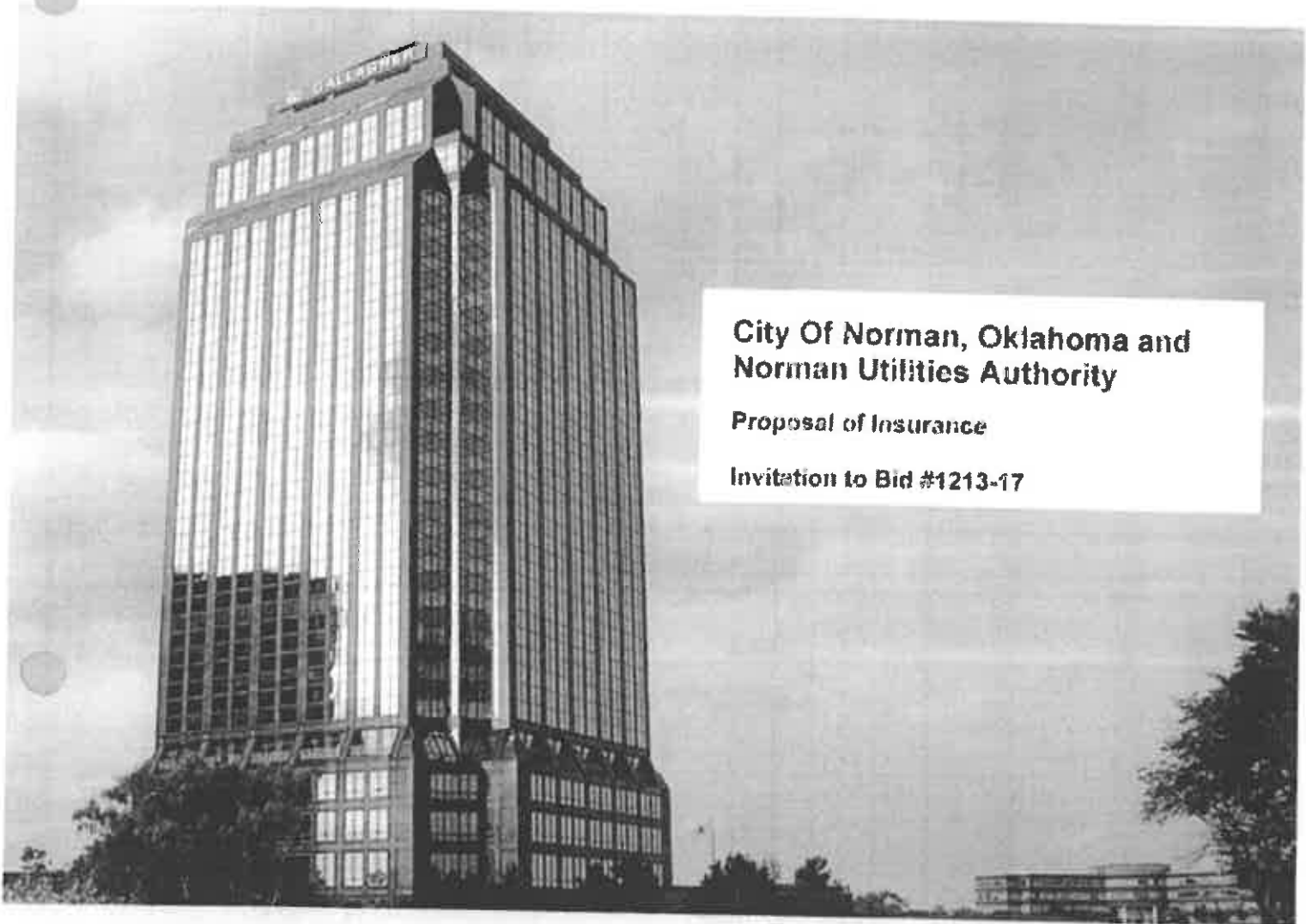




Arthur J. Gallagher Risk Management Services

Reducing Risk. Raising Expectations.™



**City Of Norman, Oklahoma and
Norman Utilities Authority**

Proposal of Insurance

Invitation to Bid #1213-17

PROPOSAL OF INSURANCE
Property &
Equipment Breakdown

PRESENTED BY

Mitch Robinson, Producer
Arthur J. Gallagher Risk Management Services, Inc.
1300 South Main Street
Tulsa, OK 74119
Main- 918-584-1433 Direct 918-764-1665
Mitch_robinson@ajg.com

www.ajg.com

September 4, 2012



Table of Contents

City of Norman- Invitation to Bid #1213-17	
Our Commitment Service Team	3
Insurance Program Named Insureds	4
Premium Summary	5
Payment Plans	6
Bindable Quotations, Marketing Highlights & Compensation Disclosure Schedule	7
Market Review	8
Insurance Carrier Ratings and Admitted Status	9
Coverage Highlights- Property & Equipment Breakdown	11
Claims Reporting By Policy	15
Changes/Developments	16
Proposal Disclosures	17
Contingent and Supplemental Commission Disclosure	19
Client Authorization To Bind Coverage	20
Appendix	21
Client Commitment	22
The Gallagher Way	23
Arthur J. Gallagher & Co.	24
Gallagher Bassett Services, Inc.	25
Gallagher Benefit Insurance Services	26
Attachments	
Affiliated FM Quotation Effective 10/1/12-10/1/13	
Policyholder Disclosure Notice of Terrorism Insurance Coverage	
Statement of Values	

City of Norman
Office of the Purchasing Division
Norman, Oklahoma

INVITATION TO BID #1213-17

The City of Norman, Oklahoma, will open bids in the Conference Room of City of Norman, 201 West Gray, Building "C", on the below listed item at 2:00 P.M. on Thursday, September 6, 2012.

PROPERTY DAMAGE AND CONTENTS VALUE INSURANCE

All bids must be in the Office of the Purchasing Division, 201-C West Gray Street, Norman, Oklahoma, 73069, BEFORE THE FINAL CLOSING HOUR as shown on the Invitation to Bid. If bid is mailed, to be considered it should be addressed as follows:

Attention: Purchasing Division, Opening of Bids, City of Norman, P.O. Box 370,
Norman, Oklahoma, 73070

In addition, the bid envelope should be plainly marked on both sides indicating the bid number.

The unit price must be stated on all items and totals extended, if required. BIDDER GUARANTEES UNIT PRICES TO BE CORRECT. To receive consideration, bids must be submitted on the City of Norman "Forms for Bidders" and "Bidders Proposal" (if applicable), which are hereby made part of this Invitation to Bid.

Alternate bids may be considered. If bidding an alternate, so state on the face of the Form for Bidders and fully describe the merchandise and include Manufacturer's literature. Unless the bidder identifies on the Form for Bidders that an alternate is being bid, the vendor will be expected to deliver merchandise as specified. Alternate bids shall not be submitted to circumvent the specifications.

The affairs of the City of Norman, whether in the conduct of its governmental or proprietary functions, involve the health, safety, and welfare of the public; and, because the item(s) specified are necessary and proper for the conduct of said affairs, any delay in the delivery of the item(s) being bid can jeopardize the health, safety, and welfare of the public, and can result in the incurring of additional expenses to the City. For these reasons, it is understood by the bidder; the date of delivery of the item(s) being bid herein is considered to be an integral part of this bid and may be considered in awarding the contract.

Discount and delivery date must be plainly stated on the Form for Bidders and Bidder's Proposal. Use ink, pen or typewriter in filling in quotation and initial any corrections. Bid and Affidavit must be signed in ink by an authorized representative of the company making the bid. Bidders should submit one original and one duplicate Form for Bidders and Proposals. All bids will be awarded by Section or Sections whichever is in the best interest of the City. Any bidders who fail to return the third consecutive invitation will be removed from the bid list. If the above procedures are not followed, bids may be disqualified. The right is reserved by the City to reject any or all bids or parts of bids. All bids are public records and are available during regular office hours.

CITY OF NORMAN
Office of the Purchasing Agent
Norman, Oklahoma

FORM FOR BIDDERS NO. #1213-17

City Controller's Office
Opening of Bids
City of Norman
Purchasing
P.O. Box 370
Norman, Oklahoma 73070

Bid Opening:
2:00 P.M.
September 6, 2012

Dear Sir:

The undersigned bidder declares that before preparing this bid, (s)he read carefully the detailed specifications and that his/her bid is made with full knowledge of the kind, quality, and quantity of the materials or services to be furnished.

The undersigned bidder offers and proposes to furnish the materials, equipment, or other services hereinafter set forth, in the manner and under the conditions and in accordance with the specifications on file in the Office of the Purchasing Agent, at the following prices:

		<u>ANNUAL PREMIUM</u>
Option 1:	PROP & CONTENTS INSURANCE-\$5,000 deductible \$	No Bid
Option 2:	PROP & CONTENTS INSURANCE-\$10,000 deductible \$	See Premium Summary for Details and Deductibles
Option 3:	PROP & CONTENTS INSURANCE-\$50,000 deductible \$	No Bid

AFFIDAVIT OF NON-COLLUSION

STATE OF Oklahoma
COUNTY OF Wagoner)ss

Mitchell C. Robinson, of lawful age being first duly sworn, on oath says, that (s)he is the agent authorized by the bidder to submit the attached bid. Affiant further states that the bidder has not been a party to any collusion among bidders in restraint to freedom of competition by agreement to bid at a fixed price or to refrain from bidding; or with any City official or employee as to quantity, quality, or price in the prospective contract, or any other terms of prospective contract; or in any discussion between bidders and any City official concerning exchange of money or other thing of value for special consideration in the letting of a contract; that the bidder/contractor has not paid, given or donated or agreed to pay, give or donate to any officer or employee of the City of Norman, Oklahoma, any money or other thing of value, either directly or indirectly, in the procuring of the award of a contract pursuant to this bid.

Bidder: Mitchell C. Robinson
By: Mitchell C. Robinson

Subscribed and sworn to before me this 4th day of September, 2012.

My Commission expires 10/3/2012

Notary Public -- State of Oklahoma
MICHELLE C PRUITT
COMMISSION # 08010296
WAGONER COUNTY
Comm. Exp. 10-03-2012

Michelle C. Pruitt
Notary Public

SECTION I: PROPERTY DAMAGE AND CONTENTS VALUE INSURANCE

A. INVITATION

Sealed bids will be received by the City of Norman, Oklahoma, until 2:00 p.m. on Thursday, September 6, 2012, then opened publicly at the Office of the Purchasing Agent, 201 "C" West Gray Street, Norman, Oklahoma, 73069.

B. GENERAL BID REQUIREMENTS

All bids must:

1. Be presented in accordance with detail specifications attached hereto, and on file in the Office of the Purchasing Agent, 201 "C" West Gray Street, Norman, 73069.
2. Be submitted on the forms provided, and accompanied by a properly completed Non-Collusion Affidavit on the required specimen forms.
3. Be sealed in an envelope plainly marked "Bid for City of Norman Insurance Policies."
4. Be submitted on or before the time so set for the opening of bids in order to be considered.
5. Comply with the requirement that the insurance company to provide the coverage be authorized to do business in the State of Oklahoma by being an "admitted" carrier. If the company to provide insurance is a mutual company, policies must be non-assessable and an endorsement to this effect shall be submitted with the bid.
6. Requirements of OS Title 51, Chapter 5-151-170 – Political Subdivision Tort Claims Act will apply to these policies.
7. The City of Norman expressly reserves the right to reject any or all proposals, or to waive any informality in any proposal, in its own best interest. Proposals will be evaluated on insuring firms experience and capabilities, claims handling, as well as premium amount.

C. SUPPLEMENTAL REQUIREMENTS

1. Company Rating:

Financially rated by Best's Insurance Ratings A- or higher.

or

Any organization not rated by Best's may be approved with submission of an audited financial statement by a Certified Public Accountant. Additionally, any such proposer shall provide financial and program specifics of any reinsurance that make use of in discharging obligations of the type proposed with the bid proposal.

2. Service:

All bidders shall include in their proposal, statements relative to personnel and service available, including name of firm, if other than bidder who will provide:

- a) Policy Writing Service – including endorsements. Include date when formal contract solicited will be available for City Legal Counsel to review.
- b) Loss Prevention and Control – Resident Safety Engineer. Include details on scope of loss protection and loss prevention program proposed and qualifications for above.
- c) Claims – Bidders shall detail qualifications of staff or service to provide claims investigation, adjustment, and defense.
- d) Underwriting Service – Qualifications including years of service in field or area of protection offered by staff that will be available for consultation and general assistance should be provided.

3. Contract:

To assure maximum consideration – All bidders proposing coverage shall accompany proposals with documents to be used in the risk transfer transaction, including insuring agreements, limits, terms, conditions and exclusions. Additionally, any other documents that must be signed in connection with the proposed transaction shall be included for review.

4. Cancellation or Non-Renewable:

The proposer shall further certify no cancellation or non-renewal of the proposed protection shall take place unless the City of Norman shall have first been given sixty (60) days advance notice by registered mail.

5. Loss Data

Proposer shall provide within thirty (30) days following the expiration of each 180 day period of proposed protection of insurance, specific loss data (Claim Form) on all claims reported, to include but limited to:

- a) Date of Loss
- b) Claimant Name
- c) Amount Paid and/or Reserved

d) Claim Status -	(1)	Open	0
	(2)	Closed	0
	(3)	Denied	0
	(4)	In Subrogation	0

6. Specifications Special Notes

The attached specifications are to be considered as minimum relative to coverage. In order to facilitate comparison, bidders are required to quote on the protection as outlined and on the bid forms provided in the specifications.

Any plan of insurance, additional information, different methods of handling coverage, increased protection, etc., not in specifications will be welcomed, but must be submitted separately as a voluntary alternate bid for the City of Norman's consideration. Bids must fully explain all terms and conditions of the offer being made.

Any exclusion of operations or exposure or proposed limitation of coverage endorsements shall be noted in proposal or restrictive endorsements proposed attached to the proposal.

The bidder is required to examine carefully the specifications and risks to be covered. It will be assumed that the bidder has made such investigation as to be fully informed as to the extent and character of the hazards and of the requirements of the specifications.

No warranty is made or implied as to information contained in these specifications.

Questions concerning bids or need of additional data should be directed to:

Clint Mercer, Chief Accountant, City of Norman, P.O. Box 370, Norman, Oklahoma, 73070 – telephone (405) 217-7720.

7. Policy Period:

October 1, 2012 through September 30, 2015, payable in annual installments. The first premium will cover the period of October 1, 2012 through September 30, 2013. Sixty (60) day minimum cancellation notification required.

8. Bid Guarantee:

All bids are guaranteed for six (60) days after bid opening.

9. Experience

<u>Type</u>	<u>Date of Loss</u>	<u>Cause</u>	<u>Paid</u>	<u>Expense</u>
Roof damage	Dec. 3, 1999	Wind	\$4,978.50	\$9,978.50
Roof damage	May 10, 2010	Tornado	\$137,083.56	\$142,083.56

10. Coverage: Real and Personal Property

- a) Perils insured against: wind, extended coverage, vandalism, malicious mischief, and lightning.
- b) Option 1 - \$5,000 deductible per occurrence.
- c) Option 2 - \$10,000 deductible per occurrence.
- d) Option 3 - \$50,000 deductible per occurrence.
- e) Items insured – See Addendum No. 1: Valuation Schedule
- f) All coverage is to be provided on replacement cost basis.
- g) Amount of insurance - \$90,303,993 Blanket Insurance on Buildings, Contents, and Property in the Depreciation Recovery Cost.



Our Commitment Service Team

Mitch Robinson has primary servicing responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME/TITLE	PHONE/FAX/MOBILE	EMAIL
Mitch Robinson Producer	918-764-1665(p) 918-289-2252(f) 918-230-4582(c)	Mitch_robinson@ajg.com
Michelle Pruitt Account Executive	918-764-1635(p) 918-289-2252(f) 918-740-2997(c)	Michelle_pruitt@ajg.com
Jennifer McKenzie Sr. Account Manager	918-764-7137(p) 918-289-2252(f)	Jennifer_mckenzie@ajg.com
Michelle Pruitt Certificate and Endorsement Requests	918-764-1635(p) 918-289-2252(f) 918-740-2997(c)	Michelle_pruitt@ajg.com
Roxanne Weber Claims Representative	918-764-1648(p) 918-582-1329(f)	Roxanne_weber@ajg.co m

Arthur J. Gallagher Risk Management Services, Inc.
Phone Number: 918-584-1433



Insurance Program Named Insureds

Note: Any entity not named in this proposal, may not be an insured entity. This may include partnerships and joint ventures.

NAMED INSURED	LINE OF COVERAGE (LOC)
City of Norman, Oklahoma	Property and Equipment Breakdown
Norman Utilities Authority	Property and Equipment Breakdown



Premium Summary

LINE OF COVERAGE	EXPIRING PROGRAM			PROPOSED PROGRAM		
	CARRIER (EXPIRING)	ACTUAL COST (EXPIRING)		CARRIER	ESTIMATED COST	
Property & Equipment Breakdown	Affiliated FM Insurance Company	Premium	\$96,153.00	Affiliated FM Insurance Company	Premium	\$106,725.00
		Taxes	0.00		Taxes	0.00
		Engineering Fees	2,500.00		Engineering Fees	2,625.00
		Total	\$98,653.00		Total	\$109,350.00
		Optional Terrorism (Rejected for 11/12)	5,000.00		Optional Terrorism	\$5,000.00
			\$103,653.00			\$114,350.00

Quote from **Affiliated FM Insurance Co.** is valid until 09/30/2012.

NOTE: Total Insured Values Increased By \$2,891,000 for 10/1/12 Renewal

Premium for the above policies are due and payable as billing in full or as insurance company installments. Premiums may be financed subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required.

Gallagher is responsible for the placement of the following lines of coverage:
Property & Equipment Breakdown, Crime

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

This proposal applies to Property & Equipment Breakdown Only



Payment Plans

Carrier Payment Plan

LINE OF COVERAGE	CARRIER	GROUP	PAYMENT SCHEDULE	PAYMENT METHOD
Property & Equipment Breakdown	Affiliated FM Insurance Company	Factory Mutual Insurance Company	In Full	Prepaid



Bindable Quotations, Marketing Highlights & Compensation Disclosure Schedule

Client Name: City Of Norman, OK and Norman Utilities Authority

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name 1	Marketing Highlights & Quotation Comments	Estimated Annual Premium 2	Comm % or Fee 3	Wholesaler, MGA or Intermediary % 4	AJG Owned? Yes or No
Property & Equipment Breakdown	Affiliated FM Insurance Co	NA	Quoted	\$106,725	15%	NA	NA

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10 % of the policy premium. Please refer to the Contingent and Supplemental Commission Disclosure or contact your Gallagher representative for additional information.

1. We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.
2. If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.
3. The commission rate is a percentage of annual premium excluding taxes & fees.
* Gallagher is receiving ____% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.
4. * The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/ intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

CARRIER	LINE OF COVERAGE	CARRIER POSITION
Affiliated FM	Property & Equipment Breakdown	Quoted
Travelers Insurance Company	Property & Equipment Breakdown	Declined- does not wish to insure any additional exposure in the zip code- would need a % deductible for wind/hail
Lexington Insurance Company	Property & Equipment Breakdown	Declined- premium would not be competitive with Affiliated FM and OK Surplus Lines Tax would apply (6%)
Chubb Insurance Company	Property & Equipment Breakdown	Declined- does not wish to add any additional exposure in the area at this time
Zurich Insurance Company	Property & Equipment Breakdown	Declined- unable to compete with Affiliated FM pricing at this time, also prefers not to quote bid accounts



Insurance Carrier Ratings and Admitted Status

PROPOSED CARRIERS	A.M. BEST'S RATING	ADMITTED/NON-ADMITTED
Affiliated FM Insurance Company	A + XV	Admitted

If the above indicated coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

*The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings Rating and Levels and Categories

LEVEL	CATEGORY	
A++, A+	Superior	
A, A-	Excellent	
B++, B+	Good	
B, B-	Fair	
C++, C+	Marginal	
C, C-	Weak	
D	Poor	
E	Under Regulatory Supervision	
F	In Liquidation	
S	Suspended	

Financial Size Categories			
FSC I	Up to 1,000	FSC IX	250,000 TO 500,000
FSC II	1,000 to 2,000	FSC X	500,000 to 750,000
FSC III	2,000 to 5,000	FSC XI	750,000 to 1,000,000
FSC IV	5,000 to 10,000	FSC XII	1,000,000 to 1,250,000
FSC V	10,000 to 25,000	FSC XIII	1,250,000 to 1,500,000
FSC VI	25,000 to 50,000	FSC XIV	1,500,000 to 2,000,000
FSC VII	50,000 to 100,000	FSC XV	2,000,000 or more
FSC VII	100,000 to 250,000		

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages. A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best's Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

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Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.



GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS – INSURER

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Ratings – Insurer

	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.

Rating Outlooks

Assigned to an Interactive Financial Strength Rating to indicate its potential direction over an intermediate term, generally defined as 12 to 36 months.

Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

Rating Modifiers

Modifier	Descriptor	Definition
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process.
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

Affiliation Codes

Indicates rating is based on a type of affiliation with other insurers.	g	Group	p	Pooled	r	Reinsured
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Not Rated Categories

Assigned to companies reported on by A.M. Best, but not assigned a Best's Rating.

NR-1: Insufficient Data.	NR-2: Insufficient Size and/or Operating Experience.	NR-3: Rating Procedure Inapplicable.
NR-4: Company Request.	NR-5: Not Formally Followed.	

Rating Disclosure

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's *Terms of Use* at www.ambest.com.

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Version 041410



Coverage Highlights

Coverage: Property
 Carrier: Affiliated FM Insurance Company CAB
 Policy Period: 10/1/2012 to 10/1/2013

The following is a general summary of the Insuring Agreement. Refer to actual policy form for complete terms and conditions.

Loc #	Bldg #	Location Address	Bldg Description	Subject of Insurance/ Cause of Loss	Amount of Insurance	Coins %	Valuation Basis
		Per Statement of Values- See Attachment Section	Per Statement of Values	Blanket	\$90,303,993	NA	Replacement Cost

Deductibles/SIR: See Affiliated FM Quotation (Attachment Section)

TYPE	COVERAGE	AMOUNT	AMOUNT BASIS
Deductible	All Other Losses	\$10,000	Per Occurrence
Deductible	Boiler & Machinery	\$10,000	Per Occurrence
Deductible	Boiler & Machinery- Bus Int	24 Hrs	Per Occurrence
Deductible	EDP	\$10,000	Per Occurrence
Deductible	EDP – Malicious Code/Inst	48 Hrs	Per Occurrence
Deductible	Earthquake	\$100,000	Per Occurrence
Deductible	Flood	\$100,000	Per Occurrence
Deductible	Wind/Hail	\$100,000	Per Occurrence

Coverage Includes: See Affiliated FM Quotation (Attachment Section) for Extension of Coverage Sublimits

DESCRIPTION
Accounts Receivable
Boiler & Machinery
Business Income
Debris Removal
Demolition Cost
Fire Department Service Charge
Newly Acquired or Constructed Property
Newly Acquired Personal Property
Off-premises Power Failure Endorsement
Valuable Papers and Records

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	All perils are covered except those specifically excluded. Please note specific flood exclusions included in Affiliated FM Quotation (attachment section)

Exclusions Include, but are not limited to:

DESCRIPTION

Transmission and Distributions Systems Exclusion

Flood Exclusion- Specific Locations

Government Action Exclusion

War Exclusion

Nuclear Hazard, Power Failure

Date-related Losses (Y2K) Exclusion

Policy or Coverage Warranties:

DESCRIPTION

None at time of quotation

Binding Requirements:

DESCRIPTION

Signed Client Authorization to Bind Coverage Form (page 20)

Signed Policyholder Disclosure Notice of Terrorism Insurance Coverage Form (attachment section)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION

See Affiliated FM Quotation (attachment Section)

Premium:

DESCRIPTION

TOTAL

Annual Premium

\$106,725.00

Minimum Premium (Indicate if Minimum, Minimum Earned, or Minimum & Deposit):

NA

Taxes

\$0.00

Engineering Fees

\$2,625.00

Optional Terrorism Premium

\$5,000.00

ESTIMATED PROGRAM COST

\$114,350.00



Coverage Highlights Coinsurance Illustration

Coinsurance Formula:

Insurance Carried + Insurance Required x Loss – Deductible = Settlement

Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

\$400,000

(Insurance carried) x 200,000 (Loss) – 500 (Deductible) = \$99,500 Settlement

\$800,000

(Insurance required)

Note: If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover

\$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.



Claims Reporting By Policy

Reporting to Gallagher – Claims should be reported immediately:

All claims for the following primary and excess lines of business will be reported to the Gallagher claims representative designated in the service team commitment.

List Policy Types- Property & Equipment Breakdown

Claims Contacts:

Roxanne Weber
Roxanne_weber@ajg.com

Direct # 918-764-1648

Claims should be reported immediately.



Changes/Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to other states or new products.
2. Mergers and/or acquisition of new companies.
3. Any new assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances which may require increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to same.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises, including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed, or occupied.



Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

The proposal is an outline of certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

Compensation Disclosure

One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. For more information on Gallagher's compensation arrangements, please visit <http://www.ajg.com/compdisclosure>. In general, Gallagher may be compensated as follows:

Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which such commissions and fees may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent commission arrangements with intermediaries and insurance companies that provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.

Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.

Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace.

Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.

Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details. In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please send an e-mail to Compensation_Complaints@ajg.com or send a letter to:

AVC Compliance Officer
Arthur J. Gallagher & Co.
Two Pierce Place, 20th Floor
Itasca, IL 60143

Terrorism Act Disclaimer	<p>TRIA/TRIPRA Disclaimer – If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the most recent legislation eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the TRIEA legislation passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations.</p>
Confidentiality Statement	<p>We consider as confidential any information presented by Arthur J Gallagher Risk Management Services, Inc. in response to your "request for proposal," as well as subsequent verbal and written communications between our organizations. We ask that other brokers not have access to our material and that information presented in this proposal be shared only with those who have a need to know within your company. We make our commitment to you that information already received from you, and additional to follow, will be treated with the same high level of respect and confidentiality.</p>
Actuarial Disclaimer	<p>The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J Gallagher Risk Management Services, Inc.. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.</p>
Pro-Rata/Undecided State Surplus Lines Billing Disclaimer	<p>If you elect to bind coverage with a non-admitted carrier. Surplus lines taxes must be collected and remitted to your Home State, as defined in The Non-admitted and Reinsurance Reform Act. Your Home State has not yet established a process for the remittance of the non-Home State portion of the tax. We intend to bill the surplus lines taxes for the non-Home States, and hold these taxes until a process for remittance is established and payment to the non-Home State may be made. If no such process is established by the Home State, and the risk of future claim by the non-Home State is determined to no longer exist, then the taxes will be returned to you.</p>

Contingent and Supplemental Commission Disclosure

Effective October 1, 2009, Arthur J. Gallagher & Co., and its subsidiaries operating as insurance agents/brokers under the corporate holding company known as Arthur J. Gallagher Brokerage & Risk Management Services, LLC, resumed participating in contingent commission arrangements which are routinely offered by insurance companies and intermediaries to agents and brokers, after voluntarily foregoing the benefit of this type of compensation since January 1, 2005. Contingent commission arrangements provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.

During the time Gallagher's retail operations did not accept contingent commissions, some insurance markets and intermediaries, including Gallagher owned intermediaries, modified their commission schedule with Gallagher, resulting in an increase in some commission rates. The additional commissions, commonly referred to as "supplemental commissions," are known at the effective date of the policy, but some intermediaries and insurance companies are paying the commission increase apart and later from when the commission is normally paid at policy issuance.

Unlike contingent commissions, supplemental commission payments are determined without regard to any performance factors which are contingent on future growth, retention, profitability, etc.

Contingent and supplemental commission ranges from less than 1% up to 10% of written or earned premium on eligible lines of business (not all lines of business qualify).

NOTE: Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage.



Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated September 4, 2012, we accept the following coverage(s).
Please check the desired coverage(s):

		LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Property & Equipment Breakdown	Affiliate FM Insurance Company

		LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Bind TRIA Terrorism Coverage Act as quoted	Affiliated FM Insurance Company

PROVIDE QUOTATIONS OR ADDITIONAL INFORMATION ON THE FOLLOWING COVERAGE CONSIDERATIONS

Provide Quotations or Additional Information on the Following Coverage Considerations:

<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

By:

Signature

Specify: owner, partner or corporate officer

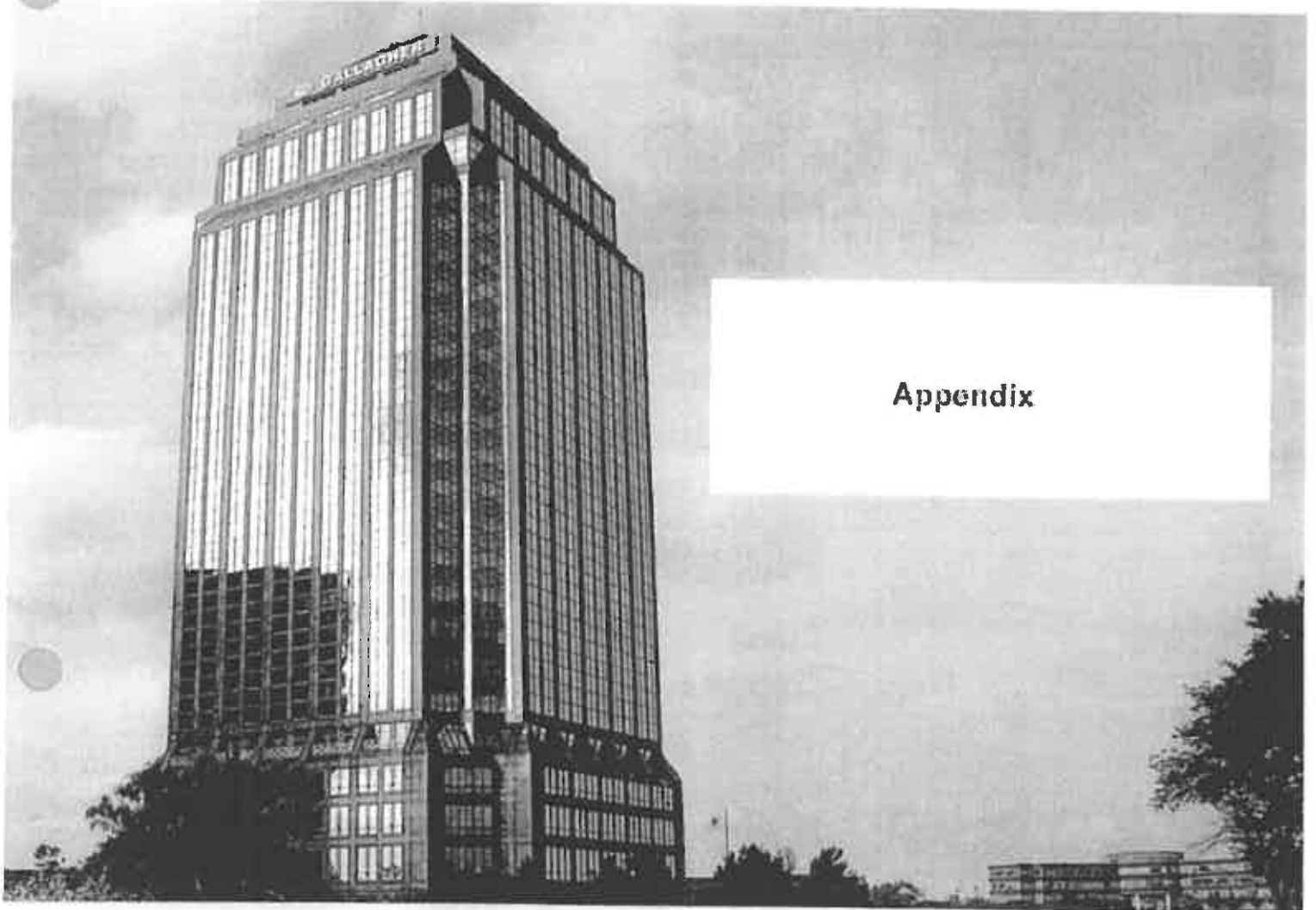
Print Name

Date:



Arthur J. Gallagher Risk Management Services

Reducing Risk. Raising Expectations.™



Appendix



Client Commitment

Our clients are our top priority, and we use every tool at our disposal to ensure that we honor that commitment.

Managing our client's risks is our highest commitment.

We try to anticipate our client's needs in advance.

We seek to understand the client's business, not just our own.

We always recommend that which is in the client's best interest, even if it diminishes our revenues.

We lead our clients to more effective risk management techniques.

We seek long-term relationships, not quick profits.

Getting the order is only the beginning of our commitment, not the end.

We never promise what we cannot produce.

Honesty and integrity are paramount. If we make a mistake, we admit it, and we make it right.

Every client, large or small, has full access to all of our expertise and capability.

The Gallagher Way

Shared values at Arthur J Gallagher & Co. are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of Arthur J Gallagher & Co.'s Shared Values?

1. We are a **Sales and Marketing Company** dedicated to providing excellence in **Risk Management Services** to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There are no second-class citizens – everyone is important and everyone's job is important.
6. We're an open society.
7. Empathy for the other person is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationships should be built.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our Sales and Marketing. We can't make things happen without each other. **We are a team.**
16. Loyalty and respect are earned – not dictated.
17. Fear is a turn-off.
18. People skills are very important at Arthur J Gallagher & Co.
19. We're a very competitive and aggressive Company.
20. We run to problems – not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on – not turned off.
23. We are a warm, close Company. This is a strength – not a weakness.
24. We must continue building a professional Company – together as a team.
25. Shared values can be altered with circumstances but carefully and with tact and consideration for one another's needs.
26. When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.

- Robert E. Gallagher – May 1984



Arthur J. Gallagher & Co.

Arthur J Gallagher & Co is one of the largest and fastest growing brokers and risk management service providers in the insurance industry. Since 1927, our company has been helping businesses and industries manage risk by performing the traditional insurance broker's function of planning and placing insurance.

Basic to our success is a commitment to meeting each client's particular needs. This commitment has enabled the company to grow from a two-person organization to our present ranking as one of the largest insurance brokers in the world.

The expansion of our company into a nationwide organization has been dramatic. We were true pioneers in the concept of risk management. We created the first self-insurance service organization, which was set up to administer all lines of coverage – Property, Workers Compensation, Auto, General and Professional Liability. This followed our early recognition of the changing needs of Risk Managers and has been accelerated by a rapidly changing environment.

Today Arthur J Gallagher & Co. has over 250 production offices throughout the U.S. and the world. Additionally, we have access to the important London Market through Arthur J Gallagher – UK and the third market in Bermuda via Arthur J Gallagher Bermuda, Ltd.



Gallagher Bassett Services, Inc.

Gallagher Bassett Services, Inc. is a division of Arthur J. Gallagher & Co. Whether your insurance program is a traditional first-dollar approach or a self-insured program, Gallagher Bassett Services, Inc. can assist you in your risk management program. Under a self-insured program, the benefits of Gallagher Bassett Services, Inc. are highlighted.

If your program is a more traditional approach, Arthur J. Gallagher & Co. as your broker, will work with you and the insurance carrier to use, the claims servicing and loss prevention services of the insuring company as effectively as possible. There may be problems that need special attention, in either loss prevention or claims, and Gallagher Bassett Services, Inc. can be used.

Areas of specialization of Gallagher Bassett Services, Inc. are:

- Claims servicing

- Loss prevention

- Property appraisals

- Special services:

 - Safety program development

 - Hazardous communication program

 - Supplement insurance carriers for special loss prevention problems, such as carpal tunnel syndrome.

 - Assist in adjustment of catastrophic losses under conventional insurance programs.

Fees for each will be quoted on a per project basis.



Gallagher Benefit Insurance Services

A Subsidiary of Arthur J. Gallagher & Co.

Gallagher Benefit Services, a subsidiary of Arthur J. Gallagher & Co. provides complete brokerage and consulting services to clients. Our focus is on creating unique solutions to each client's program goals by finding the best alternatives to meet clients' needs.

We provide services in three areas:

Our brokerage capabilities extend from traditional coverage to specialty programs in the excess marketplace, including London. Gallagher Benefit Services is a leader in the development managed care reinsurance and other programs.

Our consulting services focus on helping clients identify and structure the best combination of alternatives, using both traditional marketplace solutions, and creating new programs. Gallagher Benefit Services is a leader in managed care consulting, focusing on provider arrangements and cost management potential.

We utilize the capacity of Gallagher Benefit Services, Inc., our wholly-owned third-party administrator, to deliver administrative services to both businesses and the provider community.

Our account executives form teams to service accounts, calling on our international expertise in the employee benefit arena. Each account executive is solely responsible for the long-term success of each client relationship. We believe in partnership, and deliver results.

National practice areas:

- Retirement plan administration
- Tax-sheltered annuity plans
- Executive compensation programs



Arthur J. Gallagher Risk Management Services

Reducing Risk. Raising Expectations.™



Attachments

INSURANCE PROPOSAL for City of Norman and Norman Utilities Authority

To: Mitch Robinson

At: Arthur J. Gallagher Risk Management Services, Inc. Fax No.:

From: Emily Lochhead

Date: 30 Aug 2012

Pages:

A. POLICY TERM:

01-October-2012 to 01-October-2013

B. NAMED INSURED:

City of Norman and Norman Utilities Authority

C. POLICY LIMIT:

This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$90,403,993 as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.

D. INSURANCE PROVIDED:

All risks of direct physical loss or damage, as defined and limited herein, on Real Property, Personal Property, Extra Expense, including the Extensions of Coverage applying at the following described locations:

See Attached Location Schedule.

E. SUB-LIMITS:

Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

1. \$50,000,000 Earth Movement (Annual Aggregate, for all coverages provided)
2. \$50,000,000 Flood (Annual Aggregate, for all coverages provided)
3. \$100,000 Extra Expense

F. EXTENSIONS OF COVERAGE (EOC) SUB-LIMITS:

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk - Extensions of Coverage Sub-Limits:

1. \$100,000 Fire Fighting Materials and Expenses
2. \$100,000 Professional Fees
3. \$250,000 Expediting Expenses
4. \$100,000 Trees, Shrubs, Plants and Lawns not to exceed a limit of \$1,000 per item
5. \$250,000 Pavements and Roadways
6. \$50,000 Land and Water Clean Up Expense (Annual Aggregate, for all coverages provided)

- | | | |
|-----|--|---|
| 7. | \$250,000 | Installation Floater |
| 8. | \$2,500,000 | Newly Acquired Property |
| 9. | \$1,000,000 | Unnamed Locations Coverage |
| 10. | \$250,000 | Fine Arts |
| 11. | \$500,000 | Accounts Receivable |
| 12. | \$500,000 | Valuable Papers and Records |
| 13. | \$500,000 | Electronic Data Processing, Data and Media |
| 14. | Demolition and Increased Cost of Construction | |
| | Policy Limit | Item A: Undamaged Portion |
| | \$1,000,000 | Item B: Demolition |
| | \$1,000,000 | Item C: Compliance with the Law |
| | \$1,000,000 | Item D: Business Interruption |
| 15. | \$1,000,000 | Errors and Omissions |
| 16. | \$250,000 | Transit |
| 17. | Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement | |
| | \$100,000 | A. United States Certified Act of Terrorism coverage |
| | \$100,000 | B. Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided) |
| 18. | \$1,000,000 | Fungus, Mold or Mildew |
| 19. | \$100,000 | Deferred Payment |
| 20. | \$250,000 | Off-Premises Service Interruption - Property Damage |
| 21. | \$100,000 | Arson or Theft Reward |
| 22. | \$100,000 | Money and Securities |
| 23. | \$100,000 | Locks and Keys |
| 24. | \$100,000 | Tenants Legal Liability and Expense |
| 25. | \$100,000 | Soft Costs |

Business Interruption - Extensions of Coverage Sub-Limits:

- A. 30 Days of Civil or Military Authority
 B. Included in 20 above Off-Premises Service Interruption

The above Extensions of Coverage sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.

With respect to item A. the number of days is part of and not in excess to any other outstanding sub-limits of liability.

As respects the United States of America, its territories and possessions, the District of Columbia, the Commonwealth of Puerto Rico, the U. S. Virgin Islands; and Canada, Section D. Extensions of Coverage Item 9. Unnamed Locations and Section C. Additional Coverage Item 4. Property Removed from Described Locations are extended to Section D.

Extension of Coverage Item 17. Terrorism with a sub-limit of liability of \$100,000 (Annual Aggregate for all coverages provided) for Property Damage and Business Interruption (if provided) combined. Also a \$100,000 Flood sub-limit of liability (if provided) (Annual Aggregate for all coverages provided) for Property Damage and Business Interruption (if provided) combined applies to Section D. Extension of Coverage Item 17. Terrorism.

Both of these sub-limits of liability applying to the Extension of Coverage Item 17. Terrorism do not apply to the Supplemental United States Certified Acts of Terrorism Endorsement.

These limits shall not include the Actual Cash Value portion of fire damage caused by Terrorism.

G. DEDUCTIBLE AMOUNT:

The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:

1. \$100,000 Earth Movement (per occurrence for each location for all coverages provided).

2. \$100,000 Flood (per occurrence for each location for all coverages provided).
3. \$100,000 Wind and/or Hail (per occurrence for all coverages provided in this policy).

4. Boiler and Machinery:

A. Property Damage: \$10,000

B. Business Interruption Waiting Period:

In the event of loss or damage insured by this policy, no coverage is provided for business interruption unless and until the period of interruption exceeds 24 hours beginning from the time of loss. The company's liability commences only after, and does not include, the waiting period.

5. Electronic Data Processing Equipment, Data and Media Deductible:

In the event of loss or damage to Electronic Data Processing (EDP) Equipment, Data and Media insured by this policy caused by the malicious introduction of a machine code or instruction, no coverage is provided unless the period of interruption exceeds 48 hours beginning from the time of insured loss. The company's liability commences only after, and does not include, the Waiting Period specified.

If the period of interruption exceeds 48 hours, the insured loss will be calculated based upon the amount of insured loss in excess of the Waiting Period and subject to a combined deductible for all coverages of \$10,000 per location.

Any period in which business operations or services would have not been maintained, or any period in which goods would have not been produced will not be included as part of or serve to reduce the effect of any Waiting Period.

6. \$10,000 All Other Losses.

H. SPECIAL TERMS AND CONDITIONS:

1. Extended Terrorism Coverage Endorsement

Section F. Perils Excluded, Group I. Item 2. f) is amended to:

- f. Terrorism, including action taken to prevent, defend against, respond to or retaliate against Terrorism or suspected Terrorism, except to the extent provided in Section D, Extensions of Coverage, 17. Terrorism. However, if direct loss or damage by fire results from any of these acts (unless committed by or on behalf of the insured), then this Policy covers only to the extent the Actual Cash Value of the resulting direct loss or damage by fire to property insured. This coverage exception for such resulting fire loss or damage does not apply to any coverage provided in any Business Interruption Endorsement, if any, which may be a part of this Policy, or any extension of such coverage, or to any other coverages provided by this Policy.

Any act which satisfies the definition of Terrorism provided in Section H, Definitions, or in any Terrorism Endorsement to this policy, shall not be considered to be vandalism, malicious mischief, riot, civil commotion, or any other risk of physical loss or damage which may be covered elsewhere in this Policy.



If any act which satisfies the definition of Terrorism provided in Section H, Definitions, or in any Terrorism Endorsement to this policy, also comes within the terms of the hostile or warlike action exclusion of this Policy in Section F, Group I, 2.a), the hostile or warlike action exclusion applies in place of this exclusion.

If any act excluded herein involves nuclear reaction, nuclear radiation or radioactive contamination, this exclusion applies in place of the nuclear hazard exclusion of this Policy, Section F, Group I, 1.

2. United States Certified Act of Terrorism 2008

As respects the United States, its territories and possessions and the Commonwealth of Puerto Rico, the definition of **Terrorism** contained in Section H. DEFINITIONS is declared null and void and it is agreed that an event defined as a Certified Act of Terrorism under the terms of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this policy shall be considered **Terrorism** within the terms of this policy. Notwithstanding anything contained in this policy to the contrary, this policy provides coverage for direct physical loss or damage to insured property and any resulting Business Interruption loss, as provided in the policy, caused by or resulting from a Certified Act of Terrorism only to the extent coverage is provided under the terms and conditions of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this policy. Any difference in limit between loss recoverable under the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT and this policy is not recoverable under this policy.

3. Transmission and Distribution Systems Exclusion

Section E., Property Excluded, is amended to include:

Transmission and distribution systems, including poles, towers and fixtures, overhead conductors and devices, underground or underwater conduit, underground or underwater conductors and devices, line transformers, service meters, street lighting and signal systems.

4. Specific Flood Exclusion

Coverage provided by Section C., Additional Coverage, Item 2. Flood: does not apply to any property situated at the following location(s):

- 10. Lift Station "D", West End, Little River Road, Norman, OK, 73071
- 15. Firing Range, 3942 Jenkins Avenue, Norman, OK, 73072
- 31. Firehouse Art Gallery, 444 South Flood Avenue, Norman, OK, 73069
- 88. Reeves Park Shop Bldg/Office, Reeves Park, Norman, OK, 73072
- 92. Community Intervention Center, 1900 West Robinson Street, Norman, OK, 73069

5. Notice of Cancellation:

Section G. General Conditions Item 17. Cancellation is replaced by the following wording:

17. Cancellation:

- a) The first named Insured may cancel this policy at any time by surrendering the policy to this company or by mailing or delivering advance written notice of cancellation to this company.
- b) This company may cancel this policy by mailing or delivering written notice of cancellation to the first named insured at the address as stated in the declarations section, not less than:
 - 1) Sixty (60) days before the effective date of cancellation; or
 - 2) Ten (10) days before the effective date of cancellation for non-payment of premium.
- c) If this policy is cancelled, written notice of cancellation also will be mailed or delivered to Lenders Loss Payables and Mortgagees as their interests may appear in this policy or as shown on Certificates of Insurance issued on behalf of the first named Insured and on file with this company, not less than:
 - 1) Sixty (60) days before the effective date of cancellation; or
 - 2) Ten (10) days before the effective date of cancellation for non-payment of premium; or
 - 3) Ten (10) days after the first named Insured cancels this policy.

Proof of mailing or delivery will be sufficient proof of notice.

- d) This company will return unearned premium to the first named Insured:
 - 1) On a pro-rata basis if this company cancels this policy.
 - 2) At 90% of the pro-rata basis if the first named Insured cancels this policy.

6. Mortgagee and Lenders Loss Payable Interests and Obligations

The following is added to section G. General Conditions.

Mortgagee/Lenders Loss Payable:

- a) Loss or damage, if any, to specified property insured under this policy shall be payable to each specified Mortgagee and Lenders Loss Payable (hereinafter collectively called Lender) as its interest may appear, in addition to the first named Insured or as the first named Insured directs.
- b) This insurance as to the interest of the Lender shall not be invalidated by:
 - 1) Any act or neglect of the debtor, mortgagor, or owner (as the case may be) of the property.
 - 2) Foreclosure, notice of sale, or similar proceedings with respect to the property.
 - 3) Change in the title or ownership of the property.
 - 4) Change to a more hazardous occupancy.

The Lender will notify this company of any known change in ownership, occupancy, or hazard and, within 10 days of written request by this company, may pay the increased premium associated with such known change. If the Lender fails to pay the increased premium, all coverage under this policy will cease.

- c) If the first named Insured fails to render proof of loss within the time provided in this policy, the Lender shall render proof of loss within sixty days after having knowledge of the first named Insured's failure in the form and manner provided by this policy, and, further, shall be subject to the provisions of this policy relating to Appraisal, Legal Action Against this Company, When Loss Payable and the time of payment and bringing suit.



- d) Whenever this company shall pay the Lender for loss or damage under this policy and shall deny payment to the debtor, mortgagor or owner, this company shall, to the extent of such payment, be subrogated to the rights of the Lender under all collateral held to secure the debt or mortgage. No subrogation shall impair the right of the Lender to recover the full amount due. At its option, this company may pay to the Lender the whole principal due on the debt or mortgage plus any accrued interest. In this event, all rights and securities will be assigned and transferred from the Lender to this company, and the remaining debt or mortgage will be paid to this company.
- e) This company may invoke this policy's Suspension clause. The suspension of insurance will apply to the interest of the Lender in any machine, vessel, or part of any machine or vessel subject to the suspension. This company will provide the Lender at the last reported address a copy of the suspension notice.
- f) All notices sent to the Lender shall be sent to its last reported address below.

Subject to this provision, loss, if any, under this policy will be adjusted with the first named Insured and made payable to or as the first named Insured directs and to the following:

Lender

Location/Interest

As their interests may appear in this policy or as shown on Certificates of Insurance issued on behalf of the first named Insured and on file with this company.

I. INDEX OF FORMS:

The following forms are made part of this policy:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Standard Fire Insurance Policy	1677-A	(1/00)
Declarations	S-1 PRO 3100	(1/08)
All Risk Property Coverage	PRO AR 3100	(10/09)
Business Interruption Endorsement Extra Expense	PRO EE 3260	(8/11)
Oklahoma Amendatory Endorsement	6242	(5/08)
Supplemental United States Certified Acts of Terrorism Endorsement	7312	(1/08)
Application of Policy to Date and Time Recognition	PRO DTR 2400	(11/00)

Total Premium **including** the United States Certified Act of Terrorism coverage: \$111,725 at 15.00% commission

Total Premium **excluding** the United States Certified Act of Terrorism coverage: \$106,725 at 15.00% commission

Total Premium for the United States Certified Act of Terrorism: \$5,000 at 15.00% commission

If the option to purchase coverage for the United States Certified Act of Terrorism is elected, the Extension of Coverage Sub-Limit 17.A. will be amended to 17.A. \$90,403,993

Engineering Fees: \$2,625 at no commission.

Applicable state taxes, surcharges and fees are not included in this proposal. Applicable state taxes, surcharges and fees will be added to the invoice.

Any variations between this proposal letter and Affiliated FM forms versus your application are not provided.

This proposal expires <DATE>.

Location Schedule

1. Animal Control (New Facility), 3428 South Jenkins Avenue, Norman, OK, 73019
2. Reeves Garden Center, 405 East Constitution Street, Norman, OK, 73072
3. Concession/Restroom, 515 East Constitution Street, Norman, OK, 73072
4. Irving Recreation Center, 1920 Alameda Street, Norman, OK, 73071
5. Whittier Recreation Center, 2000 West Brooks Street, Norman, OK, 73069
6. Senior Citizens Center, 329 South Peters Avenue, Norman, OK, 73069
7. 12th Ave Recreation Center, 1701 12th Avenue Northeast, Norman, OK, 73071
8. Fire Station #4, 4145 West Robinson Street, Norman, OK, 73072, Index No. 002188.52
9. 24th Ave Booster Station, SW 24th Avenue, Norman, OK, 73069
10. Lift Station "D", West End, Little River Road, Norman, OK, 73071
11. Bldg Maint., 121 North Peters Avenue, Norman, OK, 73069
12. Fleet/Line Maint., 1301 Da Vinci Street, Norman, OK, 73069, Index No. 002188.53
13. Fire Training Tower, 1472 Da Vinci Street, Norman, OK, 73069
14. Lindsey Street Yard - Office, 676 East Lindsey Street, Norman, OK, 73069
15. Firing Range, 3942 Jenkins Avenue, Norman, OK, 73072
16. Park Maint., 215 East Constitution Street, Norman, OK, 73072
17. Transfer Station, 3901 Chautauqua Avenue, Norman, OK, 73072
18. Fire Station #1, 411 East Main Street, Norman, OK, 73071
19. Fire Station #2, 2211 West Boyd Street, Norman, OK, 73069
20. Fire Station #3 (New), 500 East Constitution Street, Norman, OK, 73072
21. Fire Station #5 and Little Axe Center, 1000 168th Avenue Northeast, Norman, OK, 73026
22. Fire Station #6, 7405 Alameda Drive, Norman, OK, 73026
23. Fire Station #7 & Training Center, 2207 Goddard Avenue, Norman, OK, 73069
24. Police/Court Building B, 201B West Gray Street, Norman, OK, 73069, Index No. 002188.61
25. Special Ops Facility, 4323 Country Club Terrace, Norman, OK, 73072
26. Municipal Building A, 201A West Gray Street, Norman, OK, 73069, Index No. 002188.61
27. Municipal Building 201, 201 West Gray Street, Norman, OK, 73069, Index No. 002188.61
28. Municipal Building C, 201C West Gray Street, Norman, OK, 73069, Index No. 002188.61
29. Sooner Theatre, 101 East Main Street, Norman, OK, 73069
30. Juvenile Services, 1 West Gray Street, Norman, OK, 73069
31. Firehouse Art Gallery, 444 South Flood Avenue, Norman, OK, 73069
32. Museum, 508 North Peters Avenue, Norman, OK, 73069
33. Carriage House, 123 Beal Street, Norman, OK, 73069
34. Griffin Park, 1001 East Robinson Street, Norman, OK, 73071
35. Falls-Lakeview Bathroom, 3280 108th Avenue Northeast, Norman, OK, 73026
36. Santa Fe Railroad Depot Museum, 200 South Jones Avenue, Norman, OK, 73069
37. Andrews Park, 200 West Daws Street, Norman, OK, 73069
38. Lions Park, 444 South Flood Avenue, Norman, OK, 73069
39. Cascade Water tower, 3199 36th Avenue Northwest, Norman, OK, 73072, Index No. 002188.57
40. Rotary Park, Boyd & Wyle, Norman, OK, 73072
41. Lindsey Water tower, 600 East Lindsey Street, Norman, OK, 73069
42. Wellhouse #1, 2498 36th Ave NE, Norman, OK, 73026
43. Wellhouse #2, 1898 36th Avenue Northeast, Norman, OK, 73026
44. Wellhouse #3, 3098 36th Avenue Northeast, Norman, OK, 73026
45. Wellhouse #4A, 2598 9th Avenue Northeast, Norman, OK, 73071
46. Wellhouse #5, 1398 36th Avenue Northeast, Norman, OK, 73026
47. Wellhouse #6, 2498 East Robinson Street, Norman, OK, 73071
48. Wellhouse #7, 2799 36th Avenue Northwest, Norman, OK, 73072
49. Wellhouse #8, 1399 East Rock Creek Road, Norman, OK, 73071
50. Wellhouse #11, 3498 North Highway 77, Norman, OK, 73071
51. Wellhouse #12, 3998 North Highway 77, Norman, OK, 73071
52. Wellhouse #13, 4798 North Highway 77, Norman, OK, 73071
53. Wellhouse #14, 4198 North Highway 77, Norman, OK, 73071
54. Wellhouse #15, 4599 North Highway 77, Norman, OK, 73071

55. Wellhouse #16, 5099 North Interstate Drive, Norman, OK, 73069
56. Wellhouse #17, 1/2 mi N. of Franklin Rd, Norman, OK, 73026
57. Wellhouse #18, 5999 North Interstate Drive, Norman, OK, 73069
58. Wellhouse #10, 600 East Lindsey Street, Norman, OK, 73069
59. Wellhouse #19, 6398 North Interstate Drive, Norman, OK, 73072
60. Wellhouse #20, 6798 North Interstate Drive, Norman, OK, 73072
61. Wellhouse #21, 900 Blk of East Apache Street, Norman, OK, 73071
62. Wellhouse #23, NE 12th & Robinson, Norman, OK, 73071
63. Wellhouse #24, Carter & Robinson, Norman, OK, 73071
64. Wellhouse #25, 1/2 mi E. of NE 13th & Robinson, Norman, OK, 73071
65. Wellhouse #31, 3599 North Porter Avenue, Norman, OK, 73071
66. Wellhouse #32, 3298 12th Avenue Northeast, Norman, OK, 73071
67. Wellhouse #33, 1898 East Tecumseh Road, Norman, OK, 73071
68. Wellhouse #34, 3298 24th Avenue Northeast, Norman, OK, 73071
69. Wellhouse #35, 4298 24th Avenue Northeast, Norman, OK, 73071
70. Wellhouse #36, 2498 East Franklin Road, Norman, OK, 73071
71. Wellhouse #37, 3398 East Franklin Road, Norman, OK, 73071
72. Wellhouse #38, 4298 36th Avenue Northeast, Norman, OK, 73026
73. Wellhouse #39, 3798 36th Avenue Northeast, Norman, OK, 73026
74. Wellhouse #40, 4298 East Tecumseh Road, Norman, OK, 73026
75. Wellhouse #41, 5401 East Tecumseh Road, Norman, OK, 73026
76. Wellhouse #42, 5897 East Tecumseh Road, Norman, OK, 73026
77. Wellhouse #43, 5799 North Floyd Cox Drive, Norman, OK, 73026
78. Wellhouse #44, 6000 Corky Drive Northeast, Norman, OK, 73026
79. Wellhouse #45, 6799 Day Drive, Norman, OK, 73026
80. Wellhouse #46, 2198 72nd Avenue Northeast, Norman, OK, 73026
81. Wellhouse #47, 7799 East Rock Creek Road, Norman, OK, 73026
82. Wellhouse #48, 1399 Paso de Vaca Drive, Norman, OK, 73026
83. Wellhouse #49, 1200 72nd Avenue Northeast, Norman, OK, 73026
84. Robinson Water tower, 451 West Robinson Street, Norman, OK, 73069
85. Water Treatment Plant, 3000 East Robinson Street, Norman, OK, 73026, Index No. 002188.58
86. Wastewater Treatment Plant, 3500 Jenkins Avenue, Norman, OK, 73072, Index No. 002188.59
87. Compost Facility, 398 Bratcher-Miner Road, Norman, OK, 73072
88. Reeves Park Shop Bldg/Office, Reeves Park, Norman, OK, 73072
89. Fire Dept Admin, 415 East Main Street, Norman, OK, 73071
90. Westwood Pool/Equipment Maint. Building, 2400 Westport Drive, Norman, OK, 73069, Index No. 002188.60
91. East Tower - Radio, 3180 108th Avenue Northeast, Norman, OK, 73026
92. Community Intervention Center, 1900 West Robinson Street, Norman, OK, 73069
93. Fire Station #8, 3901 36th Avenue Northwest, Norman, OK, 73072
94. Wellhouse #51, 1198 48th Avenue Northeast, Norman, OK, 73026
95. Wellhouse #52, 859 36th Avenue Northeast, Norman, OK, 73026
96. Wellhouse #54, 4698 96th Avenue Northeast, Norman, OK, 73026
97. Wellhouse #55, 4799 72nd Ave NE, Norman, OK, 73069
98. Wellhouse #56, 3998 72nd Avenue Northeast, Norman, OK, 73026
99. Wellhouse #57, 6699 East Tecumseh Road, Norman, OK, 73026
100. Wellhouse #58, 8399 East Rock Creek Road, Norman, OK, 73026
101. Wellhouse #59, 4398 108th Avenue Northeast, Norman, OK, 73026
102. Wellhouse #60, 4303 84th Avenue Northeast, Norman, OK, 73026
103. Wellhouse #61, 4703 91st Avenue Northeast, Norman, OK, 73026
104. 101 West Gray Street, Norman, OK, 73069
105. 113 West Gray Street, Norman, OK, 73069
106. 115 West Gray Street, Norman, OK, 73069
107. CNG Facility, 2390 Goddard, Norman, OK, 73069
108. Smalley Center, 1507 West Lindsey, Norman, OK, 73069
109. Sewer Line Maint Storage Bldg, 1310 DaVinci, Norman, OK



110. Hall Park Maint. Shop, 1800 blk of Creighton Court, Norman, OK

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

Insured Name: City of Norman

Date: 8/30/12

Account Number: 1-57162

Insurer Name: Affiliated FM Insurance Company

The Terrorism Risk Insurance Act of 2002, as amended and extended in 2005 and again in 2007, gives you the right as part of your property renewal policy to elect or reject insurance coverage for locations within the United States or any territory or possession of the United States for losses arising out of acts of terrorism, as defined and certified in accordance with the provisions of the act.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THIS FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING A STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER REFERENCED ABOVE. **ALSO, THERE IS A \$100,000,000,000 CAP ON THE FEDERAL AND INSURER SHARE OF LIABILITY STATING THAT IF THE AGGREGATE INSURED LOSSES EXCEED \$100,000,000,000 DURING ANY PROGRAM YEAR, NEITHER THE UNITED STATES GOVERNMENT NOR ANY INSURER THAT HAS MET ITS INSURER DEDUCTIBLE SHALL MAKE PAYMENT OR BE LIABLE FOR ANY PORTION OF THE AMOUNT OF SUCH LOSSES THAT EXCEED \$100,000,000,000. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.**

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE: UNDER FEDERAL LAW, YOU HAVE THE RIGHT TO ACCEPT OR REJECT THIS OFFER OF COVERAGE FOR TERRORIST ACTS COVERED BY THE ACT AS PART OF YOUR RENEWAL POLICY. IF WE DO NOT RECEIVE THIS SIGNED DISCLOSURE FORM PRIOR TO THE RENEWAL POLICY EFFECTIVE DATE OF 10/1/12, THEN YOUR RENEWAL POLICY WILL REFLECT YOUR DECISION NOT TO PURCHASE THE TERRORISM COVERAGE PROVIDED BY THE ACT.

_____ I hereby elect to purchase coverage for terrorist acts covered by the act for an annual premium of \$5,000. This premium does not include applicable taxes or surcharges.

_____ I hereby decline this offer of coverage for terrorist acts covered by the act.

Policyholder/Applicant Signature

Date

Print Name

CITY OF NORMAN
PROPERTY SCHEDULE EFFECTIVE 10/1/2012

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	# of STORIES	FIRE SUPPRESSION SYSTEMS	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
3428 S. Jenkins	Animal Control (New Facility)	5,254	2003	Concrete Block	1		472,860	20,000	38,700
405 E. Constitution	Animal Control (Old Facility)	2,654	1973	Concrete Block	1		238,860		
	Reeves Garden Center	2,302	1795	Brick/Masonry	1		207,180	10,000	
	Concession Stand	1,150	2008	Concrete Block	1		103,500	10,000	
	Restroom	462	1978		1		41,580		
	Concession/Maint/Restroom	1,153	1977		1		103,770	10,000	
	Maintenance Shed	416	1982	Concrete Block	1		37,440		
	Maintenance Bldg West	400	2008		1		8,000		
	Indoor Facility	520	2008	Sheet Metal	1		50,000		
515 E. Constitution	Concession/Restroom	2,450	1977		1		162,000		
1920 Alameda	Irving Recreation Center	12,750	1975	Concrete Block	1		1,147,500	16,000	2,650
2000 W. Brooks	Whittier Recreation Center	12,750	1928	Concrete Block	1		1,147,500	16,000	2,650
329 S. Peters	Senior Citizens Center	12,860	1977	Joisted Mas.	1		1,028,800	25,000	4,525
1701 12th Ave NE	12th Ave Recreation Center	15,958	1972	Pre Cast Concrete	1		1,436,220	15,000	2,725
4145 West Robinson	Fire Station #4	4,880	1978	Brick/Masonry	1		390,400	35,000	5,745
	Brookhaven Water Tower		1977	Steel			3,000,000		
SW 24th Ave	24th Ave Booster Station	240			1		21,600	12,000	
West End Little River Rd	Lift Station "D"								
121 N. Peters	Bldg Maint.	10,000		Brick/Masonry	1		800,000	1,500,000	
1301 DaVinci	Fleet/Line Maint.	28,652	1950	Steel Frame	1	Yes	2,578,680	100,000	2,725
	Fleet Sub Building - Small Brick	400		Brick/Masonry	1		32,000	270,000	56,900
	Fleet Sub Building - Small Metal	820		Sheet Metal	1		73,800		
	Traffic	6,980		Brick/Masonry	1		558,400		
	Traffic Storage #1	680		Sheet Metal	1		61,200		
	Traffic Storage #2	680		Sheet Metal	1		61,200		
	Traffic Storage #3	1,050		Sheet Metal	1		94,500		
	Traffic Storage #4	2,424		Sheet Metal	1		216,160		
	Traffic Storage #5	1,200		Sheet Metal	1		108,000		
	Traffic Storage #6	1,200		Sheet Metal	1		108,000		
	Traffic Storage #7	1,440		Sheet Metal	1		129,600		
	Traffic Storage #8	1,500		Sheet Metal	1		135,000		
	Sanitation	3,040		Brick/Masonry	1		243,200		
1310 DaVinci	Sewer Line Maint Storage Bldg	1,200	2012	Sheet Metal	1		108,000		
2390 Goddard	CNG Facility		2012	Sheet Metal	1		15,000	1,100,000	
1472 DaVinci	Fire Training Tower	4,807	2007	Steel Frame	2		432,630	100,000	
676 E. Lindsey	Lindsey Street Yard - Office	6,660		Steel Frame	1		599,400	75,000	123,055
	Storage - Salt Barn	6,384		Sheet Metal	1		127,680		
	Back Building	7,540		Sheet Metal	1		678,600	5,500	9,300
	Chemical Bldg	960		Concrete Block	1		86,400		
	Lindsey Water Tower		1943				49,472		
3942 Jenkins Ave	Firing Range				1				
	Main building office - Classroom A	2,900			1		261,000	41,000	130,185
	Skeet Range Bldg - Range Tower	864		Wood Frame	2		64,800		
	Multi Use Storage/Trng/Maint.	5,000		Sheet Metal	1		450,000		
	Multi Use Storage/Trng/Maint. - Expan	3,550		Sheet Metal	1		319,500		
	Classroom B Office	1,280	1970		1		115,200		
	Range Building - Covered 50	429		Wood Frame	1		32,175		
215 E. Constitution	Park Maint.								
	Office Bldg	3,237	1950	Sheet Metal	1		291,330	3,000	4,800
	Shop	9,600			1		864,000	16,000	
3901 Chataqua	Transfer Station			Steel Frame	1		258,688		4,400
411 E. Main	Fire Station #1	9,665	1963	Concrete Block	1		869,850	110,000	31,235
2211 W. Boyd	Fire Station #2	8,620	1970	Concrete Block	2		775,800	67,000	3,495
	Boyd Street Water Tower		1955	Steel			1,000,000		
500 E. Constitution	Fire Station #3 (New)	8,736	2007	Concrete Block	1		786,240	50,000	7,715
1000 NE 168th Ave	Fire Station #5 and Little Axe Center				1				4,075
	Little Axe Fire Station JC	4,784	1977	Precast Concrete	1		428,760	21,000	-

CITY OF NORMAN
PROPERTY SCHEDULE EFFECTIVE 10/1/2012

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	# of STORIES	FIRE SUPPRESSION SYSTEMS	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
7405 E. Alameda	Little Axe Restroom Conce	623		Concrete Block	1		56,070	5,000	
2207 Goddard Ave	Fire Station #6	4,880	1982		2		439,200	22,000	7,995
	Fire Station #7 & Training Center	4,880	2004		1	Yes	439,200	48,000	40,000
201B West Gray	Storage Building	280	2007	Metal/Wood Frame	1		25,200		
	Police/Court Building B	20,540	1982	Fire Resistant	1		2,054,000	671,000	581,350
	Court Add-on	2,400	2009	Modular	1		180,000	38,000	32,500
4323 Country Club Drive	Special Ops Facility	6,100	1985	Concrete Block	1		549,000	90,000	67,455
201A West Gray	Municipal Building A	14,979	1978	Fire Resistant	1		1,497,900	216,000	431,180
201 West Gray	Municipal Building 201	17,000	2002	Fire Resistant	1	Yes	1,700,000	800,000	174,500
201C West Gray	Municipal Building C	18,510	1983	Fire Resistant	1		1,851,000	216,000	1,745,950
	Library	50,114	1985	Fire Resistant	1		5,011,400	175,000	
101 E. Main	Sooner Theatre	8,568	1929	Joisted Mas.	1		685,440	87,923	
1 West Gray	Juvenile Services	5,140	1945		1		385,500		
444 S. Flood	Firehouse Art Gallery	7,714	1983	Frame	1		578,550		
508 N. Peters	Museum	2,794	1899	Wood Frame	1		209,550		
123 Beale	Carriage House	878	1920	Wood Frame	1		65,850		
1001 E. Robinson	Griffin Park								
	Restroom/Concession	1,200	1987	Concrete Block	1		108,000	5,000	
	Concession Stand	960	1987	Concrete Block	1		86,400	5,000	
	Concession Stand	960	1987	Concrete Block	1		86,400	5,000	
	Concession Stand	960	1987	Concrete Block	1		86,400	5,000	
	Concession Stand	960	1987	Concrete Block	1		86,400	5,000	
	Pump House	90	1987	Concrete Block	1		8,100	1,000	
	Maintenance Bldg	5,124		Sheet Metal	1		100,000	200,000	
3280 108th Ave NE	Falls-Lakeview Bathroom	100	2001	Prefab	1		20,000		
200 S. Jones	Santa Fe Railroad Depot Museum	2,066	1909	Joisted Mas.	1		185,940		
1800 blk of Creighton Court	Hall Park Maint. Shop	1,200		Concrete Block	1		108,000	50,000	
200 W. Daws	Andrews Park								
	Building	1,490	1938	Joisted Mas.	1		134,100	10,000	
	Pool Bldg	255	1992	Concrete Block	1		22,950	40,000	
	Pump House	800					72,000		
	Canopy Cover - Over Amphitheater	Approx 60'X70'	2002	Tarpaulin w/ steel	1		42,286		
444 S. Flood	Lions Park								
	Restroom/Shelter	570	1974	Concrete Block	1		51,300	2,000	
	NE Restroom	358	1977		1		32,200		
3199 36th Avenue NW	Cascade Water tower		2000	Concrete Pier/Steel	1		4,000,000		
Boyd & Wyle	Rotary Park								
	Building	1,023	1940	Frame & Brick	1		76,725	10,600	
	Restroom	192	1975	Concrete Block	1		17,280		
600 East Lindsey	Lindsey Water tower		1943	Steel	1		1,000,000		
2498 36th Ave NE	Wellhouse #1	168		Concrete Block	1		15,120	40,000	
1898 36th Ave NE	Wellhouse #2	168		Concrete Block	1		15,120	40,000	
3098 36th Ave NE	Wellhouse #3	168		Concrete Block	1		15,120	40,000	
2598 9th Ave NE	Wellhouse #4A	168		Concrete Block	1		15,120	25,000	
1398 36th Ave NE	Wellhouse #5	168		Concrete Block	1		15,120	40,000	
2498 East Robinson	Wellhouse #6	168		Concrete Block	1		15,120	40,000	
2799 36th Ave NW	Wellhouse #7	168		Concrete Block	1		15,120	25,000	
1399 East Rock Creek Road	Wellhouse #8	168		Concrete Block	1		15,120	40,000	
3498 North Highway 77	Wellhouse #11	168		Concrete Block	1		15,120	25,000	
3998 North Highway 77	Wellhouse #12	168		Concrete Block	1		15,120	25,000	
4798 North Highway 77	Wellhouse #13	168		Concrete Block	1		15,120	25,000	
4198 North Highway 77	Wellhouse #14	168		Concrete Block	1		15,120	25,000	
4599 North Highway 77	Wellhouse #15	168		Concrete Block	1		15,120	25,000	
5099 North Interstate Drive	Wellhouse #16	168		Concrete Block	1		15,120	25,000	
1/2 mi N. of Franklin Rd	Wellhouse #17	168		Concrete Block	1		15,120	25,000	
5999 North Interstate Drive	Wellhouse #18	168		Concrete Block	1		15,120	25,000	
600 East Lindsey	Wellhouse #10	168		Concrete Block	1		15,120	25,000	

PROPERTY SCHEDULE EFFECTIVE 10/1/2012

PROPERTY SCHEDULE EFFORT DATE 10/17/2012									
LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	# of STORIES	FIRE SURPRESSION SYSTEMS	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
6398 North Interstate Drive	Wellhouse #19	168		Concrete Block	1		15,120	40,000	
6798 North Interstate Drive	Wellhouse #20	168		Concrete Block	1		15,120	40,000	
900 Blk of E. Apache Dr.	Wellhouse #21	168		Concrete Block	1		15,120	25,000	
NE 12th & Robinson	Wellhouse #23	140		Concrete Block	1		12,600	25,000	
Carter & Robinson	Wellhouse #24	140		Concrete Block	1		12,600	25,000	
1/2 mi E. of NE 13th & Robinson	Wellhouse #25	140		Concrete Block	1		12,600	25,000	
3599 North Porter	Wellhouse #31	140		Concrete Block	1		12,600	25,000	
3298 12th Ave NE	Wellhouse #32	140		Concrete Block	1		12,600	40,000	
1898 E. Tecumseh Road	Wellhouse #33	140		Concrete Block	1		12,600	40,000	
3298 24th Avenue NE	Wellhouse #34	140		Concrete Block	1		12,600	40,000	
4298 24th Avenue NE	Wellhouse #35	140		Concrete Block	1		12,600	40,000	
2498 East Franklin Road	Wellhouse #36	140		Concrete Block	1		12,600	40,000	
3398 East Franklin Road	Wellhouse #37	140		Concrete Block	1		12,600	40,000	
4298 NE 36th	Wellhouse #38	140		Concrete Block	1		12,600	40,000	
3798 NE 36th	Wellhouse #39	140		Concrete Block	1		12,600	40,000	
4298 East Tecumseh Road	Wellhouse #40	140		Concrete Block	1		12,600	40,000	
5401 E. Tecumseh Road	Wellhouse #41	160		Concrete Block	1		14,400	40,000	
5897 E. Tecumseh Road	Wellhouse #42	160		Concrete Block	1		14,400	40,000	
5799 N. Floyd Cox Drive	Wellhouse #43	160		Concrete Block	1		14,400	40,000	
6000 NE Corky Drive	Wellhouse #44	160		Concrete Block	1		14,400	40,000	
6799 Day Drive	Wellhouse #45	160		Concrete Block	1		14,400	40,000	
2198 NE 72nd Ave	Wellhouse #46	160		Concrete Block	1		14,400	40,000	
7799 E Rock Creek Rd	Wellhouse #47	160		Concrete Block	1		14,400	40,000	
1399 Paso De Vaca	Wellhouse #48	160		Concrete Block	1		14,400	40,000	
1200 NE 72nd Ave	Wellhouse #49	160		Concrete Block	1		14,400	40,000	
1198 48th Ave NE	Wellhouse #51	200	2011	Concrete Block	1		14,400	40,000	
859 36th Ave NE	Wellhouse #52	200	2011	Concrete Block	1		14,400	40,000	
4698 96th Ave NE	Wellhouse #54	200	2011	Concrete Block	1		14,400	40,000	
4799 72nd Ave NE	Wellhouse #55	200	2011	Concrete Block	1		14,400	40,000	
3998 72nd Ave NE	Wellhouse #56	200	2011	Concrete Block	1		14,400	40,000	
6699 E. Tecumseh Rd	Wellhouse #57	200	2011	Concrete Block	1		14,400	40,000	
8399 E. Rock Creek Rd	Wellhouse #58	200	2011	Concrete Block	1		14,400	40,000	
4398 108th Ave NE	Wellhouse #59	200	2011	Concrete Block	1		14,400	40,000	
4303 84th Ave NE	Wellhouse #60	200	2011	Concrete Block	1		14,400	40,000	
4703 91st Ave NE	Wellhouse #61	200	2011	Concrete Block	1		14,400	40,000	
451 West Robinson	Robinson Water tower		1955	Steel	1		1,000,000		
3000 E. Robinson	Water Treatment Plant								
	Water tower		1966	Steel	1		580,125		
	Filter Bldg	11,947	1966				1,075,230	2,000,000	81,845
	Chemical Bldg	1,840		Concrete Block	2		165,600	3,000,000	
	Shop	1,183		Metal	1		106,470	100,000	
	Electrical Building	2,837	2010	Brick/Masonry	2		3,000,000		
	Diesel Fuel Tank		2010	Concrete	1			100,000	
	Mixing/Settling Basin #4			Concrete	1			425,000	
	Mixing/Settling Basin #3			Concrete	1			211,500	
	Mixing/Settling Basin #2			Concrete	1			50,000	
	Mixing/Settling Basin #1			Concrete	1			50,000	
	Recarbonation Basin 400/CY			Concrete	1			100,000	
	Recarbonation Basin			Concrete	1			100,000	
	Rate Control Vault				1			70,000	
	Storage Bldg	240			1		7,200	6,000	
	Yard Bldg	200			1		6,000	5,000	
	Rate Controller							70,000	
	1mil. Gal. Clearwell pumps						183,809	500,000	
	6.5 mil gal. clearwell							10,000	
	Underground Yard Piping								
	Outside Lights						55,000		

CITY OF NORMAN
PROPERTY SCHEDULE EFFECTIVE 10/1/2012

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	# of STORIES	FIRE SUPPRESSION SYSTEMS	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
3500 S. Jenkins	Recycle pump						20,000	80,000	
	Wastewater Treatment Plant								
	Main Control House	14,293	1987	Concrete Block	1		1,286,370	1,400,000	59,695
	North Primary/Secondary Digester	1,110	1987	Concrete Block	1		99,900	250,000	
	South Primary/Secondary Digester	1,110	1987	Concrete Block	1		99,900	250,000	
	South Primary Pump Station	693	1963	Concrete Block	1		62,370	102,561	22,600
	North Blower Bldg	3,906	2000	Concrete Block	1		351,540	373,000	
	North Primary Pump Station	300	1963	Concrete Block	1		27,000	36,000	
	Gravity Thickener Building	300	1963	Concrete Block	1		27,000	36,000	
	Westside Lift Station	2,167	2004	Concrete Block	1		195,030	934,500	
	Paint Storage Bldg	585	1957	Brick/Masonry	1		46,800		
	IPP Office/Lab Building	1,124	1963	Concrete Block	1		101,160	60,000	
	Fencing & Gates						50,000		
	Co-Generator							800,000	
	Ras/Was Pump Station							275,000	
	Blower Building	800			1		72,000	800,000	
398 Bratcher Minor Road	Compost Facility	480			1		36,000		330
Parks & Recreation	Reeves Park Shop Bldg/Office	9,600			1		864,000		10,050
415 E. Main	Fire Dept Admin	3,000			1		240,000	12,494	50,465
Westwood Pool	Equipment Maint. Building	5,000		Concrete Block	1		450,000	200,000	8,600
	Golf Club House	5,000			1		450,000	75,000	7,400
	Swimming Bath House	4,000			1		360,000	31,800	
	Control House-Auto Sprinkler	300		Wood Frame	1		27,000	7,500	
	Storage Building	500		Wood Frame	1		40,000	3,000	
	Golf Cart Storage Building	4,000		Concrete Block	1		360,000	200,000	
	New Maintenance Building	2,400		Metal	1		60,000	100,000	
	New Pump Station	375		Concrete Block	1		30,000	50,000	
	Restrooms and Shelters	200 & 700			1		10,200		
	Swimming Pool E. W. Shelters						10,200		
	Tennis Courts, Light & Fence	52,000					15,300		
	Tennis Bldg	2,700					120,000		
	Park Equipment & Shelter	3,200					288,000		
	Waterslide & Tower						10,000		
	2 Pump Houses	500					45,000		
	Chlorine Building	50					2,500		
3180 108th Ave NE	East Tower - Radio	288					150,000	10,000	500,000
1900 W. Robinson	Community Intervention Center	900	pre 1967	Wood Frame	1		67,500		
3901 36th Ave NE	Fire Station #8	10,327	2011	Brick/Masonry	1	Yes	3,000,000	150,000	5,000
1507 West Lindsey	Smalley Center	32,233	1960	Concrete Block	1		1,450,000	10,000	50,000
101 W. Gray	Gray Street Properties	10,400	1955	Concrete Block	1		990,000		
113 W. Gray	Gray Street Properties	3,700	1940	Concrete Block	1		370,000		
115 W. Gray	Gray Street Properties	5,244	1940	Concrete Block	1		490,000		
							64,757,820	21,234,378	4,311,795
								Total	90,303,993