

Penn Lake Park Borough
Agenda-January 12th 2023 7pm Meeting

<https://global.gotomeeting.com/join/384401149> Ph.(312) 757-3117 Access Code: 384-401-149

Work Session-7pm

- Zoning – Discuss changes
- Code Enforcement
- Reverse Subdivision Ordinance

Call to Order

Pledge of Allegiance

Roll Call

Meeting Minutes Approval

Treasurers Report

Receipts and Bills

Petitions and Complaints

Correspondence

Committee Reports:

- Mayor
- Police
- Attorney
- Zoning
- Recreation
- Lake Management
- Goose Abatement
- Records
- Roads
- Sewer
- Short Term Rental

Unfinished Business

- Code enforcement
- ARPA Funds-Proposed project William Drive by the Campbell home
- Speed Bumps/Humps
- Dam
 - Activity since the last council meeting

New Business

- Insurance renewal, \$3659, which includes terrorism coverage, \$3585 which does not
- Risk Management Letter Patrick Hickey, recommended by DGK Jim Davis
 - Retroreflectivity Inspections
 - Playground Inspection

Final Public Comment

Adjourn

DECEMBER 15, 2022
PENN LAKE PARK BOROUGH COUNCIL MEETING

The Penn Lake Park Borough December Council meeting was held at the Penn Lake Park Community House. Council President Paul Rogan called the meeting to order at approximately 7:21 PM with the Pledge of Allegiance to the Flag followed by a statement that the meeting is streamed through the conferencing app., Gotomeeting, and is being recorded.

Council President Rogan announced the passing of Donna Martin, and offered condolences to the family.

ROLL CALL: Mayor Tom Carter, Council President Paul Rogan, Council members John Burden and Dan Eustice were present. Council members Shaun Kuter and Dave Longmore were remote, all present.

MINUTES:

Minutes from the both the November Council Meeting and the Special November Council Meeting were distributed to council via email and posted on the Penn Lake Borough website. The copies will be recorded as the official minutes and will be posted on the Borough's website. A **Motion** to accept the November Council Meeting Minutes was made by Kuter, 2nd by Longmore.

Roll Call: Kuter, Longmore, Burden, Eustice, and Rogan, all in favor, none opposed.
Motion carried.

A **Motion** to accept the Special November Council Meeting was made by Kuter, 2nd by Longmore.

Roll Call: Kuter, Longmore, Burden, Eustice, and Rogan, all in favor, none opposed.
Motion carried.

TREASURERS REPORT:

The Treasurer's Report was presented. A **Motion** was made by Kuter, 2nd by Eustice to accept the November Treasurer's Report.

Roll Call: Kuter, Eustice, Burden, Longmore, and Rogan, all in favor, none opposed.
Motion carried.

RECEIPTS/BILLS:

A **Motion** was made by Kuter, 2nd by Longmore to pay the bills of \$34,137.64 and to accept the receipts of \$26,703.57.

Roll Call: Kuter, Longmore, Burden, Eustice, and Rogan all in favor, none opposed.
Motion carried.

PETITIONS OR COMPLAINTS:

A resident complained the storm-water drain grate by the Community House had deteriorated and a child's foot went through the edge. Council person Longmore investigated and had Kislin do a temporary repair while his crew was in the Borough on another job.

A resident complained about the ice on the road at the main entrance on Carter Dr. and added that cars are unable to stop before sliding out on White Haven Road. Council President Rogan

contacted the Borough's plowing contractor and had salt and anti-skid material applied in the area.

CORRESPONDENCE:

The Borough received notification from the PA State Police that they will provide necessary police services to Penn Lake Park Borough.

Barry Jacob, the Borough's Zoning Officer, asked to be reappointed for 2023.

COMMITTEE REPORTS:

MAYOR – Carter -Stated Chris Zwiebel, the Borough's Emergency Management Coordinator will be stepping down from the position. Carter will consult with other municipalities served by Zwiebel to seek a replacement.

POLICE – Carter – Nothing to Report.

SOLICITOR – Kristyn Giarrantano Jeckell – Continues to review Borough ordinances.

ZONING – 4 permits were issued: 2 for an attached car port, 1 addition, 1 zoning hearing. The Zoning Board met to hear a request from Joe Lokuta for a continuance which was granted. The Zoning Board met December 6 to hear a request for a front variance from Tom Riddle.

RECREATION– Kuter – Nothing to Report.

LAKE MANAGEMENT - Eustice – No Report.

GOOSE ABATEMENT – Kuter – Nothing to Report.

RTK/RECORDS –Burden – Nothing to Report.

ROADS –Longmore – Kislin completed the storm-water project by the inlet. White Haven Fire Chief, Dean Raudenbush asked for stone to be placed to enable access to the dry hydrant at the beach area. A **Motion** was made by Rogan, 2nd by Longmore to purchase stone for the dry hydrant access not to exceed \$1000.00.

Roll Call: Rogan, Longmore, Burden, Eustice, and Kuter, all in favor, none opposed.

Motion carried.

SEWERS – Rogan – Nothing to Report.

SHORT TERM RENTALS- Burden – Three applications for a 2023 permit were received. 1 permit was granted, another will be granted pending payment, and one did not meet the requirements and was denied.

UNFINISHED BUSINESS:

Code Enforcement – Rogan will consult with the Borough's Zoning Officer, Barry Jacob, and Secretary Burden will contact the Code Enforcement Officer serving Laurel Run Borough.

ARPA Funds – Rogan met with Romilda Crocarno from Elliot Greenleaf who will ensure funds are being used according to government regulations.

Speed Bumps – Will continue as Unfinished Business.

Dam –

- 11/29 - Rogan reached out to the Pennsylvania Local Government Investment Trust (PLGIT) to determine what options are available to the Borough to maximize return on \$3,000,000.00 line of credit should it be fully drawn down. The information provided by

PLGIT indicates CD rates in the 4% to 5% range which is significantly more than the 2.75% rate for the Borough's line of credit.

- 12/7 - Members of the Dam Advisory Group: Dan George, Dan Cronauer, Paul Rogan, and Borough Treasurer Teresa Wojciechowski, met to discuss a drawdown of the full credit line with the intent of putting the proceeds into PLGIT CD ladders until the loan proceeds were needed for design, permitting, and construction. Treasurer Wojciechowski suggested checking with Luzerne Bank to verify that the Borough can draw down funds not used for dam related costs.
- 12/12 - DAG members: Dan Cronauer, Paul Rogan, and Pat Millham met with Brian Bird at Luzerne Bank to discuss a possible draw down. Luzerne Bank had no issues with an early draw down, and offered a 3.25% money market rate if the Borough's funds were left there.
- 12/12 – At the suggestion of a Borough resident, Rogan talked with John McCarthy at Jacobi Capital Management LLC to discuss options. McCarthy provided a prospective Treasury bill ladder portfolio that had yields in the 4.2 to 4.6% range.
- 12/13 – Rogan talked with Brian Koscelansky, an Attorney from Stevens and Lee who earlier provided the bond counsel opinion for the line of credit. His opinion was to wait until the June date to do the draw down; otherwise, an early draw down could be interpreted as an arbitrage situation by the IRS.
- 12/14 – Rogan spoke with Michael Judge, of CaseCon Capital, Inc. for his opinion on the arbitrage situation. Judge agreed with the opinion of Brian Koscelansky that it best to wait until June to draw down and re-deploy the line of credit to avoid an arbitrage situation. Based on the information, the DAG members who provide financial counselling agree it best to wait until June to draw down the funds.
- 12/15 – Jim Brozena has made progress on obtaining funds from the FEMA FMA grant awarded last July. The Borough is expected to pass a “Designation of Agent,” resolution for obtaining the money. An account has been set up with Luzerne Bank for storing the funds.

A **Motion** was made by Rogan, 2nd by Eustice to adopt Resolution 4 of 2022 to designate the Council President as an agent for the FEMA FMA 2020 Grant authorizing him to execute agreements and all other legal documents and the Vice President is directed to attest to this Act using the PEMA Designation of Agent form.

Roll Call: Rogan, Eustice, Burden, Longmore, and Kuter, all in favor, none opposed.

Motion Carried.

2023 Budget – A **Motion** was made by Rogan, 2nd by Kuter to adopt the 2023 Budget as advertised and posted.

Roll Call: Rogan, Kuter, Eustice, Burden, and Longmore, all in favor, none opposed.

Motion Carried.

NEW BUSINESS:

Dam Emergency Action Plan – A **Motion** was made by Rogan, 2nd by Longmore to authorize Streamline Engineering to create the Emergency Action Plan for Penn Lake Park and distribute it for \$2,700.00.

Roll Call: Rogan, Longmore, Eustice, Burden, and Kuter, all in favor, none opposed.

Motion Carried.

Zoning Officer – A **Motion** was made by Rogan, 2nd by Eustice to reappoint Barry Jacob as Zoning Officer.

Roll Call: Rogan, Eustice, Burden, Longmore, and Kuter, all in favor, none opposed.

Motion Carried.

Tax and Garbage Rates – A **Motion** was made by Rogan, 2nd by Burden to adopt Resolution 5 of 2022 setting the tax rate at 4.6 ml, 4.2 ml to be used for dam repair, and setting the garbage rate at \$330 for 2023.

Roll Call: Rogan, Burden, Eustice, Kuter, and Longmore, all in favor, none opposed.

Motion Carried.

PUBLIC COMMENT: Suzanne Winters wanted clarification as to what qualifies as an attached and unattached structure in the zoning ordinance. Rogan stated Attorney Jeckell is reviewing zoning ordinances.

Trish Breuer had concerns about sizes of docks, crumbling lakefront walls, life jacket requirements during the late fall to early spring period, and stop sign enforcement.

A **Motion** was made by Rogan, 2nd by Burden to adjourn.

Roll Call: Rogan, Burden, Kuter, Eustice, and Longmore, all in favor, none opposed.

Motion carried.

Meeting adjourned at 8:15 PM.

The next Council Meeting will be held on January 12, at 7:00 PM.

Respectfully submitted,

Karen Burden, Secretary

TREASURERS REPORT January 12th , 2023

PNC GENERAL FUND

Balance as of 12/15/22	\$35179.56
Revenue Deposits 1/12/23 mtg	<u>+10492.92</u>
	\$45672.48
Transfer to Dam Acct	- 5865.60
Bills to be Paid 1/12/23	<u>- 2161.95</u>
Balance as of 1/12/23	\$37644.93
	-(2168.70 - PICKLEBALL GO FUND ME)
	<u>-(\$32289.08 - Arpa Funds)</u>
	\$ 3187.15

PLGIT GENERAL FUND

Balance as of 12/15/22	\$135257.82
Deposits	+ 4156.67
Interest earned 12/30/22	<u>+ 465.78</u>
	\$139880.27
Bills to be Paid 1/12/23	- _____ .00
Balance as of 1/12/23	\$139880.27

DAM ALLOCATION FUND

Balance as of 12/15/22	\$181612.70
Deposits	+ 5865.60
Interest earned 12/30/22	<u>+ 599.55</u>
	\$188077.85
Bills to be Paid 1/12/23	- 142.08
Balance as of 1/12/23	\$187935.77

PLGIT GARBAGE

Balance 12/15/22	\$ 8803.69
Deposits from 1/12/23 mtg	\$ 1600.00
Interest earned 12/30/22	<u>\$ 64.27</u>
	\$10467.96
Bills to be Pd 1/12/23	- 6801.48
Balance as of 1/12/23	\$ 3666.48

LIQUID FUELS

Balance 12/15/22	\$27174.88
Deposits	.00
Interest earned 12/30/22	<u>\$ 90.08</u>
	\$27264.96
Bills to be Pd 1/12/23	- 3160.00
Balance as of 1/12/23	\$24104.96

FNCB SEWER FUND

Balance 12/15/22	\$199054.84
Interest Earned	+ 70.43
Revenue Dep 1/12/23	<u>+ 24092.17</u>
	\$223217.44
Bills approved 1/12/23	- 12828.44
Penn Vest Loan 1/1/23	<u>- 10317.06</u>
Balance as of 1/12/23	\$200071.94

LUZERNE BANK

Balance 12/15/22	\$10500.00
Interest Earned	.00
Revenue Dep 1/12/23	<u>+ .00</u>
	\$10500.00
Bills approved 1/12/23	- .00
Balance as of 1/12/23	\$10500.00

RECEIPTS: January 12th, 2023 MEETING

\$ <u>4156.67</u>	Berkheimer, EIT
\$ <u>6424.22</u>	Real Estate Taxes Collected
\$ <u>1600.00</u>	Garbage Fees Collected
\$ <u>150.00</u>	Zoning Fees Collected (Preedy/Glass)
\$ <u>500.00</u>	Zoning Hearing Fees (Lokuta)
\$ <u>1250.00</u>	Short Term Rental Fees (Perrone)
\$ <u>12792.17</u>	Aqua PA, Sewer Fees Collected -September
\$ <u>11300.00</u>	Sewer Connection Fee (Lukens)
\$ <u>2168.70</u>	Pickleball Go Fund Me

\$ 40341.76 TOTAL RECEIPTS

BILLS:

\$ <u>10317.06</u>	Penn Vest Loan Monthly Payment – January
\$ <u>350.00</u>	Atty. John Dean, December Retainer
\$ <u>220.00</u>	Elliott Greenleaf & Dean, Boro Matters-November
\$ <u>448.40</u>	Barry Jacob, ZO Salary –Dec , mileage, Riddle hearing
\$ <u>142.08</u>	Luzerne Bank, Interest on Loan
\$ <u>6801.48</u>	GFL Environmental, Garbage collection January
\$ <u>12828.44</u>	Aqua PA, Repairs 10-2022(Nunez, Duffy & Koehler)
\$ <u>3160.00</u>	Charles Petras Landscaping LLC, Snow plowing 12/15 & 17/2022
\$ <u>150.00</u>	Sargent’s Court Reporting Svc, Riddle Hearing
\$ <u>31.05</u>	PPL Electric Utilities, December Streetlights
\$ <u>200.50</u>	CANWIN, Advertising –Oct/Nov
\$ <u>195.00</u>	Thomas Thornton, Maintenance of Boro Website
\$ <u>567.00</u>	Beverly Yencha, Tax Collector Supplies

\$ 35411.01 TOTAL BILLS



PACKAGE COVERAGE PROPOSAL

PROPOSAL FOR

Penn Lake Park Borough
PO Box 14
White Haven , PA 18661
Effective Date: 01/22/2023
Expiration Date: 01/22/2024

Presented and Serviced By

Davis Gregory & Kyle Inc. DBA DGK Insurance
Jim Davis



ASTRA INSURANCE

Astra Insurance offers coverage through Great American Insurance Group, (www.greatamericaninsurancegroup.com). The Public Sector of Great American Insurance Group is one of the leading providers of public entity insurance and reinsurance in the country. They are committed to providing customized insurance programs that meet the unique risk management needs of local, county and state governments, educational organizations and special service districts, such as park districts, water and sanitation districts, housing departments or other entities designed to serve the general public.

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and fixed-indexed annuities in the retail, financial institutions and education markets. The members of Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange under the symbol AFG.

Company: Great American Insurance Company

AM Best Rating: A+

Size: XIII

Status: Admitted

SERVICES

Astra Insurance services are provided by Hylant Administrative Services, LLC. (HAS) a company of the Hylant Group dedicated to servicing the needs of preferred governmental and educational entities throughout the states of Indiana, Ohio, and Pennsylvania. Established in 1994, HAS provides property and casualty insurance coverages for about 1,200 governmental and educational entities.

SALES AND MARKETING | Our team partners with local independent agents who seek out and gather information from select governmental and educational entities. This results in a tailored insurance package that focuses on the specific need of each entity.

UNDERWRITING SERVICES | With expertise gained from more than 30 years of successful program underwriting, our team uses deep industry knowledge and experience to provide sound underwriting judgment and excellent customer service to ensure carrier, agent and client satisfaction. We build strong relationships with agency personnel through effective and timely communication throughout the policy life cycle and for special needs of any individual client. Our priority is customer service both before and after purchase and we will assist agents with analysis, customization and stewardship for their clients.

CLAIM SERVICES | The sole focus of our claims department is public entities. We are conversant in the immunities and defenses available to public entities. Our adjusters work to balance professionalism with compassion to produce sound claim practices and long-term solutions to litigation protecting the assets of your entity.

Prompt, informative notice enables our adjusters to better control your losses while providing excellent service. You should attempt to secure all important information surrounding the loss. However, if the information is not readily available, do not delay reporting the claim.

- **Damage to Your Vehicles or Property** - If your damaged property appears to have less than \$2,500 damage, you should secure 2 estimates from reputable repair facilities and report the claim. For non-drivable vehicles or more severely damaged property, our claims department will have the damage inspected and will assist you in the having repairs completed.
- **Injuries, Vehicle Damage or Property Damage of Others** - Please report these immediately to claims for proper investigation and handling.
- **Incidents** - Any event which could potentially lead to a claim or suit should be reported. The claims department will determine if any investigation or additional documentation is warranted. Early analysis of allegations can have a very positive effect on defending claims or suits that are filed in the future.
- **Suits** - All suits must be reported immediately.

Claim, Suit or Injury Reporting 24 hours a day / 365 days a year. All claims should be reported to 866-825-2467 (866-8CLAIMS), fax 800-924-6615 or email info@astrainsurancegroup.com.

RISK MANAGEMENT | Our field staff collaborate with each insured to identify existing or potential property and liability exposures. Technical assistance and resource materials focusing on areas of risk are available at no cost to assist you in managing and mitigating potential losses. Staff are also available for on-site training and other technical assistance on a variety of risk issues facing public entities. Their backgrounds range from Certified School Risk Manager, Environmental Health & Safety Professional, Logistics and Fleet Services and Certified Playground Safety Inspectors. Years of experience and knowledge of current regulatory requirements are utilized to assist in the identification of potential liability, property and fleet exposures for school and public entity risks.

The Process:

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - The Risk Management Department will review established policy and procedure manuals and offer written opinions from the review.

Recommendations – Risk mitigation recommendations will be made from the information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance – Service team members are available to conduct site visits to discuss problem areas, specific concerns, and to assist in the development of written policies and procedures tailored to your operations and/or provide model policies and guidelines.

Continuous Improvement – Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars:

- School Health and Safety Seminars
- Playground Presentations
- Safety Forces Meetings
- Building Security Protocols
- Conference Presentations on various risk management topics

Resource Materials:

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members upon request.



NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

PROPERTY COVERAGE

LIMITS

Building and Personal Property	\$68,369
Specific Building and Personal Property	\$ 0
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis and valuation.</i>	
Coinsurance	90%
Agreed Amount	Yes
Business Income	\$250,000
Extra Expense	\$500,000
Business Income (and Extra Expense)	\$ 0
Ordinance or Law Coverage – Combined Demolition and Increased Cost of Construction	\$500,000

CAUSES OF LOSS

Building and Personal Property	Special
Flood Annual Aggregate	\$ 0
Earthquake and Volcanic Eruption Annual Aggregate	\$ 0

DEDUCTIBLES

Building and Personal Property	\$500
Flood	Not Covered
Earthquake and Volcanic Eruption	Not Covered
Unmanned Aerial Systems	Not Covered

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS

LIMITS

Animal Mortality/Injury	\$10,000
Architects / Engineers Fees And Loss Adjustment Expenses	Included
Arson Reward	\$1,000 Per Person subject to \$5,000 Maximum
Asbestos Clean-up And Removal – If Damaged	Included
Athletic Fields – Natural And Artificial Turf - Unscheduled	\$200,000

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.



NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

PROPERTY COVERAGE CONTINUED

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS	LIMITS
Back Up Of Sewers And Drains	Included
Building Glass	Included
Buildings In The Course Of Construction	\$500,000
Cemetery Structures	\$10,000
Claim Preparation Expense	\$50,000
Commandeered Property	\$100,000
Crime Reward	\$1,000 Per Person subject to \$5,000 Maximum
Debris Removal – Additional Limit	\$50,000
Distance From Described Premises	1,000 Feet
Errors And Omissions	\$100,000
Expediting Expense	\$250,000
Fine Arts - Unscheduled	\$50,000
Fire Department Service Charge	\$25,000
Fire Protection Devices - Refill/Recharge	\$25,000
Foundations	Included
Grounds Maintenance Equipment	\$50,000
Landscaping – Unscheduled	\$50,000
Lock Re-keying/Replacement	\$2,500
Newly Acquired Or Constructed Property – Building	\$1,000,000
Newly Acquired Or Constructed Property – Your Business Personal Property	\$1,000,000
Newly Acquired Locations – Extra Expense	\$1,000,000
Outdoor Property	\$100,000

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

PROPERTY COVERAGE CONTINUED

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS	LIMITS
Paved Outdoor Athletic Court And Running Track Surfaces - Unscheduled	\$200,000
Personal Effects	\$5,000 Each Described Premises subject to \$50,000 Per Occurrence
Pollution Clean-Up And Removal	\$50,000
Property In Transit	\$200,000
Property Off Premises	\$50,000
Spoilage – Loss Of Refrigeration	\$25,000
Underground Pipes, Flues Or Drains	Included
Utility Service Interruption – Property, Business Income And Extra Expense Combined	\$250,000

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	VALUA-TION ⁽¹⁾	SPECIFIC LIMIT
1	1	Sec's Home Office	1305 Lakeview Dr	\$ 0	\$1,184	RC	False
2	1	Storage	Lakeview Dr - Dam Penn Lake Park	\$9,041	\$ 0	RC	False
3	1	Playground Assembly	Intersection of Terrace Dr & Lakeview Dr	\$42,000	\$ 0	RC	False
4	1	Meeting & Storage room	1744 Lakeview Dr	\$ 0	\$16,144	RC	False
TOTAL					\$68,369		

- ⁽¹⁾ RC Replacement Cost
- ACV Actual Cash Value
- FRC Functional Replacement Cost
- HV Historical Value

NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

UNMANNED AERIAL SYSTEMS SCHEDULE

UAS #	MANUFACTURER AND SPECIFICATION OF UAV	MANUFACTURER AND SPECIFICATION OF BASE STATION AND TRANSMITTER	PAYLOAD SIZE AND CONTENT	TOTAL WEIGHT OF UAV AND CONTENT	DESCRIPTION OF OPERATIONS	REPLACEMENT COST OF UAS
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

EQUIPMENT BREAKDOWN COVERAGE

LIMITS

Property Damage \$68,369

DEDUCTIBLES

Property Damage \$1,000
 Indirect Damage 48 Hours
 Perishable Goods 10% of Loss Subject to \$1,000 Minimum

SUBLIMITS

LIMITS

Off Premises Property Damage \$250,000
 Business Income \$250,000
 Extra Expense \$500,000
 Services Interruption \$250,000
 Contingent Business Income \$250,000
 Perishable Goods \$250,000
 Data Restoration \$250,000
 Demolition \$250,000
 Ordinance or Law \$250,000
 Expediting Expense \$250,000
 Hazardous Substances \$250,000
 Newly Acquired Locations \$1,000,000
 Green \$250,000
 Mold \$250,000
 Civil Authority \$250,000
 Public Relations \$5,000
 Brands and Labels \$250,000
 Errors and Omissions \$250,000

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

PROPERTY COVERAGE HIGHLIGHTS

Included	Blanket Coverage Unless Otherwise Specified Replacement Cost Unless Otherwise Indicated
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PROPERTY COVERAGE EXCLUSIONS

Major Exclusions	Nuclear, Biological, Chemical Virus, Bacterium, Microorganisms, Terrorism, Earthquake, Flood
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EQUIPMENT BREAKDOWN COVERAGE HIGHLIGHTS

Included	Joint Loss Agreement
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EQUIPMENT BREAKDOWN COVERAGE EXCLUSIONS

Major Exclusions	Nuclear, Biological, Chemical Virus, Bacterium, Microorganisms Covered equipment” does not include “electrical generating equipment.” “Covered property” does not include plastic media used in trickle filters or other sewage processing equipment
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

INLAND MARINE COVERAGES

COVERAGES	LIMITS
Accounts Receivable	\$100,000
Valuable Papers	\$100,000
Scheduled Mobile and Portable Equipment	\$ 0
Unscheduled Mobile and Portable Equipment (Subject to Limit of \$5,000 Any One Item)	\$5,381
Valuation of Scheduled and Unscheduled Mobile and Portable Equipment	Replacement Cost
Scheduled Fine Arts	\$ 0
Water and Sewer Pipeline	\$ 0
DEDUCTIBLES	
Valuable Papers Deductible	\$1,000
Mobile and Portable Equipment Deductible	\$500
Fine Arts Deductible	Not Covered
Water and Sewer Pipeline Deductible	Not Covered

COMPUTER COVERAGE

COMPUTER COVERAGE	LIMITS
Computer Equipment	\$10,763
Computer Media	\$5,381
Computer Data	\$5,381
Computer Business Income	\$1,000
Computer Extra Expense	\$5,000
Computer Property Away From Premises and In Transit	\$2,000
Computer Virus	\$1,000
DEDUCTIBLES	
Computer Equipment, Media and Data	\$1,000
Computer Business Income	24 Hours
Computer Extra Expense	24 Hours

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

MOBILE AND PORTABLE EQUIPMENT SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
TOTAL			\$ 0

FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	APPRAISED VALUE
TOTAL		\$ 0

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

INLAND MARINE COVERAGE HIGHLIGHTS

Extensions – Mobile and Portable Equipment

Replacement Cost

Debris Removal – Additional limit up to \$10,000

Pollutant Clean-up and Removal - \$10,000

Rental Reimbursement - \$500 day/\$10,000 max

Newly Acquired (Purchased/Leased/Rent/Borrow)
up to \$100,000 for 60 days

Extensions – Computer Equipment

Debris Removal –Included

Duplicates in Storage – ACV or \$10,000 max

Emergency Removal – Included up to 30 days

Fire Protection Recharge - \$10,000

Utility Services - \$25,000

Newly Acquired (Purchased/Leased/Rent/Borrow)
up to \$50,000 for 60 days

INLAND MARINE COVERAGE EXCLUSIONS

Major Exclusions

Nuclear, Biological, Chemical

Virus, Bacteria, Terrorism

Earthquake and Flood – Computer Coverage Only

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

CRIME COVERAGES	LIMITS
Employee Theft	\$5,000
Forgery and Alteration	\$5,000
Money Orders and Counterfeit Money	\$5,000
Computer and Funds Transfer Fraud	\$5,000
Social Engineering Fraud	\$5,000
Inside Premises – Theft of Money and Securities	\$5,000
Outside Premises – Theft of Money and Securities	\$5,000

DEDUCTIBLES	
Employee Theft	\$250
Forgery and Alteration	\$250
Money Orders and Counterfeit Money	\$250
Computer and Funds Transfer Fraud	\$250
Social Engineering Fraud	\$250
Inside Premises – Theft of Money and Securities	\$250
Outside Premises – Theft of Money and Securities	\$250

CRIME COVERAGE HIGHLIGHTS

Included	Loss Sustained Form Employee Theft - Faithful Performance
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CRIME COVERAGE EXCLUSIONS

Major Exclusions	Bonded Employees Treasurers and Tax Collectors Confidential, Personal Information Data Security Breach Pollution Virtual Currency Terrorism
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

GENERAL LIABILITY	LIMITS
Bodily Injury and Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$1,000,000
Failure to Supply – Each Occurrence Sublimit	Not Covered
Personal & Advertising Injury – Each Offense	\$1,000,000
Damage to Premises Rented to You – any one premises	\$300,000
Medical Expense – Per Person	\$5,000
Medical Expense – Any One Accident	\$5,000
Unmanned Aerial Systems	Not Covered
General Aggregate	\$3,000,000
Product and Completed Operations Aggregate	\$3,000,000
General Liability Deductible	\$0
EMPLOYEE BENEFITS LIABILITY	LIMITS
Employee Benefits Injury – Each Incident	\$1,000,000
Employee Benefits Injury Aggregate	\$3,000,000
Employee Benefits Deductible	\$0
Coverage Trigger	Claims Made
If Claim Made – Retroactive Date	1/22/2020
PENNSYLVANIA ONLY – HEART AND LUNG ACT	LIMITS
Temporary Salary Reimbursement Coverage – Each Covered Employee	Not Covered
Temporary Salary Reimbursement Coverage – Each Accident	Not Covered
Temporary Salary Reimbursement Coverage – Aggregate	Not Covered

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

GENERAL LIABILITY HIGHLIGHTS

Who is an Insured	Elected or Appointed Officials Employees Authorized Volunteers EMTs/Nurses Medical Director Non-Medical
Extensions	Host Liquor Liability Good Samaritan Liability Reasonable Force to Protect Persons or Property Personal Property of a Member - \$500 Limit per Member Contractual Liability for Insured Contracts CCC - Property Incidental to an Instructional Program - \$50,000 limit
Pollution Exceptions	Hostile Fire Building Equipment Scheduled Operations Sewer Back Up
Other	Defense Outside Limits Non-auditable/Non-assessable

GENERAL LIABILITY EXCLUSIONS

Major Exclusions	Amusement Devices Including Inflatables Asbestos Epidemic and Pandemic Injury to Volunteer Fire Fighters Lead Manned and Unmanned Aircraft Nuclear Pollution Silica Terrorism
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

LAW ENFORCEMENT LIABILITY	LIMITS
Law Enforcement Liability – Each Wrongful Act	Not Covered
Law Enforcement Liability Aggregate	Not Covered
Medical Expense – Per Person	Not Covered
Medical Expense – Any One Accident	Not Covered
Law Enforcement Deductible	Not Covered
Coverage Trigger	Not Covered

LAW ENFORCEMENT LIABILITY HIGHLIGHTS

Included	<ul style="list-style-type: none"> Authorized Moonlighting Canines and Equine Exposures Non-Owned Aircraft Chartered with a Crew Personal Property in Care, Custody and Control Sexual Abuse Injury Watercraft Under 20 feet
Other	<ul style="list-style-type: none"> Defense Outside Limits Non-auditable/Non-assessable

LAW ENFORCEMENT LIABILITY EXCLUSIONS

Major Exclusions	<ul style="list-style-type: none"> Asbestos Epidemic and Pandemic Lead Manned and Unmanned Aircraft Nuclear Pollution Silica
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY

LIMITS

Errors and Omissions Injury – Each Wrongful Act	\$1,000,000
Errors and Omissions Injury Aggregate	\$3,000,000
Errors and Omissions Injury Deductible	\$1,000
Coverage Trigger	Claims Made
If Claim Made – Retroactive Date	1/1/1980

EMPLOYMENT PRACTICES LIABILITY

LIMITS

Employment Practices Injury – Each Wrongful Act	\$1,000,000
Employment Practices Injury Aggregate	\$3,000,000
Employment Practices Injury Deductible	\$1,000
Coverage Trigger	Claims Made
If Claims Made, Retroactive Date	1/1/1980

LIABILITY COVERAGE EXTENSIONS

LIMITS

Non-Monetary Defense – Annual Aggregate	\$50,000
Non-Monetary Defense Deductible	\$1,000
Back Wages – Annual Aggregate	\$50,000
Back Wages Deductible	\$1,000

PRIOR ACTS COVERAGE

RETROACTIVE DATES

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY HIGHLIGHTS

Included	Civil Rights, Discrimination Employed Attorneys, Architects, Engineers, Accountants Officials While setting on Other Boards Building Code, Zoning Enactment and Enforcement
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PUBLIC OFFICIALS LIABILITY EXCLUSIONS

Major Exclusions	Asbestos Benefit to the Named Insured Collective Bargaining Eminent Domain Epidemic and Pandemic Lead Nuclear Personal Profit Pollution Prior Notice Silica
Other	Defense Outside Limits (Exception Non-monetary) Non-auditable/Non-assessable

EMPLOYMENT PRACTICES LIABILITY HIGHLIGHTS

Included	Breach of Implied Contract Discrimination Sexual Harassment Unlawful Retaliation
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EMPLOYMENT PRACTICES LIABILITY EXCLUSIONS

Major Exclusions	Asbestos Collective Bargaining Epidemic and Pandemic Lead Nuclear
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

EMPLOYMENT PRACTICES LIABILITY EXCLUSIONS

Other	Pollution Silica Prior Notice, Pending Litigation Strikes, Lockouts Defense Outside Limits (Exception Non-Monetary) Non-auditable/Non-assessable
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MALICIOUS ACT COVERAGE

LIMITS

Malicious Act Aggregate	Not Covered
Malicious Act Injury and Death Benefit	
Death Benefit Aggregate	Not Covered
Death Benefit – Per Insured	Not Covered
Medical Expense Aggregate	Not Covered
Medical Expense – Per Insured	Not Covered
Malicious Act Expenses	
Emergency Medical Services Aggregate	Not Covered
Emergency Medical Services – Per Insured	Not Covered
Funeral Expenses Aggregate	Not Covered
Funeral Expenses – Per Insured	Not Covered
Personal Counseling Services Aggregate	Not Covered
Personal Counseling Services – Per Insured	Not Covered
Travel Expenses Aggregate	Not Covered
Travel Expenses – Per Insured	Not Covered

MALICIOUS ACT HIGHLIGHTS

Included	Supplementary Payments as follows: Group Trauma Counseling - \$25,000 Extra Security - \$25,000 Temporary Workers - \$25,000
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

AUTOMOBILE COVERAGE

AUTOMOBILE LIABILITY

LIMITS

Bodily Injury and Property Damage Liability Combined Single Limit – Each Accident	\$1,000,000
Auto Liability Deductible	\$0
Auto Liability Symbol	8, 9 - Hired Autos and Nonowned Autos
Auto Uninsured/Underinsured Motorist Symbol	Not Covered
PIP (No-Fault) Symbol	Not Covered
PIP (Additional Personal Injury) Symbol	Not Covered
Uninsured Motorists	Not Covered
Underinsured Motorists	Not Covered
Added First Party Medical Benefit	Not Covered
Added First Party Work Loss Benefit	Not Covered
Added First Party Funeral Expense Benefit	Not Covered
Added First Party Accidental Death Benefit	Not Covered
Combination First Party Benefits – Total Benefits Limit	Not Covered
Combination First Party Benefits – Funeral	Not Covered
Combination First Party Benefits – Accidental Death	Not Covered
Extraordinary Medical Benefits	Not Covered

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

AUTOMOBILE PHYSICAL DAMAGE

LIMITS

Automobiles	Refer to Auto Schedule	
Deductible	Refer to Auto Schedule	
Auto Comprehensive Symbol		8 - Hired Autos
Auto Collision Symbol		8 - Hired Autos
Hired Car Physical Damage		\$50,000
Comprehensive Deductible		\$500
Collision Deductible		\$500
Physical Damage Towing		Not Covered

AUTOMOBILE HIGHLIGHTS

Automobile extensions – Applies when there are scheduled autos	Airbag Coverage up to \$1,000 Commandeered Auto Lease/Loan Gap Coverage Permanent Audio, Visual, Electronic Equipment Recertification of Emergency Autos Employees as Insureds – Primary Nonowned Lease/Loan Gap Coverage Rental Reimbursement – \$50 day/\$1,500 max
Other	Defense Outside Limits Non-auditable/Non-assessable

AUTOMOBILE EXCLUSIONS

Major Exclusions	Epidemic and Pandemic Nuclear Pollution Racing Silica
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

AUTOMOBILE SCHEDULE

VEH#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACE- MENT COST / STATED AMOUNT	VALUA -TION ⁽¹⁾	DEPT	COMP DED.	COLL DED.
TOTAL				\$ 0	\$ 0				

⁽¹⁾ **Valuation:**
 ACV = Actual Cash Value
 RC = Replacement Cost
 SA = Stated Amount

GARAGEKEEPERS SCHEDULE

LOCATION

LIMIT

DEDUCTIBLES

Comprehensive - Each
Customer's Auto

Comprehensive - Maximum Per
Event

Collision - Each Customer's
Auto



NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

SUMMARY OF COVERAGE

EXCESS LIABILITY	LIMITS
Excess Limit – Each Occurrence, Offense, Accident, or Wrongful Act	\$2,000,000
Excess Aggregate	\$2,000,000

UNDERLYING INSURANCE	LIMITS
General Liability	\$1,000,000
Employee Benefits Liability	\$1,000,000
Law Enforcement Liability	Not Covered
Public Officials Errors and Omissions Liability	\$1,000,000
Employment Practices	\$1,000,000
Automobile Liability	\$1,000,000
Employers Liability	Not Covered

EXCESS HIGHLIGHTS

Included	Silo Limits Follow Form
Options	Employers Liability Available <ul style="list-style-type: none">\$1mm/\$1mm/\$1mm UnderlyingAM Best Rating A- or Better

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

EXCESS LIABILITY

Structure of Liability Limits Example

Total Limits Available (Excluding Auto)
 \$12,000,000 Per Occurrence
 \$20,000,000 Aggregate

Auto Liability - \$3,000,000 Each Accident with no Aggregate

General Liability	Employee Benefits Liability	Errors and Omissions Liability	Employment Practices Liability	Law Enforcement Liability	Automobile Liability
Primary Coverage					
\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ \$3,000,000 Agg	\$0 Occ \$0 Agg	\$1,000,000 Occ No Aggregate
Excess Coverage					
\$2,000,000 Occ \$2,000,000 Agg	\$2,000,000 Occ \$2,000,000 Agg	\$2,000,000 Occ \$2,000,000 Agg	\$2,000,000 Occ \$2,000,000 Agg	\$ 0 Occ \$ 0 Agg	\$2,000,000 Occ No Aggregate
Total Available Limit – Each Coverage					
\$3,000,000 Occ \$5,000,000 Agg	\$3,000,000 Occ \$5,000,000 Agg	\$3,000,000 Occ \$5,000,000 Agg	\$3,000,000 Occ \$5,000,000 Agg	\$ 0 Occ \$ 0 Agg	\$3,000,000 Occ No Aggregate

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

ADDITIONAL INTERESTS/LOSS PAYEE SCHEDULE

NAME	ADDRESS	CITY	ST	ZIP	INTEREST TYPE	INTEREST
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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

PREMIUM SUMMARY

COVERAGE	PREMIUM
Property	\$ 255
Equipment Breakdown	\$ 50
Inland Marine	\$ 4
Crime	\$ 277
General Liability	\$1,291
Law Enforcement Liability	Not Covered
Public Official Errors and Omissions	\$ 250
Employment Practices Liability	\$ 500
Malicious Act	Not Covered
Automobile	\$ 138
Heart and Lung Act	Not Covered
Excess	\$ 820
Terrorism	\$ 49
Excess Terrorism	\$ 25
Total Annual Premium Including Terrorism	\$3,659
Total Annual Premium Excluding Terrorism	\$3,585

OPTIONS

PREMIUM

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NAMED INSURED: PENN LAKE PARK BOROUGH
POLICY TERM: 01/22/2023 to 01/22/2024

ENDORSEMENT WAIVER OF PREMIUM

We may waive any additional or return premium less than \$50 for policy changes after inception. We may also waive additional or return premiums for policy changes to property, equipment breakdown, inland marine and auto liability and physical damage where the increase or decrease in values is less than or equal to \$500,000 either as a single item change or as a combined transaction value.

This waiver applies only to that portion of the premium due on the effective date of the policy change.

I hereby select:

- Insured accepts the application of the endorsement waiver of premium as stated above.
- Insured requests all policy changes are processed for additional or return premium.

By signing below, I acknowledge that the endorsement requests will be processed as indicated by the selection above. The representative signing below represents he or she is authorized by the first named insured on the Declarations to execute this Endorsement Waiver of Premium Selection form.

Signature

Title

Named Insured

Date



POLICYHOLDER DISCLOSURE TERRORISM COVERAGE UNDER THE TERRORISM RISK INSURANCE ACT

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the federal government under the act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Acceptance or Rejection of Terrorism Coverage

- I hereby elect to purchase terrorism coverage for a prospective premium of **\$ 74**. (This additional premium will be included with the total premium shown on your policy’s Declarations page.) Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.
- I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant’s Signature

**Policyholder/Applicant’s Name
(Please Print)**

Named Insured

Policy Number

Insurance Company

Date

PENNSYLVANIA UNINSURED MOTORISTS COVERAGE SELECTION/REJECTION

Policy Number:		Policy Effective Date:	01/22/2023
Company: Great American Insurance Company		Producer: Hylant Administrative Services, LLC	
Applicant/First Named Insured: Penn Lake Park Borough			

Pennsylvania law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Mandatory Offer Of Uninsured Motorists Coverage

Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. Also included are damages due to bodily injury that results from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Please indicate your choices by initialing and/or signing next to the appropriate item(s) where indicated below.

1. Selection Of Uninsured Motorists Coverage

(Initials)	
_____	I select Uninsured Motorists Coverage at limits equal to the limits of my Liability Coverage.
Applicant's/First Named Insured's Signature	Date
_____	_____

2. Rejection Of Uninsured Motorist Protection

By signing this waiver I am rejecting uninsured motorist coverage under this policy, for myself and all relatives residing in my household. Uninsured coverage protects me and relatives living in my household for losses and damages suffered if injury is caused by the negligence of a driver who does not have any insurance to pay for losses and damages. I knowingly and voluntarily reject this coverage.	
Signature of First Named Insured	Date
_____	_____

3. Rejection Of Uninsured Motorists Coverage At Limits Equal To Liability Coverage Limits

Please indicate by initialing below whether you select Uninsured Motorists Coverage at limits less than the Liability Coverage limits of your policy.

(Initials) _____	I reject Uninsured Motorists Coverage at limits equal to the limits of my Liability Coverage and I select the following lower limits.			
Choose One:				
(Initials)	Split Limits	OR	(Initials)	Combined Single Limit
_____	\$15,000/\$30,000		_____	\$35,000
_____	\$25,000/\$50,000		_____	\$50,000
_____	\$50,000/\$100,000		_____	\$100,000
_____	\$100,000/\$300,000		_____	\$250,000
_____	\$250,000/\$500,000		_____	\$350,000
_____	\$500,000/\$1,000,000		_____	\$500,000
			_____	\$1,000,000
Applicant's/First Named Insured's Signature			Date	
_____			_____	

PENNSYLVANIA UNDERINSURED MOTORISTS COVERAGE SELECTION/REJECTION

Policy Number:		Policy Effective Date:	01/22/2023
Company: Great American Insurance Company		Producer: Hylant Administrative Services, LLC	
Applicant/First Named Insured: Penn Lake Park Borough			

Pennsylvania law permits you to make certain decisions regarding Underinsured Motorists Coverage. This document describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Underinsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Mandatory Offer Of Underinsured Motorists Coverage

Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident.

Please indicate your choices by initialing and/or signing next to the appropriate item(s) where indicated below.

1. Selection Of Underinsured Motorists Coverage

(Initials)		
_____	I select Underinsured Motorists Coverage at limits equal to the limits of my Liability Coverage.	
Applicant's/First Named Insured's Signature		Date
_____		_____

2. Rejection Of Underinsured Motorist Protection

By signing this waiver I am rejecting underinsured motorist coverage under this policy, for myself and all relatives residing in my household. Underinsured coverage protects me and relatives living in my household for losses and damages suffered if injury is caused by the negligence of a driver who does not have enough insurance to pay for all losses and damages. I knowingly and voluntarily reject this coverage.	
Signature of First Named Insured	Date
_____	_____

3. Rejection Of Underinsured Motorists Coverage At Limits Equal To Liability Coverage Limits

Please indicate by initialing below whether you select Underinsured Motorists Coverage at limits less than the Liability Coverage limits of your policy.

(Initials) _____	I reject Underinsured Motorists Coverage at limits equal to the limits of my Liability Coverage and I select the following lower limits.			
Choose One:				
(Initials)	Split Limits	OR	(Initials)	Combined Single Limit
_____	\$15,000/\$30,000		_____	\$35,000
_____	\$25,000/\$50,000		_____	\$50,000
_____	\$50,000/\$100,000		_____	\$100,000
_____	\$100,000/\$300,000		_____	\$250,000
_____	\$250,000/\$500,000		_____	\$350,000
_____	\$500,000/\$1,000,000		_____	\$500,000
			_____	\$1,000,000
Applicant's/First Named Insured's Signature			Date	
_____			_____	