



# Proposal of Insurance

## City Of Norman, OK and Norman Utilities Authority

P.O. Box 370  
Norman, OK 73070

**Presented:** November 19, 2019  
**Effective:** December 1, 2019

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## Gallagher

Insurance | Risk Management | Consulting

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## Service Team

Denise Engle has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Denise Engle, MBA, CPCU, AIC Insurance Broker	(405) 235-6633 (405) 639-3816	Denise_Engle@ajg.com	Insurance Broker
Lisa Davis, CISR, CIC Client Service Manager	(405) 235-6633 (405) 639-3813	Lisa_Davis@ajg.com	Client Service Manager
Amanda Navas Client Service Associate	(405) 235-6633 (405) 639-3818	Amanda_Navas@ajg.com	Client Service Associate

Arthur J. Gallagher Risk Management Services, Inc.

Main Office Phone Number: (405) 235-6633

### Service Commitment

#### Account Service

At Arthur J. Gallagher & Co., our goal is to provide you with an exceptional insurance and risk management program delivered by a world class service organization. Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible.

#### Renewals

We use a standard Renewal Timeline and start early to make sure your needs are met and we are able to offer you the most comprehensive and competitively priced insurance program. At each renewal, we will meet with you to establish a renewal game plan, determine how many markets should be approached, discuss pricing in the insurance marketplace, and identify what specific needs must be addressed. We will then approach markets that we feel will offer the best alternatives. These alternatives will be presented at renewal as an option, even if we feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, our integrity and influence in the marketplace have resulted in excellent relationships with our markets. These factors are especially important to consider as the insurance needs of your organization become more complex and require more sophisticated solutions.

#### Acquisitions

On request, we will perform an insurance due-diligence review on all products and acquisitions.

#### Phone Calls

Phone calls will be returned within one working day of receipt.

#### Certificates of Insurance

Certificates of Insurance will be issued within one working day of request.

#### Claims

Claims will be reported to the company within two working days of receipt, and acknowledgment of receipt will be sent to you. We will follow up with the carrier within ten working days after receipt of a claim. Monthly claim reports will be provided if requested.



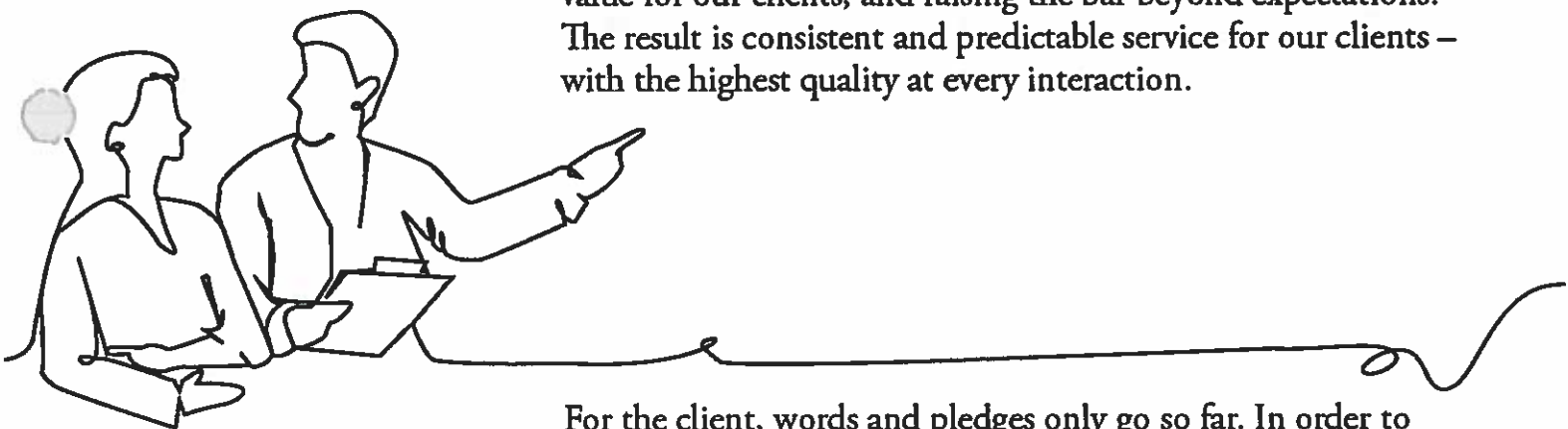


## Our Service Commitment

Our clients repeatedly tell us the most important thing that we can do as their broker is to protect their assets while providing a comprehensive and tailored insurance program with the most competitive terms. We also know that a critical component of every customer experience is receiving an accurate and timely response to their day to day business needs and challenges.

*At Arthur J. Gallagher and Co. our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class service organization.*

We're on a journey to set a new standard for service within our industry – utilizing innovative technology and tools that create value for our clients, and raising the bar beyond expectations. The result is consistent and predictable service for our clients – with the highest quality at every interaction.



For the client, words and pledges only go so far. In order to deliver on our promise, Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible:

- **Clients get what they need, when they need it** – as a result of managing our work more effectively, your needs and requests are addressed promptly and professionally at all times
- **Our service team is able to focus on you**, and the solutions needed to support your unique business needs
- **We proactively manage your renewal cycle**, delivering a predictable timeline that creates time for thorough decision-making
- **You play a role in this too** – we're asking for more information ahead, so that you receive the best outcome, every time



## Program Structure



## Named Insured

### Named Insured Schedule:

Add / Change / Delete	Named Insured	Property
	City Of Norman And Norman Utilities Authority	X
	Norman Utilities Authority	X

**Note:** Any entity not named in this proposal, may not be an insured entity. This may include affiliates, subsidiaries, LLC's, partnerships and joint ventures.

## Market Review

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

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
<b>Affiliated FM Insurance Company</b>	Property	Recommended Quote	\$265,372.00
<b>Allianz SE</b>	Property	Declined to Quote - No Market for this Type of Business	
<b>The Travelers Companies, Inc.</b>	Property	Declined to Quote - No Market for this Type of Business	
<b>CNA Insurance Companies</b>	Property	Declined to Quote - No Market for this Type of Business	
<b>Zurich Insurance Group Ltd</b>	Property	Declined to Quote - Does Not Fit Underwriting Requirement	
<b>Great American Insurance Agency, Inc.</b>	Property	Declined to Quote - Does Not Fit Underwriting Requirement	
<b>Hartford Financial Services Group</b>	Property	Declined to Quote - Does Not Fit Underwriting Requirement	
<b>Swiss Re LTD</b>	Property	Declined to Quote - Pricing not Competitive	



## Location Schedule

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
Property	1	3428 South Jenkins Avenue Norman, OK 73019
	2	405 East Constitution Street Norman, OK 73072
	3	515 East Constitution Street Norman, OK 73072
	4	1920 Alameda Street Norman, OK 73071
	5	2000 West Brooks Street Norman, OK 73069
	6	329 South Peters Avenue Norman, OK 73069
	7	1701 12th Avenue Northeast Norman, OK 73071
	8	4145 West Robinson Street Norman, OK 73072
	9	SW 24th Avenue Norman, OK 73069
	10	West End, Little River Road Norman, OK 73071
	11	121 North Peters Avenue Norman, OK 73069
	12	1301 Da Vinci Street Norman, OK 73069
	13	1472 Da Vinci Street Norman, OK 73069
	14	636 & 676 & 668 East Lindsey Street Norman, OK 73069
	15	3942 Jenkins Avenue Norman, OK 73072
	16	215 East Constitution Street Norman, OK 73072
	17	3901 Chautauqua Avenue Norman, OK 73072
	18	411 East Main Street Norman, OK 73071
	19	2211 West Boyd Street Norman, OK 73069
	20	500 East Constitution Street Norman, OK 73072
	21	1000 168th Avenue Northeast Norman, OK 73026

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
	22	7405 East Alameda Drive Norman, OK 73026
	23	2207 Goddard Avenue Norman, OK 73069
	24	201B West Gray Street Norman, OK 73069
	25	4323 Country Club Terrace Norman, OK 73072
	26	201A West Gray Street Norman, OK 73069
	27	201 West Gray Street Norman, OK 73069
	28	201C West Gray Street Norman, OK 73069
	29	101 East Main Street Norman, OK 73069
	30	444 South Flood Avenue Norman, OK 73069
	31	508 North Peters Avenue Norman, OK 73069
	32	123 Beal Street Norman, OK 73069
	33	1001 East Robinson Street Norman, OK 73071
	34	3280 108th Avenue Northeast Norman, OK 73026
	35	200 South Jones Avenue Norman, OK 73069
	36	200 West Daws Street Norman, OK 73069
	37	3199 36th Avenue Northwest Norman, OK 73072
	38	Boyd Street & Wylie Road Norman, OK 73072
	39	600 East Lindsey Street Norman, OK 73069
	40	2498 36th Ave NE Norman, OK 73026
	41	1898 36th Avenue Northeast Norman, OK 73026
	42	3098 36th Avenue Northeast Norman, OK 73026
	43	2598 9th Avenue Northeast Norman, OK 73071
	44	1398 36th Avenue Northeast

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
		Norman, OK 73026
	45	2498 East Robinson Street Norman, OK 73071
	47	1399 East Rock Creek Road Norman, OK 73071
	48	3498 North Highway 77 Norman, OK 73071
	49	3998 North Highway 77 Norman, OK 73071
	50	4798 North Highway 77 Norman, OK 73071
	51	4198 North Highway 77 Norman, OK 73071
	52	4599 North Highway 77 Norman, OK 73071
	53	5099 North Interstate Drive Norman, OK 73069
	54	1/2 mi N. of Franklin Rd Norman, OK 73026
	55	5999 North Interstate Drive Norman, OK 73069
	56	6398 North Interstate Drive Norman, OK 73072
	57	6798 North Interstate Drive Norman, OK 73072
	58	900 Blk of East Apache Street Norman, OK 73071
	59	NE 12th Avenue & Robinson Street Norman, OK 73071
	60	East Carter Street & East Robinson Street Norman, OK 73071
	61	1/2 mi E. of NE 13th & Robinson Norman, OK 73071
	62	3599 North Porter Avenue Norman, OK 73071
	63	3298 12th Avenue Northeast Norman, OK 73071
	64	1898 East Tecumseh Road Norman, OK 73071
	65	3298 24th Avenue Northeast Norman, OK 73071
	66	4298 24th Avenue Northeast Norman, OK 73071
	67	2498 East Franklin Road Norman, OK 73071

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
	68	3398 East Franklin Road Norman, OK 73071
	69	4298 36th Avenue Northeast Norman, OK 73026
	70	3798 36th Avenue Northeast Norman, OK 73026
	71	4298 East Tecumseh Road Norman, OK 73026
	72	5401 East Tecumseh Road Norman, OK 73026
	73	5897 East Tecumseh Road Norman, OK 73026
	74	5799 North Floyd Cox Drive Norman, OK 73026
	75	6000 Corky Drive Northeast Norman, OK 73026
	76	6799 Day Drive Norman, OK 73026
	77	2198 72nd Avenue Northeast Norman, OK 73026
	78	7799 East Rock Creek Road Norman, OK 73026
	79	1399 Paso de Vaca Drive Norman, OK 73026
	80	1200 72nd Avenue Northeast Norman, OK 73026
	81	451 West Robinson Street Norman, OK 73069
	82	2900, 3000 & 3001 East Robinson Street Norman, OK 73071
	83	3500 South Jenkins Avenue Norman, OK 73072
	84	398 Bratcher-Miner Road Norman, OK 73072
	85	121 East Constitution Street Norman, OK 73072
	86	415 East Main Street Norman, OK 73071
	87	2400 Westport Drive Norman, OK 73069
	88	3180 108th Avenue Northeast Norman, OK 73026
	89	1900 West Robinson Street Norman, OK 73069
	90	3901 36th Avenue Northwest

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
		Norman, OK 73072
	91	1198 48th Avenue Northeast Norman, OK 73026
	92	859 36th Avenue Northeast Norman, OK 73026
	93	4698 96th Avenue Northeast Norman, OK 73026
	94	4799 72nd Ave NE Norman, OK 73069
	95	3998 72nd Avenue Northeast Norman, OK 73026
	96	6699 East Tecumseh Road Norman, OK 73026
	97	8399 East Rock Creek Road Norman, OK 73026
	98	4398 108th Avenue Northeast Norman, OK 73026
	99	4303 84th Avenue Northeast Norman, OK 73026
	100	4703 91st Avenue Northeast Norman, OK 73026
	101	101 West Gray Street Norman, OK 73069
	102	113 West Gray Street Norman, OK 73069
	103	115 West Gray Street Norman, OK 73069
	104	2351 Goddard Avenue Norman, OK 73069
	105	1507 West Lindsey Street Norman, OK 73069
	106	1310 Da Vinci Street Norman, OK 73069
	107	1800 Block of Creighton Court Norman, OK 73071
	108	3001 East Alameda Street Norman, OK 73069
	109	1898 Legacy Park Drive Norman, OK 73069
	110	1311 Da Vinci Street Norman, OK 73069
	111	1317 Da Vinci Street Norman, OK 73069
	112	3051 Alameda Street Norman, OK 73071



LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
	113	Equipment Storage Shed, 3432 South Jenkins Avenue Norman, OK 73072
	114	Summit Lakes Lift Station, 198 36th Avenue SE Norman, OK 73072
	115	Hall Park South Lift Station, 2595 East Robinson Street Norman, OK 73071
	116	Post Oak Lift Station, 2699 East Post Oak Road Norman, OK 73068
	117	Eastridge Lift Station, 2898 Glen Oaks Drive Norman, OK 73071
	118	Hall Park North Lift Station, 2996 East Rock Creek Road Norman, OK 73071
	119	Summit Valley Lift Station, 3496 Wood Valley Road Norman, OK 73071
	120	Park Hill Lift Station, 4199 12th Avenue NE Norman, OK 73071
	121	Ashton Grove Lift Station, 4799 West Rock Creek Road Norman, OK 73072
	122	Sutton Place Lift Station, 499 Sandpiper Lane Norman, OK 73071
	123	Alameda Park Lift Station, 594 24th Avenue NE Norman, OK 73071
	124	Royal Oaks Lift Station, 598 Coalbrook Drive Norman, OK 73071
	125	Eagle Cliff Lift Station, 698 Accipiter Street Norman, OK 73072
	126	Franklin Road Lift Station, 4799 12th Avenue NW Norman, OK 73069
	127	103 West Acres Street Norman, OK 73069
	128	1800 Northcliff Avenue Norman, OK 73071

## Program Details

**Coverage:** Property

**Carrier:** Affiliated FM Insurance Company

**Policy Period:** 12/1/2019 to 12/1/2020

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

### Coinurance or Agreed Amount:

DESCRIPTION	AGREED AMOUNT	COINSURANCE %
Does not apply	Yes	N/A

### Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT	BASIS
Policy Limit -	Limit	\$199,764,292	Any One Occurrence
Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per occurrence basis.		-	
Earth Movement annual aggregate for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Earth Movement, not to exceed:	Sublimit	\$50,000,000	
Earth Movement annual aggregate as respects Data Service Provider, Errors and Omissions, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined	Sublimit	\$50,000	
Flood annual aggregate for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Flood, not to exceed:	Sublimit	\$50,000,000	
Flood annual aggregate as respects Data Service Provider, Errors and Omissions, Off- Premises Service Interruption, Unnamed Property and Supply Chain combined.	Sublimit	\$50,000	
Cyber event annual aggregate as respects Data Restoration and Owned Network Interruption combined.	Sublimit	\$50,000	
Cyber event annual aggregate for loss or damage to stock in process or finished goods manufactured by or for the Insured caused by or resulting from cyber event that impacts the processing, manufacturing, or testing of such property or while it is otherwise being worked on.	Sublimit	\$50,000	
Business Interruption Coverage - Extra Expense	Sublimit	\$100,000	

### Deductibles / Self Insured Retention

TYPE	COVERAGE	AMOUNT	ADDITIONAL INFO
Deductible	The following deductible amounts shall apply per occurrence, unless otherwise stated, for insured loss or damage under this	-	

**Deductibles / Self Insured Retention**

TYPE	COVERAGE	AMOUNT	ADDITIONAL INFO
	Policy:		
Deductible	Earthquake (per location for all coverages provided).	\$100,000	
Deductible	Flood (per occurrence for each location for all coverages provided).	\$100,000	
Deductible	Wind and/or Hail (per location for all coverages provided)	-	
Deductible	-at all location(s), Except - Per Location	\$50,000	
Deductible	-Loc.# 1,12,24,27,28,87,105,127 - Per Location	\$100,000	
Deductible	-Not to exceed - Per Occurrence	\$1,500,000	
Deductible	Boiler and Machinery:	-	
Deductible	-A. Property Damage	\$10,000	
Deductible	-B. Business Interruption Waiting Period:	24 hours	
Deductible	Communicable Disease Property Damage and Business Interruption	-	
Deductible	-Qualifying Period	48 hours	
Deductible	-Should this time be exceeded, the insured costs will be calculated beginning from the time access is limited restricted or prohibited subject to a deductible	\$10,000	
Deductible	Data Restoration	-	
Deductible	-Qualifying Period	48 hours.	
Deductible	-Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:	-	
Deductible	--Property Damage	\$10,000	
Deductible	-Business Interruption Day Equivalent Deductible	The business interruption deductible will be determined by multiplying the one hundred percent day	Equivalent (DEQ) by 2.
Deductible	Data Service Provider - Property Damage and Business Interruption	-	
Deductible	-Qualifying Period	24 hours	
Deductible	-Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:	-	
Deductible	-A. Property Damage	\$10,000	
Deductible	-B. Business Interruption Day Equivalent Deductible:	The business interruption deductible will be determined by multiplying the one hundred percent day	Equivalent (DEQ) by 2
Deductible	Off Premises Service Interruption Property Damage and Business Interruption	-	
Deductible	-Qualifying Period	24 hours	

**Deductibles / Self Insured Retention**

TYPE	COVERAGE	AMOUNT	ADDITIONAL INFO
Deductible	-Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to the deductible(s) that would have applied to the cause of the interruption of services	but not less than \$10,000	
Deductible	Owned Network Interruption	-	
Deductible	-Qualifying Period	48 hours	
Deductible	-Should this time be exceeded, the insured loss will be calculated beginning from the time of loss subject to a Business Interruption Day Equivalent Deductible	The business interruption deductible will be determined by multiplying the one hundred percent day	equivalent (DEQ) by 2.
Deductible	All Other Losses	\$10,000	

**Additional Coverage:**

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per occurrence basis.		-	
Accounts Receivable	Sublimit	\$1,000,000	
Arson or Theft Reward	Sublimit	\$100,000	
Brand Protection		Policy Limit	
Change of Temperature	Sublimit	\$100,000	
Communicable Disease - Property Damage annual aggregate	Sublimit	\$100,000	
Data Restoration annual aggregate	Sublimit	\$500,000	
Data Service Provider - Property Damage annual aggregate	Sublimit	\$50,000	
Debris Removal		Policy Limit	
Decontamination Costs		Policy Limit	
Deferred Payment	Sublimit	\$100,000	
Demolition and Increased Cost of Construction		Policy Limit	
Errors and Omissions	Sublimit	\$1,000,000	
Expediting Expenses	Sublimit	\$250,000	
Fine Arts not to exceed \$10,000 per item for irreplaceable Fine Arts	Sublimit	\$250,000	
Green Coverage not to exceed 25% of the amount of the property damage loss	Sublimit	\$50,000	
Land and Water Clean Up Expense annual aggregate	Sublimit	\$50,000	
Locks and Keys	Sublimit	\$100,000	
Money and Securities	Sublimit	\$100,000	
Newly Acquired Property	Sublimit	\$2,500,000	
Professional Fees	Sublimit	\$100,000	
Property Removed from a Location		Policy Limit	



**Additional Coverage:**

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Protection and Preservation of Property - Property Damage not to exceed \$250,000 for security costs		Policy Limit	
Tax Treatment	Sublimit	\$100,000	
Tenants Legal Liability	Sublimit	\$100,000	
Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement		-	
-A. United States Certified Act of Terrorism coverage	Sublimit	\$100,000	
-B. Terrorism Coverage for Locations Outside of the United States annual aggregate not to exceed \$100,000 annual aggregate for Property Removed from a Location, Unnamed Property and Flood	Sublimit	\$100,000	
Transit not to exceed \$250,000 for Business Interruption	Sublimit	\$500,000	
Unnamed Property	Sublimit	\$1,000,000	
Valuable Papers and Records not to exceed \$10,000 per item for irreplaceable Valuable Papers and Records	Sublimit	\$500,000	
Business Interruption Coverage Extensions		-	
Attraction Property	Sublimit	\$100,000	
Civil or Military Authority		30 Days	
Communicable Disease - Business Interruption annual aggregate for a 12 Month Period of Liability	Sublimit	\$100,000	
Contractual Penalties	Sublimit	\$100,000	
Crisis Management not to exceed 30 Days	Sublimit	\$100,000	
Data Service Provider - Business Interruption annual aggregate	Sublimit	\$50,000	
Extended Period of Liability		90 Days	
Ingress/Egress	Sublimit	\$500,000	
Leasehold Interest	Sublimit	\$250,000	
Logistics Extra Cost	Sublimit	\$100,000	
Owned Network Interruption annual aggregate		Included in Cyber Event Limit	
Protection and Preservation of Property - Business Interruption		Policy Limit	
Research and Development	Sublimit	\$250,000	
Soft Costs	Sublimit	\$100,000	
Supply Chain	Sublimit	\$500,000	
Combined Off-Premises Service Interruption Limit (OPSI) - Property Damage and Off-Premises Service Interruption	Sublimit	\$500,000	One Occurrence



**Valuations:**

DESCRIPTION	LIMITATIONS
Replacement Cost	
Actual Cash Value (ACV)	
Manufacturer's Selling Price	
Reporting Form	
Market Value For Stocks	
Actual Loss Sustained in Business Interruption	

**Perils Covered:**

TYPE	DESCRIPTION
Special Form Perils	All Risks of Physical Loss or Damage

**Endorsements include, but are not limited to:**

DESCRIPTION
Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement
Combined Off-Premises Service Interruption Limit (OPSI) - PRO 614 (1/17)
Transmission and Distribution Systems Exclusion - PRO 132 (1/19)
Declarations Page - PRO DEC 4100 (04/15)
Declarations - PRO S-1 4100 (01/17)
All Risk Coverage - PRO AR 4100 (01/17)
Cyber Event Endorsement - PRO CYBER EVENT 4100 (06/19)
Supplemental United States Certified Act of Terrorism Endorsement - 7312 (1/15)
Oklahoma Amendatory Endorsement - AFM 6242 (04/15)

**Exclusions include, but are not limited to:**

DESCRIPTION
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure
Specific Flood Exclusion - PRO 128 (1/17) - Does not apply Loc.# 10,15,30,82,85

**Other Significant Terms and Conditions/Restrictions:**

DESCRIPTION
Policy Territory: Coverage Provided by This Policy is Limited to Property While Located Within the United States of America Except as Follows: Cyber Coverage Territory: Coverage provided in Data Restoration; Data Service Provider Property Damage and Business Interruption and Owned Network Interruption is limited to anywhere in the world except Cuba, Iran, North Korea, Sudan, Syria or Crimea Region of Ukraine

**Other Significant Terms and Conditions/Restrictions:****DESCRIPTION**

If the option to purchase coverage for the United States Certified Act of Terrorism is elected, the Additional Coverages Sub-Limit for Terrorism Coverage part A. will be amended to A. \$199,764,292

Engineering Fees: Now included in the annual premium

<b>Premium</b>	<b>\$265,372.00</b>
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<b>ESTIMATED PROGRAM COST</b>	<b>\$265,372.00</b>
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<b>TRIA/TRIPRA PREMIUM</b> (+ Additional Surcharges, Taxes and Fees as applicable)	<b>INCLUDED</b>
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See attached Statement of Values

## Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Property	Premium		\$182,564.00	Affiliated FM Insurance Company (Factory Mutual Insurance Company)	\$257,642.00
	Estimated Cost		\$182,564.00		\$257,642.00
	Annualized Cost		-		N/A
	TRIA Premium		Rejected		\$7,730.00
Total Estimated Program Cost			*\$182,564.00		\$265,372.00

\*Expiring premium includes pro-rated partial year premium for the new library

Quote from Affiliated FM Insurance Company (Factory Mutual Insurance Company) is valid until 12/1/2019

Gallagher is responsible for the placement of the following lines of coverage:

Property

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.

A small, light gray circular icon with a textured, stone-like appearance.

## Premium Financing

**Arthur J. Gallagher is pleased to offer Premium Financing for our clients.**

### **What is Premium Financing?**

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

### **Why Premium Financing May be Good for Your Business?**

- May improve capital and cash flow management by spreading out premium payments over the policy period.
- Allows for consolidation of multiple policies into one premium finance agreement with a single monthly or quarterly payment.
- Provides automated ACH options and flexible payment terms.

### **Want to Learn More?**

If you are interested in learning more or obtaining a quote, contact your Client Service Manager.

## Payment Plans

CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
<b>Affiliated FM Insurance Company (Factory Mutual Insurance Company)</b>	Property	Annual	Agency Bill





## Coinsurance Illustration


**Coinsurance Formula:**
$$\text{Insurance Carried} \div \text{Insurance Required} \times \text{Loss} - \text{Deductible} = \text{Settlement}$$
**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)  
\$800,000  
(Insurance Required)

$$\times \$200,000 \text{ (Loss)} - \$500 \text{ (Deductible)} = \$99,500 \text{ Settlement}$$


**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.

## Carrier Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY *	ADMITTED/NON-ADMITTED **
<b>Affiliated FM Insurance Company</b>	A+ XV	Admitted

\*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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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. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the A.M. Best website at <http://www.ambest.com/ratings>.

\*\*If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

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.

## Proposal Disclosures



## 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

**IMPORTANT:** The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

### Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that 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, 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. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in 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 some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any 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 contact Gallagher via e-mail at [Compensation\\_Complaints@ajg.com](mailto:Compensation_Complaints@ajg.com) or by regular mail at:

Chief Compliance Officer  
Gallagher Global Brokerage  
Arthur J. Gallagher & Co.  
2850 Golf Rd.  
Rolling Meadows, IL 60008

### 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 amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments 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. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

The TRIPRA program increases the amount needed in total losses by \$20 million each calendar year before the TRIPRA program responds from the 2015 trigger of \$100 million to \$200 million by the year 2020.

TRIPRA is set to expire on December 31, 2020. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2020. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

**Property Estimator Disclaimer**

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.





## Client Signature Requirements



## Coverages for Consideration

### Overview

- A proposal for any of the coverages can be provided.
- The recommendations and considerations summarized in this section are not intended to identify all exposures.
- Since Gallagher does not handle your complete insurance program, these recommendations only reflect items within our scope of responsibility.

### Other Coverage Considerations

- Cyber Liability
- Flood

## Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 11/19/2019, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	COVERAGE/CARRIER
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Property
	Affiliated FM Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

Producer/ Insured Coverage Amendments and Notes:

### Exposures and Values

We confirm the payroll, values, schedules, and other data contained in the proposal, and submitted to the underwriters, are compiled from our records and we acknowledge it is our responsibility to see that they are maintained accurately. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies.

### Provide Quotations or Additional Information on the Following Coverage Considerations:

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By rejecting a quotation for this valuable coverage, you understand that there will be no coverage and agree to hold Gallagher harmless in the event of a loss.

#### Other Coverages to Consider

- ☐ Yes ☐ No - Cyber Liability  
☐ Yes ☐ No - Flood

#### Other Services to Consider

- ☐ Yes ☐ No - CORE360™ Loss Control Portal  
☐ Yes ☐ No - eRiskHub

Gallagher's liability to Client arising from any acts or omissions of Gallagher shall not exceed \$20 million in the aggregate. Gallagher shall only be liable for actual damages incurred by Client, and shall not be liable for any indirect, consequential or punitive damages or attorneys' fees. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with this Agreement or any Services provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

I have read, understand and agree that the above-information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.

By:

\_\_\_\_\_  
Print Name (Specify Title)

\_\_\_\_\_  
Company

\_\_\_\_\_  
Signature

Date:

\_\_\_\_\_



## Statement of Values (SOV)

(Refer to attached statement of values)





**CITY OF NORMAN  
PROPERTY INVENTORY - FISCAL YEAR 2020**

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
3428 S. Jenkins	Animal Control (New Facility)	14,000	2015	Concrete Block	2,250,000	20,000	38,700
	Animal Control (Old Facility)	2,654	1973	Concrete Block	238,860		
405 E. Constitution	Reaves Garden Center	2,302	1975	Brick/Masonry	207,180	10,000	-
West Softball	Concession Stand	1,150	2008	Concrete Block	103,500	10,000	
Reaves Park	Restroom	462	1978		41,580		
East Softball	Concession/Maint/Restroom	1,153	1977		103,770	10,000	
West Softball	Maintenance Shed	416	1982	Concrete Block	37,440		
Next to Batting Cage	Maintenance Bldg West	400	2008		6,000		
Batting Cage	Indoor Facility	520	2008	Sheet Metal	50,000		
	Middle Softball Bldg	1,027	2015	Concrete Block	175,000	10,000	
515 E. Constitution	Concession/Restroom (Baseball)	2,450	1977		162,000		
1920 Alameda	Irving Recreation Center	12,750	1975	Concrete Block	1,147,500	16,000	3,650
2000 W. Brooks	Whittier Recreation Center	12,750	1928	Concrete Block	1,147,500	16,000	3,650
329 S. Peters	Senior Citizens Center	12,860	1977	Joisted Mas.	1,028,800	25,000	5,525
1701 12th Ave NE	12th Ave Recreation Center	15,958	1972	Pre Cast Concrete	1,436,220	15,000	3,725
4145 West Robinson	Fire Station #4	4,880	1978	Brick/Masonry	390,400	35,000	5,745
	Brookhaven Water Tower		1977	Steel	3,000,000		
SW 24th Ave	24th Ave Booster Station	240			21,600	12,000	
West End Little River Rd	Lift Station "D"				504,500	3,477,570	
121 N. Peters	Bldg Maint.	10,000		Brick/Masonry	800,000	100,000	2,725
1301 DaVinci	Fleet/Line Maint.	28,652	1950	Steel Frame	7,200,000	700,000	56,900
	Fleet Sub Building - Small Brick	400		Brick/Masonry	32,000		
	Fleet Sub Building - Small Metal	820		Sheet Metal	73,800		
1311 DaVinci	Traffic	7,000		Brick/Masonry	558,400	230,000	20,000
Thermo Barn	Traffic Storage #1	700		Sheet Metal	61,200	10,000	
Bucket Truck Barn	Traffic Storage #2	700		Sheet Metal	61,200	150,000	
Center Barn	Traffic Storage #3	1,000		Sheet Metal	94,500	18,000	
Line Maint.	Traffic Storage #4	2,400		Sheet Metal	218,160	200,000	
Wire/Barricade Barn	Traffic Storage #5	1,200		Sheet Metal	108,000	30,000	
Line Maint.	Traffic Storage #6	1,200		Sheet Metal	50,000	150,000	
1317 DaVinci	Sanitation	3,040		Brick/Masonry	243,200	12,000	15,000
	Sanitation Storage Sheds		1980	Wood Temp	3,000		
1310 DaVinci	Sewer Line Maint Storage Bldg	1,600	2012	Sheet Metal	75,000	150,000	
2351 Goddard	CNG Facility		2012	Sheet Metal	150,000	2,400,000	10,000
1472 DaVinci	Fire Training Tower	4,807	2007	Steel Frame	432,630	100,000	
668 E. Lindsey	Lindsey Street Yard - Office	6,660		Steel Frame	599,400	75,000	123,055
	Storage - Salt Barn	6,384		Sheet Metal	127,680		
	Back Building	7,540		Sheet Metal	678,600	5,500	9,300
	Chemical Bldg	960		Concrete Block	86,400		
676 E. Lindsey	Lindsey Water Tower		1943		50,957		
636 E. Lindsey	Radio Monopole Hut	200	2011	Concrete Block	50,000	50,000	1,000,000
	Radio Monopole		2011		150,000		
3942 Jenkins Ave	Firing Range						
	Main building office - Classroom A	2,900			300,000	75,000	130,185
	Range Tower	864		Wood Frame	64,800		
	Multi Use Storage/Traing/Maint.	5,000		Sheet Metal	450,000		
	Classroom B Offices + Exp	2,000		Sheet Metal	220,000		
	Storage Shed	500		Sheet Metal	50,000		
215 E. Constitution	Park Maint.						
	Office Bldg (North Bldg)	3,237	1950	Sheet Metal	291,330	3,000	4,800
	Shop (South Bldg)	9,600			864,000	16,000	
3901 Chataqua	Transfer Station			Steel Frame	258,688	1,000	4,400
411 E. Main	Fire Station #1	9,665	1963	Concrete Block	869,850	110,000	31,235
2211 W. Boyd	Fire Station #2	8,620	1970	Concrete Block	775,800	67,000	3,495
	Boyd Street Water Tower		1955	Steel	1,030,000		
500 E. Constitution	Fire Station #3 (New)	8,736	2007	Concrete Block	786,240	50,000	7,715
1000 NE 168th Ave	Fire Station #5 and Little Axe Center						4,075
	Little Axe Fire Station /C	4,764	1977	Precast Concrete	428,760	21,000	-
	Little Axe Concession Stand	1,027	2014	Concrete Block	80,000	5,000	

**CITY OF TULSA  
PROPERTY TAX SCHEDULE 2020**

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
7405 E. Alameda	Fire Station #6	4,880	1982		439,200	22,000	7,995
2207 Goddard Ave	Fire Station #7 & Training Center	4,880	2004		439,200	48,000	40,000
201B West Gray	Police/Court Building B	20,540	1982	Fire Resistant	2,054,000	671,000	581,350
	Court Add-on	2,400	2009	Modular	180,000	38,000	32,500
	Storage Shed	192		Metal	2,500		
4323 Country Club Drive	Special Ops Facility	6,100	1985	Concrete Block	549,000	90,000	67,455
201A West Gray	Municipal Building A	14,979	1978	Fire Resistant	1,497,900	216,000	431,180
201 West Gray	Municipal Building 201	17,000	2002	Fire Resistant	1,700,000	800,000	174,500
201C West Gray	Municipal Building C	18,510	1983	Fire Resistant	1,851,000	216,000	2,000,000
	Library	50,114	1985	Fire Resistant	5,011,400	175,000	
101 E. Main	Sooner Theatre	8,568	1929	Joisted Mas.	685,440	87,923	
444 S. Flood	Firehouse Art Gallery	7,714	1983	Frame	578,550		
508 N. Peters	Museum	2,794	1899	Wood Frame	209,550		
123 Beale	Carriage House	878	1920	Wood Frame	65,850		
1001 E. Robinson	Griffin Park						
Silo	Restroom/Concession	1,200	1987	Concrete Block	108,000	5,000	
Baseball	Concession Stand	960	1987	Concrete Block	86,400	5,000	
Baseball	Concession Stand	960	1987	Concrete Block	86,400	5,000	
Baseball	Concession Stand	960	1987	Concrete Block	86,400	5,000	
Dog Park	Concession Stand	960	1987	Concrete Block	86,400	5,000	
Old/No New Pump	Pump House	90	1987	Concrete Block	8,100	1,000	
	Maintenance Bldg	5,124		Sheet Metal	100,000	200,000	
3280 108th Ave NE	Falls-Lakeview Bathroom	100	2001	Prefab	20,000		
200 S. Jones	Santa Fe Railroad Depot Museum	2,066	1909	Joisted Mas.	185,940		
1800 blk of Creighton Court	Hall Park Maint. Shop	1,200		Concrete Block	108,000	50,000	
200 W. Daws	Andrews Park						
	Building	1,490	1938	Joisted Mas.	134,100	10,000	
	Pool Bldg	255	1992	Concrete Block	22,950	40,000	
	Pump House	800			74,160		
	Canopy Cover - Over Amphitheater	Approx 60'X70'	2002	Tarpaulin w/ steel	42,286		
	Pavilion Structure	1,120	2014	Rock w/ wood	146,000		
444 S. Flood	Lions Park						
	Restroom/Shelter	570	1974	Concrete Block	51,300	2,000	
1800 Northcliff Ave	NE Lions Restroom		2019	Concrete Block w/ Metal Roof	147,000	2,000	
3199 36th Avenue NW	Cascade Water tower		2000	Concrete Pier/Steel Tank	4,120,000		
Boyd & Wyle	Rotary Park						
	Building	1,023	1940	Frame & Brick	76,725	10,600	
	Restroom	192	1975	Concrete Block	17,280		
	Pavilion Structure	1,120	2013	Rock w/ wood	146,000		
600 East Lindsey	Lindsey Water tower		1943	Steel	1,030,000		
2498 36th Ave NE	Wellhouse #1	168		Concrete Block	143,000	40,000	
1898 36th Ave NE	Wellhouse #2	168		Concrete Block	143,000	40,000	
3098 36th Ave NE	Wellhouse #3	168		Concrete Block	143,000	40,000	
2598 9th Ave NE	Wellhouse #4A	168		Concrete Block	128,000	25,000	
1398 36th Ave NE	Wellhouse #5	168		Concrete Block	143,000	40,000	
2498 East Robinson	Wellhouse #6	168		Concrete Block	143,000	40,000	
1399 East Rock Creek Road	Wellhouse #8	168		Concrete Block	143,000	40,000	
3498 North Highway 77	Wellhouse #11	168		Concrete Block	128,000	25,000	
3998 North Highway 77	Wellhouse #12	168		Concrete Block	128,000	25,000	
4798 North Highway 77	Wellhouse #13	168		Concrete Block	128,000	25,000	
4198 North Highway 77	Wellhouse #14	168		Concrete Block	128,000	25,000	
4599 North Highway 77	Wellhouse #15	168		Concrete Block	128,000	25,000	
5099 North Interstate Drive	Wellhouse #16	168		Concrete Block	128,000	25,000	
1/2 mi N. of Franklin Rd	Wellhouse #17	168		Concrete Block	128,000	25,000	
5999 North Interstate Drive	Wellhouse #18	168		Concrete Block	128,000	25,000	
600 East Lindsey	Wellhouse #10	168		Concrete Block	128,000	25,000	
6398 North Interstate Drive	Wellhouse #19	168		Concrete Block	143,000	40,000	
6798 North Interstate Drive	Wellhouse #20	168		Concrete Block	143,000	40,000	
900 Blk of E. Apache Dr.	Wellhouse #21	168		Concrete Block	128,000	25,000	

**CITY OF OKMAN  
PROPERTY TAX SCHEDULE 2020**

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
NE 12th & Robinson	Wellhouse #23	140		Concrete Block	128,000	25,000	
Carter & Robinson	Wellhouse #24	140		Concrete Block	128,000	25,000	
1/2 mi E. of NE 13th & Robinson	Wellhouse #25	140		Concrete Block	128,000	25,000	
3599 North Porter	Wellhouse #31	140		Concrete Block	143,000	40,000	
3298 12th Ave NE	Wellhouse #32	140		Concrete Block	143,000	40,000	
1898 E. Tecumseh Road	Wellhouse #33	140		Concrete Block	143,000	40,000	
3298 24th Avenue NE	Wellhouse #34	140		Concrete Block	143,000	40,000	
4298 24th Avenue NE	Wellhouse #35	140		Concrete Block	143,000	40,000	
2498 East Franklin Road	Wellhouse #36	140		Concrete Block	143,000	40,000	
3398 East Franklin Road	Wellhouse #37	140		Concrete Block	143,000	40,000	
4298 NE 36th	Wellhouse #38	140		Concrete Block	143,000	40,000	
3798 NE 36th	Wellhouse #39	140		Concrete Block	143,000	40,000	
4298 East Tecumseh Road	Wellhouse #40	140		Concrete Block	143,000	40,000	
5401 E. Tecumseh Road	Wellhouse #41	160		Concrete Block	143,000	40,000	
5897 E. Tecumseh Road	Wellhouse #42	160		Concrete Block	143,000	40,000	
5799 N. Floyd Cox Drive	Wellhouse #43	160		Concrete Block	143,000	40,000	
6000 NE Corky Drive	Wellhouse #44	160		Concrete Block	143,000	40,000	
6799 Day Drive	Wellhouse #45	160		Concrete Block	143,000	40,000	
2198 NE 72nd Ave	Wellhouse #46	160		Concrete Block	143,000	40,000	
7799 E Rock Creek Rd	Wellhouse #47	160		Concrete Block	143,000	40,000	
1399 Paso De Vaca	Wellhouse #48	160		Concrete Block	143,000	40,000	
1200 NE 72nd Ave	Wellhouse #49	160		Concrete Block	143,000	40,000	
1198 48th Ave NE	Wellhouse #51	200	2011	Concrete Block	143,000	40,000	
859 36th Ave NE	Wellhouse #52	200	2011	Concrete Block	143,000	40,000	
4698 96th Ave NE	Wellhouse #54	200	2011	Concrete Block	143,000	40,000	
4799 72nd Ave NE	Wellhouse #55	200	2011	Concrete Block	143,000	40,000	
3998 72nd Ave NE	Wellhouse #56	200	2011	Concrete Block	143,000	40,000	
6699 E. Tecumseh Rd	Wellhouse #57	200	2011	Concrete Block	143,000	40,000	
8399 E. Rock Creek Rd	Wellhouse #58	200	2011	Concrete Block	143,000	40,000	
4398 108th Ave NE	Wellhouse #59	200	2011	Concrete Block	143,000	40,000	
4303 84th Ave NE	Wellhouse #60	200	2011	Concrete Block	143,000	40,000	
4703 91st Ave NE	Wellhouse #61	200	2011	Concrete Block	143,000	40,000	
451 West Robinson	Robinson Water tower		1955	Steel	1,000,000		
2900 East Robinson	HPP Water Tower		2016	Composite (Concrete/Steel)	2,676,350	50,000	
3000 E. Robinson	Water Treatment Plant						
	Water tower		1966	Steel	1,545,000		
	Filter Bldg	11,947	1966		9,150,000	4,000,000	149,000
	Chemical Bldg	1,840		Concrete Block	6,090,000	3,000,000	
	Electrical Building	2,837	2010	Brick/Masonry	6,090,000	3,000,000	
	Diesel Fuel Tank		2010	Concrete		100,000	
	Mixing/Settling Basin #4			Concrete		500,000	
	Mixing/Settling Basin #3			Concrete		500,000	
	Mixing/Settling Basin #2			Concrete		250,000	
	Mixing/Settling Basin #1			Concrete		250,000	
	Recarbonation Basin 400/CY			Concrete		100,000	
	Recarbonation Basin			Concrete		100,000	
	Rate Control Vault					70,000	
	Rate Controller					1,500,000	
	1mil. Gal. Clearwell pumps					3,100,000	
	6.5 mil gal. clearwell					103,000	
	Underground Yard Piping					100,600	
	Recycle pump				20,000	103,000	
3001 E. Robinson	Radio Tower and Hut	200	2011	Concrete Block	100,000		5,000
3500 S. Jenkins	Wastewater Treatment Plant						
	Main Control Building	14,293	1987	Concrete Block	1,286,370	4,260,900	100,000
	Main Control Building Additions (dewatering centrifuges)		2017			1,555,000	
	Headworks Shed for Electrical and Controls		2017			415,000	
	Headworks Odor Control Equipment		2017			550,000	
	Headworks Screens, Conveyors, Washers		2017			513,000	

**CITY OF BERMAN  
PROPERTY TAX SCHEDULE 2020**

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
	Main Control Building Odor Control Equipment		2017			459,000	
	Westside Lift Station Odor Control Equipment		2017			413,000	
	UV/Post Aeration Building	1,230	2016	Concrete Block	184,500	413,500	
	RAS/WAS Pump Station (above grade)	2,240	2017	Concrete Block	336,000	350,000	
	Blower Building New Turbo Blowers and Controls		2017			809,000	
	Blended Sludge Pump Station	440	2015	Concrete Block	66,000	223,000	
	Generators (5)		2017			1,245,000	
	North Primary/Secondary Digester	1,110	1987	Concrete Block	99,900	1,645,600	
	South Primary/Secondary Digester	1,110	1987	Concrete Block	99,900	1,504,299	
	South Primary Pump Station	693	1963	Concrete Block	62,370	102,561	22,600
	North Blower Bldg	3,906	2000	Concrete Block	351,540	373,000	
	North Primary Pump Station	300	1963	Concrete Block	27,000	36,000	
	Gravity Thickener Building	300	1963	Concrete Block	27,000	36,000	
	Westside Lift Station	2,167	2004	Concrete Block	195,030	934,500	
	Paint Storage Bldg	585	1957	Brick/Masonry	46,800		
	IPP Office/Lab Building	1,124	1963	Concrete Block	101,160	60,000	13,000
	Fencing & Gates				130,000		
	Blower Building	3,800			72,000	1,815,000	
	Environmental Sys Storage Shed		2018		3,100		
398 Bratcher Minor Road	Compost Facility	480			36,000	300	330
	Storage Shed	250			25,000		
	Equipment Storage Shed	800			3,000		
3432 S. Jenkins	Reaves Park Shop Bldg/Office	9,600			864,000		10,050
Parks & Recreation	Fire Dept Admin	3,000			240,000	12,494	50,465
415 E. Main	Bathhouse/Admin Building	4,691	2018	Concrete Block w/ Metal Roof	2,000,000	30,000	130,000
2420 Westport Dr. - Westwood Pool	Filter Bldg	3,468	2018	Concrete Block w/ Metal Roof	750,000	1,150,000	-
	2 Larger Water Slides		2018		340,000		
	Family Water Slide		2018		63,000		
	Small Water Slide		2018		64,000		
	Wet Deck Play Feature		2018		220,000		
	Golf Club House	5,000			450,000	75,000	25,000
	Control House-Auto Sprinkler	300		Wood Frame	27,000	7,500	
	Storage Building	500		Wood Frame	40,000	3,000	
	Golf Cart Storage Building	4,000		Concrete Block	360,000	200,000	
	New Maintenance Building	2,400		Metal	60,000	100,000	
	New Pump Station	375		Concrete Block	30,000	50,000	
	Restrooms and Shelters	200 & 700			10,200		
	Tennis Courts, Light & Fence	52,000			15,300		
	Tennis Bldg	2,700			120,000		
	Indoor Tennis Facility	15,122	2019	Tensile Fabric on Steel Frame	1,801,277	10,000	
	Park Equipment & Shelter	3,200			288,000		
3180 108th Ave NE	East Tower - Radio Tower & Hut	200	2009		250,000		350,000
1900 W. Robinson	Community Intervention Center	900	pre 1967	Wood Frame	67,500		
3901 36th Ave NE	Fire Station #8	10,327	2011	Brick/Masonry	3,000,000	150,000	20,000
3001 E. Alameda	Fire Station #9	15,149	2012	Brick/Masonry	4,887,867	150,000	30,000
3051 Alameda	East Library	11,280	2018	Cor-ten Steel & Glass/TPO Roof	3,750,000	440,000	
1507 West Lindsey	Smalley Center	32,233	1960	Concrete Block	1,450,000	10,000	200,000
101 W. Gray	Gray Street Properties	10,400	1955	Concrete Block	990,000		7,500
113 W. Gray	Gray Street Properties	3,700	1940	Concrete Block	370,000		
115 W. Gray	Gray Street Properties	5,244	1940	Concrete Block	490,000		
1898 Legacy Park Dr.	Legacy Park Bathroom	1,161	2015	Concrete Block	198,000		
4799 West Rock Creek Road	Ashton Grove Lift Station			No climb fence around station	100,000		
594 24th Avenue N.E.	Alameda Park Lift Station			No climb fence around station	70,000		
698 Accipiter Street	Eagle Cliff Lift Station			No climb fence around station	70,000		
2898 Glen Oaks Drive	Eastridge Lift Station			No climb fence around station	70,000		
2996 East Rock Creek Road	Hall Park North Lift Station			No climb fence around station	120,000		
2595 East Robinson Street	Hall Park South Lift Station			No climb fence around station	120,000		
4199 12th Avenue N.E.	Park Hill Lift Station			No climb fence around station	150,000		
598 Coalbrook Drive	Royal Oaks Lift Station			No climb fence around station	120,000		

**CITY OF SMAN  
PROPERTY : DULE 2020**

LOCATION	OCCUPANCY	SQ. FOOTAGE	Year Built	CONSTRUCTION	BUILDING VALUE	CONTENTS VALUE	COMPUTER & Phone
198 36th Avenue S.E	Summit Lakes Lift Station			No climb fence around station	90,000		
3496 Wood Valley Road	Summit Valley Lift Station			No climb fence around station	100,000		
499 Sandpiper Lane	Sutton Place Lift Station			No climb fence around station	90,000		
4799 12th Avenue N.W.	Franklin Road Lift Station			No climb fence around station	90,000		
2699 East Post Oak Road	Post Oak Lift Station			No climb fence around station	150,000		
103 W. Acres Street	Central Library	80,000	2019	Brick/Steel/Glass/Concrets	27,000,000	2,800,000	69,000
					141,015,640	52,647,847	6,000,805
						<b>Total</b>	<b>199,664,292</b>





## Appendix



## Bindable Quotations & Compensation Disclosure Schedule

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

COVERAGE(S)	CARRIER NAME(S)	WHOLESALER, MGA, OR INTERMEDIARY NAME <sup>1</sup>	EST. ANNUAL PREMIUM <sup>2</sup>	COMM.% OR FEE <sup>3</sup>	GALLAGHER U.S. OWNED WHOLESALER, MGA, OR INTERMEDIARY %
Property	Affiliated FM Insurance Company (Factory Mutual Insurance Company)	N/A	\$265,372.00	18 %	

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.

## Claims Reporting By Policy

### Direct Reporting

Immediately report all claims for the following lines of coverage to South Central Claims.

- Property
  - Affiliated FM Insurance Company
  - E-mail: [scclaims@ajg.com](mailto:scclaims@ajg.com)

# CORE360™

## Loss Control Portal



Insurance | Risk Management | Consulting



## Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention and minimizing your total cost of risk now and in the future.

Gallagher's CORE360™ Loss Control Portal is our proprietary Learning Management System (LMS) that supports your safety program, provides real time access to your loss control plans and keeps employees up to date with the latest safety standards.

### Key benefits of CORE360™ Loss Control Portal:

- **Access** up to 10 modules of your choice from a library of over 100 training and safety shorts. In addition, monthly bulletins are available covering topics such as General and Environmental Safety, Human Resources, and Health and Wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard** and train an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

### Most Popular Training Modules:

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Please visit  
[ajg.com/LossControlPortal](http://ajg.com/LossControlPortal) to learn more.

Gallagher CORE360™ is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of





Gallagher

| eRiskHub®



To access the Gallagher | eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is 447597.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

## The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293)

## Cyber Liability

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# eRiskHub® Overview and Login Information

The evolution of the cyber risk landscape has brought with it broad, sweeping regulations to address cybersecurity exposures. This digital transformation also presents new risks, including financial losses, for every industry. Gallagher's Cyber Practice delivers expertise alongside cyber risk management and insurance placement services, as well as a better way to construct risk management solutions. CORE360™ — our comprehensive approach of evaluating our client's risk management program — leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of their total cost of risk. First, we consult with you to understand all of your actual and potential costs, then find the best options to reallocate these costs based on strategic actionable insights empowering you to know, control and minimize your total costs increasing profitability.

Additionally, our data-driven CORE360™ approach allows us to implement programs for your business that will increase safety, minimize losses, mitigate claims and proactively analyze your cyber risk posture.

### Key Features of the Gallagher | eRiskHub®

- **Gallagher Cyber Risk Due Diligence** — A six-step process designed to walk clients through a simple, thought-provoking framework to encourage organizational communication, establish clear direction and highlight priorities to better understand your cyber risk profile.
- **Risk Manager Tools** — A collection of tools with many different purposes such as researching known breach events, calculating your potential cost of a breach event and downloading free sample policies your organization can use as templates.
- **News Center** — Keeps you up to date on what is going on in the world of cyber risk through handpicked articles, feeds and blogs.
- **Learning Center** — An extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics. (Looking for something specific? Try the search box at the top right of the page to search the entire Gallagher | eRiskHub®).
- **Security & Privacy Training** — An overview of best practices for creating an effective security training program for employees.
- **Strategic Third-Party Relationships and Partner Resources** — Information on third-party vendors that can assist your organization with improving your overall cyber risk.

As cyber risk evolves, so does our commitment to thought leadership. Our global cyber teams focus exclusively on cyber risk, and uniquely position Gallagher to share our knowledge, expertise and experience for the benefit of our clients.

If you have any questions about the Gallagher | eRiskHub®, please reach out to your broker.

ajg.com

## Appended Documents





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**INSURANCE PROPOSAL for City of Norman and Norman Utilities Authority**

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To: Denise Engle

From: Emily Coakwell

At: Arthur J. Gallagher &amp; Co. (Oklahoma)

Date: 29 Oct 2019

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**A. POLICY TERM:**

01-December-2019 to 01-December-2020

**B. NAMED INSURED:**

City of Norman and Norman Utilities Authority

**C. POLICY LIMIT:**

This Company's total limit of liability, including any insured Business Interruption loss, will not exceed the Policy Limit of \$199,764,292 as a result of any one occurrence subject to the respective sub-limits of liability shown elsewhere in this Policy.

**D. POLICY TERRITORY:**

Coverage provided by this Policy is limited to property while located within the United States of America except as follows:

**Cyber Coverage Territory**

Coverage provided in Data Restoration; Data Service Provider Property Damage and Business Interruption and Owned Network Interruption is limited to anywhere in the world except Cuba, Iran, North Korea, Sudan, Syria or Crimea Region of Ukraine.

**E. INSURANCE PROVIDED:**

This Policy covers property, as described in this Policy, against ALL RISKS OF PHYSICAL LOSS OR DAMAGE, except as hereinafter excluded, while located as follows:

See Attached Location Schedule.

**F. SUB-LIMITS:**

Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per occurrence basis.

The sub-limits stated below or elsewhere in this Policy are part of and not in addition to the Policy Limit.

When a limit of liability applies to a location or property, such limit of liability will be the maximum amount payable for all loss or damage.

There shall be no liability under this Policy when "NOT COVERED" is shown as a sublimit.

1.       \$50,000,000       Earth Movement **annual aggregate** for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Earth Movement, not to exceed:

- |    |              |   |
|----|--------------|---|
|    | \$50,000     | Earth Movement <b>annual aggregate</b> as respects Data Service Provider, Errors and Omissions, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.  |
| 2. | \$50,000,000 | Flood <b>annual aggregate</b> for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Flood, not to exceed:  |
|    | \$50,000     | Flood <b>annual aggregate</b> as respects Data Service Provider, Errors and Omissions, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.   |
| 3. | \$50,000     | Cyber event <b>annual aggregate</b> as respects Data Restoration and Owned Network Interruption combined.   |
| 4. | \$50,000     | Cyber event <b>annual aggregate</b> for loss or damage to stock in process or finished goods manufactured by or for the Insured caused by or resulting from cyber event that impacts the processing, manufacturing, or testing of such property or while it is otherwise being worked on. |

## Additional Coverages

\$1,000,000	Accounts Receivable
\$100,000	Arson or Theft Reward
Policy Limit	Brand Protection
\$100,000	Change of Temperature
\$100,000	Communicable Disease - Property Damage <b>annual aggregate</b>
\$500,000	Data Restoration <b>annual aggregate</b>
\$50,000	Data Service Provider - Property Damage <b>annual aggregate</b>
Policy Limit	Debris Removal
Policy Limit	Decontamination Costs
\$100,000	Deferred Payment
Policy Limit	Demolition and Increased Cost of Construction
\$1,000,000	Errors and Omissions
\$250,000	Expediting Expenses
\$250,000	Fine Arts not to exceed \$10,000 per item for Irreplaceable Fine Arts
\$50,000	Green Coverage not to exceed 25% of the amount of the property damage loss
\$50,000	Land and Water Clean Up Expense <b>annual aggregate</b>
\$100,000	Locks and Keys
\$100,000	Money and Securities
\$2,500,000	Newly Acquired Property
\$500,000	Off-Premises Service Interruption - Property Damage
\$100,000	Professional Fees
Policy Limit	Property Removed from a Location
Policy Limit	Protection and Preservation of Property - Property Damage not to exceed \$250,000 for security costs
\$100,000	Tax Treatment
\$100,000	Tenants Legal Liability
	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 <b>annual aggregate</b> not to exceed \$100,000 <b>annual aggregate</b> for Property Removed from a Location, Unnamed Property and Flood
\$500,000	Transit not to exceed \$250,000 for Business Interruption
\$1,000,000	Unnamed Property
\$500,000	Valuable Papers and Records not to exceed \$10,000 per item for Irreplaceable Valuable Papers and Records

## **Business Interruption Coverage**

NOT COVERED	Gross Earnings
NOT COVERED	Gross Profits
NOT COVERED	Rental Income
\$100,000	Extra Expense

## **Business Interruption Coverage Extensions**

\$100,000	Attraction Property
30 Days	Civil or Military Authority
\$100,000	Communicable Disease - Business Interruption annual aggregate for a 12 Month Period of Liability
\$100,000	Contractual Penalties
\$100,000	Crisis Management not to exceed 30 Days
\$50,000	Data Service Provider - Business Interruption annual aggregate
90 Days	Extended Period of Liability
\$500,000	Ingress/Egress
\$250,000	Leasehold Interest
\$100,000	Logistics Extra Cost
Included in OPSI-PD Limit	Off-Premises Service Interruption - Business Interruption
Included in Cyber Event Limit	Owned Network Interruption annual aggregate
Policy Limit	Protection and Preservation of Property - Business Interruption
\$250,000	Research and Development
\$100,000	Soft Costs
\$500,000	Supply Chain

## **G. DEDUCTIBLE AMOUNT:**

This Company will not be liable for loss or damage, including any insured Business Interruption loss, in any one occurrence until the amount of loss or damage exceeds the deductible amount shown below and then this Company will only be liable for its share of the loss or damage in excess of the deductible amount. If two or more deductibles apply to a single occurrence, then no more than the largest deductible amount will apply. However, this Policy allows for the application of separate and distinct deductibles and deductibles for specific loss or damage as shown below.

The following deductible amounts shall apply per occurrence, unless otherwise stated, for insured loss or damage under this Policy:

1. \$100,000 Earthquake (per location for all coverages provided).
2. \$100,000 Flood (per occurrence for each location for all coverages provided).

3. Wind and/or Hail (per location for all coverages provided)

A. \$50,000 per location at all location(s)

except:

B. \$100,000 per location at the following location(s):

1. 3428 South Jenkins Avenue, Norman, OK, 73019

12. 1301 Da Vinci Street, Norman, OK, 73069

24. 201B West Gray Street, Norman, OK, 73069

27. 201 West Gray Street, Norman, OK, 73069

28. 201C West Gray Street, Norman, OK, 73069

87. 2400 Westport Drive, Norman, OK, 73069

105. 1507 West Lindsey Street, Norman, OK, 73069

127. 103 West Acres Street, Norman, OK, 73069

Not to exceed \$1,500,000 per occurrence

4. Boiler and Machinery:

A. Property Damage: \$10,000

B. Business Interruption Waiting Period:

The Company will not be liable for business interruption loss unless the period of liability exceeds 24 hours. Should the period of liability exceed this time period, the loss will be calculated beginning from the time of loss, and will not include this waiting period.

5. Communicable Disease Property Damage and Business Interruption:

Qualifying Period: This Company will not be liable for loss or damage unless access is limited, restricted or prohibited in excess of 48 hours.

Should this time be exceeded, the insured costs will be calculated beginning from the time access is limited, restricted or prohibited subject to a deductible of \$10,000.

6. Data Restoration:

Qualifying Period: 48 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$10,000

B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the location where the physical damage happened plus that proportion of the 100% annual business interruption value at all other locations where business interruption loss ensues, divided by the number of annual working days.

**7. Data Service Provider - Property Damage and Business Interruption:**

Qualifying Period: 24 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$10,000

B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the location where the physical damage happened plus that proportion of the 100% annual business interruption value at all other locations where business interruption loss ensues, divided by the number of annual working days.

**8. Off Premises Service Interruption Property Damage and Business Interruption:**

Qualifying Period: This Company will not be liable for loss or damage unless the Period of Liability exceeds 24 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to the deductible(s) that would have applied to the cause of the interruption of services, but not less than \$10,000

**9. Owned Network Interruption:**

Qualifying Period: 48 hours.

The Qualifying Period for the cost to temporarily protect under Item 4. b) shall be waived.

Should this time be exceeded, the insured loss will be calculated beginning from the time of loss subject to a Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the location where the loss happened plus that proportion of the 100% annual business interruption value at all other locations where business interruption loss ensues, divided by the number of annual working days.

10.        \$10,000        All Other Losses.

## **H. SPECIAL TERMS AND CONDITIONS:**

### **1. United States Certified Act of Terrorism 2015**

As respects the United States, its territories and possessions and the Commonwealth of Puerto Rico, the definition of terrorism contained in 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.

### **2. Specific Flood Exclusion - PRO 128 (1/17)**

ADDITIONAL COVERAGES, Flood does not apply to any property at the following location(s):

- 10. West End, Little River Road, Norman, OK, 73071
- 15. 3942 Jenkins Avenue, Norman, OK, 73072
- 30. 444 South Flood Avenue, Norman, OK, 73069
- 82. 2900, 3000 & 3001 East Robinson Street, Norman, OK, 73071
- 85. 121 East Constitution Street, Norman, OK, 73072

### **3. Combined Off-Premises Service Interruption Limit (OPSI) - PRO 614 (1/17)**

The Company's total liability for Off-Premises Service Interruption - Property Damage and Off-Premises Service Interruption - Business Interruption combined will not exceed \$500,000 as a result of one occurrence and replaces the corresponding limits of liability shown in the sublimit section.

### **4. Transmission and Distribution Systems Exclusion - PRO 132 (1/19)**

PROPERTY EXCLUDED is amended to include:

Transmission and distribution systems, except at a described location but not within the 1,000 feet extension provided by the PROPERTY INSURED wording.



# **I. INDEX OF FORMS:**

The following forms are made part of this Policy:

<b><u>Title</u></b>	<b><u>Form No.</u></b>	<b><u>Edition</u></b>
Declarations Page	PRO DEC 4100	(04/15)
Declarations	PRO S-1 4100	(01/17)
All Risk Coverage	PRO AR 4100	(01/17)
Cyber Event Endorsement	PRO CYBER EVENT 4100	(06/19)
Supplemental United States Certified Act of Terrorism Endorsement	7312	(1/15)
Oklahoma Amendatory Endorsement	AFM 6242	(04/15)

Total Premium **including** the United States Certified Act of Terrorism coverage: \$265,372 at 18.00% commission

Total Premium **excluding** the United States Certified Act of Terrorism coverage: \$257,642 at 18.00% commission

Total Premium for the United States Certified Act of Terrorism: \$7,730 at 18.00% commission

If the option to purchase coverage for the United States Certified Act of Terrorism is elected, the Additional Coverages Sub-Limit for Terrorism Coverage part A. will be amended to A. \$199,764,292

Engineering Fees: Now included in the annual premium.

**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 AFM forms versus your application are not provided.

This proposal expires 12/15/19.

## Location Schedule

1. 3428 South Jenkins Avenue, Norman, OK, 73019
2. 405 East Constitution Street, Norman, OK, 73072
3. 515 East Constitution Street, Norman, OK, 73072
4. 1920 Alameda Street, Norman, OK, 73071
5. 2000 West Brooks Street, Norman, OK, 73069
6. 329 South Peters Avenue, Norman, OK, 73069
7. 1701 12th Avenue Northeast, Norman, OK, 73071
8. 4145 West Robinson Street, Norman, OK, 73072
9. SW 24th Avenue, Norman, OK, 73069
10. West End, Little River Road, Norman, OK, 73071
11. 121 North Peters Avenue, Norman, OK, 73069
12. 1301 Da Vinci Street, Norman, OK, 73069, Index No. 002188.53
13. 1472 Da Vinci Street, Norman, OK, 73069
14. 636 & 676 & 668 East Lindsey Street, Norman, OK, 73069
15. 3942 Jenkins Avenue, Norman, OK, 73072
16. 215 East Constitution Street, Norman, OK, 73072
17. 3901 Chautauqua Avenue, Norman, OK, 73072
18. 411 East Main Street, Norman, OK, 73071
19. 2211 West Boyd Street, Norman, OK, 73069
20. 500 East Constitution Street, Norman, OK, 73072
21. 1000 168th Avenue Northeast, Norman, OK, 73026
22. 7405 East Alameda Drive, Norman, OK, 73026
23. 2207 Goddard Avenue, Norman, OK, 73069
24. 201B West Gray Street, Norman, OK, 73069
25. 4323 Country Club Terrace, Norman, OK, 73072
26. 201A West Gray Street, Norman, OK, 73069
27. 201 West Gray Street, Norman, OK, 73069
28. 201C West Gray Street, Norman, OK, 73069, Index No. 002188.61
29. 101 East Main Street, Norman, OK, 73069
30. 444 South Flood Avenue, Norman, OK, 73069
31. 508 North Peters Avenue, Norman, OK, 73069
32. 123 Beal Street, Norman, OK, 73069
33. 1001 East Robinson Street, Norman, OK, 73071
34. 3280 108th Avenue Northeast, Norman, OK, 73026
35. 200 South Jones Avenue, Norman, OK, 73069
36. 200 West Daws Street, Norman, OK, 73069
37. 3199 36th Avenue Northwest, Norman, OK, 73072
38. Boyd Street & Wylie Road, Norman, OK, 73072
39. 600 East Lindsey Street, Norman, OK, 73069
40. 2498 36th Ave NE, Norman, OK, 73026
41. 1898 36th Avenue Northeast, Norman, OK, 73026
42. 3098 36th Avenue Northeast, Norman, OK, 73026
43. 2598 9th Avenue Northeast, Norman, OK, 73071
44. 1398 36th Avenue Northeast, Norman, OK, 73026
45. 2498 East Robinson Street, Norman, OK, 73071
47. 1399 East Rock Creek Road, Norman, OK, 73071
48. 3498 North Highway 77, Norman, OK, 73071
49. 3998 North Highway 77, Norman, OK, 73071
50. 4798 North Highway 77, Norman, OK, 73071
51. 4198 North Highway 77, Norman, OK, 73071
52. 4599 North Highway 77, Norman, OK, 73071
53. 5099 North Interstate Drive, Norman, OK, 73069
54. 1/2 mi N. of Franklin Rd, Norman, OK, 73026
55. 5999 North Interstate Drive, Norman, OK, 73069

56. 6398 North Interstate Drive, Norman, OK, 73072
57. 6798 North Interstate Drive, Norman, OK, 73072
58. 900 Blk of East Apache Street, Norman, OK, 73071
59. NE 12th Avenue & Robinson Street, Norman, OK, 73071
60. East Carter Street & East Robinson Street, Norman, OK, 73071
61. 1/2 mi E. of NE 13th & Robinson, Norman, OK, 73071
62. 3599 North Porter Avenue, Norman, OK, 73071
63. 3298 12th Avenue Northeast, Norman, OK, 73071
64. 1898 East Tecumseh Road, Norman, OK, 73071
65. 3298 24th Avenue Northeast, Norman, OK, 73071
66. 4298 24th Avenue Northeast, Norman, OK, 73071
67. 2498 East Franklin Road, Norman, OK, 73071
68. 3398 East Franklin Road, Norman, OK, 73071
69. 4298 36th Avenue Northeast, Norman, OK, 73026
70. 3798 36th Avenue Northeast, Norman, OK, 73026
71. 4298 East Tecumseh Road, Norman, OK, 73026
72. 5401 East Tecumseh Road, Norman, OK, 73026
73. 5897 East Tecumseh Road, Norman, OK, 73026
74. 5799 North Floyd Cox Drive, Norman, OK, 73026
75. 6000 Corky Drive Northeast, Norman, OK, 73026
76. 6799 Day Drive, Norman, OK, 73026
77. 2198 72nd Avenue Northeast, Norman, OK, 73026
78. 7799 East Rock Creek Road, Norman, OK, 73026
79. 1399 Paso de Vaca Drive, Norman, OK, 73026
80. 1200 72nd Avenue Northeast, Norman, OK, 73026
81. 451 West Robinson Street, Norman, OK, 73069
82. 2900, 3000 & 3001 East Robinson Street, Norman, OK, 73071, Index No. 002188.58
83. 3500 South Jenkins Avenue, Norman, OK, 73072, Index No. 002188.59
84. 398 Bratcher-Miner Road, Norman, OK, 73072
85. 121 East Constitution Street, Norman, OK, 73072
86. 415 East Main Street, Norman, OK, 73071
87. 2400 Westport Drive, Norman, OK, 73069, Index No. 002188.60
88. 3180 108th Avenue Northeast, Norman, OK, 73026
89. 1900 West Robinson Street, Norman, OK, 73069
90. 3901 36th Avenue Northwest, Norman, OK, 73072
91. 1198 48th Avenue Northeast, Norman, OK, 73026
92. 859 36th Avenue Northeast, Norman, OK, 73026
93. 4698 96th Avenue Northeast, Norman, OK, 73026
94. 4799 72nd Ave NE, Norman, OK, 73069
95. 3998 72nd Avenue Northeast, Norman, OK, 73026
96. 6699 East Tecumseh Road, Norman, OK, 73026
97. 8399 East Rock Creek Road, Norman, OK, 73026
98. 4398 108th Avenue Northeast, Norman, OK, 73026
99. 4303 84th Avenue Northeast, Norman, OK, 73026
100. 4703 91st Avenue Northeast, Norman, OK, 73026
101. 101 West Gray Street, Norman, OK, 73069
102. 113 West Gray Street, Norman, OK, 73069
103. 115 West Gray Street, Norman, OK, 73069
104. 2351 Goddard Avenue, Norman, OK, 73069
105. 1507 West Lindsey Street, Norman, OK, 73069
106. 1310 Da Vinci Street, Norman, OK, 73069
107. 1800 Block of Creighton Court, Norman, OK, 73071
108. 3001 East Alameda Street, Norman, OK, 73069, Index No. 002763.96
109. 1898 Legacy Park Drive, Norman, OK, 73069
110. 1311 Da Vinci Street, Norman, OK, 73069

111. 1317 Da Vinci Street, Norman, OK, 73069
112. 3051 Alameda Street, Norman, OK, 73071
113. Equipment Storage Shed, 3432 South Jenkins Avenue, Norman, OK, 73072
114. Summit Lakes Lift Station, 198 36th Avenue SE, Norman, OK, 73072
115. Hall Park South Lift Station, 2595 East Robinson Street, Norman, OK, 73071
116. Post Oak Lift Station, 2699 East Post Oak Road, Norman, OK, 73068
117. Eastridge Lift Station, 2898 Glen Oaks Drive, Norman, OK, 73071
118. Hall Park North Lift Station, 2996 East Rock Creek Road, Norman, OK, 73071
119. Summit Valley Lift Station, 3496 Wood Valley Road, Norman, OK, 73071
120. Park Hill Lift Station, 4199 12th Avenue NE, Norman, OK, 73071
121. Ashton Grove Lift Station, 4799 West Rock Creek Road, Norman, OK, 73072
122. Sutton Place Lift Station, 499 Sandpiper Lane, Norman, OK, 73071
123. Alameda Park Lift Station, 594 24th Avenue NE, Norman, OK, 73071
124. Royal Oaks Lift Station, 598 Coalbrook Drive, Norman, OK, 73071
125. Eagle Cliff Lift Station, 698 Accipiter Street, Norman, OK, 73072
126. Franklin Road Lift Station, 4799 12th Avenue NW, Norman, OK, 73069
127. 103 West Acres Street, Norman, OK, 73069, Index No. 003813.43
128. 1800 Northcliff Avenue, Norman, OK, 73071