUSINESS AUTO

▣ Coverages

- ▶ Combined Single Limit
- ▶ Uninsured Motorists
- ▶ Hired Auto Liability
- ▶ Non Owned Auto Liability
- ▶ Medical Payments and Personal Injury Protection
- ▶ Hired Physical Damage
- ▶ Comprehensive & Collision
- ▶ Fleet Automatic

PRIVACY 101

▣ Coverages

- ▶ Privacy & Network Security
- ▶ Notification and Credit Monitoring Costs
- ▶ Data Forensic
- ▶ Crisis Management

EXCESS LIABILITY

▣ Proprietary Policy Form

- ▶ Following Form
- ▶ Duty to Defend
- ▶ Defense Outside the Limit
- ▶ Nonauditable
- ▶ \$10,000,000 Capacity

▣ Underlying Coverages:

- ▶ Commercial General Liability including:
 - Water & Wastewater Testing
 - Pollution Liability
 - Failure to Supply
- ▶ Public Officials & Management Liability including:
 - Wrongful Acts
 - Employment Practices
 - Employee Benefit Plans
 - Inverse Condemnation
 - Outside Directorship
- ▶ Business Automobile
- ▶ Employers' Liability



PROGRAM MANAGER

Allied Public Risk, LLC is a full service Managing General Agency providing strategic risk solutions to brokers and clients throughout the United States. Capabilities include product placement, underwriting administration, capital management, system solutions, claims services, risk consultation, and reinsurance coordination. Key disciplines comprise special districts, alternative risk, and select commercial subsets.

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