

# RECORD OF RESOLUTIONS

Dayton Legal Blank, Inc., Form No. 30045

Resolution No. \_\_\_\_\_

Passed \_\_\_\_\_, 20\_\_\_\_

**CITY OF BELPRE  
RESOLUTION NO. \_\_\_\_\_ (2020-21)**

**A RESOLUTION FOR THE SAFETY-SERVICE DIRECTOR  
OF THE CITY OF BELPRE TO ADOPT A NEW POLICY  
IN REGARD TO WATER AND SEWER LEAKS AND  
WATERLINE AND SEWERLINE REPLACEMENT**

**WHEREAS**, the Safety-Service Director of the City of Belpre has determined that the citizens of the City of Belpre have been experiencing leaks and broken water and sewer lines between the Belpre City taps and their properties where water and sewer are used; and

**WHEREAS**, the citizens have asked that the City of Belpre implement a plan to protect against high water and sewer bills from the City of Belpre that were caused by water line and sewer line leaks and breaks; and

**WHEREAS**, the Safety-Service Director has determined that private providers can best provide the funds for repairs to leaking or broken lines.

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF BELPRE, OHIO, THAT:**

**SECTION I**

The Safety-Service Director shall be authorized to implement the Proposed Leak Protocol Policy attached hereto as Exhibit A.

**SECTION II**

In order to implement said policy, the Safety-Service Director shall be authorized to enter into a private insurance contract with HOMESERVE to offer their insurance program, SERVLIN (attached hereto as Exhibit B) to provide for amounts to be paid by Belpre Water and Sewer customers for leakage inspection, line repairs and line replacement for water and sewer lines.

The participation of Belpre users is strictly optional and is not required. No payment to the program shall be treated as an increase to the rates for Belpre water and sewer services provided by the City of Belpre.

**SECTION III**

The Safety-Service Director shall be permitted to make amendments to the program on an annual basis.

**SECTION IV**

This Resolution shall take effect and be in full force at the earliest date allowed by law.

# RECORD OF RESOLUTIONS

Dayton Legal Blank, Inc., Form No. 30045

Resolution No. \_\_\_\_\_

Passed \_\_\_\_\_, 20\_\_\_\_

PASSED: \_\_\_\_\_

\_\_\_\_\_  
PRESIDENT OF COUNCIL

ATTEST: \_\_\_\_\_

PRESENTED TO MAYOR: \_\_\_\_\_

\_\_\_\_\_  
MAYOR

APPROVED BY MAYOR: \_\_\_\_\_

## **CLERK'S CERTIFICATION OF PUBLICATION**

The undersigned Clerk of the Council of the City of Belpre, Ohio, does hereby certify that on \_\_\_\_\_, this Resolution was published by posting a copy of the same at the five public places designated by the City Council in Ordinance No. 18 (2006-07).

\_\_\_\_\_  
Date

\_\_\_\_\_  
CLERK

# PROPOSED LEAK PROTECTION PROGRAM POLICY (LPP)

## CITY OF BELPRE

### PROPOSED LEAK PROTECTION PROGRAM POLICY

City of Belpre is changing our Leak Adjustment Policy effective DATE 1, 2021.  
The following are qualifications for leak adjustments for the City of Belpre:

1. It is the customer's responsibility to keep his plumbing system in good working order.
2. No customer shall receive more than one (1) leak adjustment that could incorporate a maximum of two (2) billing cycles during any twelve (12) month period.
3. In order to qualify for a leak adjustment, the eligible plumbing leak must generate a minimum additional charge of two (2) times the average of the past twelve (12) months' bills.
4. Adjustments on water bills will NOT be made on the following:
  - a. Residential Customers who do not have their own water meter.
  - b. *Commercial or Industrial Customers. (OPTIONAL)*
  - c. Premises left or abandoned without reasonable care for the plumbing system.
  - d. Leaks on irrigation systems or irrigation lines, leaks in water features such as fountains, etc., leaks on any water lines coming off the primary water service line, plumbing leaks in any structure other than the primary residence.
  - e. Negligent acts such as leaving water running.
  - f. Excess water charges not directly resulting from a qualifying plumbing leak.
  - g. Filling of swimming pools or leaks in swimming pools.
  - h. Watering of lawns or gardens.
5. The City of Belpre shall not be obligated to make adjustments of any bills not submitted for adjustment within ninety (90) days from the billing date.
6. Customers must present proof that a leak has been repaired before an adjustment will be made. (i.e. copy of invoice for materials or bill from plumber)
7. In any case where a customer might incur a leak before there is three (3) months of average usage, an adjustment will not be made until they have established three (3) months of average usage.
8. Any residential customer may decline to participate in our ServLine Leak Protection Program by calling Phone Number. Any customer declining to participate in the program will be responsible for the full amount of their water bill with no adjustments being made. Our new City of Belpre ServLine Program is the only way qualifying leak adjustments will be made for leaks occurring after DATE 1, 2021.





**SERVLINE**  
by HomeServe®

## LEAK PROTECTION PROGRAM

*Imagine what you could do if you were paid for every customer's high water bill — and no longer had to manage their frustration over having to pay for it.*



**SERVLINE**  
by HomeServe®



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EX-13



**SERVLINE**  
by HomeServe®

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# PROPOSAL

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## SERVLINE UTILITIES PROTECTION

*We pay for high water bills caused by customer leaks*

HOMESERVE USA  
7134 Lee Highway, Chattanooga, TN 37421  
1 (866) 974-4801, info@servline.com, www.servline.com

Prepared For

### CITY OF BELPRE

PO Box 160  
Belpre, OH 45714

Proposal Issued: April 22, 2021

Proposal Valid:

30 Days from Issue Date

*This proposal shows the premiums for the general coverage described, but in no way changes or affects any terms, conditions or exclusions of policies as actually issued. Premiums shown are based on information furnished to the company. Insurance for the ServLine program is issued to utilities and placed through HomeServe USA Repair Management Corp. (HSRM), a licensed insurance agency. In California, HSRM does business as HomeServe NA Insurance Services (California License # 0F79326). ServLine is a registered trademark.*

# EXECUTIVE SUMMARY – UTILITY & COMMUNITY PROTECTION

## CITY OF BELPRE

We understand that you are tirelessly working to improve and supply the best overall product while also often thanklessly striving to offer excellent customer service.

## DESPITE ALL YOUR EFFORT – CUSTOMER LEAKS STILL CAUSE

- Financial Strain
  - Administrative *and* Customer Burden
  - Issues to Undermine Public Perception
- 

## MEET SERVLIN BY HOMESERVE

ServLine is a full-service customer leak solution. We pay for high water bills caused by customer leaks by insuring the Utility. More specifically, by insuring the Leak Protection Program and then administering it on your behalf.

- Financial Assistance
- Administrative Support & Customer Relief
- Public Relations Credibility



# PROTECTION PLANS PRICING SNAPSHOT

## LEAK PROTECTION PLANS PRICING

### WATER LEAK PROTECTION

Limit	Residential	Commercial Single-Occupancy	Commercial Multiple-Occupancy
\$500	\$1.30	\$3.60	\$7.20
\$1,000	\$1.55	\$4.30	\$8.60
\$2,500	\$1.80	\$5.00	\$10.00

### SEWER LEAK PROTECTION

Limit	Residential	Commercial Single-Occupancy	Commercial Multiple-Occupancy
\$500	\$1.30	\$3.60	\$7.20
\$1,000	\$1.55	\$4.30	\$8.60
\$2,500	\$1.80	\$5.00	\$10.00

### WATER & SEWER LEAK PROTECTION COMBINED RATES

Limit	Residential	Commercial Single-Occupancy	Commercial Multiple-Occupancy
\$500	\$2.20	\$6.10	\$12.20
\$1,000	\$2.65	\$7.30	\$14.60
\$2,500	\$3.05	\$8.50	\$17.00

### SERVICE LINE PROTECTION PLANS PRICING

Protection Plan	Limit of Protection	Homeowner Rate	Royalty
External Water Service Line Plan	\$10,000	\$5.99	10%
External Sewer Service Line Plan	\$10,000	\$9.99	10%
Interior Plumbing & Drainage Plan	\$3,000	\$10.99	10%



# PROGRAM COMPARISON SIDE BY SIDE – LAP & LPP

## COMPARISON TERMS

- LAP: Leak Adjustment Policy
- LPP: Leak Protection Program
- Frequency: Determined by the number of times an adjustment can be filed in a given time
- Qualifications: Determined by whether or not there is a limit that must be met prior to allowing for an adjustment
- Benefits are reflective of your current Leak Adjustment Policy & costs
- Benefits are determined by how customer leaks are being adjusted. Unprovided benefits will not be covered

### CITY OF BELPRE - CURRENT LAP

#### BENEFIT FREQUENCY

- 1 Occurrence / 12-month period
- 1 Consecutive billing cycles allowed per occurrence (2 for special circumstances)

#### BENEFIT QUALIFIER

No Qualification Applies

#### ADDITIONAL COVERED BENEFITS

No Benefit Exceptions

### SERVLINE LEAK PROTECTION PROGRAM (LPP)

#### BENEFIT FREQUENCY

- 1 Occurrence / 12-month period
- 2 Consecutive billing cycles allowed per occurrence  
Ex: 1 billing cycle (month bill), 2 billing cycles (monthly)

#### BENEFIT QUALIFIER

2x Average Bill

#### ADDITIONAL COVERED BENEFITS

Dripping / Leaking Faucets  
Running Toilets / Comrades





# WATER LEAK PROTECTION

Limit of Protection	Residential Rate	Commercial Rate Single-Occupancy	Commercial Rate Multiple-Occupancy
\$500 (Per Occurrence)	\$1.30	\$3.60	\$7.20
\$1,000 (Per Occurrence)	\$1.55	\$4.30	\$8.60
\$2,500 (Per Occurrence)	\$1.80	\$5.00	\$10.00

Deductible	Waived
Reporting Conditions	Customer Schedule
Reporting & Adjustment Period	Monthly

## Special Terms and Conditions

- Coverage will be designed to reflect City of Belpre's Leak Protection Guidelines and eligibility established with ServLine.
- Master Metered Habitational (Residential Only) \$2.50 per unit
- Limit Applies to Property Only and does not apply to units directly.

*Note: 10% Discount on rates if following coverages are offered by electing to include in your base rate.*



# SEWER LEAK PROTECTION

Limit of Protection	Residential Rate	Commercial Rate Single-Occupancy	Commercial Rate Multiple-Occupancy
\$500 (Per Occurrence)	\$1.30	\$3.60	\$7.20
\$1,000 (Per Occurrence)	\$1.55	\$4.30	\$8.60
\$2,500 (Per Occurrence)	\$1.80	\$5.00	\$10.00

Deductible: Waived  
 Reporting Conditions: Customer Schedule  
 Reporting & Adjustment Period: Monthly

### Special Terms and Conditions

- Coverage will be designed to reflect City of Belpre's Leak Protection Guidelines and eligibility established with ServLine.
- Master Metered Habitational (Residential Only) \$2.50 per unit
- Limit Applies to Property Only and does not apply to units directly.

Note: 10% Discount on rates if following coverages are offered by electing to include in your base rate.



# WATER & SEWER LEAK PROTECTION COMBINED

Limit of Protection	Residential Rate	Commercial Rate Single-Occupancy	Commercial Rate Multiple-Occupancy
\$500 (Per Occurrence)	\$2.20	\$6.10	\$12.20
\$1,000 (Per Occurrence)	\$2.65	\$7.30	\$14.60
\$2,500 (Per Occurrence)	\$3.05	\$8.50	\$17.00

Deductible  
Reporting Conditions  
Reporting & Adjustment Period

Waived  
Customer Schedule  
Monthly

## Special Terms and Conditions

- Coverage will be designed to reflect City of Belpre's Leak Protection Guidelines and eligibility established with ServLine.
- Master Metered Habitational (Residential Only) \$5.00 per unit
- Limit Applies to Property Only and does not apply to units directly.

*Note: 10% Discount on rates if following coverages are offered by electing to include in your base rate.*





**SERVLIN**  
by HomeServe®

## **SERVICE LINE PROTECTION PLANS**

*Consider how a customer will feel about you when they realize that you had the foresight to provide optional solutions to help with their responsibility.*

*The following Service Line Protection Plans are service contracts that cover the private portion of the water and sewer infrastructure. They are separate from the Leak Protection Program and are not insurance policies. Service contracts provide the most comprehensive customer experience for our service line protection products.*



# EXTERNAL WATER SERVICE LINE PLAN

<b>Homeowner Rate:</b> \$5.99 per month	<b>Partner Royalty:</b> 10% of payments received - paid annually
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### Description:

Includes services to locate and repair/replace a leaking exterior water service line. Covered repairs include, but are not limited to: leaks, breaks, corrosion, blockages, and other types of damage (such as from freezing) that impair or limit the intended function of the system. Includes restoration of ground surface features after excavation for service line repair, including filling, raking, reseeding, reinstallation of existing soft landscaping and shrubbery, and patching of paved surfaces.

### Eligible Properties:

A single structure permanently secured to the ground and the land it is located on that is used and zoned only for residential occupancy, including:

- Single-family homes
- Townhomes and apartments
- Multi-family homes

### Covers Homeowners' Responsibility:

From the point of utility's responsibility to the water meter or main shut-off valve inside the home.

### Product Highlights:

- Off-bill. Billing for these products is handled directly between HomeServe and the customer
- One-call solution to file a claim. No paperwork, or forms, to fill out to file claims
- Educates homeowners about their water service line responsibility
- Up to \$10,000 coverage per service call
- No annual or lifetime limits, deductibles, or service fees
- One-year guarantee on all covered repairs
- Coverage includes thawing of the frozen external water service line and repairs to non-functioning pressure reducing valves and backflow prevention devices that are part of the line



## EXTERNAL SEWER/SEPTIC LINE PLAN

**Homeowner Rate:**

\$9.99 per month

**Partner Royalty:**

10% of payments received - paid annually

**Description:**

Includes services to locate and repair/replace a leaking exterior sewer service line. Covered repairs include, but are not limited to leaks, breaks, corrosion, blockages (due to fats, oils and grease), and other types of damage that impair or limit the intended function of the system. Includes restoration of ground surface features after excavation for service line repair, including filling, raking, reseeding, reinstallation of existing soft landscaping and shrubbery, and patching of paved surfaces.

**Eligible Properties:**

A single structure permanently secured to the ground and the land it is located on that is used and zoned only for residential occupancy, including:

- Single-family homes
- Townhomes and apartments
- Multi-family homes

**Covers Homeowners' Responsibility:**

From the external wall of the home to the utility's responsibility.

**Product Highlights:**

- Off-bill. Billing for these products is handled directly between HomeServe and the customer
- One-call solution to file a claim. No paperwork, or forms, to fill out to file claims
- Educates homeowners about their water service line responsibility
- Up to \$10,000 coverage per service call
- No annual or lifetime limits, deductibles, or service fees
- One-year guarantee on all covered repairs
- Coverage includes repairs to non-functioning grinder pumps that are part of the line



# INTERIOR PLUMBING AND DRAINAGE PLAN

**Homeowner Rate:**

\$10.99 per month

**Partner Royalty:**

10% of payments received - paid annually

**Description:**

Provides coverage and repairs for the inside of the home. Coverage includes the emergency breakdown costs of repairing or replacing interior water service and drainage pipe materials, valves and other plumbing-related material, including unblocking, repair and replacement. Repair or replacement of floor drain, toilet flanges, supply or drain pipes, angle stops, P-traps and ball valves.

**Eligibility:**

A single structure or single housing unit within a structure not intended to be moved that is used and zoned only for residential occupancy, including:

- Single-family homes
- Townhomes and apartments
- Multi-family homes

**Product Highlights:**

- Off-bill. Billing for these products is handled directly between HomeServe and the customer
- One-call solution to file a claim. No paperwork, or forms, to fill out to file claims
- Up to \$3,000 coverage per service call, with up to 2 service calls per annual term
- No lifetime limits, deductibles, or service fees
- One-year guarantee on all covered repairs





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APPENDIX



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## LEAK PROTECTION PROGRAM DEFINITIONS

- **Water Leak Protection**

Water Leak Protection covers excess water bills caused by a qualifying leak on the customer's side of the meter/point of responsibility. Developed in cooperation with ServLine and set according to the Utility's newly established Leak Protection Guidelines.

- **Sewer Leak Protection**

Sewer Leak Protection covers excess sewer bills in the event of a qualifying leak at the customer's point of responsibility. Developed in cooperation with ServLine and set according to the Utility's newly established Leak Protection Guidelines.

- **Residential**

Residential is defined as 2" meters or less with a single residential unit occupied as a residency. A qualifying unit must have a single meter to which it can be accounted for independently.

- **Commercial**

Commercial is defined as 2" meters or less with business or agricultural occupancy excluding master-metered habitational. A qualifying unit must have a single meter to which it can be accounted for independently.

Single Occupancy - Building has one business occupying space.

Multiple Occupancy - Building has more than one business occupying space.

- **Master-Metered Habitational**

Multi-Unit residential property with a master-meter measuring usage for all units.

- **Farms**

**Residential Farm:** Any farm that is a hobby or that does not derive additional income. There is no Agriculture meter or separate metered structures on the property and meets residential definition of the insurance company.

**Commercial Farm:** Any Farm that has an Agriculture meter/meter that services barns, cattle troughs, or other structures. Any Farm who derives income from the activities of the farm.

- **Rates w/ Data**

The rates furnished in this Proposal are determined by the data you have provided. It is mutually understood that the data produced, along with your explanation of how to interpret what is included in your data is done so in good faith and is complete and true to the best of your knowledge. All other factors have been determined in partnership with ServLine.

- **Leak Protection Program**

The ServLine Leak Protection Program enhances your current Leak Adjustment Policy and acts as a superseding document which will overlay your existing policy with the given enhancements. All qualifying customer leaks would adhere first to your ServLine Leak Protection Program and then would be addressed by your existing Leak Adjustment Policy. As a recommendation - Your Leak Adjustment Policy would be updated to address unqualifying leaks rather than qualifying customers who choose to decline protection.



# SUMMARY FOR LEAK PROTECTION PROGRAM

## BILLING

Agency: Monthly Reporting

## PROJECT SCOPE & PROCESS

- Approval of ServLine
- Program Implementation
- Utility Staff Training
- Announcement Materials
- Setup and Integration
- ServLine Administers Leak Protection Program
- ServLine Handles Claims, Payments and Customer Service

## TERMS AND CONDITIONS

Terms and conditions outlined in the quote may differ from the specifications submitted; please review the specific coverage part for details on coverage and exclusions.

Average claims payment is between 10 - 20 Days.  
Claims volume is due to change with seasons or other unforeseen events.  
Pricing Does not include taxes.

Reports & Premium due by the 15th of the month following a reporting period.  
Example: Participating Customers for Month of January would be due no later than February 15th.  
Premium payments include all participating customers and are not dependent on customer payment to the utility nor pending claims payments.

*This quote is valid for thirty (30) days from the date of this letter.  
All rates are per participating customer per month.*

## THANK YOU

Thank you for your interest in becoming a valuable client of ServLine. We exist to make your utility stronger and help you achieve your goals. One of our chief goals is to serve you and to earn the privilege of being one of your favorite service providers. The ServLine team is always looking to establish long-term meaningful relationships with the opportunity to serve your utility and your customers with integrity and excellence.

## DISCLAIMER

This proposal shows the premiums for the general coverage described, but in no way changes or affects any terms, conditions or exclusions of policies as actually issued. Premiums shown are based on information furnished to the company.



## SERVICE LINE PROTECTION PLAN HIGHLIGHTS

- Off-bill. Billing for these products is handled directly between HomeServe and the customer
- No cost to the Utility
- Educates customers/homeowners on their responsibilities regarding their private service lines
- Allows customers/homeowners to opt-in to the specific products they want
- 24/7/365 customer support
- One-call solution to file a claim. No paperwork, or forms, to fill out to file claims
- A national network of vetted, licensed, local area contractors is utilized to make the repairs
- No service charges, deductibles, reimbursements, or out of pocket costs.
- Affordable rates and multiple payment methods
- Plans pay contractors directly for covered work performed
- Provides peace of mind for homeowners
- Service Line Protection Plans are endorsed by the National League of Cities as well as multiple state municipal leagues



# SERVICE LINE PROTECTION PLAN AGREEMENT

## SERVICE LINE PROTECTION PLAN AGREEMENT

EFFECTIVE DATE: \_\_\_\_\_

This SERVICE LINE PROTECTION PROGRAM AGREEMENT is by and between the City of Belpre, Ohio ("City"), and HomeServe USA Repair Management Corp. ("Company").

1. **Plans.** Company is the administrator of the National League of Cities Service Line Warranty Program which provides services to homeowners and other consumers for the repair of domestic infrastructure and related systems ("Plans"). Such Plans may include:
  - A. **External Water Service Line Plan** (initially, **\$5.99 per month**): Homeowner responsibility: from the utility's responsibility to the water meter or main shut-off valve inside the home; Limit: Unlimited number of calls/ \$10,000 per call/Unlimited annual maximum.
  - B. **External Sewer Service Line Plan** (initially, **\$9.99 per month**): Homeowner responsibility: from the external wall of the home to the utility's responsibility; Limit: Unlimited number of calls/\$10,000 per call/Unlimited annual maximum.
  - C. **Interior Plumbing and Drainage Plan** (initially **\$10.99 per month**); Limit: 2 service calls per annual term/\$3,000 per call.

Company may adjust the Plan fees by no more than \$0.50 per month in any 12-month period, unless otherwise agreed by the parties in writing. The pricing of the Plans is based upon the currently applicable City, municipal or similar codes. In the event of an applicable code change, Company shall have the ability to reassess the pricing. Pricing does not include taxes.
2. **Informational Campaign.** From time to time, the parties will conduct informational campaigns consisting of Company materials of the Plans to be inserted into standard City mailings to homeowners.
3. **Term.** The term of this Agreement shall be for one (1) year from the Effective Date and will automatically renew for additional one (1) year terms unless one of the parties gives the other written notice of at least ninety (90) days prior to end of the term of its intent not to renew.
4. **Payment.** During the term, Company will pay City ten percent (10%) of the payments of Plan fees actually received due to enrollment from the informational campaigns, net of any discount, rebates, refunds, chargebacks, credits, and sales or similar taxes incurred or paid by Company in connection with such plans. Payments shall be made on an annual basis on January 30<sup>th</sup>. City agrees to provide a completed W-9 form to Company to facilitate payment.

<p><b>CITY OF BELPRE</b></p>  <p>_____                  Name:                  Title:</p>	<p><b>HOMESERVE USA REPAIR MANAGEMENT CORP.</b></p>  <p>_____                  Name: Michae Backus                  Title: Chief Sales Officer</p>
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by HomeServe®

## **TERRORISM RISK INSURANCE ACT**

*We are under mandate to present and offer the final two pages of this proposal. The following is terrorism insurance coverage. Please either accept or decline if you proceed with ServLine.*

**Note:** *This is a separate coverage that insures payment for losses that occur as the result of a certified act of terrorism. Please inquire for additional information.*



## TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

The "Terrorism Risk Insurance Act of 2002" establishes a program within the Department of Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s) acting on behalf of any foreign interest, provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 90% of the losses in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year unless subsequent action of Congress changes that amount; this provision serves to limit insurers' liability for losses. All insurers providing commercial property insurance are required to participate in the program to the extent of offering and making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils.

**Terrorism Premium: \$ 1% of premium**

This quote outlines coverages and does not necessarily include all coverages requested on the application provided. Only coverages outlined above will be provided.



**NAME OF APPLICANT:** CITY OF BELPRE  
**DATE OF NOTICE:** APRIL 22, 2021

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE**

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

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS, UNDER THIS FORMULA. THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS REAUTHORIZED AND AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage (Please Initial and Sign):

I hereby elect to purchase Terrorism coverage for certified acts of terrorism for a prospective premium of \$ 1% of premium

I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policy Holder Name

Date

\_\_\_\_\_

\_\_\_\_\_



## CLIENTS & PARTNERS



● Active & Intermittent Clients

## ASSOCIATION PARTNERS INCLUDE

National Rural Water Association (NRWA), Tennessee Association of Utility Districts (TAUD), Georgia Rural Water Association (GRWA), North Carolina Rural Water Association (NCRWA), Alabama Rural Water Association (ARWA), Alliance of Indiana Rural Water Association (AIRWA), Illinois Rural Water Association (IRWA), Iowa Rural Water Association (IRWA), Rural Water Association of Arizona (RWA), Arkansas Rural Water Association (ARWA), California Rural Water Association (CRWA), Michigan Rural Water Association (MRWA), Delaware Rural Water Association (DRWA), Kentucky Rural Water Association (KRWA), Maryland Rural Water Association (MRWA), New Mexico Rural Water Association (NMRWA), Mississippi Rural Water Association (MRWA), Ohio Rural Water Association (ORWA), Virginia Rural Water Association (VRWA), Rural Water Association of Utah (RWAU), Idaho Rural Water Association (IRWA), Nevada Rural Water Association (NRWA), Montana Rural Water Association (MRWA).



● Active Rural Water Association Partners

## INSURANCE PROVIDERS INCLUDE

Hanover Insurance Company, Virginia Surety Company, Inc.





# THANK YOU



