



**Tenant Users Liability Program – TULIP
Summary Notes 12/19/11**

Prepared for the Town of Pike Road

This summary is an outline of the coverages available from insurers, based on the information provided by the Town of Pike Road. It does not include all terms, coverages, exclusions, limitations, conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

Market summarized below:

Entertainment Brokers International – Homeland Insurance Company TULIP
310-824-0111
<http://www.ebi-ins.com/>

Who is an Insured?

- Named Insured on policy: Town of Pike Road, Tenant User of
- Named Insured on individual certificate: Tenant user of facility (purchaser)
- Additional Insured:
 - The facility / Town of Pike Road
 - Concessionaires Trading Under Tenant User's Name
 - Managers or Lessors of Premises
 - State or Political Subdivisions - Permits

Exposures contemplated:

- Covered events per attached schedules
 - Classes 1 – 3 = self rating
 - Class 4 = submit to underwriting
- Short term risks
- No annual leases
- Excluding Hazards and Activities per attached schedules

Coverages:

General Liability

General Aggregate	None
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	Excluded

Liquor Liability

Each Common Cause Limit	\$1,000,000
Aggregate Limit Each Declared Event	\$1,000,000

- Product Liability: limited to scheduled products (Clothing apparel, records, tapes, CDs, posters, badges, photos, stickers, food and beverages)
- Note that there is an annual products/completed operations aggregate
- Insurer is not a market for all products (e.g. bicycles)



Notable Exclusions (including, but not limited to):

- Athletic Events
- Medical Payments
- Abuse or Molestation
- Aircraft
- Auto
- Watercraft (limited coverage)
- Personal & Advertising Injury – Entertainment Industry
- Fireworks
- Throwing, Kicking, Projecting...
- Non-performing Animals
- Comparative Advertising (exhibitors and non-food concessionaires)
- Damage to rented premises (seven or fewer consecutive days) (option to buy back)
- Employment-Related Practices
- Fungi or Bacteria (limited coverage)

Costs:

- To the City
 - If online: **No cost to the City**, users pay by credit card as coverage is requested
 - If quarterly reporting: \$5,000 deposit (Tenant Users pay cost of insurance)
- To the Tenant User: see attached schedule, factoring
 - Event class
 - Attendance
 - Duration
 - Optional Liquor Liability
 - Surcharge for Terrorism coverage (per Federal TRIA legislation)
 - Other surcharges?
- Event pricing as of December 2008, per attached specimen exhibit (subject to change).

Summary of the Process:

- For the online TULIP
 - Tenant user must visit website at www.ebi-ins.com/tulip
 - Next the tenant user must enter the facility code number.
 - The tenant user follows the online instructions in order to obtain a quote.
 - If agreeable, the tenant user completes the required information indicated by the red *asterisks* .(Credit card and corresponding billing address must be entered.)
 - The tenant user, the facility, and the broker will receive a copy of the certificate binder.
- For the reporting form TULIP
 - The non-working deposit is \$5,000.
 - After the policy is established, the City provides quarterly reports which should list the names of the tenant users, the dates of the events, and the dollar amount that was collected based on the rating schedule
 - The City submits the quarterly report along with payment to broker, broker submits to EBI.
 - At expiration of the policy, once all four quarterly reports are received and paid, if the total of the quarterly reports exceeds \$5000, EBI rolls over the \$5000 to the renewal policy.
 - If the City did not have \$5000 in events during the year, a minimum of \$5000 applies to the policy term. EBI then rolls over the remaining balance.
 - Credit is not automatically received until all four quarterly reports have been reviewed.

Commission to broker:

- If online: 5%
- If quarterly reporting: 10 - 15%



Covered Events and Hazard Classes

Hazard Class 1		
<ul style="list-style-type: none"> • Anniversary Parties • Antique Shows • Art Festivals And Shows • Auctions • Auto Shows-Auto Static Only • Award Presentations • Baby Shower • Ballet Or Other Classical Dance Shows • Balloon Artists • Banquets • Baptism • Bar Mitzvahs/Bat Mitzvahs • Bazaars • Beauty Pageants • Belly Dancer • Birthday Parties • Boat Shows (Dry Dock Only) • Body Building Contests • Book Signing • Bridal Showers • Business Meetings And Shows • Business Parties • Camera Shows • Card Shows • Caricature Sketching • Carolers • Cartoonist • Casino Nights • Chamber Of Commerce Events • Charity Benefits, Dances, Auctions, Or Sales • Choirs - Indoor • Church Services Or Meetings 	<ul style="list-style-type: none"> • Civic Club Meetings • Classic Dance Shows • Computer Shows • Concerts - Celtic Music • Concerts - Chamber Music • Concerts - Classical Music - Indoors • Concerts - Holiday Music • Concerts - Instrumental • Consumer Shows • Conventions – Indoors • Craft Shows • Dance Competitions • Dance Recital • Debutant Balls • Debuts • Drill Team Exhibitions • Educational Exhibitions • Electronics Conventions • Face Painters • Fashion Shows • Flower And Garden Shows • Fund Raising Dinner • Funeral Service • Graduations • Harvest Festivals - No Farm Implements Or Equipment • Holiday Events & Parties / Gift Exchanges • Home Shows • Jazz And Jam Concerts – Indoors • Jewelry Maker • Job Fairs Indoors • Ladies Club Events 	<ul style="list-style-type: none"> • Lectures • Luncheons • Meetings - Indoors • Mime • Mobile Home Shows • Pageants • Poet • Poetry Reading • Professional And Amateur Association Meetings • Puppeteer • Quinceanera • Recitals • Reunions Indoors • Rv Shows • Scouting Jamborees – No Overnight Camping • Séances • Seminars • Social Receptions – Indoors • Speaking Engagements • Store Openings • Story Teller • Symphony Concerts • Teleconferences • Telethons • Trade Shows – Indoors • Vacation Shows • Ventriloquist • Voter Registration • Weddings And Wedding Receptions • Yodeler



Covered Events and Hazard Classes

Hazard Class 2		
<ul style="list-style-type: none"> • Bingo Games • Card Games - Blackjack • Card Games - Poker • Carnivals – School Events with No Mechanical Rides • Chess Tournament • Choirs - Outdoor • Christmas Tree Lighting • Clowns - No Motorized Vehicles • Comedians • Concerts – 50's, 60's, 70's or 80's Music • Concerts - Blues Music • Concerts - Classical Music – Outdoors • Concerts – Country Music 	<ul style="list-style-type: none"> • Concerts - Folk Music • Concerts - Funk Music • Concerts - Motown • Concerts Soul Music • Dog, Cat, Bird & Other Domestic Animal Shows/Events • Easter Egg Hunt • Festival and Cultural Events – Indoors • Fishing Events • Golf Events - Non Professional • Impersonator - Celebrity or Holiday Character • Impressionist • Jazz And Jam Concerts – Outdoors 	<ul style="list-style-type: none"> • Job Fairs Outdoors • Jugglers (No Pyro) • Magician • Mariachi Band • Math Tournament • Meetings – Outdoors • Menorah Lightning • Picnics - No Pools Or Lakes • Reunions Outdoors • School Band Competitions Or Events • Soap Box Derbies • Social Receptions - Outdoors • Trade Shows – Outdoors • Union Meetings • Video Game Contests

Hazard Class 3		
<ul style="list-style-type: none"> • Aerobics and Jazzercise Classes or Events • Amateur Rodeo and Roping Events • Baseball - Amateur • Basketball - Amateur • Bicycling - No Racing / Offroad • Block Parties/Street Closures/Street Fairs-Under 5,000 Spectators • Bowling Tournaments • Boxing, Wrestling, Hockey and Football Games - Amateur • Casino and Lounge Shows • Cheerleading Events/Competitions (no Pyramids) • Comedy Shows • Company or Corporate Retreats • Concerts - Pop Cover Bands • Cornfield Mazes • Country & Western Events – No Rodeos or Rides 	<ul style="list-style-type: none"> • Country Festivals and Fairs – No Rides • Festival and Cultural Events – Outdoors • Film Screenings • Film Showings • Golf Tournament - Daytime • Grad Night • Gymnastic Competitions - Spectators Only • Halloween - Costume Contests • Ice Skating Shows • Junior Athletic Games • Karate Meets • Lacrosse • Laser Tag (Indoors) • Livestock Shows • Magic Show • Marathons (Walking & Running) • Mobile Homes/Rv Shows - Professionally Managed • Movie Release Party • New Years Party (Private/By Invite Only) 	<ul style="list-style-type: none"> • Old Timer Events • Parades – Under 5,000 Spectators • Play Readings • Plays • Pool And/Or Billiards Tournaments • Proms • Rugby • Soccer • Softball - Amateur • Sporting Events – Indoors – Non-Professional • Talent Show (No Rap, Hip Hop, Heavy Metal Shows) • Tap Dancing • Tennis Tournament • Theatrical Stage Performances • Volleyball - Amateur • Wagon / Hayrides • Walking / Hiking Tour • Wine Tasting

Class 4 events to be submitted to underwriting



Excluded Events

- | | |
|--|---|
| <ul style="list-style-type: none"> • Aircraft Events • Animal Acts and Shows • Bicycle Rallies, Races and Events • Block Parties/Street Closures/Street Fairs- over 5,000 in attendance • Boat Shows • Bounce Houses • Bungee Jumping • Carnivals With Amusement Devices • Circuses • Concerts - Not Otherwise Classified • Concerts with Rap, Hip Hop, Heavy Metal, Ski Punk or similar types of music • Cycle Events • Evangelistic Meetings with Faith Healing or Similar Activities • Events with Armed Private Security • Events with Known Attendance Prior to the Event Greater than 5,000 People • Events with prior losses • Exotic Animal Shows and Events • Film Production • Fireworks • Fraternity Events • Go Kart Races • Gun and Knife Shows • Halloween - Haunted Houses • Hand gliding/Sky Diving • Hay Rides • Heads of State Events • Hot Air Balloon Rides/Events • Hypnotist • Inflatables • Instructional Classes - Drives Education, Flying or Health • Laser Tag • Luge • Marathons / Walkathons • Mechanical Amusement Devices Including Mechanical Bulls • Any event with a known attendance prior to the event greater than 5,000 people. • Any event not otherwise scheduled in TULIP Hazard Class I Events, or TULIP Hazard Class II Events, or TULIP Hazard Class III Events. | <ul style="list-style-type: none"> • Mosh Pits • Motorized Sporting Events • New Years Party (Open to public/not by invite only) • Nightclub Shows • Overnight Camping and Retreats • Paint Ball • Parachuting • Parasailing • Political Rallies • Professional Sports • Promoters • Pyrotechnics • Raves • Reality TV Shows • Record Signing's in stores • Renaissance Fairs/Festivals • Rodeo and Roping Events - Professional • Roller Coasters/Sky Coasters • Rummage Sales - Other than for Charities • Saddle Animals • Sidewalk Sales • Skate Boarding • Ski Events • Sky Diving • Slam Dancing • Sorority Events • Swap Meets/Flea Markets • Swimming and Pool Facilities • Temporary Grandstands • Tobogganing • Tractor Pulls • Trampolines • Triathlons • Wall Climbing • War Games/Re-enactments • Water Events • Water Slides |
|--|---|

Excluded Activities

- | | |
|---|--|
| <ul style="list-style-type: none"> • Hang Gliding • Parasailing • Parachuting • Tobogganing • Luge • Skateboarding • Trampolines | <ul style="list-style-type: none"> • Bungee Jumping • Hot Air Balloon Rides • Mosh Pits • Slam Dancing • Skycoaster • Mechanical Bulls • Saddle Animals |
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Requirements to get started:

- ACORD application
- Loss runs (or statement of no losses)

Additional Markets:

Bene-Marc (TULIP) (contact unsuccessful as of this writing)

800-247-1734

<http://bene-marc.com/>

K&K Insurance (TULIP and more long-term or complex risks)

800-637-4757

<http://www.kandkinsurance.com/>

OneBeacon Entertainment

Los Angeles

10940 Wilshire Blvd., 17th Floor
Los Angeles, CA 90024
CA License No. 0773887
Tel 310.954.3950 Fax 310.954.3987

New York

77 Water Street, 17th Floor
New York, NY 10005
Tel 212.440.6581
Fax 212.307.0598

www.ebi-ins.com

GENERAL LIABILITY – TULIP QUOTE

Terrorism Risk Insurance Act of 2002 (“the TRIA”) Disclosure

This quotation offers coverage for loss caused by certified acts of terrorism as defined in the TRIA. That part of the total premium amount quoted here by the insurance company making the quotation (“the insurer”) that is attributed to coverage pursuant to the TRIA is \$0. It does not include any charges for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer’s deductible as defined by the TRIA.

Date:	2011-12-13	Premium/Fee Summary	
Broker:	ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC -FL	Total Premium:	\$0
From:	Mary Ann Saemaldahr	Total State Assessments:	\$0
E-mail:	msaemaldahr@ebi-ins.com	Total Fees:	\$0
Quote No:	CLX-TULIP-QUOTE-20623	Total Due:	\$0
Carrier:	Employers Fire Insurance Company		
Policy No.:	TBD	Commission:	5%
Named Insured:	Town of Pike Road, Tenant User Of		
Mailing Address:	PO Box 640339		
	Pike Road, AL 36064-0339		
Effective/Expiration:	12-13-2011 to 12-13-2012		
Form of Business:	Other		
Business Description:	TULIP		

Comments

If premium is not received within 30 days after the effective date of coverage, the policy will be subject to cancellation. The receipt of an individual invoice or billing through an open item statement does not change these payment terms.

This quotation may not include all coverage requested by the insured. Please refer to this quotation for terms and conditions. The terms and conditions of this quotation (including, but not limited to: Coverages, Limits, Deductibles, Premiums, Rates, Forms, and Commission) cannot be changed without written consent of the underwriter

Please request approval from Entertainment Brokers International if the applicant does not want to bind all lines of coverage quoted for this account.

EBI is also capable of quoting your Property, Workers Compensation, Umbrella/Excess and Contingency Business

The information in this document is intended only to provide a summary of coverage terms and conditions. It does not alter or substitute for the actual policy which, in all cases, is the controlling insurance document

General Liability TULIP Coverage

Coverage	Limit
General Aggregate	\$None
Products & Completed Ops. Agg	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (Any One Fire)	\$50,000
Medical Payments (Any One Person)	\$Excluded

General Liability TULIP Rating

Code	Description	Rate	Deposit Premium
43424e	Exhibitions - Outside	Per TULIP Rate Endorsement	\$0 MP
63217e	Exhibitions - In Buildings	Per TULIP Rate Endorsement	Included

Total Deposit: \$0

1. Per Schedule on File with Company, Pike Road, AL 36064-0339

Coverage	Limit
Liquor Liability	
Each Common Cause Limit:	\$1,000,000
Aggregate Limit:	\$1,000,000

Additional Charges/Discounts	Rate	Premium
TRIA ("Certified" Acts of Terrorism)	0.03	\$0

Total Premium \$0

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RATING SCHEDULE

TULIP RATING

A. Rates (1-4 Days)

Total Attendance (Spectators/Participants)	Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
A. 1 - 100	\$75.00	\$100.00	\$150.00	\$75.00
B. 101 - 500	\$100.00	\$135.00	\$200.00	\$185.00
C. 501 - 1500	\$150.00	\$185.00	\$310.00	\$260.00
D. 1501 - 3000	\$200.00	\$315.00	\$425.00	\$375.00
E. 3001 - 5000	\$300.00	\$425.00	\$625.00	\$490.00
F. 5001 + (rate per person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

B. Rates (5 Or More Days)

Total Attendance (Spectators/Participants)	Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
A. 1 - 100	\$95.00	\$170.00	\$300.00	\$110.00
B. 101 - 500	\$140.00	\$215.00	\$360.00	\$275.00
C. 501 - 1500	\$235.00	\$355.00	\$455.00	\$435.00
D. 1501 - 3000	\$335.00	\$460.00	\$575.00	\$600.00
E. 3001 - 5000	\$450.00	\$625.00	\$785.00	\$750.00
F. 5001 + (rate per person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

Vendors Liability Rate Schedule

The following rates and premiums are to be applied in addition to the above premiums.

Exhibitors	No Sales	\$45 per day/per exhibitor up to a maximum of \$300 per day
Concessionaires	Non Food Sales	\$65 per day/per concessionaire up to a maximum of \$425 per day
Concessionaires	Food Sales	\$75 per day/per concessionaire up to a maximum of \$475 per day
Attractions	Performers	\$150 per day/per concessionaire up to a maximum of \$950 per day

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Forms

Common Policy Declarations – EDEC 525 12 05

Commercial General Liability Coverage Part Declarations - EDEC 526 12 05

Disclosure Pursuant To Terrorism Risk Insurance Act Of 2002 – IL 09 85 01 08

Policy Changes (TULIP Rates) – IL 12 01 11 85

Commercial General Liability Coverage Form – CG 00 01 12 07

Calculation of Premium – IL 00 03 04 98

Covered Events And Hazard Class – ECG 00 528 12 05

EVENT DESCRIPTION	HAZARD CLASS
Anniversary Parties Antique Shows Art Festivals And Shows Auctions Auto Shows-Auto Static Only Award Presentations Baby Shower Ballet Or Other Classical Dance Shows Balloon Artists Banquets Baptism Bar Mitzvahs/Bat Mitzvahs Bazaars Beauty Pageants Belly Dancer Birthday Parties Boat Shows (Dry Dock Only) Body Building Contests Book Signing Bridal Showers Business Meetings And Shows Business Parties Camera Shows Card Shows Caricature Sketching Carolers Cartoonist Casino Nights Chamber Of Commerce Events Charity Benefits, Dances, Auctions, Or Sales Choirs - Indoor Church Services Or Meetings Civic Club Meetings Classic Dance Shows Computer Shows Concerts - Celtic Music Concerts - Chamber Music Concerts - Classical Music - Indoors Concerts - Holiday Music Concerts - Instrumental Consumer Shows Conventions – Indoors Craft Shows Dance Competitions Electronics Conventions Face Painters Fashion Shows Flower And Garden Shows Fund Raising Dinner Funeral Service Graduations Harvest Festivals - No Farm Implements Or Equipment Holiday Events & Parties / Gift Exchanges Home Shows Jazz And Jam Concerts – Indoors Jewelery Maker Job Fairs Indoors Ladies Club Events Lectures Luncheons Meetings - Indoors Mime Mobile Home Shows Pageants Poet Poetry Reading Professional And Amateur Association Meetings Puppeteer Quinceanera Recitals Reunions Indoors Rv Shows Scouting Jamborees – No Overnight Camping Seances Seminars Social Receptions – Indoors Speaking Engagements Store Openings Story Teller Symphony Concerts Teleconferences Telethons Trade Shows – Indoors Vacation Shows Ventriloquist Voter Registration	1

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Dance Recital Debutant Balls Debuts Drill Team Exhibitions Educational Exhibitions	Weddings And Wedding Receptions Yodeler	
Bingo Games Card Games - Blackjack Card Games - Poker Carnivals – School Events with No Mechanical Rides Chess Tournament Choirs - Outdoor Christmas Tree Lighting Clowns - No Motorized Vehicles Comedians Concerts – 50's, 60's, 70's or 80's Music Concerts - Blues Music Concerts - Classical Music – Outdoors Concerts – Country Music Concerts - Folk Music Concerts - Funk Music Concerts - Motown Concerts Soul Music Dog, Cat, Bird & Other Domestic Animal Shows/Events Easter Egg Hunt Festival and Cultural Events – Indoors Fishing Events Golf Events - Non Professional Impersonator - Celebrity or Holiday Character	Impressionist Jazz And Jam Concerts – Outdoors Job Fairs Outdoors Jugglers (No Pyro) Magician Mariachi Band Math Tournament Meetings – Outdoors Menorah Lightning Picnics - No Use of Pools Or Lakes Reunions Outdoors School Band Competitions Or Events Soap Box Derbies Social Receptions - Outdoors Trade Shows – Outdoors Union Meetings Video Game Contests	2
Aerobics and Jazzercise Classes or Events Amateur Rodeo and Roping Events Baseball - Amateur Basketball - Amateur Bicycling - Offroad Only (No racing) Block Parties/Street Closures/Street Fairs-Under 5,000 Spectators Bowling Tournaments Boxing, Wrestling, Hockey and Football Games - Amateur Casino and Lounge Shows Cheerleading Events/Competitions (no Pyramids) Comedy Shows Company or Corporate Retreats Concerts - Pop Cover Bands Cornfield Mazes Country & Western Events – No Rodeos or Rides Country Festivals and Fairs – No Rides Festival and Cultural Events – Outdoors Film Screenings Film Showings Golf Tounament - Daytime Grad Night Gymnastic Competitions - Spectators Only Halloween - Costume Contests	Livestock Shows Magic Show Marathons (Walking & Running) Attendees 500 and under Mobile Homes/Rv Shows - Professionally Managed Movie Release Party New Years Party (Private/By Invite Only) Old Timer Events Parades – Under 5,000 Spectators Play Readings Plays Pool And/Or Billiards Tournaments Proms Rugby Soccer Softball - Amateur Sporting Events – Indoors – Non-Professional Talent Show (No Rap, Hip Hop, Heavy Metal Shows) Tap Dancing Tennis Tournament Theatrical Stage Performances Volleyball - Amateur Wagon / Hayrides Walking / Hiking Tour Wine Tasting	3

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EBI DC QB 0903

Ice Skating Shows Junior Athletic Games Karate Meets Lacrosse Laser Tag (Indoors)	
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Aircraft, Auto And Watercraft Exclusion Amendment – ECG 04 586 12 05

Absolute Asbestos Exclusion – ECG 21 510 12 99

Absolute Lead Exclusion – ECG 21 512 12 99

Exclusion - All Hazards in Connection with Designated Events or Premises – ECG 21 622 12 05

Location And Description Of Excluded Events Or Premises:

Aircraft Events, Animal Acts and Shows, Bicycle Rallies, Races and Events, Block Parties/Street Closures/Street Fairs-over 5,000 in attendance, Boat Shows, Bounce Houses, Bungee Jumping, Carnivals With Amusement Devices, Circuses, Concerts - Not Otherwise Classified, Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music, Cycle Events, Evangelistic Meetings with Faith Healing or Similar Activities, Events with Armed Private Security, Events with Known Attendance Prior to the Event Greater than 5,000 People, Events with prior losses, Exotic Animal Shows and Events, Film Production, Fireworks, Fraternity Events, Go Kart Races, Gun and Knife Shows, Halloween - Haunted Houses, Hang gliding/Sky Diving, Heads of State Events, Hot Air Balloon Rides/Events, Hypnotist, Inflatable's, Instructional Classes - Drivers Education, Flying or Health, Laser Tag - Outdoors, Luge, Marathons / Walkathons over 500 Attendees, Mechanical Amusement Devices Including Mechanical Bulls, Mosh Pits ,Motorized Sporting Events, New Years Party (Open to public/not by invite only), Nightclub Shows, Overnight Camping and Retreats, Paint Ball, Parachuting, Parasailing, Political Rallies, Professional Sports, Promoters, Pyrotechnics, Raves, Reality TV Shows, Record Signing's in stores, Renaissance Fairs/Festivals, Rodeo and Roping Events - Professional, Roller Coasters/Sky Coasters, Rummage Sales - Other than for Charities, Saddle Animals, Sidewalk Sales, Skate Boarding, Ski Events, Sky Diving, Slam Dancing, Sorority Events, Swap Meets/Flea Markets, Swimming and Pool Facilities, Temporary Grandstands, Tobogganing, Tractor Pulls, Trampolines, Triathlons, Wall Climbing, War Games/Re-enactments, Water Events, Water Slides, any event with a known attendance prior to the event greater than 5,000 people.

Any event not otherwise scheduled in TULIP Hazard Class I Events, or TULIP Hazard Class II Events or TULIP Hazard Class III Events.

Exclusion - Designated Activities – ECG 21 623 12 05

Description of Designated Activities:

Hang Gliding, Parasailing, Parachuting, Tobogganing, Luge, Skateboarding, Trampolines, Bungee Jumping, Hot Air Balloon Rides, Mosh Pits, Slam Dancing, Skycoaster, Mechanical Bulls, Saddle Animals

Exclusion - Personal and Advertising Injury Liability - Entertainment Industry – ECG 21 626 12 05

Exclusion - Fireworks – ECG 21 627 12 05

Exclusion - Throwing, Kicking or Projecting of Objects or Persons – ECG 21 629 12 05

Exclusion - Non-Performing Animals – ECG 21 635 12 05

Exclusion - Comparative Advertising (Designated Operations) – ECG 21 640 12 05

Exclusion - Damage To Premises Rented To You For Seven Or Fewer Consecutive Days – ECG 21 645 12 05

Amendment Of Employee Definition (Temporary Employee) – ECG 22 516 12 05

Limitation Of Coverage To Designated Products - ECG 22 521 12 05

Designated Covered Products: Clothing apparel, records, tapes, CDs, posters, badges, photos, stickers, food and beverages.

Limitation Of Coverage To Designated Events For Tenant Users Liability Insurance – ECG 24 560 12 05

Additional Insured – Concessionaires Trading Under Your Name – CG 20 03 11 85

Additional Insured – Manager or Lessors of Premises – CG 20 11 01 96

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Designation of Premises (Part Leased to You): All Premises Leased to You

Name of Person or Organization (Additional Insured): All Managers or Lessors of Premises

Additional Premium: Included

Additional Insured – State or Political Subdivisions – Permit – CG 20 12 07 98

State or Political Subdivision: All States or Political Subdivisions issuing such permits to the insured

Exclusion – Athletic or Sports Participants – CG 21 01 11 85

Description of Operations: Any Athletic Events

Exclusion – Coverage C Medical Payments – CG 21 35 10 01

Abuse or Molestation Exclusion – CG 21 46 07 98

Employment Related Practices Exclusion – CG 21 47 07 98

Total Pollution Exclusion Endorsement – CG 21 49 09 99

Liquor Liability Declarations – EDEC 527 12 05

Each Common Cause Limit: \$1,000,000

Aggregate Limit: \$1,000,000

Liquor Liability Coverage Form – CG 00 33 12 04

Common Policy Conditions – IL 00 17 11 98

Recording and Distribution of Material or Information in Violation of Law Exclusion – CG 00 68 05 09

Limited Fungi Or Bacteria Coverage – CG 24 25 12 04

Sublimit: \$15,000

Limited Terrorism Exclusion (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism – CG 21 71 12 02

Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism – CG 21 76 01 08

Common Policy Conditions– IL 00 17 11 98

Nuclear Energy Liability Exclusion Endorsement (BROAD FORM) – IL 00 21 07 02

Nuclear Energy Liability Exclusion Endorsement (BROAD FORM) – IL 01 98 09 08

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EBI DC QB 0903

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OneBeacon Entertainment

Los Angeles

10940 Wilshire Blvd., 17th Floor
Los Angeles, CA 90024
CA License No. 0773887
Tel 310.954.3950 Fax 310.954.3987

New York

77 Water Street, 17th Floor
New York, NY 10005
Tel 212.440.6581
Fax 212.307.0598

www.ebi-ins.com

PERSONAL PROPERTY FLOATER QUOTE

Terrorism Risk Insurance Act of 2002 ("the TRIA") Disclosure

This quotation offers coverage for loss caused by certified acts of terrorism as defined in the TRIA. That part of the total premium amount quoted here by the insurance company making the quotation ("the insurer") that is attributed to coverage pursuant to the TRIA is \$0. It does not include any charges for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer's deductible as defined by the TRIA.

Date:	12-13-2011	Premium/Fee Summary	
Broker:	ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC -FL	Total Premium:	\$0
From:	Mary Ann Saemaldahr	Total State Assessments:	
E-mail:	msaemaldahr@ebi-ins.com	Total Fees:	\$0
Quote No:	CLX-PF-QUOTE-20626	Total Due:	\$0
Carrier:	Employers Fire Insurance Company		
Policy No.:	TBD	Commission:	5%
Named Insured:	Town of Pike Road, Tenant User of		
Mailing Address:	PO Box 640339		
	Pike Road, AL 36064-0339		
Effective/Expiration:	12-13-2011 to 12-13-2012		
Form of Business:	Other		
Business Description:	Online PF TULIP		

Comments

If premium is not received within 45 days after the effective date of coverage, the policy will be subject to cancellation. The receipt of an individual invoice or billing through an open item statement does not change these payment terms.

This quotation may not include all coverage requested by the insured. Please refer to this quotation for terms and conditions. The terms and conditions of this quotation (including, but not limited to: Coverages, Limits, Deductibles, Premiums, Rates, Forms, and Commission) cannot be changed without written consent of the underwriter

EBI is also capable of quoting your Property, Workers Compensation, Umbrella/Excess and Contingency Business
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Coverage and Rating

Subject	Limit	Deductible	Rate per \$100	Premium
Third Party Property Damage IM 252 (01-05)	\$1,000,000	\$1,000	Per Rating Endorsement \$0	

Tenant Users Third Party Property Damage Insurance Program - IM 308 (01-07)

Loss Limit: \$1,000,000 Aggregate per Event / Occurrence
 Deductible: \$1,000 Per Claim

***DAILY RATES (1 THRU 4 DAYS)**

DAILY ATTENDANCE

	<u>SPECTATORS/PARTICIPANTS</u>	<u>CLASS I</u>	<u>CLASS II</u>	<u>CLASS III</u>	<u>CLASS IV</u>
A.	1 - 100	\$ 25.00	\$ 30.00	\$ 35.00	REFER TO EBI
B.	101 - 500	\$ 30.00	\$ 40.00	\$ 50.00	REFER TO EBI
C.	501 - 1500	\$ 35.00	\$ 50.00	\$ 65.00	REFER TO EBI
D.	1501 - 3000	\$ 40.00	\$ 60.00	\$ 80.00	REFER TO EBI
E.	3001 - 5000	\$ 45.00	\$ 70.00	\$ 95.00	REFER TO EBI
F.	5001 +	REFER	REFER	REFER	REFER TO EBI

***EXTENDED USE RATES (5 OR MORE DAYS)**

TOTAL ATTENDANCE FOR ALL DAYS

	<u>SPECTATORS/PARTICIPANTS</u>	<u>CLASS I</u>	<u>CLASS II</u>	<u>CLASS III</u>	<u>CLASS IV</u>
A.	1 - 100	\$ 30.00	\$ 50.00	\$ 75.00	REFER TO EBI
B.	101 - 500	\$ 40.00	\$ 65.00	\$ 95.00	REFER TO EBI
C.	501 - 1500	\$ 50.00	\$ 75.00	\$105.00	REFER TO EBI
D.	1501 - 3000	\$ 60.00	\$ 95.00	\$115.00	REFER TO EBI
E.	3001 - 5000	\$ 70.00	\$110.00	\$130.00	REFER TO EBI
F.	5001 +	REFER	REFER	REFER	REFER TO EBI

Additional Charges/Discounts	Rate	Premium
TRIA ("Certified" Acts of Terrorism)	0.03	\$0
Annual Premium		\$0

Forms

Personal Property Floater Declarations – PPF DEC 100 (08-06)

Declarations Overflow Page (Schedule of Forms) – ILU 003 (0589)

Disclosure Pursuant To Terrorism Risk Insurance Act Of 2002 – IL 09 85 01 08

Earth Movement/Flood Exclusion - IM 303 (01-05)

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Coverage Excludes Earth Movement and Volcanic Eruption

Coverage Excludes Flood

Tenant Users Third Party Property Damage Insurance Program - IM 308 (01-07)
Personal Property Floater Policy - PPF 200 (01-05)

Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism - IL 09 59 11 02

Alabama Changes - Actual Cash Value - IL 01 90 07 02

Alabama Changes - CM 01 44 12 00

Exclusion of Certain Computer Related Losses - IL 09 35 07 02

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EBI DC QB 0903