

AGENDA
LOUDON COUNTY SOLID WASTE DISPOSAL COMMISSION
July 9, 2019
6:30 p.m.
LOUDON COUNTY COURTHOUSE ANNEX
Loudon, Tennessee

1. Opening of Meeting, Pledge of Allegiance, Invocation
2. Approval of Minutes – June 11, 2019
3. Items of Public Concern
4. Cash Activity Report
5. Operations Report
6. Contract Modification Update
7. Poplar Springs Update
8. Attorney's Report
9. Chairman's Report
10. Other Items of Commission's Consideration
11. Adjourn

Loudon County Department of Accounts and Budgets
Solid Waste Disposal Fund 207
Monthly Financial Report
June 2019

May 2019 Combined Ending Cash Balance per Monthly Report	3,797,442.56	
Adjustments:		
	0.00	
	0.00	
Total Adjustments		0.00
Adjusted May 2019 Combined Ending Balance per Loudon Co Trustee		3,797,442.56

Solid Waste Disposal Commission Operating Fund

Operating Fund Ending Balance May 2019		3,734,005.98
Cash Receipts:		
Trustee's Collections - Prior Year		
Trustee's Collections - Bankruptcy	0	
Surcharge - Host Fees (May 2019)	13,235.55	
Surcharge - Security Fees (May 2019)	16,711.55	
Investment Income	8,662.27	
Total Monthly Revenue		38,609.37
Cash Disbursements:		
Board & Committee Members Fees	(1,255.54)	
Social Security	(3.10)	
Employer Medicare	(0.72)	
Audit Services (Mitchell Emert & Hill)		
Contracts with Private Agencies (Santek)		
Engineering Services		
Contributions (Loudon Utilities - Quarterly)		
Legal Services (Kennerly - May 2019)	(2,500.00)	
Legal Notices		
Travel		
Other Contracted Services		
Building & Content Insurance		
In-Service/Staff Development		
Trustee's Commission	(218.98)	
Total Cash Disbursements		(3,978.34)
Expenditure Credit:		
Trustee Commission Adjustment		0.00
<u>Operating Fund Ending Balance June 2019</u>		3,768,637.01

Poplar Springs Subfund

Poplar Springs Subfund Balance May 2019		63,436.58
Cash Receipts:		
	0.00	
Total Monthly Revenue		0.00
Cash Disbursements:		
Engineering Services		
Total Cash Disbursements		0.00
<u>Poplar Springs Subfund Balance June 2019</u>		63,436.58

TOTAL COMBINED OPERATING AND POPLAR SPRINGS JUNE 2019 BALANCE

Combined Summary - June 2019		
Beginning Balance		3,797,442.56
Plus Operating Revenue		38,609.37
Less Operating and Poplar Springs Disbursements		(3,978.34)
TOTAL COMBINED BALANCE - JUNE 2019		3,832,073.59



650 25th Street, N.W., Suite 100
Cleveland, Tennessee 37311
(423) 303-7101

Email: info@santekwasteservices.com
Internet: santekwasteservices.com

Monthly Operations Report
Matlock Bend Landfill
July 9, 2019

Presented by:
Santek Environmental, Inc.

- I. OPERATIONS**
 - A. Tonnage Report
 - B. Customer Report
 - C. Materials Classification Report
 - D. Waste Characterization Report
 - E. Tire Report

- II. AIRSPACE UTILIZATION SCHEDULE**

- III. HOST & SECURITY FEES**

- IV. LETTER FROM TENNESSEE COMPTROLLER OF THE TREASURY – FILING OF ANNUAL FINANCIAL REPORT**

- V. REVIEW LETTER BY ART STEWART ON THE 2019 TIER 2 TESTING & NMOC EMISSION ESTIMATES REPORT**

- VI. MOBY DICK WHEEL WASH PROPOSAL**

**LANDFILL TONNAGE VOLUME
MONTH ENDING -
JUNE 2019**

KIMBERLY CLARK - PAPER WASTE

MONTH	2018		2019		2018 TO 2019	
JANUARY	5,057.39	0.00	0.00	(5,057.39)		
FEBRUARY	3,563.87	0.00	0.00	(3,563.87)		
MARCH	4,234.12	0.00	0.00	(4,234.12)		
APRIL	3,071.82	0.00	0.00	(3,071.82)		
MAY	0.00	0.00	0.00	0.00		
JUNE	0.00	0.00	0.00	0.00		
JULY				0.00		
AUGUST				0.00		
SEPTEMBER				0.00		
OCTOBER				0.00		
NOVEMBER				0.00		
DECEMBER				0.00		
TOTAL	15,927.20	0.00	0.00	(15,927.20)		

Materials Classification Report
Matlock Bend Landfill
Monthly Tonnage Summary June 2019

Material	Tonnage	2016 Sludge %		2017 Sludge %	
MSW		January	4%	January	5%
		February	3%	February	8%
MSW	8,152	March	4%	March	8%
		April	3%	April	7%
Special Waste		May	4%	May	4%
		June	2%	June	2%
Other	1,113	July	2%	July	3%
		August	3%	August	4%
Ash	0	September	2%	September	7%
		October	3%	October	8%
Sludge	563	November	3%	November	6%
		December	3%	December	5%
Total Special Waste	1,676				
Total MSW & SW	9,828				
Tires	35	January	4%	January	5%
		February	4%	February	5%
Total Material	9,863	March	5%	March	4%
		April	6%	April	4%
		May	8%	May	3%
		June	9%	June	6%
		July	6%	July	
% MSW	83%	August	4%	August	
		September	2%	September	
% Special Waste	17%	October	2%	October	
		November	5%	November	
% Sludge	6%	December	5%	December	

**2018-2019 Matlock Bend
Landfill Tire Report**

Month	Tonnage
Jul-18	52.58
Aug-18	33.02
Sep-18	35.27
Oct-18	85.69
Nov-18	18.25
Dec-18	41.53
Jan-19	29.23
Feb-19	21.62
Mar-19	48.06
Apr-19	32.38
May-19	33.30
Jun-19	38.15
Total (tons)	469.08

Matlock Bend Landfill - Module I-B 2019 Airspace Projection / Construction Schedule

DATE	REMAINING AIRSPACE ¹ (CY)	MONTHLY TONNAGE	ACTUAL / PROJECTED ²	UTILIZATION FACTOR	MONTHLY VOLUME CONSUMED (CY)	ENDING MONTHLY REMAINING AIRSPACE (CY)
		12,813		1.49		
May 6, 2019	121,828	-	-	-	-	-
May 7 - 31, 2019	-	11,657	A	1.49	17,368	104,460
June	-	9,863	A	1.49	14,696	89,764
July	-	12,813	P	1.49	19,091	70,672
August	-	12,813	P	1.49	19,091	51,581
September	-	12,813	P	1.49	19,091	32,490
October	-	12,813	P	1.49	19,091	13,398
November	-	12,813	P	1.49	19,091	0
December	-	12,813	P	1.49	19,091	0
January '20	-	12,813	P	1.49	19,091	0
February	-	12,813	P	1.49	19,091	0
March	-	12,813	P	1.49	19,091	0
April	-	12,813	P	1.49	19,091	0
May	-	12,813	P	1.49	19,091	0
June	-	12,813	P	1.49	19,091	0
July	-	12,813	P	1.49	19,091	0
August	-	12,813	P	1.49	19,091	0
September	-	12,813	P	1.49	19,091	0
October	-	12,813	P	1.49	19,091	0
November	-	12,813	P	1.49	19,091	0
December	-	12,813	P	1.49	19,091	0

¹ = Remaining airspace based on May 6, 2019 aerial survey.

Full Date

November-2019

² = Projected tonnages are based on a 3 month average per Matt Dillard on 6-2-09.

³ = Utilization rate based on the annual utilization rate per October 27, 2008 construction meeting (Avg. Utilization = 1.22 cy/ton)

Tonnage for Past 3 Months

April	14,178
May	14,398
June	9,863
Average	12,813

cc: Tim
Matt
Ben
Ron
Justin
Jason
Mark



650 25th Street NW, Ste 100
Cleveland, TN 37311

Phone: (423) 303-7101
Toll Free: (800) 467-9160
www.santekenviro.com

July 8, 2019

Loudon County Solid Waste Disposal Commission
100 River Road
P.O. Box 351
Loudon, TN 37774

Dear Steve:

Pursuant to Section 10.6 and 10.7 of the Sanitary Landfill Operation Agreement between Loudon and Santek as of July 1, 2007, Santek agreed to pay the Commission a host fee and security fee as defined in the Agreement. The following recap reflects the calculation for the period June 1, 2019 to June 30, 2019:

Host Fees (Greater of below) –	
Total Tip Fees Billed	\$236,091.82
Host Fee Percentage	<u>3.96%</u>
	\$ 9,349.24
Minimum Fee	<u>\$ 10,560.00</u>
Security Fees (Greater of below) –	
Total Tonnage Received	9,827.56
Rate per ton	<u>\$ 1.00</u>
Total	\$ 9,827.56
Total Tip Fees Billed	\$236,091.82
Security Fee Percentage	<u>5.00%</u>
	<u>\$ 11,804.59</u>

Our checks in payment of the above fees have been remitted to the above address for the Commission. Should you have any questions or need additional information, please let me know.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark C. Mathys", is written over a horizontal line.

Mark C. Mathys
Vice President of Finance & Corporate Controller



JUSTIN P. WILSON
Comptroller

JASON E. MUMPOWER
Deputy Comptroller

June 12, 2019

Steve Field, Chairman
Loudon County Solid Waste Disposal Commission
101 Mulberry Street, Suite 102
Loudon, TN 37774

Dear Mr. Field:

I have reviewed the annual financial report on the Loudon County Solid Waste Disposal Commission for the fiscal year ended June 30, 2018, as audited by Mitchell Emert and Hill, Certified Public Accountants. As a result, this report has been filed as part of the public records of the State of Tennessee.

If you need to contact our office, please call 615.401.7854 or email Lisa.Bellar@cot.tn.gov. You may also send a response to this letter to the Tennessee Comptroller of the Treasury, Division of Local Government Audit, Cordell Hull Building 4th Floor, 425 Fifth Avenue North, Nashville, TN 37243.

Sincerely,

A handwritten signature in black ink that reads "Lisa W. Bellar".

Lisa W. Bellar, CPA, Auditor

9109

cc: Richard Hill, Director
Mitchell Emert and Hill
Certified Public Accountants

June 12, 2019

Review comments, 2019 Tier 2 Testing and NMOC Emission Estimates Report for Loudon County (Matlock Bend) Landfill

Every five years, gaseous emissions from Matlock Bend Landfill are evaluated and reported to TDEC's Division of Air Pollution and Control, as part of a Tier 2 testing program. I reviewed the 2019 report, prepared by Santek, to learn what is involved.

Report notes sampling involved collecting (in canisters) and analyzing (by gas chromatography; GC) 50 samples – 29 from active areas in the landfill, 21 from closed areas of the landfill. An at this point, the report becomes very confusing. Canisters were used to composite gases from five locations, so while samples were collected from 50 locations, they were composited by area for analysis (five locations per canister). Ten canisters were mentioned, but I saw data in the report only for five canisters. For example, one canister contained gases composited from locations 44, 48, 45, 43 and 40, another sample contained gases from locations 3, 4, 5, 8, 9 and 19, etc. I did not see data from half of the locations (presumably representing 5 canisters) shown on the map (Appendix D) in the report. Most of the samples (46 of 50) were from a depth of 1 m. At 4 locations, samples were taken from additional depths (10 feet, 15 feet, or 20 feet).

Samples were analyzed for carbon dioxide, methane, and many trace gases; plenty of standards were used, with GC retention times from 3.06 minutes to 24.7 minutes, so unusual gases should have been detected, had they been present, even at low concentrations.

Focus was on carbon dioxide, methane, nitrogen, oxygen and non-methane organic carbon gases. The non-methane organic carbon compounds were all aggregated based on carbon content (ppm by volume), by hexane equivalents. Many acronyms were involved. The gas data were then modeled (LandGEM), using waste receipt volumes through 2018 to estimate current and future emissions. The model incorporates many assumed values, such as methane generation rate constant, refuse methane generation potential, etc., so the final result is very general.

Final result, for non-methane organic carbon emissions in 2019, was about 8.8 megagrams (3,988 pounds). The regulatory criterion is 50 megagrams (~22,000 pounds), so Matlock Bend Landfill is far below a NMOC gas-emissions problem level.

I used report graphs (Appendix C) to estimate the Loudon County per-person carbon dioxide and methane 'footprints' from the landfill. The population of Loudon County was taken as 52,152 (2017 data) for this purpose. The calculation suggests the landfill will emit something like 1,227 pounds of carbon dioxide and 44 pounds of methane per person in 2019. For comparison, an average person releases about 840 pounds of carbon dioxide per year, just breathing, and an average car (25 miles per gallon, 15,000 miles/year) releases something like 11,700 pounds of carbon dioxide per year.

Respectfully,



Art Stewart

Ron E. Vail, P.E,
Santek Waste Services, LLC
650 25th Street N.W. Suite 100,
Cleveland, TN 37311
United States

June 11th, 2019

Offer Nr. 20190611-TH
Project: Loudon - Matlock Bend Wheel Wash

Dear Ron,

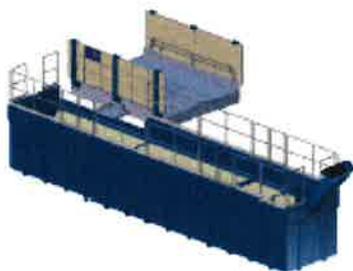
Thank you, Paul and Justin for taking the time to meet with me on May 29th, 2019 at your Matlock Bend Facility in Loudon.

The following are the summary points derived from information in your initial discussion with Bob Lodi on January 17th and later with myself on January 18th, 2019.

- Your seeking a solution to manage the site soiling "track out" and dirty water "walk off" at your landfill site.
- Trucks using the facility are on highway vehicles.
- Our estimate (to be confirmed by you) of the site conditions worst case could be:
 - # 5 amount on tires (scale 1=low to 10 = high)
 - # 2 stickiness on tires (scale 1=low to 5 = high)
 - 200 trucks per day - usual work day 10 hours

As a follow up to our discussions, I can provide you with our initial thoughts with respect to our recommendations in order to solve your track out problems at that facility.

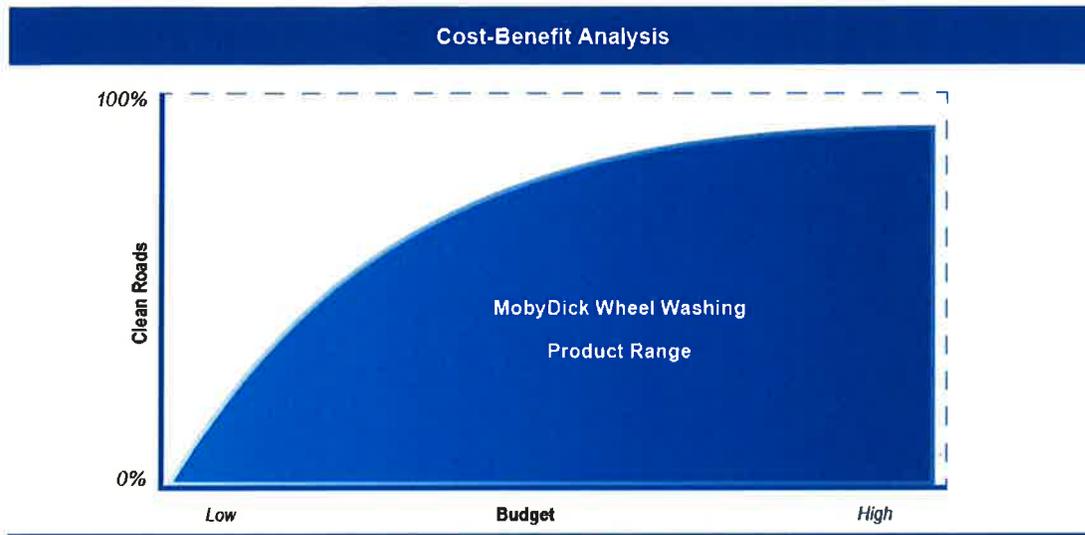
We would recommend trying to utilize as much of the existing infrastructure as practical. As a minimum the run up and run out concrete pad areas. Given your traffic volume and soiling we will be recommending a ConLine KitPlus 400C – 50P.



KIT Plus 400 C-50P (Scrapers Conveyor)

* I have attached a basic layout drawing also.

With this solution we are confident that we can solve 80% or more of Stantek's track out problem.



It is impossible to solve 100% any track out problem but we feel that this proposed solution is well along the above curve and represents a good solution

Budget Proposal Equipment

- Special KIT Plus based on KIT Plus 400 C 50 P
- 10' Clear width drive through
- 10,000 Gallon water Recycling tank with integrated scraper conveyor
- MobyDos Flocculant Dosing System
- Safety Railing for Recycling Tank

Budget Proposal Installation (Subject to final approval and demolition of existing system by Stantek)

- All cement work
- Install machine
- Commission Machine

The next steps would be for Trey to visit and do a site walk with you and formalize the layout of the system.

Your MobyDick Sales Engineer
Name Tim Holmes
Phone (519) 589-3377
E-mail tholmes@us.mobydick.com



Thank you once again for the opportunity to provide you this proposal.

Sincerely,,
FRUTIGER Company AG

A handwritten signature in black ink, appearing to read "Tim Holmes".

Tim Holmes B.A., M.B.A.
Sales Director, North America
MobyDick North America
Cell: 519-589-3377
tholmes@us.mobydick.com

c.c. Paul Marks

Attachments:

- Brochure – ConLine KITPlus Brochure
- Brochure – ConLine Kit Option Brochure
- Layout: Wheel Washing System ConLine KitPlus 400C – 50 P

EC Declaration of Conformity

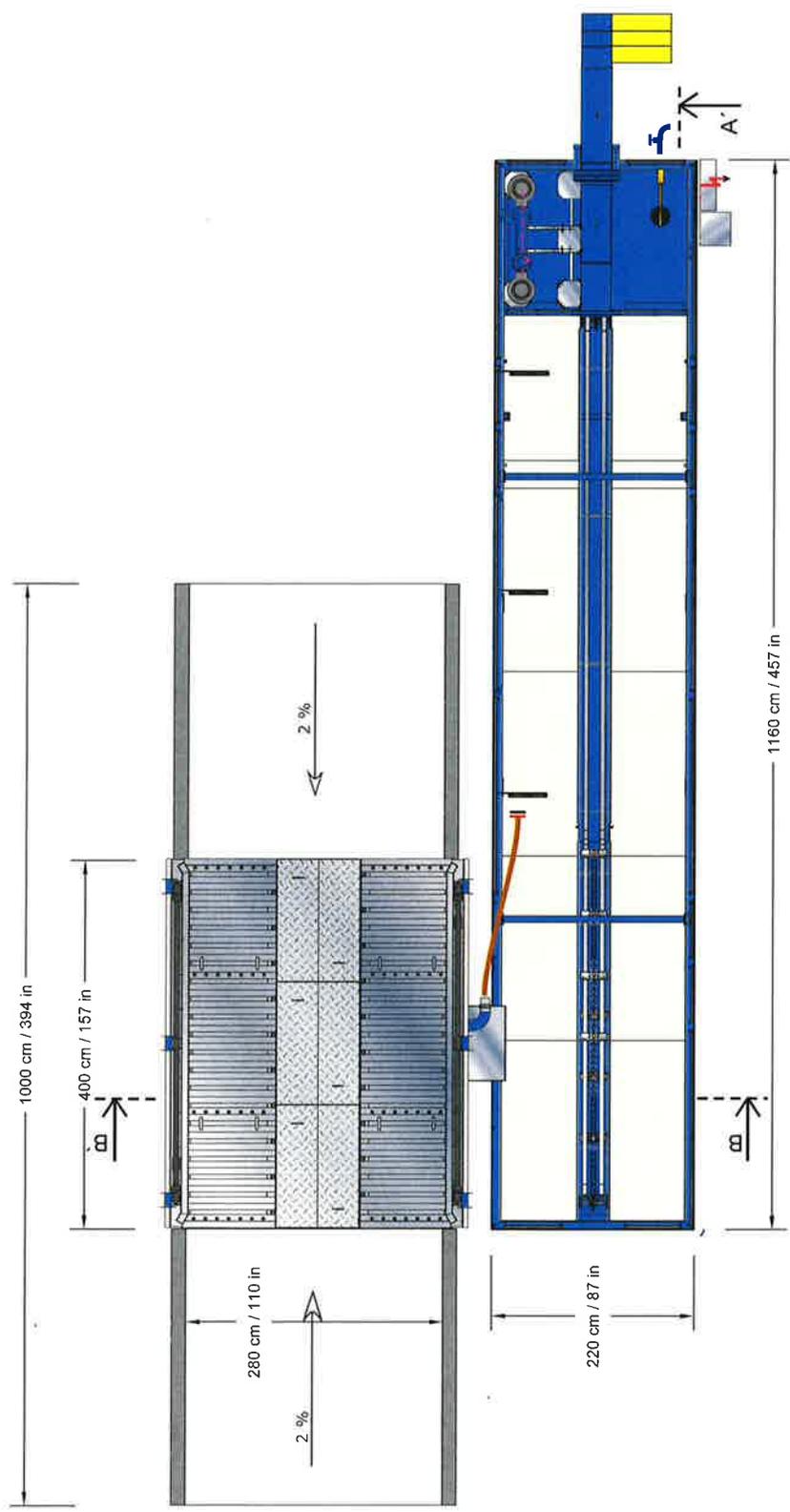
The MobyDick® tyre wash system described above conforms to the provisions of the following directives and norms, including their amendments.



- 2006/42/EC:2009, Machinery Directive
- 2004/18/EC:2004, EMC Directive
- EN 60204-1, Electrical equipment of machines
- EN 60439-1, Low-voltage switchgear assemblies

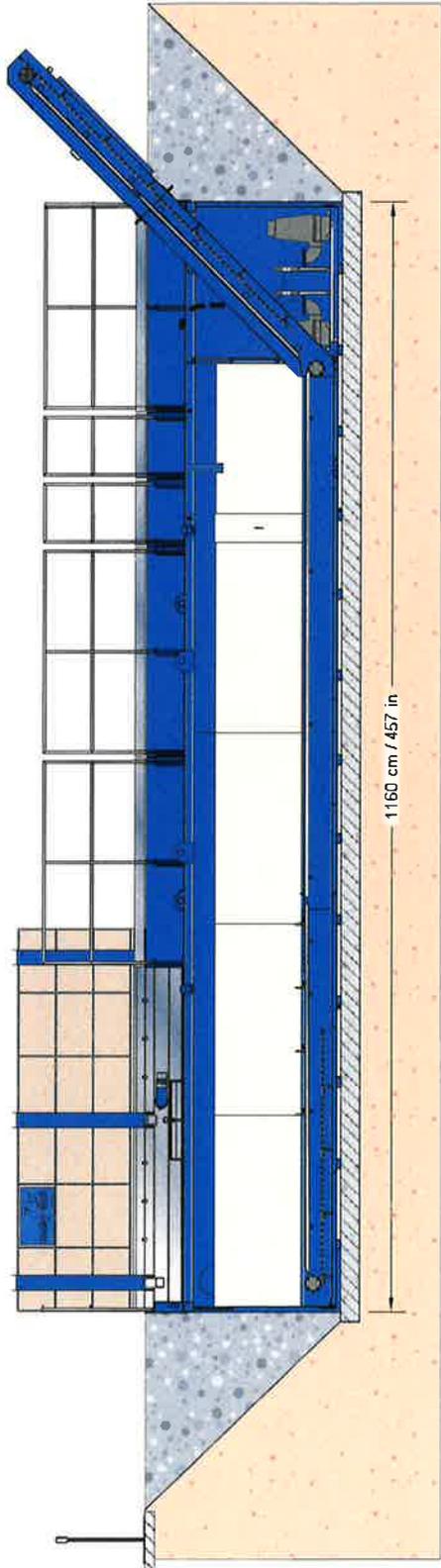
It also fulfils Directive 2014/35/EU:2014 in accordance with Annex I No. 1.5.1 MD 2006/42/EC with regard to its safety objectives.

Your MobyDick Sales Engineer
Name Tim Holmes
Phone :519, 589-3377
Email tholmes@us.mobydick.com

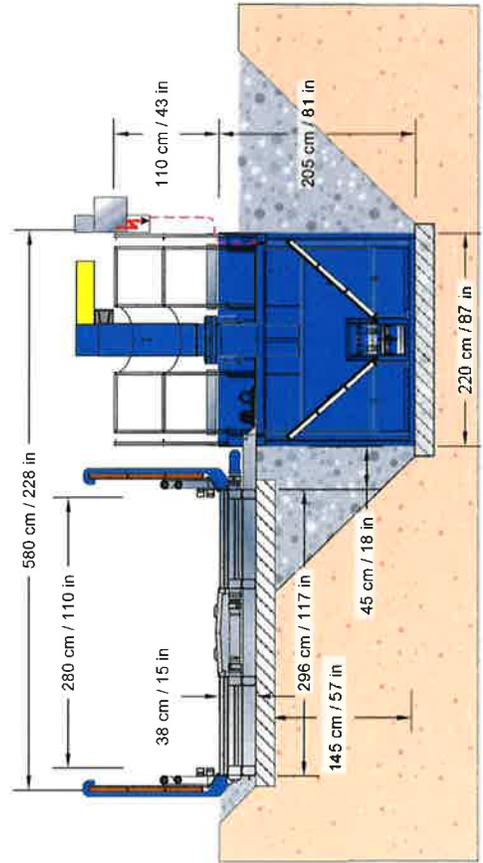


18.7.2017	V 1.0.	MoW 1 / 2
ConLine KIT Plus 400C-50P		Layout
MDK-A300-400C-50P		
		

SECTION A-A'



SECTION B-B'



18.7.2017	V 1.0.	MoW 2 / 2
ConLine KIT Plus 400C-50P		Layout
MDK-A300-400C-50P		
		



***LOUDON COUNTY SOLID WASTE
DISPOSAL COMMISSION***



Loudon County Annex • 101 Mulberry Street, Suite 102
Loudon, Tennessee 37774

June 17, 2019

County Mayor Rollen “Buddy” Bradshaw
Loudon County
100 River Road, Suite 106
Loudon, TN 37774

Mayor Jeff Harris
City of Loudon
P.O. Box 189
Loudon, TN 37774

Mayor Tony R. Aikens
Lenoir City
530 Highway 321 North
Lenoir City, TN 37771

Re: Loudon County Solid Waste Disposal Commission

Dear Mayors:

As you know, Loudon County Solid Waste Disposal Commission (“LCSWDC”) has been negotiating with Santek Environmental, Inc. (“Santek”) to modify the terms of the Operation Agreement dated July 1, 2007 (the “Contract”) regarding the operation of the Matlock Bend Landfill (the “Landfill”). The purpose of this negotiation was to seek to obtain a more favorable financial arrangement with Santek in order to minimize LCSWDC’s long-term liability for expenses related to closure and post-closure care of the Landfill.

I am writing to provide you with another update regarding the status of the Contract modification process. After lengthy negotiation, LCSWDC has conditionally approved the basic terms of a Contract modification with Santek, subject to: the consensus of our Stakeholders; approval by the Tennessee Department of Environment and Conservation (“TDEC”) of a phased closure plan and permit modification for the Landfill; and execution of a formal Contract Amendment in acceptable form. As part of this process, LCSWDC representatives intend to brief our Stakeholders regarding the Contract modification proposal at the upcoming commission and council meetings. However, before doing so, LCSWDC wanted to provide our Stakeholders with a summary of the pending Contract modification proposal.

LCSWDC has been consulting with a third-party engineering firm regarding the terms of the proposed Contract modification. LCSWDC and its consultant now agree that the current proposal will substantially assist LCSWDC in minimizing its long-term liability for expenses related to closure and post-closure care of the Landfill. Attached hereto are the detailed terms of the proposal. However, the key terms of the proposal are summarized below for your convenience.

- 1.) LCSWDC will seek a permit modification from TDEC to laterally expand the Landfill footprint by 27 acres, resulting in a total landfill footprint of approximately 67 acres, which will be located entirely within LCSWDC's existing Landfill property.
- 2.) Of the 67-acre footprint, Santek will only construct and place waste on a 13-acre subset of the permitted airspace, for a total waste disposal footprint of 53 acres. The remaining 14-acre footprint will be permitted by TDEC to construct additional landfill disposal airspace, should the LCSWDC and its Stakeholders elect to continue operation of the Landfill.
- 3.) The Contract will be extended through the date that the expanded 13-acre Landfill footprint reaches full permitted waste capacity, but in no event shall extend the term of the Contract beyond December 31, 2038. (At current waste volumes, it is estimated that the expanded Landfill footprint will reach full capacity in 2036).
- 4.) Santek will raise the Host Fee from 4.0% to 5.5% (The Contract provides that the Host Fee is intended to cover ongoing operating expenses incurred by LCSWDC).
- 5.) The Security Fee will remain at the greater of \$1.00 per ton or 5% of tipping fees generated (The Contract provides that the Security Fee is intended to cover LCSWDC's ongoing closure and post closure care obligations).
- 6.) Santek will pay for closure of all 53 acres of the Landfill pursuant to a phased closure plan to be approved by TDEC.
- 7.) Santek will provide at its expense a performance bond guaranteeing to Loudon County the closure responsibility of all 53 acres of the Landfill. (Note: At this time it is anticipated that TDEC will only calculate future closure and post-closure liability based upon the 53 constructed acres and not the 67 permitted acres).
- 8.) Santek will provide sufficient funds in the accrued Security Fee during the extended Contract term to cover the post-closure care of all closed portions of the Landfill, which will extend to at least 30 years beyond the terms of the Contract
- 9.) Santek will install a pressurized wheel wash system at the Landfill to control the runoff of sediment and debris to the adjacent roadway.
- 10.) Santek will agree to a maximum Landfill elevation of 1,093 ft. mean sea level ("msl"), even though the Landfill is currently permitted to a maximum elevation of 1,125 ft. msl. The Landfill will maintain the maximum permitted elevation of 1,125 ft. msl but will not increase the elevation of 1,093 ft. msl without written authorization from the Stakeholders.

At the conclusion of the extended Contract term, LCSWDC will only be responsible for the post-closure care of the 53-acre Landfill. At this juncture, it is estimated that the post-closure care costs for the Landfill will be \$4,515,822. LCSWDC presently has the following accrued funds: 1.) Host Fee Funds of \$1,586,193 and 2.) Security Fee Funds of \$2,033,853. Assuming that LCSWDC's future accrued funds will be invested to garner 1% interest at a 2.3% inflation

rate (the present TDEC inflation rate), LCSWDC will attain the following total accrued funds at the end of the extended Contract term: 1.) Host Fee Funds of \$5,016,837 and 2.) Security Fee Funds of \$5,816,906. LCSWDC's estimated accrued funds at the end of the extended Contract term will be substantially greater than its post-closure care obligation for the Landfill and will leave LCSWDC with significant reserves to fund future operations or other projects.

LCSWDC believes that this Contract modification proposal will significantly reduce the long-term liability of LCSWDC and its Stakeholders and will put LCSWDC in the best position to succeed in the future. In addition, this proposal will give LCSWDC the financial flexibility to determine the future of the Landfill expansion based upon the needs and desires of the Stakeholders as opposed to strictly concerns with financial liability. This has been a long negotiation process, but we firmly believe that we have accomplished a great deal on behalf of LCSWDC and our Stakeholders.

We look forward to meeting with our Stakeholders in the near future to discuss the Contract modification proposal in more detail. Please let me know if you have any questions regarding this process in the interim.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Field". The signature is fluid and cursive, with a large initial "S" and a distinct "Field" at the end.

Steve Field, Chairman of Loudon County
Solid Waste Disposal Commission



Invoice Number
1454 CG

Invoice

Insured Name Loudon County Solid Waste Commission
Contact Susan Huskey, Purchasing Agent
Address 100 River Road
 Loudon , TN 37774

Effective Date	7/1/2019	Expiration Date	6/30/2020
Policy Number	TNRMT		

Line of Business	Premium	Company Name
Package	\$4,488	TNRMT
Total Premium Due	\$4,488	

Make Check Payable and Remit to:
Tennessee Risk Management Trust
404 BNA Drive
Suite 208
Nashville, TN 37217

Note:

If premium is paid by 7/10/2019, a 2% discount applies. See Page 2 for details.
If premium is paid after 7/31/2019, a 2% penalty applies.



Invoice Number
1454 CG

If premium is paid by 7/10/2019, a 2% discount applies.

Line of Business	Premium	Company Name
Discounted Package / B&M	\$4,398	TNRMT
Total Discounted Premium	\$4,398	<i>(if premium is paid by 7/10/2019)</i>

Make Check Payable and Remit to:
Tennessee Risk Management Trust
404 BNA Drive
Suite 208
Nashville, TN 37217



**TENNESSEE RISK
MANAGEMENT TRUST**

Proposal for:

Loudon County Solid Waste Commission

Presented By:



RISK MANAGEMENT

**Exclusive Program Manager for TNRMT
1-877-822-6161**

July 1, 2019

This packet is issued as a matter of information only and does not amend, extend, or alter the coverage provided by the actual insurance policies and coverage documents.



Loudon County Solid Waste Commission

Cost Summary

7/01/2019 - 6/30/2020

PROPERTY & CASUALTY SUMMARY

Property - all Buildings and Contents including: Electronic Data Processing Equipment, Media & Extra Expense, Contractors Equipment & Miscellaneous Equipment, Valuable Papers, and Money & Securities	Included
Auto Liability & Physical Damage	Included
General Liability	Included
Public Officials Liability	Included
PREMIUM	\$4,488
TOTAL PROPERTY & CASUALTY PREMIUM	\$4,488

TOTAL PREMIUM \$4,488

NOTE:

If premium is paid by 7/10/2019, a 2% discount applies.

If premium is paid after 7/31/2019, a 2% penalty applies.

**TENNESSEE RISK MANAGEMENT TRUST
 COVERAGE LIMITS
 (Inclusive of Pooled Retention)**

LOUDON COUNTY SOLID WASTE COMMISSION

Building	Blanket	All Risk Replacement Cost (Vacant or Abandoned Buildings covered at Actual Cash Value)
Contents/Personal Property	Blanket	All Risk Replacement Cost
Inland Marine	Per Schedule	Actual Cash Value
Contractors Equipment	Per Schedule	Per Occurrence
Electronic Data Processing	\$1,000,000	Per occurrence including hardware, media and extra expense
Extra Expense	\$5,000,000	Per Occurrence
Valuable Papers	\$1,000,000	Per Occurrence
Employee Fidelity	\$400,000	Each and every loss
Money & Securities	\$400,000	Each and every loss
Forgery or Alteration	\$400,000	Each and every loss
Deductible	\$1,000	Each occurrence All First Party Losses
General Liability including all employees as additional insured (Occurrence Form)	\$1,000,000	Combined Single Limit
Public Officials Liability/Errors & Omissions (Claims-Made Form)	\$1,000,000	Each occurrence/ \$2,500 Per Occurrence Deductible Includes Non-Monetary Defense Costs \$100,000 Annual Aggregate/\$2,500 Deductible
Defense of Ouster	\$100,000	Per occurrence/Defense only
Employee Benefits Liability	\$1,000,000	Each Claim
Cyber Liability (Claims-Made Form)	\$1,000,000	\$1,000 Deductible

Limits are paid according to the Tennessee Tort Liability Act. These limits are \$300,000 for Bodily Injury to one person in one accident, \$700,000 for two or more persons and \$100,000 Property Damage. Limit is \$1,000,000 combined single limit if immunity defense does not apply.

**TENNESSEE RISK MANAGEMENT TRUST
CLAIMS-MADE COVERAGE-PUBLIC OFFICIALS LIABILITY ERRORS
AND OMISSIONS LIABILITY**

The TNRMT Public Officials Liability Errors and Omissions Coverage is underwritten on a claims-made basis whereby claims are covered if:

1. Incident giving rise to claim occurred after the retroactive date.
2. Claim is made during the policy period or extended reporting period.

If a claim of this type occurs during a policy period with another program underwritten on a "claims-made" basis and the claim or incident is *not* reported during that previous policy period, but instead reported more than 60 days after the policy's expiration, coverage can be provided only from one of two possible sources:

1. Purchase of extended reporting period on the other programs' expiring insurance policy to extend the allowable reporting period to a minimum of 24 months for claims, which occurred during the actual policy period (coverage would be provided by the expiring policy).
2. Purchase of a retroactive date under the TNRMT program to cover claims, which occurred prior to the inception of the TNRMT coverage, but were not reported or known prior to the new coverage period (coverage would be provided by the TNRMT).

Neither one of these options is automatic and must be specifically requested since it will often require an additional premium charge. These aspects must be carefully considered if a participant should ever contemplate withdrawal from the Tennessee Risk Management Trust.

**TENNESSEE RISK MANAGEMENT TRUST
WHAT IS NOT INCLUDED**

- Physical damage to personally owned automobiles
- Physical damage for military surplus vehicles or other similar vehicles not originally designed or registered for highway use.
- Property losses of a degenerative nature or from loss by insect or vermin, including mold, wear and tear, and deterioration
- Any loss from flood in flood zone "A" or zones prefixed in "A"
- Pollution unless specifically endorsed
- Mold or Fungus
- War Risk
- Terrorism (unless Certified Act of Terrorism under TRIA Act)
- Aircraft Liability
- The Deductible as listed on individual Certificates (included in the packet)
- Medical Malpractice – Doctors, Clinics or Hospitals (employed school nurses covered)
- Nuclear Liability or Damage
- Sexual Abuse Coverage for accused perpetrator (Discretionary legal defense available up to \$35,000 for falsely accused perpetrator)
- Inverse Condemnation
- Asbestos Bodily Injury & Property Damage
- AIDS Liability
- Loss of or damage to Watercraft over 26 feet
- Purchase, use, maintenance or storage of any form or component of pyrotechnics, explosives or projectiles, fire and/or flame throwing apparatus, arising from a demonstration or celebration involving these or similar items.
- Pension and Welfare Fiduciary Responsibility Insurance
- Electromagnetic Fields
- Wages

This packet is issued as a matter of information only and does not amend, extend, or alter the coverage provided by the actual insurance policies and coverage documents.

TENNESSEE RISK MANAGEMENT TRUST

NAMED INSURED

Tennessee Risk Management Trust (TNRMT) and its participating Board Liability Trust Members, their officers, employees, and agents of the boards including elected officials, appointed boards, commissions, including election commissions, officials, officers, employees, administrators and volunteers, both individually and collectively, when acting within the scope and performance of their duties.

INSURANCE COMPANY SELECTION

A.M. Best's Insurance Reports is a guidebook the insurance industry uses to determine the financial stability of an insurance company.

A copy of the Best's Insurance Reports for each of the insurance companies quoted is available for your review.

While we strive to be certain that your insurance is placed with reputable, highly rated insurance companies, we have no way of guaranteeing the financial accuracy of the Best's Insurance Reports or the financial stability of any insurance company.

Company Proposed	Best's Assigned Rating
Travelers Indemnity Company	A++III
Great American Insurance Company	A+XIII
Travelers Property Casualty Company of America	A++XV
Chubb/Ace American	A++XV

Alphabetical Listing

A+	=	Superior
A	=	Excellent
B+	=	Very Good
B	=	Good
C+	=	Fair
C	=	Marginal

Numerical Listing

Ranges from I to XV
I - Smallest Company
XV - Largest Company

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YY)
7/1/19

PRODUCER
NGU Risk Management
111 Hazel Path
Hendersonville, TN 37075

THIS CERTIFICATE IS INTENDED TO CONFER AND STIPULATE COVERAGE UNDER THE FOLLOWING TERMS AND CONDITIONS TO THE NAMED INSURED INCLUDING ALTERATION OF THE TNRMT PROGRAM IF REQUIRED.

COMPANIES AFFORDING COVERAGE

INSURED
Tennessee Risk Management Trust
404 BNA Drive, Suite 208
Nashville, TN 37217

MEMBER: Loudon County Solid Waste Commission

INSURER A: TNRMT

INSURER B:

INSURER C:

COVERAGES

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.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	COVERED PROPERTY	LIMITS
A	X PROPERTY	TNRMT	07/01/19	07/01/20	X BUILDING	Blanket
	CAUSES OF LOSS					
	BASIC					
	BROAD					
	X SPECIAL					
X FLOOD*				X EXTRA EXPENSE	\$5,000,000 Per Occurrence	
A	X INLAND MARINE	TNRMT	07/01/19	07/01/20	Per Schedule	\$1,000,000 per occ.
	X CONTRACTORS EQUIPMENT					
	X EDP					
	CAUSES OF LOSS					
	X ACTUAL CASH VALUE					

LOCATION OF PREMISES/DESCRIPTION OF PROPERTY

*No Coverage "Flood Zone A"

SPECIAL CONDITIONS/OTHER COVERAGES

Maintenance deductible on all first party losses is \$1,000

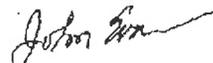
CERTIFICATE HOLDER

Loudon County Solid Waste Commission
100 River Road, Suite 110
Loudon, TN 37774

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS, OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



NGU RISK MANAGEMENT

LOUDON COUNTY SOLID WASTE COMMISSION

BOILER & MACHINERY -- TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

COVERAGE: COMPREHENSIVE FORM COVERING BOILER, PRESSURE VESSELS, MECHANICAL & ELECTRICAL MACHINES INCLUDING AIR CONDITIONING, REFRIGERATION EQUIPMENT, ELECTRICAL APPARATUS AND ELECTRONIC COMPUTER OR ELECTRONIC DATA PROCESSING EQUIPMENT INCLUDING PRODUCTION MACHINES UNLESS OTHERWISE SPECIFIED.

THE LIMITS OF INSURANCE FOR PROPERTY DAMAGE AND THE COVERAGE EXTENSIONS & LIMITATIONS ARE PART OF, NOT IN ADDITION TO, THE TOTAL LIMIT PER BREAKDOWN. IF INCLUDED IS SHOWN UNDER LIMIT OF INSURANCE FOR PROPERTY DAMAGE OR A COVERAGE EXTENSION OR LIMITATION, THEN THE LIMIT FOR SUCH COVERAGE IS PART OF, NOT IN ADDITION TO, THE OTHER LIMIT OF INSURANCE IDENTIFIED.

PREMISES: ALL PREMISES ON FILE, EXCEPT ANY LISTED SEPARATELY

VALUATION: REPAIR OR REPLACEMENT COST

LIMIT PER BREAKDOWN:	\$5,000,000
PROPERTY DAMAGE	INCLUDED IN TOTAL LIMIT PER BREAKDOWN
EXPEDITING EXPENSE	\$500,000
EXTRA EXPENSE	INCLUDED
EXTENDED PERIOD OF RESTORATION (# OF DAYS OF COVERAGE)	30
SPOILAGE DAMAGE	\$500,000
UTILITY INTERRUPTION -- SPOILAGE COVERAGE APPLIES ONLY IF THE INTERRUPTION LASTS AT LEAST (WAITING PERIOD (HOURS))	8
ELECTRONIC DATA OR MEDIA COVERAGE	\$500,000
ERRORS IN DESCRIPTION COVERAGE	INCLUDED
FUNGUS, WET ROT & DRY ROT COVERAGE	
PROPERTY DAMAGE	\$100,000
HAZARDOUS SUBSTANCE LIMITATION	\$500,000
NEWLY ACQUIRED LOCATIONS (# OF DAYS OF COVERAGE)	90
ORDINANCE OR LAW (INCLUDING DEMOLITION & INCREASED COST OF CONSTRUCTION) COVERAGE	\$2,500,000
REFRIGERANT CONTAMINATION LIMITATION	\$500,000
WATER DAMAGE LIMITATION	\$1,000,000

CONDITIONAL & OPTIONAL COVERAGES

NUMBER OF DAYS FOR NOTICE OF CANCELLATION	60
EXCEPT 10 DAYS FOR NON-PAYMENT OF PREMIUM	

DEDUCTIBLES: THE DEDUCTIBLE APPLIES ONLY TO A COVERAGE FOR WHICH AN AMOUNT, HOURS, DAYS, TIMES DAILY VALUE, OR THE WORD INCLUDED IS SHOWN.

PROPERTY DAMAGE	\$5,000
EXTRA EXPENSE	24 HOURS
SPOILAGE DAMAGE	INCLUDED IN PROPERTY DAMAGE DEDUCTIBLE
REFRIGERANT CONTAMINATION	INCLUDED IN PROPERTY DAMAGE DEDUCTIBLE

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/1/19

PRODUCER
NGU Risk Management
111 Hazel Path
Hendersonville, TN 37075

THIS CERTIFICATE IS INTENDED TO CONFER AND STIPULATE COVERAGE UNDER THE FOLLOWING TERMS AND CONDITIONS TO THE NAMED INSURED INCLUDING ALTERATION OF THE TNRMT PROGRAM IF REQUIRED.

COMPANIES AFFORDING COVERAGE

INSURED
Tennessee Risk Management Trust
404 BNA Drive, Suite 208
Nashville, TN 37217

MEMBER: Loudon County Solid Waste Commission

INSURER A: TNRMT

INSURER B:

INSURER C:

COVERAGES

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.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	X	TNRMT	07/01/19	07/01/20	\$400,000 EACH AND EVERY LOSS
	X				
	X				

COVERED POSITIONS

Assessor of Property, Chancery Court Clerk & Master, Circuit/Criminal/Special/General Sessions Clerk, Commissioner/Receiver, Coroner, County Clerk, County Engineer, County Executive/Mayor, County Road Commission, County Highway/Bridge Funds, County Highway Superintendent, Development District, Director of Accounts & Budgets (1957 Act), Director of Finance (1981 Act), E911 District, Human Resource Agency, LEA/Fiscal Agent, Process Server, Purchasing Agent, Register of Deeds, Sheriff, Special Deputy, Surveyor, Trustee as well as all other public officials and employees. (Constables are not included) This coverage also complies with TCA § 4-4-108 for blanket bonds and TCA § 8-19-101 as replacement for individual official bonds.

LOCATION OF PREMISES/DESCRIPTION OF PROPERTY

SPECIAL CONDITIONS/OTHER COVERAGES

Maintenance deductible on all first party losses is \$1,000.

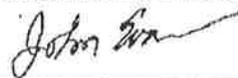
CERTIFICATE HOLDER

Loudon County Solid Waste Commission
100 River Road, Suite 110
Loudon, TN 37774

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS, OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



NGU RISK MANAGEMENT

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)
7/1/19

PRODUCER
NGU Risk Management
111 Hazel Path
Hendersonville, TN 37075

THIS CERTIFICATE IS INTENDED TO CONFER AND STIPULATE COVERAGE UNDER THE FOLLOWING TERMS AND CONDITIONS TO THE NAMED INSURED INCLUDING ALTERATION OF THE TNRMT PROGRAM IF REQUIRED.

COMPANIES AFFORDING COVERAGE

INSURED
Tennessee Risk Management Trust
404 BNA Drive, Suite 208
Nashville, TN 37217

Member: Loudon County Solid Waste Commission

INSURER A: **TNRMT**

INSURER B:

INSURER C:

COVERAGES

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.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY	TNRMT	07/01/19	07/01/20	EACH OCCURRENCE	\$1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	Included
	CLAIMS MADE				PERSONAL & ADV INJURY	Included
	<input checked="" type="checkbox"/> OCCURRENCE				GENERAL AGGREGATE	Unlimited
	<input checked="" type="checkbox"/> INCIDENTAL MEDICAL MALPRACTICE				EMPLOYEE BENEFITS LIABILITY (Claims Made)	\$1,000,000
	PROFESSIONAL LIABILITY				RETRO DATE	TNRMT Entry Date
					DEFENSE OF OUSTER	\$100,000 Sublimit
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY	TNRMT	07/01/19	07/01/20	COMBINED SINGLE LIMIT (Each accident)	\$1,000,000
	ANY AUTO					
	<input checked="" type="checkbox"/> ALL OWNED AUTOS					
	MEDICAL PAYMENTS: \$5,000 ANY ONE PERSON \$100,000 ANY ONE CLAIM					
	<input checked="" type="checkbox"/> HIRED AUTOS					
	<input checked="" type="checkbox"/> NON-OWNED AUTOS					
<input checked="" type="checkbox"/> UNINSURED / UNDERINSURED MOTORISTS						
A	<input checked="" type="checkbox"/> CYBER LIABILITY (Claims Made)	TNRMT	07/01/19	07/01/20	\$1,000 Deductible	\$1,000,000 Per Claim See Attached Certificate
A	<input checked="" type="checkbox"/> PUBLIC OFFICIALS LIABILITY ERRORS & OMISSIONS (Claims Made)	TNRMT	07/01/19	07/01/20	EACH CLAIM	\$1,000,000
	<input checked="" type="checkbox"/> Retro Date 7/1/1987				\$2,500 Per Occurrence Deductible	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

Tort Immunity will be applied when applicable.

CERTIFICATE HOLDER	ADDITIONAL INSURED: INSURER LETTER:	CANCELLATION
Loudon County Solid Waste Commission 100 River Road, Suite 110 Loudon, TN 37774		<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS, OR REPRESENTATIVES.</p> <p>AUTHORIZED REPRESENTATIVE </p>
		NGU RISK MANAGEMENT

TENNESSEE RISK MANAGEMENT TRUST

CYBER LIABILITY COVERAGE

\$1,000,000 Limit - \$1,000 Deductible for the following:

Media and Website

Security Breach Liability

Replacement or Restoration of Electronic Data

Extortion Threats

Business Income and Extra Expense

Public Relations Expense

Security Breach Expense – Includes Credit Monitoring, Notification and Call Center Costs

*Only one deductible applies per claim

Claims Made Coverage: RETROACTIVE DATE: 07/01/2011 or your TNRMT Membership date, if different.

In addition to the coverages above, TNRMT has partnered with CyberScout to provide the following Breach Response Services and Resources Services in addition to the insurance coverage above:

- Breach consulting
- Crisis Management
- Notification Assistance
- Remediation Planning
- Evidentiary Support

All TNRMT members have access to CyberScouts' informational portal as well as their Data Risk compass, an online cyber risk assessment tool for clients. To access the portal,

- Go to www.greatamerican.breachresponse.com
- Input user name: greatamerican
- Input password: GA4br#0519
- After login, you will be able to setup your own User ID and Password. Please email Kyle Greenup at kgreenup@ngutn.com for a unique Agency/Policy number.

TNRMT

IMPORTANT INFORMATION

There is no flood coverage for any of your property located in Flood Zone A or any flood Zone prefixed in "A". It is the intent of TNRMT to exclude these flood zones and defer coverage to the National Flood Insurance Program (NFIP). It is your responsibility to know if any of your property is located in a flood zone. Coverage for property in these flood zones is available through the NFIP. We will be happy to assist you in placing this coverage through NFIP but **no Flood Zone "A" coverage is available from TNRMT.**

Employee Fidelity Insurance Certificate which replaces Public Officials Surety Bonds no longer needs to be filed with the County Clerk pursuant to recent legislative changes.

Construction/renovation projects are not automatically covered by Tennessee Risk Management Trust. Coverage for these projects can be provided by a separate Builders Risk Policy. Please contact Betsey Sullivan at 877-822-6161 to start the process of obtaining Builders Risk Coverage.

Please report any additions/deletions throughout the year, via the NGU Member Portal. Property and contents additions will result in an additional pro-rated charge. However, we do not charge an additional premium throughout the policy period for additions or deletions of vehicles and equipment that are valued less than \$100,000. See the following page for further instructions.

Airport Liability Coverage is not automatically covered by Tennessee Risk Management Trust. However, this coverage can be provided by a separate Airport Liability Policy. Please contact Tom Montgomery at 877-822-6161 to obtain a quote for this coverage.