



Proposal of Insurance

prepared for:



PO Box 908
Pascagoula MS 39568-0908

Presented by:
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Account Executive

Dane Zelenka
Account Manager

3/9/2023



IMPORTANT PLEASE READ

As you review our proposal, please keep these thoughts in mind.

Always refer to the policies for specific coverage questions. Our proposal is a general overview only. The policy contract determines where and if coverage is available.

Consider flood and earthquake coverage. Neither flood loss nor earthquake loss are covered under standard property policies. All of us have exposure to floods and earthquakes.

The property and liability limits that we illustrate in this proposal are options only. We can provide additional alternative limit options if you request. The selection of limits is solely your decision.

Please notify us throughout the policy year of changes in your business that may affect your exposure to risk. Failure to do so may result in uncovered losses.

Our inspections, reports and recommendations are provided to assist in your efforts to establish and maintain a safe workplace and not to warrant workplace safety or compliance with applicable laws, regulations or standards. Our observations and suggestions are not a substitute for legal advice. You bear this ultimate responsibility and are encouraged to seek appropriate legal counsel when implementing a program or process to maintain a comprehensive workplace safety program.

Loss control is a daily responsibility of your management. Our visits are not a substitute for your own loss control program. Recommendations are developed from conditions observed at the time of our visit. They do not include every possible loss potential, code violation, or exception to good practice.

The solvencies of the insurance carriers that you select are of utmost importance. Unless notified otherwise, all carriers have a Best Guide rating of A- or better.

In order to offer you choices, our agency maintains relationships with a number of insurance companies. Most of these companies pay our agency a commission when we place coverage with them. Some companies issue policies on a net basis to us, and we in turn, will charge you an agency fee. Some companies do pay our agency a contingency commission at the end of the calendar year if the group of insurance customers placed with that company has been profitable. Such an arrangement is an incentive for our agency to work with you to prevent losses as well as send profitable business to insurance carriers.

Our relationship with you is based on trust and we do our best to make no representation that would mislead anyone about any aspect of the products or services that we offer.

We value your trust and have always held it in the highest regard; therefore, we will continue to do all that we can to fully represent you in the insurance marketplace.

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NAMED INSURED INFORMATION

Name	FEIN
City of Pascagoula	64-6000949

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BUSINESS AUTO PHYSICAL DAMAGE

Issuing Company: Employers Mutual Casualty Company; AM Best Rating: A (XIV)

Policy Term: 3/1/2023 – 3/1/2024

Premium: \$32,011.00

Business Auto Coverage Details

Item	Symbol	Limits/Description
Liability	N/A	N/A
Uninsured/Underinsured Motorists Liability	N/A	N/A
Medical Payments	N/A	N/A
Comprehensive Deductible	7	\$1,000 Deductible, All Vehicles Except \$500 Deductible Harley Davidson Motorcycles \$5,000 Deductible Pierce Fire Truck
Collision Deductible	7	\$1,000 Deductible, All Vehicles Except \$500 Deductible Harley Davidson Motorcycles \$5,000 Deductible Pierce Fire Truck

Auto Symbols (1) Any Auto; (2) All Owned Autos; (3) Owned Private Passenger Autos; (4) Owned Autos Other Than Private Passenger; (5) All Owned Autos Which Require No-Fault Coverage; (6) Owned Autos Subject to Compulsory UM Law; (7) Autos Specified on Schedule; (8) Hired Autos; (9) Non-Owned Autos.

Vehicle Schedule

Veh #	Year	Make	Model	VIN
1	2005	Ford	Crown Victoria	2FAFP71W35X162818
2	2005	Ford	Crown Victoria	2FAFP71W35X149597
3	2007	Ford	Crown Victoria	2FAFP71W17X112793
4	2007	Ford	Ranger	1FTYR10D27PA74605
5	2007	Ford	Ranger	1FTYR10D07PA74604
6	2007	Ford	Ranger	1FTYR10D77PA67469
7	2007	Ford	Ranger	1FTYR10D37PA67470
8	2007	Ford	F150	1FTRF12WX7NA48552
9	2007	Dodge	Ram 3500	3D6WG46D77G772485
10	2007	Ford	F150	1FTRF12W17NA48553
11	2009	Ford	F150	1FTRF12W59KA47488
12	2009	Ford	F150	1FTRX12W79KA47487
13	2009	Ford	F450	1FDAF46Y39EA01629
14	2009	Ford	F250	1FTSW20559EA01630
15	2009	Ford	F150	1FTRF12W79KA39702
16	2008	Ford	F150	1FTRW12W08FA91390
17	2020	Harley Davidson	Motorcycle	1HD1FMP10LB668588
18	2020	Harley Davidson	Motorcycle	1HD1FMP15LB668487
19	2020	Harley Davidson	Motorcycle	1HD1FMP10LB668610
20	2020	Harley Davidson	Motorcycle	1HD1FMP19LB668637
21	2020	Harley Davidson	Motorcycle	1HD1FMP10LB669157
22	2022	Pierce	Fire Truck	4P1BAAFFXMA023901
23	2022	Ford	F150	1FTFW1T50NKE98315
24	2022	Ford	F150	1FTFW1T52NKE98302
25	2022	Ford	F150	1FTFW1T51NKE98341
26	2022	Ford	F150	1FTFW1T52NKE98333
27	2022	Ford	F150	1FTFW1T56NKE98254
28	2023	Ford	Explorer	1FM5K8AB4PGA06931
28	2023	Ford	Explorer	1FM5K8AB0PGA06909

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Veh #	Year	Make	Model	VIN
30	2023	Ford	Explorer	1FM5K8AB9PGS06374
31	2023	Ford	Explorer	1FM5K8ABXPGA06559
32	2023	Ford	Explorer	1FM5K8AB0PGA06568

Additional Interests

Veh #	Name	Address	Interest
17-21	Rossmeyer Daytona Motorcycles Inc	1637 N US Highway 1 Ormond Beach, FL	Loss Payee & Additional Insured
22	PNC Bank	995 Dalton Ave Cincinnati, OH	Loss Payee

Remarks:

- This policy is an automatic renewal (unless requested otherwise). You will receive an invoice from us (Cadence Insurance) soon.

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HULL & PROTECTION/INDEMNITY

Issuing Company: Great American Insurance Company; **AM Best Rating:** A+

Policy Term: 3/15/2023 – 3/15/2024

Premium: \$10,556.00

Coverage Details

Item	Description/Limits
Vessels	See Below
Deductibles	\$1,000 Hull \$5,000 Hull (Only for Vessel #5) \$10,000 Protection & Indemnity – Bodily Injury \$10,000 Protection & Indemnity – Physical Damage \$1,000 Collision Liability \$25,000 Windstorm/Named Storm
Protection & Indemnity	\$1,000,000 Combined Single Limit, Per Occurrence
Navigation Warranty	Inland & Coastal Waters around City of Pascagoula; Not Exceeding 2 Miles Offshore
Crew	EXCLUDED
Additional Coverages	Collision Liability Included
Named Storm Coverage	Includes Named Storm

Vessel Schedule

Ves #	Description	VIN or Serial Number	Agreed Value
1	2001 Fiberglass Carolina Skiff	EMKH0J558C707	\$17,545
2	2006 19' Fiberglass Boston Whaler	USWCG0026H607	\$55,484
3	2007 Fiberglass Triton	TJZ130R7D010	\$13,885
4	2007 Fiberglass Triton	TJZ131R7D010	\$13,885
5	2012 27' Boston Whaler Ex-Challenger	WCG00152D212	\$297,701
			TOTAL \$398,500

Additional Interests

Ves #	Name	Address	Interest
	N/A		

Remarks:

- Vessels used by Fire & Police Departments 3 times a year during special events (or if searches are needed). Vessels are stored at various Fire & Police Departments when not in use. Average 2 men per boat.
- Terrorism coverage is included.
- **Subjectivities:**
 - **New Survey of 27' Boston Whaler within 60 days of effective date.**
 - **Self-Survey & Pictures of all Vessels (from all sides) within 30 days of effective date.**

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PREMIUM SUMMARY

Coverage	2022-2023 Annualized Premium	2023-2024 Estimated Premium
Auto Physical Damage	\$26,184.00	\$32,011.00
Hull P&I	\$10,246.48	\$10,556.00
TOTAL	\$36,430.48	\$42,567.00

**Auto premium increase is due to adding new F150's and Explorers.*

Payment Options

Coverage	Billed By	Payment Plan	Downpayment	# of Installments
Auto Physical Damage	Cadence Insurance	Full Pay	\$32,011.00	0
Hull P&I	Cadence Insurance	Full Pay	\$10,556.00	0

**Payment options are per expiring. Additional payment options are available upon request.*

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UNDERSTANDING BEST'S FINANCIAL STRENGTH RATINGS

A Best's Financial Strength Rating can be assigned to an insurance company on an interactive or non-interactive basis. In both cases, the rating scale and descriptors are:

Financial Strength Rating	
Secure	Vulnerable
A++, A+ (Superior)	B, B- (Fair)
A, A- (Excellent)	C++, C+ (Marginal)
B++, B+ (Good)	C, C- (Weak)
	D (Poor)
	E (Under Regulatory Supervision)
	F (In Liquidation)
	S (Suspended)

Financial Size Category			
Class	Adj PHS (\$ Millions)	Class	Adj PHS (\$ Millions)
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

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ACCEPTANCE OF PROPOSAL

City of Pascagoula

Please bind coverage as proposed by BXS Insurance, effective 3/1/2023 & 3/15/2023.

I understand that this proposal is only an outline of the insurance policy/policies and does not include all of the terms, coverages, exclusions, limitations and conditions included in the insurance policy/policies. Regardless of the terms, limitations and conditions carried in prior years, this proposal contemplates only the limits, terms, conditions, warranties and exposures represented herein. The insurance policy/policies will include these specific details.

_____ I accept the proposal as presented

_____ I accept the proposal with the following changes:

_____ I reject this proposal

The presented commercial policy does not include coverage for the following. You can purchase a separate policy insuring against these hazards, if you would like more information or a quote let us know. Please initial next to each hazard verifying you are aware that these coverages are **NOT** included.

_____ Earthquake Insurance

_____ Cyber Insurance

_____ Flood Insurance

_____ EPLI Insurance

Date Signed

Authorized Signature of Named Insured

Title

Print Name

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POWER OF ATTORNEY TO CANCEL INSURANCE

Insured hereby appoints BXS Insurance, Inc. and its employees (hereinafter “Broker”) as Insured’s attorney in fact with full authority to cancel any policy of insurance, including renewals, for nonpayment of any premium or fees owed by Insured to the Broker or any Carrier on any Policy or Bond for which BXS Insurance, Inc. served as the Broker and to receive all unearned or return premium due thereon upon such cancellation.

This Power of Attorney shall be effective until such time as it is revoked in writing by Insured and received by Broker.

Witness my hand this _____ day of _____ (Month), _____ (Year)

Printed Name of Insured: _____

Signature of Insured or Authorized Insured Representative: _____

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SERVICE TEAM

The following individuals are dedicated to providing service for your insurance needs.

Team Member	How They Can Help	Contact Numbers	Email Address
Joey Bullock	Gathers your risk information and oversees and executes resources and services.	(228) 217-5639 Cell (228) 863-1957 Fax	john.bullock@bxsi.com
Dane Zelenka	Manages and implements all day-to-day changes and any services you need.	(228) 696-8634 Office (228) 863-1957 Fax	dane.zelenka@bxsi.com
Jody Bond	Reports, monitors and assists with problematic claims.	(228) 563-6116 Direct (877) 288-0152 Fax (877) 897-9312 After Hours Phone	jody.bond@bxsi.com

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BXSI RESOURCE OPTIONS

RESOURCES (You currently have the checked items)	
	<p>PRESS – Stewardship report providing detail analysis of losses on all coverage lines, multiple policy years.</p> <ul style="list-style-type: none"> • Identifies Severity and Frequency Trends • Provides Loss Ratio by Line/Policy Year • Itemizes Exposures/Rates on GL and WC • Provides Benchmarking/RCOR Analysis • Overview of Resources
	<p>Loss Control – Specializes in helping you proactively prevent, reduce and manage exposures while reducing the frequency and severity of losses. Rather than restricting services by a predetermined date, we provide loss control services at the time needs arise.</p>
	<p>Work Comp Injury Triage – provides professional and immediate response on work compensation claims:</p> <ul style="list-style-type: none"> • Access to Occupational Registered Nurse 24/7 for Treatment Recommendations • Claim reporting completes 1st Report of Injury, Notifies Carrier • Controls and Reduces Claim Cost • Reduces Fraudulent Claims/Records All Calls • Interpreters Available
	<p>CARE – Internal workers’ compensation monitoring tool designed to reduce impact of claims which ultimately reduces experience modifier. The program monitors workers’ compensation claims:</p> <ul style="list-style-type: none"> • Any Claim over \$5,000 • Claims with Indemnity Reserve • Any Claim Open Longer than 180 Days • Experience Mod Reviewed before Unit Stat • Experience Mod Checked at Renewal
	<p>Transportation Compliance Services – provides assistance to motor carriers to maintain compliance with the U.S. DOT and the FMCSA.</p> <ul style="list-style-type: none"> • Evaluate State of Compliance • Quarterly DOT style audits with action plans • Manage Drug and Alcohol Consortium • Carrier Compliance Audits • Drive MVR Reports • Hazardous Materials Training • IFTA Processing & Reporting • Accident Investigation/Vehicle Inspections
	<p>Certificate E-Service</p> <p>Issuance – Online certificate service offering electronic generation of certificates and auto ID cards 24/7 at no cost.</p> <p>Tracking – Automates the tracking of Vendors, Sub-contractors, Project by Expiration Date, compares contract requirement, automates certificate request and notices of deficiencies of coverage</p>

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