

## **SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE**

(A Local Government Risk Pool)

### **MEMORANDUM OF GOVERNMENTAL LIABILITY COVERAGE**

#### **DECLARATIONS**

Subject to the terms of this **Memorandum** of Governmental Liability Coverage, **we** agree with the **Member** to provide the coverages as stated in this **Memorandum**.

This **Memorandum** of Governmental Liability Coverage is issued under and pursuant to the terms, conditions, covenants and stipulations of the Intergovernmental Contract dated 12/17/2019 between the **Member** stated herein and SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE (SDPAA) and any amendments thereto. All terms and conditions of said Contract are incorporated herein by reference. In the event that any provision of this **Memorandum** of Governmental Liability Coverage is in conflict with or is inconsistent with the Intergovernmental Contract, the terms and conditions of such Intergovernmental Contract shall prevail and take precedence to the extent of such conflict or inconsistency.

**MEMBER:** Kingsbury County  
**MAILING ADDRESS:** PO Box 196  
DeSmet, SD 57231

**MEMBER NUMBER:** 171

**COVERAGE PERIOD:** 01/01/2026 - 01/01/2027

Commencing at 12:01 A.M. on the effective date indicated on the Schedule of Coverages until terminated in accordance with the Intergovernmental Contract.

**LIMIT OF COVERAGE:** \$ 1,500,000 per **occurrence**, except:  
**Sublimits:** \$ 5,000 per **occurrence** for Medical Expenses  
\$ 25,000 per **occurrence** for Injunctive Relief  
\$ 5,000 per **occurrence**/5,000 aggregate for Broad Legal Defense  
\$ 100,000 per **occurrence** for Property of Others

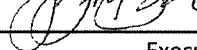
**DEDUCTIBLE:** \$ 0 per **occurrence**, except:  
\$ 5,000 per **occurrence** for Injunctive Relief  
\$ 5,000 per **occurrence** for Employment Related Claims

**FORMS ATTACHED:** GL 1025, GL 1075, GL 1400

**THIS MEMORANDUM OF COVERAGE REPLACES ALL PREVIOUSLY ISSUED RISK SHARING CERTIFICATES FOR THIS COVERAGE AND IS NOT IN ADDITION THERETO.**

THESE DECLARATIONS, TOGETHER WITH THE **MEMORANDUM** OF COVERAGE, ANY ENDORSEMENTS AND THE INTERGOVERNMENTAL CONTRACT COMPLETE THE COVERAGE PROVIDED.

Countersigned: February 9, 2026  
Date

By:   
Executive Director

**SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE  
SCHEDULE OF COVERAGES**

Revised 1/1/2026

GL Form #	Coverage	Effective Date	Retro Date (if any)	Limit Per Occurrence	Annual Aggregate	Deductible
	General Liability (including Public Officials)	1/1/2026	1/1/1991	\$1,500,000	-	\$0
	Law Enforcement Liability	1/1/2026	1/1/1991	\$1,500,000	-	\$2,000
	Appeal Bonds	1/1/2026	1/1/1991	Included as Defense Costs	-	\$0
	Broad Legal Defense	1/1/2026	1/1/1991	\$5,000	\$5,000	\$0
	Claims Expenses	1/1/2026	1/1/1991	Included as Defense Costs	-	\$0
	Covered Pollution	1/1/2026	1/1/1991	Included	-	\$0
	Employee Benefit Liability	1/1/2026	1/1/1991	Included	-	\$0
GL 1250	Damage to Property of Others (Fire Damage Legal Liability)	1/1/2026	1/1/1991	\$100,000	-	\$0
	Injunctive Relief	1/1/2026	1/1/1991	\$25,000	-	\$5,000
	Liquor Liability	1/1/2026	1/1/1991	Included	-	\$0
	Medical Expenses – GL	1/1/2026	1/1/1991	\$5,000	-	\$0
GL 1200	Moral Obligation to Pay	1/1/2026	1/1/1991	\$1,000	\$2,500	\$0
	Post Judgment Interest	1/1/2026	1/1/1991	Included as Defense Costs	-	\$0
	Pre-Judgment Interest	1/1/2026	1/1/1991	Included as Defense Costs	-	\$0
	Public Health Department	1/1/2026	1/1/1991	Included, limited	-	\$0
	Limited Pollution Liability: including chlorine for water or wastewater treatment or swimming pool maintenance, fire department training, fire departments, pesticides, anti-skid materials, sewer backup, household waste for 90 days or less	1/1/2026	1/1/1991	Included, limited	-	\$0

**GIVE WRITTEN NOTICE OF ANY SITUATION  
LIKELY TO RESULT IN A CLAIM HEREUNDER TO**

**SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE  
C/O CLAIMS ASSOCIATES  
PO BOX 1898  
SIOUX FALLS, SD 57101  
1-888-613-7064**

FORM	ENDORSEMENTS
GL 1075	DEDUCTIBLE ENDORSEMENT
GL 1400	CHANGE OF LIMITS ENDORSEMENT

**South Dakota Public Assurance Alliance**  
**GOVERNMENTAL LIABILITY DEDUCTIBLE ENDORSEMENT**

**This Endorsement Changes the Memorandum of Governmental Liability Coverage.**  
**Please Read It Carefully.**

**DEDUCTIBLE ENDORSEMENT**

It is hereby understood and agreed South Dakota Public Assurance Alliance Declarations **Deductible** Item, is amended to include the following:

Governmental Liability, other than Employment Related Claims - \$0

Governmental Liability, Employment Related Claims - \$5,000

The **Deductible** for Employment Related Claims will be waived in the event the **Member**:

- (1) contacts the Employment Practices Hotline prior to any actions taken regarding Employment issues; and
- (2) follows advice provided to the Member by the Hotline.

All other terms and conditions remain unchanged.

Nothing contained herein shall be construed to broaden the Coverages, terms, or conditions beyond that which is provided in this **Memorandum** of Governmental Liability Coverage and the Intergovernmental Contract to which this endorsement attaches.

This endorsement forms a part of the **Memorandum** of Governmental Liability Coverage to which it is attached, effective during the Agreement Period stated in the Declarations unless otherwise stated herein.

Read and Accepted By: \_\_\_\_\_

Position: \_\_\_\_\_

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

(The following information is required only when this endorsement is issued subsequent to the inception of the Agreement Period.)

Endorsement Effective: 1/1/2026

Member No.: 171

Endorsement No.: GL 1075 (01/01/2022)

Member: Kingsbury County

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



Executive Director

**South Dakota Public Assurance Alliance**  
**GOVERNMENTAL LIABILITY COVERAGE CHANGE OF LIMITS ENDORSEMENT**

**This Endorsement Changes the Memorandum of Governmental Liability Coverage.  
Please Read It Carefully.**

**CHANGE OF LIMITS LIABILITY**

This endorsement modifies the Coverages stated in the Declarations.

SUBJECT TO THE **MEMORANDUM** TERMS AND CONDITIONS, THE PRIOR LIMITS AND **DEDUCTIBLES** APPLY TO CLAIMS FOR **DAMAGES** MADE DURING THE CURRENT COVERAGE TERM FOR ANY INCIDENT (**OCCURRENCE**, ACCIDENT OR WRONGFUL ACT) THAT TAKES PLACE BEFORE THIS CHANGE OF LIMITS EFFECTIVE DATE.

COVERAGE	PRIOR LIMITS EFFECTIVE DATE	PRIOR COVERAGE LIMIT	PRIOR DEDUCTIBLE
LAW ENFORCEMENT LIABILITY	1/4/1994	\$1,000,000	\$2,000
OFFICIALS LIABILITY	1/1/2016	\$1,500,000	\$1,000
OFFICIALS LIABILITY	1/1/2003	\$1,500,000	\$500

All other terms and conditions remain unchanged.

This endorsement forms a part of the **Memorandum** of Governmental Liability Coverage to which it is attached, effective during the Agreement Period stated in the Declarations unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to the inception of the Agreement Period.)

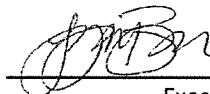
Endorsement Effective: 1/1/2026

Member No.: 171

Endorsement No.: GL 1400 (01/01/2022)

Member: Kingsbury County

Countersigned By:



Executive Director

## **SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE**

(A Local Government Risk Pool)

### **MEMORANDUM OF AUTOMOBILE LIABILITY COVERAGE**

#### **DECLARATIONS**

Subject to the terms of this **Memorandum** of Automobile Liability Coverage, **we** agree with the **Member** to provide the coverages as stated in this **Memorandum**.

This **Memorandum** of Automobile Liability Coverage is issued under and pursuant to the terms, conditions, covenants and stipulations of the Intergovernmental Contract dated 12/17/2019 between the Member stated herein and SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE (SDPAA) and any amendments thereto. All terms and conditions of said contract are incorporated herein by reference. In the event that any provision of this **Memorandum** of Automobile Liability Coverage is in conflict with or is inconsistent with the Intergovernmental Contract, the terms and conditions of such Intergovernmental Contract shall prevail and take precedence to the extent of such conflict or inconsistency.

**MEMBER:** Kingsbury County  
**MAILING ADDRESS:** PO Box 196  
DeSmet, SD 57231

**MEMBER NUMBER:** 171

**COVERAGE PERIOD:** 01/01/2026 - 01/01/2027

Commencing at 12:01 A.M. on the effective date indicated on the Schedule of Coverages until terminated in accordance with the Intergovernmental Contract.

**LIMIT OF COVERAGE:** \$ 1,500,000 per accident; except  
**Sublimits:** \$ 5,000 per person per accident,  
subject to a maximum per accident of \$25,000 for Medical Expenses  
\$ 50,000 per person per accident,  
subject to a maximum per accident of 100,000 for  
Uninsured Motorists or Underinsured Motorists


**DEDUCTIBLE:** \$ 0 per accident

**FORMS ATTACHED:** NONE

**THIS MEMORANDUM OF AUTOMOBILE LIABILITY COVERAGE PROVIDES COVERAGE TO ALL OWNED, NON-OWNED AND HIRED AUTOS AND REPLACES ALL PREVIOUSLY ISSUED RISK SHARING CERTIFICATES FOR THIS COVERAGE AND IS NOT IN ADDITION THERETO.**

THESE DECLARATIONS, TOGETHER WITH THE **MEMORANDUM** OF AUTOMOBILE LIABILITY COVERAGE, ANY ENDORSEMENTS AND THE INTERGOVERNMENTAL CONTRACT COMPLETE THE COVERAGE PROVIDED.

Countersigned: February 9, 2026  
Date

By:   
Executive Director

FORM	ENDORSEMENTS
NONE	

## SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

### UNDERLYING MEMORANDUM OF GOVERNMENT CYBER COVERAGE

#### DECLARATIONS

This Memorandum of Government Cyber Coverage is issued under and pursuant to the terms, conditions, covenants and stipulations of the Intergovernmental Contract dated 12/17/2019 between the Member stated herein and the SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE (SDPAA). All terms and conditions of said contract are incorporated herein by reference. In the event that any provisions of this Memorandum of Government Cyber Agreement is in conflict with or inconsistent with the Intergovernmental Contract, the terms and conditions of such Intergovernmental Contract shall prevail and take precedence to the extent of such conflict or inconsistency.

GIVE WRITTEN NOTICE OF ANY LOSS HEREUNDER TO:

SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

P.O Box 91348

Sioux Falls, SD 57106

sdpaa@sdmunicipalleague.org

605-224-8654 (Option 2)

**Member & Address:** Kingsbury County

PO Box 196

DeSmet, SD 57231


**Agreement Period:** 01/01/2026 - 12/31/2026

**Limits of Coverage:** The Limits of Coverage applicable to this Government Cyber Coverage are as stated below:

CYBER COVERAGE	LIMIT	DEDUCTIBLE
Pool Aggregate	\$5,000,000	\$15,000
Per Member Aggregate	\$500,000	\$15,000
<b>First Party Coverage</b>		
Data Recovery	\$500,000	\$15,000
Business Interruption and Extra Expense	\$500,000	\$15,000
Cyber Extortion/Ransomware	\$500,000	\$15,000
Data Breach Response	\$500,000	\$15,000
<b>Third Party Coverage</b>		
Media	\$500,000	\$15,000
Privacy and Security	\$500,000	\$15,000
Regulatory Fines and Penalties	\$500,000	\$15,000
Reputation Loss	\$500,000	\$15,000
Bricking	\$500,000	\$15,000
<b>Cyber Crime</b>		
Social Engineering	\$100,000	\$15,000
Funds Transfer Fraud	\$100,000	\$15,000
Crypto Jacking	\$100,000	\$15,000

This Declaration replaces all previously issued certificates or Declarations for this coverage and is not in addition thereto. These Declarations, together with the Government Cyber Agreement, any endorsements and the Intergovernmental Contract complete the coverage provided. This stand-alone policy ends on 12/31/26 or on the date coverage with the SDPAA is terminated.

Countersigned: February 9, 2026  
Date

By:   
Executive Director



Anniversary

**SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE**

(A Local Government Risk Pool)

**GOVERNMENTAL PROPERTY AGREEMENT**

## DECLARATIONS

This **Agreement** is issued under and pursuant to the terms, conditions, covenants and stipulations of the Intergovernmental Contract dated 12/17/2019 between the Member stated herein and SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE (SDPAA) and any amendments thereto. All terms and conditions of said Contract are incorporated herein by reference. In the event that any provision of this **Agreement** is in conflict with or is inconsistent with the Intergovernmental Contract, the terms and conditions of such Intergovernmental Contract shall prevail and take precedence to the extent of such conflict or inconsistency.

GIVE WRITTEN NOTICE OF ANY LOSS  
HEREUNDER TO

**CLAIMS ASSOCIATES, INC.**

P.O. BOX 1898  
SIOUX FALLS, SD 57101  
1-888-613-7064

MEMBER: **Kingsbury County**  
**PO Box 196**  
MAILING ADDRESS: **DeSmet, SD 57231**

AGREEMENT PERIOD: Commencing at 12:01 A.M., on the effective date indicated below until canceled or replaced.


COVERAGE PERIOD: 01/01/2026 - 01/01/2027

## SECTIONS/ENDORSEMENTS ATTACHED TO THIS CERTIFICATE:

**P 3000 (01/01/2022); Section 1-Common Agreement Provisions; Section 2-Real and Personal Property P 4025 (01/01/2022); Section 3-Vehicles P 6000 (01/01/2022); Section 4-Mobile Property, Equipment and Tools P 5050 (01/01/2022); Section 5-Business Income and Extra Expense (01/01/2022); Section 6-Earth Movement (01/01/2022); Section 7-Flood (01/01/2022); P 4025 (01/01/2022); EC 5075 (01/2017); P 6000 (01/01/2022); P 4075 (01/01/2022); P 5050 (01/01/2022); P 3075 (01/01/2022); P 4000 (01/01/2022); EC 5075 (01/2017)**

**THIS RENEWAL RISK SHARING CERTIFICATE REPLACES ALL PREVIOUSLY ISSUED CERTIFICATES  
FOR THIS COVERAGE AND IS NOT IN ADDITION THERETO.**

Countersigned: February 9, 2026  
Date

By:   
Executive Director

## SDPAA Schedule of Coverages

Subject to the Terms and Conditions of the Governmental Property Agreement

**NOTE:** Except for Scheduled Values, Special Coverage Loss Limits have been significantly increased and are for All Members Combined, unless otherwise stated.

SECTION 2 REAL & PERSONAL PROPERTY	Coverage Limit		
	Coverage Description	Per Member	Deductible
	Buildings	\$13,041,615	Per Schedule
	Personal Property	\$408,663	Per Schedule
	Fine Arts	Per Schedule (Not to exceed \$1,000,000)	Per Schedule

SECTION 3 VEHICLES	Coverage Limit		
	Coverage Description	Per Member	Deductible
	Per Statement Of Values	Per Schedule	Per Schedule
	Commandeered Property	\$250,000	Per Schedule
	Freezing Of Equipment	\$25,000	Per Schedule
	Deductible Reimbursement	Actual Cost	None
	Property In An Unattended Vehicle	\$500 / Minimum - \$25	Per Schedule
	Recertification	Actual Cost	None
	Rental Reimbursement	\$500 per day / \$25,000 max per Agreement Period / 72 hr wait period	Per Schedule
	Rental Vehicle Agreement	\$2,500 per expense	Per Schedule
	Garagekeepers Legal Liability	Actual Cash Value	\$500

SECTION 4 MOBILE PROPERTY, EQUIPMENT AND	Coverage Limit		
	Coverage Description	Per Member	Deductible
	Mobile Equipment	Per Schedule	Per Schedule
	Newly Acquired Property	\$350,000 Per Item	Per Schedule
	Rental Reimbursement	\$500 per day / \$25,000 max per Agreement Period / 72 hr wait period	Per Schedule

SECTION 5 BUSINESS INCOME & EXTRA EXPENSE	Coverage Limit		
	Coverage Description	Per Member	Deductible
	Business Income & Extra Expense Combined	\$3,500,000	Per Schedule
	Protection of Property	Included	48 Hours
	Computer Systems Non-Physical Damage	Included	48 Hours
	Soft Costs	Included	Per Schedule

SECTION 6 EARTH MOVEMENT	Coverage Limit		
	Coverage Description	Per Member	Deductible
	Earthquake	\$10,000,000	\$10,000
	Member Aggregate	\$10,000,000	\$10,000
	Pool Aggregate	\$100,000,000	\$10,000

SECTION 7 FLOOD	Coverage Limit		
	Coverage Description	Per Member	Deductible
	Flood	\$10,000,000	\$10,000
	Member Aggregate	\$10,000,000	\$10,000
	Pool Aggregate	\$100,000,000	\$10,000
	Emergency Material	\$25,000	\$10,000

## Property Sublimits of the Governmental Property Agreement

### SDPAA Sublimits of the Governmental Property Agreement

We will pay up to the Special Limits of Coverage specified below with a sublimit per loss. In the event that there is a loss that is covered under the Special Limits of Coverage involving more than one Member for the same loss, and if the Special Coverage Limit for that loss is exceeded, then the loss payments will be apportioned in a proportional manner depending on the covered value under that coverage for each Member. Late claims reporting may limit coverage availability.

If the Special Coverage Limit per loss for all Members is exceeded then apportionment would be first limited by the sublimit per loss each Member, if applicable, and then the apportioned as noted above.

Deductible for Special Limits of Coverage will be the deductible reflected on the Schedule of Values.

Special Limits of Coverage Description	Special Coverage Limit Per SDPAA Loss	Special Coverage Limit Per Member
<i>Special Coverage Loss Limits have been significantly increased and are for all Members combined, unless otherwise stated.</i>		
Accounts Receivable	\$10,000,000 Per Loss	\$1,000,000 Per Member
Architects & Engineering Fees	\$2,500,000 Per Loss	\$2,500,000 Per Member
Arson Reward	\$25,000 Per Loss	\$25,000 Per Member
Building Materials & Supplies	\$5,000,000 Per Loss	\$2,500,000 Per Member
Debris Removal	\$7,500,000 or 25% of Loss, whichever is less	\$7,500,000 or 25% of Loss, whichever is less
Earnings	\$15,000,000 Per Loss	Not to Exceed \$3,500,000 Per Member Per Loss
Earnings Period of Restoration		180 Days
Electronic Data Processing (EDP) Equipment	\$15,000,000 per loss	Not to Exceed \$5,000,000 per Member
Electronic Data Processing (EDP) Software	\$2,500,000 per loss	Not to exceed \$500,000 per Member
Errors or Omissions	\$5,000,000 per Loss	\$250,000 per Member
Expediting Expense	\$7,500,000 Per Loss	\$1,000,000 Per Member
Extra Expense	\$7,500,000 Per Loss	\$2,500,000 Per Member
Law Enforcement and Rescue Canines		Per Schedule
Leasehold Interest	\$1,000,000 Per Loss	\$1,000,000 Per Member
Miscellaneous Unnamed/Unscheduled Property	\$7,500,000 Per Loss	Not to exceed \$7,500,000 Per Member Per Loss
Money or Securities	\$100,000 Per Loss	\$10,000 Per Member
Newly Acquired Buildings	\$15,000,000 Per Loss for a period of 120 days, if not reported within 120 days, then coverage is limited to the Miscellaneous Unnamed/Unscheduled Locations Sublimit	\$15,000,000 Per Loss for a period of 120 days, if not reported within 120 days, then coverage is limited to the Miscellaneous Unnamed/Unscheduled Locations Sublimit
Newly Constructed Buildings	\$5,000,000 Per Loss	\$5,000,000 Per Member
Ordinance of Law	\$5,000,000 Per Loss	\$1,000,000 Per Member
Outdoor Property	\$100,000 Per Loss (\$2,500 limit for any one tree, shrub or plant)	\$10,000 Per Member Per Loss (\$2,500 limit for any one tree, shrub or plant)
Pollutant Cleanup	\$100,000 Per Loss	\$100,000 Per Member
Preservation of Property	\$10,000,000 Per Loss	\$1,000,000 Per Member
Rental Income	\$7,500,000 Per Loss	\$2,000,000 Per Member
Sewer Backup	\$25,000 Per Loss	\$25,000 Per Member
Temporary Storage Location	\$2,500,000 Per Loss	\$1,000,000 Per Member
Transit	\$1,000,000 Per Loss	\$1,000,000 Per Member
Valuable Papers and Records	\$7,500,000 Per Loss	Not to exceed \$1,000,000 Per Member Per Loss

**Statement of Values - Buildings & Contents**  
**Kingsbury County**

Code Loc No	Address GPS	Value Building / Contents	Deduct- ible	Valu- ation	Occupancy	Sq Ft Yr Blt	Cnst NB	Sprnk E/WS	Stry Boiler?
1-1	Block 7, 1st RR Addn. 10	\$7,285,127	\$500	RC	Courthouse	13,456	2	N	3
	De Smet SD 44-23.163N, 97-32.794W	\$353,506				1900	6		<input checked="" type="checkbox"/>
1-2	Block 7, 1st RR Addn.	\$72,525	\$500	RC	Garage	480	2	N	1
	De Smet SD 44-23.290N, 97-32.790.	\$1,008				1920	6		<input type="checkbox"/>
1-3	204 2nd St SE	\$1,582,716	\$500	RC	Jail w/ Generator	3,320	3	N	1
	De Smet SD 44-23.150N, 97-32.675W	\$10,103				1968	6		<input type="checkbox"/>
1-14	Block 7, 1st RR Addn. 10	\$20,847	\$500	RC	Storage Bldg Near Courthouse	384	2	N	1
	De Smet SD 44-23.292N, 97-32, 810	\$0					6		<input type="checkbox"/>
1-18	Block 7, 1st RR Addn.	\$74,791	\$500	RC	Generator w/Autotransfer at Sheriff's Office & Jail		7		
	De Smet SD	\$0					6		<input type="checkbox"/>
2-4	S. Railroad St.	\$48,207	\$500	RC	Garage	960	1	N	1
	Oldham SD 44-13.598N, 97-18.447W	\$1,008				1980	9		<input type="checkbox"/>
3-5	Lot 15, Block 1, OP	\$52,780	\$500	RC	Storage	1,000	1	N	1
	Hetland SD 44-22.727N, 97-14.084W	\$1,008				1970	10		<input type="checkbox"/>
4-12	Front St. NW	\$485,021	\$500	RC	Big Shop	9,360	3	N	1
	De Smet SD 44-23.365N, 97-33.500W	\$10,103				1962	6		<input type="checkbox"/>
4-13	Front St. NW	\$252,179	\$500	RC	Little Shop	4,704	2	N	1
	De Smet SD 44-23.420N, 97.33.500W	\$2,022				1920	6		<input type="checkbox"/>
5-7	Lot 2, Block 13, OP	\$55,818	\$500	RC	Shed	1,152	1	N	1
	Iroquois SD 44-22.192N, 97-51.067W	\$1,008				1989	8		<input type="checkbox"/>
6-8	Highway 14	\$1,980,655	\$500	RC	Main Shop	13,000	3	N	1
	De Smet SD 44-22.932N, 97-34.444W	\$2,022				1972	6		<input type="checkbox"/>

**Statement of Values - Buildings & Contents**  
**Kingsbury County**

Code Loc No	Address GPS	Value Building / Contents	Deduct- ible	Valu- ation	Occupancy	Sq Ft Yr Blt	Cnst NB	Sprnk E/WS	Stry Boiler?
7-9	101 2nd St SE	\$6,010	\$500	RC	Sheriff's Office Antenna		7	N	
	De Smet SD 44-23.163N, 97-32.794W	\$0					6		<input type="checkbox"/>
8-10	4.5 Mi S on Hwy 25	\$41,823	\$500	RC	West Antenna & Repeater		7	N	
	De Smet SD 44-19.095N, 97-33.093W	\$0					6		<input type="checkbox"/>
9-11	.25 Mi S on Hwy 81	\$44,610	\$500	RC	East Antenna & Repeater		7	N	
	Arlington SD 44-21.296N, 97-07.627W	\$0					6		<input type="checkbox"/>
11-15	4.5 Mi S on Hwy 25	\$45,769	\$500	RC	West Gillette 12KW Generator with Propane Tank		7		
	De Smet SD 44-19.095N, 97-33.093W	\$0					6		<input type="checkbox"/>
12-16	.25 Mi S on Hwy 81	\$45,769	\$500	RC	East Gillette 12KW Generator with Propane Tank		7		
	Arlington SD 44-21.317N, 97-07.651W	\$0					6		<input type="checkbox"/>
13-1	Fairgrounds	\$370,875	\$500	RC	Main Building	4,000	1		
	De Smet SD	\$26,875					6		<input type="checkbox"/>
13-2	Fairgrounds	\$69,875	\$500	RC	Quonset #1	4,000	3		
	De Smet SD	\$0					6		<input type="checkbox"/>
13-3	Fairgrounds	\$69,875	\$500	RC	Quonset #2	4,000	3		
	De Smet SD	\$0					6		<input type="checkbox"/>
13-4	Fairgrounds	\$165,550	\$500	RC	Show Barn	5,760	1		
	De Smet SD	\$0					6		<input type="checkbox"/>
13-5	Fairgrounds	\$91,375	\$500	RC	Goat/Sheep Barn	4,000	7		
	De Smet SD	\$0					6		<input type="checkbox"/>
13-6	Fairgrounds	\$91,375	\$500	RC	Beef/Dairy Barn	4,000	7		
	De Smet SD	\$0					6		<input type="checkbox"/>

**Statement of Values - Buildings & Contents**  
**Kingsbury County**

Code Loc No	Address GPS	Value Building / Contents	Deduct- ible	Valu- ation	Occupancy	Sq Ft Yr Blt	Cnst NB	Sprnk E/WS	Stry Boiler?
13-7	Fairgrounds	\$75,143	\$500	RC	Swine Barn	2,496	7		
	De Smet SD	\$0					6		<input type="checkbox"/>
13-8	Fairgrounds	\$12,900	\$500	RC	Restrooms	288	1		
	De Smet SD	\$0					6		<input type="checkbox"/>
	Totals	\$13,041,615							
		\$408,663							

**Statement of Values - EDP Hardware**  
**Kingsbury County**

**Deductible \$500**

No.	Item Description	Serial No.	Limit	Dept
4	Sharp AR150 N Copy Machine	77225702	\$1,000	Hwy
11	Kyocera 2560 Copier	X06680	\$4,000	Auditor
12	Dell Latitude 3590	3015840962	\$1,400	Auditor
13	HP Computer	2UA706045T	\$1,800	DOE
15	Optiplex 3020	5920370106	\$1,300	Auditor
16	Dell Inspiron 620	00196214153073	\$1,300	Hwy
17	Dell Inspiron 620	00196246669984	\$1,300	Hwy
19	HP Compaq LA1951G	MXLG501XWT	\$1,400	Extension
20	HP Laser Jet ENT M601N	CNCCDDB1B5	\$800	
21	HP Elite 8300 Computer	2UA33007CG	\$1,800	DOE
23	Canon DR 6030-C Scanner	FL303317	\$3,000	ROD
24	Kyocera MITA KM3035	K3005556	\$2,000	DOE
28	Kyocera Taskalfa 3051ci	L855611862	\$6,500	
30	HP Prodesk 600	26A55128YY	\$1,450	DOE
31	Express Vote Machine	EV0116360900	\$3,300	Aud
32	Express Vote Machine	EV0116380419	\$3,300	Aud
33	Express Vote Machine	EV0116360944	\$3,300	Aud
34	Express Vote Machine	EV0116360916	\$3,300	Aud
35	Express Vote Machine	EV0116360902	\$3,300	Aud
36	Express Vote Machine	EV0116380445	\$3,300	Aud
37	DS200 Ballot Counter	DS0137350486	\$5,500	Aud
38	DS200 Ballot Counter	DS0137350351	\$5,500	Aud
39	DS200 Ballot Counter	DS0137350370	\$5,500	Aud
59	Express Vote Machine	EV0219392124	\$3,300	Auditor
60	Remote Laptop Dell Latitude 3510	CKGP382	\$999	Auditor
61	Remote Laptop Dell Latitude 3510	HFGP203	\$999	Treasurer
62	Remote Laptop	98RBN53	\$1,800	ROD
63	Remote Laptop	1LBKN533480707	\$1,800	ROD
64	Surface Go 2 for Business Tablets	042355204251	\$680	Comm
65	Surface Go 2 for Business Tablets	040391404351	\$680	Comm
66	Surface Go 2 for Business Tablets	031608304451	\$680	Comm
67	Surface Go 2 for Business Tablets	031563304451	\$680	Comm
68	Surface Go 2 for Business Tablets	041259704351	\$680	Comm
69	Dell Rugged Latitude Laptop	16828911110	\$2,020	Sheriff
70	Dell Rugged Latitude Laptop	21182475782	\$2,020	Sheriff
71	Dell Rugged Latitude Laptop	10298564102	\$2,020	Sheriff
72	Dell Rugged Latitude Laptop	27712822790	\$2,020	Sheriff
73	Dell Rugged Latitude Laptop	3768217094	\$2,020	Sheriff
75	HP Laptop	5CG1377LH0	\$1,200	Aud
77	Dell	ST92L1K93	\$1,200	DOE

**Statement of Values - EDP Hardware**  
**Kingsbury County**

**Deductible \$500**

No.	Item Description	Serial No.	Limit	Dept
78	Kyocera Copier	R4V1727358	\$1,800	DOE
80	Microsoft Surface Go 3	0B36X68222533F	\$1,000	Zoning
83	Dell Tower	11567868843	\$900	Treas
84	Dell Tower	3102604203	\$900	Treas
85	Dell Tower	3774972305	\$900	Treas
88	Toshiba eStudio 3528A Copier	SCTKN102221	\$4,500	Treas
89	Toshiba eStudio 356 Copier	23885	\$3,090	Sheriff
90	Dell Optiplex 3070		\$2,922	Sheriff
91	HP Color Laserjet Pro	MFP4301	\$860	Sheriff
95	LaserJet Enterprise MFP430	CNBRP7D62X	\$975	Treas
97	HP LaserJet Pro 400 Printer	PHGGCO2523	\$750	ROD
98	Fortinet Firewall	FGT60FTK21069	\$2,500	IT - Nurse's Clos
107	Datto Backup S4P6		\$2,945	IT
108	Dell Poweredge T330	GH49MN2	\$2,945	IT
109	Sonicwall TZ105	COEAE43CE6C4	\$650	IT
110	SAM4SER945 Cash Register	201119044	\$700	Treas
111	Toshiba eStudio 3508A Copier	SOGBG56337	\$2,800	EM
112	Dell Latitude 5530 Laptop	JT3XCHF83	\$700	EM
113	Lenova Desktop Computer		\$1,500	EM
114	itP Color Jet Copier Pro MFP M477fdw	VNCKM2VILX	\$1,000	EM
115	Dell Laptop Latitude 5530	BS3VFS3	\$2,100	Extension
116	Dell Laptop Latitude 3520	9QPYJS3	\$2,100	Extension
117	Dell Optiplex 3660	20315677396	\$1,229	Sheriff
118	HP Laptop 15ef2126WM	SCDT45HGCM	\$860	Sheriff
119	Lexmark MS821 Printer	4064-210	\$1,107	Sheriff
120	Bayometric Scann Real Scan	G-VO	\$4,990	Sheriff
121	Dell OptiPlex 7010 (vitalrec)	ROD	\$1,200	9WMC70421563
122	Lenovo ThinkPad Centre VPRO Minitower	ROD	\$1,200	MJOL2LQI
123	Dell Precision 7090 Tower	ROD	\$2,060	JWQNND24333
124	Lenovo ThinkPad Centre VPRO Minitower	ROD	\$1,725	MJOL2PG
125	Dell OptiPlex SFPlus 7010	Auditor	\$1,300	00355-61221-00
126	Lenovo ThinkPad Laptop	Auditor	\$1,200	PF-5CAPAB
127	Lenovo ThinkPad E16 Gen 2		\$1,050	PN5B8QQL
128	HP Color Printer 4301FDW	CNBR5706HD	\$707	Treasurer
129	Fellowes Powershred 125Ci	5121195	\$858	Treasurer
130	Dell Poweredge T330 Server	GH49MN2	\$2,500	IT
131	Sonicwall TZ105	COEAE43CE6C4	\$650	IT
132	Dell Poweredge T360 Server	VN-057DC2-FCV0	\$8,750	IT
133	Kyocera Taskalfa 3051ci	L855611862	\$500	Extension



**Statement of Values - EDP Hardware**  
*Kingsbury County*

***Deductible \$500***

No.	Item Description	Serial No.	Limit	Dept
		Total	\$160,571	

**Statement of Values - Mobile Equipment**  
**Kingsbury County**

**Deductible \$500**

**Valuation ACV**

No.	Item Description	Serial No.	Limit	Dept
3	Oil Tank with burner		\$4,000	Hwy
4	2-way radio, 4 remotes & 16 mobile/1base		\$20,800	
5	Caterpillar Loader Model 936F		\$78,600	
6	1994 Case 580 Backhoe, S#JJG0181247		\$40,000	Weed
7	500 Gallon Tank & Spray Equipment		\$10,000	
9	Roscoe Road Broom, Mdl RB48	34764	\$29,000	
10	1984 Hyster Rubber Tire Roller, Mdl C530A	A091C3529E	\$25,500	
12	2000 Skid Loader Mdl 1840	2956	\$15,495	
13	2001 Wildcat Snowblower, Mdl M8000	10200	\$51,850	
14	2002 Cat Motorgrader	2ZK6720	\$164,371	
15	1999 JD 7210 Tractor w/mower	RW7210R021094	\$48,750	
16	2004 RA2000 Patch Machine	2000-41715	\$39,367	
17	Radio Antenna		\$2,000	
18	2005 Cat Patrol Motorgrader	APM01922	\$164,986	
19	Motorola Astro	585CGD1865	\$3,360	
20	Motorola Astro	585CGD1864	\$3,360	
21	2008 Cat Motor Grader M07512	B9D01169	\$196,923	
24	2015 Caterpillar Motor Grader	N9J00195	\$280,000	
25	Case MAG180 Dual w/loader	ZERH04833/YEW	\$156,400	
26	Unscheduled Misc. Property - \$3500 Max value any one ite		\$23,362	
26	Lowboy Talbert Trailer		\$35,000	
27	2013 Atlas Copco Portable Generator	H0P101302	\$34,000	Hwy
28	2015 CAT 950 Loader	0EMB01058M022	\$240,000	
30	2017 Diamond DDR120-CO 164 Mower w-Side and Rear	20344	\$32,003	
32	WRT-PT13 9 Wheel Pneumatic Roller		\$8,000	Hwy
33	2018 Rosco CSHF2 Material Handler Chip Spreader	CHS-170364	\$187,500	Hwy
34	Browning Machine Co. 15 Wheel Roller	N870	\$4,500	Hwy
38	Motorola SLR 8000 100W Repeater w/Antenna	4331UC0232 Arlin	\$20,000	911
39	Motorola SLR 8000 100W Repeater w/Antenna	4331TY0314 Oldh	\$20,000	911
40	2004 Henderson WSH-22860 Sander		\$1,800	
41	2019 Caterpillar 140M3 Motor Grader	N9J01308	\$374,442	
42	2007 Bomag Pneumatic Roller	901A22202282	\$1,900	
43	2017 Caterpillar 12M3 Motor Grader	N9B00494	\$269,368	
44	APX6500 Mobile - Office	527CWB1087	\$3,000	EM
45	APX6500 Mobile - Car	527CwB1098	\$3,000	EM
46	APX6500 Mobile - Home	527CWB1099	\$3,000	EM
47	APX 6000 Portable Radio	481CVZ4571	\$3,000	EM
48	APX 6000 Portable Radio	481CVZ4572	\$3,000	EM
51	Repeater (West) & Antenna	512INA0561 DeS	\$20,000	

**Statement of Values - Mobile Equipment**  
**Kingsbury County**

**Deductible \$500**

**Valuation ACV**

No.	Item Description	Serial No.	Limit	Dept
53	John Deere Garden Tractor	FH661VB60923	\$5,700	Main
54	Troy Built Snow Blower	11166B40060	\$1,199	Main
55	Hustler Raptor Flip Up Mower	4601934053	\$5,000	Main
56	Case IH Puma 185 Tractor	CRD502740	\$299,750	4H
57	2025 Tractor Model 75A	TSY00163	\$72,120	
58	Hustler Lawnmower		\$4,000	
<b>Total</b>			<b>\$3,009,406</b>	

**Statement of Values - Vehicles**  
**Kingsbury County**

No.	Year, Make, Model	VIN	New/Stated Cost	Valuation	Garaging Address	Benefit Deductible (\$)		
						SP	Comp	Coll
2	1986 Drake Pup Trailer	1086	\$23,311	ACV	W. Highway 14	0	N/C	N/C
3	1987 Kann Pup Trailer	7333	\$24,000	ACV	W. Highway 14	0	N/C	N/C
4	1989 Ford Dump Truck	3708	\$56,023	ACV	W. Highway 14	0	N/C	1,000
5	1985 Drake Pup Trailer	0385	\$13,543	ACV	W. Highway 14	0	N/C	N/C
6	1986 Mazda Pickup - Weed	6816	\$4,500	ACV	W. Highway 14	N/C	500	N/C
7	1994 Ford Crew Cab Pickup	7606	\$12,550	ACV	W. Highway 14	N/C	500	1,000
8	2000 Ford Truck	9030	\$59,782	ACV	W. Highway 14	N/C	500	1,000
9	2000 TKT40 Tilt Trailer	3299	\$14,981	ACV	W. Highway 14	N/C	500	1,000
10	1996 Dodge Pickup	4878	\$16,800	ACV	W. Highway 14	N/C	500	1,000
11	2002 Chevrolet 1/2 T. Pickup	1754	\$30,524	ACV	W. Highway 14	N/C	500	1,000
13	1970 Homemade Pup Trailer	258032	\$4,000	ACV	W. Highway 14	N/C	500	1,000
14	2004 Cascade Portable Trailer - E	3166	\$24,000	ACV	Lake Preston Fire	N/C	500	1,000
15	2005 Sterling Oil Distributor	1317	\$98,550	ACV	Hwy Shop Roscoe	N/C	500	1,000
18	2007 PJ Car Hauler Tilt Trailer	7341	\$4,200	ACV	W. Highway 14	N/C	500	1,000
19	2008 Dodge Durango - Main.	6805	\$21,761	ACV	Maintenance	N/C	500	1,000
20	2008 Dressen Custom Trailer	8101	\$3,400	ACV	Highway	N/C	500	1,000
21	2008 Chevrolet 1/2 T Pickup	5304	\$30,700	ACV	Highway	N/C	500	1,000
23	2001 Ford 350 Pickup Weed	3994	\$11,000	ACV	W. Highway 14	N/C	500	1,000
24	2011 Ford F150 Supercrew 4x4 Pic	8376	\$25,751	ACV	Non-Garaged	N/C	500	1,000
25	2011 Speed Monitor Trailer-Sheriff	9034	\$8,900	ACV	Garaged	N/C	500	1,000
26	2012 Carry On Trailer - Auditor	0531	\$3,500	ACV	Maint	N/C	500	1,000
27	2013 Mack Dump Truck	0756	\$160,000	ACV	Hwy	N/C	500	1,000
29	2013 Mack Dump Truck	0757	\$138,500	ACV	Hwy	N/C	500	1,000
30	2004 Freightliner Truck	3113	\$35,000	ACV	Hwy	N/C	500	1,000
32	1981 ACRO Watertank	5027	\$16,500	ACV	Hwy	N/C	500	1,000
34	2014 Ford F-150 Supercab	8626	\$37,710	ACV		N/C	500	1,000
35	2008 Chevrolet 3500 Crew Cab	4764	\$50,000	ACV	Hwy	N/C	500	1,000
36	2016 Ford Explorer - Sheriff	7091	\$32,455	ACV	Sheriff	N/C	500	1,000
37	1996 Load King Trailer	9963	\$25,000	ACV		N/C	500	1,000
38	2016 Ford F150 Super Crew - Sheri	1336	\$34,699	ACV	Sheriff	N/C	500	1,000
39	2020 Ford F250 Crew Cab Pickup	3468	\$39,504	ACV	Hwy	N/C	500	1,000
40	2000 Ford F150 Pickup	9352	\$1,201	ACV	Hwy	N/C	500	1,000
41	2020 Ford Explorer Police Intercept	5171	\$39,165	ACV	Sheriff	N/C	500	1,000
42	1986 Chevrolet Pickup - Sheriff	7164	\$1,000	ACV	Sheriff	N/C	500	1,000
43	2017 Mack Truck	3986	\$162,500	ACV		N/C	500	1,000
45	2021 Ford Explorer Police Intercept	6592	\$33,063	ACV		N/C	500	1,000
46	2014 Ford Explorer	4620	\$18,000	ACV	Emergency Manag	N/C	500	1,000
47	2021 Pup Trailer	8048	\$41,000	ACV		N/C	500	1,000
48	2021 Pup Trailer	8047	\$41,000	ACV		N/C	500	1,000
49	2021 Pup Trailer	8049	\$41,000	ACV		N/C	500	1,000
50	2022 Ford Explorer Police Intercept	7259	\$34,364	ACV	Sheriff	N/C	500	1,000

**Statement of Values - Vehicles**  
**Kingsbury County**

No.	Year, Make, Model	VIN	New/Stated Cost	Valu- ation	Garaging Address	Benefit Deductible (\$)		
						SP	Comp	Coll
51	2017 Chevrolet Silverado 1500 Cre	2277	\$23,750	ACV	DOE	N/C	500	1,000
52	2023 Freightliner 114SD Truck	1194	\$205,279	ACV	Hwy	N/C	500	1,000
53	2023 Ford F-150 Crew Cab - Sherif	4523	\$43,921	ACV	Sheriff	N/C	500	1,000
54	2010 DCT Trailer	1239	\$1,495	ACV	Main	N/C	500	1,000
55	2024 Ford F250	8337	\$49,956	ACV	Highway	N/C	500	1,000
56	2025 Chevrolet Tahoe - Sheriff	6774	\$62,195	ACV		N/C	500	1,000
57	2008 Ford Sterling L9500	8765	\$30,000	ACV	Highway	N/C	500	1,000
<b>Total</b>			<b>\$1,890,033</b>			<b>(N/C = No Coverage)</b>		

THIS ENDORSEMENT CHANGES THE BENEFIT AGREEMENT. PLEASE READ IT CAREFULLY

## GENERAL ENDORSEMENT

This endorsement modifies coverage provided under the following Sections of the Governmental Property **Agreement** (check appropriate boxes):

- ☐ Section 1 – Common Agreement Provisions
- ☒ Section 2 – Real and Personal Property
- ☐ Section 3 – Vehicles
- ☐ Section 4 – Mobile Property, Equipment and Tools
- ☐ Section 5 – Business Income and Extra Expense
- ☐ Section 6 – Earth Movement
- ☐ Section 7 – Flood

In consideration of the contribution charged, it is hereby understood and agreed that the following items are specifically excluded from Property coverage only, this exclusion does not apply to Liability coverage:

- South Antenna, Repeater, and Cable at Prairie Ag Partners
- Memorial at Courthouse

READ AND ACCEPTED BY: \_\_\_\_\_  
(Authorized Representative)

This endorsement forms a part of the Governmental Property **Agreement** to which it is attached, effective on the inception date of the Governmental Property **Agreement** unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of the Governmental Property **Agreement**.)

Endorsement Effective: 1/1/2026

Member No.: 171

Member: Kingsbury County

Countersigned By:



Executive Director

THIS ENDORSEMENT CHANGES THE BENEFIT AGREEMENT. PLEASE READ IT CAREFULLY

## LOSS PAYABLE PROVISION

1. For Covered Property in which both **you** and a Loss Payee shown below have a financial interest, **we** will:
  - a. Adjust all losses with **you**; and
  - b. Pay any claim for **loss** jointly to **you** and the Loss Payee, as interests may appear;
2. The Loss Payee shown below is a creditor (including a mortgage holder or trustee), whose interest in that Covered Property is established by such written contracts as warehouse receipts, a contract for deed, bills of lading or financing statements.
3. If **we** deny **your** claim because of **your** acts or because **you** have failed to comply with the terms of this **Agreement**, the Loss Payee will still have the right to receive loss payment if the Loss Payee:
  - a. Pays any contribution due under the **Agreement**, at **our** request, if **you** have failed to do so;
  - b. Submits a signed, sworn proof of loss within 60 days after receiving notice from **us** of **your** failure to do so; and
  - c. Has notified **us** of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.All of the terms of this **Agreement** will then apply directly to the Loss Payee.
4. If **we** pay the Loss Payee for any **loss** and deny payment to **you** because of **your** acts or because **you** have failed to comply with the terms of this **Agreement**, the Loss Payee's rights:
  - a. Will be transferred to us to the extent of the amount **we** pay; and
  - b. To recover the full amount of the Loss Payee's claim will not be impaired.At **our** option, **we** may pay to the Loss Payee the whole principal on the debt plus any accrued interest. In this event, **you** will pay **your** remaining debt to **us**.
5. If **we** terminate this **Agreement**, **we** will give written notice to the Loss Payee at least:
  - a. 10 days before the effective date of termination if **we** cancel for nonpayment of contribution; or
  - b. 30 days before the effective date of termination if **we** cancel for any other reason.

Loss Payee:

**Bell Bank Equipment Finance and Its Assigns and/or Successors**  
**5500 Wayzata Blvd**  
**Minneapolis, MN 55416**

Description of Property:

**- 2019 Caterpillar 140M3 Motor Grader, S#N9J01308**

This endorsement forms a part of the Governmental Property **Agreement** to which it is attached, effective on the inception date of the Governmental Property **Agreement** unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of the Governmental Property **Agreement**.)

Endorsement Effective: 1/1/2026

Member No.: 171

Member: Kingsbury County

Countersigned By:



Executive Director

THIS ENDORSEMENT CHANGES THE BENEFIT AGREEMENT. PLEASE READ IT CAREFULLY

## LOSS PAYABLE PROVISION

1. For Covered Property in which both **you** and a Loss Payee shown below have a financial interest, **we** will:
  - a. Adjust all losses with **you**; and
  - b. Pay any claim for **loss** jointly to **you** and the Loss Payee, as interests may appear;
2. The Loss Payee shown below is a creditor (including a mortgage holder or trustee), whose interest in that Covered Property is established by such written contracts as warehouse receipts, a contract for deed, bills of lading or financing statements.
3. If **we** deny **your** claim because of **your** acts or because **you** have failed to comply with the terms of this **Agreement**, the Loss Payee will still have the right to receive loss payment if the Loss Payee:
  - a. Pays any contribution due under the **Agreement**, at **our** request, if **you** have failed to do so;
  - b. Submits a signed, sworn proof of loss within 60 days after receiving notice from **us** of **your** failure to do so; and
  - c. Has notified **us** of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.All of the terms of this **Agreement** will then apply directly to the Loss Payee.
4. If **we** pay the Loss Payee for any **loss** and deny payment to **you** because of **your** acts or because **you** have failed to comply with the terms of this **Agreement**, the Loss Payee's rights:
  - a. Will be transferred to us to the extent of the amount **we** pay; and
  - b. To recover the full amount of the Loss Payee's claim will not be impaired.At **our** option, **we** may pay to the Loss Payee the whole principal on the debt plus any accrued interest. In this event, **you** will pay **your** remaining debt to **us**.
5. If **we** terminate this **Agreement**, **we** will give written notice to the Loss Payee at least:
  - a. 10 days before the effective date of termination if **we** cancel for nonpayment of contribution; or
  - b. 30 days before the effective date of termination if **we** cancel for any other reason.

Loss Payee:

**CapFirst Equipment Finance, Inc., and/or its assigns**  
**4165 30th Ave S, Suite 100**  
**Fargo, ND 58104**

Description of Property:

**2017 Caterpillar 12M3 Motor Grader, S#N9B00494**

This endorsement forms a part of the Governmental Property **Agreement** to which it is attached, effective on the inception date of the Governmental Property **Agreement** unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of the Governmental Property **Agreement**.)

Endorsement Effective: 1/1/2026

Member No.: 171

Member: Kingsbury County

Countersigned By:



Executive Director



**South Dakota Public Assurance Alliance**  
**GOVERNMENTAL PROPERTY COVERAGE ENDORSEMENT**

**This Endorsement Changes the Governmental Property Agreement.**  
**Please Read It Carefully.**

**GENERAL ENDORSEMENT**

This endorsement modifies coverage provided under the following Sections of the Governmental Property **Agreement** (check appropriate boxes):

- ☒ Section 1 – Common Agreement Provisions
- ☒ Section 2 – Real and Personal Property
- ☒ Section 3 – Vehicles
- ☒ Section 4 – Mobile Property, Equipment and Tools
- ☐ Section 5 – Business Income and Extra Expense
- ☐ Section 6 – Earth Movement
- ☐ Section 7 – Flood

It is understood and agreed that this endorsement amends coverage as it relates to a **covered cause of loss** as a result an **act of terrorism** or **act of sabotage** ONLY.

The most **we** will pay for an **occurrence** covered by this endorsement is the amount indicated in the Declarations.

Section 1 – Common Agreement Provisions Clause A – Definitions is amended as follows:

The definition of **Loss** is deleted and replaced with the following:

**Loss** means an **occurrence** of direct physical loss or damage as a result an **act of terrorism** or **act of sabotage**, occurring during the **Agreement Period**.

The definition of **Nuclear Hazard** is deleted and replaced with the following:

**Nuclear Hazard** means nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination; however, such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.

The definition of **War and Military Action** is deleted and replaced with the following:

**War and Military Action** means loss or damage occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any Government or public authority.

The following definitions are added:

**Act of Terrorism** means an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. An **act of terrorism** shall also include any act which is verified or recognized by the United States Government as an act of Terrorism.

**Act of Sabotage** means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**Occurrence** means any one loss and/or series of losses arising out of and directly occasioned by an **act of terrorism** or an **act of sabotage** for the same purpose or cause. The duration and extent of any one **occurrence** shall be limited to all **losses** sustained by **you** at the **covered location** during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of the **Agreement Period** unless the **member** shall first sustain direct physical damage by an **act of terrorism** or an **act of sabotage** prior to expiration and within said period of 72 consecutive hours, nor shall any period of 72 consecutive hours commence prior to the beginning of the **Agreement Period**.

Section 2 – Benefit Agreement Clause C. – Covered Property – 3. is added:

3. Covered Property does not mean:
  - a. Animals.

Section 2 – Benefit Agreement Clause D. Cause of Loss is amended as follows:

D. – Cause of Loss – **We** will pay for **loss** to **covered property**, except as follows:

1. **We** will not pay for **loss**, or any increase in the amount of **loss**, caused directly or indirectly by, or resulting from, any of the following:

Cause of Loss r., Collapse is deleted and replaced with the following:

- r. Collapse, including settling, cracking, shrinkage, bulging or expansion, but **we** will pay for **loss** to:
  - (1) Covered Property caused by or resulting from collapse of a **covered building or structure**, if the collapse is directly caused by:
    - (a) An **act of terrorism** or **act of sabotage**;
  - (2) Covered Property caused by the collapse of personal property provided:
    - (a) The personal property which collapses is inside a **covered building or structure**; and
    - (b) The collapse was caused by a cause of **loss** listed in r. (1) above;
  - (3) Outdoor radio or television antennas or satellite dishes, including their lead-in wiring, masts or towers; awnings, gutters and downspouts; yard fixtures; outdoor swimming pools; fences; piers; wharves and docks; beach or diving platforms or appurtenances; retaining walls; and walks,

roadways or other paved surfaces at a **covered location**, if:

- (a) The **loss** is the direct result of the collapse of a **covered building or structure**; and
- (b) The collapse is caused by a **covered cause of loss** listed in (1) (a) above;

Section 2 – Benefit Agreement D. – Cause of Loss – 1. the following are added:

- x. Loss by seizure or legal or illegal occupation, unless physical loss or damage is caused directly by an **act of terrorism** or **act of sabotage**.
- y. Loss or damage directly or indirectly arising from or in consequence of the discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.
- z. Loss or damage by chemical, biological, nuclear or radiological release or exposure of any kind.
- aa. Loss or damage by attacks by electronic means (cyber) including computer hacking or the introduction of any form of computer virus.  
  
This exclusion shall not operate to exclude losses (which would otherwise be covered under this endorsement) arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
- bb. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, riots or civil commotion unless physical loss or damage is caused directly by an **act of terrorism** or **act of sabotage**.
- cc. Any consequential loss or damage caused by any other ensuing cause, except where such ensuing cause is directly caused by an **act of terrorism** or **act of sabotage**.
- dd. Loss or damage caused by cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications of any type or service.
- ee. Loss or increased cost as a result of threat or hoax, in the absence of physical damage due to an **act of terrorism** or **act of sabotage**.

Section 2 – Benefit Agreement D. – Cause of Loss – 2, i., is deleted and replaced with the following:

- 2. **We** will not pay for **loss** to:
  - i. The following types of property:
    - (1) Animals; or

- (2) Fragile articles such as glassware, statuary, marble, chinaware and porcelains, if broken, unless directly caused by an **act of terrorism** or **act of sabotage** to such fragile articles.

Section 3 – Benefit Agreement Clause D. Cause of Loss 1. is deleted and replaced as follows:

D. – Cause of Loss –

1. **We** will pay for **loss** to Covered Property, for the **covered vehicle** on the Statement of Values on file with **us**, caused by an **act of terrorism** or **act of sabotage**.

Section 4 – Miscellaneous Equipment and Tools, C – Covered Property, 2.f, “Animals” is deleted in its entirety and further it is understood and agreed no cover is afforded by this **Agreement** for an **act of terrorism** or **act of sabotage**.

#### LOSS CONTROL CLAUSE

Notwithstanding any provision to the contrary within this **Agreement**, **we** will also pay for **loss** to Covered Property at the **covered location** directly caused by the actions of the government of the state or its “Military Authority” (but not **your** actions as a **member**) in suppressing, controlling or minimizing the consequences of an **act of terrorism** or **act of sabotage** and provided such **loss** takes place within 72 hours of an **act of terrorism** or **act of sabotage**, as covered by this **Agreement**.

If **you** are eligible for compensation or indemnity under any government compensation plan or other similar scheme in respect of the **loss** described in a. above, this **Agreement** shall be excess of any amount due from such plan or scheme, whether paid or not.

For the purposes of this clause “Military Authority” shall mean a military or security authority operating on behalf of a state recognized by the United Nations.

Nothing contained herein shall be construed to broaden the Coverages, terms, or conditions beyond that which is provided in this Governmental Property **Agreement** and the Intergovernmental Contract to which this endorsement attaches.

This endorsement forms a part of the Governmental Property **Agreement** to which it is attached, effective during the **Agreement Period** stated in the Declarations unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to the inception of the **Agreement Period**.)

Endorsement Effective: 1/1/2026

Member No.: 171

Endorsement No.: P 4000 (01/01/2022)

Member: Kingsbury County

Countersigned By:



Executive Director

## SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

### UNDERLYING MEMORANDUM OF GOVERNMENT CRIME COVERAGE DECLARATIONS

This Memorandum of Government Crime Coverage is issued under and pursuant to the terms, conditions, covenants and stipulations of the Intergovernmental Contract dated 12/17/2019 between the Member stated herein and the SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE (SDPAA). All terms and conditions of said contract are incorporated herein by reference. In the event that any provisions of this Memorandum of Government Crime Agreement is in conflict with or inconsistent with the Intergovernmental Contract, the terms and conditions of such Intergovernmental Contract shall prevail and take precedence to the extent of such conflict or inconsistency.

#### GIVE WRITTEN NOTICE OF ANY LOSS HEREUNDER TO:

##### SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

C/O CLAIMS ASSOCIATES

PO BOX 1898

SIOUX FALLS, SD 57101

**Member & Address:** Kingsbury County  
PO Box 196  
DeSmet, SD 57231

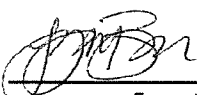
**Agreement Period:** 01/01/2026 - 12/31/2026

**Limits of Coverage:** The Limits of Coverage applicable to this Government Crime Coverage are as stated below:

Coverage	Limits of Coverage Per Occurrence	Deductible Per Occurrence
1. Employee Theft – Per Loss	\$1,000,000	\$0
2. Employee Theft – Per Employee	Not Applicable	\$0
3. Forgery or Alteration	\$1,000,000	\$0
4. Inside the Premises – Theft of Money	\$1,000,000	\$0
5. Inside the Premises – Robbery or Safe Burglary	\$1,000,000	\$0
6. Outside the Premises	\$1,000,000	\$0
7. Computer Fraud	\$1,000,000	\$0
8. Funds Transfer Fraud	\$1,000,000	\$0
9. Money Orders and Counterfeit Money	\$1,000,000	\$0
10. Credit, Debit or Charge Card Forgery	\$1,000,000	\$0
11. Faithful Performance of Duty for Government Employees	\$1,000,000	\$0
12. Impersonation Fraud Coverage	\$100,000	\$0
If "Not Applicable" is stated above opposite any Coverage, then such Coverage and any references thereto as an "Insuring Agreement" in the attached policy, to which this is an underlier, is deleted.		
SDPAA Crime coverage does not apply to an employee involved in a prior theft or dishonest act involving loss of money, securities or other property valued over \$10,000 if member has knowledge of such prior theft or dishonest act.		

This Declarations replaces all previously issued certificates or Declarations for this coverage and is not in addition thereto. These Declarations, together with the Government Crime Agreement, any endorsements and the Intergovernmental Contract complete the coverage provided. This stand-alone policy ends on 12/31/26 or on the date coverage with the SDPAA is terminated.

Countersigned: February 9, 2026  
Date

By:   
Executive Director

Endorsement No.: EC 5075 (1/2017)

**Statement of Values - Government Crime Coverage**  
***Kingsbury County***

***Deductible \$0***

Item Description	Limit	Breakdown
Enhanced Crime	\$1,000,000	50.00
Total	\$1,000,000	

## TRAVELERS BOILER AND MACHINERY

### TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

#### DECLARATIONS

The Limits of Insurance for Property Damage and the Coverage Extensions and 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.

The Coverage Extensions listed below apply only if a limit or other coverage indicator is shown under the Limit of Insurance for that Coverage Extension. The Coverage Limitations listed below always apply.

**Member & Address:** Kingsbury County  
PO Box 196  
DeSmet, SD 57231

	<b>Total Valued Property</b>
<b>Buildings &amp; Contents:</b>	\$ 13,450,278
<b>Water &amp; Sewer:</b>	\$ 0
<b>Electric:</b>	\$ 0

	<b>Deductible</b>
<b>Buildings &amp; Contents</b>	\$ 500
<b>Water &amp; Sewer</b>	\$ 2,500
<b>Electric</b>	\$ 25,000

**Agreement Period:** 01/01/2026 – 12/31/2026  
**Policy Number:** BME1 – 0S132511 – TIL – 26

**Claims:** Give Written Notice of Loss Hereunder To:  
South Dakota Public Assurance Alliance  
C/O Claims Associates  
PO BOX 1898  
Sioux Falls, SD 57101  
# 888-613-7064 or [www.claimsassoc.com](http://www.claimsassoc.com)

#### Proactive Boiler Inspections and Object Management

Travelers Boiler & Machinery performs inspections on boilers and pressure vessels as required by jurisdictions across the country. Travelers can help with the identification of any boilers or pressure vessels which require inspection according to state or city laws.

#### Help Line Support for Inspections

For problems or concerns or to schedule an inspection or seek help with inspections, call toll-free at 1-800-425-4119 or via fax at 1-877-764-9535 and assistance via email at [boilinsp@travelers.com](mailto:boilinsp@travelers.com). Support by phone, fax, and email are available between 8:00 a.m. to 5:00 p.m. Eastern Time.

#### Risk Control and Loss Prevention Information Warehouse

Information such as preventative maintenance guidelines for machinery and equipment as well as workplace safety topics can be accessed by calling 1-800-425-4119 or viewing our website at [www.travelers.com/riskcontrol](http://www.travelers.com/riskcontrol).

## TRAVELERS BOILER AND MACHINERY COVERAGE AND LIMITS DECLARATIONS

COVERAGES	POLICY LIMITS	
Total Limit per Breakdown	\$100,000,000	
Property Damage	Included	
Business Income	\$10,785,000	
Power Generating Equipment	\$1,000,000	
Extra Expense	Included in Business Income	
Spoilage	\$2,500,000	
Utility Interruption – Property Damage	Included	8 hours of waiting period
Utility Interruption – Time Element	Included	8 hours of waiting period
Accounts Receivable	\$1,000,000	
Builders Risk Property		
Builders Risk – Property Damage	\$10,000,000	
Builders Risk – Delay in Start Up	Not Covered	
Builders Risk – Soft Costs	Not Covered	
Civil Authority	24 hr waiting period up to 12 weeks	see EB T3 05 19 conditions
Dependent Property Coverage Extension	\$1,000,000	
Dependent Properties Locations	All Direct Suppliers and Direct Receivers	
Electronic Data or Media	\$10,000,000	
Error & Omission	\$5,000,000	
Expediting Expenses	\$10,000,000	
Extended Business Income and Extra Expense	365 days	
Fungus, Wet Rot and Dry Rot Coverage		
Property Damage	\$25,000	
Business Income or Extra Expense	30 days	
Green Enhancements		
Property Damage Percentage Factor	10%	
Property Damage Additional Costs	\$100,000	
Business Income or Extra Expense	30 days	
Ingress / Egress	30 days	
Newly Acquired Locations	Included	180 days
Off Premises Equipment	\$500,000	
Ordinance or Law		
Undamaged Property	\$10,000,000	
Demolition	included in undamaged property	
Increased Cost of Construction	included in undamaged property	
Sump Overflow	\$5,000	
Hazardous Substance Limitation	\$10,000,000	
Refrigerant Contamination Limitation	\$2,500,000	
Water Damage Limitation	\$1,000,000	
Drying Out Limit	\$100,000	
Property Damage	See Buildings & Contents Deductible on EB 3350	
Transformers	\$2.00 per KVA, minimum \$2,500	
Power Generating Equipment	\$25.00 per KVA, minimum \$25,000	
Business Income	24 hours	
Power Generating Equipment	30 Days	
Extra Expense	Included in Business Income deductible	
Spoilage	Included in Property Damage deductible	
Utility Interruption – Property Damage	Included in Property Damage deductible	
Utility Interruption – Time Element	Included in Business Income deductible	
Refrigerant Contamination	Included in Property Damage deductible	



**SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE**

**CERTIFICATE OF AUTOMOBILE LIABILITY COVERAGE  
STATE OF SOUTH DAKOTA**

Named Member: **Kingsbury County**

Certificate Number: **171**

Effective Date: **1/1/2026**

Expiration Date: **1/1/2027**

SDCL 32-35-124. Public entities exempted from requirement to show mandatory financial responsibility. The provisions of §§ 32-35-113 to 32-35-122, inclusive, do not apply to vehicles owned by the federal government, the state, or any public entity of this state.

**Source:** SL 1987, ch 244, § 1; SL 1989, ch 265, § 35.

**In case of accident involving a fatality, serious bodily injury or serious property damage immediately contact:**

**Claims Associates, Inc.  
#605-333-9810 or #888-613-7064  
Emergency/After Hours: #888-430-2249**

SDPAA-AUTO CERT-SD (01/15)

**SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE**

**CERTIFICATE OF AUTOMOBILE LIABILITY COVERAGE  
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SDPAA-AUTO CERT-SD (01/15)

# SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

## CERTIFICATE OF COVERAGE

This Certificate is issued as a matter of information only and confers no rights upon the Certificate holder. This Certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the Risk Sharing Certificate listed below.

NAME AND ADDRESS OF MEMBER: Kingsbury County

PO Box 196, DeSmet, SD 57231

RISK SHARING/MEMBER NO.: 171

This is to certify that the Risk Sharing Certificates listed below have been issued to the Member named above and is in force at this time. 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 coverage afforded by the Risk Sharing Certificate described herein is subject to all the terms, exclusions and conditions of such Risk Sharing Certificate and the Intergovernmental Contract under which it is issued.

EFFECTIVE DATES	TYPE OF COVERAGE	LIMIT OF COVERAGE
<u>1/01/2026 -</u> <u>1/01/2027</u>	Governmental General Liability	
	General Cvg	<u>\$1,500,000</u> Each Occurrence <u>\$0</u> Deductible Each Claim Including LAE
<u>1/01/2026 -</u> <u>1/01/2027</u>	Municipal Property	
	2019 Caterpillar 140M3 Motor Grader, S#N9J01308	<u>\$374,442</u> <u>\$500</u> Deductible

This certificate does not affirmatively or negatively amend, extend, or alter the coverage afforded by the coverage document. In the event the coverage document is cancelled prior to the expiration date, notice will be delivered in accordance with the coverage provisions.

NAME AND ADDRESS OF CERTIFICATE HOLDER:

Bell Bank Equipment Finance and Its assigns  
and/or successors

15490 101st Ave N, Suite #200

Maple Grove, MN 55369

DATE ISSUED: 2/09/2026



Authorized Representative

South Dakota Public Assurance Alliance  
PO Box 91348  
Sioux Falls, SD 57106

# SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

## CERTIFICATE OF COVERAGE

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NAME AND ADDRESS OF MEMBER: Kingsbury County

PO Box 196, DeSmet, SD 57231

RISK SHARING/MEMBER NO.: 171

This is to certify that the Risk Sharing Certificates listed below have been issued to the Member named above and is in force at this time. 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 coverage afforded by the Risk Sharing Certificate described herein is subject to all the terms, exclusions and conditions of such Risk Sharing Certificate and the Intergovernmental Contract under which it is issued.

EFFECTIVE DATES	TYPE OF COVERAGE	LIMIT OF COVERAGE	
<u>1/01/2026 -</u> <u>1/01/2027</u>	Governmental General Liability		
	General Cvg	<u>\$1,500,000</u>	Each Occurrence
		<u>\$0</u>	Deductible Each Claim Including LAE
<u>1/01/2026 -</u> <u>1/01/2027</u>	Municipal Property		
	2017 Caterpillar 12M3 Motor Grader, S#N9B00494	<u>\$269,368</u>	<u>\$500</u> Deductible

This certificate does not affirmatively or negatively amend, extend, or alter the coverage afforded by the coverage document. In the event the coverage document is cancelled prior to the expiration date, notice will be delivered in accordance with the coverage provisions.

NAME AND ADDRESS OF CERTIFICATE HOLDER:

CapFirst Equipment Finance Inc., and/or its  
assigns

3266 Oak Ridge Loop E

West Fargo, ND 58078

DATE ISSUED: 2/09/2026



Authorized Representative

South Dakota Public Assurance Alliance

PO Box 91348

Sioux Falls, SD 57106

# SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE CERTIFICATE OF COVERAGE

This Certificate is issued as a matter of information only and confers no rights upon the Certificate holder. This Certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the Risk Sharing Certificate listed below.

NAME AND ADDRESS OF MEMBER: Kingsbury County

PO Box 196, DeSmet, SD 57231

RISK SHARING/MEMBER NO.: 171

This is to certify that the Risk Sharing Certificates listed below have been issued to the Member named above and is in force at this time. 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 coverage afforded by the Risk Sharing Certificate described herein is subject to all the terms, exclusions and conditions of such Risk Sharing Certificate and the Intergovernmental Contract under which it is issued.

EFFECTIVE DATES	TYPE OF COVERAGE	LIMIT OF COVERAGE
<u>1/01/2026 -</u>	Governmental General Liability	<u>\$1,000,000</u> Each Occurrence
<u>1/01/2027</u>		<u>Nil</u> Deductible Each Claim Including LAE
<u>1/01/2026 -</u>	Governmental Automobile Liability	<u>\$1,000,000</u> Each Occurrence
<u>1/01/2027</u>		<u>Nil</u> Deductible Each Claim Including LAE

This certificate does not affirmatively or negatively amend, extend, or alter the coverage afforded by the coverage document. In the event the coverage document is cancelled prior to the expiration date, notice will be delivered in accordance with the coverage provisions.

NAME AND ADDRESS OF CERTIFICATE HOLDER:

Jebro Incorporated  
2303 Bridgeport Dr  
Sioux City, IA 51111

DATE ISSUED: 2/09/2026



Authorized Representative

South Dakota Public Assurance Alliance  
PO Box 91348  
Sioux Falls, SD 57106

# SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

## CERTIFICATE OF COVERAGE

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NAME AND ADDRESS OF MEMBER: Kingsbury County

PO Box 196, DeSmet, SD 57231

RISK SHARING/MEMBER NO.: 171

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EFFECTIVE DATES	TYPE OF COVERAGE	LIMIT OF COVERAGE	
<u>1/01/2026 -</u> <u>1/01/2027</u>	Governmental General Liability		
	General Cvg	<u>\$1,500,000</u>	Each Occurrence
		<u>\$0</u>	Deductible Each Claim Including LAE
<u>1/01/2026 -</u> <u>1/01/2027</u>	Municipal Property		
	2015 CAT 950 Loader, S#0EMB01058M022092	<u>\$240,000</u>	<u>\$250</u> Deductible
	2015 Caterpillar Motor Grader, S#N9J00195	<u>\$280,000</u>	<u>\$250</u> Deductible

This certificate does not affirmatively or negatively amend, extend, or alter the coverage afforded by the coverage document. In the event the coverage document is cancelled prior to the expiration date, notice will be delivered in accordance with the coverage provisions.

NAME AND ADDRESS OF CERTIFICATE HOLDER:

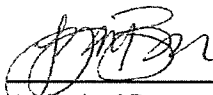
Kinetic Leasing, Inc.

Tamara

2575 41st Street South, Ste. 1

Fargo, ND 58104

DATE ISSUED: 2/09/2026



Authorized Representative

South Dakota Public Assurance Alliance  
PO Box 91348  
Sioux Falls, SD 57106

# SDPAA Loss Run (2 Year) as of 1/31/2026

## Kingsbury County

### All Open Claims

Claim Year	Claim Type	Claim Number	Claim Date	Date Reported	Claimant	Cause
2025	General Liability	GC2025124568	9/09/2025	9/24/2025	Curd, Kevin	Employment Related
2025	General Liability	GC2025124428	8/05/2025	9/10/2025	Andersen, Jeralynn	Zoning Variance Allowed

### Closed Claims by Year

From 2025-2026

Claim Year	Claim Type	Claim Number	Claim Date	Date Reported	Claimant	Cause	Indemnity Paid	LAE Paid	Incurred	Collection	Net Incurred
2025	Auto Physical Damage	GC2025124601	6/01/2025	9/30/2025	Kingsbury County	Animal Collision	\$4,914.24	\$1,351.90	\$6,266.14	\$0.00	\$6,266.14
2025	Auto Physical Damage	GC2025121963	1/12/2025	2/19/2025	Kingsbury County	Collision	\$6,965.10	\$1,275.60	\$8,240.70	\$0.00	\$8,240.70
2025	General Liability	GC2025125180	12/02/2025	12/03/2025	Ackerwold, Daniel	Damage to Property During Operations	\$0.00	\$495.40	\$495.40	\$0.00	\$495.40
2025	Property Damage	GC2025123532	7/14/2025	7/14/2025	Kingsbury County	Windstorm	\$1,160.89	\$1,244.40	\$2,405.29	\$0.00	\$2,405.29
2025 Total							\$13,040.23	\$4,367.30	\$17,407.53	\$0.00	\$17,407.53
Total Sum							\$13,040.23	\$4,367.30	\$17,407.53	\$0.00	\$17,407.53

**South Dakota Public Assurance Alliance**  
**GOVERNMENTAL LIABILITY DEDUCTIBLE ENDORSEMENT**

**This Endorsement Changes the Memorandum of Governmental Liability Coverage.**  
**Please Read It Carefully.**

**DEDUCTIBLE ENDORSEMENT**

It is hereby understood and agreed South Dakota Public Assurance Alliance Declarations **Deductible** Item, is amended to include the following:

Governmental Liability, other than Employment Related Claims - \$0

Governmental Liability, Employment Related Claims - \$5,000

The **Deductible** for Employment Related Claims will be waived in the event the **Member**:

- (1) contacts the Employment Practices Hotline prior to any actions taken regarding Employment issues; and
- (2) follows advice provided to the Member by the Hotline.

All other terms and conditions remain unchanged.

Nothing contained herein shall be construed to broaden the Coverages, terms, or conditions beyond that which is provided in this **Memorandum** of Governmental Liability Coverage and the Intergovernmental Contract to which this endorsement attaches.

This endorsement forms a part of the **Memorandum** of Governmental Liability Coverage to which it is attached, effective during the Agreement Period stated in the Declarations unless otherwise stated herein.

Read and Accepted By: \_\_\_\_\_

Position: \_\_\_\_\_

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

(The following information is required only when this endorsement is issued subsequent to the inception of the Agreement Period.)

Endorsement Effective: 1/1/2026

Member No.: 171

Endorsement No.: GL 1075 (01/01/2022)

Member: Kingsbury County

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



Executive Director

THIS ENDORSEMENT CHANGES THE BENEFIT AGREEMENT. PLEASE READ IT CAREFULLY

## GENERAL ENDORSEMENT

This endorsement modifies coverage provided under the following Sections of the Governmental Property **Agreement** (check appropriate boxes):

- ☐ Section 1 – Common Agreement Provisions
- ☒ Section 2 – Real and Personal Property
- ☐ Section 3 – Vehicles
- ☐ Section 4 – Mobile Property, Equipment and Tools
- ☐ Section 5 – Business Income and Extra Expense
- ☐ Section 6 – Earth Movement
- ☐ Section 7 – Flood

In consideration of the contribution charged, it is hereby understood and agreed that the following items are specifically excluded from Property coverage only, this exclusion does not apply to Liability coverage:

- South Antenna, Repeater, and Cable at Prairie Ag Partners
- Memorial at Courthouse

READ AND ACCEPTED BY: \_\_\_\_\_  
(Authorized Representative)

This endorsement forms a part of the Governmental Property **Agreement** to which it is attached, effective on the inception date of the Governmental Property **Agreement** unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of the Governmental Property **Agreement**.)

Endorsement Effective: 1/1/2026

Member No.: 171

Member: Kingsbury County

Countersigned By:



Executive Director