



**Mailing Address:**  
 P.O. Box 145496  
 Cincinnati, OH 45250-5496

**Street Address**  
 6200 S. Gilmore Road  
 Fairfield, OH 45014-5141  
 513.870.2000

## POLICY SUMMARY

Insured: WELLS COUNTY PUBLIC LIBRARY  
 Quote Number: 167477 V6  
 Policy Number: EPP0099123  
 Policy Dates: 09/01/2020 - 09/01/2023

PREMIUM SUMMARY	PREMIUM
Commercial Auto	\$1,657.00
Property	\$7,544.00
Crime	\$250.00
General Liability	\$1,514.00
Cyber Risk Liability	\$274.00
Umbrella	\$930.00
Terrorism	\$80.00
<b>Total Annual Premium</b>	<b>12,636.00</b> <del>12,245.00</del>

### LOCATION SCHEDULE

Loc Number	Address	Bldg Number
1	200 W WASHINGTON ST BLUFFTON IN 46714	1
2	207 N JEFFERSON ST OSSIAN IN 46777	1
3	209 N JEFFERSON ST OSSIAN IN 46777	

### PROPERTY LIMIT PREMIUM

**ALL LOCATIONS**

**Blanket Information**

Blanket Building  
 Coinsurance: 100%  
 Deductible: 1,000  
 Valuation: Replacement Cost  
 Agreed Value: No  
 Inflation Guard: No  
 Blanket BPP Insured and Others  
 Coinsurance: 100%  
 Deductible: 1,000  
 Valuation: Replacement Cost  
 Agreed Value: No  
 Inflation Guard: No

3,918,642

**Commercial Property Expanded Coverage (XC®) Endorsement** \$268.00

**LOCATION 1 - 200 W WASHINGTON ST, BLUFFTON, IN 46714**

**Equipment Breakdown** \$591.00

**BUILDING 1**

**Building Coverage** \$3,685.00

5,458,441

Blanket: Yes  
 Deductible: 1,000  
 Valuation: Replacement Cost  
 Agreed Value: No  
 Inflation Guard: No  
 ACV Provision: No  
 Cosmetic Exclusion: No

Earthquake	5,458,441	\$91.00
Blanket: Yes		
Deductible: 5%		
<b>BPP - Insured &amp; Others</b>	3,112,746	\$2,222.00
Blanket: Yes		
Deductible: 1,000		
Valuation: Replacement Cost		
Agreed Value: No		
Inflation Guard: No		
Earthquake	\$2,849,000	\$85.00
Blanket: Yes		
Deductible: 5%		

**LOCATION 2 - 207 N JEFFERSON ST, OSSIAN, IN 46777**

<b>Equipment Breakdown</b>		\$53.00
<b>BUILDING 1</b>		
<b>Building Coverage</b>	895,057	\$397.00
Blanket: Yes		
Deductible: 1,000		
Valuation: Replacement Cost		
Agreed Value: No		
Inflation Guard: No		
ACV Provision: No		
Cosmetic Exclusion: No		
Earthquake	895,057	\$10.00
Blanket: Yes		
Deductible: 5%		
<b>BPP - Insured &amp; Others</b>	805,895	\$137.00
Blanket: Yes		
Deductible: 1,000		
Valuation: Replacement Cost		
Agreed Value: No		
Inflation Guard: No		
Earthquake	895,057	\$5.00
Blanket: Yes		
Deductible: 5%		

**LOCATION 3 - 209 N JEFFERSON ST, OSSIAN, IN 46777**

<b>Total Property Premium</b>	<b>\$7,544.00</b>
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GENERAL LIABILITY	LIMIT	PREMIUM
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Premises Operations And Products/Completed Operations  
 Occurrence Limit: \$1,000,000  
 General Aggregate: \$1,000,000  
 Products Aggregate Limit: \$1,000,000  
 Personal and Advertising Injury Limit: \$1,000,000  
 Exclusion Personal and Advertising Injury: No  
 Exclusion Damage to Premises Rented to You: No  
 Exclusion Employees and Volunteer Workers as Insureds: No  
 Medical Payments: \$10,000  
 Excess Med Pay: No

**ALL LOCATIONS**

<b>Broadened Endorsement</b>	\$150.00
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**LOCATION 1 - 200 W WASHINGTON ST, BLUFFTON, IN 46714**

<u>Classification Description</u>	<u>Premium Basis</u>	<u>Premium</u>
49452 VACANT LAND - NFP	Each	
Prem/Op Exposure: 1		\$2.00
Prod/CO Exposure: Included		Included
<u>Classification Description</u>	<u>Premium Basis</u>	<u>Premium</u>
46622 PARKING - PRIVATE	Area	
Prem/Op Exposure: 17,325		\$462.00
Prod/CO Exposure: Included		Included
<u>Classification Description</u>	<u>Premium Basis</u>	<u>Premium</u>
66309 LIBRARIES	Area	
Prem/Op Exposure: 18,000		\$735.00

Prod/CO Exposure: Included

Included

**LOCATION 2 - 207 N JEFFERSON ST, OSSIAN, IN 46777**

Classification Description	Premium Basis	Premium
66309 LIBRARIES	Area	
Prem/Op Exposure: 4,000		\$163.00
Prod/CO Exposure: Included		Included

**LOCATION 3 - 209 N JEFFERSON ST, OSSIAN, IN 46777**

Classification Description	Premium Basis	Premium
49452 VACANT LAND - NFP	Each	
Prem/Op Exposure: 1		\$2.00
Prod/CO Exposure: Included		Included

<b>Total General Liability Premium</b>		<b>\$1,514.00</b>
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CYBER RISK LIABILITY	LIMIT	DEDUCTIBLE
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<b>Cincinnati Data Defender Coverage</b>		
<b>A. Response Expenses</b>	\$50,000	\$1,000.00
Forensic Information Technology Review Sublimit	\$25,000	
Legal Review Sublimit	\$25,000	
Public Relations Services Sublimit	\$25,000	
<b>B. Defense and Liability</b>	\$50,000	\$1,000.00
Regulatory Fines and Penalties Sublimit	\$25,000	
Payment Card Industry Fines and Penalties Sublimit	\$25,000	
<b>C. Identity Recovery</b>	\$25,000	\$250.00
Lost Wages and Child and Elder Care Sublimit	\$5,000	
Mental Health Counseling Sublimit	\$1,000	
Miscellaneous Unnamed Costs Sublimit	\$1,000	

Retroactive Date: 09/01/2017  
CINCINNATI DATA DEFENDER COVERAGE PREMIUM

\$87.00

<b>Cincinnati Network Defender Coverage</b>		
<b>A. Computer Attack</b>	\$50,000	\$1,000.00
Loss of Business Sublimit	\$25,000	
Public Relations Sublimit	\$25,000	
Cyber Extortion Sublimit	\$10,000	\$1,000.00
<b>B. Network Security Liability and Electronic Media Liability</b>	\$50,000	\$1,000.00

Retroactive Date: 09/01/2020

CINCINNATI NETWORK DEFENDER COVERAGE PREMIUM

\$187.00

<b>Total Cyber Risk Liability Premium</b>		<b>\$274.00</b>
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CRIME	LIMIT	PREMIUM
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<b>Employee Theft - Unscheduled</b>	\$25,000	\$224.00
Form Type: Commercial Crime - Discovery		
Deductible: None		
Increase Needed for Coverage Part Minimum Premium of \$250		\$26.00

<b>Total Crime Premium</b>		<b>\$250.00</b>
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COMMERCIAL AUTO	LIMIT	PREMIUM
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Liability: CSL ~~\$500,000~~ *IM*  
(IN)  
Medical Payments: \$5,000  
UM/UIM  
Limit Type: CSL ~~\$500,000~~ *IM*  
UMPD: Included  
UMPD Deductible: None  
UMPD Deductible: None

Scheduled Vehicles

Vehicle	Liab	Med Pay	OTC DED	Collision DED	UM/UIM	Garage State	Premium
2017 CHRYSLER PACIFICA (IN) 2067			\$100	\$250		IN	\$791.00

Additional Auto Coverages

Coverage	Liab	UM/UIM	Premium
Hired and Non-Owned Auto Liability			\$866.00

<b>Total Commercial Auto Premium</b>			<b>\$1,657.00</b>
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UMBRELLA	LIMIT	PREMIUM
Commercial Umbrella		\$930.00
Occurrence	\$1,000,000	
Aggregate	\$1,000,000	
<b>Total Umbrella Premium</b>		<b>\$930.00</b>

**DISCLAIMER:** This summary is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Any changes to the policy and use of scheduled credits or debits is subject to approval by the company.