

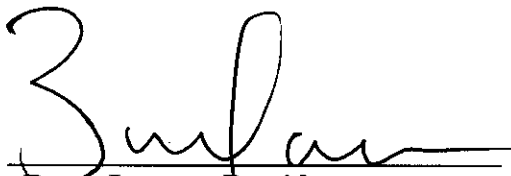
**ORDER: APPROVE MISSISSIPPI ASSOCIATION OF SUPERVISORS INSURANCE TRUST RENEWAL FOR PROPERTY AND LIABILITY INSURANCE COVERAGE**

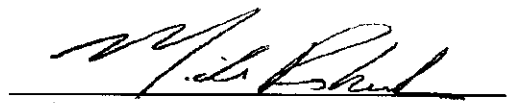
Motion was made by Greg Bynum, duly seconded by John Morgan, to approve MASIT renewal for property and liability insurance coverage.

The vote on the motion was as follows:

Supervisor Brent Larson, voted yes  
Supervisor John Morgan, voted yes  
Supervisor Tim Gordon, voted yes  
Supervisor Scott Allen, voted yes  
Supervisor Greg Bynum, voted yes

After the vote, President Larson, declared the motion carried, this the 17<sup>th</sup> day of March, 2025.

  
Brent Larson, President  
Board of Supervisors

  
Mike Roberts, Chancery Clerk

**MISSISSIPPI ASSOCIATION OF SUPERVISORS  
INSURANCE TRUST**

**MASIT**  
**MAS Insurance Trust**

**Quote Proposal**

**Coverage Period:**

**April 1, 2025  
To  
March 31, 2026**

**Issue Date  
March 4, 2025**

**Presented To:**

**Lafayette County Board of Supervisors  
P.O. Box 1240  
Oxford, Mississippi 38655**

Lafayette County Board of Supervisors  
P.O. Box 1240  
Oxford, Mississippi 38655

Policy Number:  
Effective Date:  
Expiration Date:

R859-MASIT-2025-1  
4/1/2025  
3/31/2026

## PROPERTY COVERAGES

Insurance applies on a SCHEDULED basis only to a coverage or type of property for which a Limit of Insurance is shown below, and then only at the premises location for which a value for such coverage or property is shown on the Statement of Values, or subsequently reported to and coverage is provided by us. MASIT also offers a wide array of sublimits tailored to meet the unique coverage needs of Mississippi counties. MASIT cannot provide coverage for K12 Education, Hospitals and Hospital supported locations.

Replacement Cost applies to covered property unless stated differently in the quote.

Replacement Cost means the cost of repairing, replacing, constructing or reconstructing (whichever is the least) the property on the same site, using new materials of like kind and quality and for like occupancy without deduction for depreciation.

<b>I. Property Pool Limit - Per Occurrence</b>	<b>Limits Total Reported on Schedule of Values</b>	<b>Deductibles \$25,000</b>	<b>Annual Contribution \$138,537.62</b>
Earthquake - Per Occurrence and Aggregate	\$125,000,000	2%	Included
Earthquake - New Madrid - Per Occurrence and Aggregate	\$75,000,000	2%	Included
Flood - Non-SFHA - Per Occurrence and Aggregate	\$125,000,000	2%	Included
Flood - SFHA - Per Occurrence and Aggregate	\$25,000,000	Per Policy Wording	Included
<b>County Limit - Per Occurrence</b>			
Electronic Data Processing Equipment	Included	\$25,000	Included
Electronic Data Processing Media	\$2,500,000	\$25,000	Included
Business Income and Extra Expense Combined	\$2,500,000	\$25,000	Included
Increased Cost of Construction	\$2,500,000	\$25,000	Included
Accounts Receivable	\$2,500,000	\$25,000	Included
Valuable Papers and Records	\$2,500,000	\$25,000	Included
Newly Acquired	\$2,500,000	\$25,000	Included
Mobile Equipment	ACV or RCV	\$3,500	Included
Transit - Property Damage & Time Element Combined - Per Conveyance	\$2,500,000	\$25,000	Included
Debris Removal	Greater of \$2,500,000 or 25% of loss	\$25,000	Included
Course of Construction	\$500,000	\$25,000	Included
Equipment Breakdown Coverage Including	\$50,000,000	\$25,000	Included
Spoilage	\$500,000	\$25,000	Included
Service Interruption	\$2,500,000	\$25,000	Included
Business Income and Extra Expense Combined	\$1,000,000	\$25,000	Included
Expediting Expense	\$500,000	\$25,000	Included
Hazardous Substance	\$1,000,000	\$25,000	Included
Ammonia Contamination	\$500,000	\$25,000	Included
Electronic Data & Media	\$1,000,000	\$25,000	Included
CFC Refrigerants	\$100,000	\$25,000	Included
Computer Equipment	\$1,000,000	\$25,000	Included
Miscellaneous Unnamed Locations	\$500,000	\$25,000	Included
Errors & Omissions	\$2,500,000	\$25,000	Included
Terrorism Coverage - Certified/Non-Certified	Included	\$25,000	Included
Contingent Business Income and Contingent Extra Expense Combined	\$100,000	\$25,000	Included
Decontamination Costs	\$500,000	\$25,000	Included
Deferred Payments	\$100,000	\$25,000	Included
Expediting Expense	\$500,000	\$25,000	Included
Extended Period of Indemnity	\$1,000,000	\$25,000	Included
Ingress/Egress	\$2,500,000	\$25,000	Included
Interruption by Civil Authority	\$2,500,000	\$25,000	Included
Landscaping	\$100,000 (\$15,000 any one tree/shrub)	\$25,000	Included
Leasehold Interest	\$2,500,000	\$25,000	Included
Named Storm	\$50,000,000	1% min of \$50,000	Included
Claim Preparation Fees and Expenses	\$100,000	\$25,000	Included
Pollutant Cleanup	\$100,000	\$25,000	Included
Service Interruption - Property Damage and Time Element Combined	\$2,500,000	\$25,000	Included
Temporary Removal	Included	\$25,000	Included
Unmanned Aerial Systems	As Scheduled	\$25,000	Included
Contingent Tax Revenue Interruption	\$100,000	\$25,000	Included
Upgrade to Green	\$100,000	\$25,000	Included
Leased, Borrowed and Rented Equipment	\$250,000	\$3,500	Included
Scheduled K9 Death Benefit	\$5,000	\$0	Included
Severe Convective Storm	As Scheduled	1% min of \$50,000	Included

**II. Crime**

Employee Dishonesty	\$100,000	\$2,500	Included
Forgery or Alteration	\$100,000	\$2,500	Included
Money and Securities, Inside and outside	\$100,000	\$2,500	Included
Computer Fraud	\$100,000	\$2,500	Included

**LIABILITY COVERAGES****III. General Liability**

	Limits	Deductibles	Annual Contribution
A. Bodily Injury and Property Damage,			
Annual Aggregate	\$3,000,000		<b>\$24,990.00</b>
Per Occurrence	\$500,000	\$0	Included
Per Occurrence not subject to Tort Claims Act	\$1,000,000		Included
B. Personal Injury	\$500,000		Included
C. Employee Benefits Injury	\$500,000		Included
Employee Benefits Injury Retroactive Date:	9/1/1996		Included
D. Products/Completed Operations	\$500,000		Included
E. Law Enforcement Liability	Not Covered		Not Covered
Occurrence Form			
Law Enforcement Annual Aggregate	Not Covered		Not Covered
F. Fire Legal Liability	\$500,000		Included
G. Medical Payments Per Occurrence	\$5,000		Included
Medical Payments Annual Aggregate	\$50,000		Included
H. Defense of Sexual Abuse and Misconduct	\$1,000,000		Included
Per Occurrence and Annual Aggregate			

**What is Covered?**

This coverage is designed to cover the premises and operations exposures of the county insured. It covers amounts any county is legally required to pay as damages for covered injury or damage that results from an occurrence, including, but not limited to:

- Reasonable Force Property Damage
- Owned Watercraft Less Than 52 Feet
- Damage to Premises Rented to You
- Good Samaritan Services Coverage
- Host Liquor Liability
- Unintentional Omission
- Knowledge and Notice of Occurrence or Offense

**Who is Covered?**

- Public Entity
- Elected or Appointed Officials
- Board Members
- Employees and Volunteer Workers
- Owners, Managers or Lessors of Premises
- Lessors of Equipment
- Watercraft Users
- VFD's if Authorized by County & Exposures Provided

Your Law Enforcement Activities or Operations, including jail premises and operations, are included if selected and purchased. Law Enforcement Liability is designed to cover the premises and operations exposures and the professional liability of law enforcement agencies, including jail operations. It covers amounts any county is legally required to pay as damages for covered bodily injury, property damage or personal injury that results from the conduct of law enforcement-related activities of your law enforcement agency and its employees in the course and scope of their employment and is caused by a wrongful act. Wrongful act is defined as any act, error or omission and includes but is not limited to, coverage for the following:

- Bodily Injury, Personal Injury and Property Damage
- Mental Anguish, Emotional Distress, Humiliation
- Authorized Moonlighting
- False Arrest, Detention or Imprisonment
- False or Improper Service of Process
- Handling and treatment of corpses and dispensing of medication
- Injury due to the use of mace, pepper spray or tear gas
- Canine and Equine Exposures
- Mutual Aid Agreements
- Violation of Civil Rights protected under any federal, state or local law

**Other**

- Pay on Behalf of basis
- Duty to defend claims and suits even if allegations are groundless, false, or fraudulent
- All claims involving use of an automobile are subject to the automobile insuring agreement

#### IV. Public Officials Errors & Omissions Liability and Employment Practices Liability

	Limits	Deductibles	Annual Contribution
A. Wrongful Acts Coverage - Per Claim	\$2,000,000	\$10,000	<b>\$59,976.00</b>
Annual Aggregate	\$4,000,000		Included
B. Non Pecuniary Defense Reimbursement			
Per Claim	\$100,000	\$25,000	Included
Annual Aggregate	\$100,000		
Public Officials Errors & Omissions Liability Retroactive Date:	9/1/1996		
Retroactive Date for \$1,000,000 Excess of \$1,000,000	4/1/2017		

This coverage is designed to cover damages (other than bodily injury, personal injury, advertising injury or property damage) any county is legally required to pay for a covered loss that results from the conduct of duties by or for a public entity or its boards and that is caused by a wrongful act. Wrongful act is defined as any act, error or omission and includes any wrongful employment practice offense. Wrongful employment practice offense is defined to include discrimination; wrongful termination; harassment; retaliatory action; wrongful discipline; wrongful hiring; supervision; demotion or failure to promote; and employment-related misrepresentation, defamation, libel, slander, disparagement, and invasion of privacy.

##### Who is Covered?

- Public Entity
- Board Members
- Authorized Volunteer Workers
- Employees (including employees of the county's boards)
- Elected and Appointed Officials, Executive Officers & Directors

##### Other

- Pay on Behalf of basis
- Duty to defend claims and suits even if allegations are groundless, false, or fraudulent
- No Exclusion for Architects, Engineers or Lawyers who are county employees and not independent contractors
- Non-Pecuniary Damages - Cost of defense up to the stated limit for covered activities when relief sought is injunctive and not for monetary damages

#### V. Automobile Coverage

This coverage is designed to cover amounts any county is legally required to pay as damages for covered bodily injury and property damage that results from the ownership, maintenance, use, loading or unloading of a covered auto and is caused by an accident. In addition, coverage is provided for covered pollution costs or expense that results from an accident that also causes bodily injury or property. Coverage also applies for physical damage to covered autos if coverage is selected and purchased.

##### Who is Covered?

- Public Entity
- Elected or Appointed Officials
- Board Members
- Any Permitted User
- Authorized Volunteer Workers (for use of a covered auto)
- Owner of a Commandeered Auto

	Limits	Deductibles	Annual Contribution
A. Each Accident	\$500,000	\$0	<b>\$90,300.00</b>
B. Each accident not subject to Tort Claims Act	\$1,000,000		Included
C. Garagekeepers Legal Liability	\$75,000	\$2,500	Included
D. Medical Payments	Not Covered		Not Covered
E. Uninsured/Underinsured Motorists	\$250,000		Included
F. Hired Car Physical Damage	\$75,000	\$2,500	Included
G. Vehicle Physical Damage (Scheduled Vehicles)	Actual Cash Value	\$2,500	<b>\$115,873.83</b>
H. Windshield Damage	Replacement Cost	\$250	Included

## VI. Cyber Liability and Expense Coverage (Claims Made Coverage)

	Limits	Deductibles	Annual Contribution
<b>Pool Aggregate Limit</b>	\$10,000,000		

Retroactive Date: **Full Prior Acts**

### Insuring Clause 1: Cyber Incident Response

Section A: Incident Response Costs	\$250,000	\$0	<b>\$5,007.64</b>
Section B: Legal and Regulatory Costs	\$250,000	\$50,000	Included
Section C: IT Security and Forensic Costs	\$250,000	\$50,000	Included
Section D: Crisis Communication Costs	\$250,000	\$50,000	Included
Section E: Privacy Breach Management Costs	\$250,000	\$50,000	Included

### Insuring Clause 2: System Damage and Business Interruption

Section A: System Damage and Rectification Costs	\$250,000	\$50,000	Included
Section B: Income Loss and Extra Expense	\$250,000	\$50,000	Included
Section C: Dependent Business Interruption	\$250,000	\$50,000	Included
Section D: Consequential Reputational Harm Extension Clause	\$250,000	\$50,000	Included
Section E: Hardware Replacement Costs Extension Clause	\$250,000	\$50,000	Included

### Insuring Clause 3: Network Security & Privacy Liability

Section A: Network Security Liability	\$250,000	\$50,000	Included
Section B: Privacy Liability	\$250,000	\$50,000	Included
Section C: Management Liability	\$250,000	\$50,000	Included
Section D: Regulatory Fines	\$250,000	\$50,000	Included
Section E: PCI Fines, Penalties and Assessments	\$250,000	\$50,000	Included

### Insuring Clause 4: Media Liability

Section A: Defamation	\$250,000	\$50,000	Included
Section B: Intellectual Property Rights Infringement	\$250,000	\$50,000	Included

<b>Insuring Clause 5: Court Attendance Costs</b>	\$100,000	\$0	
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### Insuring Clause 6: Cyber Crime

Section A: Funds Transfer Fraud	\$150,000	\$50,000	Included
Section B: Theft of Funds Held in Escrow	\$150,000	\$50,000	Included
Section C: Theft of Personal Funds	\$150,000	\$50,000	Included
Section D: Extortion	\$250,000	\$50,000	Included
Section E: Telephone Hacking	\$150,000	\$50,000	Included
Section F: Unauthorized Use of Computer Resources	\$150,000	\$50,000	Included

<b>Business Operations</b>	<b>Choice of Law</b>
Public Entity	Mississippi

<b>Service of Suit</b>	<b>Indemnity Period</b>	<b>Waiting Period</b>
Lloyd's America, Inc.	12 months	8 Hours
Attention: Legal Department		
280 Park Avenue, East Tower, 25 <sup>th</sup> Floor		
New York, NY 10017		

**Optional Extended Reporting Period**  
12 months for 100% of applicable annualized contribution

<b>Approved Claims Panel Providers</b>	<b>Cyber Incident Manager:</b>
CFC Response	CFC Underwriting Limited

### Cyber Incident Response Line

In the event of an actual or suspected cyber incident please call our Cyber Incident Response Team on the toll free 24-hour hotline number 1-844-677-4155 or email [cyberclaims@cfcunderwriting.com](mailto:cyberclaims@cfcunderwriting.com).

## Additional Coverage

County Employee Accidental Death Benefit	Limits	Deductibles	Annual Contribution
Per Employee	\$10,000		Included
Pool Annual Aggregate	\$100,000		Included

Crisis Management Coverage	Limits	Deductibles	Annual Contribution
Each Event and Annual Aggregate	\$100,000	\$10,000	Included
Crisis Management & Workplace Violence Event Expenses			

Provides coverage for a "Crisis Event" or "Workplace Violence Event", "Crisis Event" means an emergency situation, which results in or there is imminent risk for significant adverse news media coverage about the Named Member, including, but not limited to:

- A. Intentional acts, such as arson, a bombing, the taking of hostages, a mass shooting, or terrorism;
  - B. Collapse of a building, structure or equipment;
  - C. An automobile, watercraft or aircraft accident;
  - D. Spread of food-borne illness; or
  - E. An explosion.
- as defined in the policy.

"Workplace Violence Event" means any intentional use of or threat to use deadly force by any person, with intent to cause harm and results in bodily injury sustained by any Member or any other person while on the Named Member's premises.

## VII. Exposure Rating Base

Exposure	Value
A. Total Insured Value (Includes Mobile Equipment/Inland Marine)	\$92,546,597
B. # Employees	357
C. Full Time Law Enforcement Officers	
D. # Autos	258
E. Auto Physical Damage Value	\$17,805,116

Stated Values for the following locations as requested:

Building	Location
Not Applicable	

Historical Reproduction Cost Valuation for the following locations as requested:

Building	Location
COURTHOUSE	1 COURTHOUSE SQ

With respects to the locations listed below, it is agreed that the Property deductible for all perils of loss covered by this Coverage Document will be the Applicable Deductible applied to the value stated in the member's Statement of Values for both buildings and contents.

Property Description	Applicable Deductible
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<b>Total Contribution</b>	<b>\$434,685.09</b>
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## NOTICE TO BIND

*To bind coverage, indicate your coverage selection by marking the appropriate boxes below and signing where indicated. Return signed forms via email to Renada Skannal at [rskannal@massup.org](mailto:rskannal@massup.org). This proposal expires 10 days after issue date. Additional proposals are available upon request. This proposal includes 10% agent commission.*

### Lafayette County Board of Supervisors

#### Coverage Summary

#### Annual Contribution


I. Property Including Auto Physical Damage Equipment Breakdown Coverage	\$254,411.45  Included
II. Crime	Included
III. General Liability & Law Enforcement Liability	\$24,990.00
IV. Public Officials Errors & Omissions Liability	\$59,976.00
V. Automobile Liability	\$90,300.00
VI. Cyber Liability & Expense Coverage	\$5,007.64
<b>Total Contribution</b>	<b>\$434,685.09</b>

#### Please indicate your choice(s) below:

- Property and Casualty (I. - V.) ☒
- Cyber Risk (VI.) ☒
- Casualty Only (III., IV., and V.) ☐
- Property Only (I., and II.) ☐

**I hereby acknowledge all selections and rejections contained herein.**

***Please note that the actual annual premium may differ based on policy changes submitted prior to the renewal date. Do not submit payment based on this binder.***

  
1AAE449DED741C...  
 Authorized Signature  
 Kate Victor

\_\_\_\_\_  
 Printed Name  
 County Administrator

\_\_\_\_\_  
 Position  
 3/17/2025

\_\_\_\_\_  
 Date



# MASIT

## MAS Insurance Trust

Miss. Code Ann. §83-11-101 provides that no automobile liability insurance policy shall be issued unless it contains provisions undertaking to pay the insured all sums which the insured shall become legally entitled to recover as damages for (1) bodily injury or death and (2) property damage from the owner or operator of an uninsured motor vehicle, within limits which shall be no less than those set forth in the Mississippi Motor Vehicle Safety Responsibility Law, as amended, under provisions approved by the Commissioner of Insurance.

The Code also provides that the named insured in the policy is permitted to reject such coverage in writing, either in its entirety or partially, that is, the damage for bodily injury or death and the property damage coverage may be rejected or the property damage only may be rejected. The law does not allow you to reject the damage for bodily injury or death and elect only the property damage coverage.

**Uninsured Motorist ("UM") insurance is recoverable by you under your liability insurance policy should the owner or operator of an uninsured or underinsured vehicle be found to be legally at fault for injuries or damages sustained by that person. Your rejection of UM insurance would mean that the county would not be covered by its insurance company for damages sustained by it from an owner or operator of an uninsured or underinsured vehicle. The selection or rejection of this coverage in whole or in part should be made by you after knowingly and intelligently considering the matter.**

The rejection/selection indicated below shall apply to this policy and all future renewals of such policy. The rejection or selection indicated below shall also apply to all future policies issued to you by this Company because of a change of vehicle or coverage, or because of an interruption of coverage, until you notify MASIT if it is your intention to change the coverage requirements.

The rejection/selection indicated below shall apply to this policy and all future renewals of such policy. The rejection or selection indicated below shall also apply to all future policies issued to you by this Company because of a change of vehicle or coverage, or because of an interruption of coverage, until you notify MASIT if it is your intention to change the coverage requirements.

To be certain that your policy is issued correctly, please indicate your choice of the options available by checking your selection, then sign and date this form as an acknowledgement of your choice.

The undersigned insured(s) make the following choice(s):

- ☐ I hereby reject Uninsured Motorist Coverage for both bodily injury and property damage.
- ☐ I hereby reject only the property damage of Uninsured Motorist Coverage.
- ☒ I hereby select only the following Uninsured Motorist Coverage limit of liability:

Single Limit of Liability:

\$250,000 each accident

I hereby warrant, by my signature below, that I have specific authority by any corporation or other party named as a name insured to select or reject uninsured motorist coverage in behalf of the corporation or other party for whom this selection is made

Signed by:

*Kate Victor*

TAAE449DED74TC...

Signature of Name Insured

3/17/2025

R859-MASIT-2025-1

Policy Number

Date

# Premium Summary

Description Of Coverage	Expiring Premium	Proposed Premium
Property Including Auto PD & Equipment	\$ 239,955.88	\$ 254,411.45
Crime-Included	\$ 0	\$ 0
General Liability & Law Enforcement Liability	\$ 23,100.00	\$ 24,990.00
Business Auto-Liability	\$ 84,997.00	\$ 90,300.00
Cyber	\$ 3,003.00	\$5,007.64
Public Officials Errors & Omissions Liability	\$ 55,440.00	\$59,976.00
<b>Total Estimated Annual Premium*</b>	<b>\$ 406,495.88</b>	<b>\$ 434,685.09</b>

\*All quoted premiums are annual estimates and may change due to year end audits or mid-term policy changes.

\*\*Carrier may apply a short-rate penalty should you request a policy be cancelled mid-term.