

ELKHORN RURAL PUBLIC POWER DISTRICT

POLICY #1140

INSURANCE COVERAGE

Management will secure quotes on insurance coverage for the Elkhorn Rural Public Power District as often as determined by Management and the Board of Directors.

Coverage as a minimum will be determined by Management and the Board of Directors to be appropriate for the electrical industry. Management will review insurance coverage annually.

All Risk Coverage for Property, Liability, and Crime, including Substations.

Physical Property	Replacement Cost when possible
Building and Personal Property	\$500 Deductible
Automotive	Collision deductible \$500 Comprehensive deductible \$500
Liability	\$2,000,000 Limit of Liability
Crime	\$500,000 per Employee \$4,000,000 per Occurrence
Workers Compensation	As determined by State of Nebraska
Umbrella	\$3,000,000 Occurrence Limit
Directors, Officers, & Management	\$5,000 Deductible \$5,000,000 Limit of Liability

Additional endorsements as applicable.

Adopted: August 14, 1990
 Reviewed: September 11, 2000
 Revised: October 14, 2003
 Revised: September 8, 2009
 Revised: December 10, 2013