



PACKAGE COVERAGE PROPOSAL

PROPOSAL FOR

Town of Lapel
825 N. Main St. P.O. Box 999
Lapel, IN 46051
Effective Date: 07/01/2026
Expiration Date: 07/01/2027

Presented and Serviced By

Myers Insurance and Real Estate LLC
Sean Connolly



ASTRA INSURANCE

Astra Insurance offers coverage through Great American Insurance Group, (www.greatamericaninsurancegroup.com). The Public Sector of Great American Insurance Group is one of the leading providers of public entity insurance and reinsurance in the country. They are committed to providing customized insurance programs that meet the unique risk management needs of local, county and state governments, educational organizations and special service districts, such as park districts, water and sanitation districts, housing departments or other entities designed to serve the general public.

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and fixed-indexed annuities in the retail, financial institutions and education markets. The members of Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange under the symbol AFG.

Company: Great American Insurance Company

AM Best Rating: A+

Size: XIII

Status: Admitted

SERVICES

Astra Insurance services are provided by Hylant Administrative Services, LLC. (HAS) a company of the Hylant Group dedicated to servicing the needs of preferred governmental and educational entities throughout the states of Indiana, Ohio, and Pennsylvania. Established in 1994, HAS provides property and casualty insurance coverages for about 1,200 governmental and educational entities.

SALES AND MARKETING | Our team partners with local independent agents who seek out and gather information from select governmental and educational entities. This results in a tailored insurance package that focuses on the specific need of each entity.

UNDERWRITING SERVICES | With expertise gained from more than 30 years of successful program underwriting, our team uses deep industry knowledge and experience to provide sound underwriting judgment and excellent customer service to ensure carrier, agent and client satisfaction. We build strong relationships with agency personnel through effective and timely communication throughout the policy life cycle and for special needs of any individual client. Our priority is customer service both before and after purchase and we will assist agents with analysis, customization and stewardship for their clients.

CLAIM SERVICES | The sole focus of our claims department is public entities. We are conversant in the immunities and defenses available to public entities. Our adjusters work to balance professionalism with compassion to produce sound claim practices and long-term solutions to litigation protecting the assets of your entity.

Prompt, informative notice enables our adjusters to better control your losses while providing excellent service. You should attempt to secure all important information surrounding the loss. However, if the information is not readily available, do not delay reporting the claim.

- **Damage to Your Vehicles or Property** - If your damaged property appears to have less than \$2,500 damage, you should secure 2 estimates from reputable repair facilities and report the claim. For non-drivable vehicles or more severely damaged property, our claims department will have the damage inspected and will assist you in the having repairs completed.
- **Injuries, Vehicle Damage or Property Damage of Others** - Please report these immediately to claims for proper investigation and handling.
- **Incidents** - Any event which could potentially lead to a claim or suit should be reported. The claims department will determine if any investigation or additional documentation is warranted. Early analysis of allegations can have a very positive effect on defending claims or suits that are filed in the future.
- **Suits** - All suits must be reported immediately.

Claim, Suit or Injury Reporting 24 hours a day / 365 days a year. All claims should be reported to 866-825-2467 (866-8CLAIMS), fax 800-924-6615 or email info@astrainsurancegroup.com.

RISK MANAGEMENT | Our field staff collaborate with each insured to identify existing or potential property and liability exposures. Technical assistance and resource materials focusing on areas of risk are available at no cost to assist you in managing and mitigating potential losses. Staff are also available for on-site training and other technical assistance on a variety of risk issues facing public entities. Their backgrounds range from Certified School Risk Manager, Environmental Health & Safety Professional, Logistics and Fleet Services and Certified Playground Safety Inspectors. Years of experience and knowledge of current regulatory requirements are utilized to assist in the identification of potential liability, property and fleet exposures for school and public entity risks.

The Process:

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - The Risk Management Department will review established policy and procedure manuals and offer written opinions from the review.

Recommendations – Risk mitigation recommendations will be made from the information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance – Service team members are available to conduct site visits to discuss problem areas, specific concerns, and to assist in the development of written policies and procedures tailored to your operations and/or provide model policies and guidelines.

Continuous Improvement – Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars:

- School Health and Safety Seminars
- Playground Presentations
- Safety Forces Meetings
- Building Security Protocols
- Conference Presentations on various risk management topics

Resource Materials:

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members upon request.



NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

BOILER INSPECTION REQUEST

Upon acceptance of this proposal complete the following:

- ✓ Contact information;
- ✓ No Boiler; or
- ✓ Boiler Certificate Expiration Date and Next Internal Inspection Due Date;
- ✓ Return the completed form to:

Email: Sarah Felthaus

Contact Name (Dept. Head for scheduling inspection):	
Contact Phone Number:	
Contact Email Address (if applicable):	

mark as applicable

Name of Building	Street Address	City	Zip Code	County	No Boiler	Boiler Certificate Expiration Date	Next Internal Inspection Due Date
Sewage Plant	705 W Pendleton Ave	Lapel	46051	Madison			
Garage	736 Ford Street	Lapel	46051	Madison			
Concession-Restroom	South Main St	Lapel	46051	Madison			
Concession Stand	South Main St	Lapel	46051	Madison			
Decorative Light Poles	South Main St	Lapel	46051	Madison			
Picnic Shelter	South Main St	Lapel	46051	Madison			
Playground Equipment	South Main St	Lapel	46051	Madison			
Water Plant	1510 N Vine St	Lapel	46051	Madison			
Antenna	1510 N Vine St	Lapel	46051	Madison			
70' Water Tower	1510 N Vine St	Lapel	46051	Madison			
Concession-Restroom - Girls Softball	1510 N Vine St	Lapel	46051	Madison			
50x185 Storage Bldg and Shop	1510 N Vine St	Lapel	46051	Madison			
Storage 12X20	1510 N Vine St	Lapel	46051	Madison			
Water Treatment Plant	1510 N Vine St	Lapel	46051	Madison			
Sewage Lift	1510 N Vine St	Lapel	46051	Madison			
Police Station	720 Ford St	Lapel	46051	Madison			

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Well House	720 Ford St	Lapel	46051	Madison			
Sewage Lift Station	North Main St	Lapel	46051	Madison			
Sewage Lift Station	300S Brookside Addition	Lapel	46051	Madison			
Well House	5501 S State Rd 13	Lapel	46051	Madison			
Sewage Lift Station	Fishersburg Sewage Liftstation	Lapel	46051	Madison			
Sewage Lift Station	SR 32 and 1000 W	Lapel	46051	Madison			
Walking Bridge	9346-9440 W 300 S	Lapel	46051	Madison			
Fiberglass Bulldog	9th and Main St	Lapel	46051	Madison			
Gazebo	Co Rd 200 S and Vine St	Lapel	46051	Madison			
Picnic Shelter	Co Rd 200 S and Vine St	Lapel	46051	Madison			
Picnic Shelter	Co Rd 200 S and Vine St	Lapel	46051	Madison			
Picnic Shelter	Co Rd 200 S and Vine St	Lapel	46051	Madison			
Splash Park	Co Rd 200 S and Vine St	Lapel	46051	Madison			
New Town Hall	1011 N Main St	Lapel	46051	Madison			
Pergola	Central Park	Lapel	46051	Madison			
2 Park Bench Bike Rack	Central Park	Lapel	46051	Madison			
Water Fountain	Central Park	Lapel	46051	Madison			
Concession/Bathroom Brookside Park	950 South	Lapel	46051	Madison			
Shelter House Brookside Park	950 South	Lapel	46051	Madison			

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SUMMARY OF COVERAGE

PROPERTY COVERAGE

LIMITS

Building and Personal Property	\$8,654,307
Specific Building and Personal Property	\$0
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis and valuation.</i>	
Coinsurance	90%
Agreed Amount	No
Business Income	\$250,000
Extra Expense	\$500,000
Business Income (and Extra Expense)	\$0
Ordinance or Law Coverage – Combined Demolition and Increased Cost of Construction	\$500,000

CAUSES OF LOSS

Building and Personal Property	Special
Flood Annual Aggregate	\$0
Earthquake and Volcanic Eruption Annual Aggregate	\$8,654,307

DEDUCTIBLES

Building and Personal Property	\$2,500
Flood	Not Covered
Earthquake and Volcanic Eruption	\$25,000
Unmanned Aerial Systems	Not Covered

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS

LIMITS

Animal Mortality/Injury	\$10,000
Architects / Engineers Fees And Loss Adjustment Expenses	Included
Arson Reward	\$1,000 Per Person subject to \$5,000 Maximum
Asbestos Clean-up And Removal – If Damaged	Included
Athletic Fields – Natural And Artificial Turf - Unscheduled	\$200,000

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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

SUMMARY OF COVERAGE

PROPERTY COVERAGE CONTINUED

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS

	LIMITS
Back Up Of Sewers And Drains	Included
Building Glass	Included
Buildings In The Course Of Construction	\$500,000
Cemetery Structures	\$10,000
Claim Preparation Expense	\$50,000
Commandeered Property	\$100,000
Crime Reward	\$1,000 Per Person subject to \$5,000 Maximum
Debris Removal – Additional Limit	\$50,000
Distance From Described Premises	1,000 Feet
Errors And Omissions	\$100,000
Expediting Expense	\$250,000
Fine Arts - Unscheduled	\$50,000
Fire Department Service Charge	\$25,000
Fire Protection Devices - Refill/Recharge	\$25,000
Foundations	Included
Grounds Maintenance Equipment	\$50,000
Landscaping – Unscheduled	\$50,000
Lock Re-keying/Replacement	\$2,500
Newly Acquired Or Constructed Property – Building	\$1,000,000
Newly Acquired Or Constructed Property – Your Business Personal Property	\$1,000,000
Newly Acquired Locations – Extra Expense	\$1,000,000
Outdoor Property	\$100,000
Paved Outdoor Athletic Court And Running Track Surfaces - Unscheduled	\$200,000

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SUMMARY OF COVERAGE

PROPERTY COVERAGE CONTINUED

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS

LIMITS

Personal Effects	\$5,000 Each Described Premises subject to \$50,000 Per Occurrence
Pollution Clean-Up And Removal	\$50,000
Property In Transit	\$200,000
Property Off Premises	\$50,000
Spoilage – Loss Of Refrigeration	\$25,000
Underground Pipes, Flues Or Drains	Included
Utility Service Interruption – Property, Business Income And Extra Expense Combined	\$250,000

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PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT	MINE SUBSIDENCE	MINE SUBSIDENCE LIMIT
1	1	Sewage Plant	705 W Pendleton Ave	\$2,376,305	\$0	RC	False	No	\$0
2	1	Garage	736 Ford Street	\$142,425	\$0	RC	False	No	\$0
3	1	Concession-Restroom	South Main St	\$41,021	\$0	RC	False	No	\$0
3	2	Concession Stand	South Main St	\$14,112	\$0	RC	False	No	\$0
3	3	Decorative Light Poles	South Main St	\$169,350	\$0	RC	False	No	\$0
3	4	Picnic Shelter	South Main St	\$9,102	\$0	RC	False	No	\$0
3	5	Playground Equipment	South Main St	\$19,127	\$0	RC	False	No	\$0
4	1	Water Plant	1510 N Vine St	\$99,448	\$0	RC	False	No	\$0
4	2	Antenna	1510 N Vine St	\$2,770	\$0	RC	False	No	\$0
4	3	70' Water Tower	1510 N Vine St	\$669,354	\$0	RC	False	No	\$0
4	4	Concession-Restroom - Girls Softball	1510 N Vine St	\$14,112	\$0	RC	False	No	\$0
4	5	50x185 Storage Bldg and Shop	1510 N Vine St	\$519,208	\$20,600	RC	False	No	\$0
4	6	Storage 12X20	1510 N Vine St	\$6,858	\$1,847	RC	False	No	\$0
4	7	Water Treatment Plant	1510 N Vine St	\$2,052,508	\$0	RC	False	No	\$0
4	8	Sewage Lift	1510 N Vine St	\$29,414	\$0	RC	False	No	\$0
5	1	Police Station	720 Ford St	\$598,428	\$80,586	RC	False	No	\$0

5	2	Well House	720 Ford St	\$82,036	\$41,413	RC	False	No	\$0
6	1	Sewage Lift Station	North Main St	\$34,292	\$0	RC	False	No	\$0
7	1	Sewage Lift Station	300S Brookside Addition	\$34,292	\$0	RC	False	No	\$0
8	1	Well House	5501 S State Rd 13	\$33,765	\$41,413	RC	False	No	\$0
9	1	Sewage Lift Station	Fishersburg Sewage Liftstation	\$29,414	\$0	RC	False	No	\$0
10	1	Sewage Lift Station	SR 32 and 1000 W	\$29,414	\$0	RC	False	No	\$0
11	1	Walking Bridge	9346-9440 W 300 S	\$13,453	\$0	RC	False	No	\$0
12	1	Fiberglass Bulldog	9th and Main St	\$2,770	\$0	RC	False	No	\$0
13	1	Gazebo	Co Rd 200 S and Vine St	\$17,409	\$0	RC	False	No	\$0
13	2	Picnic Shelter	Co Rd 200 S and Vine St	\$9,364	\$0	RC	False	No	\$0
13	3	Picnic Shelter	Co Rd 200 S and Vine St	\$9,364	\$0	RC	False	No	\$0
13	4	Picnic Shelter	Co Rd 200 S and Vine St	\$9,364	\$0	RC	False	No	\$0
13	5	Splash Park	Co Rd 200 S and Vine St	\$93,851	\$0	RC	False	No	\$0
14	1	New Town Hall	1011 N Main St	\$1,209,588	\$61,800	RC	False	No	\$0
15	1	Pergola	Central Park	\$3,298	\$0	RC	False	No	\$0
15	2	2 Park Bench Bike Rack	Central Park	\$11,871	\$0	RC	False	No	\$0
15	3	Water Fountain	Central Park	\$3,958	\$0	RC	False	No	\$0
16	1	Concession/Bathroom Brookside Park	950 South	\$12,835	\$0	RC	False	No	\$0
16	2	Shelter House Brookside Park	950 South	\$2,768	\$0	RC	False	No	\$0

TOTAL

\$8,654,307

- (1) RC Replacement Cost
- ACV Actual Cash Value
- FRC Functional Replacement Cost
- HV Historical Value

NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

UNMANNED AERIAL SYSTEMS SCHEDULE

UAS #	MANUFACTURER AND SPECIFICATION OF UAV	MANUFACTURER AND SPECIFICATION OF BASE STATION AND TRANSMITTER	PAYLOAD SIZE AND CONTENT	TOTAL WEIGHT OF UAV AND CONTENT	DESCRIPTION OF OPERATIONS	REPLACEMENT COST OF UAS
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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

SUMMARY OF COVERAGE

EQUIPMENT BREAKDOWN COVERAGE

LIMITS

Property Damage \$8,654,307

DEDUCTIBLES

Property Damage \$2,500
 Indirect Coverages (Other Than Electrical Generating Equipment) 48 Hours
 Electrical Generating Equipment Not Covered
 Perishable Goods 10% of Loss Subject to \$2,500 Minimum

SUBLIMITS

LIMITS

Off Premises Property Damage \$250,000
 Business Income \$250,000
 Extra Expense \$500,000
 Services Interruption \$250,000
 Contingent Business Income \$250,000
 Perishable Goods \$250,000
 Data Restoration \$250,000
 Demolition \$250,000
 Ordinance or Law \$250,000
 Expediting Expense \$250,000
 Hazardous Substances \$250,000
 Newly Acquired Locations \$1,000,000
 Green \$250,000
 Mold \$250,000
 Civil Authority \$250,000
 Public Relations \$5,000
 Brands and Labels \$250,000
 Errors and Omissions \$250,000

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SUMMARY OF COVERAGE

PROPERTY COVERAGE HIGHLIGHTS

Included Blanket Coverage Unless Otherwise Specified
Replacement Cost Unless Otherwise Indicated

PROPERTY COVERAGE EXCLUSIONS

Nuclear, Biological, Chemical
 Virus, Bacterium, Microorganisms,
 Terrorism, Earthquake, Flood

Options:

Indiana Coal Mine Subsidence Premium:

Deductible: 2% of Limit of Insurance, but not less than \$250 or more than \$500
 Limit: As shown on the Property Schedule

EQUIPMENT BREAKDOWN COVERAGE HIGHLIGHTS

Included Joint Loss Agreement

EQUIPMENT BREAKDOWN COVERAGE EXCLUSIONS

Major Exclusions

Nuclear, Biological, Chemical
 Virus, Bacterium, Microorganisms
 Covered equipment” does not include “electrical generating equipment.”
 “Covered property” does not include plastic media used in trickle filters or other sewage processing equipment

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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

SUMMARY OF COVERAGE

INLAND MARINE COVERAGES

COVERAGES	LIMITS
Accounts Receivable	\$100,000
Valuable Papers	\$100,000
Scheduled Mobile and Portable Equipment	\$382,596
Unscheduled Mobile and Portable Equipment (Subject to Limit of \$5,000 Any One Item)	\$31,430
Valuation of Scheduled and Unscheduled Mobile and Portable Equipment	Replacement Cost
Scheduled Fine Arts	\$0
Water and Sewer Pipeline	\$0

DEDUCTIBLES

Valuable Papers Deductible	\$1,000
Mobile and Portable Equipment Deductible	\$1,000
Fine Arts Deductible	Not Covered
Water and Sewer Pipeline Deductible	Not Covered

COMPUTER COVERAGE

	LIMITS
Computer Equipment	\$12,994
Computer Media	\$6,498
Computer Data	\$6,498
Computer Business Income	\$1,000
Computer Extra Expense	\$5,000
Computer Property Away From Premises and In Transit	\$2,000
Computer Virus	\$1,000

DEDUCTIBLES

Computer Equipment, Media and Data	\$1,000
Computer Business Income	24 Hours
Computer Extra Expense	24 Hours

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MOBILE AND PORTABLE EQUIPMENT SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	2013 Triton Diesel Generator	SED230FRJ4	\$68,635
2	2015 Frontier RC2072 Lift Rotary Cutter	1XFRC20XCF0055129	\$2,730
3	1990 John Deer Scoop	201070A001342	\$6,498
4	2005 John Deere Trencher	T0TR48H500112	\$6,498
5	Vermeer 1250 Wood Chipper	1VRC14130L10019	\$16,243
6	2017 Cat Backhoe	W7N26756	\$98,748
7	2014 Ferris Lawn Mower	2016576526	\$13,571
8	H1730E Simplicity Snow Blower	2016870040	\$2,048
9	Pothole Asphalt Patching Recycle Trailer		\$12,802
10	2024 MDL 288 Leaf Vacuum Trailer		\$21,630
11	2025 John Deere 325 G Compact Trac Loader	1T0325GMCSJ475563	\$110,803
12	2025 John Deere PR72B Angle Power Rake		\$13,066
13	2025 John Deere RC78B Rotary Cutter		\$9,324
TOTAL			\$382,596

FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	APPRAISED VALUE
TOTAL		\$0

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SUMMARY OF COVERAGE

INLAND MARINE COVERAGE HIGHLIGHTS

Extensions – Mobile and Portable Equipment

Replacement Cost

Debris Removal – Additional limit up to \$10,000

Pollutant Clean-up and Removal - \$10,000

Rental Reimbursement - \$500 day/\$10,000 max

Newly Acquired (Purchased/Leased/Rent/Borrow)
up to \$100,000 for 60 days

Extensions – Computer Equipment

Debris Removal –Included

Duplicates in Storage – ACV or \$10,000 max

Emergency Removal – Included up to 30 days

Fire Protection Recharge - \$10,000

Utility Services - \$25,000

Newly Acquired (Purchased/Leased/Rent/Borrow)
up to \$50,000 for 60 days

INLAND MARINE COVERAGE EXCLUSIONS

Major Exclusions

Nuclear, Biological, Chemical

Virus, Bacteria, Terrorism

Earthquake and Flood – Computer Coverage Only

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SUMMARY OF COVERAGE

CRIME COVERAGES

	LIMITS
Employee Theft	\$5,000
Forgery and Alteration	\$5,000
Money Orders and Counterfeit Money	Not Covered
Computer and Funds Transfer Fraud	\$5,000
Social Engineering Fraud	\$5,000
Inside Premises – Theft of Money and Securities	\$5,000
Outside Premises – Theft of Money and Securities	\$5,000

DEDUCTIBLES

Employee Theft	\$500
Forgery and Alteration	\$500
Money Orders and Counterfeit Money	Not Covered
Computer and Funds Transfer Fraud	\$500
Social Engineering Fraud	\$500
Inside Premises – Theft of Money and Securities	\$500
Outside Premises – Theft of Money and Securities	\$500

CRIME COVERAGE HIGHLIGHTS

Included	Loss Sustained Form Employee Theft - Faithful Performance
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CRIME COVERAGE EXCLUSIONS

Major Exclusions	Bonded Employees Treasurers and Tax Collectors Confidential, Personal Information Data Security Breach Pollution Virtual Currency Terrorism
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SUMMARY OF COVERAGE

GENERAL LIABILITY	LIMITS
Bodily Injury and Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$1,000,000
Failure to Supply – Each Occurrence Sublimit	Not Covered
Personal & Advertising Injury – Each Offense	\$1,000,000
Damage to Premises Rented to You – any one premises	\$100,000
Medical Expense – Per Person	\$5,000
Medical Expense – Any One Accident	\$5,000
Unmanned Aerial Systems	Not Covered
General Aggregate	\$3,000,000
Product and Completed Operations Aggregate	\$3,000,000
General Liability Deductible	\$0
EMPLOYEE BENEFITS LIABILITY	LIMITS
Employee Benefits Injury – Each Incident	\$1,000,000
Employee Benefits Injury Aggregate	\$3,000,000
Employee Benefits Deductible	\$0
Coverage Trigger	Occurrence
If Claim Made – Retroactive Date	

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GENERAL LIABILITY HIGHLIGHTS

Who is an Insured	Elected or Appointed Officials Employees Authorized Volunteers EMTs/Nurses Medical Director Non-Medical
Extensions	Host Liquor Liability Good Samaritan Liability Reasonable Force to Protect Persons or Property Personal Property of a Member - \$500 Limit per Member Contractual Liability for Insured Contracts CCC - Property Incidental to an Instructional Program - \$50,000 limit
Pollution Exceptions	Hostile Fire Building Equipment Scheduled Operations Sewer Back Up
Other	Defense Outside Limits Non-auditable/Non-assessable

GENERAL LIABILITY EXCLUSIONS

Major Exclusions	Amusement Devices Including Inflatables Asbestos Biometric Information Epidemic and Pandemic Injury to Volunteer Fire Fighters Lead Manned and Unmanned Aircraft Nuclear Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Pollution Silica Terrorism
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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

SUMMARY OF COVERAGE

LAW ENFORCEMENT LIABILITY	LIMITS
Law Enforcement Liability – Each Wrongful Act	\$1,000,000
Law Enforcement Liability Aggregate	\$3,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Law Enforcement Deductible	\$10,000
Coverage Trigger	Occurrence

LAW ENFORCEMENT LIABILITY HIGHLIGHTS

Included	Authorized Moonlighting Canines and Equine Exposures Non-Owned Aircraft Chartered with a Crew Personal Property in Care, Custody and Control Sexual Abuse Injury Watercraft Under 20 feet
Other	Defense Outside Limits Non-auditable/Non-assessable

LAW ENFORCEMENT LIABILITY EXCLUSIONS

Major Exclusions	Asbestos Biometric Information Epidemic and Pandemic Lead Manned and Unmanned Aircraft Nuclear Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Pollution Silica
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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

SUMMARY OF COVERAGE

PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY

LIMITS

Errors and Omissions Injury – Each Wrongful Act	\$1,000,000
Errors and Omissions Injury Aggregate	\$3,000,000
Errors and Omissions Injury Deductible	\$2,500
Coverage Trigger	Claims Made
If Claim Made – Retroactive Date	4/1/2007

EMPLOYMENT PRACTICES LIABILITY

LIMITS

Employment Practices Injury – Each Wrongful Act	\$1,000,000
Employment Practices Injury Aggregate	\$3,000,000
Employment Practices Injury Deductible	\$2,500
Coverage Trigger	Claims Made
If Claims Made, Retroactive Date	4/1/2007

LIABILITY COVERAGE EXTENSIONS

LIMITS

Non-Monetary Defense – Annual Aggregate	\$25,000
Non-Monetary Defense Deductible	\$2,500
Back Wages – Annual Aggregate	\$50,000
Back Wages Deductible	\$10,000

PRIOR ACTS COVERAGE

RETROACTIVE DATES

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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY HIGHLIGHTS

Included	Civil Rights, Discrimination Employed Attorneys, Architects, Engineers, Accountants Officials While setting on Other Boards Building Code, Zoning Enactment and Enforcement
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PUBLIC OFFICIALS LIABILITY EXCLUSION

Major Exclusions	Asbestos Benefit to the Named Insured Biometric Information Collective Bargaining Eminent Domain Epidemic and Pandemic Lead Nuclear Personal Profit Pollution Prior Notice Silica
Other	Defense Outside Limits (Exception Non-monetary) Non-auditable/Non-assessable

EMPLOYMENT PRACTICES LIABILITY

Included	Breach of Implied Contract Discrimination Sexual Harassment Unlawful Retaliation
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EMPLOYMENT PRACTICES LIABILITY EXCLUSIONS

Major Exclusions	Asbestos Biometric Information Collective Bargaining Epidemic and Pandemic Lead Nuclear
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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

SUMMARY OF COVERAGE

EMPLOYMENT PRACTICES LIABILITY EXCLUSIONS

Other	Pollution Prior Notice, Pending Litigation Silica Strikes, Lockouts Defense Outside Limits (Exception Non-Monetary) Non-auditable/Non-assessable
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MALICIOUS ACT COVERAGE

LIMITS

Malicious Act Aggregate	\$1,000,000
Malicious Act Injury and Death Benefit	
Death Benefit Aggregate	\$1,000,000
Death Benefit – Per Insured	\$25,000
Medical Expense Aggregate	\$25,000
Medical Expense – Per Insured	\$5,000
Malicious Act Expenses	
Emergency Medical Services Aggregate	\$5,000
Emergency Medical Services – Per Insured	\$1,000
Funeral Expenses Aggregate	\$25,000
Funeral Expenses – Per Insured	\$1,000
Personal Counseling Services Aggregate	\$10,000
Personal Counseling Services – Per Insured	\$2,500
Travel Expenses Aggregate	\$25,000
Travel Expenses – Per Insured	\$5,000

MALICIOUS ACT HIGHLIGHTS

Included	Supplementary Payments as follows: Group Trauma Counseling - \$25,000 Extra Security - \$25,000 Temporary Workers - \$25,000
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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

SUMMARY OF COVERAGE

MALICIOUS ACT HIGHLIGHTS

Rental of Substitute Premises - \$10,000
 Job Retraining Expenses - \$10,000
 Recruitment Cost Expenses - \$5,000
 Crisis Management - \$10,000

AUTOMOBILE COVERAGE

AUTOMOBILE LIABILITY

LIMITS

Bodily Injury and Property Damage Liability Combined Single Limit – Each Accident	\$1,000,000
Uninsured Motorist – Each Accident	\$1,000,000 Each Accident
Underinsured Motorist – Each Accident	\$1,000,000 Each Accident
Medical Payments – Each Accident	\$5,000
Auto Liability Deductible	\$0
Auto Liability Symbol	1 - Any Auto
Auto Medical Payment Symbol	2 - Owned Autos
Auto Uninsured/Underinsured Motorist Symbol	2 - Owned Autos

AUTOMOBILE PHYSICAL DAMAGE

LIMITS

Automobiles	Refer to Auto Schedule
Deductible	Refer to Auto Schedule
Auto Comprehensive Symbol	2, 8 - Owned Autos and Hired Autos
Auto Collision Symbol	2, 8 - Owned Autos and Hired Autos
Hired Car Physical Damage	\$50,000
Comprehensive Deductible	\$2,500
Collision Deductible	\$2,500
Physical Damage Towing	\$75

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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

AUTOMOBILE HIGHLIGHTS

Automobile extensions – Applies when there are scheduled autos	Airbag Coverage up to \$1,000 Commandeered Auto Lease/Loan Gap Coverage Permanent Audio, Visual, Electronic Equipment Recertification of Emergency Autos Employees as Insureds – Primary Nonowned Lease/Loan Gap Coverage Rental Reimbursement – \$50 day/\$1,500 max
Other	Defense Outside Limits Non-auditable/Non-assessable

AUTOMOBILE EXCLUSIONS

Major Exclusions	Epidemic and Pandemic Nuclear Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Pollution Racing Silica
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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

AUTOMOBILE SCHEDULE

VEH#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACE- MENT COST / STATED AMOUNT	VALUA- TION ⁽¹⁾	DEPT	COMP DED.	COLL DED.
1	2003	Rice Utility Trlr	4818	\$950	\$0	ACV	Other	Not Covered	Not Covered
2	2004	Chevy C1500	5189	\$30,001	\$0	ACV	Other	\$2,500	\$2,500
3	2005	Double Axle Utility Trlr	0244	\$3,535	\$0	ACV	Other	\$2,500	\$2,500
4	2012	Chevy Silverado w/Snow Blade	2271	\$38,001	\$0	ACV	Streets	\$2,500	\$2,500
5	2013	Chevy Tahoe	0577	\$55,000	\$0	ACV	Other	\$2,500	\$2,500
6	2013	Chevrolet Silverado	5438	\$11,000	\$0	ACV	Wastewater	\$2,500	\$2,500
7	2016	Chevy Silverado K2500HD	2466	\$33,001	\$0	ACV	Other	\$2,500	\$2,500
8	2016	Chevy Silverado K2500 w/Snow Blade	6592	\$36,335	\$0	ACV	Water	\$2,500	\$2,500
9	2017	Ford Explorer	4828	\$30,000	\$0	ACV	Police	\$2,500	\$2,500
10	2020	Ford F-150	6092	\$54,700	\$0	ACV	Police	\$2,500	\$2,500
11	2020	Ford Police Interceptor	1191	\$58,513	\$0	ACV	Police	\$2,500	\$2,500
12	2021	Freightliner M2 106	3598	\$150,634	\$0	ACV	Streets	\$2,500	\$2,500
13	2022	Ford F250 Super Duty	1587	\$45,750	\$0	ACV	Other	\$2,500	\$2,500
14	2022	Ford F150	3932	\$39,055	\$0	ACV	Police	\$2,500	\$2,500
15	2022	Ford F150	3483	\$56,577	\$0	ACV	Police	\$2,500	\$2,500
16	2023	Chevy Tahoe	2085	\$43,100	\$0	ACV	Police	\$2,500	\$2,500

17	2023	Freightliner 114SD w/Vaccon Combo Unit	3734	\$390,608	\$0	ACV	Streets	\$5,000	\$5,000
18	2023	Ford Explorer Interceptor	3891	\$58,105	\$0	ACV	Police	\$2,500	\$2,500
19	2024	Chevy Tahoe	2556	\$70,921	\$0	ACV	Police	\$2,500	\$2,500
20	2025	Ford F550 Dump Truck	3294	\$109,789	\$0	ACV	Other	\$2,500	\$2,500
21	2025	Ford F150 Police Responder	5234	\$46,817	\$0	ACV	Police	\$2,500	\$2,500
22	2025	Ford F150 Police Responder	6703	\$47,302	\$0	ACV	Police	\$2,500	\$2,500
TOTAL				\$1,409,694	\$0				

(1) Valuation:

ACV = Actual Cash Value
 RC = Replacement Cost
 SA = Stated Amount

GARAGEKEEPERS SCHEDULE

LOCATION

LIMIT

DEDUCTIBLES

Comprehensive - Each Customer's Auto

Comprehensive - Maximum Per Event

Collision - Each Customer's Auto



NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

ADDITIONAL INTERESTS/LOSS PAYEE SCHEDULE

NAME	ADDRESS	CITY	ST	ZIP	INTEREST TYPE	INTEREST
GMAC Commercial Mortgage Master Servicer	P.O. Box 1657	Horsham	PA	19044	Mortgagee	Locations 1-1, 3-1, 4-3, 4-4, 4-5, 5-3 5-4
Berkadia Commerical Mortgage LLC	P.O. Box 1687	Horsham	PA	19044	Mortgagee	Locations 1-1, 3-1, 4-3, 4-4, 4-5, 5-3, 5-4, 5-5, 5-6, 5-7, 5-8, 6-1, 6-2, 7-1, 9-1, 11-1, 12-1, 13-1, 15-1, 16-1
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Additional Insured/Loss Payee	2020 Ford F-150 VIN #6092 2020 Ford Police Interceptor VIN #1191
Crossroads Bank	1205 North Cass Street	Wabash	IN	46992	Auto - Additional Insured/Loss Payee	2023 Freightliner 114SD w/Vaccon Combo Unit, VIN 3734
Crossroads Bank	1205 Cass St	Wabash	IN	46992	Auto - Additional Insured/Loss Payee	2022 Ford F350 Super Duty, VIN 1587
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Loss Payee	2022 Ford F150, VIN 3932
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Loss Payee	2022 Ford F250, VIN 1587
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Loss Payee	2022 Ford F150, VIN 3483
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Additional Insured/Loss Payee	2023 Ford Explorer Interceptor, VIN# 8915
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Additional Insured/Loss Payee	2024 Chevy Tahoe VIN#: 2556
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Additional Insured/Loss Payee	2025 Ford F550 with dump bed 1FDUF5HN6SDA03294
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Inland Marine - Loss Payee	1. 2025 John Deere 325 G Compact Trac Loader Serial # 1T0325GMCSJ475563 2. 2025 John Deere PR72B Angle Power Rake 3. 2025 John Deere RC78B Rotary Cutter
Crossroads Bank	1205 N Cass St	Wabash	IN	46992	Auto - Loss Payee	2025 Ford F150 Police Responder, Vin# 5234

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NAMED INSURED: TOWN OF LAPEL
POLICY TERM: 07/01/2026 to 07/01/2027

PREMIUM SUMMARY

COVERAGE	PREMIUM
Property	\$16,521
Equipment Breakdown	\$1,224
Inland Marine	\$1,256
Crime	\$1,110
General Liability	\$6,741
Law Enforcement Liability	\$6,581
Public Official Errors and Omissions	\$500
Employment Practices Liability	\$1,942
Malicious Act	\$350
Automobile	\$27,219
Terrorism	\$784
Total Annual Premium Including Terrorism	\$64,228
Total Annual Premium Excluding Terrorism	\$63,444

OPTIONS

PREMIUM

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POLICYHOLDER DISCLOSURE TERRORISM COVERAGE UNDER THE TERRORISM RISK INSURANCE ACT

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy 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. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the federal government under the act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Acceptance or Rejection of Terrorism Coverage

- I hereby elect to purchase terrorism coverage for a prospective premium of **\$784**. (This additional premium will be included with the total premium shown on your policy’s Declarations page.) Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.
- I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant’s Signature

**Policyholder/Applicant’s Name
(Please Print)**

Named Insured

Policy Number

Insurance Company

Date

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UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORIST COVERAGE SELECTION/REJECTION FORM

I have been given the opportunity to purchase Uninsured Motorists Coverage and Underinsured Motorists Coverage at limits equal to the liability coverage limits of my policy or at limits less than the liability limits of my policy.

I have also been given the right to reject uninsured Motorists Coverage and Underinsured Motorists Coverage.

I hereby

A. Select

- Uninsured Motorists Coverage and Underinsured Motorists Coverage at limits equal to the liability limit or my policy.
- Uninsured Motorists Coverage and Underinsured Motorists Coverage at a limit less than the liability limit of my policy.

B. Reject:

- Uninsured Motorists Coverage in its entirety.
- Underinsured Motorists Coverage in its entirety.
- Both Uninsured Motorists Coverage and Underinsured Motorists Coverage in their entirety.

The selection or rejection of coverage above on behalf of the named insured is a rejection on behalf of all other named insureds, all other insureds, and all other persons entitled to coverage under the policy.

The selection or rejection indicated above shall apply on the current policy and on all future renewals of such policy and all future policies issued to the named insured by the Company because of change of vehicle or coverage, or because of an interruption of coverage, until I notify the Company in writing that thereafter Uninsured Motorists Coverage or Underinsured Motorists Coverage is desired.

The representative signing below represents he or she is authorized by the first named insured on the Declarations to execute this Uninsured Motorists Coverage and Underinsured Motorist Coverage Selection/Rejection Form.

Signature

Title

Named Insured

Date