

**RESOLUTION NO. 2019-03**

**A RESOLUTION AUTHORIZING THE EXECUTION BY  
THE CHAIRMAN OF THE DISTRICT OF AN  
AGREEMENT BETWEEN THE DISTRICT AND THE  
INSURANCE FIRM OF UNITED FIRE, FOR OFFICE  
INSURANCE FOR THE DOWNTOWN COMMUNITY  
IMPROVEMENT DISTRICT**

WHEREAS, the Downtown Community Improvement District (the "District"), which was formed on February 7, 2011, by Ordinance No. 20866 (the "Ordinance") of the City Council of the City of Columbia, Missouri, is a political subdivision of the State of Missouri and is transacting business and exercising powers granted pursuant to the Community Improvement District Act, Sections 67.1401 through 67.1571, RSMo., as amended ("the Act"); and

WHEREAS, 67.1461.1 of the Act grants the board of directors (the "Board of Directors") of the District the authority to possess and exercise all of the District's legislative and executive powers; and

WHEREAS, United Fire submitted the proposal/agreement to provide Office Insurance attached hereto as Exhibit A; and

WHEREAS, the Board of Directors desires to engage United Fire to provide the insurance coverage for the District as described in the Agreement.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF DIRECTORS OF THE DOWNTOWN COMMUNITY IMPROVEMENT DISTRICT AS FOLLOWS:

1. The Board of Directors hereby approves the United Fire Agreement and the Chairman of the District is authorized to execute, and the Secretary is authorized to attest on behalf of the District, an agreement in substantially the form as the United Fire Agreement attached hereto as Exhibit A.

2. This resolution shall be in full force and effect from and after its passage by the Board of Directors.

Passed this 14<sup>th</sup> day of August, 2018.

\_\_\_\_\_  
\_\_\_\_\_, Chairman of the Board of  
Directors

(SEAL)  
Attest:

\_\_\_\_\_  
\_\_\_\_\_, Secretary of the Board of Directors

**EXHIBIT A  
TO RESOLUTION NO. 2019-03**

**United Fire Insurance Agreement**

60483777 \*\*\*  
081604

UNITED FIRE & CASUALTY COMPANY  
P.O. Box 73909  
Cedar Rapids, IA 52407-3909  
Phone: 888-793-1481

This is not a bill. You  
will be billed separately  
when premium is due.

UNITED FIRE & CASUALTY COMPANY  
  
118 2nd Ave SE  
Cedar Rapids, IA 52401

DOWNTOWN COMMUNITY IMPROVEM

11 S 10TH ST  
COLUMBIA

MO 65201-5009

**UNI-PAK POLICY**



**COMMERCIAL LINES POLICY**



## UNITED FIRE & CASUALTY COMPANY

118 Second Avenue SE  
P.O. Box 73909  
Cedar Rapids, IA 52407-3909

A handwritten signature in cursive script that reads 'Paul A. Rambo'.

President

A handwritten signature in cursive script that reads 'Neil R. Johnson'.

Secretary

A STOCK INSURANCE COMPANY



**UNITED FIRE GROUP IS AT YOUR SERVICE**

**Call us today at 1-888-793-1481.**

Have a question about your billing statement? Need to report a claim? Have an update to your policy? Need a new certificate of insurance? Our staff members in the Service Center are available to assist you with many of your insurance needs, including:

- Billing
- Claims
- Coverage Questions
- Policy Changes
- Quotes
- Certificates of Insurance
- Auto ID Cards

Contact the Service Center at 1-888-793-1481 between 7:30 a.m. and 7:30 p.m. CST Monday through Friday. You can also reach us by e-mail at [ServiceCenter@unitedfiregroup.com](mailto:ServiceCenter@unitedfiregroup.com) or by fax at 1-800-974-0297.

***Do you prefer to be online? At [www.ufgPolicy.com](http://www.ufgPolicy.com), you can view and pay bills, report a claim, learn what to do in the event of a loss, sign up for EFT and more.***

UNITED FIRE & CASUALTY COMPANY  
PO Box 73909, Cedar Rapids, IA 52407

0131

POLICY NUMBER: 60483777

ACCOUNT NUMBER: 3000008884  
DIRECT BILL -

ISSUE DATE 01-28-2018 TV1 REPLACEMENT OF 0131 60483777	POLICY SUMMARY
NAMED DOWNTOWN COMMUNITY IMPROVEMENT DISTRICT INSURED AND ADDRESS 11 S 10TH ST COLUMBIA MO 65201-5009	AGENCY & CODE 081604 THE INSURANCE GROUP INC DBA 200 EAST SOUTHAMPTON DRIVE COLUMBIA MO 65203
POLICY PERIOD:	FROM: 03-02-2018 TO: 03-02-2019

The insurance afforded under any coverage part is only in the amounts and to the extent set forth in such coverage part, subject to all terms of the policy having reference thereto.

### UNI-PAK POLICY

COVERAGE PARTS	PREMIUMS
COMMERCIAL PROPERTY	\$ 395.00
PREMIERPRO	\$ 821.00
TOTAL ADVANCE PREMIUM	\$ 1,216.00

This Policy Summary supersedes and replaces any preceding summary bearing the same policy number for this policy period.

**X** \_\_\_\_\_  
(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

### PREMIUM MODIFICATION NOTICE

\* COMMERCIAL PROPERTY

Total Schedule Rating Plan Modification 9.0+ %

Thank you for placing your insurance with United Fire Group. We are required by state law to notify you of certain premium modifications that have been applied to your policy. Modifications to your premium(s) and the reasons for these modifications have been outlined below.

Premium modifications may be applied as credits and/or debits to your insurance premium(s). These credits or debits reflect positive or negative characteristics of your operation and modify the basic premium(s) that would apply to your business. The characteristics considered for your type of policy are listed below.

Management _____ %	Equipment & Premises <u>9.0+</u> %	Building Features _____ %
Location _____ %	Employees _____ %	Safety Organization _____ %
Classification _____ %	Experience _____ %	
Experience Rating Plan _____ %		

If you have any questions concerning these modifications, please contact your United agent and they will be happy to review this with you.

Underwriting Department  
United Fire Group

**UNITED FIRE & CASUALTY COMPANY**

PO Box 73909, Cedar Rapids, IA 52407

**POLICY NUMBER:** 60483777

ACCOUNT NUMBER: 3000008884 (2) COMMERCIAL PROPERTY

DIRECT BILL -

**COMMERCIAL PROPERTY COVERAGE PART**

ISSUE DATE 01-28-2018	TV1	REPLACEMENT OF 0131	60483777	DECLARATIONS RENEWAL EXTENSION
<b>NAMED INSURED</b>	DOWNTOWN COMMUNITY IMPROVEMENT DISTRICT			<b>AGENCY &amp; CODE</b> 081604
<b>AND ADDRESS</b>	11 S 10TH ST COLUMBIA MO 65201-5009			THE INSURANCE GROUP INC DBA 200 EAST SOUTHAMPTON DRIVE COLUMBIA MO 65203
<b>POLICY PERIOD:</b>	12:01 A.M. Standard time	<b>FROM:</b> 03-02-2018	<b>TO:</b> 03-02-2019	And for successive policy periods as stated below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will terminate after any statutorily required notices are mailed to you. An insufficient funds check is not considered payment.

PREM/BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	RATE	PREMIUM
	EQUIPMENT BREAKDOWN			15
01 01	CHERRY & 4TH ST COLUMBIA MO 65201 MASONRY/METAL ACTIVE RECREATION HUB			
	BUILDING	16,400	.754	124
	Special Causes of Loss	1,000 Ded		
	Replacement Cost	80% Coins		
	Automatic Valuation Adjustment			
02 01	NORTH 10TH ST COLUMBIA MO 65201 MASONRY/METAL NORTH VILLAGE ARTS HUB			
	BUILDING	16,400	.754	124
	Special Causes of Loss	1,000 Ded		
	Replacement Cost	80% Coins		
	Automatic Valuation Adjustment			
03 01	WALNUT, 5TH & 6TH ST COLUMBIA MO 65201 MASONRY/METAL SHARP END HUB			
	CONTINUED ON CP7002			

ABBREVIATIONS: BLDG=BUILDING COINS=COINSURANCE DED=DEDUCTIBLE INCL=INCLUDED PREM=PREMISES

<b>Premium Charge Forms</b>	<b>Advance Premium</b>	<b>Premium Charge Forms</b>	<b>Advance Premium</b>
	SEE UW7002		
<b>Other Forms</b>	SEE UW7002		

**AMEND REASON:**

**PREMIUM FOR THIS COVERAGE PART** \$395  
**Endorsement Adjustment Premium** \$

This Declarations Page supersedes and replaces any preceding declarations page bearing the same policy number for this policy period.

**X**

(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)



<b>POLICY NUMBER:</b> 60483777
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**COMMERCIAL PROPERTY SUPPLEMENTAL DECLARATIONS**

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	RATE	PREMIUM
03 01	CONTINUED			
	BUILDING	16,400	.754	124
	Special Causes of Loss	1,000 Ded		
	Replacement Cost	80% Coins		
	Automatic Valuation Adjustment			
	Certified Acts of Terrorism Coverage			8

POLICY NUMBER:

60483777

## FORMS SUPPLEMENTAL DECLARATIONS

The following coverage form(s) govern coverage that is not limited to any specific state even though they are specifically listed in only one state in the declarations.

## Other Forms

## Applicable to the state of Missouri

CP0010(10-12)	BLDG & PERSONAL PROP COVG FORM
CP0090(07-88)	COMM PROP CONDITIONS
CP0140(07-06)	EXCL OF LOSS DUE TO VIRUS/BACTERIA
CP1030(10-12)	CAUSES OF LOSS-SPECIAL FORM
*CP7001(12-92)	COMM PROP DEC
*CP7002(12-92)	COMM PROP SUPPLEMENTAL DEC
CP7003(11-86)	AUTOMATIC VALUATION ADJUSTMENT-APPLIES TO BLDG
CP7052(09-00)	MO-CALCULATION OF ADDL PREMIUM
*CP7067(08-17)	EQUIP BREAKDOWN ENHANCEMENT END
IL0017(11-98)	COMMON POLICY CONDITIONS
IL0101(11-13)	MO-CHGS
IL0105(10-08)	MO-CHGS POLLUTION
IL0274(02-13)	MO-CHGS CANCEL & NONRENEW
IL0952(01-15)	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL0995(01-07)	CONDITIONAL EXCL OF TERRORISM
IL7009-(04-91)	PUNITIVE/EXEMPLARY DAMAGES EXCL
IL7083(08-10)	PAYMENT OF LOSSES
*ST0013(05-08)	EQUIPMENT BREAKDOWN STUFFER
*ST1167(05-02)	PREMIUM MODIFICATION NOTICE
*ST1644(01-12)	POLICY WEBSITE STUFFER
*ST1728(07-12)	DISCLOSURE FOR EQUIP BREAKDOWN
*ST1882(06-16)	NOTICE-LOCATION & PREMISES CLARIFICATION

# Notice to Policyholders — Location and Premises Clarification

This notice does not provide you with any coverage and is intended solely as a clarification of our intent.

Wherever any reference to location is made in the Declarations, Supplemental Declarations, Coverage Forms, or endorsements that comprise this policy, that reference shall also be deemed to apply to premises, and likewise any reference to premises shall be deemed to apply to location.

*This notice is provided to you as certain documents that comprise your policy may use these terms interchangeably.*

If you have any questions regarding this notice please contact your agent.

Thank you for doing business with United Fire Group.

### PREMIUM MODIFICATION NOTICE

\* PREMIERPRO

Total Schedule Rating Plan Modification 3.0+ %

Thank you for placing your insurance with United Fire Group. We are required by state law to notify you of certain premium modifications that have been applied to your policy. Modifications to your premium(s) and the reasons for these modifications have been outlined below.

Premium modifications may be applied as credits and/or debits to your insurance premium(s). These credits or debits reflect positive or negative characteristics of your operation and modify the basic premium(s) that would apply to your business. The characteristics considered for your type of policy are listed below.

Management _____ %	Equipment & Premises _____ %	Building Features _____ %
Location _____ %	Employees _____ %	Safety Organization _____ %
Classification <u>3.0+</u> %	Experience _____ %	
Experience Rating Plan _____ %		

If you have any questions concerning these modifications, please contact your United agent and they will be happy to review this with you.

Underwriting Department  
United Fire Group

0131

**UNITED FIRE & CASUALTY COMPANY**

PO Box 73909, Cedar Rapids, IA 52407

**POLICY NUMBER:** 60483777

ACCOUNT NUMBER: 3000008884 (2) PREMIERPRO

DIRECT BILL -

**PREMIERPRO COVERAGE PART**

ISSUE DATE 01-28-2018 TV1 REPLACEMENT OF 0131 60483777

DECLARATIONS RENEWAL EXTENSION

<b>NAMED DOWNTOWN COMMUNITY IMPROVEMENT DISTRICT</b> <b>INSURED</b> <b>AND</b> <b>ADDRESS</b> 11 S 10TH ST COLUMBIA MO 65201-5009	<b>AGENCY &amp; CODE</b> 081604 THE INSURANCE GROUP INC DBA 200 EAST SOUTHAMPTON DRIVE COLUMBIA MO 65203
<b>POLICY</b> 12:01 A.M. Standard time <b>PERIOD:</b>	<b>FROM:</b> 03-02-2018 <b>TO:</b> 03-02-2019 And for successive policy periods as stated below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will terminate after any statutorily required notices are mailed to you. An insufficient funds check is not considered payment.

**FORM OF BUSINESS:**  Individual  Joint Venture  Partnership  Corporation  Other

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	PREMIUM
01 01	HIRED/NON OWNED AUTO 11 S 10TH ST COLUMBIA MO 65201-5009 JOISTED MASONRY OFFICES		90
	YOUR BUSINESS PERSONAL PROPERTY Special Causes of Loss Replacement Cost	46,200	210
	LIABILITY		44
	EQUIPMENT BREAKDOWN		Incl
	BUSINESS INCOME ORDINARY PAYROLL Number of Days: 360		6
	Certified Acts of Terrorism Coverage		16

PROPERTY DEDUCTIBLE \$ 500

PERSONAL PROPERTY INFLATION GUARD % 4%

ABBREVIATIONS: BLDG=BUILDING DED=DEDUCTIBLE PREM=PREMISES MC=MERIT CREDIT INCL = INCLUDED

**LIABILITY AND MEDICAL EXPENSE LIMITS OF INSURANCE**

GENERAL AGGREGATE LIMIT (Other than Products-Completed Operations)	PRODUCTS-COMPLETED OPERATIONS AGGREGATE	PERSONAL AND ADVERTISING INJURY (Per Person Or Organization)	LIABILITY AND MEDICAL EXPENSES PER OCCURRENCE	FIRE DAMAGE (Any One Fire)	MEDICAL EXPENSE (Any One Person)
\$ 1,000,000	\$ 1,000,000	\$ 500,000	\$ 500,000	\$ 100,000	\$ 5,000

Premium Charge Forms

Advance Premium

SEE UW7002

Premium Charge Forms

Advance Premium

Other Forms

SEE UW7002

**AMEND REASON:**

PREMIUM FOR THIS COVERAGE PART \$ 821

Endorsement Adjustment Premium \$

This Declarations Page supersedes and replaces any preceding declarations page bearing the same policy number for this policy period.

**X**

(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

<b>POLICY NUMBER:</b> 60483777
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### PREMIERPRO COVERAGE PART SUPPLEMENTAL DECLARATIONS - LIABILITY

Classifications and Locations of All Premises You Own, Rent or Occupy	Codes	Premium Basis	Rates		Advance Premiums		
			Pr/CO	All Other	Pr/CO	All Other	
ART GLOBES CHERRY & 4TH ST COLUMBIA MO	63219T) T)		1	INCL	135.150	INCL	135
ART GLOBES NORTH 10TH ST COLUMBIA MO	63219T) T)		1	INCL	135.150	INCL	135
ART GLOBES WALNUT, 5TH & 6TH ST COLUMBIA MO	63219T) T)		1	INCL	135.150	INCL	135

<b>POLICY NUMBER:</b> 60483777
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**PREMIERPRO COVERAGE PART SUPPLEMENTAL DECLARATIONS - ADDITIONAL INSUREDS**

Schedule of Additional Insureds	Premium
DESIGNATED PERSON OR ORGANIZATION BP7018 -MISSOURI CITY OF COLUMBIA MO PO BOX N COLUMBIA MO 65205 (APPLIES TO BANNERS ON POLES IN DOWNTOWN COLUMBIA MO)	50

**BUSINESSOWNERS - SUMMARY OF INCLUDED COVERAGES**

*The following Coverage Highlights summary is intended for reference only and is subject to change without notice. If there is any conflict between the policy and this summary, the provisions of the policy prevail. Refer to the actual policy declarations, coverage forms and endorsements for a complete description of coverage.*

<b><u>COVERAGE</u></b>	<b><u>AMOUNT</u></b>
Accounts Receivable	\$25,000
Additional Insured - Managers or Lessors of Premises	Included as an Insured
Business Income	Refer to Policy
Business Income From Dependent Properties	\$5,000
Business Personal Property Limit - Seasonal Increase	25%
Civil Authority	4 Weeks
Data Processing Coverage - On Premises	\$25,000
Data Processing Coverage - Off Premises	\$10,000
Debris Removal	\$25,000
Electronic Data	\$25,000
Employee Dishonesty	\$5,000
Equipment Breakdown	Refer to the Equipment Breakdown Enhancement Endorsement for details
Extended Business Income	30 Days
Extra Expense	Refer to Policy
False Pretense Coverage	\$5,000
Fine Arts	\$10,000
Fire Department Service Charge	\$2,500
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery or Alteration	\$2,500
Fungi, Wet Rot or Dry Rot	\$15,000
Furs, Fur Garments & Garments Trimmed in Fur	\$2,500
Interruption of Computer Operations	\$10,000
Jewelry, Watches, Precious Metals and Precious & Semi-Precious Stones	\$2,500
Lock Replacement	\$500
Money Orders & Counterfeit Money	\$5,000
Money & Securities	\$10,000
Newly Acquired or Constructed Property – Buildings	\$500,000
Newly Acquired or Constructed Property – Property	\$250,000
Newly Acquired Property - Increased Amount of Days	60 Days
Ordinance or Law Coverage - Coverage 1 (Loss to Undamaged Portion of Building)	Included within the building limit
Ordinance or Law Coverage - Coverage 2 (Demolition Cost)	\$50,000
Ordinance or Law Coverage - Coverage 3 (Increased Cost of Construction)	\$50,000
Outdoor Property	\$5,000
Outdoor Signs (Attached to Buildings)	\$10,000
Patterns, Dies, Molds and Forms	\$2,500
Personal Effects	\$10,000
Personal Property Off Premises	\$20,000
Pollutant Clean Up and Removal	\$25,000
Property In Transit	\$20,000
Security Breach & Identity Services	Included
Spoilage Due to Service Interruption	\$5,000
Stamps, Tickets, Lottery Tickets and Letters of Credit	\$250
Utility Services - Direct Damage	\$10,000
Valuable Papers and Records	\$25,000
Water Back-Up and Sump Overflow	\$5,000



POLICY NUMBER:

60483777

## FORMS SUPPLEMENTAL DECLARATIONS

The following coverage form(s) govern coverage that is not limited to any specific state even though they are specifically listed in only one state in the declarations.

## Other Forms

## Applicable to the state of Missouri

BP0003(07-13)	BUSINESSOWNERS COVG FORM
BP0111(11-13)	MO-CHGS
BP0157(10-08)	MO-CHGS POLLUTION EXCL
BP0417(01-10)	EMPLOYMENT-RELATED PRACTICES EXCL
BP0483(01-10)	REMOVAL OF INSURANCE-TO-VALUE PROVISION
BP0493-(01-06)	TOTAL POLLUTION EXCL W/A HOSTILE FIRE EXCEPTION
BP0517(01-06)	EXCL-SILICA OR SILICA RELATED DUST
BP0523(01-15)	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP0564(01-15)	CONDITIONAL EXCL OF TERRORISM
BP0577(01-06)	FUNGI/BACTERIA EXCL
BP0598(07-13)	AMENDMENT OF INSURED CONTRACT DEFINITION
BP1504(05-14)	EXCL-ACCESS OR DISCLOSURE OF INFORMATION
BP7001(05-16)	PREMIERPRO PLUS END
BP7015(01-10)	HIRED AUTO & NON-OWNED AUTO LIAB
BP7018(05-16)	ADDL INSURED-DESIGNATED PERSON/ORGANIZATION
BP7022(01-10)	ABUSE OR MOLESTATION EXCL
BP7082(08-10)	SPECIAL EVENTS EXCL END
*BP7115(08-17)	EQUIP BREAKDOWN ENHANCEMENT END
*BP7123(12-13)	PREMIERPRO COVERAGE PART DEC
*BP7125(01-10)	PREMIERPRO SUPPLEMENTAL DEC-ADDL INSURED
*BP7126(01-10)	PREMIERPRO SUPPLEMENTAL DEC-LIABILITY
BP7174(08-15)	PRIMARY & NONCONTRIBUTORY-OTHER INS CONDITION
IL7009(04-91)	PUNITIVE/EXEMPLARY DAMAGES EXCL
IL7068(01-10)	EXCL-LEAD-HAZARDOUS PROPERTIES
IL7069(01-10)	EXCL-UNDERGROUND STORAGE TANKS
IL7070(09-12)	ABSOLUTE ASBESTOS EXCL
IL7083(08-10)	PAYMENT OF LOSSES
*ST1167(05-02)	PREMIUM MODIFICATION NOTICE
*ST1644(01-12)	POLICY WEBSITE STUFFER
*ST1882(06-16)	NOTICE-LOCATION & PREMISES CLARIFICATION
*ST1893(04-17)	NOTICE-LIMITATION OF COVG TO DESIGNATED PREMISES
*UW7014(11-13)	SUMMARY OF INCLUDED COVERAGES

# Notice to Policyholders — Location and Premises Clarification

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If you have any questions regarding this notice please contact your agent.

Thank you for doing business with United Fire Group.