TOWN OF ABINGDON, VIRGINIA
WORK SESSION
WEDNESDAY, MARCH 18, 2020 – 2:30 pm
COUNCIL CHAMBERS
TOWN HALL

AGENDA

Welcome to the Town of Abingdon, Virginia Work Session. We appreciate your interest and we encourage public participation in our meeting. Your comments are important to our decision making process. Please note that there will be an opportunity during the meeting for you to address the Council members when the Mayor declares the public comments open. We do request that anyone addressing the Council, sign-up, approach the podium, identify your first and last name and give your complete mailing address.

A. WELCOME – ***Mayor Craig***

B. ROLL CALL – ***Kim Kingsley, Clerk***

C. PUBLIC COMMENTS – Please place your name on the sign-up sheet provided and comments are limited to three (3) minutes per person.

D. PROCLAMATION

E. PETITIONS, PUBLIC HEARINGS AND FIRST READING OF ORDINANCES

F. NEW BUSINESS

1. Presentation from Sam Rosenthal regarding proposals for property and casualty insurance – ***Sam Rosenthal, Rosenthal Insurance Consulting, Inc.***

2. Presentation from Regina Fields, Price & Ramey Insurance, regarding proposals for health insurance – ***Regina Fields, Price & Ramey Insurance***

3. Presentation from David Rose, Davenport & Associates, regarding Wastewater Fund Overview – ***David Rose, Davenport & Associate***

4. Discussion regarding sports complex budget – ***James Morani, Town Manager***

5. Discussion regarding adoption of an ordinance regarding the collection of delinquent taxes by distress, personal judgment or sale, to include publishing delinquent taxes in a newspaper of general circulation and/or on the Town's website. – ***James Morani, Town Manager***

6. Discussion regarding an easement from Town of Abingdon to Virginia Department of Transportation for Virginia Creeper Trail. – ***John Dew, Director of Public Works***

7. Discussion regarding composition of Planning Commission and Historic Preservation Review Board – ***James Morani, Town Manager***

G. UNFINISHED BUSINESS

H. MATTERS NOT ON THE AGENDA

I. REPORTS FROM COUNCIL / STAFF

J. ADJOURNMENT

Account Number

6019851

Tri-Cities/Southwest Virginia Regional Group

Advertising Affidavit

P.O Box 609
Bristol, VA 24203
(276) 669-2181

Date

February 09, 2020

TOWN OF ABINGDON
133 W MAIN ST.
PO BOX 789
ABINGDON, VA 24212-0789

Date	Category	Description	Ad Size	Total Cost
02/18/2020	Propos-Sld Bids-RFP	TOWN OF ABINGDON REQUEST FOR PROPOSALS PROPI	2 x 25 L	254.60

TOWN OF ABINGDON

REQUEST FOR PROPOSALS
PROPERTY AND CASUALTY INSURANCE

The Town of Abingdon, Virginia, is requesting Competitive Negotiable Proposals on a "Best Buy Basis" for their property-casualty insurance program which renews July 1, 2020. Proposals are due at the Town's Director of Human Resources office, Town Administration Building, 133 West Main Street, Abingdon, Virginia 24210 or Post Office Box 789, Abingdon, Virginia 24212, no later than 2:00 PM, Friday, February 28, 2020. Copies of the RFP can be obtained on the Town's web page, https://abingdon-va.gov/featured/bids/. Questions may be directed to Rosenthal Insurance Consulting, 804.512.2937. The Town of Abingdon, Virginia is an Equal Opportunity employer.

Publisher of the
Bristol Herald Courier

This is to certify that the attached TOWN OF ABINGDON REQUEST **was published in the Bristol Herald Courier in the Commonwealth**

02/09/2020

The First insertion being given ... 02/09/2020

Newspaper reference: 0001059735

Sworn to and subscribed before me this

MONDAY, FEBRUARY 10, 2020

Notary Public **Accounting Clerk**

County of Hanover
State of Virginia
My Commission expires

Sharon R Carsten
NOTARY PUBLIC
Commonwealth of Virginia
Notary Registration Number 329549
Commission Expires July 31 2021

THIS IS NOT A BILL. PLEASE PAY FROM INVOICE. THANK YOU

ROSENTHAL
INSURANCE CONSULTING
Maximizing Coverage • Minimizing Cost

P.O. Box 35220 • North Chesterfield, VA 23235-0220
tel: 804/674-8100 • cell: 804-512-2937 • fax: 804/674-6481 • email: sam@samric.com

TO: INSURANCE AGENTS AND THEIR UNDERWRITERS

FROM: SAM ROSENTHAL

CC: STACEY REICHLER

REGARDING: TOWN OF ABINGDON, VIRGINIA
PROPERTY AND CASUALTY RENEWAL

DATE: FEBRUARY 3, 2020

The **Town of Abingdon** is requesting **COMPETITIVE *NEGOTIABLE* PROPOSALS** for its various property and casualty insurance coverages that renew **July 1, 2020**.

You are requested to base your proposals on the following criteria. Questions regarding these specifications are to be directed to RIC, at sam@samric.com or 804.512.2937.

Your ORIGINAL OFFER(S) ALONG WITH THREE (3) COPIES are to be delivered to the following person no later than 2:00 PM, prevailing time, on FRIDAY, FEBRUARY 28, 2020, in a sealed envelope(s) to:

Ms. Stacey Reichler
Director of Human Resources
Town of Abingdon
133 West Main Street
Abingdon, Virginia 24210
Or
Post Office Box 789
Abingdon, Virginia 24212

Mark your envelope(s) in the lower right hand corner to read:

PROPERTY-CASUALTY INSURANCE PROPOSALS
DUE FEBRUARY 28, 2020
2:00 PM

No extensions or other accommodations will be made regarding this time and date.

Your proposal will be reviewed and the information will form the basis of RIC's report to the Town of Abingdon and Town Council.

Thank you for considering our request.

INVITATION TO PROVIDE A PROPERTY AND CASUALTY INSURANCE OFFER

The Town of Abingdon of Abingdon, Virginia, invites you to offer a **Competitive Negotiable Proposal** on a **"Non-Professional Services" basis** for our **Property and Casualty Insurance Program** to be **effective July 1, 2020.**

To meet the requirements of the Virginia Public Procurement Act we offer the following for your information so we will not encounter any problems with our process:

We will be following the Non-Professional Services requirements of the Virginia Public Procurement Act, 2.2-4300, 2.2-4301-3.b & 5.

Procurement of other than professional services. Selection shall be made of two or more offerors deemed to be fully qualified and best suited among those submitting proposals, on the basis of the factors involved in the Request for Proposal, including price if so stated in the Request for Proposal. Negotiations shall then be conducted with each of the offerors so selected. Price shall be considered, but need not be the sole determining factor. After negotiations have been conducted with each offeror so selected, the public body shall select the offeror which, in its opinion, has made the best proposal, and shall award the contract to that offeror. When the terms and conditions of multiple awards are so provided in the Request for Proposal, awards may be made to more than one offeror. Should the public body determine in writing and in its sole discretion that only one offeror is fully qualified, or that one offeror is clearly more highly qualified than the others under consideration, a contract may be negotiated and awarded to that offeror.

"Nonprofessional services" means any services not specifically identified as professional services in the definition of professional services.

"Professional services" means work performed by an independent contractor within the scope of the practice of accounting, actuarial services, architecture, land surveying, landscape architecture, law, dentistry, medicine, optometry, pharmacy or professional engineering. "Professional services" shall also include the services of an economist procured by the State Corporation Commission.

We ask all bidders, offerors or contractors to review the Virginia Procurement Act and contact Sam Rosenthal if you have questions or concerns about what the act states and how we will be prosecuting the interviews and negotiations with the top two or three bidders, offerors or contractors.

The Town of Abingdon has the right to negotiate with any or all of the bidders, offerors or contractors and to accept a proposal and pricing from a bidder, offeror or contractor that is not interviewed as long as the Town of Abingdon interviews two of the bidders, offerors or contractors in person, via electronic communications or by telephone.

Price will be a factor in our consideration along with limits, deductibles, terms and conditions presented.

We are enclosing the specifications and criteria for ranking the selected bidder, offeror or contractor and the criteria for ranking the bidder, offeror or contractor after the negotiations.

When submitting your program please note the items that the Town Council wants to have addressed. Please address these issues and feel free to add to or expand the information.

We have the option of negotiating with at least two of the bidders, offerors or contractors. The date and time of the negotiations will be established for the face-to-face, electronic or telephone negotiations if necessary. We will have a recommendation ready for the Town Council for their May or June meeting.

There will be at least two individuals on the Town's committee who may be involved with the interviews and negotiations. Please have three (3) copies of your offers for distribution among the committee members.

Proprietary information from competing offerors shall not be disclosed to the public or to competitors.

Trade secrets or proprietary information submitted by a bidder, offeror or contractor in connection with a procurement transaction or prequalification application submitted pursuant to subsection B of § 2.2-4317 shall not be subject to the *Virginia Freedom of Information Act* (§ 2.2-3700 et seq.); however, the bidder, offeror or contractor shall (i) invoke the protections of this section prior to or **upon submission** of the data or other materials, (ii) **identify the data or other materials to be protected**, and (iii) **state the reasons why protection is necessary**.

All bidders, offerors or contractors are to note their proprietary information and the reasons for the declaration clearly in the proposal as outlined above. Proprietary information will not be shared with others.

Thank you for considering the Town of Abingdon by being a bidder, offeror or contractor for our Property and Casualty insurance network provider services.

TO: **MS. STACEY REICHLER**
TOWN OF ABINGDON

FROM: _____

RE: **PROPRIETARY INFORMATION**
SECTION 2.2. -4342(F) of the CODE of VIGINIA

DATE: _____

As per the requirements of the Virginia Public Procurement Act, we are hereby noting the following information and pages of our Request for Proposals for Property and Casualty insurance due at 2:00 PM on Friday, February 28, 2020 as illustrated below.

All information noted and highlighted as proprietary is considered confidential and is not to be shared with any other individual or organization other than the three committee members during their discussions and negotiations.

We ask that the information remain with Ms. Reichler before and after each meeting and that the information not leave the Town of Abingdon's Administration offices.

After the final negotiations and award, all copies of the offer are to be in the hands of Ms. Reichler and Mr. Rosenthal and they agree not to discuss or release any of the data to any other individual or organization and to discuss this information with only those individuals at my company who are authorized to partake in the discussions and negotiations and handling of the claims processing activities and any other activity where the discussion of this material is necessary to the benefit of all parties.

Bidders, proposers or contractors must invoke the protection of Section 2.2. -4342(F) of the Code of Virginia, in writing, either before or at the time of the data or other material is submitted to avoid public disclosure under the Freedom of Information Act. Bidders, offerors or contractors must explain the proprietary or trade secret materials submitted and they must be identified by some distinct method of highlighting or underlining. The classification of an entire proposal document, line item prices and/or total proposal prices as proprietary or trade secrets is not acceptable and may result in rejection of the proposal.

PROPRIETY INFORMATION

Page	**Description**

GENERAL INSTRUCTIONS

1. Use the following information as the basis for your offer.

   You may improve the coverages to the benefit of the Town of Abingdon in addition to your advantage. Please let us know what enhancements you have included and their positive impact on our program.

2. Please contact these individuals if you have questions regarding our program:

Underwriting	Sam Rosenthal	
	Office	804/512.2937
	Sam's Cell	804/512-2937
	Sam's Email	sam@samric.com
Inspections	Stacey Reichler	276/628-3167

3. **The final awards will be based upon the insurance products that best meets the needs of the Town of Abingdon including but not limited to the proposed coverages and premiums quoted. Additional services will also be considered as part of our ranking system when reviewing the proposals.**

4. Include copies of all documents you believe will be helpful in making our decision. This can include, but not limited to, policies, endorsements, company handouts, **lists of Virginia Town entities served by your agency or insurance company**, articles, A.M. Best ratings, sample copies of loss runs, coverage charts and comparisons, in addition to the reasons why your forms are superior to those of your competitors.

5. Let us know what special services you can offer to the Town of Abingdon including your professional credentials and any other information you believe will be helpful and informative to us.

6. You may approach any markets you desire on a FIRST COME - FIRST SERVED BASIS. We cannot provide Producer of Record Letters to anyone. If there is a conflict with any insurance company and/or agency the matter must be resolved between or among all parties concerned. The Town cannot and will not award markets to anyone during this process.

   We have our property and casualty coverages with the Virginia Municipal League.

7. The following information is provided so you may use the data as necessary when completing your company and ACCORD applications. You may contact RIC for additional information, ask questions, and discuss additional coverages you think the Town may need.

   RIC will **NOT** complete the applications for you. When sending any applications to RIC please complete the form to the best of your ability using these specifications and any drive by views of our property.

General Instructions...continued.

This completion of the applications are an agent's responsibility and although the Town of Abingdon is utilizing the services of a professional insurance consultant, **all agents must continue to perform their expected activities on behalf of the Town of Abingdon as if RIC was not involved and you gathered the underwriting information from the Town.**

8. We have requested a number of coverages for which the underwriters may desire applications. **Once again, you must complete the applications to the best of your ability,** and then forward them to RIC for the missing information.

   Please **HIGHLIGHT or ACKNOWLEDGE** the data that is requested so we will know what to include for your underwriters.

9. The final awards will be made by the Town of Abingdon based on variable factor. Please list your replies to these ten (10) rating factors so everyone reviewing your proposal will have an idea of what you can provide the Town. These then items will be the base of our award, however there may be additional factors the Town will consider while reviewing your offer:

Price	50
Blanket Real and Personal Property Limits	25
Other Limits	25
Direct Damage Deductibles	25
Terms and Conditions	25
Safety and Loss Control Libraries	10
Building Appraisals	10
Special Services Offered	10
Special Coverages Offered	10
Miscellaneous Points	10
Total Maximum Points	200

10. **A low premium may not be strong enough to be awarded the coverages.** Your entire offer will be considered and compared to the other proposals received from your competitors.

11. Please inform us which coverages can be purchased independently of each other and which coverages must be written together.

12. A breakdown of your premiums charged by coverage is to be provided. This is important information that may "make or break" your offer and we want to give the Town in idea of what each coverage costs.

13. Remember, any additional information you can include will be to your advantage.

14. If you have questions regarding the inclusion of any specific material, please contact RIC to discuss your concerns.

General Instructions...continued.

15. **Town of Abingdon intends to award the coverages to the successful proposer(s) for a one year term, with the option of continuing the program for another two (2) years.** However, Town of Abingdon **reserves the right** to consider changing the coverages, deductibles, policy terms, conditions, or insurance companies on each renewal date.

    This decision will be made by Town of Abingdon based on the services provided by the agent and insurance company, claims assistance, renewal premium levels, audits and the current environment prevailing within the insurance industry.

16. Town of Abingdon will not be responsible for late proposals received via either the United States Postal System or other delivery services. **Proposals received after 2:00 PM on FRIDAY, FEBRUARY 28, 2020, will NOT and cannot be considered.**

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If you are using Federal Express, UPS or other delivery services, please send your offer to arrive on THURSDAY, FEBRUARY 27, 2020 by the close of business.

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17. **THE TOWN OF ABINGDON, VIRGINIA RESERVES THE RIGHT TO ACCEPT OR REJECT ALL PROPOSALS AND TO AWARD THE COVERAGES IN WHATEVER MANNER BEST SERVES THE INTEREST OF THE TOWN OF ABINGDON, VIRGINIA AS PROVIDED BY THE CODE OF VIRGINIA, 1950, AS AMENDED, AND THE TOWN'S PURCHASING POLICY.**

18. **ALL inspections are by appointment ONLY. Please contact Ms. Stacey Reichler for an appointment, 276/628-3167.**

19. WHEN QUOTING OUR COVERAGES, PLEASE BE SURE TO QUOTE ALL COVERAGES REQUESTED. FOR INSTANCE, WE ARE ASKING FOR A **DIC PROPOSAL**. PLEASE BE SURE TO INCLUDE THIS COVERAGE IN YOUR OFFER.

    If you are not quoting any specific coverage or have amended the limits or deductibles please highlight the change in your proposal.

APPLICATIONS

We will complete applications as necessary and use the first one received for all requests.

We do not want to complete any ACORD forms so independent agents please take the time and complete your ACORD forms as necessary

.

When sending applications please complete the general information data for all applications and ACORD forms and add your agency's name on the application so we will know who sent it to us.

EXPANDED COVERAGES

If your Pool or standard market program includes higher limits than requested please use the higher limits and so note in your proposal.

TOWN OF ABINGDON, VIRGINIA

Please include this letter on your company or agency letterhead.

TO: **MS. STACEY REICHLER**
TOWN OF ABINGDON

FROM: _____

RE: **PROPERTY AND CASUALTY INSURANCE PROPOSAL**
OPENING DATE 2:00 O'CLOCK ON FRIDAY, FEBRUARY 28, 2020

DATE: _____

In compliance with this Request for Negotiable Proposals on a "Best Buy" basis and subject to all of the instructions, specifications and conditions imposed therein, the Undersigned offers and agrees to furnish and deliver any one or all of the insurance coverages at or beyond the requested limits described at the annual premiums indicated.

We hereby submit this proposal and agree to enter into either a written contract, if requested, or to furnish the insurance binders within 30 days of the award and the original insurance policies and documents within 60 days of the award.

My signature below certifies that this proposal is made without prior understanding, agreement or connection with any corporation, entity or person submitting a proposal for the same insurance coverages as requested in the RFP and is in all respects fair and without collusion or fraud.

I understand collusive bidding is a violation of the Virginia Governmental Frauds Act and the Federal Law and can result in fines, prison sentences and civil damage awards.

I further certify that the insurance products and services to be provided pursuant to this proposal fully satisfies each of the identified terms, requirements, conditions and coverages requested within the RFP, unless the proposal specifically amends or eliminates these terms, requirements, conditions and coverages requested and that if any insurance products or services described within the proposal differ in any manner from that described in the RFP all differences are specifically identified and fully described.

I certify that I am authorized to sign this proposal on behalf of the insurance company, insurance agency or insurance pool making this offer.

COMPANY NAME _____

AUTHORIZED INDIVIDUAL
SIGNATURE_____

AUTHORIZED INDIVIDUAL NAME AND
TITLE_____

DATE FORM SIGNED_____

BASIC POLICY INFORMATION

TOWN OF ABINGDON, VIRGINIA

Please include the following for **ALL** policies quoted:

1. The named insured will reflect:

Town of Abingdon, Virginia, Abingdon Fire Department

and

Any affiliated or subsidiary board, authority, committee or independent agency provided that such affiliated or subsidiary board, authority, committee or independent agency created by the Named Insured or is one in which controlling interest or membership therein is vested in the Named Insured;

and

All officials, employees and volunteers while acting within their scope of their duties.

2. The mailing address will read:

Finance Department
Town of Abingdon
Post Office Box 789
Abingdon, Virginia 24212

3. The inception date of all policies will be July 1, 2020.

4. Include a **60 day notice** of cancellation, **non-renewal** or reduction in coverages for **all policies offered.**

5. Each coverage section of these criteria reflects additional enhancements that we are requesting. Please address our requests with your underwriters and let us know how you plan to approach these coverage improvements.

6. Any additional enhancements will be to your advantage. Please state them clearly in your proposal. You may also expand on how these enhancements are to the benefit of the insured.

7. Please note our Internet web page for information about the Town and our budget data, http://abingdon-va.gov/?page_id=757

THE TOWN'S INFORMATION
To introduce the Town to underwriters please note the following.

TOWN'S INTERNET SITE
Please go to www.abingdon-va.gov to view our Town's web page. Although the current 2019-2020 budget is shown you can use this data to estimate any additional underwriting data you may need for underwriting purposes.

REAL AND PERSONAL PROPERTY CRITERIA

GENERAL INSTRUCTIONS

Please base your Real and Personal Property coverages on the following criteria. You may improve our requested coverages to the advantage of the insureds.

REAL AND PERSONAL PROPERTY

The Town's covered property will include **ALL real and personal property either that is owned by the Town or for which the Town has an interest including the property of others in the Town's care, custody or control.**

Our limits will be on a **Blanket Real and Personal Property Basis at All Locations.** Please advise if you can offer one blanket limit for both Real and Personal Property.

LOCATIONS

Note the Statement of Property Values.

Please include the following endorsement in your proposal to help you and the Town of Abingdon to avoid claims problems and clarify our position regarding what we expect to be covered:

"Coverage will not be invalidated nor affected by inadvertent errors, omission or improper descriptions of the premises or operations described in our Statement of Property Values."

VALUATIONS

Real and Personal Property and Improvements and Betterments of the Town of Abingdon or Which are Leased from Others on a Replacement Cost basis.

Extend your Replacement Cost valuation to include permission to rebuild or replace any real property at another location, on either Town of Abingdon property or off-premises at a new location.

Real Property	$43,614,353
Personal Property	$12,187,958
Real Property in Open	$ 500,000
Personal Property in Open	$ 100,000
Total Blanket Values	**$56,402,311**

CAUSES OF LOSS

SPECIAL CAUSES OF LOSS Perils for all Covered Exposures.

Although we are including request for flood and earthquake coverages in addition to a Difference in Conditions form to complete our property program we still want the Special Causes of Loss form included for our Real and Personal and Time Element coverages.

Real and Personal Property Criteria...continued.

OFF-PREMISES POWER INTERRUPTION coverages, including loss from water supply services, communications and power supply services and **INCLUDING** overhead transmission lines.

Off-Premises Power Interruption is to also apply to our indirect (time element) coverages for $1,000,000 for any one occurrence.

Our intent is to **INCLUDE** all transmission lines off premises and **NOT** the "solely providing service" coverage form.

If you are offering a separate POWER EQUIPMENT AND MACHINERY policy include the **JOINT LOSS AGREEMENT** wording within the property forms.

Please confirm that your policy form includes coverage for COLLAPSE either within the Special Perils endorsement or by attaching ISO FORM CF-0013 (01/89).

Confirm that your form includes coverages for damages arising out of the **BACK-UP OF SEWERS AND DRAINS** either in the standard form or by endorsement for at least $10,000.

Include **BUILDING ORDINANCE (INCREASED COST OF CONSTRUCTION)** coverages in the amount of **$5,000,000** pertaining to any occurrence where we must comply with local or federal building codes, laws or ordinances, Coverages A, B and C.

In addition, if the structure is replaced at another premise either on or off the Town of Abingdon's property because relocation is required by ordinance or law, the **Increased Cost of Construction will be applicable at the new location subject** to the **$5,000,000** that may have to be incurred to meet the new building laws and requirements.

Include **DEMOLITION** coverages in the amount of **$5,000,000** pertaining to any occurrence where we must comply with local or federal building codes, laws, or ordinances to the undamaged portion of any structure.

Include **LEASED PERSONAL PROPERTY** for which the Town of Abingdon has a contractual responsibility to procure coverage. The values of this property are included within our Statement of Property Values.

Include **LEGAL LIABILITY COVERAGE** for Newly Acquired Property that comes into the Town of Abingdon's care, custody or control after the beginning of our coverages.

CONSEQUENTIAL LOSS TO FOOD IN COLD STORAGE, which is not covered by our Power Equipment and Machinery coverages, for the Special Causes of Loss, for **$10,000** <u>at all locations on a blanket basis</u> and **INCLUDING** both Breakdown and Power Outage coverages.

Real and Personal Property Criteria...continued.

GLASS BREAKAGE as an insured peril subject to our Property Deductible, with no limitations on either the "Per Pane" or "Total Recovery" from any one occurrence.

Up to **$10,000** for the **COST OF PREPARING ANY PROOF OF LOSS** or associated Claim Preparation costs by the Town.

SURFACE WATER is to be included as an insured peril within the Flood coverage.

SEWAGE BACKUP to Town Owned Property is to be included.

COINSURANCE
All Coinsurance is to be waived via an **AGREED AMOUNT ENDORSEMENT** for **BOTH** the Real and Personal Property direct damage Causes of Loss.

DEDUCTIBLES
$1,000 per Occurrence.

ENHANCEMENTS
Please outline your company's coverage enhancements in a clear and concise fashion so we will be aware of their existence and how they benefit the Town.

STATEMENT OF VALUES
Please note our Statement of Values which are attached.

HISTORIC PROPERTIES
The Town has a number of historic properties that we want "old for old" replacement cost in lieu of "new for old" replacement cost coverage. This means that our insurance carrier will work with the Town in trying to locate building materials that are from the same period as the original structure was built. Please expand on this option and the added cost to have specific properties so noted as "Historic."

The "Historic Properties" are:
Fields Penn House
Retirement House at the Muster Grounds
Train Depot
Arts Depot
Findlay House (Creeper Trail Center)
The Meadows House

Real and Personal Property Criteria...continued.

MORTGAGE HOLDERS AND LOSS PAYEES
Endorse the policy to include the following:

"It is agreed and understood that all persons or entities Town of Abingdon has agreed to name as a Loss Payee in accordance with the terms of any lease, rental agreement, loans or other written agreements, will be considered as a Loss Payee provided Town of Abingdon identifies the entity to the company when reporting a claim; and

It is also agreed and understood that the Director of Human Resources of the Town of Abingdon, Virginia, his/her appointee or successor, will be recognized as the individuals to handle all property claims for Town of Abingdon as to the negotiation and settlement activities with the insurance company."

LOSS PAYEES

Pitney Bowes Credit Corporation Post Office Box 5151 Shelton, Connecticut 06484-5151	Mailing Machine and Scale #1708016-001

OMNIBUS COVERAGE CLAUSE
Include the following within our Statement of Property Values as reflected within our Statement of Property Values for $500,000 of unscheduled Real and $100,000 unscheduled Personal Property at all locations:

Miscellaneous Property in the Open belonging to the Town of Abingdon and not specifically scheduled in the Statement of Property Values but are to be insured by your property insurance carrier, including but not limited to trailers, storage buildings, sheds, flag poles, athletic equipment, fencing, gates, stairs, railings, pump houses, light poles and lighting systems, stairs, railings, machinery, generators, propane tanks, above ground gasoline tanks, above ground diesel tanks, diesel and gasoline tanks, all fuel pumping systems and pipes, motors and related equipment, tools of every description and all other Real and Personal property usual and incidental to a Town located at all property sites throughout the Town of Abingdon, Virginia.

STATEMENT OF PROPERTY VALUES

Loc #	Bldg #	Bldg Description	Street Address	City	Bldg Value	Cts Value	Deductible	Valuation	Vacant?
Business Income / Extra Expense			$100,000 Included at no charge			$10,000,000.00 Total Limit			
1	1	Municipal Building	133 W. Main Street	Abingdon	$2,323,500.00	$269,500.00	$1,000.00	Replacement Cost	
10	1	Historical Society	306 Depot Square SW	Abingdon	$652,000.00	$79,000.00	$1,000.00	Replacement Cost	

11	1	Wolf Creek WWTP - Sewage Pumping Station	21410 Vances Mill Road	Abingdon	$1,046,000.00	$1,239,000.00	$1,000.00	Replacement Cost	
11	10	Sludge Holding Tank	21410 Vances Mill Road	Abingdon	$128,593.00	$0.00	$1,000.00	Replacement Cost	
11	11	Garage & Office Bldg - SMD & WCWRF Shop	21410 Vances Mill Road	Abingdon	$425,500.00	$233,500.00	$1,000.00	Replacement Cost	
11	12	Anearobic Digester	21410 Vances Mill Road	Abingdon	$1,737,500.00	$848,500.00	$1,000.00	Replacement Cost	
11	13	Sludge Dewatering Bldg & Operator Cntrl- Westfalia	21410 Vances Mill Road	Abingdon	$367,500.00	$27,000.00	$1,000.00	Replacement Cost	
11	14	Electrical Maintenance Bldg	21410 Vances Mill Road	Abingdon	$172,500.00	$25,500.00	$1,000.00	Replacement Cost	
11	15	Primary Clarifier 1	21410 Vances Mill Road	Abingdon	$267,500.00	$131,000.00	$1,000.00	Replacement Cost	
11	16	Gravity Thickener	21410 Vances Mill Road	Abingdon	$165,000.00	$67,000.00	$1,000.00	Replacement Cost	
11	17	Therma Flex Green House	21410 Vances Mill Road	Abingdon	$13,008.00	$5,555.00	$1,000.00	Replacement Cost	
11	18	Compost Building Office	21410 Vances Mill Road	Abingdon	$12,347.00	$8,843.00	$1,000.00	Replacement Cost	
11	19	Equipment Storage Shed	21410 Vances Mill Road	Abingdon	$136,500.00	$25,000.00	$1,000.00	Replacement Cost	
11	2	Grit Collector (2)	21410 Vances Mill Road	Abingdon	$9,350.00	$477,124.00	$1,000.00	Replacement Cost	
11	20	Compost Storage Shed	21410 Vances Mill Road	Abingdon	$226,500.00	$0.00	$1,000.00	Replacement Cost	
11	21	Administration Building	21410 Vances Mill Road	Abingdon	$689,500.00	$80,000.00	$1,000.00	Replacement Cost	
11	22	E.Q. Screening Channel	21410 Vances Mill Road	Abingdon	$99,000.00	$197,000.00	$1,000.00	Replacement Cost	
11	23	Special Waste Building	21410 Vances Mill Road	Abingdon	$386,000.00	$247,500.00	$1,000.00	Replacement Cost	
11	24	Ultra Violet Disinfection Bldg	21410 Vances Mill Road	Abingdon	$465,500.00	$1,393,500.00	$1,000.00	Replacement Cost	
11	25	Sludge Holding Tank	21410 Vances Mill Road	Abingdon	$338,317.00	$0.00	$1,000.00	Replacement Cost	
11	26	Pump Blower #1	21410 Vances Mill Road	Abingdon	$108,500.00	$0.00	$1,000.00	Replacement Cost	
11	27	Pump Blower #2	21410 Vances Mill Road	Abingdon	$108,500.00	$0.00	$1,000.00	Replacement Cost	
11	28	Secondary Clarifer 1	21410 Vances Mill Road	Abingdon	$1,018,000.00	$261,500.00	$1,000.00	Replacement Cost	
11	29	Secondary Clarifer 2	21410 Vances Mill Road	Abingdon	$1,018,000.00	$261,500.00	$1,000.00	Replacement Cost	
11	3	Excess Flow Pumping Station	21410 Vances Mill Road	Abingdon	$346,000.00	$281,000.00	$1,000.00	Replacement Cost	
11	30	Bldg & Grounds Maintenance Bldg	21410 Vances Mill Road	Abingdon	$102,500.00	$60,000.00	$1,000.00	Replacement Cost	
11	31	Primary Clarifer #2	21410 Vances Mill Road	Abingdon	$267,500.00	$131,000.00	$1,000.00	Replacement Cost	
11	32	New Office Bldg	21410 Vances Mill Road	Abingdon	$11,024.00	$3,121.00	$1,000.00	Replacement Cost	
11	33	Bridge	21410 Vances Mill Road	Abingdon	$113,000.00	$0.00	$1,000.00	Replacement Cost	
11	34	Aeration Basin 2	21410 Vances Mill Road	Abingdon	$1,134,500.00	$305,000.00	$1,000.00	Replacement Cost	

11	35	Aeration Splitter Box	21410 Vances Mill Road	Abingdon	$31,337.00	$8,888.00	$1,000.00	Replacement Cost	
11	36	Primary Clarifer Splitter Box	21410 Vances Mill Road	Abingdon	$29,312.00	$12,928.00	$1,000.00	Replacement Cost	
11	37	Sludge Wet Well	21410 Vances Mill Road	Abingdon	$32,297.00	$36,764.00	$1,000.00	Replacement Cost	
11	38	Secondary Clarifer Splitter	21410 Vances Mill Road	Abingdon	$38,266.00	$14,948.00	$1,000.00	Replacement Cost	
11	39	EQ Washdown Pump Station	21410 Vances Mill Road	Abingdon	$18,227.00	$34,946.00	$1,000.00	Replacement Cost	
11	4	Excess Flow Holding Tank	21410 Vances Mill Road	Abingdon	$2,236,000.00	$574,000.00	$1,000.00	Replacement Cost	
11	40	Sampler Building	21410 Vances Mill Road	Abingdon	$7,276.00	$5,858.00	$1,000.00	Replacement Cost	
11	41	Flow Bend Pump Station	21410 Vances Mill Road	Abingdon	$27,500.00	$65,044.00	$1,000.00	Replacement Cost	
11	42	Compost Sales Bldg	21410 Vances Mill Road	Abingdon	$35,690.00	$0.00	$1,000.00	Replacement Cost	
11	43	Grit Collector 2	21410 Vances Mill Road	Abingdon	$7,930.00	$258,411.00	$1,000.00	Replacement Cost	
11	5	Aeration Tank 1	21410 Vances Mill Road	Abingdon	$1,022,500.00	$359,000.00	$1,000.00	Replacement Cost	
11	6	Sludge Pumping Station	21410 Vances Mill Road	Abingdon	$415,500.00	$370,000.00	$1,000.00	Replacement Cost	
11	7	Sludge Dewatering Bldg	21410 Vances Mill Road	Abingdon	$501,000.00	$896,500.00	$1,000.00	Replacement Cost	
11	9	Scum Holding Tank	21410 Vances Mill Road	Abingdon	$128,593.00	$0.00	$1,000.00	Replacement Cost	
12	1	Art Depot / Freight Depot	314 Depot Square	Abingdon	$623,500.00	$0.00	$1,000.00	Replacement Cost	
13	1	Police Station	425 West Main Street	Abingdon	$2,560,000.00	$735,000.00	$1,000.00	Replacement Cost	
16	1	Barter Theater	127 West Main Street	Abingdon	$5,122,000.00	$0.00	$1,000.00	Replacement Cost	
19	1	Fire Hall	316 Park Street	Abingdon	$2,107,000.00	$279,500.00	$1,000.00	Replacement Cost	
2	1	Field House	Russell Road	Abingdon	$33,733.00	$0.00	$1,000.00	Replacement Cost	
20	1	Harry L. Coomes Recreation Center	300 Stanley Street	Abingdon	$5,749,000.00	$430,000.00	$1,000.00	Replacement Cost	
21	1	Historic Train & Shed	320 Green Springs Road	Abingdon	$39,328.00	$0.00	$1,000.00	Replacement Cost	
22	1	Town Park (Main Street Park)	305 W. Main Street	Abingdon	$21,056.00	$0.00	$1,000.00	Replacement Cost	
25	1	Grounds Office Building	431 W. Main Street	Abingdon	$250,000.00	$65,000.00	$1,000.00	Replacement Cost	
25	2	Grounds Shop	427 W. Main Street	Abingdon	$205,000.00	$26,000.00	$1,000.00	Replacement Cost	
25	3	Grounds Storage Bldg	429 W. Main Street	Abingdon	$200,000.00	$264,250.00	$1,000.00	Replacement Cost	
32	1	Retirement House	702 Colonial Road SW	Abingdon	$468,000.00	$0.00	$1,000.00	Replacement Cost	
32	2	Muster Ground Vistor Center	1780 Muster Lane	Abingdon	$144,500.00	$5,000.00	$1,000.00	Replacement Cost	
34	1	Farmers Market	100 Remsburg Drive	Abingdon	$383,000.00	$0.00	$1,000.00	Replacement Cost	
35	1	Caboose	310 Depot Square	Abingdon	$8,037.00	$0.00	$1,000.00	Replacement Cost	

38	2	Veterans Memorial Park Statue-Bronze Ribbon	Lt. Billy Webb Avenue	Abingdon	$91,800.00	$0.00	$1,000.00	Replacement Cost	
38	3	Veterans Memorial Pavilion	Lt. Billy Webb Avenue	Abingdon	$100,000.00	$0.00	$1,000.00	Replacement Cost	
38	4	Veterans Memorial Playground	Lt. Billy Webb Avenue	Abingdon	$12,000.00	$0.00	$1,000.00	Replacement Cost	
38	5	Veterans Memorial Picnic Shelters (3)	Lt. Billy Webb Avenue	Abingdon	$45,000.00	$0.00	$1,000.00	Replacement Cost	
38	6	Veterans Memorial Large Picnic Shelter	Lt. Billy Webb Avenue	Abingdon	$60,000.00	$0.00	$1,000.00	Replacement Cost	
38	7	Veterans Memorial Signs & Granite Markers	Lt. Billy Webb Avenue	Abingdon	$137,800.00	$0.00	$1,000.00	Replacement Cost	
38	8	Veterans Park-Restroom	Lt. Billy Webb Avenue	Abingdon	$125,000.00	$15,000.00	$1,000.00	Replacement Cost	
40	1	Latture Sports Field - Concession Stand	101 Latture Field Drive	Abingdon	$54,834.00	$2,601.00	$1,000.00	Replacement Cost	
40	2	Baseball Pressbox	205 Latture Field Drive	Abingdon	$11,024.00	$0.00	$1,000.00	Replacement Cost	
40	3	Refreshment Stand/Bathroom	Latture Field Drive	Abingdon	$21,432.00	$0.00	$1,000.00	Replacement Cost	
40	4	Bleachers	Latture Field Drive	Abingdon	$196,959.00	$0.00	$1,000.00	Replacement Cost	
40	5	Football Pressbox	Latture Field Drive	Abingdon	$12,234.00	$0.00	$1,000.00	Replacement Cost	
40	7	Fencing, Goal Posts, Field Lights	Latture Field Drive	Abingdon	$0.00	$175,000.00	$1,000.00	Replacement Cost	
41	1	Ray Petty Memorial Field - Pressbox	431 Russell Road NW	Abingdon	$193,000.00	$5,000.00	$1,000.00	Replacement Cost	
41	2	Storage Shed	431 Russell Road	Abingdon	$17,259.00	$2,601.00	$1,000.00	Replacement Cost	
41	3	Bleachers	431 Russell Road	Abingdon	$27,560.00	$0.00	$1,000.00	Replacement Cost	
41	4	Storage Shed	431 Russell Road	Abingdon	$11,024.00	$5,202.00	$1,000.00	Replacement Cost	
42	1	Foster-DeBose Field - Concession Stand	395 Russell Road NW	Abingdon	$91,500.00	$3,000.00	$1,000.00	Replacement Cost	
42	2	Batting Cage 1	395 Russell Road NW	Abingdon	$51,500.00	$0.00	$1,000.00	Replacement Cost	
42	3	Batting Cage 2	395 Russell Road NW	Abingdon	$66,500.00	$0.00	$1,000.00	Replacement Cost	
43	1	Harry L. Coomes Rec Ctr - Storage Shed	300 Stanley Street	Abingdon	$19,032.00	$4,161.00	$1,000.00	Replacement Cost	
43	2	Swimming Pool	300 Stanley Street	Abingdon	$311,000.00	$0.00	$1,000.00	Replacement Cost	
43	3	Baby Swimming Pool	300 Stanley Street	Abingdon	$33,375.00	$0.00	$1,000.00	Replacement Cost	
43	4	Jacuzzi	300 Stanley Street	Abingdon	$54,894.00	$0.00	$1,000.00	Replacement Cost	
43	5	Coomes Rec Center - Picnic Shelter	300 Stanley Street	Abingdon	$17,528.00	$0.00	$1,000.00	Replacement Cost	
46	1	Creeper Trail Restroom	325 Kings Mountain Drive	Abingdon	$86,000.00	$0.00	$1,000.00	Replacement Cost	
47	1	Alvarado Station	21180 Alvarado Road	Abingdon	$270,500.00	$0.00	$1,000.00	Replacement Cost	

47	2	Alvarado Park	21183 Alvarado Rd	Abingdon	$26,200.00	$0.00	$1,000.00	Replacement Cost	
48	1	Sinking Springs Cemetary, Parson Cummings Cabin	123 Russell Road NW	Abingdon	$167,000.00	$0.00	$1,000.00	Replacement Cost	
48	2	Fencing	123 Russell Road	Abingdon	$39,931.00	$0.00	$1,000.00	Replacement Cost	
49	1	Russell Road Property	460 Rusell Road	Abingdon	$447,020.00	$0.00	$1,000.00	Replacement Cost	
50	1	Lots in SF Hurt Subdivision	Lots 1, 2, 3, 4, 5, 11, 12, 13, 14, 15,	Abingdon	$159,200.00	$1,000.00	$1,000.00	Replacement Cost	
52	1	The Meadows	440 Green Spring Rd	Abingdon	$641,000.00	$0.00	$1,000.00	Actual Cash Value	
53	1	Municipal Garage	200 A Street	Abingdon	$180,285.00	$51,500.00	$1,000.00	Replacement Cost	
54	1	Public Works Garage	202 A Street	Abingdon	$566,814.00	$231,338.00	$1,000.00	Replacement Cost	
54	2	Public Works Equipment Shed	202 A Street	Abingdon	$189,375.00	$43,775.00	$1,000.00	Replacement Cost	
54	3	Public Works Fuel Tanks	202 A Street	Abingdon	$29,172.00	$0.00	$1,000.00	Replacement Cost	
54	4	Public Works Salt Shed	202 A Street	Abingdon	$44,100.00	$0.00	$1,000.00	Replacement Cost	
55	1	Sludge Dewatering Bldg 2- Alfa Laval	21410 Vances Mill Road	Abingdon	$365,000.00	$385,000.00	$1,000.00	Replacement Cost	
56	1	Fuel Pumps and Fuelmaster Shed	21410 Vances Mill Road	Abingdon	$15,000.00	$45,000.00	$1,000.00	Replacement Cost	
57	1	Munchkin Park	328 Clark Street	Abingdon	$45,000.00	$0.00	$1,000.00	Replacement Cost	
58	1	Landon Boyd Park	247 A Street	Abingdon	$14,600.00	$0.00	$1,000.00	Replacement Cost	
59	1	Eberhardt Park	Park Street	Abingdon	$29,500.00	$0.00	$1,000.00	Replacement Cost	
60	1	Kings Mountain School Park	101 Highland Street	Abingdon	$8,500.00	$0.00	$1,000.00	Replacement Cost	
62	1	North Church Street Tennis Courts	North Church Street	Abingdon	$14,000.00	$0.00	$1,000.00	Replacement Cost	
63	1	Labyrinith Meditation Park	250 East Valley Street	Abingdon	$15,000.00	$0.00	$1,000.00	Replacement Cost	
64	1	Fairview Log Cabin	908 Hillman Hwy	Abingdon	$263,400.00	$0.00	$1,000.00	Replacement Cost	
64	1	Fairview Barns (2)	908 Hillman Hwy NE	Abingdon	$30,000.00	$0.00	$1,000.00	Replacement Cost	
64	2	Fairview Barns	908 Hillman Hwy	Abingdon	$10,000.00	$0.00	$1,000.00	Replacement Cost	
64	2	Fairview Log Cabin	908 Hillman Hwy Ne	Abingdon	$163,365.00	$0.00	$1,000.00	Replacement Cost	
64	3	Fairview Picnic Shelter	908 Hillman Hwy NE	Abingdon	$45,000.00	$0.00	$1,000.00	Replacement Cost	
64	4	Fairview Bunn House	908 Hillman Hwy NE	Abigndon	$75,000.00	$10,000.00	$1,000.00	Replacement Cost	
66	1	Watauga Pump Station	17366 Watauga Road	Abingdon	$42,000.00	$39,600.00	$1,000.00	Replacement Cost	
67	1	JMH Cancer Center Pump Station	26180 Lee Hwy	Abingdon	$36,845.00	$0.00	$1,000.00	Replacement Cost	
68	1	South View Pump Station	989 Empire Drive	Abingdon	$26,230.00	$0.00	$1,000.00	Replacement Cost	

69	1	Meade Meadows Pump Station	24030 Berry Creek Dr	Abingdon	$36,700.00	$0.00	$1,000.00	Replacement Cost	
7	1	Findlay House	300 Green Spring Road	Abingdon	$231,000.00	$0.00	$1,000.00	Replacement Cost	
70	1	Wilson Subdivision Pump Station	18255 Woodland Hills Rd	Abingdon	$18,230.00	$0.00	$1,000.00	Replacement Cost	
71	1	Westwood Pump Station	18326 Stone Mill Rd	Abingdon	$36,410.00	$0.00	$1,000.00	Replacement Cost	
8	1	Hassinger House	335 Cummings street	Abingdon	$591,000.00	$68,500.00	$1,000.00	Replacement Cost	
9	1	Penn House & Musuem	208 W. Main Street	Abingdon	$472,000.00	$0.00	$1,000.00	Replacement Cost	
9	2	Penn House & Musuem - Restrooms	208 W. Main Street	Abingdon	$87,000.00	$0.00	$1,000.00	Replacement Cost	
Totals			Count: 121		$43,614,353.00	$12,187,958.00			

TIME ELEMENT CRITERIA

GENERAL INSTRUCTIONS

The Time Element form will provide **BLANKET** Extra Expense, Loss of Income and Loss of Rental Income coverages, subject to an **Agreed Amount Endorsement.**

TIME ELEMENT COVERAGES

Include Extra Expense, Loss of Income and Loss of Rental Income on a blanket basis or on an **Actual Loss Sustained basis with and "Unlimited" recovery.**

VALUATION

$10,000,000 Any One Occurrence

An "Actual Loss Sustained" coverage definition will be strongly considered.

TIME OF RECOVERY

Advise if your form can provide Time Element recovery time of up to 36-months or more from the date of the loss. If not, can we have either 18 or 24-month recovery period?

LOCATIONS

All locations and <u>all property at each location</u> are to be included within our Statement of Property Values.

COINSURANCE

Include the **AGREED AMOUNT CLAUSE,** for all Time Element coverages or place the coverage on an "Actual Loss Sustained" Basis.

CAUSES OF LOSS

Special Causes of Loss Form, as applying to our direct damage including the **Joint Loss Agreement** to parallel the same wording in our Power Equipment and Machinery contract.

Building Ordinance coverage to extend our Time Element coverage to include losses during the increased period of suspension of operations caused by a law that 1) regulates the construction or repair of the property; 2) requires the tearing down of property not damaged; and 3) is in force at the time of the loss.

Demolition coverage is to extend to our Time Element coverage for up to the policy limits, as requested.

Include the **Utility Interruption Endorsement** for water, electricity, and gas, extending to our Indirect Damage losses, as an option. Please include this cost within the same optional offer for our Direct Loss coverages.

VALUABLE PAPERS AND RECORDS CRITERIA

GENERAL INSTRUCTIONS

We are seeking coverage for the insured's Valuable Papers and Records within the Town.

LOCATIONS

All Town Companies and Squads.

VALUATION

$250,000 Any One Loss.

DEDUCTIBLE

$1,000 Any One Loss.

DIFFERENCE IN CONDITIONS
FLOOD AND EARTHQUAKE COVERAGES
GENERAL INSTRUCTIONS
The Town of Abingdon is seeking either a **TRUE** Difference in Conditions contract to compliment our Special Causes of Loss form or Flood and Earthquake perils.

PLEASE INCLUDE A COPY OF YOUR DIC FORM'S INSURING AGREEMENTS, PERILS COVERED AND EXCLUSIONS.

OPTION 1 - DIFFERENCE IN CONDITIONS
A true DIC including "All Risks of Direct and Indirect" occurrences, excluding those perils of the Basic Causes of Loss, plus additional limited exclusions that are in the DIC form covering all Real, Personal and Indirect Damage and including the coverage enhancements requested within the Direct and Indirect Loss criteria.

LIMITS	
Flood	$25,000,000 or Higher
Earthquake	$25,000,000 or Higher
All Other Perils	$25,000,000 or Higher
Demolition	$5,000,000
Increased Cost of Construction	$5,000,000
Transit	$10,000
Extra Expense/Loss of Income	$5,000,000
Food in Cold Storage	$10,000

****
SURFACE WATER is to be included as a covered peril.
****

OPTION 2 – FLOOD AND EARTHQUAKE, ONLY
Flood and Earthquake occurrences covering all Real, Personal and Indirect Damage occurrence, and including the coverage enhancements requested within the Direct and Indirect Loss criteria.

LIMITS Flood	$25,000,000 or Higher
Earthquake	$25,000,000 or Higher
Demolition	$5,000,000
Increased Cost of Construction	$5,000,000
Transit	$10,000
Extra Expense/Loss of Income	$5,000,000
Food in Cold Storage	$10,000

****
SURFACE WATER is to be included as a covered peril.
****

DIC/Flood Earthquake Criteria...continued.

DEDUCTIBLES
For each option, we are seeking a $25,000 deductible per occurrence as reflected in this section of our DIC criteria.

FEDERAL FLOOD PROGRAM
We do NOT want to engage the services of the Federal Flood Program other than for the current locations within the Federal Flood program as illustrated below.

CURRENT COVERAGE
The Town has the following Federal Flood coverages via The Travelers' The Standard Fire Insurance Company with a term of July 21, 2020 to July 21, 2018.

316 Park Street
Abingdon, Virginia 24210

Non-Residential One Floor No Basement
Lowest Floor Only Above Ground Level
FIRM Zone X

Building $235,700
Contents $39,000

ELECTRONIC DATA PROCESSING EQUIPMENT

GENERAL INSTRUCTIONS

Town of Abingdon is seeking a **FUNCTIONAL REPLACEMENT COST** form for its Electronic Data Processing equipment and media, including extra expense and programming costs, at **all locations either owned, leased, rented or on the premises of others**, and including the telephone systems.

EDP COVERAGE

Functional Replacement Cost Coverage on our EDP equipment.

Hardware EDP – Administration, Laptops Controls on All Treatment Plant Machinery, Law Enforcement, And All Hardware and Servers Throughout The Town	$1,000,000
Wi-Fi System	$200,000
Telephone Systems and - Fiber Optics, All Locations	$30,000
Alarm Systems	$10,000
Software, Including Mapping Software	$100,000
Extra Expense	$500,000
Programming Costs	$100,000
Transit Coverage	$5,000
At Any Unnamed Locations and Homes of Volunteers and Employees	$25,000
Storage of Duplicate Media permanently stored at locations not listed in the schedule of locations	$25,000
Newly Acquired Locations	$25,000
Off-Premises Power Coverages	$100,000

Electronic Data Processing Criteria...continued.

LOCATIONS
All locations will be included for this coverage.

VALUATIONS

EDP Equipment	Functional Replacement Costs (New for Old)
Media and Data	Replacement Cost Values
Extra Expense	100% First Month Limits
Programming Costs	Actual Costs Sustained

CAUSES OF LOSS
Our perils will be either ALL RISK or SPECIAL CAUSES OF LOSS.

COINSURANCE
Please waive all coinsurance requirements by an Agreed Amount Endorsement, your coverage form or a manuscript endorsement reflecting our understanding and intent.

DEDUCTIBLES
$1,000 each occurrence, including breakdown.

INLAND MARINE FLOATER CRITERIA

GENERAL INSTRUCTIONS

Town of Abingdon has many Inland Marine exposures that we desire coverage at our insured locations, in transit, and at temporary locations including exhibitions and shows. Please review the following and include the pricing for these exposures.

EXPOSURES

Please note following list of Inland Marine exposures and include the following:

Inland Marine Schedule	$5,600,000
Blanket Miscellaneous Contractors' Equipment Consisting of tractors, mowers, implements, backhoes, Front-end loaders, street and roads equipment, Sewer Plant equipment and miscellaneous tools, Golf Carts, And all like and kind items used by the Town for its Operations	$500,000
Miscellaneous Fine Arts such as wrought iron bird feeders And vine holders, fiberglass wolves, granite time capsule, Busts on pedestals, art work, all other Fine Arts and Including Property of Others in the Town's Care, Custody or Control	$200,000
Creeper Trail Bridges	$2,000,000
Other Three Bridges	$1,500,000
Addition to Inland Marine List	$1,801,300

LOCATIONS

All locations will be included for this coverage.

VALUATIONS

Replacement Cost Coverage. Please clarify if your form provides replacement cost coverage.

CAUSES OF LOSS

Perils will be either ALL RISK or SPECIAL CAUSES OF LOSS.

DEDUCTIBLES

$1,000 per Occurrence.

NOTES TO UNDERWRITERS

The Inland Marine exposures may be included within our Property form or your "Automatic Coverages" if the premiums are lower than an Inland Marine Floater. If you do this please let us know which Inland Marine items you are including under Property Coverage and reduce the total Inland Marine values by the corresponding amounts.

INLAND MARINE PROPERTY LIST

Equipment Type	Department	Item Description	Serial Number	Value	Deductible
Bridges	Town	Blanket Bridge Coverage ($10m Maximum Automatic coverage)	0001	$0.00	$25,000.00
Bridges	Town	Bridge located at Cummings St (included under automatic coverage)	1000	$0.00	$25,000.00
Bridges	Town	Bridge located at E Main St (included under automatic coverage)	2000	$0.00	$25,000.00
Bridges	Town	15 Wood Trestles- Creeper Trail (included under automatic coverage)	3000	$0.00	$25,000.00

CREEPER TRAIL BRIDGES VALUE

$2,000,000

ADDITIONAL INLAND MARINE EXPOSURES

IT – DJI Mavic Pro Drone - Valued at $1,300
IT – Mesh Antenna Deployments- various locations - Valued at $500,000
IT – 120 foot Tower, High Street, Tower and Equipment included - Valued at $100,00
IT- 120 foot tower, Wolf Creek Sewer Treatment- with Solar panel deployment - $150,000
IT- 120 foot tower, Virginia Highlands Community College with solar panel deployment- $150,000
IT- 120 foot tower, Coomes Center - $100,000
IT- 60 foot tower, Munchkin Park – $75,000
IT- 5-10 miles of Fiber Optic cabling deployed on street – Valued at $500,000
IT- Rack and switch equipment at Phone company Central Office- $75,000
IT – Video Camera System - Valued at $150,000

Contractor's Equipment		Blanket Misc Contractor's Equipment		$2,000,000.00	$1,000.00
Electronic Data Hardware		Blanket EDP Hardware		$1,240,000.00	$1,000.00
Fine Arts		Blanket Fine Arts incl PPO ($10m automatically included)		$0.00	$1,000.00
Fine Arts	Parks	War Artifacts ($130k valued) - included in automatic coverage	25267 Lee HWY & 133 W Main St	$0.00	$1,000.00
Fine Arts	Parks	Veterans Memorial Park Granite Statute w/Ribbon ($90k value) - included in automatic coverage		$0.00	$1,000.00
Fine Arts	Parks	Four Granite Markers at $7,000 each - included in automatic coverage		$0.00	$1,000.00
Fine Arts	Parks	Veterans Memorial Park Sign ($25k) - included in automatic coverage		$0.00	$1,000.00
Miscellaneous Equipment	Town HALL	1778 Town Clock and Base		$25,000.00	$1,000.00
Miscellaneous Equipment	IT	DJI Mavic Pro drone		$1,300.00	$1,000.00
Miscellaneous Equipment	IT	3DR Solo drone		$1,000.00	$1,000.00
Miscellaneous Equipment	IT	Mesh Antenna Deployments		$125,000.00	$1,000.00
Miscellaneous Equipment	IT	Tower, High Street, Tower & Equpment incl	CAT Alarm System	$100,000.00	$1,000.00
Miscellaneous Equipment	IT	Video Camera Security System		$50,000.00	$1,000.00
Miscellaneous Equipment	Maintenance	John Deere 930R Mower	KT070311	$10,676.66	$1,000.00
Miscellaneous Equipment	Maintenance	John Deere 930R Mower	KT070309	$10,676.66	$1,000.00
Miscellaneous Equipment	Planning	2012 Club Car XJ1217	76477	$4,000.00	$1,000.00
Miscellaneous Equipment	Police	GE Radio		$2,000.00	$1,000.00
Miscellaneous Equipment	Police	Armored Vests, Mag Flashlights, Shotguns,	Handguns & Various Items - Town Police	$150,000.00	$1,000.00
Miscellaneous Equipment	Police	Conflict Monitor Tester for Traffic	Light Signals	$15,000.00	$1,000.00
Miscellaneous Equipment	Police	Two Wheel Cycles		$50,000.00	$1,000.00
Miscellaneous Equipment	Police	Segway with Radio (4 @ $8,000 each)		$32,000	$1,000.00
Miscellaneous Equipment	Police	Police Dept Property Installed in Vehicles		$254,500	$1,000.00
Miscellaneous Equipment	Rec	2008 John Deere 5225 Tractor	R423434	$32,000.00	$1,000.00
Miscellaneous Equipment	Rec	2010 60" John Deere Z Trak	P010803	$7,500.00	$1,000.00
Miscellaneous Equipment	Rec	2007 48" Exmark Zero Turn Mower	695735	$3,000.00	$1,000.00
Miscellaneous Equipment	Rec	2006 60" Exmark Zero Turn Mower	722205	$3,000.00	$1,000.00
Miscellaneous Equipment	Rec	2006 48" Scag Zero Turn Mower	A4805432	$5,000.00	$1,000.00
Miscellaneous Equipment	Rec	2012 John Deere Gator TS	M061729	$5,000.00	$1,000.00
Miscellaneous Equipment	Rec	2011 John Deere Z Trak 60"	T022004	$9,000.00	$1,000.00

Miscellaneous Equipment	Rec Center	2014 John Deere 1025R Tractor	11361	$20,000.00	$1,000.00
Miscellaneous Equipment	Rec Center	2015 John Deere 930 R 60" Mower	30155	$10,000.00	$1,000.00
Miscellaneous Equipment	Rec Center	2017 John Deere Z930M Z Trak	51880	$12,000.00	$1,000.00
Miscellaneous Equipment	Sewer	Sewer Camera		$100,000.00	$1,000.00
Miscellaneous Equipment	Sewer	Case Backhoe 580 K	021105	$15,000.00	$1,000.00
Miscellaneous Equipment	Sewer	Case Excavator 180	160K3-1961	$75,000.00	$1,000.00
Miscellaneous Equipment	Sewer	Skid Steer Loader 763	20296	$10,000.00	$1,000.00
Miscellaneous Equipment	Sewer	1979 Fermont Army Generator	FZ-04042	$250.00	$1,000.00
Miscellaneous Equipment	Sewer	2004 Portable CAT Generator	38668	$5,000.00	$1,000.00
Miscellaneous Equipment	Sewer	1997 Smith Air Compressor	1001137	$1,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2007 John Deere Zero Turn Mower	41665	$3,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2007 Newage Cummins Generator	S202077-01	$15,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2009 Kohler Power Systems 60	2252289	$10,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2011 Kohler Power Systems 80	2330784	$15,000.00	$1,000.00
Miscellaneous Equipment	Sewer	1986 Hollingsworth Generator	KZ08739	$1,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2011 Kohler Power Systems 125 Gen	2330903	$25,000.00	$1,000.00
Miscellaneous Equipment	Sewer	1985 Hollingsworth Generator	KZ04896	$1,000.00	$1,000.00
Miscellaneous Equipment	Sewer	Komatsu WB-140 Backhoe	D2645A	$15,000.00	$1,000.00
Miscellaneous Equipment	Sewer	1996 Trommell Powerscreen	9401206	$20,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2010 Kubota B 2320 Mower	54432	$13,500.00	$1,000.00
Miscellaneous Equipment	Sewer	2011 Kubota Mower 4WD	55349	$10,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2014 Cub Cadet Z Force Mower	H10197	$3,000.00	$1,000.00
Miscellaneous Equipment	Sewer	John Deere Wheel Loader	H570971	$50,000.00	$1,000.00
Miscellaneous Equipment	Sewer	2019 T740 Bobcat	15157	$65,000.00	$1,000.00
Miscellaneous Equipment	Street	1994 John Deere Motograder	X544865	$30,000.00	$1,000.00
Miscellaneous Equipment	Street	Ingersoll Rand Roller	196236	$17,000.00	$1,000.00
Miscellaneous Equipment	Street	2006 Bobcat	529911744	$15,000.00	$1,000.00
Miscellaneous Equipment	Street	2000 Caterpillar Loader	BXJ01523	$30,000.00	$1,000.00
Miscellaneous Equipment	Street	2015 Bobcat	B2VY11513	$20,000.00	$1,000.00

Miscellaneous Equipment	Street	2003 John Deere GX 325 mower	B105909	$3,000.00	$1,000.00
Miscellaneous Equipment	Street	2012 John Deere X320 mower Tractor	M223257	$2,750.00	$1,000.00
Miscellaneous Equipment	Street	1994 Ford 7600 Tractor	F192067	$20,000.00	$1,000.00
Miscellaneous Equipment	Street	1994 Ford 4630 Tractor	A615894	$10,000.00	$1,000.00
Miscellaneous Equipment	Street	2008 John Deere 5525 Tractor	R423435	$30,000.00	$1,000.00
Miscellaneous Equipment	Street	2007 Kubota Tractor	50824	$10,000.00	$1,000.00
Miscellaneous Equipment	Street	John Deere 2355 Tractor		$10,000.00	$1,000.00
Miscellaneous Equipment	Street	1995 Cat Backhoe	5HK27665	$15,000.00	$1,000.00
Miscellaneous Equipment	Street	Bandit 150 Brush Chipper	018443	$8,000.00	$1,000.00
Miscellaneous Equipment	Street	KM International 8000TEDD Hot Box	1K8U 2022 GN	$20,000.00	$1,000.00
Miscellaneous Equipment	Street	2012 John Deere X350 Mower Tractor	071596	$3,000.00	$1,000.00
Miscellaneous Equipment	Street	425 John Deere Riding Mower	066121	$4,000.00	$1,000.00
Miscellaneous Equipment	Street	2018 Case 580 Super N Backhoe	53037	$60,000.00	$1,000.00
Miscellaneous Equipment	Streets	Street Signs and Signals		$225,000.00	$1,000.00
Miscellaneous Equipment	Town Shop	Miller Welder	J847471	$500.00	$1,000.00
Radios & Equipment	Police	Law Enforcement Radios		$150,000.00	$1,000.00
Trailers	167	2007 Bri-Mar Dump Trailer	63385	$2,000.00	$1,000.00
Trailers	168	2007 Bri-Mar Dump Trailer	63380	$2,000.00	$1,000.00
Trailers	169	Homemade Trailer-Roller	300029TR	$1,000.00	$1,000.00
Trailers	170	2003 Hughes Trailer	1917	$1,500.00	$1,000.00
Trailers	171	2003 Hughes Trailer	L389	$2,000.00	$1,000.00
Trailers	172	1997 Homemade Trailer	60TR	$2,000.00	$1,000.00
Trailers	173	1997 Homemade Trailer	58TR	$2,000.00	$1,000.00
Trailers	174	1997 Homemade Trailer	59TR	$2,000.00	$1,000.00
Trailers	175	2013 Vorteq Trailer with Arrown Board	2360	$21,279.00	$1,000.00
Trailers	176	2011 Homemade Trailer	76TR	$700.00	$1,000.00
Trailers	177	Homedmade Lowboy Trailer	93TR	$1,000.00	$1,000.00
Trailers	178	Econoline Box Trailer	2159	$2,000.00	$1,000.00
Trailers	179	2016 Utility Trailer	6160	$2,500.00	$1,000.00
Trailers	250	Wells Cargo Trailer	3020220	$2,000.00	$1,000.00
Trailers	251	2012 Featherlite ATV Trailer	1900	$5,000.00	$1,000.00
Trailers	364	2001 Low Boy Trailer	0600	$15,000.00	$1,000.00
Trailers	365	Homemade BobCat Trailer	34811TR	$1,000.00	$1,000.00
Trailers	366	1978 Trailer	49TR	$1,001.00	$1,000.00
Trailers	367	1994 MEB Trailer	5309	$495.00	$1,000.00
Trailers	368	1979 Reid Trailer	8640	$1,000.00	$1,000.00
Trailers	564	2012 Carry On Trailer	4041	$700.00	$1,000.00
Trailers	565	2001 Bri-Mar Trailer	0521	$3,500.00	$1,000.00
Trailers	566	2006 Hughes Trailer	0023	$2,150.00	$1,000.00
Trailers	567	P&T Trailer	6740	$2,000.00	$1,000.00
Trailers	568	Homemade Tilt Trailer	28TR	$1,000.00	$1,000.00

Trailers	569	2001 Arsenal Trailer	7283	$2,600.00	$1,000.00
Trailers	570	Homesteader Trailer	5884	$2,000.00	$1,000.00
Trailers	571	2007 O' Quin 16" Trailer	0640	$1,945.00	$1,000.00
Trailers	572	2005 Hughes Trailer (Stage Trailer)	0272	$30,000.00	$1,000.00
Trailers	573	P&T Trailer Tent Trailer	8537	$15,000.00	$1,000.00
Trailers	574	Cargo Mate Portable Bathroom Trailer	1096	$2,000.00	$1,000.00
Trailers	850	1999 Track Radar Trailer	5578	$8,130.00	$1,000.00
Trailers	851	2002 J&L Cargo Trailer	6835	$1,795.00	$1,000.00
Valuable Papers		Blanket Valuable Papers		$250,000.00	$1,000.00
Totals		Count: 112		$5,583,448.32	
Police		Additional Equipment		$100,000	$1,000

POLICE DEPARTMENT CONTINUED

In addition to what is illustrated on the list we are including the following for our Police Department
You may place these coverages in your program as directed by underwriting rules

Generator	$30,000	
SRO and Crime Scene Van		
Trailers, 2 Enclosed	$7,500	For traffic and Radar trailers
Hand Held LIDAR/Radar		
Patrol Car Equipment		
Specialty Van Equipment		
Unmarked Car Equipment		
Officer Duty Equipment & Clothing		
Rifles, Shotguns, Pistols and Ammunition		
Body Armor/Helmet/Shields		
Investigations Equipment	Cameras, total station, etc.	
Internal Camera System		
Cones and Barricades		
Taser and Shotgun		

POWER EQUIPMENT AND MACHINERY COVERAGE CRITERIA

GENERAL INSTRUCTIONS

You have the option of offering a separate MACHINERY BREAKDOWN policy or including the coverage as a peril within the property form. Pool limits are acceptable.

POWER EQUIPMENT AND MACHINERY COVERAGES

The Town need these coverages at every location, owned, leased or rented or in its care, custody or control or is legally liable for the exposure:

$5,000,000 or PROPERTY LIMITS for REPAIR AND REPLACEMENT COST coverage on the COMPREHENSIVE DEFINITION OF AN ACCIDENT format, OBJECT DEFINITION NUMBER 6, including Diagnostic and Production Equipment.

If you are including this coverage as an additional peril within the property form, the limits will be the same as the blanket real and personal property limits in addition to the time element coverages or your Pool's blanket limits for any one accident.

UTILITY INTERRUPTION coverage for "All Services" without any "Footage Limitations" or any "Not Solely Providing" limitations, for $1,000,000.

Food items in both Cold Storage and in Process will be included in this program for **$10,000.**

LOCATIONS

All locations owned, rented or leased by all insureds.

UNLIMITED LIMITS

Programs providing "Unlimited" limits or Property Limits will be strongly considered.

DEMOLITION AND INCREASED COST OF CONSTRUCTION

$1,000,000 limit will apply to this coverage.

VALUATIONS

Our limits will be either UNLIMITED or as follows:

Direct Damage per Occurrence	$5,000,000 or Property/Pool Limits
Loss of Income/Ordinary Payroll	$5,000,000 or Actual Loss Sustained Basis
Extra Expense/	$5,000,000 or Actual Loss Sustained Basis
Water Damage	$500,000
Expediting Expenses	$500,000
Hazardous Substances Removal	$500,000
Demolition and Increased Cost of Construction	$1,000,000

Power Equipment and Machinery Criteria...continued.

Off-Premises Power Loss including Overhead Transmission Lines and Spoilage and Utility Interruption including losses arising out of the loss of Water, Electricity Gas, including Food in Cold Storage or in Processing.	$1,000,000

DEDUCTIBLES
$1,000

CAUSES OF LOSS
Comprehensive Definition of Accident, **INCLUDING** Production Machinery.

The JOINT LOSS AGREEMENT must be included if you are providing a separate Power Equipment and Machinery policy.

Include all PROCESSING COMPUTERS that operate the heating, air conditioning and alarm systems at any covered location and as installed in the future.

Business Interruption may be on an ACTUAL LOSS SUSTAINED BASIS, ALONG WITH OUR GROSS EARNINGS AND EXTRA EXPENSE COVERAGE.

ALL ORDINARY PAYROLLS FOR ALL EMPLOYEES IS TO BE INCLUDED.

DISHONESTY BOND CRITERIA
GENERAL INSTRUCTIONS
Town of Abingdon is seeking a **CRIME POLICY** for all employees and all volunteers.

CRIME POLICY

Employee Dishonesty on the Faithful Performance Cover Form	$500,000
Forgery or Alterations	$500,000
Theft, Disappearance and Destruction:	
Loss Inside the Premises	$25,000 or $500,000
Loss Outside the Premises	$25,000 or $500,000
Computer, Hackers and Telephone Fraud including Theft of Information	$250,000 or $500,000
Extortion, **NO PARTICIPATION BY THE INSURED** If Available	$1,000,000

CAUSES OF LOSS
Faithful Performance Insuring Agreement that automatically includes the Employee Dishonesty and all other coverages included within the instrument, arising from our employees and volunteers.

Amend the definition of employee to include all non-compensated and elected or appointed officials and volunteers, whether compensated or not, and any person who is a director, trustee, manager, officer or employee of an employee welfare or pension benefit plan on behalf of the insured and its employees.

DEDUCTIBLES
$1,000 deductible for Employee Dishonesty and Loss of Money.

LOCATIONS
All locations of the insured, in addition to all employees of the insured, no matter where situated, within the Continental United States.

UNDERWRITING INFORMATION

Individuals Handling Money & Controlling Property	8
All Others	274

CASH EXPOSURES	**REGULAR DAYS**	**HOLIDAYS**	**SPECIAL EVENTS**
Average Any One Day	$1,500	$1,500	$2,000
Maximum	$2,000	$2,000	$3,000

Dishonesty Bond Criteria...continued.

VAULT
We have a vault in our Treasurer's office with a 2-Hour UL Approved Fire Rating. There is no alarm on the vault.

ALARM SYSTEMS
The building has a central station monitored intrusion and fire alarm system monitored by the Police's Dispatch Office 24 hours a day, every day of the year.

THIRD PARTY LEGAL LIABILITIY CRITERIA

GENERAL INSTRUCTIONS

All insureds desire a Third Party Legal Liability insurance policy for all exposures.

COMMERCIAL GENERAL LIABILITY COVERAGES

General Aggregate Limit	$2,000,000
Products-Completed Operations Aggregate	$2,000,000
Personal and Advertising Injury	$1,000,000
Each Occurrence Limit	$1,000,000
Fire Damage Limit (Any One Fire)	$100,000
Medical Expense Limit (Any One Person)	$10,000
Employee Benefits Liability	$1,000,000
Liquor Legal Liability	$1,000,000
Public Officials Liability	$1,000,000
Professional Health Care Medical Malpractice	$1,000,000 basic limit and the Excess Program providing the remaining limits

LOCATIONS

All locations and emergency operations are to be included.

VALUATIONS

We do not want either a retention or a deductible for this coverage.
No Aggregate Limits will be strongly considered.

CAUSES OF LOSS

All CGL coverage items including the special coverages requested above.

PROFESSIONAL HEALTH CARE MEDICAL MALPRACTICE

Please note the Virginia Code Title 8.01. Civil Remedies and Procedure Chapter 21.1. Medical Malpractice Article 2 Miscellaneous Provisions 8.01-581.15 for an outline of the maximum cap on medical malpractice claims for 2020/2021 and into the future.

DRONES

Include coverage for our two (2) drones:

DJI Mavic Pro Drone

3DR Solo Drone

And their replacements and additional drones secured in the future.

LAND USE COVERAGE

Advise if your CGL includes coverage for land use issues.

DEDUCTIBLES AND RETENTIONS

None are requested.

Third Party Legal Liability...continued.

ADDITIONAL INSUREDS Town of Bristol, Virginia 300 Lee Street Bristol, Virginia 24201	Use of Town's Facilities
The Barter Foundation, Inc. Barter Theater 133 West Main Street Abingdon, Virginia 24210	Use of Facilities
Trustees of Sinking Springs Presbyterian Church 136 East Main Street Abingdon, Virginia 24210 Third Party Legal Liability Criteria...continued.	Cemetery and Use of Facilities
American Electric Power Highway 19 Abingdon, Virginia 24210	Use of Facilities
Fairview in Abingdon Foundation, Inc. ATIMA 908 Hillman Highway Abingdon, Virginia 24210	Use of Facilities
Norfolk Southern Railway Company Insurance Compliance Post Office Box 12020 – NF Hemet, CA 92546-2191 Norfolk, Virginia 23510-2191	Depot Square Caboose
Pitney Bowes Credit Corporation Post Office Box 5151 Shelton, Connecticut 06484-5151	Mailing Machine and Scale #1708016-001
WAIVER OF RIGHT OF RECOVERY The Barter Foundation, Inc. Barter Theater 133 West Main Street Abingdon, Virginia 24210	Use of Facilities

Third Party Legal Liability…continued.

EXPOSURE ESTIMATES FOR 2020/2021	
Town Population	8,200
Budget Expenditures	Please see our Budget on Internet
Real Estate Development Land	114 Acres
Buildings – Lessor's Risk Only	21,310 Square Feet
Employee Benefits Liability	274 Employees

INDIVIDUALLY RATED EXPOSURES (Note Budget for Figures)	
Airports	None
Amusement Parks	None
Exhibition or Convention Buildings	1,600 Square Feet
Dams, Levees or Dikes	None
Golf Courses	None
Housing Projects	None
Lakes or Reservoirs	None
Medical Care Facilities	None
Nursing Homes	None
Penal Institutions and Jails	None
Town or Colleges	None
Ski Facilities	None
Stadiums, Bleachers, Etc.	1 Football - $1,000 Receipts
Streets, Roads, Highways and Bridges	100 Miles
Transit Systems	None
Utilities, Wastewater Plants, Water Plants, Etc.	913 Million Gallons Year 4,174 Households 711 Commercial
Wharfs, Piers, Docks and Marinas	None
Zoos	None
Parks and Recreation	$475,000 Receipts
Sewer Lines	100.8 Miles
Electric Generation/Distribution	None
Gas Distribution	None
Water/Sewer Operations	$350,000
Owned Aircraft	None
Dams/Reservoirs	None
Landfills/Dumps	None
Watercraft Over 26 Feet	None
Watercraft over $5,000 in Value	None
Swimming Pools	3
Diving Boards	1
Firefighters	35 Part Time 1 Chief 1 Assistant Chief

Third Party Legal Liability…continued.

Fire and EMS Volunteers	44 Part Time Employees
Golf Courses	None
Skateboard Parks	1 Not in Use At This Time
Day Care Centers	None
Tunnels	None
Background Checks on All Employees and Volunteers Who Come Into Contact with Children	Yes
Police Firing Range	1

CERTIFICATE HOLDERS

Certificate Holder	Address	City	State	Zip	Description
Doug & Yvonne Ellis Elaine Cook	217 W. Main St	Abingdon	VA	24210	RE: Busker Fest August 31st
Enterprise FM Trust	PO Box 16805	St Louis	MO	63105	RE :All Leased Autos from Enterprise FM Trust -$1,000,000 Non-Owned Liability Certificate Holder is listed as Loss Payee and is added as an additional insured to the extent permitted by the laws of the Commonwealth of VA and only in respect to claims or actions arising from or in connection with negligent acts of the Member, its employees, agents or officials.
First Bank & Trust	P.O. Box 1008	Abingdon	VA	24212	RE: Loan agreement for 2020 Kenworth
Sinking Spring Presbyterian Church	136 E. Main St	Abingdon	VA	24210	RE: Busker Fest August 31st
Sinking Springs Presbyterian Church	136 E Main St	Abingdon	VA	24210	RE: Parking
Town of Abingdon	PO Box 789	Abingdon	VA	24212	Renewal Certificate
Town of Abingdon	133 W Main St	Abingdon	VA	24210	RE: Midwood Entertainment LLC
Town of Abingdon ATTN: Stacey Reichler	133 W Main St	Abingdon	VA	24210	RE: Silver Sneakers
Virginia Highlands Small Business Incubator	P.O. Box 1165	Abingdon	VA	24212	RE: Wintercross Cyclocross on January 4-5, 2020
Virginia Resources Authority	1111 E Main St	Richmond	VA	23219	RE: Certificate of Coverage
WECO Rentals	PO Box 1448	Abingdon	VA	24212	
Wells Fargo Equipment Finance Inc its Successors and/or assigns	2700 S Price Road 3rd Floor	Chandler	AZ	85286	RE: Contract #0010338964401, 2016 Pierce $349,102 - Certificate Holder is added as loss payee and as an additional insured to the extent permitted by the laws of the Commonwealth of VA and only in respect to claims or actions arising from or in connection with negligent acts of the Town, its employees agents or officials.
New COI Holder					

ENVIRONMENTAL LIABILITY

GENERAL INSTRUCTIONS

If possible, please include an offer for Environmental Liability on behalf of the Town.

COVERAGES

Third-Party cleanup for Above Ground Pollution exposures such as water and sewer operations, Transfer Stations, Spraying of Pesticides and Herbicides, Golf Courses, Above Ground Storage Tanks and the like.

We understand that landfills and underground storage tanks are not included in this coverage unless underwriters wish to grant coverage for these two exposures.

LIMITS

$1,000,000 Each Occurrence

DEDUCTIBLES

$1,000 Each Occurrence

SECURITY RISK MANAGEMENT PROGRAM CRITERIA

GENERAL INSTRUCTIONS

The Town wishes to consider purchasing a Security Risk Management Program that will include the following events:

Ransom
Legal Liability
Business Interruption
Temporary Security
Negotiators
Public Relations
Counseling Fees
Various Other Coverages Offered

LIIMITS

$1,000,000 per Event for Ransom, Legal Liability, Business Interruption and Temporary Security
$1,000,000 per Event for Negotiators, Public Relations and counseling Fees

COVERED PERSONS

Town Council members, Administrators, Employees, Family Members, Volunteers while on premises or attending or participating in an activity organized or sponsored by the Town.

COVERED EVENTS

Assault with a weapon resulting in death or serious injury and regional media coverage
Disappearance of an insured person from Town, a Town activity or Town event
Extortion Threats
Hijacking
Hostage Taking
Abduction of an Employee or Volunteer
Emergency Political Evacuation
Threats to kill or injure covered individuals, damage Town property, disrupt computer systems or reveal confidential information about any covered person

COVERAGE PROVIDED

Legal Liability of the Town
Loss of Revenue
Fees and Expenses of Expert Crisis Response Consultants within 24-hours
Costs of increased temporary security measures
Consultant costs and expenses for investigation into the disappearance of a covered person
Costs to evacuate insured persons to a place of safety due to political instability
Death or Dismemberment Benefit of up to $1,000,000
The Benefit will be up to $1,000,000 as per the Limits provided
Psychiatric and medical care
Legal advice
Reward monies
Travel and accommodation
Salary of victim for their family and replacement staff

Security Risk Management Criteria…continued.

COVERAGE PROVIDED
Personal financial loss of victim or their family
Rest and Rehabilitation
All other reasonable and necessary expenses

CLARIFICATIONS
Please include your clarifications on how your program operates; what coverages are provided; and your program limits.

CYBER LIABILITY CRITERIA

GENERAL INSTRUCTIONS

Breach response services for any Cyber Liability claims or expenses including notification to the affected individuals, forensic and legal assistance, identification of theft-related fraud resolution services, free loss control information services, indemnification of Payment Card Industry (PCI) fines and penalties, regulatory defense and penalties and public relations and crisis management expenses.

LIMITS OF LIABILTY

Policy Aggregate	$3,000,000
Aggregate Sublimit of Liability for Regulatory Defense and Penalties	$250,000
Aggregate Sublimit of Liability for Crisis Management and Public Relations	$250,000
Aggregate Sublimit of Liability for Fines and Costs	$250,000
Social Engineering (emails)	$3,000,000

LIMITS FOR BRERACH RESPONSE SERVICES

Notify Individuals in the Aggregate	$1,000,000 or included in the $3,000,000 above
Aggregate Sublimit for Legal and Forensic Expenses	$100,000
Aggregate Limit for Identity Theft Resolution Services	$10,000
Aggregate Sublimit for any Foreign Notifications	$25,000

RETENTIONS

$2,500 for all with the following exceptions:

Call Center Services and Credit Monitoring	$100

OPTIONS

We will consider optional limits, sublimits and deductibles as suggested by the agents or the Cyber Liability underwriters.

POOL PROGRAMS

We would like to review your Pool program's Cyber Liability and accept the highest limits available. We will discuss Social Engineering and other topics relating to Cyber Liability at any future interviews.

PUBLIC OFFICIALS LEGAL LIABILITY

GENERAL INSTRUCTIONS

The Town desires Public Officials Legal Liability insurance for all current, past and future Town Council members and all other employees and volunteers and includes all actions for wrongful acts against the Town or individuals. The coverage is to include Employee Practices Act protection. We have five (5) elected members on our Town Council.

Coverage is to apply to **ALL ACTIVITIES** of the Town.

LIMITS

$1,000,000 Annual Aggregate Limit

Non-Monetary Claims and Defense Costs are to be included at least for $10,000 Per Claim and $50,000 (or more) Total Annual Aggregate.

Punitive Damages will be included.
Include Suits seeking no Pecuniary Relief.
Include Suits alleging Loss from Asbestos.
Include Suits alleging loss from Discrimination.
Include Land Use Allegations and Suits.

DEFENSE AND DEFENSE COSTS

Advise if the County will be allowed to use their own legal counsel to defend their positions under this coverage and if there is a "Consent to Settle" Endorsement.

RETENTIONS

Each Loss	$1,000
Total Retention for All Covered Persons & Count as Relates to Any One Loss	$1,000
Total Retention for Each Loss for the County Regarding the Reimbursement to the Employee	$1,000
Total Retention for the County	$1,000

Public Officials Legal Liability...continued.

LOCATIONS
All locations are to be included.

SEXUAL ABUSE AND MOLESTATION
Advise if your form includes this coverage.

RETRO DATE
Coverage is to either have **FULL PRIOR ACTS** protection within the form or a retro date of July 1, 2000.

EXCESS LIABILITY
Please advise if you can include this coverage within our Excess Liability Program.

LAW ENFORCEMENT LEGAL LAIBILITY CRITERIA

GENERAL INSTRUCTIONS

The Town needs coverage for its Police Department's activities.

LIMITS

$1,000,000 Each Occurrence

$2,000,000 Aggregate

DEDUCTIBLES AND RETENTIONS

None if Possible

EXPOSURES

Officers	25
Dispatchers	None
Dogs	None
Horses	None
Jails	None (Use Washington County Facilities)

RETRO DATE

Coverage is to either have **FULL PRIOR ACTS** protection within the form or a retro date of July 1, 2000.

EXCESS LIABILITY

Please advise if you can include this coverage within our Excess Liability Program.

BUSINESS AUTOMOBILE POLICY CRITERIA

GENERAL INSTRUCTIONS`

The Town is seeking a Business Automobile Policy (BAP) for our owned, non-owned and hired autos.

BAP COVERAGES

Please use these Liability Limits as the foundation of the program:

Liability	$1,000,000
Medical Payments	$5,000
Uninsured Motorist	$1,000,000

Physical Damage coverages are:

Comprehensive Perils	ACV Less $250
Collision & Upset	ACV Less $1,000
Rental Reimbursement	$50 Day for 60 Days
Hired Auto Physical Damage	$30,000 per Vehicle

REPLACEMENT COST

We want full Replacement Cost coverage on our vehicles and apparatus as per our fleet schedule, especially on Town owned fire trucks.

Please clarify how your program would provide Replacement Cost coverage should we destroy a vehicle based on either its use or value.

VEHICLE REPORTING

Please let us know if we have to report all new and sold vehicles to your carrier or will we have automatic coverage for new vehicles added during the year and no premium return for vehicles disposed during the policy term?

TRAILERS

You may provide only Fire, Theft and Windstorm coverages for our small trailers.

ADDITIONAL INSURED FOR FLEET POLICY

Town of Bristol 41 Piedmont Street Bristol, Virginia 24201	Waste Disposal at Town of Bristol's Waste Management Facility

AUTO FLEET

Vehicle #	Department	Year	Make	Model	VIN	Repl. Cost Value	Comp Ded	Coll Ded
610	Building Inspector	2016	Nissan	Frontier Pickup	0888	$0.00	$250.00	$1,000.00
611	Building Inspector	2016	Dodge	Ram	0997	$0.00	$250.00	$1,000.00
601	Comm Dev	2016	Chevrolet	Traverse	5702	$0.00	$250.00	$1,000.00
515	Coomes Center	2017	Chevrolet	Express 3500 Van	3797	$0.00	$250.00	$1,000.00
604	Finance	2017	Nissan	Altima	8443	$0.00	$250.00	$1,000.00
500	Parks	1996	Ford	CF7000	0539	$0.00	$250.00	$1,000.00
501	Parks	2004	Chevrolet	Cargo Van	9125	$0.00	$250.00	$1,000.00
503	Parks	1994	Dodge	2500 PU	7822	$0.00	$250.00	$1,000.00
505	Parks	2014	Ford	F150 Reg Cab 4x4	5026	$0.00	$250.00	$1,000.00
506	Parks	2007	Chevrolet	Silverado	8786	$0.00	$250.00	$1,000.00
507	Parks	2012	Ford	Truck	9754	$0.00	$250.00	$1,000.00
508	Parks	2000	Jeep	Cherokee 4wd	1332	$0.00	$250.00	$1,000.00
512	Parks	2018	Ford	F-350	3533	$0.00	$250.00	$1,000.00
602	Planning	2016	Nissan	Frontier Pickup Truck	0896	$0.00	$250.00	$1,000.00
6016	Police	2019	Ford	Police Utility	9257	$0.00	$250.00	$1,000.00
6017	Police	2019	Ford	Police Utility	9046	$0.00	$250.00	$1,000.00

801	Police	2017	Ford	Utility Police 4 Door	3344	$0.00	$250.00	$1,000.00
802	Police	2017	Ford	Explorer	4747	$0.00	$250.00	$1,000.00
803	Police	2017	Ford	Explorer	4748	$0.00	$250.00	$1,000.00
804	Police	2017	Ford	Explorer	4736	$0.00	$250.00	$1,000.00
805	Police	2018	Chevrolet	Silverado	7187	$0.00	$250.00	$1,000.00
PD109	Police	2009	Ford	Explorer	0984	$0.00	$250.00	$1,000.00
PD111	Police	2011	Ford	SUV	3506	$0.00	$250.00	$1.000.00
PD114	Police	2014	Ford	Explorer	8292	$0.00	$250.00	$1,000.00
PD115	Police	2015	Ford	Explorer	8503	$0.00	$250.00	$1,000.00
PD209	Police	2009	Ford	E150	0427	$0.00	$250.00	$1,000.00
PD211	Police	2011	Ford	SUV	3507	$0.00	$250.00	$1,000.00
PD213	Police	2013	Ford	Explorer	9186	$0.00	$250.00	$1,000.00
PD310	Police	2010	Ford	F150	7305	$0.00	$250.00	$1,000.00
PD314	Police	2014	Ford	Explorer	8294	$0.00	$250.00	$1,000.00
PD413	Police	2013	Ford	Explorer	0495	$0.00	$250.00	$1,000.00
PD513	Police	2013	Ford	Interceptor	1100	$0.00	$250.00	$1,000.00
643	Public Works	2019	Dodge	Ram 1500	3070	$0.00	$250.00	$1,000.00
642	Public Works	2016	Chevrolet	Equinox	8627	$0.00	$250.00	$1,000.00
510	Rec	2011	Ford	Ranger	5952	$0.00	$250.00	$1,000.00
514	Rec	2019	Ford	F-250	9439	$0.00	$250.00	$1,000.00
515	Rec	2017	Chevrolet	Van	3797	$0.00	$250.00	$1,000.00
603	Rec	2017	Nissan	Altima	9022	$0.00	$250.00	$1,000.00
516	Recreation	2019	Dodge	Ram 1500 Classic	9424	$0.00	$250.00	$1,000.00
112	Sewer	1991	GMC	Dump Truck	7783	$0.00	$250.00	$1,000.00
300	Sewer	1990	GMC	Dump Truck	0601	$0.00	$250.00	$1,000.00
301	Sewer	1996	International	Truck	7215	$0.00	$250.00	$1,000.00
302	Sewer	2003	GMC	Panel TK	0958	$0.00	$250.00	$1,000.00
303	Sewer	2012	Ford	F250 4x4 Crew Cab	6149	$0.00	$250.00	$1,000.00
305								
306	Sewer	1999	Volvo	TRTK	6659	$0.00	$250.00	$1,000.00
307	Sewer	2013	Freightliner	Truck	3194	$297,600.00	$250.00	$1,000.00
308	Sewer	2015	Ford	F250 Crew Cab 4x4	1667	$0.00	$250.00	$1,000.00
309	Sewer	2014	GMC	Savannah	0273	$0.00	$250.00	$1,000.00
311	Sewer	2008	Ford	Explorer	9187	$0.00	$250.00	$1,000.00
312	Sewer	2018	Ford	F-250	4397	$0.00	$250.00	$1,000.00
354	Sewer	2011	Unknown	Mongoose Ditch Cleaner	1085	$0.00	$250.00	$1,000.00
400	Sewer	2007	Chevrolet	Impala	1385	$0.00	$250.00	$1,000.00
401	Sewer	2018	Nissan	Frontier	0157	$0.00	$250.00	$1,000.00
402	Sewer	2012	Chevrolet	Express Cargo	0679	$0.00	$250.00	$1,000.00
403	Sewer	2014	Ford	Explorer	8298	$0.00	$250.00	$1,000.00
404	Sewer	1992	GMC	Dump Truck	0502	$0.00	$250.00	$1,000.00
406	Sewer	1990	GMC	7000	9361	$0.00	$250.00	$1,000.00
408	Sewer	2016	Nissan	Frontier	0089	$0.00	$250.00	$1,000.00
3[illegible]	Sewer	2019	Kenworth	Dump Truck	1700	$0.00	$250.00	$1,000.00
104	Solid Waste	2015	Kenworth	T300 Truck	9068	$138,438.00	$250.00	$1,000.00
127	Solid Waste	2007	Condor	American Truck	8252	$0.00	$250.00	$1,000.00
128	Solid Waste	1999	Volvo	Trash	2003	$0.00	$250.00	$1,000.00
136	Street	2019	Dodge	Ram 1500 Classic	9423	$0.00	$250.00	$1,000.00
138	Street	2019	Ford	F-350	7893	$0.00	$250.00	$1,000.00
139	Street	2019	Ford	F-350	7891	$0.00	$250.00	$1,000.00

131	Street	2019	Kenworth	T370	9039	$0.00	$250.00	$1,000.00
132	Street	2019	Ford	F-350	9440	$0.00	$250.00	$1,000.00
133	Street	2019	Ford	F-350	9441	$0.00	$250.00	$1,000.00
134	Street	2019	Ford	F-350	9442	$0.00	$250.00	$1,000.00
135	Street	2019	Freightliner	M22106	6632	$142,927.00	$250.00	$1,000.00
513	Street	2019	Ford	F-250	9438	$0.00	$250.00	$1,000.00
100	Streets	2005	GMC	Trash Truck	3021	$92,484.00	$250.00	$1,000.00
						[illegible]	[illegible]	
105	Streets	2003	GMC	Dump Truck	5103	$0.00	$250.00	$1,000.00
106	Streets	1997	Ford	F80	7327	$0.00	$250.00	$1,000.00
107	Streets	2015	International	Dump Truck	6473	$86,380.00	$250.00	$1,000.00
108	Streets	2011	International	Truck	0731	$0.00	$250.00	$1,000.00
109	Streets	2001	International	Bucket Truck	8250	$0.00	$250.00	$1,000.00
110	Streets	2008	International	Brush Truck	8135	$0.00	$250.00	$1,000.00
111	Streets	1999	Ford	F550	7593	$0.00	$250.00	$1,000.00
						[illegible]	[illegible]	[illegible]
116	Streets	2011	Ford	F350	2055	$0.00	$250.00	$1,000.00
118	Streets	1987	Ford	Brush Truck	2086	$0.00	$250.00	$1,000.00
119	Streets	2007	GMC	Leaf Truck	2557	$0.00	$250.00	$1,000.00
120	Streets	1991	Ford	Leaf	6213	$0.00	$250.00	$1,000.00
121	Streets	2002	Freightliner	Truck	3698	$0.00	$250.00	$1,000.00
123	Streets	2011	Ford	Ranger	2434	$0.00	$250.00	$1,000.00
126	Streets	2008	Ford	Pickup	4066	$0.00	$250.00	$1,000.00
129	Streets	2018	Chevrolet	Silverado	9731	$0.00	$250.00	$1,000.00
130	Streets	2018	Chevrolet	Silverado	7303	$0.00	$250.00	$1,000.00
620	Technology	2018	Dodge	RAM Promaster 15	8466	$0.00	$250.00	$1,000.00
621	Technology	2000	Ford	Sedan	8408	$0.00	$250.00	$1,000.00
622	Technology	2001	Ford	F350	8798	$0.00	$250.00	$1,000.00
650	Tourism	2011	Ford	Escape Hybrid	7277	$0.00	$250.00	$1,000.00
652	Tourism	2017	Chevrolet	Equinox	7556	$0.00	$250.00	$1,000.00
137	Town Shop	2020	Ford	F-250	7889	$0.00	$250.00	$1,000.00
700	Transit	2001	Ford	Bus	2590	$0.00	$250.00	$1,000.00
407	Wastewater	2019	Ford	F-250	7888	$0.00	$250.00	$1,000.00
313	Wastewater	2020	Kenworth	T370	1700	$93,311.00	$250.00	$1,000.00

140	Street	2019	Ford F350	1FTRF3B63KEG47894
141	Street	2019	Ford F350	1FTRF3B66KEG47890
142	Street	2019	Ford F350	1FTRF3B6XKEG47892
201			Chevy Silverado	1GC4KYCG2GF138187
314		2019	Ford F350	1FT8W3D64KEG47895
0366	Street	2019	Bobcat T740	B3CA15157
632	Muster		Club Car.	A5CUAB2CCCA276477

COMMERCIAL UMBRELLA OR EXCESS LIABILITY CRITERIA

GENERAL INSTRUCTIONS

The Town is seeking either a true UMBRELLA LIABILITY policy or an EXCESS LIABILITY contract to provide additional limits of third party legal liability over and above our primary CGL, Public Officials Legal Liability, Law Enforcement Legal Liability, Automobile Fleet Liability and Employers Liability.

POLICY LIMITS

General Aggregate	$10,000,000
Products-Completed Operations	$10,000,000
Each Incident Limit	$10,000,000

RETENTIONS

The RETAINED LIMIT will not exceed $10,000.
A ZERO Retained Limit will be given strong consideration.

DRONES

Include drones in our excess liability program.

AUDITS

We **DO NOT** want this Umbrella policy based on an audit.
The premium is to be on a FLAT basis, not subject to annual audit.

$10,000,000 LIMITS

The $10,000,000 limits will be in addition to the primary third party liability and auto fleet. Please quote the entire $10,000,000 limits as requested.

VOLUNTEER ACCIDENT, DEATH AND DISMEMBERMENT CRITERIA

GENERAL INSTRUCTIONS

The Town has a Volunteer AD&D policy through Markel for its volunteers.

OBAMA CARE REQUIREMENT

The Affordable Health Care Act mandates that all health insurance benefits be on an "unlimited" basis. Volunteer Accident, Death and Dismemberment coverages included "sickness" benefits which are covered by the "health insurance" portion of the ADD&D program.

Please discuss this situation with your underwriters and let us know if they believe they can still offer the AD&D program to include sickness benefits and if they can be limited to $250,000.

NAMED INSURED

Town of Abingdon and Fairview in Abingdon Foundation, Inc.
133 West Main Street
Abingdon, Virginia 24210

COVERAGES

Aggregate Limit of Indemnity	$250,000
Accident Medical Expense Benefit	
Deductible	$25
Coinsurance Percentage	100%
Benefit Period	52 Weeks
Aggregate Maximum	$5,000 Medical and $500 Dental
AD&D Principal Sum	$5,000

VOLUNTEERS

We have 38 part time firemen and firewomen covered under this policy along with 1 full time chief and 1 Assistant Chief on call for a total of 40 individuals.

LODA AND WORK COMP

Fire and EMS are included in the LODA act and we would like to have your input on including the volunteers within our Workers' Compensation and LODA program as an option to this coverage.

Please give us your input on these options.

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

GENERAL INSTRUCTIONS

The Town will consider Workers' Compensation and Employers Liability offers for its Workers' Compensation exposures.

COVERAGES

Statutory Virginia Workers' Compensation and Employers Liability for $100/$500/$100,000 or the limits for your Umbrella/Excess Liability coverages.

PAYROLLS

Note classifications and payrolls below.

MODIFICATION FACTORS

The tentative 2020/21 VACORP Modification Factor is 1.00.

The 2019/20 VACORP Modification Factor is 1.00.

The 2018/19 VACORP Modification Factor is 1.00.

Please note VRSA's Workers' Compensation Mod Factor Worksheets and claims data along with VACORP's claims data. VACORP does not have any Mod Worksheets for the Town.

FEDERAL ID NUMBER

Our Federal ID Number is 54-6001096.

PAYROLLS

Note VML Classifications and Update Payrolls for the July 1, 2020 Budget that are as follows.

CLASSIFICATION	CODE	PAYROLL	EMPLOYEES
Auto Service or Repair	8380	$116,433	3
Building Operated by Owner	9015	$390,952	9
Park, NOC	9102	$931,457	104
Garbage Collection & Drivers	9405	$92,996	3
Municipal Employees	9410	$289,191	7
Clerical Employees	8810	$1,523,569	38
Police Officers & Drivers	7720	$1,000,000	25
Street Construction & Drivers	5506	$647,276	25
Sewage Disposal & Drivers	7580	$813,232	29
Firefighters & Drivers	7710	$295,600	33

CODES 9403 AND 9405

Please review the SCOPES manual to clarify if you are to use code 9403 or 9405 for our Garbage Collectors and Drivers.

Workers' Compensation...continued.

DIVIDEND PROGRAMS
Please advise if your program has any type of dividend and how it functions.

DRUG FREE WORKPLACE
We are a Drug Free Workplace so please give us our premium credit.

LODA AND WORK COMP
Fire and EMS are included in the LODA act and we would like to have your input on including the volunteers within our Workers' Compensation and LODA program as an option to the AD&D.

Please give us your input on this option.

WORKERS' COMPENSATION PRESENTATION
Please include the Classification, Code, Payrolls, Rates, and then the financial formula that arrives at our final premium. Thank you.

Workers' Compensation Experience Rating Worksheet

Effective Date: **7/1/2015**
Risk ID:
State: **VA**

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
*****Virginia										
Policy Period:	7/1/2011 to 7/1/2012				Policy #:					
5506	2.52	0.22	530,446	13,367	2,941	01WC11-03687	5	F	23,293	13,500
7382	2.09	0.30	25,954	542	163	01WC11-01926	6	F *	92	92
7580	1.03	0.26	761,742	7,846	2,040	01WC11-01638	6	F *	127	127
7710	2.01	0.22	7,956	160	35	01WC11-04690	6	F *	184	184
7720	0.70	0.26	1,062,732	7,439	1,934	01WC11-03576	6	F *	189	189
8380	1.25	0.27	77,640	971	262	01WC11-03857	6	F *	263	263
8742	0.11	0.26	129,079	142	37	01WC11-04367	6	F *	263	263
8810	0.05	0.30	1,342,591	671	201	01WC11-01374	6	F *	289	289
8820	0.05	0.27	126,026	63	17	01WC11-00102	6	F *	315	315
9015	1.20	0.30	162,351	1,948	584	01WC11-01992	6	F *	397	397
9102	1.19	0.30	1,194,988	14,220	4,266	01WC11-00125	6	F *	603	603
9403	2.45	0.23	90,714	2,222	511	01WC11-01099	6	F *	913	913
9410	1.26	0.30	166,696	2,100	630	01WC11-04826	6	F *	1,422	1,422
						01WC11-03125	6	F *	8,613	8,613
Policy Period Totals			5,678,915	51,693	13,622				36,963	27,170

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Workers' Compensation Experience Rating Worksheet

Effective Date: **7/1/2015**
Risk ID:
State: **VA**

Policy Period: 7/1/2012 to 7/1/2013 Policy #:

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
5506	2.52	0.22	518,391	13,063	2,874	01WC12-08981	5	F	14,879	13,500
7382	2.09	0.30	27,746	580	174	01WC12-00016	5	F	70,638	13,500
7580	1.03	0.26	882,829	9,093	2,364	01WC12-00211	5	F	99,768	13,500
7710	2.01	0.22	7,651	154	34	01WC12-05567	6	F *	19	19
7720	0.70	0.26	1,203,257	8,423	2,190	01WC12-06246	6	F *	19	19
8380	1.25	0.27	76,760	960	259	01WC12-00353	6	F *	85	85
8742	0.11	0.26	122,701	135	35	01WC12-06994	6	F *	85	85
8810	0.05	0.30	1,734,377	867	260	01WC12-08930	6	F *	121	121
8820	0.05	0.27	119,377	60	16	01WC12-02169	6	F *	222	222
9015	1.20	0.30	175,513	2,106	632	01WC12-05765	6	F *	259	259
9102	1.19	0.30	1,204,956	14,339	4,302	01WC12-00354	6	F *	263	263
9403	2.45	0.23	97,910	2,399	552	01WC12-08467	6	F *	286	286
9410	1.26	0.30	139,184	1,754	526	01WC12-05687	6	F *	449	449
						01WC12-01930	6	F *	478	478
						01WC12-02115	6	F *	559	559
						01WC12-02459	6	F *	604	604
						01WC12-05561	6	F *	803	803
						01WC12-00734	6	F *	1,082	1,082
						01WC12-02330	6	F *	1,415	1,415
						01WC12-06903	6	F *	3,191	3,191
						01WC12-00614	6	F *	4,160	4,160
Policy Period Totals			6,310,652	53,932	14,218				199,384	54,599

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Workers' Compensation Experience Rating Worksheet

Effective Date: **7/1/2015**
Risk ID:
State: **VA**

Policy Period: 7/1/2013 to 7/1/2014 Policy #:

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
5506	2.52	0.22	474,681	11,962	2,632	01WC13-11555	1	F	11,230	11,230
7382	2.09	0.30	38,202	798	240	01WC13-12600	5	O	146,935	13,500
7580	1.03	0.26	810,466	8,348	2,170	01WC13-11751	6	F *	40	40
7710	2.01	0.22	7,434	149	33	01WC13-15526	6	F *	83	83
7720	0.70	0.26	1,158,668	8,111	2,109	01WC13-15847	6	F *	83	83
8380	1.25	0.27	98,246	1,228	332	01WC13-00380	6	F *	164	164
8742	0.11	0.26	92,500	102	26	01WC13-00188	6	F *	278	278
8810	0.05	0.30	1,690,533	845	254	01WC13-14564	6	F *	339	339
8820	0.05	0.27	117,598	59	16	01WC13-11770	6	F *	1,453	1,453
9015	1.20	0.30	137,177	1,646	494	01WC13-00578	6	F *	5,121	5,121
9102	1.19	0.30	1,205,302	14,343	4,303	01WC13-15066	6	O *	6,150	6,150
9403	2.45	0.23	96,668	2,368	545					
9410	1.26	0.30	171,166	2,157	647					
Policy Period Totals			6,098,641	52,116	13,799				171,875	38,440

		(D) - (E)			(H) - (I)			
0.16		116,100	157,740	41,640	288,013	36,000	379,192	91,179
"W" VALUE		EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP. PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.
A	B	C	D	E	F	G	H	I

Limited loss.
s Subrogation or other special loss.

16
ARAP 1.28 if applicable

Experience Modification Calculation	11 PRIMARY LOSSES	12 STABILIZING VALUE	13 RATABLE EXCESS	14 ADJUSTED TOTALS
ACTUAL	(I)	(C) X (1 - A) + (G)	(A) X (F)	
	91,179	133,524	46,082	270,785
EXPECTED	(E)	(C) X (1 - A) + (G)	(A) X (C)	
	41,640	133,524	18,576	193,740

15
EXP MOD (J) / (K) 1.40

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.

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Workers' Compensation Experience Rating Worksheet

Effective Date: **7/1/2016**
Risk ID:
State: **VA**

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
*****Virginia										
Policy Period:	7/1/2012 to 7/1/2013				Policy #:					
5506	2.42	0.24	518,391	12,545	3,011	01WC12-08981	5	F	14,879	14,879
7382	2.01	0.33	27,746	558	184	01WC12-00016	5	F	70,638	16,000
7580	1.04	0.27	882,829	9,181	2,479	01WC12-00211	5	F	99,768	16,000
7710	2.13	0.24	7,651	163	39	01WC12-05567	6	F *	19	19
7720	0.78	0.27	1,203,257	9,385	2,534	01WC12-06246	6	F *	19	19
8380	1.33	0.29	76,760	1,021	296	01WC12-00353	6	F *	85	85
8742	0.10	0.27	122,701	123	33	01WC12-06994	6	F *	85	85
8810	0.05	0.33	1,734,377	867	286	01WC12-08930	6	F *	121	121
8820	0.05	0.29	119,377	60	17	01WC12-02169	6	F *	222	222
9015	1.13	0.33	175,513	1,983	654	01WC12-05765	6	F *	259	259
9102	1.34	0.33	1,204,956	16,146	5,328	01WC12-00354	6	F *	263	263
9403	2.95	0.24	97,910	2,888	693	01WC12-08467	6	F *	286	286
9410	1.53	0.33	139,184	2,130	703	01WC12-05687	6	F *	449	449
						01WC12-01930	6	F *	478	478
						01WC12-02115	6	F *	559	559
						01WC12-02459	6	F *	604	604
						01WC12-05561	6	F *	803	803
						01WC12-00734	6	F *	1,082	1,082
						01WC12-02330	6	F *	1,415	1,415
						01WC12-06903	6	F *	3,191	3,191
						01WC12-00614	6	F *	4,160	4,160
Policy Period Totals			6,310,652	57,051	16,258				199,384	60,978

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Workers' Compensation Experience Rating Worksheet

Effective Date: **7/1/2016**
Risk ID:
State: **VA**

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
Policy Period: 7/1/2013 to 7/1/2014					Policy #:					
5506	2.42	0.24	474,681	11,487	2,757	01WC13-11555	1	F	11,230	11,230
7382	2.01	0.33	38,202	768	253	01WC13-12600	5	F	170,476	16,000
7580	1.04	0.27	810,466	8,429	2,276	01WC13-15526	6	F *	83	83
7710	2.13	0.24	7,434	158	38	01WC13-15847	6	F *	83	83
7720	0.78	0.27	1,158,668	9,038	2,440	01WC13-11751	6	F *	84	84
8380	1.33	0.29	98,246	1,307	379	01WC13-00380	6	F *	164	164
8742	0.10	0.27	92,500	93	25	01WC13-00188	6	F *	278	278
8810	0.05	0.33	1,690,533	845	279	01WC13-14564	6	F *	340	340
8820	0.05	0.29	117,598	59	17	01WC13-11770	6	F *	1,453	1,453
9015	1.13	0.33	137,177	1,550	512	01WC13-15066	6	F *	4,418	4,418
9102	1.34	0.33	1,205,302	16,151	5,330	01WC13-00578	6	F *	5,121	5,121
9403	2.95	0.24	96,668	2,852	684					
9410	1.53	0.33	171,166	2,619	864					
Policy Period Totals			6,098,641	55,355	15,854				193,729	39,253
Policy Period: 7/1/2014 to 7/1/2015					Policy #:					
5506	2.42	0.24	495,435	11,990	2,877	01WC14-16609	6	F *	83	83
7382	2.01	0.33	37,199	748	247	01WC14-22218	6	F *	153	153
7580	1.04	0.27	836,588	8,701	2,349	01WC14-22868	6	F *	160	160
7710	2.13	0.24	8,624	184	44	01WC14-21644	6	F *	207	207
7720	0.78	0.27	1,158,820	9,039	2,440	01WC14-19062	6	F *	318	318
8380	1.33	0.29	100,296	1,334	387	01WC14-21448	6	F *	494	494
8742	0.10	0.27	87,091	87	24	01WC14-16545	6	F *	679	679
8810	0.05	0.33	1,648,402	824	272	01WC14-18216	6	F *	895	895
8820	0.05	0.29	120,112	60	17	01WC14-16994	6	F *	1,920	1,920
9015	1.13	0.33	118,489	1,339	442	01WC14-22869	6	O *	17,850	16,000
9102	1.34	0.33	1,231,297	16,499	5,445					
9403	2.95	0.24	101,436	2,992	718					
9410	1.53	0.33	181,800	2,782	918					
Policy Period Totals			6,125,589	56,578	16,180				22,759	20,909

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Mod Analysis for Abingdon, Town of

		(D) - (E)			(H) - (I)			
0.15		120,693	168,985	48,292	293,438	39,200	381,659	88,221
"W" VALUE		EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP. PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.
A	B	C	D	E	F	G	H	I

Limited loss.
s Subrogation or other special loss.

Experience Modification Calculation	11 PRIMARY LOSSES	12 STABILIZING VALUE	13 RATABLE EXCESS	14 ADJUSTED TOTALS
ACTUAL	(I)	(C) X (1 - A) + (G)	(A) X (F)	
	88,221	141,789	44,016	274,026
EXPECTED	(E)	(C) X (1 - A) + (G)	(A) X (C)	
	48,292	141,789	18,104	208,185

15
EXP MOD
(J) / (K)
1.32

16
ARAP
1.24
if applicable

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.

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Workers' Compensation Experience Rating Worksheet

Effective Date: **7/1/2014**
Risk ID:
State: **VA**

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
*****Virginia										
Policy Period: 7/1/2010 to 7/1/2011					Policy #:					
5506	2.43	0.17	585,192	14,220	2,417	01WC10-02597	6	F *	0	0
7382	2.08	0.25	26,441	550	137	01WC10-02291	6	F *	0	0
7580	1.03	0.21	654,085	6,737	1,415	01WC10-00644	6	F *	142	142
7710	1.73	0.18	7,725	134	24	01WC10-04613	6	F *	144	144
7720	0.73	0.21	1,020,643	7,451	1,565	01WC10-03953	6	F *	325	325
8380	1.16	0.22	100,457	1,165	256	01WC10-02725	6	F *	444	444
8742	0.11	0.21	55,000	61	13	01WC10-00386	6	F *	782	782
8810	0.05	0.25	1,329,897	665	166	01WC10-00480	6	F *	893	893
8820	0.05	0.22	118,323	59	13	01WC10-02771	6	F *	923	923
9015	1.22	0.25	158,041	1,928	482	01WC10-04690	6	F *	1,626	1,626
9102	1.19	0.25	1,122,540	13,358	3,340	01WC10-00016	6	F *	1,943	1,943
9403	2.26	0.18	92,118	2,082	375	01WC10-00384	6	F *	4,325	4,325
9410	1.13	0.25	160,201	1,810	453	01WC10-02519	6	F *	4,527	4,527
						01WC10-04526	6	F *	8,552	8,552
Policy Period Totals			5,430,663	50,220	10,656				24,628	24,628
Policy Period: 7/1/2011 to 7/1/2012					Policy #:					
5506	2.43	0.17	530,446	12,890	2,191	01WC11-03687	5	F	3,985	3,985
7382	2.08	0.25	25,954	540	135	01WC11-01638	6	F *	42	42
7580	1.03	0.21	761,742	7,846	1,648	01WC11-01926	6	F *	74	74
7710	1.73	0.18	7,956	138	25	01WC11-04690	6	F *	99	99
7720	0.73	0.21	1,062,732	7,758	1,629	01WC11-03576	6	F *	171	171
8380	1.16	0.22	77,640	901	198	01WC11-04367	6	F *	178	178
8742	0.11	0.21	129,079	142	30	01WC11-03857	6	F *	178	178
8810	0.05	0.25	1,342,591	671	168	01WC11-01374	6	F *	271	271
8820	0.05	0.22	126,026	63	14	01WC11-00102	6	F *	297	297
9015	1.22	0.25	162,351	1,981	495	01WC11-01992	6	F *	378	378
9102	1.19	0.25	1,194,988	14,220	3,555	01WC11-00125	6	F *	584	584
9403	2.26	0.18	90,714	2,050	369	01WC11-01099	6	F *	828	828
9410	1.13	0.25	166,696	1,884	471	01WC11-04826	6	F *	1,403	1,403
						01WC11-03125	6	F *	8,595	8,595
Policy Period Totals			5,678,915	51,083	10,928				17,083	17,083

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Workers' Compensation Experience Rating Worksheet

Effective Date: **7/1/2014**
Risk ID:
State: **VA**

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
Policy Period: 7/1/2012 to 7/1/2013					Policy #:					
5506	2.43	0.17	518,391	12,597	2,141	01WC12-08981	5	O	12,238	10,000
7382	2.08	0.25	27,746	577	144	01WC12-00016	5	O	34,915	10,000
7580	1.03	0.21	882,829	9,093	1,910	01WC12-00211	5	F	99,683	10,000
7710	1.73	0.18	7,651	132	24	01WC12-06246	6	F *	0	0
7720	0.73	0.21	1,203,257	8,784	1,845	01WC12-05567	6	F *	0	0
8380	1.16	0.22	76,760	890	196	01WC12-00353	6	F *	0	0
8742	0.11	0.21	122,701	135	28	01WC12-06994	6	F *	0	0
8810	0.05	0.25	1,734,377	867	217	01WC12-08930	6	F *	103	103
8820	0.05	0.22	119,377	60	13	01WC12-05765	6	F *	174	174
9015	1.22	0.25	175,513	2,141	535	01WC12-00354	6	F *	178	178
9102	1.19	0.25	1,204,956	14,339	3,585	01WC12-02169	6	F *	203	203
9403	2.26	0.18	97,910	2,213	398	01WC12-08467	6	F *	267	267
9410	1.13	0.25	139,184	1,573	393	01WC12-01930	6	F *	276	276
						01WC12-05687	6	F *	364	364
						01WC12-02115	6	F *	474	474
						01WC12-02459	6	F *	586	586
						01WC12-05561	6	F *	784	784
						01WC12-00734	6	F *	1,064	1,064
						01WC12-02330	6	F *	1,330	1,330
						01WC12-06903	6	O *	3,128	3,128
						01WC12-00614	6	F *	4,141	4,141
Policy Period Totals			6,310,652	53,401	11,429				159,909	43,072

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Mod Analysis for Abingdon, Town of

A	B	C	D	E	F	G	H	I
0.16		121,691	154,705	33,014	116,836	34,800	166,059	49,222
"W" VALUE		EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP. PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.
		(D) - (E)			*(H) - (I)*			

Limited loss.
s Subrogation or other special loss.

16
ARAP 1.05 if applicable

Experience Modification Calculation	11	12	13	14	15
	PRIMARY LOSSES	STABILIZING VALUE	RATABLE EXCESS	ADJUSTED TOTALS	EXP MOD *(J) / (K)* 1.08
ACTUAL	*(I)*	*(C) X (1 - A) + (G)*	*(A) X (F)*		
	49,222	137,020	18,694	204,937	
EXPECTED	*(E)*	*(C) X (1 - A) + (G)*	*(A) X (C)*		
	33,014	137,020	19,471	189,505	

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.

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ADDITIONAL RFP INFORMATION FOR CANDIDATES

NONDISCRIMINATION OF CONTRACTORS

A bidder, proposer or contractor shall not be discriminated against in the solicitations or award of this contract because of race, religion, color, sex, national origin, age or disability or against faith-based organizations. If the award of this contract is made to a faith-based organization and an individual who applies for or receives goods, services or disbursements provided pursuant to this contract objects to the religious character of the faith-based organization from which the individual receives or would receive the goods, services or disbursements, the Town of Abingdon shall offer the individual, within a reasonable period of time after the date his objection, access to equivalent goods, service or disbursements from an alternative provider.

DRUG FREE WORKPLACE

During the performance of this contract, the Insurance Company and Insurance Agency agrees to (1) provide a drug-free workplace for the contractor's employees; (2) post in conspicuous places, available to employees and applicants for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in the contractor's workplace and specifying the actions that will be taken against employees for violations of such prohibition; (3) state in all specifications or advertisements for employees placed by or on behalf of the contractor that the contractor maintains a drug-free workplace; and (4) include the provisions of the foregoing clauses in every subcontract or purchase order of over $10,000, so that the provisions will be binding upon each subcontractor or vendor.

For the purposes of this section, "Drug-Free Workplace" means a site of the performance or work done in connection with a specific contract awarded to a contractor in accordance with this chapter, the employees of whom are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana during the performance of the contract.

Virginia Code Section 2.2-4312.

RIGHT TO AUDIT

The Town of Abingdon has the right to audit the agent's, insurance companies or companies' and municipal and town insurance pools regarding the insurance coverages placed with these entities on behalf of the Town of Abingdon. Town employees or an outside organization or CPA firm will handle any audits deemed necessary.

CIVIL RIGHTS ACT OF 1964
VIRGINIA GOVERNMENTAL FRAUDS ACT
FEDERAL LAWS

We also herewith assure the Town of Abingdon that our agency and insurance companies are conforming to the provisions of the Civil Rights Act of 1964 and the Virginia Code Section 2.2-4312.

OSHA

All phases of work under this RFP shall conform to the applicable requirements of the Occupational Safety and Health Act (Public Law 91-956) as adopted by the United States Department of Labor while performing any safety or loss control work on behalf of the Town on Town property.

IMMIGRATION REFORM AND CONTROL ACT OF 1986

By signing your proposal the insurance agency and/or insurance company/pool certifies that they do not and will not during the performance of this RFP violate the provisions of the Federal Immigration Reform and Control Act of 1968, which prohibits employment of illegal aliens.

SUBLET OF SERVICES

The proposer agrees to perform the necessary services are requested by the RFP and as provided by their insurance agency and/or insurance company/pool and that no services or other work will be "sublet" to others without the permission of the Town of Abingdon .

HOLD HARMLESS AGREEMENT

The proposer shall indemnify, protect, defend and hold harmless the town, their agents and employees, from and against any and all claims, demands, judgments or causes of action, including costs and attorney's fees by any party or parties whatever for the loss, damage, injury, fines, penalties of any kind or character to either persons or property or indirectly arising out of the operations performed under this RFP except for such loss, damage or injury as is caused by the sole negligence of the Town of Abingdon.

CERTIFICATION

The proposer certifies that the proposer and his/her employees have not been convicted of a felony; any offense involving the sexual molestation, physical or sexual abuse or rape of a child; or any crime of moral turpitude.

OWNERSHIP OF MATERIALS

Ownership of all data, materials and documentation originated and prepared for the town pursuant to the RFP shall belong exclusively to the town and be subject to public inspection in accordance with the Virginia Freedom of Information Act. Offeror must invoke the protection of Section 2.2. -4342(F) of the Code of Virginia, in writing, either before or at the time of the data or other material is submitted to avoid public disclosure under the Freedom of Information Act. Offerors must explain the proprietary or trade secret materials submitted and they must be identified by some distinct method of highlighting or underlining. The classification of an entire proposal document, line item prices and/or total proposal prices as proprietary or trade secrets is not acceptable and may result in rejection of the proposal.

ETHICS IN PUBLIC CONTRACTING AND CONFLICT OF INTERESTS ACT

The provisions, requirements and prohibitions as contained in Sections 2.2-4367 and 2.2. -3100 of the Virginia Code pertaining to bidders, offerors, contractors and subcontractors are applicable to this RFP.

PROTESTS

Any offeror who wishes to protest or object to any award made or other decisions pursuant to this RFP may do so only in accordance with the provisions of Sections 2.2-4357, 4358, 4359, 4360, 4363 and 4364 of the Code of Virginia and only if such is provided for in such Code Section.

Request For Proposal

Town of Abingdon, Virginia

The Town of Abingdon is requesting quotations on its healthcare program with an effective date of July 1, 2020. All proposals are due at the Administrative Office of The Town of Abingdon located at 133 West Main Street, Abingdon, VA 24210 no later than 2:00 p.m. February 21, 2020. Any proposals received late will not be considered.

Benefits: Please duplicate the current benefits as closely as possible. The current plan is the Key Advantage 500, optional benefit designs will be considered.

Funding: Please quote both fully insured and partially self insured minimum premium :funding if available.

Networks: It is very important that any network of providers include the following hospitals:

Wellmont Healthcare System
Mountain States Health Alliance
Ballad Health

The lack of one or more of these facilities will not disqualify your proposal but will have a negative bearing when we consider all proposals by our judging criteria. In your proposal, please give us the average discounts your company expects to receive from local physicians and hospitals; we do not expect specific discount information but request averages for Southwest Virginia and Northeast Tennessee.

Commissions: No commissions are to be included in your rates.

Rating: Please include in your proposal the financial rating of your company by Best, Dunn & Bradstreet, Moody's and/or S&P if available.

Contributions: The Town currently contributes 90% for an employee only contract, 80% for an employee and spouse, 85% for an employee with child or children and 80% for a family contract.

It will be expected that all responders are duly licensed as required by the Commonwealth of Virginia and that the insurance company represented has an acceptable policyholder and financial rating. All policies of insurance are to be non-assessable.

This request for proposal does not commit to award a contract, to pay any cost incurred in the preparation of proposals to this request or to procure or contract for services. The Town of Abingdon may require any insurance company selected to participate in negotiations and to submit such additional price, technical or other revisions to their proposals as may result from negotiations. This will be a competitive negotiation process determining the best value for Town of Abingdon evaluating benefits, networks, service and financial stability of the insurance company.

The Town of Abingdon reserves the right to reject any and all proposals or to waive technical defects as it may deem desirable and to award insurance contracts in their best interests.

All proposals will state that they are valid for a July 1, 2020 effective date.

"Bid Proposal Form" must be returned with proposal.

Please detail the areas of difference between the requested benefits and proposed benefits.

Please give a 12 month premium for the policy year July 1, 2020 through June 30, 2021.

Please email any requests or questions to rfields@priceramey.com.

DAVENPORT & COMPANY

Member NYSE | FINRA | SIPC

Wastewater Fund Overview

Abingdon VIRGINIA

March 18, 2020

Goals / Objectives

- Develop a multi-year pro forma for the Utility Enterprise (Wastewater) Fund to determine/analyze, among others, the following:
  - The timing and magnitude of future User Rate increases.
  - Historical and future capability to meet Virginia Resources Authority's debt-related covenants.
  - The ability to provide complete Capital Improvement Plan ("CIP") funding over the next 5 years.
  - The viability of avoiding General Fund subsidy(s) to the Wastewater Fund.
  - Compliance with industry "best practices".

- Provide a strategy(s) consistent with the above objectives while minimizing User Rate increases.

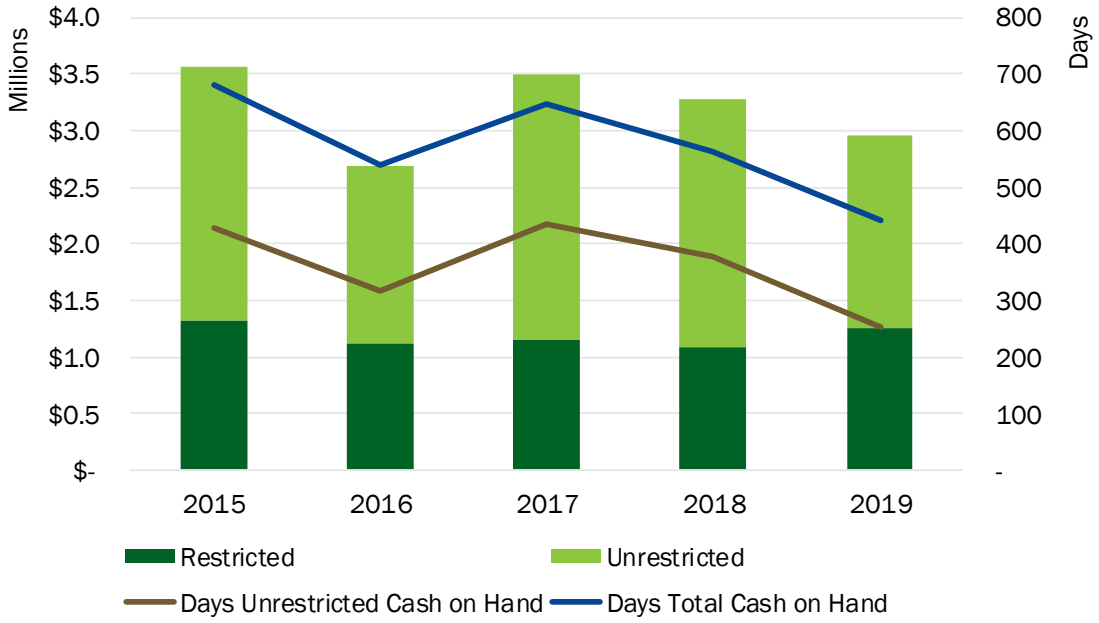
- Provide a timetable for execution of the strategy(s).

Wastewater Fund | Historical Operations

	Wastewater Fund Operations	Audit 2015	Audit 2016	Audit 2017	Audit 2018	Audit 2019	5-Year CAGR
1	A Operating Revenues	$ 2,966,165	$ 3,064,648	$ 3,109,116	$ 3,041,260	$ 3,295,533	0.3%
2	*Growth*	*-8.6%*	*3.3%*	*1.5%*	*-2.2%*	*8.4%*	*5-Year CAGR*
3	B Operating Expenditures	1,907,625	1,823,155	1,969,670	2,124,622	2,450,518	*4.7%*
4	*Growth*	*-2.0%*	*-4.4%*	*8.0%*	*7.9%*	*15.3%*	
5	**C Net Revenues Available for Debt Service (A - B)**	**1,058,540**	**1,241,493**	**1,139,446**	**916,638**	**845,015**	
6							
7	D Debt Service	945,177	960,060	877,825	876,396	910,105	
8							
9	**Operating Revenues Surplus (Deficit) (C - D)**	**$ 113,363**	**$ 281,433**	**$ 261,621**	**$ 40,242**	**$ (65,090)**	
10							
11	**Debt Service Coverage Ratio (C ÷ D)**	**1.12x**	**1.29x**	**1.30x**	**1.05x**	**0.93x**	

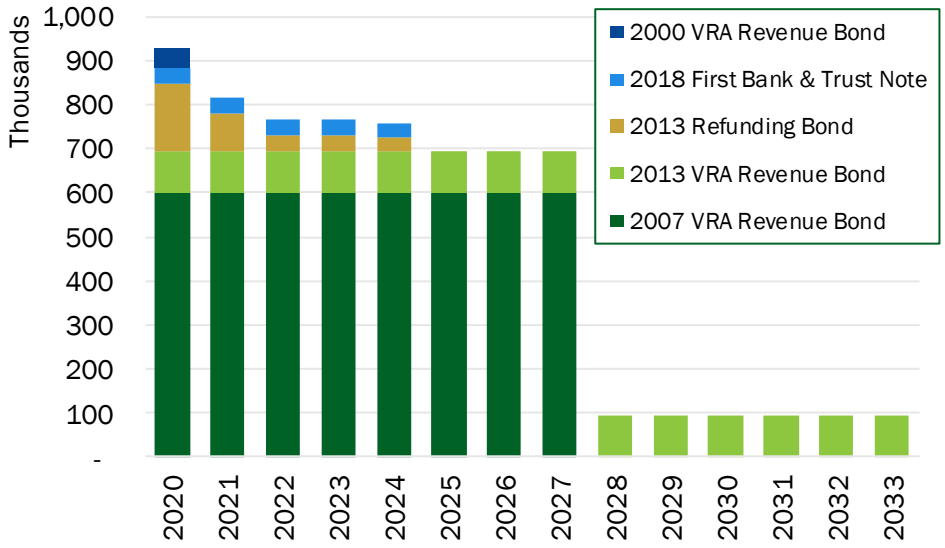
Wastewater Fund | Historical Cash & Equivalents

			2015	2016	2017	2018	2019	5-Year CAGR
1	A	Operating Expenditures (Less Depreciation)	$ 1,907,625	$ 1,823,155	$ 1,969,670	$ 2,124,622	$ 2,450,518	4.7%
2		*Growth*	*-2.0%*	*-4.4%*	*8.0%*	*7.9%*	*15.3%*	
3								
4		Cash & Equivalents						
5		Restricted	$ 1,315,865	$ 1,114,120	$ 1,147,413	$ 1,084,374	$ 1,251,921	
6	B	Unrestricted	2,242,548	1,581,343	2,344,286	2,190,956	1,703,875	
7	C	Total Cash and Equivalents	$ 3,558,413	$ 2,695,463	$ 3,491,699	$ 3,275,330	$ 2,955,796	
8								
9		Days Unrestricted Cash on Hand (B ÷ A) * 365	429	317	434	376	254	
10		Days Total Cash on Hand (C ÷ A) * 365	681	540	647	563	440	



Wastewater Fund | Existing Debt Profile

Debt Service



Existing Debt Service

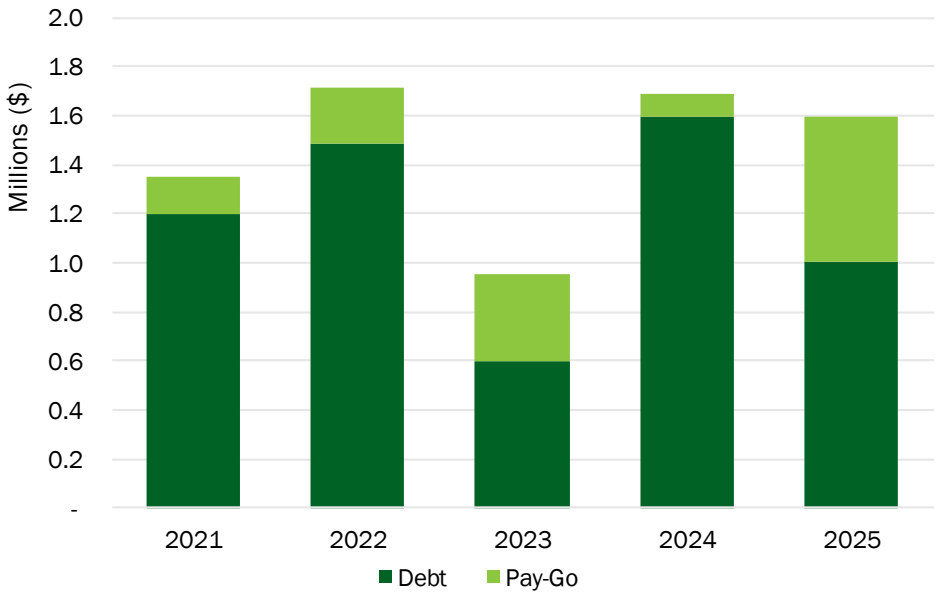
FY	Principal	Interest	Total
Total	$ 6,656,076	$ 28,146	$ 6,684,222
2020	918,991	11,814	930,805
2021	808,380	7,536	815,916
2022	760,980	4,703	765,683
2023	761,480	2,935	764,416
2024	754,880	1,157	756,037
2025	692,949	-	692,949
2026	692,949	-	692,949
2027	692,949	-	692,949
2028	95,420	-	95,420
2029	95,420	-	95,420
2030	95,420	-	95,420
2031	95,420	-	95,420
2032	95,420	-	95,420
2033	95,420	-	95,420

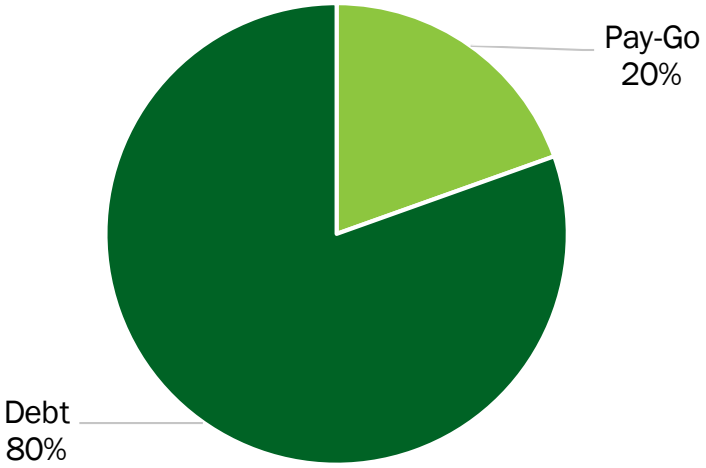
Par Outstanding – As of June 30, 2019

Obligation	Coupon	Par Amount
2000 VRA Revenue Bond	0.00%	$46,410
2007 VRA Revenue Bond	0.00%	4,780,236
2013 Carter Bank Refunding Bond	2.25%	335,900
2013 VRA Revenue Bond	0.00%	1,335,874
2018 First Bank & Trust Note	3.00%	157,655
Total		$6,656,076

Wastewater Fund | Capital Improvement Plan

		2021	2022	2023	2024	2025	Total
1	**Identified Projects**	**$ 1,351,000**	**$ 1,718,000**	**$ 955,000**	**$ 1,690,000**	**$ 1,600,000**	**$ 7,314,000**
2							
3	**Sources of Funds**						
4	Pay-Go	$ 151,000	$ 228,000	$ 355,000	$ 95,000	$ 600,000	$ 1,429,000
5	Debt	1,200,000	1,490,000	600,000	1,595,000	1,000,000	5,885,000
6	**Total Sources of Funds**	**$ 1,351,000**	**$ 1,718,000**	**$ 955,000**	**$ 1,690,000**	**$ 1,600,000**	**$ 7,314,000**





Source: Town of Abingdon 5-Year CIP.

Overview | Wastewater Fund Pro Forma

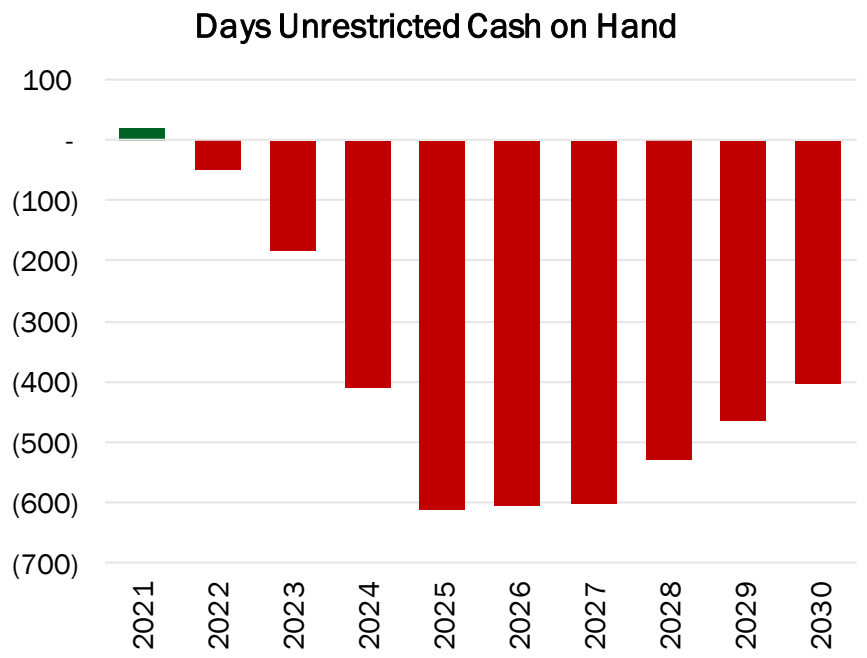
- The following pages project operations for the Wastewater Fund over FYs 2021 through 2030. All scenarios reflected herein assume that:
  - The System Service Charge Revenues experience natural growth of 1% per year beginning in FY 2021.
  - Operating Expenditures grow 2% per year beginning in FY 2021.
  - Connection Charges and Interest Income are held constant into the future.
  - All Long-Term Debt is issued over 20 years with an interest rate of 4.0% and a level debt service structure (commencing the fiscal year following issuance unless otherwise notated below).

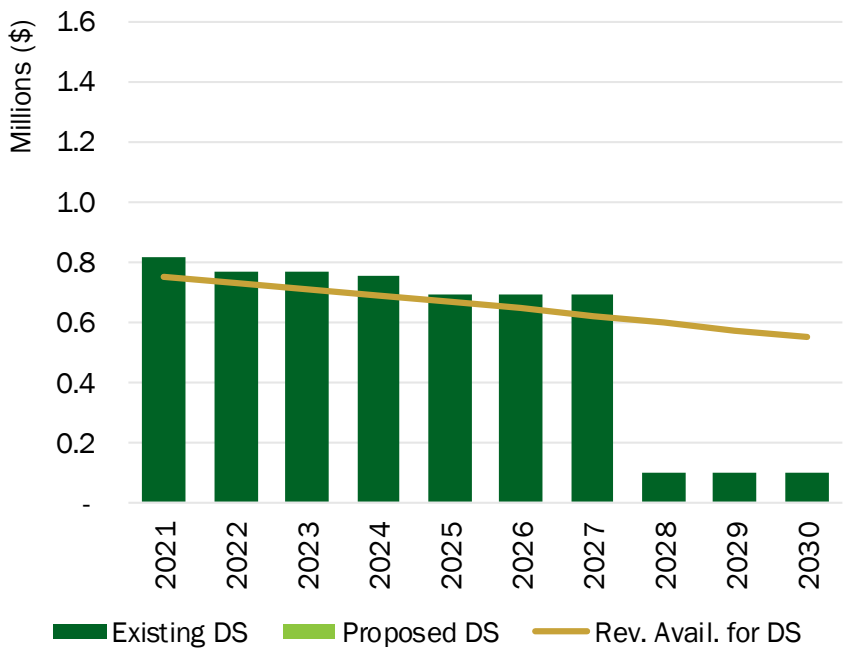
- Based on the Wastewater Fund's CIP on the previous page and the assumptions above, the following four scenarios have been contemplated:

Scenario	CIP Debt Funding	Short-Term Debt	Long-Term Debt		User Rate Increases	Target Debt Service Coverage Ratio
			Timing	Interest Only		
1	N/A All Cash	N/A	N/A	N/A	N/A	N/A
2	Two Year Increments	N/A	FYs 2021, 2023, 2025	N/A	As Needed	1.25x
3	Strategic	FY 2021 4 Years at 3.0%	FY 2025	2 Years (FY 2026-27)	As Needed	1.25x
4	Strategic	FY 2021 4 Years at 3.0%	FY 2025	2 Years (FY 2026-27)	4% in FY 2021-22 Then 2% As Needed	1.25x

Projected Financial Results | Scenario 1

Cash Funded Capital | No User Rate Increases

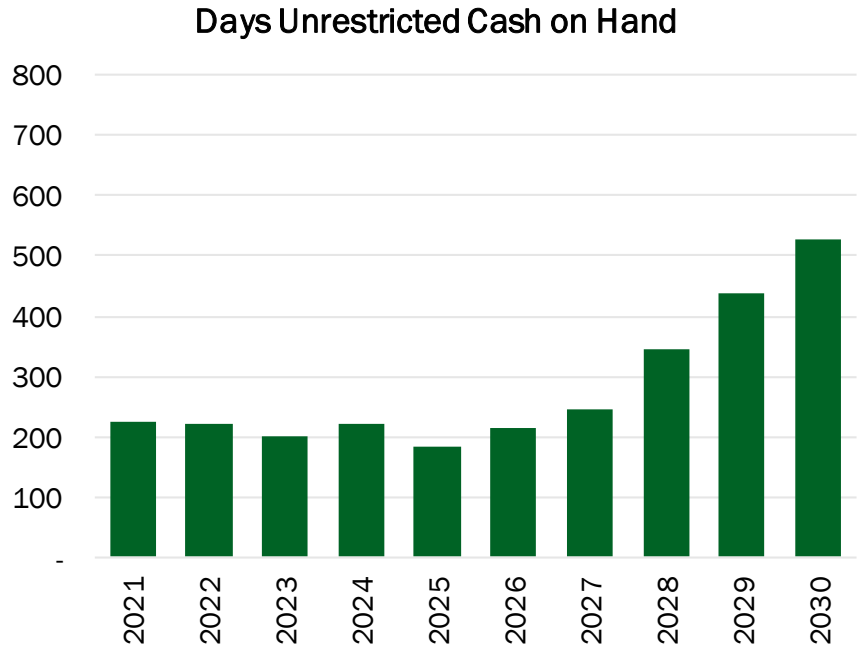


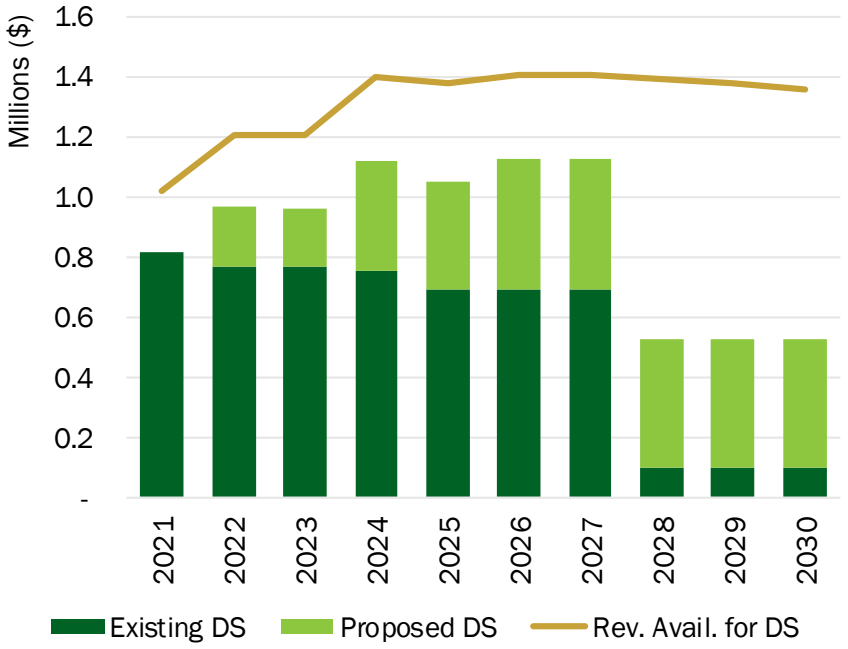


		2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1	System Service Charge Rev. Growth	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2	User Rate Increases	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3											
4	Ending Unrestricted Cash	$140,867	($362,085)	($1,372,703)	($3,130,687)	($4,757,082)	($4,805,745)	($4,877,466)	($4,375,524)	($3,898,277)	($3,446,572)
5	Days Unrestricted Cash on Hand	20	(49)	(184)	(411)	(613)	(607)	(604)	(531)	(464)	(402)
6	Total Annual Debt Service	$815,916	$765,683	$764,416	$756,037	$692,949	$692,949	$692,949	$95,420	$95,420	$95,420
7	Debt Service Coverage Ratio	0.92x	0.95x	0.93x	0.91x	0.96x	0.93x	0.90x	6.26x	6.00x	5.73x

Projected Financial Results | Scenario 2

Immediate Long-Term Debt Issuances | User Rate Increases As Needed

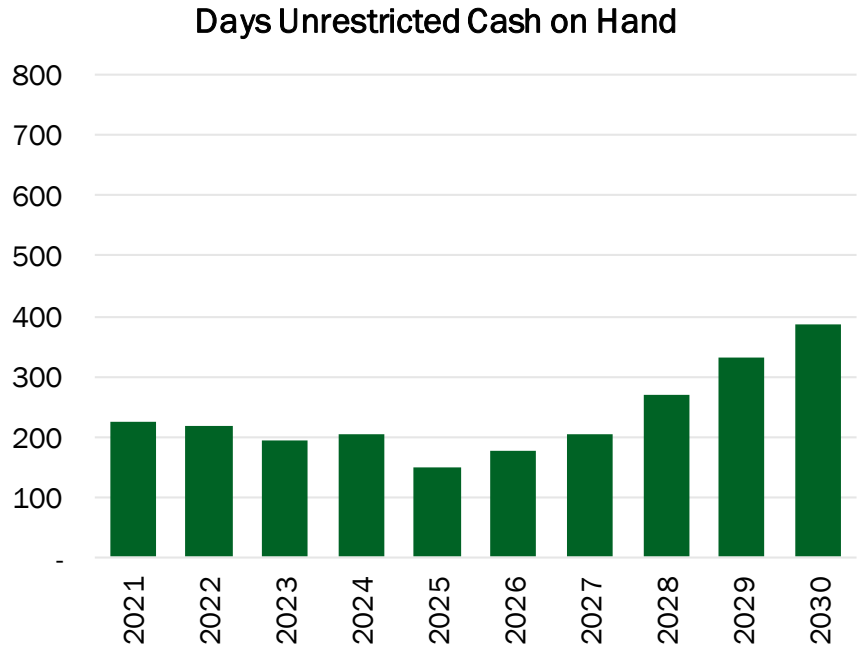


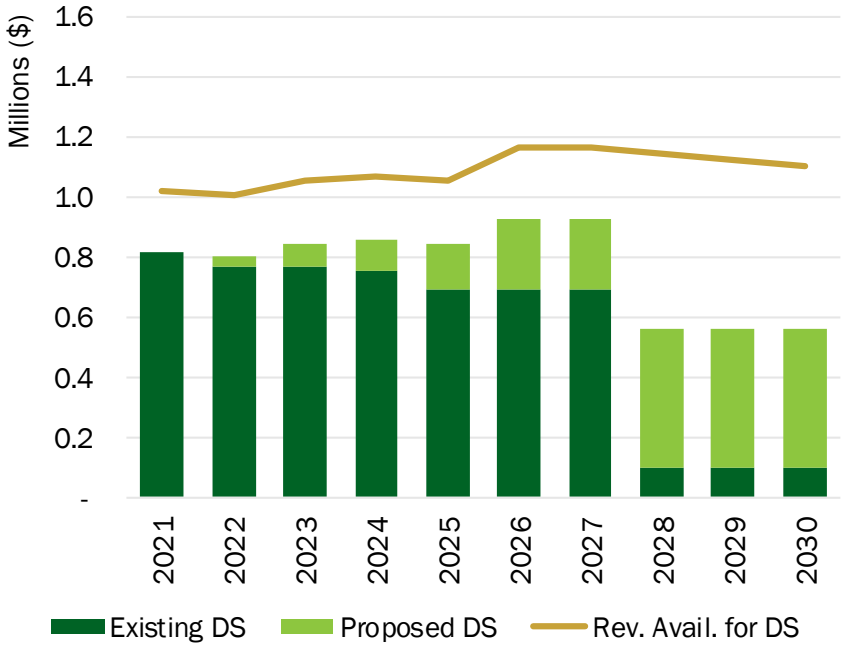


		2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1	System Service Charge Rev. Growth	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2	User Rate Increases	8.3%	5.6%	0.4%	5.4%	0.0%	1.0%	0.4%	0.0%	0.0%	0.0%
3											
4	Ending Unrestricted Cash	$1,612,657	$1,625,562	$1,511,149	$1,695,020	$1,422,544	$1,704,039	$1,985,533	$2,848,553	$3,694,819	$4,523,563
5	Days Unrestricted Cash on Hand	225	222	203	223	183	215	246	346	440	528
6	Total Annual Debt Service	$815,916	$963,618	$962,350	$1,115,484	$1,052,396	$1,125,978	$1,125,978	$528,448	$528,448	$528,448
7	Debt Service Coverage Ratio	1.25x	1.25x	1.25x	1.25x	1.31x	1.25x	1.25x	2.63x	2.60x	2.57x

Projected Financial Results | Scenario 3

Strategic Borrowing | User Rate Increases As Needed

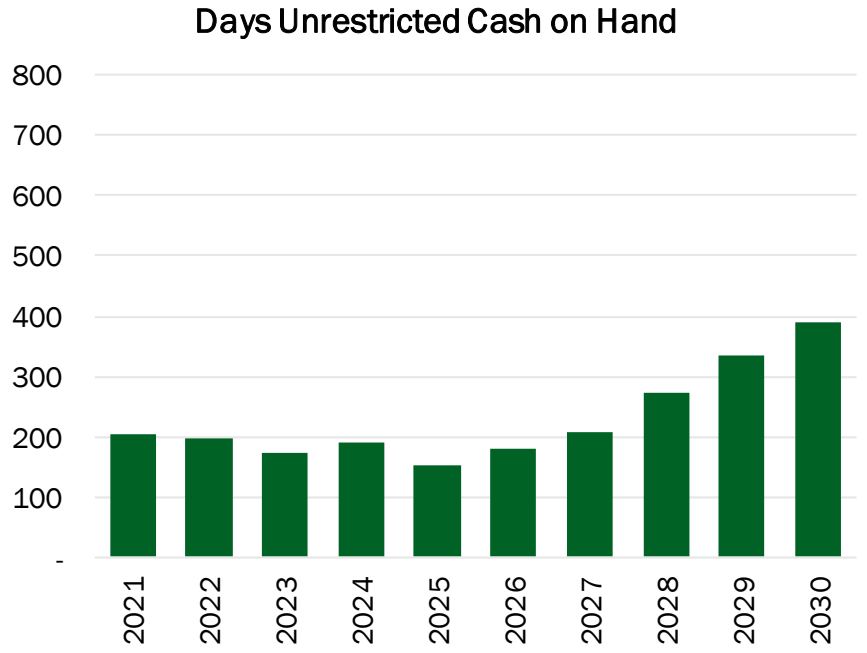


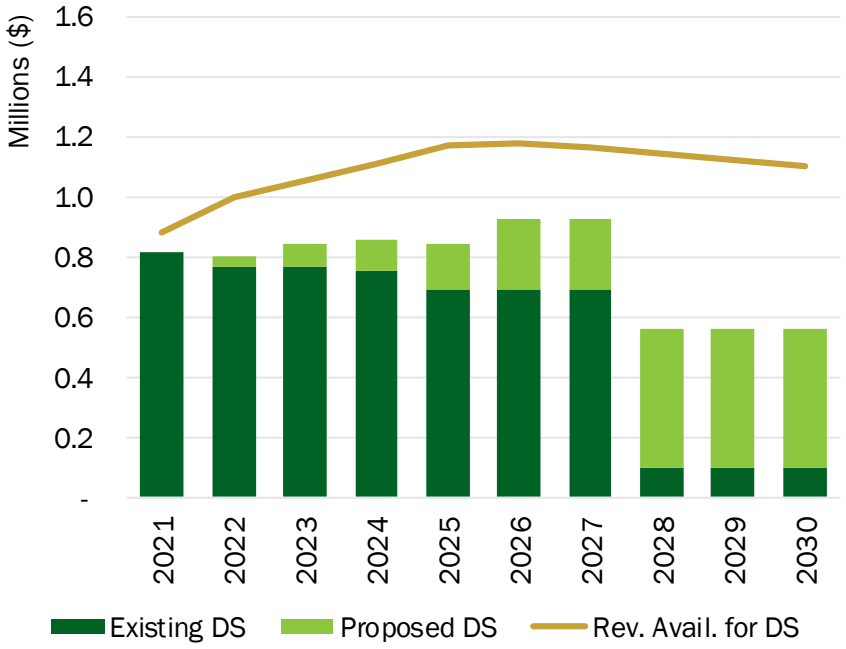


		2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1	System Service Charge Rev. Growth	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2	User Rate Increases	8.3%	0.0%	1.9%	0.8%	0.0%	3.4%	0.4%	0.0%	0.0%	0.0%
3											
4	Ending Unrestricted Cash	$1,612,657	$1,586,293	$1,442,572	$1,561,256	$1,172,484	$1,404,571	$1,636,658	$2,218,325	$2,780,743	$3,323,119
5	Days Unrestricted Cash on Hand	225	217	193	205	151	177	203	269	331	388
6	Total Annual Debt Service	$815,916	$801,683	$845,116	$854,737	$839,499	$928,349	$928,349	$560,295	$560,295	$560,295
7	Debt Service Coverage Ratio	1.25x	1.25x	1.25x	1.25x	1.25x	1.25x	1.25x	2.04x	2.00x	1.97x

Projected Financial Results | Scenario 4

Strategic Borrowing | Strategic User Rate Increases





		2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1	System Service Charge Rev. Growth	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2	User Rate Increases	4.0%	4.0%	2.0%	2.0%	2.0%	0.7%	0.0%	0.0%	0.0%	0.0%
3											
4	Ending Unrestricted Cash	$1,471,787	$1,440,609	$1,293,853	$1,454,511	$1,184,697	$1,434,503	$1,666,590	$2,248,257	$2,810,675	$3,353,051
5	Days Unrestricted Cash on Hand	205	197	173	191	153	181	206	273	334	391
6	Total Annual Debt Service	$815,916	$801,683	$845,116	$854,737	$839,499	$928,349	$928,349	$560,295	$560,295	$560,295
7	Debt Service Coverage Ratio	1.08x	1.25x	1.25x	1.30x	1.39x	1.27x	1.25x	2.04x	2.00x	1.97x

Projected Financial Results | Summary

- Below, please find a summary of the preliminary results of the pro forma financial analysis related to the Town's Wastewater Fund CIP.
  - Additional details can be found in the Appendix.

Scenario 1

CIP Cash Funded
No User Rate Increases

Total User Rate Increases	0.0%

Key Ratios	Minimum
Days Cash on Hand	-613
Debt Service Coverage Ratio	0.90x

Scenario 2

Borrow in 2-Year Increments
FY21 - $2.7 Million in Long-Term Debt
Maintain 1.25x Coverage

Total User Rate Increases	21.0%

Key Ratios	Minimum
Days Cash on Hand	183
Debt Service Coverage Ratio	1.25x

Scenario 3

Strategic Debt
FY21 - $4.9 Million in Short-Term Debt
Maintain 1.25x Coverage

Total User Rate Increases	14.8%

Key Ratios	Minimum
Days Cash on Hand	151
Debt Service Coverage Ratio	1.25x

Scenario 4

Strategic Debt & User Rate Increases
FY21 - $4.9 Million in Short-Term Debt
Maintain 1.25x Coverage

Total User Rate Increases	14.7%

Key Ratios	Minimum
Days Cash on Hand	153
Debt Service Coverage Ratio	1.08x

Observations/Recommendations

- The Town cannot cash fund its capital needs without annual support from the General Fund or substantial rate increases.

- The Wastewater Fund, however, can maintain a healthy financial position and fund capital costs using pay-go and debt with modest rate increases.

- If future debt is strategically added, the Town can mitigate the total additional revenue needed to keep the Wastewater Fund financially sound.

- Davenport recommends the Town utilize a strategic financing plan described in Scenarios 3 or 4 and work with Town Staff to implement required User Rate Increases.

Next Steps / Timetable

- March 18
  - Davenport/Staff presents the recommended Plan of Finance for the Wastewater Fund.
  - Obtain guidance from Council on preferred Plan of Finance.

- April/May
  - Procure Interim Financing.
  - Prepare / adopt updated Financial Policy Guidelines related to the Wastewater Fund.

- May/June
  - Close on Interim Financing.

Appendix

Additional Details

Wastewater Fund | Detailed Capital Improvement Plan

	Project	2021	2022	2023	2024	2025	Total
1	Equipment Repair and Replacement Reserve	$ 75,000	$ 75,000	$ 75,000	$ 75,000	$ 75,000	$ 375,000
2	Purchase 2nd Tertiary Filter	-	520,000	-	-	-	520,000
3	Secondary Clarifiers Overhaul	-	-	-	-	125,000	125,000
4	Aeration Basin and Primary Treatment Plumbing	-	-	60,000	-	-	60,000
5	Engineering Plans for Plant Upgrade	-	-	-	-	200,000	200,000
6	Asphalt the Compost Pad	-	100,000	100,000	-	-	200,000
7	Grease Holding Tank	-	105,000	-	-	-	105,000
8	Industrial Line Flow Meters	-	-	35,000	-	-	35,000
9	Ammonia Treatment Equipment	-	365,000	-	-	-	365,000
10	Primary Digester Maintenance	30,000	-	-	-	-	30,000
11	Replace Compost Equipment	-	-	-	350,000	-	350,000
12	Purchase Golf Carts	-	12,000	-	-	-	12,000
13	Purchase Automatic Samplers	11,000	11,000	-	-	-	22,000
14	SCADA Upgrades	35,000	30,000	25,000	20,000	85,000	195,000
15	Purchase New Dump Truck	-	-	-	-	115,000	115,000
16	Force Main Upgrade - Southview	350,000	-	-	-	-	350,000
17	New Safety Equipment	-	-	-	-	150,000	150,000
18	CCTV Crawler System	-	-	-	145,000	-	145,000
19	Remote Trench Roller Compactor	-	-	60,000	-	-	60,000
20	Sewer Upgrades - I/I from Study	850,000	320,000	600,000	1,000,000	850,000	3,620,000
21	Wilson Pump Station Generator & Automatic Transfer System	-	180,000	-	-	-	180,000
22	Scada Upgrades	-	-	-	100,000	-	100,000
23	**Total Projects**	**$ 1,351,000**	**$ 1,718,000**	**$ 955,000**	**$ 1,690,000**	**$ 1,600,000**	**$ 7,314,000**
24							
25	**Sources of Funds**						
26	Pay-Go	$ 151,000	$ 228,000	$ 355,000	$ 95,000	$ 600,000	$ 1,429,000
27	Debt	1,200,000	1,490,000	600,000	1,595,000	1,000,000	5,885,000
28	**Total Sources of Funds**	**$ 1,351,000**	**$ 1,718,000**	**$ 955,000**	**$ 1,690,000**	**$ 1,600,000**	**$ 7,314,000**

Source: Town of Abingdon 5-Year CIP.

Pro Forma | Scenario 1 | CIP Cash Funded

No Rate Increases | 1% Natural System Revenue Growth

		Wastewater Fund Pro Forma	Audit 2019	Budget 2020	Projected 2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1		System Service Charge Revenue Growth	6.0%	2.6%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2		Rate Increases	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3		**Operating Revenues**												
4		Sewer Service Charges	$ 3,080,327	$ 3,165,000	$ 3,196,650	$ 3,228,617	$ 3,260,903	$ 3,293,512	$ 3,326,447	$ 3,359,711	$ 3,393,308	$ 3,427,241	$ 3,461,514	$ 3,496,129
5		Solid Waste Collection Charges	73,338	71,000	71,710	72,427	73,151	73,883	74,622	75,368	76,122	76,883	77,652	78,428
6		Other	36,019	37,000	37,370	37,744	38,121	38,502	38,887	39,276	39,669	40,066	40,466	40,871
7		Subtotal Charges for Services	3,189,684	3,273,000	3,305,730	3,338,787	3,372,175	3,405,897	3,439,956	3,474,355	3,509,099	3,544,190	3,579,632	3,615,428
8		Sewer Connection Charges	105,849	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
9	A	**Total Operating Revenues**	**3,295,533**	**3,333,000**	**3,365,730**	**3,398,787**	**3,432,175**	**3,465,897**	**3,499,956**	**3,534,355**	**3,569,099**	**3,604,190**	**3,639,632**	**3,675,428**
10		*Growth*	*8.4%*	*1.1%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*
11		**Operating Expenditures**												
12		Total Expenditures	3,073,284	2,566,299	2,617,625	2,669,977	2,723,377	2,777,845	2,833,401	2,890,069	2,947,871	3,006,828	3,066,965	3,128,304
13		Less: Depreciation	(622,766)	-	-	-	-	-	-	-	-	-	-	-
14	B	**Total Operating Expenditures**	**2,450,518**	**2,566,299**	**2,617,625**	**2,669,977**	**2,723,377**	**2,777,845**	**2,833,401**	**2,890,069**	**2,947,871**	**3,006,828**	**3,066,965**	**3,128,304**
15		*Growth*	*15.3%*	*4.7%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*
16	C	**Net Revenues Available for Debt Service (A - B)**	**845,015**	**766,701**	**748,105**	**728,810**	**708,798**	**688,052**	**666,554**	**644,286**	**621,228**	**597,362**	**572,667**	**547,124**
17														
18		**Debt Service**												
19		Existing	910,105	930,805	815,916	765,683	764,416	756,037	692,949	692,949	692,949	95,420	95,420	95,420
20		Projected	-	-	-	-	-	-	-	-	-	-	-	-
21	D	**Total Debt Service**	**910,105**	**930,805**	**815,916**	**765,683**	**764,416**	**756,037**	**692,949**	**692,949**	**692,949**	**95,420**	**95,420**	**95,420**
22														
23		**Operating Revenues Surplus (Deficit)**	**(65,090)**	**(164,104)**	**(67,811)**	**(36,873)**	**(55,617)**	**(67,985)**	**(26,395)**	**(48,663)**	**(71,721)**	**501,942**	**477,247**	**451,704**
24														
25		**Non-Operating Revenues (Expenditures)**												
26		Capital Outlay	(309,755)	(100,743)	(1,351,000)	(1,718,000)	(955,000)	(1,690,000)	(1,600,000)	-	-	-	-	-
27		Interest Income	37,287	25,650	-	-	-	-	-	-	-	-	-	-
28		Net Proceeds from Short-Term Debt	-	-	-	-	-	-	-	-	-	-	-	-
29		Net Proceeds from Long-Term Debt	157,655	95,000	-	-	-	-	-	-	-	-	-	-
30		Other Non-Operating Revenues (Expenditures)	(139,631)	-	-	-	-	-	-	-	-	-	-	-
31		**Total Non-Operating Revenues (Expenditures)**	**(254,444)**	**19,907**	**(1,351,000)**	**(1,718,000)**	**(955,000)**	**(1,690,000)**	**(1,600,000)**	**-**	**-**	**-**	**-**	**-**
32														
33		**Net Increase (Decrease) in Cash & Equivalents**	**(319,534)**	**(144,197)**	**(1,418,811)**	**(1,754,873)**	**(1,010,617)**	**(1,757,985)**	**(1,626,395)**	**(48,663)**	**(71,721)**	**501,942**	**477,247**	**451,704**
34														
35		**Ending Total Cash & Equivalents**	**2,955,796**	**2,811,599**	**1,392,788**	**(362,085)**	**(1,372,703)**	**(3,130,687)**	**(4,757,082)**	**(4,805,745)**	**(4,877,466)**	**(4,375,524)**	**(3,898,277)**	**(3,446,572)**
36		Restricted Cash & Equivalents	1,251,921	1,251,921	1,251,921	-	-	-	-	-	-	-	-	-
37	E	**Unrestricted Cash & Equivalents**	**1,703,875**	**1,559,678**	**140,866.71**	**(362,085)**	**(1,372,703)**	**(3,130,687)**	**(4,757,082)**	**(4,805,745)**	**(4,877,466)**	**(4,375,524)**	**(3,898,277)**	**(3,446,572)**
38														
39		**Debt Service Coverage Ratio (C ÷ D)**	**0.93x**	**0.82x**	**0.92x**	**0.95x**	**0.93x**	**0.91x**	**0.96x**	**0.93x**	**0.90x**	**6.26x**	**6.00x**	**5.73x**
40		**Days Unrestricted Cash on Hand (E ÷ B) * 365**	**254**	**222**	**20**	**(49)**	**(184)**	**(411)**	**(613)**	**(607)**	**(604)**	**(531)**	**(464)**	**(402)**

Pro Forma | Scenario 2 | Debt Issued in 2 Year Increments

User Rate Increases As Needed to Maintain 1.25x DSCR

	Wastewater Fund Pro Forma	Audit 2019	Budget 2020	Projected 2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1	System Service Charge Revenue Growth	6.0%	2.6%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2	Rate Increases	0.0%	0.0%	8.3%	5.6%	0.4%	5.4%	0.0%	1.0%	0.4%	0.0%	0.0%	0.0%
3	**Operating Revenues**												
4	Sewer Service Charges	$ 3,080,327	$ 3,165,000	$ 3,459,472	$ 3,688,631	$ 3,738,737	$ 3,976,508	$ 4,016,273	$ 4,097,714	$ 4,153,609	$ 4,195,145	$ 4,237,096	$ 4,279,467
5	Solid Waste Collection Charges	73,338	71,000	77,606	82,747	83,871	89,204	90,096	91,923	93,177	94,109	95,050	96,001
6	Other	36,019	37,000	40,442	43,121	43,707	46,487	46,952	47,904	48,557	49,043	49,533	50,029
7	Subtotal Charges for Services	3,189,684	3,273,000	3,577,520	3,814,499	3,866,315	4,112,199	4,153,321	4,237,542	4,295,343	4,338,296	4,381,679	4,425,496
8	Sewer Connection Charges	105,849	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
9	A **Total Operating Revenues**	**3,295,533**	**3,333,000**	**3,637,520**	**3,874,499**	**3,926,315**	**4,172,199**	**4,213,321**	**4,297,542**	**4,355,343**	**4,398,296**	**4,441,679**	**4,485,496**
10	*Growth*	*8.4%*	*1.1%*	*9.1%*	*6.5%*	*1.3%*	*6.3%*	*1.0%*	*2.0%*	*1.3%*	*1.0%*	*1.0%*	*1.0%*
11	**Operating Expenditures**												
12	Total Expenditures	3,073,284	2,566,299	2,617,625	2,669,977	2,723,377	2,777,845	2,833,401	2,890,069	2,947,871	3,006,828	3,066,965	3,128,304
13	Less: Depreciation	(622,766)	-	-	-	-	-	-	-	-	-	-	-
14	B **Total Operating Expenditures**	**2,450,518**	**2,566,299**	**2,617,625**	**2,669,977**	**2,723,377**	**2,777,845**	**2,833,401**	**2,890,069**	**2,947,871**	**3,006,828**	**3,066,965**	**3,128,304**
15	*Growth*	*15.3%*	*4.7%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*
16	C **Net Revenues Available for Debt Service (A - B)**	**845,015**	**766,701**	**1,019,895**	**1,204,522**	**1,202,938**	**1,394,355**	**1,379,920**	**1,407,472**	**1,407,472**	**1,391,468**	**1,374,715**	**1,357,192**
17													
18	**Debt Service**												
19	Existing	910,105	930,805	815,916	765,683	764,416	756,037	692,949	692,949	692,949	95,420	95,420	95,420
20	Projected	-	-	-	197,935	197,935	359,447	359,447	433,029	433,029	433,029	433,029	433,029
21	D **Total Debt Service**	**910,105**	**930,805**	**815,916**	**963,618**	**962,350**	**1,115,484**	**1,052,396**	**1,125,978**	**1,125,978**	**528,448**	**528,448**	**528,448**
22													
23	**Operating Revenues Surplus (Deficit)**	**(65,090)**	**(164,104)**	**203,979**	**240,904**	**240,588**	**278,871**	**327,524**	**281,494**	**281,494**	**863,020**	**846,266**	**828,744**
24													
25	**Non-Operating Revenues (Expenditures)**												
26	Capital Outlay	(309,755)	(100,743)	(1,351,000)	(1,718,000)	(955,000)	(1,690,000)	(1,600,000)	-	-	-	-	-
27	Interest Income	37,287	25,650	-	-	-	-	-	-	-	-	-	-
28	Net Proceeds from Short-Term Debt	-	-	-	-	-	-	-	-	-	-	-	-
29	Net Proceeds from Long-Term Debt	157,655	95,000	2,690,000	-	2,195,000	-	1,000,000	-	-	-	-	-
30	Other Non-Operating Revenues (Expenditures)	(139,631)	-	-	-	-	-	-	-	-	-	-	-
31	**Total Non-Operating Revenues (Expenditures)**	**(254,444)**	**19,907**	**1,339,000**	**(1,718,000)**	**1,240,000**	**(1,690,000)**	**(600,000)**	**-**	**-**	**-**	**-**	**-**
32													
33	**Net Increase (Decrease) in Cash & Equivalents**	**(319,534)**	**(144,197)**	**1,542,979**	**(1,477,096)**	**1,480,588**	**(1,411,129)**	**(272,476)**	**281,494**	**281,494**	**863,020**	**846,266**	**828,744**
34													
35	**Ending Total Cash & Equivalents**	**2,955,796**	**2,811,599**	**4,354,578**	**2,877,483**	**4,358,070**	**2,946,941**	**2,674,465**	**2,955,960**	**3,237,454**	**4,100,474**	**4,946,740**	**5,775,484**
36	Restricted Cash & Equivalents	1,251,921	1,251,921	2,741,921	1,251,921	2,846,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921
37	E **Unrestricted Cash & Equivalents**	**1,703,875**	**1,559,678**	**1,612,657**	**1,625,562**	**1,511,149**	**1,695,020**	**1,422,544**	**1,704,039**	**1,985,533**	**2,848,553**	**3,694,819**	**4,523,563**
38													
39	**Debt Service Coverage Ratio (C ÷ D)**	**0.93x**	**0.82x**	**1.25x**	**1.25x**	**1.25x**	**1.25x**	**1.31x**	**1.25x**	**1.25x**	**2.63x**	**2.60x**	**2.57x**
40	**Days Unrestricted Cash on Hand (E ÷ B) * 365**	**254**	**222**	**225**	**222**	**203**	**223**	**183**	**215**	**246**	**346**	**440**	**528**

Pro Forma | Scenario 3 | Strategic Debt Issuance

User Rate Increases As Needed to Maintain 1.25x DSCR

		Wastewater Fund Pro Forma	Audit 2019	Budget 2020	Projected 2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1		System Service Charge Revenue Growth	6.0%	2.6%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2		Rate Increases	0.0%	0.0%	8.3%	0.0%	1.9%	0.8%	0.0%	3.4%	0.4%	0.0%	0.0%	0.0%
3		**Operating Revenues**												
4		Sewer Service Charges	$ 3,080,327	$ 3,165,000	$ 3,459,472	$ 3,494,067	$ 3,597,029	$ 3,661,330	$ 3,697,943	$ 3,858,830	$ 3,914,724	$ 3,953,872	$ 3,993,410	$ 4,033,344
5		Solid Waste Collection Charges	73,338	71,000	77,606	78,382	80,692	82,134	82,955	86,565	87,818	88,697	89,584	90,479
6		Other	36,019	37,000	40,442	40,847	42,051	42,802	43,230	45,111	45,765	46,222	46,684	47,151
7		Subtotal Charges for Services	3,189,684	3,273,000	3,577,520	3,613,296	3,719,771	3,786,266	3,824,129	3,990,506	4,048,307	4,088,790	4,129,678	4,170,975
8		Sewer Connection Charges	105,849	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
9	A	**Total Operating Revenues**	**3,295,533**	**3,333,000**	**3,637,520**	**3,673,296**	**3,779,771**	**3,846,266**	**3,884,129**	**4,050,506**	**4,108,307**	**4,148,790**	**4,189,678**	**4,230,975**
10		*Growth*	*8.4%*	*1.1%*	*9.1%*	*1.0%*	*2.9%*	*1.8%*	*1.0%*	*4.3%*	*1.4%*	*1.0%*	*1.0%*	*1.0%*
11		**Operating Expenditures**												
12		Total Expenditures	3,073,284	2,566,299	2,617,625	2,669,977	2,723,377	2,777,845	2,833,401	2,890,069	2,947,871	3,006,828	3,066,965	3,128,304
13		Less: Depreciation	(622,766)	-	-	-	-	-	-	-	-	-	-	-
14	B	**Total Operating Expenditures**	**2,450,518**	**2,566,299**	**2,617,625**	**2,669,977**	**2,723,377**	**2,777,845**	**2,833,401**	**2,890,069**	**2,947,871**	**3,006,828**	**3,066,965**	**3,128,304**
15		*Growth*	*15.3%*	*4.7%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*
16	C	**Net Revenues Available for Debt Service (A - B)**	**845,015**	**766,701**	**1,019,895**	**1,003,318**	**1,056,394**	**1,068,421**	**1,050,727**	**1,160,436**	**1,160,436**	**1,141,962**	**1,122,713**	**1,102,671**
17														
18		**Debt Service**												
19		Existing	910,105	930,805	815,916	765,683	764,416	756,037	692,949	692,949	692,949	95,420	95,420	95,420
20		Projected	-	-	-	36,000	80,700	98,700	146,550	235,400	235,400	464,876	464,876	464,876
21	D	**Total Debt Service**	**910,105**	**930,805**	**815,916**	**801,683**	**845,116**	**854,737**	**839,499**	**928,349**	**928,349**	**560,295**	**560,295**	**560,295**
22														
23		**Operating Revenues Surplus (Deficit)**	**(65,090)**	**(164,104)**	**203,979**	**201,635**	**211,279**	**213,684**	**211,228**	**232,087**	**232,087**	**581,667**	**562,418**	**542,376**
24														
25		**Non-Operating Revenues (Expenditures)**												
26		Capital Outlay	(309,755)	(100,743)	(1,351,000)	(1,718,000)	(955,000)	(1,690,000)	(1,600,000)	-	-	-	-	-
27		Interest Income	37,287	25,650	-	-	-	-	-	-	-	-	-	-
28		Net Proceeds from Short-Term Debt	-	-	1,200,000	1,490,000	600,000	1,595,000	(4,885,000)	-	-	-	-	-
29		Net Proceeds from Long-Term Debt	157,655	95,000	-	-	-	-	5,885,000	-	-	-	-	-
30		Other Non-Operating Revenues (Expenditures)	(139,631)	-	-	-	-	-	-	-	-	-	-	-
31		**Total Non-Operating Revenues (Expenditures)**	**(254,444)**	**19,907**	**(151,000)**	**(228,000)**	**(355,000)**	**(95,000)**	**(600,000)**	**-**	**-**	**-**	**-**	**-**
32														
33		**Net Increase (Decrease) in Cash & Equivalents**	**(319,534)**	**(144,197)**	**52,979**	**(26,365)**	**(143,721)**	**118,684**	**(388,772)**	**232,087**	**232,087**	**581,667**	**562,418**	**542,376**
34														
35		**Ending Total Cash & Equivalents**	**2,955,796**	**2,811,599**	**2,864,578**	**2,838,214**	**2,694,493**	**2,813,177**	**2,424,405**	**2,656,492**	**2,888,579**	**3,470,246**	**4,032,664**	**4,575,040**
36		Restricted Cash & Equivalents	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921
37	E	**Unrestricted Cash & Equivalents**	**1,703,875**	**1,559,678**	**1,612,657**	**1,586,293**	**1,442,572**	**1,561,256**	**1,172,484**	**1,404,571**	**1,636,658**	**2,218,325**	**2,780,743**	**3,323,119**
38														
39		**Debt Service Coverage Ratio (C ÷ D)**	**0.93x**	**0.82x**	**1.25x**	**1.25x**	**1.25x**	**1.25x**	**1.25x**	**1.25x**	**1.25x**	**2.04x**	**2.00x**	**1.97x**
40		**Days Unrestricted Cash on Hand (E ÷ B) * 365**	**254**	**222**	**225**	**217**	**193**	**205**	**151**	**177**	**203**	**269**	**331**	**388**

Pro Forma | Scenario 4 | Strategic Debt Issuance

User Rate Increases of 4% in FY 2021-22 & Then 2% As Needed to Maintain 1.25x DSCR

		Wastewater Fund Pro Forma	Audit 2019	Budget 2020	Projected 2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
1		System Service Charge Revenue Growth	6.0%	2.6%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
2		Rate Increases	0.0%	0.0%	4.0%	4.0%	2.0%	2.0%	2.0%	0.7%	0.0%	0.0%	0.0%	0.0%
3		**Operating Revenues**												
4		Sewer Service Charges	$ 3,080,327	$ 3,165,000	$ 3,323,250	$ 3,489,413	$ 3,594,095	$ 3,701,918	$ 3,812,975	$ 3,875,965	$ 3,914,724	$ 3,953,872	$ 3,993,410	$ 4,033,344
5		Solid Waste Collection Charges	73,338	71,000	74,550	78,278	80,626	83,045	85,536	86,949	87,818	88,697	89,584	90,479
6		Other	36,019	37,000	38,850	40,793	42,016	43,277	44,575	45,311	45,765	46,222	46,684	47,151
7		Subtotal Charges for Services	3,189,684	3,273,000	3,436,650	3,608,483	3,716,737	3,828,239	3,943,086	4,008,225	4,048,307	4,088,790	4,129,678	4,170,975
8		Sewer Connection Charges	105,849	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
9	A	**Total Operating Revenues**	**3,295,533**	**3,333,000**	**3,496,650**	**3,668,483**	**3,776,737**	**3,888,239**	**4,003,086**	**4,068,225**	**4,108,307**	**4,148,790**	**4,189,678**	**4,230,975**
10		*Growth*	*8.4%*	*1.1%*	*4.9%*	*4.9%*	*3.0%*	*3.0%*	*3.0%*	*1.6%*	*1.0%*	*1.0%*	*1.0%*	*1.0%*
11		**Operating Expenditures**												
12		Total Expenditures	3,073,284	2,566,299	2,617,625	2,669,977	2,723,377	2,777,845	2,833,401	2,890,069	2,947,871	3,006,828	3,066,965	3,128,304
13		Less: Depreciation	(622,766)	-	-	-	-	-	-	-	-	-	-	-
14	B	**Total Operating Expenditures**	**2,450,518**	**2,566,299**	**2,617,625**	**2,669,977**	**2,723,377**	**2,777,845**	**2,833,401**	**2,890,069**	**2,947,871**	**3,006,828**	**3,066,965**	**3,128,304**
15		*Growth*	*15.3%*	*4.7%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*	*2.0%*
16	C	**Net Revenues Available for Debt Service (A - B)**	**845,015**	**766,701**	**879,025**	**998,505**	**1,053,360**	**1,110,395**	**1,169,685**	**1,178,156**	**1,160,436**	**1,141,962**	**1,122,713**	**1,102,671**
17														
18		**Debt Service**												
19		Existing	910,105	930,805	815,916	765,683	764,416	756,037	692,949	692,949	692,949	95,420	95,420	95,420
20		Projected	-	-	-	36,000	80,700	98,700	146,550	235,400	235,400	464,876	464,876	464,876
21	D	**Total Debt Service**	**910,105**	**930,805**	**815,916**	**801,683**	**845,116**	**854,737**	**839,499**	**928,349**	**928,349**	**560,295**	**560,295**	**560,295**
22														
23		**Operating Revenues Surplus (Deficit)**	**(65,090)**	**(164,104)**	**63,109**	**196,822**	**208,244**	**255,657**	**330,186**	**249,806**	**232,087**	**581,667**	**562,418**	**542,376**
24														
25		**Non-Operating Revenues (Expenditures)**												
26		Capital Outlay	(309,755)	(100,743)	(1,351,000)	(1,718,000)	(955,000)	(1,690,000)	(1,600,000)	-	-	-	-	-
27		Interest Income	37,287	25,650	-	-	-	-	-	-	-	-	-	-
28		Net Proceeds from Short-Term Debt	-	-	1,200,000	1,490,000	600,000	1,595,000	(4,885,000)	-	-	-	-	-
29		Net Proceeds from Long-Term Debt	157,655	95,000	-	-	-	-	5,885,000	-	-	-	-	-
30		Other Non-Operating Revenues (Expenditures)	(139,631)	-	-	-	-	-	-	-	-	-	-	-
31		**Total Non-Operating Revenues (Expenditures)**	**(254,444)**	**19,907**	**(151,000)**	**(228,000)**	**(355,000)**	**(95,000)**	**(600,000)**	**-**	**-**	**-**	**-**	**-**
32														
33		**Net Increase (Decrease) in Cash & Equivalents**	**(319,534)**	**(144,197)**	**(87,891)**	**(31,178)**	**(146,756)**	**160,657**	**(269,814)**	**249,806**	**232,087**	**581,667**	**562,418**	**542,376**
34														
35		**Ending Total Cash & Equivalents**	**2,955,796**	**2,811,599**	**2,723,708**	**2,692,530**	**2,545,774**	**2,706,432**	**2,436,618**	**2,686,424**	**2,918,511**	**3,500,178**	**4,062,596**	**4,604,972**
36		Restricted Cash & Equivalents	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921	1,251,921
37	E	**Unrestricted Cash & Equivalents**	**1,703,875**	**1,559,678**	**1,471,787**	**1,440,609**	**1,293,853**	**1,454,511**	**1,184,697**	**1,434,503**	**1,666,590**	**2,248,257**	**2,810,675**	**3,353,051**
38														
39		**Debt Service Coverage Ratio (C ÷ D)**	**0.93x**	**0.82x**	**1.08x**	**1.25x**	**1.25x**	**1.30x**	**1.39x**	**1.27x**	**1.25x**	**2.04x**	**2.00x**	**1.97x**
40		**Days Unrestricted Cash on Hand (E ÷ B) * 365**	**254**	**222**	**205**	**197**	**173**	**191**	**153**	**181**	**206**	**273**	**334**	**391**

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