

**Monon Town and Township Public Library
Board of Trustees
Meeting Agenda // December 11, 2023, 4PM EST**

1. Call to Order
2. Approval of November 13 & 20 Board Meeting Minutes
3. Claims/Payroll for November 2023/Treasurer's Report
4. Librarian's Report

5. Personnel Report
 - a. Arturo Castillo – Library Clerk, part-time to Library Assistant full-time effective Jan 1, 2024

6. Old Business
 - a. Director transition

7. New Business
 - a. 2024 Honey Creek and Liberty Township Contracts

 - b. 2024 Holiday Schedule, 2024 Pay Schedule, & 2024 Fee Schedule

 - c. 2024 Building/Grounds Insurance Quotes

8. Adjournment

The next meeting is Monday, January 8, 2024 at 4PM and will be immediately followed by a Board of Finance Meeting to close out the 2023 budget.

**Monon Town and Township Public Library Board of Trustees Meeting
Monday, November 13, 2023, 4PM**

Present: Austin Stroud, Clark Raver, Julie Hart, Jennifer Annis, Stanley Minnick, Barbara Rayburn

Absent: Desi Kyle, Lexi Taylor, Rosemary Cooley

Call to Order: Called to order by Clark Raver at 4:00PM.

Minutes - Jennifer Annis made a motion to approve the October 9 board meeting minutes and Julie Hart seconded. All were in favor, and the motion passed.

Finances/Treasurer's Report - Julie Hart made the motion to accept the financial reports, and sign the claims register. Stanley Minnick seconded the motion. All were in favor. The motion passed.

Librarian's report - We attended the trunk or treat on Halloween. Despite the cold weather, there still was a great turnout.

To accommodate staff schedules, we changed the date of the staff holiday party to Tuesday, December 19. We will be closed 12-2 that day.

We will be in the Monon Christmas parade on Saturday, December 9. The library will close at 1pm that day.

Austin is working on tying on some loose ends with grants and what not, and also busy training other staff on various things that he does at the library.

Austin would like to close the library Saturday, December 23 as a non-holiday. We will just be closed like Thanksgiving week Saturday. Julie Hart made a motion to approve this closure, and Stanley Minnick seconded. All present were in favor, and the motion passed.

Austin used his school Adobe Acrobat Pro account to combine board meeting materials into one packet. Going forward, we can pay \$14.99/month for a subscription (\$180/year), or the materials can be printed and scanned. They won't look as clear, but still sufficient Austin believes.

Austin shared information about our options for the front lights and replacing the upstairs water fountain. He recommends that we go with solar lights in the two globes closest to the front entrance, and also that we replace the water fountain. It was running

seconded. All present were in favor, and the motion passed. There also is an ice melt system that the electrician (Tom Kasten) also could replace since what we have is dated and no longer works. The board agreed to let him give us an estimate on this work.

We have some upcoming adult targeted programs scheduled:

- Understanding the Opioid Crisis - November 17, 10:30am
- Cooking Under Pressure - December 18, 11am
- Book Club - January 2, 6pm

From Barbara:

Seventy-three first graders visited the library on October 27, 2023. They were read a story, tried some tongue twisters and toured the library. It was a lot of fun for everyone. They were an excellent group to have at the library.

Silly Safaris will be bringing a real reindeer to our library on Thursday, December 7th for an *Animals of the North Pole* program. 3:30 PM to 4:30 PM. We have hosted this program before and the community loved it.

The Youth Advisory Group voted to have a book discussion. The book, *Bunnicula* by James Howe will be discussed at a date set in December.

Personnel Report -

Director transition: Austin will be leaving the library at the end of the year to move back to Bloomington. Austin is recommending a plan where Barbara takes over for the next three years on a temporary license, and then toward the end of that time she will prepare Laura to take over who has the required LC4 certification. Austin is willing to stay on as a consultant to help with this transition as much as possible. The board seems in favor of Austin's plan, but would like to hold a special public meeting on Monday, November 20 at 4PM so more of the board can be present for the decision. They also would like Austin, Barbara, and Laura, to write out this plan and have us all sign off on it to ensure the plan is followed the next few years. Jennifer Annis made a motion to hold the special meeting, and Julie Hart seconded. All present were in favor, and the motion passed.

Old Business -

Old Business -

None.

New Business -

Austin shared the 2024 health insurance information. It is increasing slightly, but with Austin off the insurance the total is less than 2023. However, Edith still has the option to take it on January 1. We will discuss with her before the deadline on her plans. The recommended plan is the one that we would like to go with for 2024 if the library is still willing to pay 100 percent of the premium. Jennifer Annis made a motion to go with the recommended health insurance plan, and continue to pay 100 percent of the premium, and Stanley Minnick seconded. All present were in favor and the motion passed.

Julie Hart made a motion to adjourn the meeting at 5:19PM and Stanley Minnick seconded. All present were in favor, and the motion passed. The next meeting: The special meeting Monday, November 20 at 4pm then the next regular meeting on Monday, December 11, at 4PM. Austin expects to have Suzette from Howe present to go over 2024 building insurance.

Clark Raver, President

Stanley Minnick, Acting Secretary

Special Public Meeting Minutes – November 20, 2023 at 4pm at the Monon Library

The board researched and found the major responsibility of a library board is to find a certified library director.

By state regulations we are required to post this position.

All board members present agreed unanimously to post this position.

Until a director with a minimal LC4 certification is hired we request Barbara Rayburn apply for a temporary director license and assume the duties there of.

For this she will be compensated an additional \$250 per month.

After a certified director is found Barbara will resume her current position with the budgeted salary for 2024.

We are declining the consulting agreement due to adequate free resources found on the Indiana state library web site.

There will be no compensation for continuing education at this time.

Jennifer Annis
Rosemary Cooley
Julie Hart
Clark Raver
Stan Minnick

Board President

Secretary

Register Of Claims
Monon Town & Township Public Library
Report Date: From 11/1/23 To 11/30/23

Warrant Number	Claim Number	Name of Claimant	Fund	Account	Amount	Date	Explanation
0	359	Monon Public Library	Library Improvement Re	Interfund Transfers	\$1,184.00	11/15/23	Transfer from Acct 3556 to Acct 0926 - AVC monthly IT service contract
				Total this claim	<u>\$1,184.00</u>		
0	342	Payroll	Operating	Salary of Librarian	\$2,088.65	11/15/23	PAYROLL
			Operating	Salary of Assistants	\$4,906.51		
			Operating	Salary of Custodian	\$388.00		
				Total this claim	<u>\$7,383.16</u>		
0	358	PERF	PERF	Payroll Withholding	\$0.00	11/15/23	PERF Deposit
			Operating	Employee Benefits	\$814.13		
				Total this claim	<u>\$814.13</u>		
0	375	Alliance Bank	Operating	Other Services and Charges	\$11.92	11/30/23	Direct Deposit
				Total this claim	<u>\$11.92</u>		
0	361	PERF	PERF	Payroll Withholding	\$0.00	11/30/23	PERF Deposit
			Operating	Employee Benefits	\$759.60		
				Total this claim	<u>\$759.60</u>		
0	362	Payroll	Operating	Salary of Librarian	\$2,088.65	11/30/23	PAYROLL
			Operating	Salary of Assistants	\$4,485.90		
			Operating	Salary of Custodian	\$248.00		
				Total this claim	<u>\$6,822.55</u>		
0	372	Indiana Dept. of Revenue	STATE COUNTY	Payroll Withholding	\$477.82	11/30/23	State and County Tax Deposit
				Payroll Withholding	\$301.65		
				Total this claim	<u>\$779.47</u>		

Warrant Number	Claim Number	Name of Claimant	Fund	Account	Amount	Date	Explanation
0	373	Internal Revenue Service	FEDERAL	Payroll Withholding	\$1,152.72	11/30/23	Federal Tax Deposit
			FICA	Payroll Withholding	\$880.77		
			MEDICARE	Payroll Withholding	\$206.00		
			Operating	Employee Benefits	\$880.77		
			Operating	Employee Benefits	\$206.00		
				Total this claim	\$3,326.26		
0	374	Monon Public Library	Rainy Day Fund	Interfund Transfers	\$10,592.41	11/27/23	Transfer from Bank 3548- \$10,592.41 repairs and maintenance and \$2898.90 Furniture/equipment - to Bank 9902426 for Server/switch upgrades/replacement.
			Rainy Day Fund	Interfund Transfers	\$2,898.90		
				Total this claim	\$13,491.31		
23784	343	AdTec Inc.	Operating	Other Services and Charges	\$345.00	11/15/23	E-Rate Funding 2023
				Total this claim	\$345.00		
23785	344	Amazon Capital Services, Inc.	Operating	Books	\$216.59	11/15/23	
			Operating	Library Supplies	\$102.93		
			Operating	Furniture and Equipment	\$710.85		
			Operating	Nonprint Materials	\$75.84		
			Operating	Cleaning and Sanitation Supplie	\$82.41		
			Memorial/Gift Fund	Memorial	\$25.11		
				Total this claim	\$1,213.73		
23786	345	Anthem Life	Operating	Employee Benefits	\$75.50	11/15/23	
				Total this claim	\$75.50		
23787	346	ARAB TERMITE & PEST CONT	Operating	Other Services and Charges	\$57.00	11/15/23	
				Total this claim	\$57.00		
23788	347	AVC Technology Corporation	Library Improvement Re	Repairs and Maintenance	\$1,184.00	11/15/23	
				Total this claim	\$1,184.00		
23789	348	Baker & Taylor	Operating	Books	\$1,008.32	11/15/23	
				Total this claim	\$1,008.32		

<i>Warrant Number</i>	<i>Claim Number</i>	<i>Name of Claimant</i>	<i>Fund</i>	<i>Account</i>	<i>Amount</i>	<i>Date</i>	<i>Explanation</i>
23790	349	Cardinal Office Products	Operating	Other Services and Charges	\$95.00	11/15/23	Ricoh Digital Lease
				Total this claim	<u>\$95.00</u>		
23791	350	Center Point Large Print	Operating	Books	\$25.32	11/15/23	
				Total this claim	<u>\$25.32</u>		
23792	351	Demco, Inc.	Operating	Library Supplies	\$145.41	11/15/23	
				Total this claim	<u>\$145.41</u>		
23793	352	ENA Services LLC	State Technology Fund	Other	\$52.08	11/15/23	
				Total this claim	<u>\$52.08</u>		
23794	353	Midwest Tape, LLC	Operating	Nonprint Materials	\$359.83	11/15/23	
				Total this claim	<u>\$359.83</u>		
23795	354	NIPSCO	Operating	Utility Services	\$631.04	11/15/23	
				Total this claim	<u>\$631.04</u>		
23796	355	Monon Telephone Co.	Operating	Communication and Transportati	\$169.13	11/15/23	
				Total this claim	<u>\$169.13</u>		
23797	356	Monon Utilities	Operating	Utility Services	\$91.98	11/15/23	
				Total this claim	<u>\$91.98</u>		
23798	357	Quill Corporation	Operating	Library Supplies	\$100.57	11/15/23	
				Total this claim	<u>\$100.57</u>		
23799	360	Amazon Capital Services, Inc.	Operating	Cleaning and Sanitation Supplie	\$7.47	11/15/23	Refund on this item was taken twice. Sept 2023 and Oct 2023
				Total this claim	<u>\$7.47</u>		
23800	363	Anthem Blue Cross Blue Shield	Operating	Employee Benefits	\$2,396.42	11/30/23	12/01/23-01/01/24
				Total this claim	<u>\$2,396.42</u>		

<i>Warrant Number</i>	<i>Claim Number</i>	<i>Name of Claimant</i>	<i>Fund</i>	<i>Account</i>	<i>Amount</i>	<i>Date</i>	<i>Explanation</i>
23801	364	AVC Technology Corporation	Rainy Day Fund Rainy Day Fund	Repairs and Maintenance Furniture and Equipment Total this claim	\$10,592.41 \$2,898.90 \$13,491.31	11/30/23	
23802	365	Baker & Taylor	Operating	Books Total this claim	\$245.03 \$245.03	11/30/23	
23803	366	CENGAGE Learning/ Gale	Operating	Books Total this claim	\$189.54 \$189.54	11/30/23	
23804	367	Center Point Large Print	Operating	Books Total this claim	\$77.91 \$77.91	11/30/23	
23805	368	Consolidated Union New Branch	Operating	Library Insurance Total this claim	\$100.00 \$100.00	11/30/23	
23806	369	Evergreen Indiana-ISL Foundati	Operating	Other Services and Charges Total this claim	\$1,732.35 \$1,732.35	11/30/23	2024 Membership fee
23807	370	Midwest Tape, LLC	Operating	Nonprint Materials Total this claim	\$50.23 \$50.23	11/30/23	
23808	371	VISA	Operating Operating	Communication and Transportati Professional Services Total this claim	\$32.61 \$45.16 \$77.77	11/30/23	

Warrant Number Claim Number Name of Claimant Fund Account Amount Date Explanation

Total Amount of Claims \$58,494.34

I hereby certify that each of the above listed vouchers and the invoices, or bills attached thereto, are true and correct and I have audited same in accordance with IC 5-11-10-1.6.

Friday, December 1, 2023

Fiscal Officer

ALLOWANCE OF VOUCHERS

(IC 5-11-10-2 permits the governing body to sign the Accounts Payable Voucher Register in lieu of signing each claim the governing body is allowing)

We have examined the vouchers listed on the forgoing accounts payable voucher register, consisting of pages, and except for vouchers not allowed as shown on the Register such vouchers are allowed in the total amount of

Date this 11 day of December, 2023.

SIGNATURES OF GOVERNING BOARD

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Appropriation Report for 100 Operating

Monon Town & Township Public Library

Report Date: From 11/1/23 To 11/30/23

Account # Description	Annual Appropriation	Change to Appropriation	Current Appropriation	Disbursements This Month	Disbursements YTD	Balance	Percent Remain
I. Personal Services							
1.01 Salary of Librarian	\$52,000.00	\$0.00	\$52,000.00	\$4,177.30	\$45,950.30	\$6,049.70	11.6
1.02 Salary of Assistants	\$115,000.00	\$0.00	\$115,000.00	\$9,392.41	\$110,807.65	\$4,192.35	3.6
1.03 Salary of Custodian	\$7,500.00	\$0.00	\$7,500.00	\$636.00	\$4,316.00	\$3,184.00	42.5
1.04 Employee Benefits	\$64,000.00	\$0.00	\$64,000.00	\$5,132.42	\$58,531.82	\$5,468.18	8.5
Subtotal	\$238,500.00		\$238,500.00	\$19,338.13	\$219,605.77	\$18,894.23	7.9
2. Supplies							
2.01 Office Supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#Num!
2.02 Cleaning and Sanitation Supplies	\$2,750.00	\$0.00	\$2,750.00	\$89.88	\$1,006.90	\$1,743.10	63.4
2.04 Library Supplies	\$6,250.00	\$0.00	\$6,250.00	\$348.91	\$4,046.75	\$2,203.25	35.3
Subtotal	\$9,000.00		\$9,000.00	\$438.79	\$5,053.65	\$3,946.35	43.8
3. Other Services and Charge							
3.01 Professional Services	\$2,000.00	\$0.00	\$2,000.00	\$45.16	\$395.16	\$1,604.84	80.2
3.02 Communication and Transportation	\$12,300.00	\$0.00	\$12,300.00	\$201.74	\$2,725.60	\$9,574.40	77.8
3.03 Printing and Advertising	\$500.00	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00	100.0
3.04 Library Insurance	\$8,400.00	\$0.00	\$8,400.00	\$100.00	\$588.00	\$7,812.00	93.0
3.05 Utility Services	\$22,000.00	\$0.00	\$22,000.00	\$723.02	\$14,237.00	\$7,763.00	35.3
3.06 Repairs and Maintenance	\$20,000.00	\$0.00	\$20,000.00	\$0.00	\$6,969.62	\$13,030.38	65.2
3.07 Rentals	\$100.00	\$0.00	\$100.00	\$0.00	\$15.00	\$85.00	85.0
3.08 Dues, Interest, Taxes	\$1,250.00	\$0.00	\$1,250.00	\$0.00	\$60.00	\$1,190.00	95.2
3.09 Other Services and Charges	\$18,000.00	\$0.00	\$18,000.00	\$2,241.27	\$14,337.05	\$3,662.95	20.3
3.1 Transfer to Library Improvement Reserve	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$5,000.00	100.0

<i>Account # Description</i>	<i>Annual Appropriation</i>	<i>Change to Appropriation</i>	<i>Current Appropriation</i>	<i>Disbursements This Month</i>	<i>Disbursements YTD</i>	<i>Balance</i>	<i>Percent Remain</i>
3.11 E Book Services & Hoopla	\$6,000.00	\$0.00	\$6,000.00	\$0.00	\$1,200.00	\$4,800.00	80.0
Subtotal	\$95,550.00		\$95,550.00	\$3,311.19	\$40,527.43	\$55,022.57	57.6
4. Capital Outlays							
4.02 Furniture and Equipment	\$15,000.00	\$0.00	\$15,000.00	\$710.85	\$4,709.17	\$10,290.83	68.6
4.03 Books	\$23,000.00	\$0.00	\$23,000.00	\$1,762.71	\$20,703.79	\$2,296.21	10.0
4.04 Periodicals and Newspapers	\$3,500.00	\$0.00	\$3,500.00	\$0.00	\$702.12	\$2,797.88	79.9
4.05 Nonprint Materials	\$12,000.00	\$0.00	\$12,000.00	\$485.90	\$5,215.24	\$6,784.76	56.5
Subtotal	\$53,500.00		\$53,500.00	\$2,959.46	\$31,330.32	\$22,169.68	41.4
Grand Total	\$396,550.00	\$0.00	\$396,550.00	\$26,047.57	\$296,517.17	\$100,032.83	25.2

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Appropriation Report for 201 Rainy Day Fund

Monon Town & Township Public Library

Report Date: From 11/1/23 To 11/30/23

Account # Description	Annual Appropriation	Change to Appropriation	Current Appropriation	Disbursements This Month	Disbursements YTD	Balance	Percent Remain
3. Other Services and Charge							
3.06 Repairs and Maintenance	\$25,000.00	\$0.00	\$25,000.00	\$10,592.41	\$25,000.00	\$0.00	0.0
Subtotal	\$25,000.00		\$25,000.00	\$10,592.41	\$25,000.00	\$0.00	0.0
4. Capital Outlays							
4.02 Furniture and Equipment	\$21,749.00	\$0.00	\$21,749.00	\$2,898.90	\$2,898.90	\$18,850.10	86.7
4.03 Books	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#Num!
Subtotal	\$21,749.00		\$21,749.00	\$2,898.90	\$2,898.90	\$18,850.10	86.7
Grand Total	\$46,749.00	\$0.00	\$46,749.00	\$13,491.31	\$27,898.90	\$18,850.10	40.3

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Appropriation Report for 400 Library Improvement Reserve F

Monon Town & Township Public Library

Report Date: From 11/1/23 To 11/30/23

Account # Description	Annual Appropriation	Change to Appropriation	Current Appropriation	Disbursements This Month	Disbursements YTD	Balance	Percent Remain
<i>I. Personal Services</i>							
1.04 Employee Benefits	\$8,239.00	(\$8,239.00)	\$0.00	\$0.00	\$0.00	\$0.00	#Num!
	Subtotal	(\$8,239.00)	\$0.00	\$0.00	\$0.00	\$0.00	#Num!
<i>3. Other Services and Charge</i>							
3.06 Repairs and Maintenance	\$25,000.00	\$8,239.00	\$33,239.00	\$1,184.00	\$27,794.15	\$5,444.85	16.4
	Subtotal	\$8,239.00	\$33,239.00	\$1,184.00	\$27,794.15	\$5,444.85	16.4
	Grand Total	\$0.00	\$33,239.00	\$1,184.00	\$27,794.15	\$5,444.85	16.4

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Financial Report
Monon Town & Township Public Library

Report Dates = 11/1/23 to 11/30/23

<i>Fund</i>	<i>Start of year</i>	<i>Disbursements this month</i>	<i>Disbursements YTD</i>	<i>Receipts this month</i>	<i>Receipts YTD</i>	<i>Balance</i>
1. General						
100 Operating	\$441,774.53	\$26,047.57	\$377,784.32	\$28,634.67	\$383,151.38	\$447,141.59
Subtotal	\$441,774.53	\$26,047.57	\$377,784.32	\$28,634.67	\$383,151.38	\$447,141.59
2. Special Revenue						
200 Memorial/Gift Fund	\$5,339.62	\$25.11	\$2,130.11	\$50.92	\$3,859.88	\$7,069.39
201 Rainy Day Fund	\$371,164.88	\$26,982.62	\$55,797.80	\$31.18	\$41,154.94	\$356,522.02
203 Levy Excess Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
226 State Technology Fund Grant Fund	\$0.00	\$52.08	\$1,602.24	\$0.00	\$3,617.83	\$2,015.59
275 Carroll White REMC Community	\$0.00	\$0.00	\$475.00	\$0.00	\$475.00	\$0.00
276 Annie Horton Advisory Grant Fund	\$1,333.74	\$0.00	\$450.96	\$0.00	\$1,000.00	\$1,882.78
277 Indiana Humanities Grant Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
278 CARES Grant Fund	\$2,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00
279 ARPA Grant Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
280 LSTA Grant Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
281 Community Foundation of White County	\$0.00	\$0.00	\$0.00	\$0.00	\$2,122.50	\$2,122.50
Subtotal	\$379,838.24	\$27,059.81	\$62,456.11	\$82.10	\$52,230.15	\$369,612.28
4. Capital Projects						
400 Library Improvement Reserve Fund	\$311,948.10	\$2,368.00	\$55,588.30	\$23.17	\$42,882.91	\$299,242.71
Subtotal	\$311,948.10	\$2,368.00	\$55,588.30	\$23.17	\$42,882.91	\$299,242.71
5. Clearing						
800 PLAC Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
801 Evergreen Indiana Pass Through Fund	\$114.90	\$0.00	\$10.00	\$0.00	\$10.00	\$114.90
802 Payroll fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
803 FEDERAL	\$0.00	\$1,152.72	\$12,367.02	\$1,152.72	\$12,367.02	\$0.00
804 FICA	\$0.00	\$880.77	\$9,837.93	\$880.77	\$9,837.93	\$0.00
805 MEDICARE	\$0.00	\$206.00	\$2,300.86	\$206.00	\$2,300.86	\$0.00
806 STATE	\$0.00	\$477.82	\$5,251.09	\$477.82	\$5,251.09	\$0.00
807 COUNTY	\$0.00	\$301.65	\$3,305.77	\$301.65	\$3,305.77	\$0.00
808 PERF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
809 Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
810 Transfer Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subtotal	\$114.90	\$3,018.96	\$33,072.67	\$3,018.96	\$33,072.67	\$114.90
Grand Total	\$1,133,675.77	\$58,494.34	\$528,901.40	\$31,758.90	\$511,337.11	\$1,116,111.48

Total all banks = \$1,116,111.48

Bank Balances

Date Printed: 12/1/23

Monon Town & Township Public Library

Report Dates = 11/1/23 to 11/30/23

<i>Bank</i>	<i>Start of Year</i>	<i>Start of Month</i>	<i>Receipts this Month</i>	<i>Vouchers thisMonth</i>	<i>EOM Balance</i>
1 Alliance Bank 008-092-6	\$204,206.87	\$170,328.07	\$31,696.02	\$43,819.03	\$158,205.06
2 Alliance Bank 93548	\$297,077.14	\$323,877.50	\$39.71	\$13,491.31	\$310,425.90
3 Alliance Bank 93556	\$172,391.76	\$188,641.35	\$23.17	\$1,184.00	\$187,480.52
4 Alliance Bank 1000	\$460,000.00	\$460,000.00	\$0.00	\$0.00	\$460,000.00
Total all banks =	\$1,133,675.77	\$1,142,846.92	\$31,758.90	\$58,494.34	\$1,116,111.48

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Monon Town & Township Public Library

Report Dates = 11/1/23 to 11/30/23

Receipt Summaries for :		100	Operating
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
109	HONEY CREEK CARDS		\$490.00
110	LIBERTY TOWNSHIP CARDS		\$2,000.00
121	OTHER SERVICES AND CHARGE		\$2,523.76
130	FINES AND FEES	\$70.65	\$983.08
132	COPIES	\$240.32	\$1,574.12
133	Employee Benefits		\$291.48
150	LOF PROPERTY TAXES		\$131,345.56
152	LOCAL INCOME TAX (LIT)	\$13,138.50	\$169,637.50
153	LOF MISC RECEIPT		\$3,441.96
154	LOF LICENSE EXCISE		\$6,434.67
155	LOF FINANCIAL INSTITUTION TAX		\$197.65
156	LOF SAVINGS INTEREST	\$7.61	\$86.15
157	LOF INTEREST FROM CD	\$497.88	\$5,698.50
158	LOF CHECKING INTEREST	\$4.40	\$39.90
159	LOF CVET		\$714.00
701	INTERFUND TRANSFER	\$14,675.31	\$57,693.05
		<u>\$28,634.67</u>	<u>\$383,151.38</u>

Receipt Summaries for :		200	Memorial/Gift Fund
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
302	MEMORIAL FUND RECEIPT	\$50.00	\$3,853.31
303	MEMORIAL GIFT FUND INTEREST	\$0.92	\$6.57
		<u>\$50.92</u>	<u>\$3,859.88</u>

Receipt Summaries for :		201	Rainy Day Fund
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
156	LOF SAVINGS INTEREST		\$31.23
701	INTERFUND TRANSFER		\$40,000.00
923	RAINY DAY INTEREST	\$31.18	\$327.65
924	RAINY DAY INTEREST FROM CD		\$796.06
		<u>\$31.18</u>	<u>\$41,154.94</u>

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Receipt Summaries for :		226	State Technology Fund Grant F
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
823	STATE TECH FUND GRANT FUND		\$3,617.83
			\$3,617.83

Receipt Summaries for :		275	Carroll White REMC Community
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
962	Carroll White REMC Community		\$475.00
			\$475.00

Receipt Summaries for :		276	Annie Horton Advisory Grant Fu
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
964	Annie Horton Advised Fund		\$1,000.00
			\$1,000.00

Receipt Summaries for :		281	Community Foundation of Whit
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
153	LOF MISC RECEIPT		\$2,122.50
			\$2,122.50

Receipt Summaries for :		400	Library Improvement Reserve F
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
405	LIRF SAVINGS INTEREST	\$23.17	\$284.17
406	LIRF INTEREST FROM CD		\$423.59
701	INTERFUND TRANSFER		\$41,267.15
966	Repair & Maintanance - Refund		\$908.00
		\$23.17	\$42,882.91

Receipt Summaries for :		801	Evergreen Indiana Pass Throug
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
961	EVERGREEN INDIANA RECEIPT		\$10.00
			\$10.00

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Printed On Friday, December 1, 2023

Receipt Summaries for :		803	FEDERAL
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings	\$1,152.72	\$12,367.02
		\$1,152.72	\$12,367.02

Receipt Summaries for :		804	FICA
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings	\$880.77	\$9,837.93
		\$880.77	\$9,837.93

Receipt Summaries for :		805	MEDICARE
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings	\$206.00	\$2,300.86
		\$206.00	\$2,300.86

Receipt Summaries for :		806	STATE
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings	\$477.82	\$5,251.09
		\$477.82	\$5,251.09

Receipt Summaries for :		807	COUNTY
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings	\$301.65	\$3,305.77
		\$301.65	\$3,305.77

Receipt Summaries for :		809	Other
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
1000	VOID		\$0.00
			\$0.00

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Printed On Friday, December 1, 2023

Librarian's Report – December 11, 2023

Harry Mohler is still trying to find someone to fix the water leak in the children's room.

Mulhaupts moved their door work until January 24, 2024. This is to prevent water from leaking under the doors.

We were in the Monon Christmas parade on December 9, 2023.

There is an advertisement up for part-time staff.

Barbara completed basic and advanced cataloging training and Local Admin Evergreen Training.

Barbara and Laura completed a refresher cataloging training for Evergreen.

The Alliance Bank accounts and the Visa through Alliance Bank will need an update on account administrator. Barbara has access to the bank accounts but not the ability to make transfers. How should we proceed?

Collection Area	November 2023 Circulation	November 2022 Circulation	November 2021 Circulation
Adult Fiction	177	206	176
Adult Non-Fiction	46	35	26
Adult/Juvenile DVDs/Videos	100	200	117
Adult/Juvenile Audiobooks	4	3	0
Magazines	24	50	41
Juvenile Fiction	193	159	110
Juvenile Non-Fiction	39	18	7
Young Adult/Teen	16	5	12
Video Games	6	13	5
Hoopla	30	30	29
Overdrive (ebooks/e-audio)	307	212	154
Hotspots	20	30	7
Library of Things	1	4	0
Spanish items	0	0	0
Total Circulation (# of checkouts)	963	965	684

CONTRACTUAL AGREEMENT FOR LIBRARY SERVICE

The Board of Trustees of the Monon Town and Township Public Library, County of White, State of Indiana, and the Honey Creek Township trustee, acting on the consent of the Township Board, mutually agree that:

1. The term of this Agreement shall be the 1st day of January, 2024 through the 31st day of December, 2024, during which term the Monon Town and Township Public Library shall furnish library services to the residents of Honey Creek Township without any special charge therefore other than the amount agreed upon herein.
2. The Monon Town and Township Public Library will make its library available to residents of Honey Creek Township to the extent permitted by Indiana State Law and the policies of the Evergreen Indiana Consortium.
3. Honey Creek Township and each individual will pay to the Monon Town and Township Public Library the previously agreed individual fee for each non-resident card as established by the Monon Town and Township Public Library Board of Trustees. For 2024, this is \$90. A total of \$80 is paid by the township for each card, and \$10 is paid by the individual upon registering for or renewing a library card.
4. For each Honey Creek Township resident applying for a non-resident card, residency shall be verified and approved by the Honey Creek Township Trustee.
5. Payments to the Monon Town and Township Public Library for issuance of individual non-resident library cards shall be made annually by the Honey Creek Township Trustee.
6. This Agreement may be renewed from year to year by the mutual written agreement of the Monon Town and Township Public Library and the Honey Creek Township Trustee.
7. This Agreement may be changed by mutual consent upon written notice.
8. This Agreement may be terminated by either the Monon Town and Township Public Library or the Honey Creek Township Trustee.
9. This Agreement shall be binding upon the successors in office of the parties hereto.

IN WITNESS WHEREOF, the parties to the Agreement have set their hands and seals this ___11th___ day of December, 2023.

MONON TOWN AND TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEES

HONEY CREEK TOWNSHIP TRUSTEE

HONEY CREEK TOWNSHIP BOARD

CONTRACTUAL AGREEMENT FOR LIBRARY SERVICE

The Board of Trustees of the Monon Town and Township Public Library, County of White, State of Indiana, and the Liberty Township trustee, acting on the consent of the Township Board, mutually agree that:

1. The term of this Agreement shall be the 1st day of January, 2024 through the 31st day of December, 2024, during which term the Monon Town and Township Public Library shall furnish library services to the residents of Liberty Township without any special charge therefore other than the amount agreed upon herein.
2. The Monon Town and Township Public Library will make its library available to residents of Liberty Township to the extent permitted by Indiana State Law and the policies of the Evergreen Indiana Consortium.
3. Liberty Township will pay to the Monon Town and Township Public Library the previously agreed individual fee (\$90.00) for each non-resident card as established by the Monon Town and Township Public Library Board of Trustees.
4. For each Liberty Township resident applying for a non-resident card, residency shall be verified and approved by the Liberty Township Trustee.
5. Payments to the Monon Town and Township Public Library for issuance of individual non-resident library cards shall be made annually by the Liberty Township Trustee.
6. This Agreement may be renewed from year to year by the mutual written agreement of the Monon Town and Township Public Library and the Liberty Trustee.
7. This Agreement may be changed by mutual consent upon written notice.
8. This Agreement may be terminated by either the Monon Town and Township Public Library or the Liberty Township Trustee.
9. This Agreement shall be binding upon the successors in office of the parties hereto.

IN WITNESS WHEREOF, the parties to the Agreement have set their hands and seals this 11 th day of December, 2023.

MONON TOWN AND TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEES

LIBERTY TOWNSHIP TRUSTEE

LIBERTY TOWNSHIP BOARD



2024 Holiday Schedule

New Year's Day – Monday, January 1

President's Day – Monday, February 19

Spring Holiday – Friday, March 29 (Closed for Annual Staff Training – Good Friday)

Memorial Day – Monday, May 27

Independence Day – Thursday, July 4

Labor Day – Monday, September 2

Thanksgiving Day – Thursday, November 28

Day after Thanksgiving – Friday, November 29

Saturday after Thanksgiving – Saturday, November 30 (unpaid/library closed)

Christmas Eve – Tuesday, December 24

Christmas Day – Wednesday, December 25

2024 Pay Schedule

Pay dates fall on the 15th and last day of each month.

Monday, January 15
Wednesday, January 31
Thursday, February 15
Thursday, February 29
Friday, March 15
Sunday, March 31
Monday, April 15
Tuesday, April 30
Wednesday, May 15
Friday, May 31
Saturday, June 15
Sunday, June 30
Monday, July 15
Wednesday, July 31
Thursday, August 15
Saturday, August 31
Sunday, September 15
Monday, September 30
Tuesday, October 15
Thursday, October 31
Friday, November 15
Saturday, November 30
Sunday, December 15
Tuesday, December 31

2024 Fee Schedule

Black and White Computer Printouts or Copies	\$0.10 per page
Color Computer Printouts or Copies	\$0.25 per page
Faxes	\$0.50 per page sent/received
Laminating	\$0.25 3.5" x 5.5" \$0.50 8.5" x 11" \$1 11" x 17"
Library Card Replacement	\$2
Overdue Charges	\$0 for Monon Library Items
Lost Items	Cost of item Or patron may purchase replacement
Non-resident Card	\$90
Liberty Township Card	\$0 - Paid by Trustee
Honey Creek Township Card	\$10 – Rest paid by Trustee



Howe Insurance Agency

www.howeinsuranceagency.com

Monon Town & Township Public Library

Tailored Protection Policy

- 2023 Building Replacement Cost \$2,656,990 – Annual Premium \$2,921
- 2024 Building Replacement Cost \$2,920,000 – Annual Premium \$2,964
- Premium difference of \$43 increase
- Increase due to building replacement cost increasing by \$263,010

Workers Compensation

- 2023 Annual Premium \$461
- 2024 Annual Premium \$527
- Premium difference of \$66 increase
- Increase due to small rate increase for Work Comp policies

Insurance Premium Total

- 2023 - \$3,382
- 2024 - \$3,491
- Increase of \$109

Office: 1.800.253.8012

P.O. Box 304
104 West 4th Street
Monon, IN 47959

Fax: 219.253.6712

02-0329-00
HOWE INSURANCE AGENCY
PO BOX 304
MONON IN 47959-0304

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 219-253-6285

11-28-2023

Property-Owners Insurance Company

MONON TOWN AND TOWNSHIP PUBLIC LIBR
RARY
PO BOX 305
MONON IN 47959-0305

You can view your policy or change your paperless options at
any time online at www.auto-owners.com.

RE: Policy 234602-09457778-24

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have. If you have questions your agent is unable to answer, please contact us at 517.323.1200.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company and program may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

NOTICE REGARDING FILING COMPLAINTS WITH THE DEPARTMENT OF INSURANCE

Dear Policyholder:

Questions regarding your policy or coverage should be directed to your insurance agent at the address or telephone number listed on your policy's Declarations or contact us, Auto-Owners Insurance Group at 1-800-523-5846.

If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with us, you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204

Consumer Hotline: (800) 622-4461; (317) 232-2395

Complaints can be filed electronically at www.in.gov/idoi.

Auto-Owners Insurance Group includes; Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. Subject to policy terms and conditions, the enclosed policy will provide insurance coverage for certified acts of terrorism as defined in the Act only until December 31, 2027.
2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.
3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.
4. A premium charge for the conditional endorsement will be applied effective January 1, 2028. The premium will be pro rated for the remainder of the policy term and is one-half of the current premium charge appearing in the Declarations for TERRORISM - CERTIFIED ACTS. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extend. Revised Declarations will be mailed to you after January 1, 2028.
5. If the Act is extended without any revision, the enclosed policy will continue to provide coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.
6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

***** IMPORTANT NOTICE *****
AUTO-OWNERS CYBER LIABILITY eRISK HUB®

Dear Policyholder,

Cyber Liability policyholders receive complimentary access to the Auto-Owners Cyber Liability eRisk Hub®. The Auto-Owners Cyber Liability eRisk Hub® is a website that contains information and technical resources to assist you in developing a cyber event response plan, providing information technology and data privacy training for your employees, and implementing cyber security and data privacy protections. Planning for a cyber or privacy event will help your company respond more efficiently in the event you suffer a cyber attack or data compromise, reducing the amount of time and cost associated with remediation.

Key Features of the Auto-Owners Cyber Liability eRisk Hub® Portal include:

- Online Training Modules
- Risk Management Tools
- News Center
- Learning Center
- eRisk Resources
- Incident Response Plan Roadmap

To access the Auto-Owners eRisk Hub®, visit www.eriskhub.com/auto-owners and enter access code 12116-771 on the registration page.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agency.

64360 (8-21)

**NOTICE OF CHANGE IN POLICY TERMS
CHANGES - EXCLUSION FOR INSECTS, BIRDS, RODENTS OR OTHER ANIMALS**

Dear Policyholder,

Your policy is amended by the enclosed endorsement entitled CHANGES - EXCLUSION FOR INSECTS, BIRDS, RODENTS OR OTHER ANIMALS 64352 (12-20). The endorsement provides that your property exclusion for "Insects, birds, rodents or other animals" is now limited to losses involving "Nesting or Infestation, or discharge or release of waste products or secretions".

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners agency.

64360 (8-21)

Page 1 of 1

65022 (3-22)

**NOTICE OF CHANGE IN POLICY TERMS
INDIANA CHANGES**

Dear Policyholder:

Effective with this renewal, form 55660 (11-21) Indiana Changes - Cancellation and Nonrenewal has replaced form 55660 (4-15) Indiana Changes - Cancellation and Nonrenewal. All references to delivering a cancellation and nonrenewal notice have been removed to clarify these notices must be mailed.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

Please review your policy carefully. If you have any questions, please contact your Auto-Owners agency.

65022 (3-22)

Page 1 of 1

NOTICE OF CHANGE IN POLICY TERMS INDIANA CHANGES

Dear Policyholder:

Effective with this renewal, form IL 02 72 (11-21) Indiana Changes - Cancellation and Nonrenewal has replaced form IL 02 72 (7-02) Indiana Changes - Cancellation and Nonrenewal. All references to delivering a cancellation and nonrenewal notice have been removed to clarify these notices must be mailed.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

Please review your policy carefully. If you have any questions, please contact your Auto-Owners agency.

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY HOWE INSURANCE AGENCY
02-0329-00 MKT TERR 093 219-253-6285

INSURED MONON TOWN AND TOWNSHIP PUBLIC LIBR
LIBRARY

ADDRESS PO BOX 305
MONON IN 47959-0305

TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 01-01-2024

POLICY NUMBER 234602-09457778-24

Company Use 09-46-IN-2301

Company
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
01-01-2024	to 01-01-2025

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Library

Entity: Nonprofit Organizati

Program: Institutional - Other

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$2,515.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$690.00
TOTAL	\$3,205.00
PAID IN FULL DISCOUNT	\$241.00
TOTAL POLICY PREMIUM IF PAID IN FULL	\$2,964.00

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55004 (07-12) 59390 (11-20)

A 05% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):

Comm Umb() Comm Auto() WC(X) Life() Personal() Farm().

Countersigned By: _____

Property-Owners Ins. Co.

Issued 11-28-2023

AGENCY HOWE INSURANCE AGENCY
02-0329-00 MKT TERR 093

Company POLICY NUMBER 234602-09457778-24
Bill 09-46-IN-2301

INSURED MONON TOWN AND TOWNSHIP PUBLIC LIBR

Term 01-01-2024 to 01-01-2025

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$200,000
BAILEES	\$15,000
	\$10,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 0 HOUR WAITING PERIOD	\$150,000
DEBRIS REMOVAL	\$100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
FORGERY AND ALTERATION	\$50,000
MONEY AND SECURITIES INSIDE PREMISES	\$50,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$50,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$25,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$20,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
PROPERTY IN TRANSIT	\$100,000
PROPERTY OFF PREMISES	\$100,000
REFRIGERATED PRODUCTS	\$25,000
SALESPERSON'S SAMPLES	\$25,000

Property-Owners Ins. Co.

Issued 11-28-2023

AGENCY HOWE INSURANCE AGENCY
02-0329-00 MKT TERR 093

Company POLICY NUMBER 234602-09457778-24
Bill 09-46-IN-2301

INSURED MONON TOWN AND TOWNSHIP PUBLIC LIBR

Term 01-01-2024 to 01-01-2025

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$150,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$150,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$25,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (07-17)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	64352 (12-20)	64000 (12-10)		

SOME OR ALL OF THE LOCATIONS ON THIS POLICY CONTAIN AN EXCLUSION FOR THE PERILS OF WINDSTORM AND HAIL.

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001

Location: 427 N Market St, Monon, IN 47959-9799

Occupied As: Libraries

Secured Interested Parties: None

Rating Information

Territory: 910

County: White

Program: Institutional - Other

Construction: Masonry

Protection Class: 06

Class Code: 1051

Class Rate - Building: 0.119

Class Rate - Pers Prop: 0.130

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
WINDSTORM AND HAIL EXCLUDED					
BUILDING			\$2,920,000		
Causes of Loss					
Basic Group I	100%	\$1,000		0.021	\$613.00
Basic Group II	100%	\$1,000		0.025	\$730.00
Special	100%	\$1,000		0.015	\$438.00
Theft	100%	\$1,000			Included

Property-Owners Ins. Co.

AGENCY HOWE INSURANCE AGENCY
02-0329-00 MKT TERR 093

Company POLICY NUMBER 234602-09457778-24
Bill 09-46-IN-2301

INSURED MONON TOWN AND TOWNSHIP PUBLIC LIBR

Term 01-01-2024 to 01-01-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.000					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$54.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$285.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$160,000		Included
Coverage C-Increased Cost		\$1,000	\$160,000		Included
			\$740,880		
PERSONAL PROPERTY					
Causes of Loss					
Basic Group I	100%	\$1,000		0.028	\$207.00
Basic Group II	100%	\$1,000		0.009	\$67.00
Special	100%	\$1,000		0.005	\$37.00
Theft	100%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.037					
Equipment Breakdown		\$1,000	See Form 54843		\$9.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$50.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$1,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0003 (07-02)	64224 (01-16)	64326 (07-19)
59325 (12-19)	IL0272 (11-21)	CP0090 (07-88)	CP1054 (06-07)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
64352 (12-20)	59390 (11-20)			

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$25.00
LOCATION 0001	\$2,515.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$1,000,000

Property-Owners Ins. Co.

Issued 11-28-2023

AGENCY HOWE INSURANCE AGENCY
02-0329-00 MKT TERR 093

Company POLICY NUMBER 234602-09457778-24
Bill 09-46-IN-2301

INSURED MONON TOWN AND TOWNSHIP PUBLIC LIBR

Term 01-01-2024 to 01-01-2025

COVERAGE	LIMITS OF INSURANCE
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

59350 (01-15)	55405 (07-08)	55826 (04-17)	55146 (06-04)	CG2106 (05-14)
CG2109 (06-15)	55091 (05-17)	IL0021 (07-02)	59325 (12-19)	CG0001 (04-13)
55513 (05-17)	IL0158 (06-89)	IL0017 (11-85)	55553 (02-13)	55029 (05-17)
CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	IL0272 (11-21)
55581 (05-16)	55684 (01-20)	59571 (10-18)	55660 (11-21)	59390 (11-20)

LOCATION 0001 - BUILDING 0001

Location: 427 N Market St, Monon, IN 47959-9799

Territory: 006

County: White

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Libraries	66309	Prem/Op	Area	Each 1000	
		Prod/Comp Op	8,140	41.356	\$337.00
			8,140	.970	\$8.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$4.00
LOCATION 0001	\$349.00

Property-Owners Ins. Co.

Issued 11-28-2023

AGENCY HOWE INSURANCE AGENCY
02-0329-00 MKT TERR 093

Company POLICY NUMBER 234602-09457778-24
Bill 09-46-IN-2301

INSURED MONON TOWN AND TOWNSHIP PUBLIC LIBR

Term 01-01-2024 to 01-01-2025

CYBER LIABILITY COVERAGE

**THIS FORM PROVIDES COVERAGE ON A CLAIMS-MADE AND
REPORTED BASIS.
PLEASE READ THE ENTIRE FORM CAREFULLY.**

THE LIMIT OF INSURANCE FOR ANY COVERAGE INDICATED BELOW APPLIES TO COVERED LOSSES AS DEFINED IN THE CYBER LIABILITY COVERAGE FORM.

ONLY COVERAGE UNDER INSURING AGREEMENTS A AND B BELOW ARE LIMITED TO LIABILITY FOR THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE COVERAGE PERIOD, INCLUDING ANY APPLICABLE EXTENDED REPORTING PERIOD, AND REPORTED TO THE INSURER.

THE AGGREGATE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS UNDER THIS COVERAGE PART FOR INSURING AGREEMENTS A AND B ONLY SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE EXPENSES. AMOUNTS INCURRED FOR DEFENSE EXPENSES SHALL BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

IN THE EVENT OF A CYBER LIABILITY RELATED LOSS, PLEASE CONTACT YOUR AGENT AS SOON AS POSSIBLE. IF YOU CANNOT REACH YOUR AGENT AFTER NORMAL BUSINESS HOURS, CALL THE CYBER LIABILITY HOTLINE AT 1-877-800-5032.

Retroactive Date
Coverage Period

01-01-2023
01-01-2024 to 01-01-2025

Property-Owners Ins. Co.

Issued 11-28-2023

AGENCY HOWE INSURANCE AGENCY
02-0329-00 MKT TERR 093

Company POLICY NUMBER 234602-09457778-24
Bill 09-46-IN-2301

INSURED MONON TOWN AND TOWNSHIP PUBLIC LIBR

Term 01-01-2024 to 01-01-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM
CYBER AGGREGATE		\$ 100,000	
CYBER THIRD PARTY COVERAGE			
INSURING AGREEMENT A - Information Risk Liability and Communication Incident Liability	\$ 1,000	\$ 100,000	
INSURING AGREEMENT B - Privacy Administrative Awards and PCI DSS Assessments (including Defense)	\$ 1,000	\$ 100,000	
Privacy Administrative Awards - up to a maximum of:	\$ 1,000	\$ 10,000	
PCI DSS Assessments - up to a maximum of:	\$ 1,000	\$ 10,000	
Cyber Third Party Premium			\$ 203.00
CYBER FIRST PARTY COVERAGE			
INSURING AGREEMENT C - Data Loss Expenses	\$ 1,000	\$ 100,000	
Information Risk Expenses - up to a maximum of:	\$ 1,000	\$ 20,000	
Information Restoration Expenses - up to a maximum of:	\$ 1,000	\$ 20,000	
Notification Expenses	\$ 0	\$ 100,000	
INSURING AGREEMENT D - Personal Identity Recovery Expenses	\$ 1,000	\$ 100,000	
Information Risk Expenses - up to a maximum of:	\$ 1,000	\$ 20,000	
Information Restoration Expenses - up to a maximum of:	\$ 1,000	\$ 20,000	
Notification Expenses	\$ 0	\$ 100,000	
INSURING AGREEMENT E - Business Income and Extra Expense (Waiting period is 24 hours)		\$ 100,000	
INSURING AGREEMENT F - Computer and Funds Transfer Fraud	\$ 1,000	\$ 50,000	
INSURING AGREEMENT G - Telecommunications Theft Expense	\$ 1,000	\$ 10,000	
INSURING AGREEMENT H - Extortion Payments and Rewards	\$ 1,000	\$ 20,000	
INSURING AGREEMENT I - Fraudulent Impersonation	\$ 1,000	\$ 50,000	
Cyber First Party Premium			\$ 135.00
Total Cyber Premium			\$ 338.00
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390, 55826			\$3.00
		CYBER LIABILITY PREMIUM	\$341.00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
 - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
 - b. The Program is renewed, extended or otherwise continued in effect:
 - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
 - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks. "Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:
- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
 - b. It appears that the intent is to intimidate or coerce a government or the civilian population or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - ACTUAL CASH VALUE AND DEPRECIATION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

Wherever it appears in this Coverage Part and any endorsement attached to this Coverage Part:

1. Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
2. Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
 - a. The cost of materials, labor and services;

- b. Any applicable taxes; and
- c. Profit and overhead necessary to repair, rebuild or replace lost or damaged property.

The meanings of actual cash value and depreciation in this endorsement supersedes any provision in this Coverage Part and any endorsement attached to this Coverage Part to the contrary.

All other policy terms and conditions apply.

64352 (12-20)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - EXCLUSION FOR INSECTS, BIRDS, RODENTS OR OTHER ANIMALS

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS - SPECIAL FORM

B. EXCLUSIONS, 2.d.(5) is deleted and replaced by the following exclusion.

(5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals.

All other policy terms and conditions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDIANA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CYBER LIABILITY COVERAGE PART

Common Policy Conditions is amended.

A. A. CANCELLATION is amended.

Paragraphs **A.1.**, **A.2.**, **A.3.** and **A.6.** are deleted and replaced by the following:

1. The first Named Insured shown in the Declarations may cancel this policy by returning it to us or by notifying us of the date cancellation is to take effect.

2. **a. Cancellation of Policies in Effect for 90 Days or Less**

If this policy has been in effect for 90 days or less, we may cancel this policy by mailing to the first Named Insured written notice of cancellation at least:

- (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium;
- (2) 20 days before the effective date of cancellation if you have perpetrated a fraud or material misrepresentation on us; or
- (3) 30 days before the effective date of cancellation if we cancel for any other reason.

b. Cancellation of Policies in Effect for More Than 90 Days

If this policy has been in effect for more than 90 days, or is a renewal of a policy we issued, we may cancel this policy, only for one or more of the reasons listed below, by mailing to the first Named Insured written notice of cancellation at least:

- (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium;

- (2) 20 days before the effective date of cancellation if you have perpetrated a fraud or material misrepresentation on us; or
- (3) 45 days before the effective date of cancellation if:

- (a) There has been a substantial change in the scale of risk covered by this policy;
- (b) Reinsurance of the risk associated with this policy has been canceled; or
- (c) You have failed to comply with reasonable safety recommendations.

3. We will mail our notice to the first Named Insured's last mailing address known to us.

6. Proof of mailing will be sufficient proof of notice.

B. The following condition is added:

NONRENEWAL

1. If we elect not to renew this policy, we will mail to the first Named Insured written notice of nonrenewal at least 45 days before:
 - a. The expiration date of this policy, if the policy is written for a term of one year or less; or
 - b. The anniversary date of this policy, if the policy is written for a term of more than one year.
2. We will mail our notice to the first Named Insured's last mailing address known to us.

All other policy terms and conditions apply.

55405 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:

- a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
- b. The Program is renewed, extended or otherwise continued in effect:
 - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
 - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.

2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism

endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

- 1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or

- c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
 - b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such

injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
AND
IMPORTANT INFORMATION REGARDING TERRORISM RISK
INSURANCE COVERAGE**

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:
 - a. the Secretary of Homeland Security; and
 - b. the Attorney General of the United Statesto be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
 - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
 - b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and(2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.