

TENNESSEE RISK MANAGEMENT TRUST

VOLUNTARY WORKERS' COMPENSATION
7/01/16 TO 7/01/17 PAYROLLS

MANCHESTER, CITY OF GOVERNMENT

CLASS CODE	CATEGORIES, DUTIES, CLASSIFICATIONS	# OF EMPLOYEES	2015 - 2016 ESTIMATED PAYROLLS
7705	Amb Serv/EMS/Drivers		
7403	Aviation - All Other Employees		
9101	All Other Employees		
0170	Animal Control	2	60,277
8380	Automobile Repair Shop	5	188,224
9015	Building Maintenance/Janitors		
7382	Bus Company-all others incl drivers		
9220	Cemeteries		
8742	City Mngrs/Admin/Elected Officials	17	586,377
8810	Clerical Office Employees	21	698,860
9058	Cooks		
8820	County Attorney		
7380	Drivers, Chauffeurs, & helpers		
7710	Firefighters (fulltime)	29	1,054,895
7711	Firefighters (volunteers)	6	4,940
9403	Garbage/Refuse Collect/Drvr (incl landfill)		
7502	Gas Department (except clerical)		
8835	Health - Nurse		
6217	Landfill-No Collection		
9101	Library or Museum - all others		
8810	Library or Museum - Prof/Clerical Employees		
9410	Municipal, County Inspectors (outside)	2	87,951
9102	Parks/Rec	102	461,998
8832	Physicians & Clerical		
8810	Police Dispatchers		
7720	Police Officers	33	1,245,771
1624	Quarry		
6306	Sewer Construction		
7580	Sewage Disposal Plant Operation	3	124,413
9402	Sewer Cleaning (incl street clean) & Maint		
5506	Street/Road Paving & Maintenance	15	495,069
5606	Street/Road Supervisor		
7520	Waterworks (except Clerical)	21	707,089
2015-2016	TOTAL PAYROLLS	256	5,715,858*

*Total should equal Line 1 of the Employment Security Department's Form #220.5G Wage and Premium Report, indicating gross wages.

Bridget Anderson
(Signature)

- 4-11-16:

(Date)

**TENNESSEE RISK MANAGEMENT TRUST
COVERAGE LIMITS
(Inclusive of Pooled Retention)**

CITY OF MANCHESTER GOVERNMENT

Building	Blanket	All Risk Replacement Cost (Vacant or Abandoned Buildings covered at Actual Cash Value)
Contents/Personal Property	Per Schedule	All Risk Replacement Cost
Inland Marine	Per Schedule	Actual Cash Value
Contractors Equipment	Per Schedule	Per Occurrence
Electronic Data Processing	\$1,000,000	Per occurrence including hardware, media and extra expense
Extra Expense	\$5,000,000	Per Occurrence
Valuable Papers	\$1,000,000	Per Occurrence
Employee Fidelity	\$150,000	Each and every loss
Money & Securities	\$150,000	Each and every loss
Forgery or Alteration	\$150,000	Each and every loss
Deductible	\$1,000	Each occurrence All First Party Losses
	\$250	EDP
	\$500	Crime
	\$1,000	Mobile Equipment
General Liability including all employees as additional insured (Occurrence Form)	\$1,000,000	Combined Single Limit
Public Officials Liability/Errors & Omissions (Claims-Made Form)	\$1,000,000	Each occurrence/ \$2,500 Per Occurrence Deductible
Defense of Ouster	\$100,000	Per occurrence/Defense only
Law Enforcement Liability	\$1,000,000	Each Occurrence/ \$2,500 Per Occurrence Deductible
Employee Benefits Liability	\$1,000,000	Each Claim
Cyber Liability (Claims-Made Form)	\$1,000,000	\$5,000 Deductible Breach Mitigation Limited to \$100,000
Automobile Liability	\$1,000,000	Combined Single Limit
Auto Uninsured/ Underinsured Motorists	\$1,000,000	Included
Auto Medical Payments	\$5,000/\$100,000	Any One Person/Any One Claim
Auto Physical Damage	Included	Actual Cash Value (Collision & Comprehensive) \$1,000 Deductible

Limits are paid according to the Tennessee Tort Liability Act. These limits are \$300,000 for Bodily Injury to one person in one accident, \$700,000 for two or more persons and \$100,000 Property Damage. Limit is \$1,000,000 combined single limit if immunity defense does not apply.

BOILER & MACHINERY – TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

COVERAGE: COMPREHENSIVE FORM COVERING BOILER, PRESSURE VESSELS, MECHANICAL & ELECTRICAL MACHINES INCLUDING AIR CONDITIONING, REFRIGERATION EQUIPMENT, ELECTRICAL APPARATUS AND ELECTRONIC COMPUTER OR ELECTRONIC DATA PROCESSING EQUIPMENT INCLUDING PRODUCTION MACHINES UNLESS OTHERWISE SPECIFIED.

THE LIMITS OF INSURANCE FOR PROPERTY DAMAGE AND THE COVERAGE EXTENSIONS & LIMITATIONS ARE PART OF, NOT IN ADDITION TO, THE TOTAL LIMIT PER BREAKDOWN. IF INCLUDED IS SHOWN UNDER LIMIT OF INSURANCE FOR PROPERTY DAMAGE OR A COVERAGE EXTENSION OR LIMITATION, THEN THE LIMIT FOR SUCH COVERAGE IS PART OF, NOT IN ADDITION TO, THE OTHER LIMIT OF INSURANCE IDENTIFIED.

PREMISES: ALL PREMISES ON FILE, EXCEPT ANY LISTED SEPARATELY

VALUATION: REPAIR OR REPLACEMENT COST

LIMIT PER BREAKDOWN:	\$38,267,404
PROPERTY DAMAGE INCLUDED IN TOTAL LIMIT PER BREAKDOWN	
EXPEDITING EXPENSE	\$500,000
EXTRA EXPENSE	INCLUDED
EXTENDED PERIOD OF RESTORATION (# OF DAYS OF COVERAGE)	30
SPOILAGE DAMAGE	\$500,000
UTILITY INTERRUPTION – SPOILAGE COVERAGE APPLIES ONLY IF THE INTERRUPTION LASTS AT LEAST (WAITING PERIOD (HOURS))	8
ELECTRONIC DATA OR MEDIA COVERAGE	\$500,000
ERRORS IN DESCRIPTION COVERAGE	INCLUDED
FUNGUS, WET ROT & DRY ROT COVERAGE PROPERTY DAMAGE	\$100,000
HAZARDOUS SUBSTANCE LIMITATION	\$500,000
NEWLY ACQUIRED LOCATIONS (# OF DAYS OF COVERAGE)	\$5,000,000 90
ORDINANCE OR LAW (INCLUDING DEMOLITION & INCREASED COST OF CONSTRUCTION) COVERAGE	\$2,500,000
REFRIGERANT CONTAMINATION LIMITATION	\$500,000
WATER DAMAGE LIMITATION	\$1,000,000

CONDITIONAL & OPTIONAL COVERAGES
NUMBER OF DAYS FOR NOTICE OF CANCELLATION 90
EXCEPT 10 DAYS FOR NON-PAYMENT OF PREMIUM

DEDUCTIBLES: THE DEDUCTIBLE APPLIES ONLY TO A COVERAGE FOR WHICH AN AMOUNT, HOURS, DAYS, TIMES DAILY VALUE, OR THE WORD INCLUDED IS SHOWN.

PROPERTY DAMAGE	\$5,000
EXTRA EXPENSE	24 HOURS
SPOILAGE DAMAGE	INCLUDED IN PROPERTY DAMAGE DEDUCTIBLE
REFRIGERANT CONTAMINATION	INCLUDED IN PROPERTY DAMAGE DEDUCTIBLE