

## RIGHT OF USE LICENSE PERMIT

**THIS RIGHT OF USE LICENSE PERMIT** ("Permit") is made effective as of the date that this Permit is last signed by both parties ("Effective Date") by and between the City of Columbia, Missouri, a constitutional charter municipality of the State of Missouri ("City") and Shelter Mutual Insurance Company, a Missouri Corporation ("Licensee").

### RECITALS:

**WHEREAS**, Licensee has requested consent from City authorizing the use of City Rights- of-Way to construct, install, maintain, and/or operate certain private facilities or improvements described and depicted in Exhibit A, attached to this Permit and incorporated herein by reference (the "Private Facilities"); and

**WHEREAS**, Licensee understands and agrees that it is the intention of City that this License does not grant a lease or an easement, and does not create any type of transferable business interest in City property for the benefit of Licensee, and does not subordinate City's use of the property to Licensee; and

**WHEREAS**, City and Licensee desire to provide for the terms and conditions under which such Permit may be granted for Licensee to; use such Rights-of-Way.

**NOW THEREFORE**, this Permit is granted subject to the following conditions and stipulations:

### **SECTION 1. GENERAL**

**1.1 Preservation of Police Power Authority.** Any rights granted to Licensee pursuant to this Permit are subject to the authority of the City to adopt and enforce ordinances necessary to the health, safety, and welfare of the public with which Licensee may be required to comply.

**1.2 Permit Subject to Provisions of City Code.** Licensee agrees as a part of issuance of this Permit to abide by applicable provisions of the City Code of the City of Columbia, Missouri, and to be subject to the enforcement by the City as provided therein. This Permit may establish Licensee obligations that are supplementary to the City Code, and nothing in this Permit shall be deemed to waive any obligation or requirement applicable to Licensee authorized or established by the City Code.

### **SECTION 2. GRANT OF AUTHORITY TO USE THE RIGHTS-OF-WAY**

**2.1 Nature of Rights Granted by this Permit.** This Permit shall not convey title to Licensee, equitable or legal, in the Rights-of-Way, and gives only a license to occupy Rights-of-Way for the purposes and for the period stated in and subject to the

requirements of this Permit. This Permit also shall not grant the right to use facilities owned or controlled by the City or a third-party without the separate consent of the City or such third-party owning or controlling the facilities, nor shall it excuse Licensee from obtaining appropriate access or agreements before locating on facilities controlled or owned by the City or a third party.

**2.2 Grant.** Licensee is hereby granted the nonexclusive license to construct, operate, and maintain the Private Facilities in, through and along the City's Right-of-Way described in **Exhibit B** of this Permit (the "Rights-of-Way"), subject to the terms and conditions of this Permit. The City specifically reserves the right to grant, at any time, such additional agreements or other rights to use the Rights-of-Way for any purpose and to any other person, including itself, as it deems appropriate, subject to applicable federal and state law. The City may revoke this license at will, at any time, for any reason or no reason at all, subject to notice of such revocation. As a condition of this grant, Licensee is required to obtain and maintain any permit, license certification, grant, registration or any other authorization required by any appropriate governmental entity, including the City.

**2.3 Use of Rights-of-Way; Police Powers; Licensee's Use Subordinate.** Licensee shall construct and maintain its Private Facilities in accordance with all applicable federal, state and local laws, codes and ordinances, including all permit requirements and fee payments, in effect as of the Effective Date or adopted after the Effective Date. The City makes no express or implied representation or warranty regarding its rights to authorize the installation or construction of Licensee's Private Facilities on any particular segment of Rights-of-Way. The burden and responsibility for making all such determinations in advance of construction or installation shall be entirely upon Licensee. The use of the Rights-of-Way authorized by this Permit shall in all matters be subordinate to the City's use of and rights to the same, and Licensee shall be limited to such uses as have been expressly granted to Licensee by the City.

**2.4 No Interference.** Licensee shall construct and maintain its Private Facilities to be so located, constructed and maintained as to cause minimum interference with the proper use of all Rights-of-Ways and so as not to materially interfere with other users of the Rights-of-Way. Except as may otherwise be provided, Licensee shall provide reasonable notice to all adjacent property owners affected by the proposed work prior to commencement of such work. All construction and maintenance by Licensee or its subcontractors shall be performed in accordance with generally accepted industry standards and any standard specifications, drawings, and procedures adopted by the City, and any permits issued by the City.

**2.5 Licensee Responsible for Costs.** Licensee shall be responsible for all reasonable, actual and documented costs incurred by the City that are directly associated with Licensee's installation, maintenance, repair, operation, use, and replacement of its Private Facilities within the Rights-of-Way that are not otherwise accounted for as part of the permit fees established pursuant to the City Code. Cost billed to Licensee may include a reasonable charge for City staff time. Costs due to

the City shall be due immediately upon the City providing Licensee an invoice for payment and any costs due to the City that are more than thirty days (30) past due shall bear interest at a rate of one and one-half percent (1.5%) per month until paid in full. Any costs, license fees, or other compensation required herein shall be in addition to, not in lieu of, all taxes, charges, assessments, licenses, fees and impositions otherwise applicable that are or may be imposed by the City. Licensee acknowledges that any costs, license fees, or other compensation required herein shall in no way be deemed a tax of any kind.

### **SECTION 3. TERM AND COMPENSATION**

**3.1 Term.** This Permit shall remain in effect until canceled by the City or be otherwise effective for a shorter term as set forth in Exhibit C, attached hereto and incorporated by reference ("Term"), subject to earlier termination or forfeiture as provided in this Permit. This Permit shall remain in effect during the Term unless terminated by either Licensee or City, upon six (6) months written courtesy notice to the other.

### **SECTION 4. THE PRIVATE FACILITIES**

**4.1 Permits Required.** This Permit does not grant Licensee or any of its officers, agents or employees the right to cut, break, excavate or damage the street or sidewalk pavement within the Rights-of-Way depicted on Exhibit B without City consent. Prior to exercising its right granted hereunder, Licensee agrees to obtain all necessary permits required by the City of Columbia pertaining to the work being done in the Rights-of-Way. Additionally, the Licensee shall present its construction plans or diagrams locating the proposed Private Facilities to the City Public Works Department and City Water and Light Department and any existing utility company using facilities located within Rights-of-Way depicted on Exhibit B. Licensee shall excavate in or install Private Facilities in the Rights-of-Way in locations and in a manner only as authorized by a specific permit granted by the City.

**4.2 Responsibility for Private Facilities.** Licensee will be responsible for all costs of any future repairs, maintenance or replacements to the Private Facilities. Licensee shall keep the Private Facilities in good working order and condition and shall not permit the Private Facilities to deteriorate to a state of disrepair or to become a nuisance to the public health, safety, and general welfare.

**4.3 Abandonment of Private Facilities.** If the Private Facilities are ever abandoned or removed by Licensee, all rights herein granted shall cease and terminate and Licensee shall have no further right of interest therein except that, upon abandonment, Licensee remains responsible for all of Licensee's Private Facilities left in place and any costs to remove the Private Facilities, store the Private Facilities, or to otherwise restore and/or clean up affected Rights-of-Way. If the Private Facilities are abandoned and removed by the City, Licensee must take possession of the Private

Facilities within ninety (90) days of removal, otherwise the City may take possession and dispose of the Private Facilities in its sole discretion.

**4.4 Relocation or Removal of Facilities.** The City may, in its exercise of the public interest, require that Licensee, at Licensee's sole cost and expense, relocate or reinstall any of Licensee's Private Facilities. The City shall give reasonable notice of such requirement to Licensee, including the location of facilities to be relocated and a reasonable time to relocate such facilities. Licensee shall forthwith remove or relocate such facilities within the reasonable time provided by the City in its written notice. The cost of such relocation, removal, or reinstallation of the Facilities shall be the exclusive obligation of said Licensee without expense to the City. If the Licensee fails to relocate the Private Facilities within the time set forth in the City's notice, the City may relocate or remove the Private Facilities and bill the Licensee for any such costs incurred by the City in relocating or removing the Private Facilities. If the Private Facilities are damaged in anyway by the construction, repair, maintenance, modification, or relocation of street, sidewalk, utility or other public facilities in the Right-of-Way, Licensee will repair or replace the Private Facilities at its own cost and hold the City harmless for any of the costs associated with the repair or replacement or any other costs associated with any damages to the Private Facilities.

**4.5 Protection of Public Facilities/Improvements and Restoration to the Land.** Licensee shall be responsible for all damages to the Rights-of-Way and any public facilities caused directly or indirectly by Licensee's construction, operation, and maintenance of the Private Facilities in, through and along the City's Right-of-Way. If the Licensee fails to repair or restore the Rights-of-Way or public facilities promptly after causing such damage, the City may repair or restore the Rights-of-Way or public facilities and bill the Licensee for any such costs incurred by the City in so repairing or restoring. Licensee shall perform all restoration and repairs in manner consistent with standards and specification provided by the City and shall guarantee for a period of four (4) years the restoration of the Rights-of-Way against sagging, buckling, deterioration, and other premature failures of the restoration in any area where Licensee restored the Rights-of-Way. Licensee shall take measures to prevent damage to any facilities or improvements on adjacent land to the Rights-of-Way. If any damage is caused by Licensee, its employees, contractors or agents, Licensee shall ensure the damage to such land or property is repaired, the land is restored and any damaged property is repaired or replaced, to the satisfaction of the property's owner. In addition, the Licensee shall restore damaged areas and the Rights-of-Way to the satisfaction of City, including but limited to the following: bringing the ground to its original contour and removing all ruts; reseeding or re-sodding or re-pouring any surface disturbed; replace any trees or landscaping; and replacing any improvements of City or others. Unless otherwise directed by the Director of Public Works, all repairs and restoration shall be completed in accordance with the City of Columbia *Street, Storm Sewer, and Sanitary Specifications and Standards*, as may be amended, or other successor documents, on file with the Director of Public Works.

**4.6 Damage to Private Facilities.** Licensee agrees by exercising its rights under this Permit that if the Private Facilities are damaged in anyway, whether negligently or intentionally by the construction, repair, modification or relocation of any public facilities or utilities located in the right of way, Licensee will be solely responsible for the repair or replacement of the Private Facilities at the sole cost of Licensee and will hold the City harmless for any costs associated with the repair or replacement or any other costs associated with the damage to the Private Facilities.

## **SECTION 5. TRANSFER OF AGREEMENT OR FACILITIES**

**5.1 Transfer of Permit.** Licensee shall not sell, transfer, lease, or assign this Permit or its rights under this Permit, in whole or in part, without obtaining the City's prior consent. Notwithstanding the foregoing sentence, Licensee may transfer or assign this Permit or its rights under this Permit, in whole or in part, with prior written notice to the City if to: (a) any entity controlling, controlled by or under common control with Licensee; (b) any surviving successor entity or newly created successor entity in the event of a merger, reorganization or consolidation involving Licensee. The City reserves the right to be reimbursed for its reasonable costs relating to a transfer of ownership. Licensee shall not change its name under which it does business with the public without providing at least 30 days prior notice to the City.

**5.2 Licensee as Abutting Land Owner.** If Licensee is the fee owner of land ("Abutting Land") directly abutting the Rights-of-Way described in **Exhibit B**, this Permit may be transferred to heirs, assigns, and successors in interest of Licensee to the Abutting Land with the written consent of the Director of Public Works, notwithstanding Subsection 5.1 above.

## **SECTION 6. FORFEITURE OF LICENSE AND PRIVILEGE.**

**6.1** In case of failure on the part of the Licensee, its successors and assigns, to comply with any of the provisions of this Permit, including the provisions of the Code, or if the Licensee, its successors and assigns, should do or cause to be done any act or thing prohibited by or in violation of the terms of this Permit, including the provisions of the City's Code of Ordinances, the Licensee, its successors and assigns, shall forfeit all rights and privileges permitted herein, and all rights hereunder shall cease, terminate and become null and void. If the City believes that the failure of the Licensee will be cured by the licensee, the City may give a written notice that shall set forth in detail the neglect or failure complained of by the City and the time frame in which the City expects the failure to be cured. If the default is cured to the satisfaction of the City and the Licensee is otherwise in compliance with the Permit the forfeiture of the Permit will be avoided and the City may reinstate the license. Notwithstanding any provision herein, if the City Manager determines, in the Manager's sole discretion, that the public's health, safety or welfare could be at risk, by Licensee use of the License or any action contravening such License, the Manager may immediately terminate the Permit and have the Licensee notified of such action. Nothing herein shall prevent the City from taking any other action or remedy as may be set forth in the

City's Code of Ordinances or as may otherwise exist at law. All remedies described in this section are cumulative and in addition to any other rights and remedies to which a party may be entitled at law, in equity or under this Permit.

## **SECTION 7. GENERAL CONDITIONS**

**7.1 Compliance With Laws.** In performing activities and exercising its rights and obligations under this Permit, the Licensee shall comply with all applicable federal, state and local laws, ordinances, regulations and policies, including all laws, ordinances, regulations and policies relating to construction, bonding, insurance, and use of public property.

**7.2 Enforcement; Attorneys' Fees.** The City shall be entitled to enforce the terms and conditions of this Permit through all remedies lawfully available, and Licensee shall pay the City its costs of enforcement, including reasonable attorneys' fees in the event that Licensee is determined judicially to have violated the terms of this Permit.

**7.3 Relationship of the Parties.** Under no circumstances shall this Permit be construed as one of agency, partnership, joint venture, or employment between the parties.

**7.4 No Cause of Action Against the City.** The Licensee shall have no remedy or recourse whatsoever against the City for any loss, cost, expense, or damage arising from any of the provisions or requirements of this Permit, or because of the enforcement thereof by the City, or for the failure of the City to have the authority to grant, all, or any part, of the rights herein granted; provided that said Licensee expressly acknowledges that it accepted the rights herein granted under this Permit in reliance upon its independent and personal investigation and understanding of the power of authority of the City to grant this Permit; provided further that the Licensee acknowledges by its acceptance of this Permit that it has not been induced to accept this Permit upon any understanding, or promise, whether given verbally or in writing by or on behalf of any party, or by any other person concerning any term or condition of this Permit not expressed herein; provided further that the Licensee acknowledges by the acceptance of this Permit that it has carefully read the provisions, terms, and conditions hereof and all incorporated provisions and is willing to, and does accept, all of the risk attendant to said provisions, terms, and conditions of this Permit. Nothing herein shall be deemed to waive the City's sovereign immunity.

## **SECTION 8. INDEMNIFICATION AND INSURANCE.**

**8.1** Licensee at its sole cost and expense, hereby agrees to indemnify, protect, release, defend (with counsel acceptable to the City) and hold harmless the City, its municipal officials, elected officials, boards, commissions, officers, employees, attorneys, and agents from and against any and all causes of action, claims, demands, all contractual damages and losses, economic damages and losses, all other damages

and losses, liabilities, fines, charges, penalties, administrative and judicial proceedings and orders, judgments, remedial actions of any kind, and all costs and expenses of any kind, including, without limitation, reasonable attorney's fees and costs of defense arising, directly or indirectly, in whole or in part, from the action or inaction of Licensee, its agents, representatives, employees, contractors, subcontractors or any other person for whose acts Licensee may be liable, in constructing, operating, maintaining, repairing, restoring or removing facilities, or in carrying on Licensee's business or operations in the City, or out of the fact that the City granted this Permit to Licensee, the rights granted to Licensee, or the activities performed, or failed to be performed, by Licensee under this Permit, or otherwise, except to the extent arising from or caused by the sole or gross negligence or willful misconduct of the City, its elected officials, officers, employees, agents or contractors. The indemnification, duty to defend and hold harmless obligations set forth in this Section shall survive for a period of five (5) years from the date of expiration or termination of this Permit.

**8.2** Licensee, at its sole cost and expense, hereby agrees to purchase insurance in such amounts as reasonably required by the City to protect the public for use of the Rights of Way by Licensee and to name the City as an additional insured. Licensee shall provide City with a certificate of insurance evidencing compliance with the insurance requirements on or before January 1 of each calendar year. Such insurance requirements shall be set forth in **Exhibit D**, attached hereto and incorporated herein by reference. The City may alter the minimum insurance requirements set forth in **Exhibit C** by giving written notice to Licensee at least 90 days in advance of such change.

## **SECTION 9. NOTICE**

**9.1** Any notice, demand, consent, approval, request or other communication required or permitted to be given to either party under of with respect to this Permit (collectively, "Notice") must be in writing and must be delivered in person, by a reputable overnight delivery service or by certified mail, postage prepaid, return receipt requested, to the appropriate address(es) set forth below:

### **If Notice to City:**

City of Columbia, Missouri  
ATTN: Director of Public Works  
701 E. Broadway  
Columbia, MO 65205-6015

### **If Notice to Licensee:**

Shelter Mutual Insurance Company  
1817 W. Broadway  
Columbia, MO 65218

**9.2** If notice is given by personal delivery, a receipt indicating that personal delivery was made must be obtained. Notice will be deemed effective on the date of receipt by the addressee as shown on the receipt if given by personal delivery, on the return receipt if notice is given by certified mail or the confirmation of delivery form if notice is given by overnight delivery service. Rejection or refusal to accept or the inability to deliver because of a changed address of which no notice was given will be

deemed to be receipt of the notice as of the date of rejection, refusal or inability to deliver. Either party may change its address for notice by giving notice of address change to the other party in the manner for giving notice prescribed in Section 9.1.

## **SECTION 10. MISCELLANEOUS**

**10.1** This Permit and all Exhibits constitute the entire understanding of the parties as to the subject matter of this Permit, and no negotiations or discussions prior to the Effective Date shall be of any effect.

**10.2** The invalidity in whole of this License, or construing this document to be anything but a License shall cause this document to be void. The invalidity of any part of any provision of this Permit shall not affect the validity of any other provision.

**10.3** No term or condition of this Permit will be deemed to have been waived by a party unless the waiver is made in writing and is signed by the party against whom the waiver is claimed.

**10.4** The rights and remedies of the Parties shall be cumulative and in addition to any other rights and remedies provided by law or equity. The laws of the State of Missouri shall govern this Permit.

**10.5** This Permit is for the benefit of the parties and not for any other person or entity. This Permit creates no third-party beneficiary rights.

**10.6** The parties acknowledge they each have full authority to sign this Permit and commit to the terms and conditions thereof.

**[SIGNATURES ON FOLLOWING PAGE]**



**IN WITNESS WHEREOF**, the parties execute the Permit herein as of the date signed below.

**CITY OF COLUMBIA, MISSOURI**

By: \_\_\_\_\_

Date: \_\_\_\_\_

ATTEST:

By: \_\_\_\_\_  
Sheela Amin, City Clerk

APPROVED AS TO FORM:

By: \_\_\_\_\_  
Nancy Thompson, City Counselor

**LICENSEE**

\_\_\_\_\_  
Shelter Mutual Insurance Company

By: S. Daniel Clapp

Printed Name: S. DANIEL CLAPP

Date: 10-1-2018

ATTEST:

By: \_\_\_\_\_  
Secretary or Witness

(CORPORATE SEAL, if any)

**EXHIBIT A**

**Depiction and Description of Private Facilities**

EXHIBIT A  
PHOTOS OF FENCE AND COLUMNS



Photo 1: New Gate on South Side of Gardens



Photo 2: New Gate and Stone Columns on South Side of Gardens

EXHIBIT A  
PHOTOS OF FENCE AND COLUMNS



Photo 3: Fencing and Columns on South Side of Gardens



## CLASSIC™

### *Timeless Elegance*

Classic style features extended pickets that culminate to an arrow-pointed top. Capture the beautiful look of old style wrought iron fencing. Single, double and arched walk gates that perfectly match this fence style are also available.

- ❖ 2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail
- ❖ 3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail



## MAJESTIC™

### *Modern Beauty*

Majestic's flat-topped pickets project a clean, streamlined look that make it one of the most popular styles in the Montage family. Single, double and arched walk gates that perfectly match this fence style are available as well.

- ❖ 2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail
- ❖ 3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail (4' panels available with flush bottom rail only)



## GENESIS™

### *Creatively Distinct*

Genesis style's extended flat-topped pickets serve as a foundation for your creative custom design, providing a customized design. Single, double and arched walk gates that perfectly match this fence style are available as well.

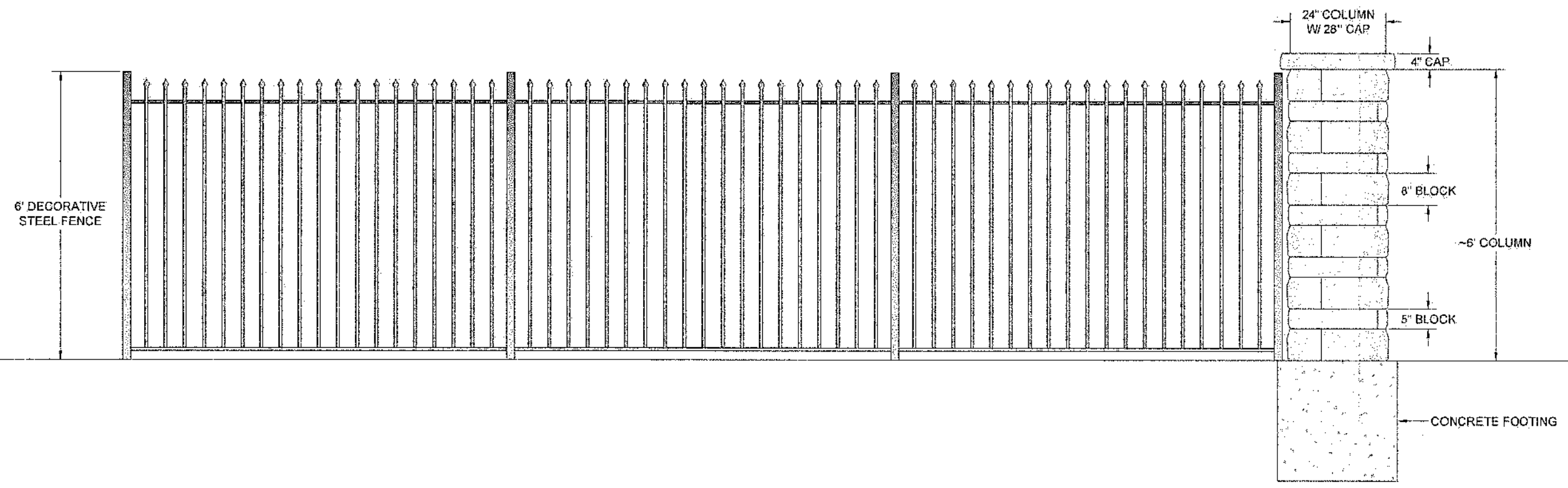
- ❖ 2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail
- ❖ 3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail

SCALE: 1" = 1'

**ROST**  
INC



2450 FRANKS WISE AVENUE  
COLUMBIA MISSOURI  
65204-4316  
WWW.ROSTLANDSCAPING.COM



LANDSCAPE DEVELOPMENT FOR  
**SHELTER INSURANCE**

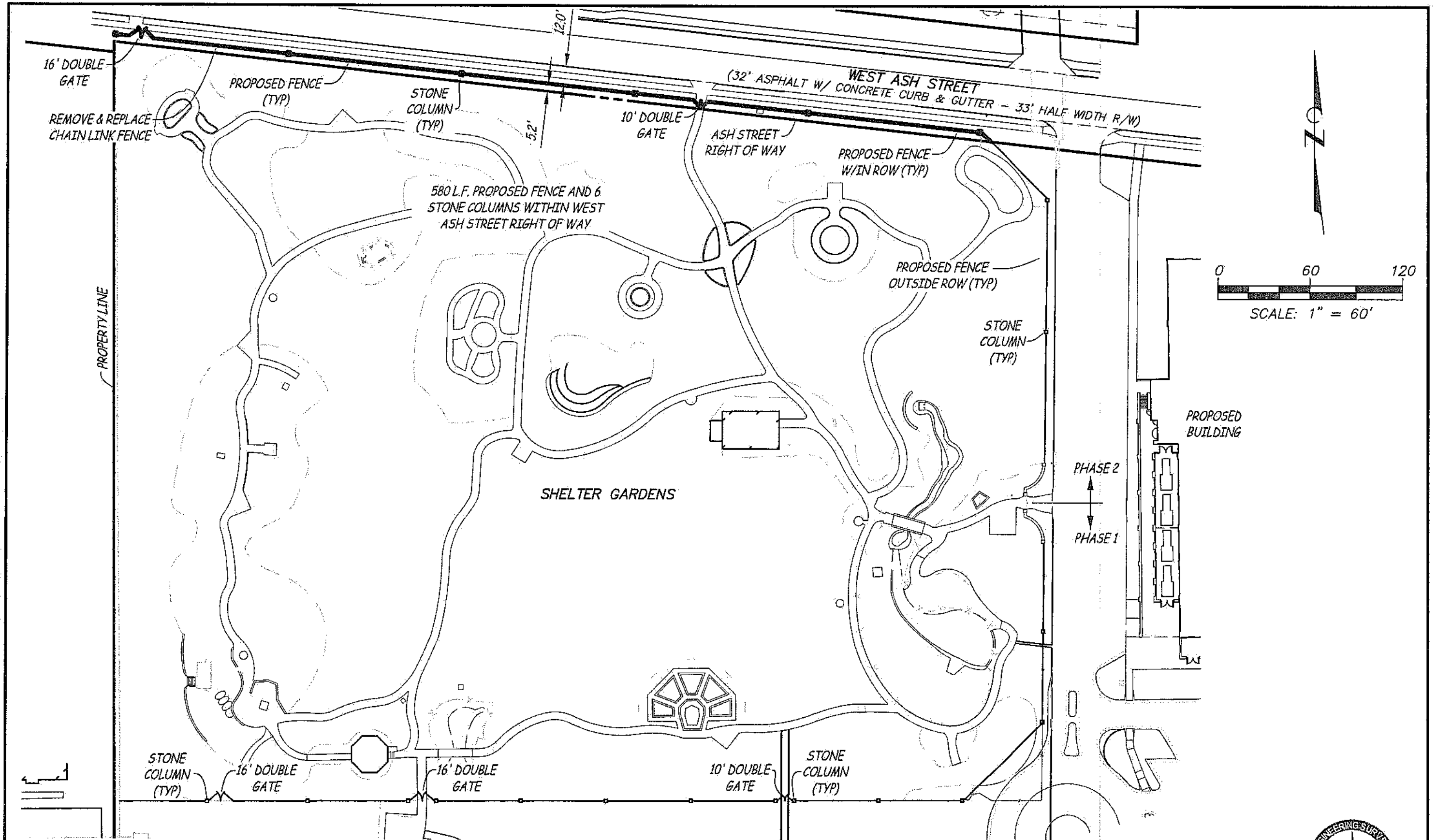
DATE: 2/26/18  
DESIGNER: NLA  
SCALE: 1" = 1'

REVISIONS:  
D.D.

SHEET NUMBER:  
LS1

PROJECT NUMBER:

THIS DOCUMENT IS THE PROPERTY OF ROST INC. AND IS TO BE USED ONLY FOR THE PROJECT AND SITE SPECIFICALLY IDENTIFIED HEREIN. IT IS NOT TO BE REPRODUCED, COPIED, OR TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC OR MECHANICAL, INCLUDING PHOTOCOPYING, RECORDING, OR BY ANY INFORMATION STORAGE AND RETRIEVAL SYSTEM, WITHOUT THE WRITTEN PERMISSION OF ROST INC.



**SHELTER GARDENS FENCE**  
**SHELTER INSURANCE**  
 COLUMBIA, BOONE COUNTY, MISSOURI  
 AUGUST 27, 2018

**Engineering Surveys & Services**  
 1113 Fay Street, Columbia, Missouri 65201  
 573 - 449 - 2646 | www.ess-inc.com  
 Missouri Engineering Corporation # 2004005018

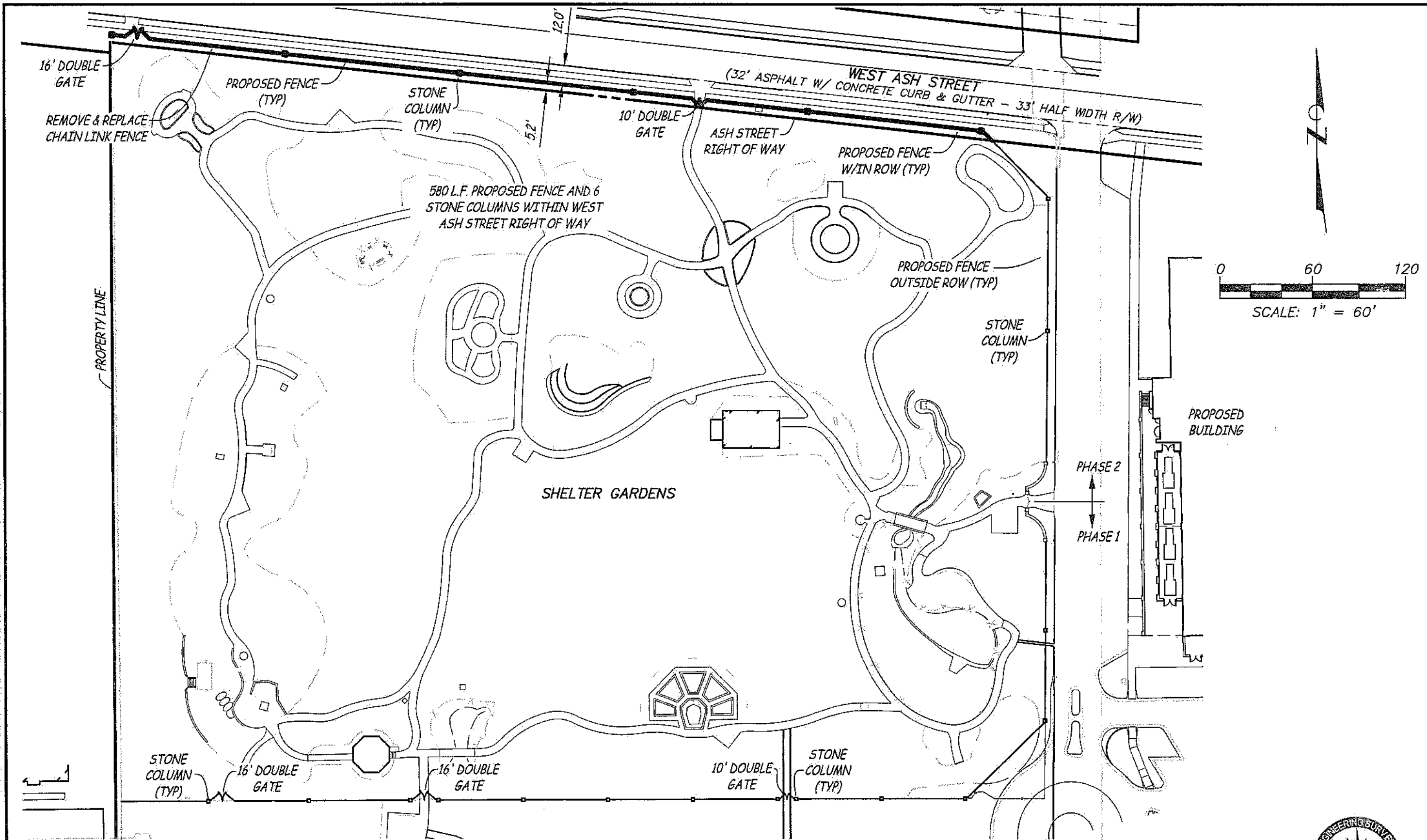


**ES&S NO. 14001**

**EXHIBIT B**

**Depiction and Description of Rights-of-Way**





**SHELTER GARDENS FENCE**  
**SHELTER INSURANCE**  
 COLUMBIA, BOONE COUNTY, MISSOURI  
 AUGUST 27, 2018

**Engineering Surveys & Services**  
 1113 Fay Street, Columbia, Missouri 65201  
 573 - 449 - 2646 | www.ess-inc.com  
 Missouri Engineering Corporation # 2004005018



ES&S NO. 14001

**EXHIBIT C**

**Term, Compensation, and Additional Terms and Conditions**

COMPENSATION: NONE

TERM: PERPETUAL

ADDITIONAL TERMS AND CONDITIONS: NONE

**EXHIBIT D**

***Insurance Requirements***



CERTIFICATE OF INSURANCE

SHELTER MUTUAL INSURANCE COMPANY
A MUTUAL COMPANY

SHELTER GENERAL INSURANCE COMPANY
A STOCK COMPANY

Name & Address To Whom Issued:

Name & Address of the Named Insured:

City of Columbia, MO
701 E Broadway
PO Box 6015
Columbia, MO 65205

Shelter Mutual Insurance Co
1817 W Broadway
Columbia, MO 65203-1107

This Certificate of Insurance neither affirmatively nor negatively amends, alters or extends the coverage afforded by the policy(s) listed. The Certificate is issued for informational purposes only and confers no rights to the certificate holder.

This is to certify that insurance policies shown below by policy number have been issued for the policy period(s) indicated:

Table with 6 columns: Company, Type of Insurance, Policy Number, Policy Inception, Policy Expiration, Limits of Liability. Includes rows for General Liability, Automobile, Apartment Owner's/Rental Dwelling, and Business.

REMARKS:

If any of the above listed policies are cancelled before the expiration date, notice will be delivered in accordance with the policy provisions.

Date 08-29-18

By [Signature]
Authorized Representative

M-51:27-M

VEHICLE(S)

Year Model

Trade Name

Motor Serial No.  
(Last 5 Digits)

1900

Opera Operator

00000



CERTIFICATE OF INSURANCE

SHELTER MUTUAL INSURANCE COMPANY
A MUTUAL COMPANY

SHELTER GENERAL INSURANCE COMPANY
A STOCK COMPANY

Name & Address To Whom Issued:

CITY OF COLUMBIA, MO
701 E BROADWAY
PO BOX 6015
COLUMBIA, MO 65205

Name & Address of the Named Insured:

SEHLTER MUTUAL INSURANCE COMPANY
% JON HIMMELBERG
1817 W BROADWAY
COLUMBIA, MO 65218-0001

This Certificate of Insurance neither affirmatively nor negatively amends, alters or extends the coverage afforded by the policy(s) listed. The Certificate is issued for informational purposes only and confers no rights to the certificate holder.

This is to certify that insurance policies shown below by policy number have been issued for the policy period(s) indicated:

Table with 6 columns: Company, Type of Insurance, Policy Number, Policy Inception, Policy Expiration, Limits of Liability. Rows include General Liability, Automobile, Apartment Owner's/Rental Dwelling, Business, and Other.

REMARKS:

If any of the above listed policies are cancelled before the expiration date, notice will be delivered in accordance with the policy provisions.

Date 8/24/2018 hjs

By [Signature]
Authorized Representative

**VEHICLE(S)**

Year Model

Trade Name

Motor Serial No.  
(Last 5 Digits)



# CERTIFICATE OF LIABILITY INSURANCE

DATE(MM/DD/YYYY)  
08/29/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Aon Risk Services Central, Inc. Kansas City MO Office 4801 Main Street Suite 350 Kansas City MO 64112 USA	<b>CONTACT NAME:</b> _____	
	<b>PHONE (A/C. No. Ext.):</b> (866) 283-7122	<b>FAX (A/C. No.):</b> 800-363-0105
<b>E-MAIL ADDRESS:</b> _____		
<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURED</b> Shelter Insurance Companies Attn: Erica Smith 1817 West Broadway Columbia MO 65218 USA	<b>INSURER A:</b> Travelers Property Cas Co of America	25674
	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

Holder Identifier :

**COVERAGES** **CERTIFICATE NUMBER: 570072793876** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. **Limits shown are as requested**

INSR LTR	TYPE OF INSURANCE	ADDITIONAL SUBROGATION WAIVED	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC. OTHER: _____					EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED. <input type="checkbox"/> RETENTION		ZUP14T8519918NF	01/01/2018	01/01/2019	EACH OCCURRENCE \$1,000,000 AGGREGATE \$1,000,000
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR / PARTNER / EXECUTIVE OFFICER MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	N/A			<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT E.L. DISEASE-EA EMPLOYEE E.L. DISEASE-POLICY LIMIT

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 Umbrella coverage follows underlying coverages to include Additional Insured status in favor of the Certificate Holder.

<b>CERTIFICATE HOLDER</b>  City of Columbia, MO 701 E. Broadway PO Box 6015 Columbia MO 65205 USA	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. <b>AUTHORIZED REPRESENTATIVE</b>  <i>Aon Risk Services Central, Inc</i>
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Certificate No. : 570072793876