

EXHIBIT A

CITY OF MOORHEAD INSURANCE & PREMIUM SUMMARY

Annual
Premium

I) COVERAGE through LMCIT

Policy Period: 01/01/2014 - 01/01/2015

1) Property

a) Property/Mobile Property/Boiler & Machinery (except MPS-ELECTRIC, WWT)

\$ 283,035

Deductible: \$1,000 per *occurrence*

Property/Mobile Property Limit: \$127,550,810

Equipment Breakdown: \$100,000,000

b) Additional Covered Loss or Damages:

1) Loss of revenue, extra expenses, and expediting expense

\$ 5,000,000 per *occurrence*

2) Demolition and Debris removal (direct physical damage to covered property)

25% of the estimated replacement cost of covered property

Debris removal (no direct physical damage to covered property)

\$ 50,000 per *occurrence*

3) Leasehold interest

\$ 500,000 per *location*

4) *Accounts Receivable*

\$ 500,000 per *location*

5) *Valuable Papers & Records*

\$ 500,000 per *location*

6) Utility Services

\$ 100,000 per *occurrence*

7) *Green Building* Expenses

1% of the Contract Cost but not to exceed \$100,000 per *location*

8) Asbestos clean-up, abatement, removal

\$ 250,000 per *location*

9) *Pollutant* cleanup and removal

\$ 250,000 per *location*

10) Errors

\$ 500,000 per *occurrence*

11) Rental Reimbursement

\$ 25,000 annual aggregate

12) Arson Reward

\$ 5,000 per fire loss

13) Extraordinary Expense

\$ 250,000 annual aggregate

14) *Data Security Breach* Expenses

\$ 250,000 annual aggregate

c) Water & Supplemental Flood Coverage

\$ 500,000 per *occurrence*

\$ 500,000 annual aggregate

2) Crime

1) Theft, disappearance and destruction/Forgery or alteration/Auditing and Accounting costs

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Limit: \$250,000 per *occurrence*

Deductible: \$1,000 per *occurrence*

3) Bonds

\$ 2,769

2) Faithful performance bond

Limit: \$1,000,000 per *occurrence*

Deductible: \$1,000 per *occurrence*

		<u>Annual Premium</u>
4)	<u>Municipal Liability</u>	\$ 230,018
	General <i>annual aggregate</i> deductible: \$20,000	
	Per <i>occurrence</i> deductible: \$10,000	
	If general <i>annual aggregate</i> deductible is exceeded, then the following deductible applies: \$1,000 per loss, per line	
	Municipal Liability Retroactive Date: 01/01/1987	
	Limited Pollution Liability Claim Retroactive Date: 01/01/1989	
	Limits:	
	Per <i>occurrence</i>	\$ 1,500,000
	Products Limit	\$ 2,000,000 annual aggregate
	<i>Failure to Supply Claim</i> Limit	\$ 2,000,000 annual aggregate
	<i>EMF Claim</i> Limit	\$ 2,000,000 annual aggregate
	<i>Mold Claim</i> Limit	\$ 2,000,000 annual aggregate
	<i>Medical and Related Expense</i> Limit	\$ 1,000 any one person
		\$ 10,000 per <i>occurrence</i>
	<i>Limited Pollution Liability Claim</i> Limit	\$ 1,500,000 per <i>sudden occurrence</i>
		\$ 2,000,000 annual aggregate
	<i>Outside Organization Claim</i> Limit	\$ 100,000 annual aggregate
	<i>Data Security Breach Claim</i> Limit	\$ 2,000,000 annual aggregate
	<i>Land Use and Special Risk Litigation</i> Limit	\$ 1,000,000 annual aggregate
5)	<u>Automobile</u>	\$ 116,082
	Per <i>occurrence</i> deductible: \$1,000	
	Automobile Liability	\$ 1,500,000 per <i>occurrence</i>
	<i>Basic Economic Loss Benefits</i>	basic Minnesota statutory coverage
	<i>Uninsured and Underinsured Motorists</i>	\$ 200,000 per <i>occurrence</i>
	Automobile Physical Damage	actual cash value, unless endorsed
6)	<u>Workers Compensation</u>	\$ 503,303
	Experience Modification Rate: .83	
	Limits:	
	Bodily Injury	\$ 1,500,000 per <i>occurrence</i>
	Bodily Injury by Disease-Agreement Limit	\$ 1,500,000
7)	<u>Volunteer Accident</u>	\$ 850
	Limit: \$500.00 per accident	
	Accidental Death Benefit: Principal Sum: \$100,000	
	Permanent Impairment Benefit: Scheduled Benefit -- Maximum Amount: \$100,000	
	Weekly Disability Benefit: \$400.00, Waiting Period: 3 calendar days, Maximum period: 26 weeks	

II) COVERAGE through OTHER SOURCES

- 1) Insurer: ACE American Insurance Company
 Policy Period: 01/01/2014 - 01/01/2015
 Deductible: \$100,000 per *occurrence* except
 \$100,000 per *occurrence* for earthquake
 \$100,000 per *occurrence* for flood
 Policy limit of liability: \$100,000,000 any one *occurrence*
 Property Equipment Limit: \$113,106,100

Property/Boiler and Machinery (MPS-Electric, WWT)

\$ 198,778

Sublimits:

Accounts Receivable	\$ 100,000	per <i>occurrence</i>
Property Loss for Debris Removal		\$10,000,000 or the greater of 25% of adjusted direct property loss
Demolition & Increased Cost of Construction	\$ 5,000,000	per <i>occurrence</i>
Earthquake/Earth Movement except California Earthquake/Earth Movement	\$ 25,000,000	annual aggregate
EPD Equipment & Media with Extra Expense	\$ 250,000	per <i>occurrence</i>
Expediting Expenses	\$ 500,000	per <i>occurrence</i>
Extra Expense (coverage applies only for non-generation of power)	\$ 500,000	per <i>occurrence</i>
Flood (except flood in 100 year flood zones A & V-including subzones)	\$ 10,000,000	annual aggregate
Hazardous Substances or Contaminants	\$ 250,000	per <i>occurrence</i>
Misc unnamed locations (flood and earthquake excluded from coverage - this coverage only applies within the city limits of Moorhead MN)	\$ 500,000	per <i>occurrence</i>
Mobile Equipment	\$ 750,000	per <i>occurrence</i>
Newly acquired property (90 day reporting requirement and separate premium charge) (flood and earthquake excluded from coverage - this coverage only applies within the city limits of Moorhead MN)	\$ 1,000,000	per <i>occurrence</i>
Property in transit	\$ 250,000	per <i>occurrence</i>

- 2) Insurer: Lloyd's of London
 Policy Period: 02/20/2014 - 02/20/2015
 Limits of Liability Physical Damage: \$1,200,000

\$ 7,214

Wind Turbine (MPS)

Deductibles:

Operating All Risks	\$ 20,000	each and every loss
Earthquake	\$ 1,200,000	annual aggregate
Flood	\$ 1,200,000	annual aggregate
Windstorm	\$ 1,200,000	annual aggregate
Warranty Expiry Date		expired

**Annual
Premium**

Sublimits:

In respect of Architects, Surveyors and Other Fees:	5% of the Limit of Liability each and every occurrence
In respect of Demolition and Increased Cost of Construction:	5% of the Limit of Liability each and every occurrence
In respect of Documents and Computer Records:	5% of the Limit of Liability each and every occurrence
In respect to Expediting Expense:	5% of the Limit of Liability each and every occurrence
In respect to Leased Equipment Rental Costs:	5% of the Limit of Liability each and every occurrence
In respect to Local Authorities Clause:	5% of the Limit of Liability each and every occurrence
In respect to Newly Acquired Property:	5% of the Limit of Liability each and every occurrence
In respect to Offsite Property:	5% of the Limit of Liability each and every occurrence
In respect to Pollutant Clean Up and Removal:	5% of the Limit of Liability each and every occurrence
In respect to Removal of Debris:	5% of the Limit of Liability each and every occurrence

TOTAL PREMIUMS FOR 2014

\$ 1,342,049