

Dewey Citizens for Accountability

Deweycitizens.org

Email: news@deweycitizens.org

February 21, 2018

Delaware Department of Justice
Attn: Kim Siegel, FOIA Coordinator
820 N. French Street
Wilmington, DE 19801
opengovernment@state.de.us

Dear Ms. Siegel,

FOIA Violation: On four occasions The Town of Dewey Beach did not provide access to all records requested and did not provide an explanation for the omission of documents that were requested.

- 1) On January 9, 2018, I submitted a FOIA Request to the Town of Dewey Beach requesting the current Insurance Policy for the Town of Dewey Beach including but not limited to:
 - a) Commercial Policy Common Declarations
 - b) Commercial Policy Information Page
 - c) Policy Changes Endorsement
 - d) Schedule of Locations
 - e) Additional Insured- Land Leased
 - f) General Liability Coverage Declaration.

Attachments:

[January 9, 2018 FOIA Request to the Town of Dewey Beach](#) PDF File contains request for the current insurance policy for the Town of Dewey Beach

- 2) On January 31, 2018, The town of Dewey Beach responded with a document with Insurance policy pages. Not included were all Policy Changes Endorsements and the Schedule of Locations. I was made aware that the town's policy was amended in December, 2017 to list additional storage lot(s). We had requested those in item C and D.

Attachments:

[January 31, 2018 Response from the Town of Dewey Beach](#) A PDF File containing some of the insurance policy for the Town of Dewey Beach.

3) On February 2, 2018 the petitioner wrote the Dewey Mayor directly and requested the proper documents again in writing. The Petitioner stated that he was sure the records existed and provided a photograph of part of a page from the policy that was withheld.

Attachments:

[February 2, 2018 Email to TJ Redefier, Mayor of Dewey Regarding FOIA](#) A PDF File containing an email requesting help in obtaining the requested documents.

4) On February 6, The Town of Dewey Beach responded with a second document that was a Coverage proposal for 2018-19.

Attachments:

[February 6, 2018 Response from the Town of Dewey Beach](#) A PDF File containing an insurance coverage proposal policy for the Town of Dewey Beach for 2018-19.

The omission of the Policy Changes Endorsement and the Schedules of Location for the current policy as of January 9, 2018 is a violation of FOIA.

Regards,

Jeffrey C. Smith

Volunteer Coalition Director, Dewey Citizens for Accountability

deweycitizens.org

443-603-2132

Email: jcs@wpa.org


https://www.facebook.com/pages/Dewey-Beach-Delaware/734633613229914?hc_location=stream

<https://twitter.com/Deweytownus>

[PAY 2017 BUSINESS LICENSE \(/Beach-Replenishment-Updates-2016-2017/\)](#)
[PAY BEACH REPLENISHMENT TAX \(/WINTER-STORM-UPDATES/\)](#)
[HOME \(/\)](#)
[Contact \(/index.cfm?fuseaction=content.map&mapTypeID=11\)](#)
[Employment Opportunities \(/Employment-201043/\)](#)

Navigation Menu

Request For Public Records

PURSUANT TO THE DELAWARE FREEDOM OF INFORMATION ACT TITLE 29 Del. Chapter. 100

§10003 Examination and copying of public records.

(h) The public body shall respond to a FOIA request as soon as possible, but in any event within 15 business days after the receipt thereof, either by providing access to the requested records, denying access to the records or parts of them, or by advising that additional time is needed because the request is for voluminous records, requires legal advice, or a record is in storage or archived. If access cannot be provided within 15 business days, the public body shall cite 1 of the reasons hereunder why more time is needed and provide a good-faith estimate of how much additional time is required to fulfill the request.

If you do not receive a receipt of your request to the email address provided within 1 full business day, please call Dewey Beach Town Hall at 302-227-6363.

There may be costs involved in responding to your request. The Town may require you to examine the records at the Town office. Refer to the Town's policy or regulations for information about costs and access to records.

Please enter the Records requested in the comments field. Be as specific as you can, describing types of records, parties to correspondence, subject matter, etc. The Town will make every reasonable effort to assist you in identifying the record being sought. Requests for voluminous records may be delayed.

First Name*:

Last Name*:

Email*:

Phone:

Address*:

City*:

State/Province*:

ZIP/Postal Code*:

Question/
Comments: The current Insurance Policy for the Town of Dewey Beach including, but not limited to,
 a) Commercial Policy Common Declarations
 b) Commercial Policy Information Page
 c) Policy Changes Endorsement
 d) Schedule of Locations
 e) Additional Insured- Land Leased
 f) General Liability Coverage Declaration

Date Of Request * :

Please contact me if costs will be greater than \$:

Submit Contact Form



()

Contact Us

Town of Dewey Beach
105 Rodney Ave.
Dewey Beach, DE 19971

1-302-227-6363 (tel:+13022276363)
1-877-227-6331 (toll free) (tel:+18772276331)
1-302-227-8319 (fax)

Popular Links

Council Live Broadcast [↗](https://livestream.com/accounts/24951826/events/7318685/player?width=960&height=540&enableInfoAndActiv/Council-Meeting-Broadcast/)
(<https://livestream.com/accounts/24951826/events/7318685/player?width=960&height=540&enableInfoAndActiv/Council-Meeting-Broadcast/>)
Comprehensive Development Plan Working Group Updates
([/Comprehensive-Development-Plan-Working-Group/](#))
Dewey Beach Patrol ([/Dewey-Beach-Patrol/](#))
Dewey Beach Police ([/index.cfm?fuseaction=content.faq&faqTypeID=200014](#))
Dewey Beach Zoning Map (https://imageserv11.team-logic.com/mediaLibrary/147/zoning_map_2-9-15-3.pdf)
Emergency Numbers ([/Emergency-Numbers/](#))
F.A.Q. ([/index.cfm?fuseaction=content.faq&faqTypeID=3](#))
Licensing & Permitting ([/Permit-and-License-Applications/](#))
Parking Regulation & Fees ([/index.cfm?fuseaction=content.faq&faqTypeID=3&faqCatID=3](#))
Town Commissioner Meeting Videos
(<http://www.townofdeweybeach.com/Town-Commissioner-Meeting-Videos/>)

Site Links

Home ([/](#))
Site Map ([/?fuseaction=content.site-map](#))
Site Policy ([/index.cfm?fuseaction=trees.pageDetails&p=262-18-356](#))
Contact Us ([/index.cfm?fuseaction=content.map&mapTypeID=11](#))

Some photography Provided by Kevin Fleming [↗](http://www.kevinfleming.com) (<http://www.kevinfleming.com>)

Municipal Web Design by EvoGov (<http://www.evogov.com/>)

Ashleigh Hudson

From: heather@drugfreevessel.com
Sent: Tuesday, January 09, 2018 3:32 PM
To: Ashleigh Hudson
Subject: Request For Public Records

Request For Public Records

First Name: Jeffrey
Last Name: Smith
Email: heather@drugfreevessel.com
Phone: 4436032132
Address: 409 Chester Ave Ste 102
City: Annapolis
State: MD
Zip Code: 21403

Question: The current Insurance Policy for the Town of Dewey Beach including, but not limited to, a) Commercial Policy Common Declarations b) Commercial Policy Information Page c) Policy Changes Endorsement d) Schedule of Locations e) Additional Insured- Land Leased f) General Liability Coverage Declaration

Date Of Request: 01/09/2018

Please contact me if costs will be greater than \$: 15.00

User IP: 72.81.245.119

Time Sent: 3:31 PM January 9, 2018

Ticket: <https://www2.team-logic.com/dewey/index.cfm?teamLogic=tickets.detail&ticketID=201545>

Note: A duplicate user was found, based on the email entered, the existing user was used.

SELECTIVE WAY INSURANCE COMPANY
WANTAGE AVENUE, BRANCHVILLE, NJ 07890

COMMERCIAL POLICY INFORMATION PAGE

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207	Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 12:01 A.M. Standard Time At Location of Designated Premises.
Named Insured is: ASSN/LABOR/RE	Producer Number: 00-04027-00000

Producer:

LYONS INSURANCE AGENCY INC
DELAWARE

Schedule of Coverage
Schedule Effective Date: MARCH 22, 2017

COMMERCIAL PROPERTY COVERAGE
COMMERCIAL GENERAL LIABILITY COVERAGE
COMMERCIAL AUTOMOBILE COVERAGE
COMMERCIAL INLAND MARINE COVERAGE
COMMERCIAL UMBRELLA COVERAGE
PESTICIDE HERBICIDE
COMMERCIAL CRIME COVERAGE

Date Issued: MARCH 28, 2017**Issuing office:** MID ATLANTIC REGION

Endorsement Number

C00001

Policy Number

S 1980207

02/21/2018

SELECTIVE WAY INSURANCE COMPANY
WANTAGE AVENUE, BRANCHVILLE, NJ 07890

POLICY CHANGES

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207		Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 Endorsement Effective Date: MARCH 22, 2017
Producer LYONS INSURANCE AGENCY INC		Producer Number: 00-04027-00000
COVERAGE PART AFFECTED COMMERCIAL COMMON COVERAGE PART		
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.		
<p>THE FOLLOWING FORM(S) AND ENDORSEMENT(S) ARE ADDED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE: IL7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE IL7028 03/94 POLICY CHANGES ENDORSEMENT</p> <p>AUTO FORMS ADDED/WERE MISSING FROM PRIOR ENDORSEMENT. THE FOLLOWING AUTOMOBILE FORM(S) AND ENDORSEMENT(S) ARE CHANGED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE: CA7057 02/92 AUTO DEC -LOSS PAYEE CA7058 02/92 COMMERCIAL AUTO DECLARATION PAGE 2 IL7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE IL7028 03/94 POLICY CHANGES ENDORSEMENT</p> <p>THE FOLLOWING UMBRELLA FORM(S) AND ENDORSEMENT(S) ARE ADDED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE: IL7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE IL7028 03/94 CHANGE ENDORSEMENT</p>		
Forms and Endorsements: REFER TO "COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE"		Endorsement Premium NIL
NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy Changes endorsement. Please read your policy and all "Policy Changes" carefully.		D/B - 10 (This premium may be subject to adjustment.)
Date Issued: MARCH 28, 2017 Issuing Office: MID ATLANTIC REGION		
Authorized Representative _____		

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: MARCH 22, 2017

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMON COVERAGE PART:

IL 70 25A	1189	COMMERCIAL POLICY INFORMATION PAGE
IL 70 28	0394	POLICY CHANGE ENDORSEMENT
IL 70 25	1189	COMMERCIAL POLICY COMMON DECLARATION
IL 70 36	0193	SCHEDULE OF LOCATIONS
IL 79 56	0610	GOV ENTITY & VF ORG PARTICIPATING ENDT

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL PROPERTY COVERAGE PART:

CP 70 26	1011	COMMERCIAL PROP DEC
CP 00 10	0607	BUILDING & PERSONAL PROPERTY COVERAGE FM
CP 00 30	0607	BUSINESS INCOME COVERAGE (W/EX EXP)
CP 00 90	0788	COMMERCIAL PROPERTY CONDITIONS
CP 01 40	0706	EXCL OF LOSS DUE TO VIRUS OR BACTERIA
CP 02 99	0607	CANCELLATION CHANGES
CP 03 21A	0607	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 10 30	0607	CAUSES OF LOSS-SPECIAL FORM
CP 10 32	0808	WATER EXCLUSION ENDORSEMENT
CP 15 32	0607	CIVIL AUTHORITY CHANGE(S)
CP 75 51	0511	SYSTEMS POWER PAC
CP 75 92	0406	SYS POWER PAC EMERGENCY SERVICES
CP 76 11	1011	GREENPAC ENHANCEMENT ENDORSEMENT
CP 76 13	0513	CRISIS RESPONSE COVERAGE
CP 76 23	1011	COMMERCIAL PROP MORTGAGE HOLDERS SCHED
CP 76 30	0116	ELITEPAC PROPERTY EXT END
CP 76 38	0116	GOVERNMENTAL ELITEPAC PROP EXT END
CP 76 39	0116	ELITEPAC SCHEDULE - GOVERNMENTAL
CP 76 63	0116	BI ACTUAL LOSS SUST ES&G - 24 MONTH LIM
CP 76 64	0116	ACCOUNTS RECEIVABLE COVERAGE ENDORSEMENT
CP 76 65	0116	COMMANDEERED PROPERTY COVERAGE END
CP 76 66	0116	COMMUNICATIONS EQUIPMENT COVERAGE END
CP 76 67	0116	ELECTRONIC INFORMATION SYSTEMS COVER END
CP 76 68	0116	FINE ARTS COVERAGE ENDORSEMENT
CP 76 69	0116	INSTALLATION PROPERTY COVERAGE END
CP 76 70	0116	MOBILE EQUIPMENT COVERAGE END
CP 76 71	0116	PERSONAL EFFECTS COVERAGE END
CP 76 72	0116	PROPERTY IN TRANSIT COVERAGE END
CP 76 73	0116	SALESPERSONS SAMPLES COVERAGE END
CP 76 74	0116	TOOLS AND EQUIPMENT COVERAGE END
CP 76 75	0116	VALUABLE PAPERS COVERAGE END
CP 80 11	0406	SYSTEMS POWER PAC MULTIPLE DED. FORM
IL 00 03	0908	CALCULATION OF PREMIUM
IL 00 17	1198	COMMON POLICY CONDITIONS
IL 02 37	0412	DELAWARE CHANGES-TERMINATION PROVISIONS
IL 09 52	0115	CAP ON LOSS FROM CERT ACTS OF TERRORISM
IL 09 85A	0115	DISCL PURSUANT TO TERR RISK INS ACT
IL 89 56	0899	ASBESTOS EXCLUSION
IN 01 29	0116	NOTICE - OFFER OF TERR COV AND REJECTION

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL GENERAL LIABILITY COVERAGE PART:

CG 70 35	0690	COMMERCIAL LIABILITY COVG DECLARATION
CG 00 01	0413	CGL COV FORM (OCCURRENCE)
CG 04 35	1207	EMPLOYEE BENEFITS LIAB COVERAGE
CG 21 06	0514	EXCL ACCESS DISCL CONF PERS INF-W/LIM BI
CG 21 47	1207	EMPLOYMENT-RELATED PRACTICES EXCL

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: MARCH 22, 2017

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL GENERAL LIABILITY COVERAGE PART:

CG 21 67	1204	FUNGI OR BACTERIA EXCLUSION
CG 21 70	0115	CAP ON LOSSES FROM CERT ACTS OF TERROR
CG 22 58	1185	EXCL-DESCR.HAZ (CARNIVAL,CIRCUS,FA)
CG 25 03	0509	DESIGNATED CONST PROJECT(S) AGG LIMIT
CG 25 04	0509	DESIGNATED LOCATION(S) GENERAL AGG LIMIT
CG 73 00	0116	ELITEPAC GL EXT END
CG 73 04	0116	EMERG SERV AND GOV ELITEPAC GL EXT END
CG 79 35	0708	PRODUCT RECALL EXPENSE COV ENDT
CG 79 54	1009	LIMITED EXT OF COV FOR SEWAGE BACKUP
CG 80 30	1115	EXCLUSION-FAILURE TO SUPPLY-UTILITIES
IL 00 03	0908	CALCULATION OF PREMIUM
IL 00 17	1198	COMMON POLICY CONDITIONS
IL 00 21	0908	NUCLEAR ENERGY LIABILITY EXCLUSION
IL 01 51	0112	DELAWARE CHANGES-CIVIL UNION
IL 02 37	0412	DELAWARE CHANGES-TERMINATION PROVISIONS
IL 09 85A	0115	DISCL PURSUANT TO TERR RISK INS ACT
IL 89 48	0100	EXCLUSION - LEAD HAZARD
IL 89 56	0899	ASBESTOS EXCLUSION
IN 01 29	0116	NOTICE - OFFER OF TERR COV AND REJECTION

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE BUSINESS AUTOMOBILE COVERAGE PART:

IL 70 25A	1189	COMMERCIAL POLICY INFORMATION PAGE
IL 70 28	0394	POLICY CHANGE ENDORSEMENT
CA 70 57	0292	AUTO DEC -LOSS PAYEE
CA 70 58	0292	BUSINESS AUTO COVERAGE DECLARATION PAGE2
CA 00 01	0310	BUSINESS AUTO COVERAGE FORM
CA 01 77	0412	DEL CHANGES
CA 04 42	0310	EXCL FED EMPLOYEES USING AUTO IN GOV BUS
CA 20 18	1293	PROFESSIONAL SERVICES NOT COVERED
CA 20 54	1001	EMPLOYEE HIRED AUTOS
CA 22 08	1197	DELAWARE PERS INJURY PROTECTION
CA 22 09	0394	DE ADDED PERS INJURY PROTECTION END
CA 70 38	0790	PHYSICAL DAMAGE COVERAGE
CA 77 74	0706	LIMITED MOBILE EQUIPMENT COVERAGE
CA 78 09	0116	ELITEPAC COMMERCIAL AUTO EXT END
CA 78 10	0116	EMERG SERV AND GOV ELITEPAC AUTO EXT END
CA 78 19	0116	COMM AUTO ELITEPAC SCH - EMERG SERV GOV
CA 99 23	0310	RENTAL REIMBURSEMENT COVERAGE
IL 00 03	0908	CALCULATION OF PREMIUM
IL 00 17	1198	COMMON POLICY CONDITIONS
IL 00 21	0908	NUCLEAR ENERGY LIABILITY EXCLUSION
IL 01 51	0112	DELAWARE CHANGES-CIVIL UNION
IL 89 56	0899	ASBESTOS EXCLUSION
SCA 02 55	1114	DEL CHANGES-CANC AND NONRENEWAL
SCA 21 10	0114	DE-UNINSURED MOTORISTS COVERAGE

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL INLAND MARINE COVERAGE PART:

CM 70 71	0794	COMMERCIAL INLAND MARINE DECLARATIONS
CM 71 38A	0694	PROPERTY EQUIPMENT COVERAGE
CM 00 01	0695	COMMERCIAL INLAND MARINE CONDITIONS
CM 70 99	1191	MISCELLANEOUS PROPERTY COVERAGE
CM 71 50	0694	LOSS PAYEES SCHEDULE
CM 72 00	0112	LIBERALIZATION

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017	Schedule Effective Date: MARCH 22, 2017
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THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL INLAND MARINE COVERAGE PART:

IL 00 03	0908	CALCULATION OF PREMIUM
IL 00 17	1198	COMMON POLICY CONDITIONS
IL 09 52	0115	CAP ON LOSS FROM CERT ACTS OF TERRORISM
IL 09 85A	0115	DISCL PURSUANT TO TERR RISK INS ACT
IN 01 29	0116	NOTICE - OFFER OF TERR COV AND REJECTION

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL UMBRELLA COVERAGE PART:

IL 70 25A	1189	COMMERCIAL POLICY INFORMATION PAGE
IL 70 28	0394	POLICY CHANGE ENDORSEMENT
CX 00 03A	0199	COMMERCIAL EXCESS/UMBRELLA DEC
CXL 4	0403	COMMERCIAL UMBRELLA LIAB COVG
CXL 17	1099	ASBESTOS EXCLUSION
CXL 22	0199	BAZAARS, CARNIVALS, CIRCUSES & FAIRS
CXL 39	1115	ERRORS & OMISSIONS-SPECIFIC OPER
CXL 48A	0403	LAW ENFORCEMENT ACTIVITIES EXCLUSION
CXL 63A	0199	PROPERTY OF OTHERS EXCLUSION
CXL 108	0403	INJURY TO VOL FIRE/AMBUL/RES SQ/WKRS LIM
CXL 117	0403	VOLUNTEER AMBULANCE & RES SQD LIAB LIM
CXL 118	0199	VOL FIRE CO AMBULANCE & RES SQ E & O LIM
CXL 119	0403	WATERCRAFT LIABILITY LIMITATION
CXL 120	0403	CIVIL RIGHTS LIMITATION
CXL 127	0199	AMEND OF POLL EXCL & ENERGY OPER LIM FRM
CXL 132	0403	PERSONAL & ADVERTISING INJURY LIAB
CXL 160	1115	MUNICIPAL AMENDATORY ENDORSEMENT
CXL 211	0403	EMPLOYEE BENEFITS LIABILITY LIMITATION
CXL 318	0403	EXCLUSION - LEAD HAZARD
CXL 321A	0816	AMENDMENT OF EXPECTED OR INTENDED BI/PD
CXL 374A	0403	ADMINISTRATIVE HEARING
CXL 383	0702	FUNGI OR BACTERIA EXCLUSION
CXL 388	0115	CAP ON LOSSES FROM CERT ACTS OF TERR
CXL 400	0403	NUCLEAR ENERGY LIABILITY EXCLUSION END
CXL 453	0413	EXCL-EMPLOYMENT PRACTICES LIABILITY
CXL 462	1115	COMMERCIAL UMBRELLA LIABILITY
IL 00 17	1198	COMMON POLICY CONDITIONS
IL 09 85A	0115	DISCL PURSUANT TO TERR RISK INS ACT
IN 01 29	0116	NOTICE - OFFER OF TERR COV AND REJECTION

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE PESTICIDE AND HERBICIDE COVERAGE PART:

PH 00 05	0196	PESTICIDE AND HERBICIDE APPL COVG DEC
IL 70 69	0115	DELAWARE CHANGES-TERMINATION PROVISIONS
IL 79 96	0112	DELAWARE CHANGES - CIVIL UNION
PH 00 01	0107	PESTICIDE AND HERBICIDE APP COVG
PH 00 07	0395	PH APPLICATOR COVERAGE REFERENCE GUIDE

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL CRIME FIDELITY COVERAGE PART:

CR 70 26	0292	COMMERCIAL CRIME COVERAGE DECLARATION
CR 00 25	0506	GOVERNMENT CRIME COVERAGE FORM
CR 02 82	0112	DE-INC SPOUSE & CHILDREN OF BLDG MANAGER
CR 79 24	0116	GOVERNMENTAL CRIME ELITEPAC END
IL 00 03	0908	CALCULATION OF PREMIUM

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "II." endorsements will be attached in the Common Section of the policy.

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: MARCH 22, 2017

THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE
COMMERCIAL CRIME FIDELITY COVERAGE PART:

IL 00 17 1198 COMMON POLICY CONDITIONS
IL 09 35 0702 EXCL OF CERTAIN COMPUTER-RELATED LOEPES

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.



Endorsement Number

AU0002

Policy Number

S 1980207

02/21/2018

SELECTIVE WAY INSURANCE COMPANY
WANTAGE AVENUE, BRANCHVILLE, NJ 07890

POLICY CHANGES

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207		Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 Endorsement Effective Date: MARCH 22, 2017												
Producer LYONS INSURANCE AGENCY INC		Producer Number: 00-04027-00000												
COVERAGE PART AFFECTED COMMERCIAL AUTO COVERAGE PART														
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.														
<p>AUTO FORMS ADDED/WERE MISSING FROM PRIOR ENDORSEMENT. THE FOLLOWING AUTOMOBILE FORM(S) AND ENDORSEMENT(S) ARE CHANGED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE:</p> <table><tr><td>CA7057</td><td>02/92</td><td>AUTO DEC -LOSS PAYEE</td></tr><tr><td>CA7058</td><td>02/92</td><td>COMMERCIAL AUTO DECLARATION PAGE 2</td></tr><tr><td>IL7025A</td><td>11/89</td><td>COMMERCIAL POLICY INFORMATION PAGE</td></tr><tr><td>IL7028</td><td>03/94</td><td>POLICY CHANGES ENDORSEMENT</td></tr></table>			CA7057	02/92	AUTO DEC -LOSS PAYEE	CA7058	02/92	COMMERCIAL AUTO DECLARATION PAGE 2	IL7025A	11/89	COMMERCIAL POLICY INFORMATION PAGE	IL7028	03/94	POLICY CHANGES ENDORSEMENT
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IL7025A	11/89	COMMERCIAL POLICY INFORMATION PAGE												
IL7028	03/94	POLICY CHANGES ENDORSEMENT												
Forms and Endorsements: CA 00 01 0310 BUSINESS AUTO COVERAGE FORM CA 01 77 0412 DEL CHANGES CA 04 42 0310 EXCL FED EMPLOYEES USING AUTO IN GOV BUS CA 20 18 1293 PROFESSIONAL SERVICES NOT COVERED CONTINUED ON SCHEDULE: IL-7035 NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy Changes endorsement. Please read your policy and all "Policy Changes" carefully.		Endorsement Premium NIL D/B - 10 (This premium may be subject to adjustment.)												
Date Issued: MARCH 28, 2017 Issuing Office: MID ATLANTIC REGION Authorized Representative _____														

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: MARCH 22, 2017

CONTINUATION OF FORMS FOR ENDORSEMENT NUMBER AU0002

CA 20 54	1001	EMPLOYEE HIRED AUTOS
CA 22 08	1197	DELAWARE PERS INJURY PROTECTION
CA 22 09	0394	DE ADDED PERS INJURY PROTECTION END
CA 70 38	0790	PHYSICAL DAMAGE COVERAGE
CA 70 57	0292	AUTO DEC -LOSS PAYEE
CA 70 58	0292	BUSINESS AUTO COVERAGE DECLARATION PAGE2
CA 77 74	0706	LIMITED MOBILE EQUIPMENT COVERAGE
CA 78 09	0116	ELITEPAC COMMERCIAL AUTO EXT END
CA 78 10	0116	EMERG SERV AND GOV ELITEPAC AUTO EXT END
CA 78 19	0116	COMM AUTO ELITEPAC SCH - EMERG SERV GOV
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IL 01 51	0112	DELAWARE CHANGES-CIVIL UNION
IL 70 25A	1189	COMMERCIAL POLICY INFORMATION PAGE
IL 89 56	0899	ASBESTOS EXCLUSION
IN 00 03	0904	FACTS REGARDING PREMIUM AUDIT
IN 00 68	0699	IMPORTANT NOTICE ASBESTOS EXCLUSION
IN 05 56	0116	EMERG SERV AND GOV ELITEPAC AUTO EXT END
SCA 02 55	1114	DEL CHANGES-CANC AND NONRENEWAL
SCA 21 10	0114	DE-UNINSURED MOTORISTS COVERAGE

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.

BUSINESS AUTOMOBILE SCHEDULE

Auto Schedule													
No.	Trade Name	Year	Body Type Truck Size	Vehicle Id. No. (VIN)	Size Class	Use/Class/Radius Code	List Symbol	Purchased by Insured		Cost			
								Year	N/U				
DE 9	FORD	11	EXPEDITION	1FMJU1G50DEF36853		791100				\$38,490			
DE 10	AMER	90	HUMVEE	19207875005700000		791100				\$25,000			
DE 11	AM M	93	HUMVEE	131646		791100				\$40,000			
DE 12	CHEV	12	TAHOE C150	1GNLC2E07CR204732		791100				\$26,396			
DE 13	CHEV	13	TAHOE C150	1GNLC2E05DR276675		791100				\$39,080			
DE 14	FORD	08	CROWN VIC	2FAFP71V38X168937		791100				\$26,690			
DE 15	AM G	90	HUMWV	105206		791100				\$48,000			
DE 16	FORD	97	E SUPER DU	1FDLE47SXVHB92237	M	S/214990/L							
DE 17	CHEV	15	TAHOE C150	1GNLC2EC9FR650380		791100				\$40,160			
DE 18	BMV	91	M925A2	00000000002501359	H	S/314990/L				\$40,000			
DE 19	CHEV	14	CAPRICE PO	6G3NS5U20EL944883		791100				\$30,170			
DE 20	CHEV	16	TAHOE POLI	1GNSKDEC4GR327740		791100				\$37,375			
DE 21	CHEV	16	TAHOE POLI	1GNLCDEC1GR326496		791100				\$34,477			
DE 22	RAM	16	1500 SSV	1C6RR7XT1GS281477	L	S/014990/L				\$27,990			
DE 23	FORD	16	F250 SUPER	1FTBF2B67GEB19844	M	S/214990/L				\$35,180			
No.	Terr.	Liability Insurance Premium	P.I.P. or F.P.B.	Add. P.I.P. or F.P.B.	Med. Paymts. Prem.	Um & Um Motorists Premium	Physical Damage Insurance						Towing Prem.
							Comprehensive		Specified Causes of Loss	Collision			
							Ded.	Prem.		Ded.	Prem.		
DE 9	103	581	145	58		237	1,000		82		1,000		317
DE 10	103	581	145	58		237	1,000		40		1,000		151
DE 11	103	581	145	58		237	1,000		47		1,000		159
DE 12	103	581	145	58		237	1,000		87		1,000		340
DE 13	103	581	145	58		237	1,000		93		1,000		364
DE 14	103	581	145	58		237	1,000		61		1,000		227
DE 15	103	581	145	58		237	1,000		61		1,000		183
DE 16	103	508	64	30		149							
DE 17	103	581	145	58		237	1,000		135		1,000		496
DE 18	103	587	64	30		149	1,000		37		1,000		101
DE 19	103	581	145	58		237	1,000		97		1,000		386
DE 20	103	581	145	58		237	1,000		103		1,000		430
DE 21	103	581	145	58		237	1,000		103		1,000		430
DE 22	103	484	64	30		149	1,000		99		1,000		334
DE 23	103	508	64	30		149	1,000		74		1,000		250
Totals \$		12,448	2,785	1,136		4,774			1,457				5,364



BUSINESS AUTOMOBILE COVERAGE DECLARATION (Continued)

Policy Effective Date: FEBRUARY 18, 2017	Coverage Effective Date: MARCH 22, 2017
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Item Four - Schedules of Hired or Borrowed Covered Auto Coverage and Premiums. Liability Insurance - Rating Basis, Cost of Hire				
State	Estimated Cost of Hire for Each State	Rate per Each \$100 Cost of Hire	Minimum Premium	Premium
DELAWARE	IF ANY	.854	\$45.00	\$45.00
Total Premium				\$45.00

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners, employees or their family members). Cost of hire does not include charges for service performed by motor carriers of property or passengers.

Physical Damage Coverage				
Coverages	Limit of Insurance	Estimated Annual Cost of Hire	Rate per Each \$100 Annual Cost of Hire	Premium
Comprehensive	Actual Cash Value, Cost of Repairs or Whichever is Less Minus Ded. for Each Covered Auto For all Loss Except Fire or Lightning			
Specified Causes of Loss	Actual Cash Value, Cost of Repairs or Whichever is Less Minus \$ 25 Ded. for Each Covered Auto, for Loss Caused by Mischief or Vandalism			
Collision	Actual Cash Value, Cost of Repairs or Whichever is Less Minus Ded. for Each Covered Auto			
Total Premium				
PHYSICAL DAMAGE INSURANCE applies on a direct primary basis and for purposes of the condition entitled OTHER INSURANCE, any covered "auto" you hire or borrow is deemed to be a covered "auto" you own.				

Item Five - Schedule for Non-Ownership Liability			
Named Insured's Business	Rating Basis	Number	Premium
Other than a Social Service Agency	Number of Employees	0 - 25	\$70.00
	Number of Partners		
Social Service Agency	Number of Employees		
	Number of Volunteers		
Total Premium			\$70.00

Item Six - Schedule for Gross Receipts or Mileage Basis - Liability Insurance - Public Auto or Leasing Rental Concerns -				
Estimated Yearly	Rates		Premiums	
	Liability Insurance	Auto Medical Payments	Liability Insurance	Auto Medical Payments
Total Premiums				

Endorsement Number

SU0001

Policy Number

S 1980207

02/21/2018

Attachment #2 FOIA Violation Petition

SELECTIVE WAY INSURANCE COMPANY
WANTAGE AVENUE, BRANCHVILLE, NJ 07890

POLICY CHANGES

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207	Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 Endorsement Effective Date: MARCH 22, 2017												
Producer LYONS INSURANCE AGENCY INC	Producer Number: 00-04027-00000												
COVERAGE PART AFFECTED COMMERCIAL UMBRELLA COVERAGE PART													
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.													
<p>THE FOLLOWING FORM(S) AND ENDORSEMENT(S) ARE ADDED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE:</p> <table border="0"> <tr> <td>IL7025A</td> <td>11/89</td> <td>COMMERCIAL POLICY INFORMATION PAGE</td> </tr> <tr> <td>IL7028</td> <td>03/94</td> <td>POLICY CHANGES ENDORSEMENT</td> </tr> </table> <p>THE FOLLOWING UMBRELLA FORM(S) AND ENDORSEMENT(S) ARE ADDED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE:</p> <table border="0"> <tr> <td>IL7025A</td> <td>11/89</td> <td>COMMERCIAL POLICY INFORMATION PAGE</td> </tr> <tr> <td>IL7028</td> <td>03/94</td> <td>CHANGE ENDORSEMENT</td> </tr> </table>		IL7025A	11/89	COMMERCIAL POLICY INFORMATION PAGE	IL7028	03/94	POLICY CHANGES ENDORSEMENT	IL7025A	11/89	COMMERCIAL POLICY INFORMATION PAGE	IL7028	03/94	CHANGE ENDORSEMENT
IL7025A	11/89	COMMERCIAL POLICY INFORMATION PAGE											
IL7028	03/94	POLICY CHANGES ENDORSEMENT											
IL7025A	11/89	COMMERCIAL POLICY INFORMATION PAGE											
IL7028	03/94	CHANGE ENDORSEMENT											
Forms and Endorsements: IL 70 25A 1189 COMMERCIAL POLICY INFORMATION PAGE CX 00 03A 0199 COMMERCIAL EXCESS/UMBRELLA DEC CXL 4 0403 COMMERCIAL UMBRELLA LIAB COVG CXL 17 1099 ASBESTOS EXCLUSION CONTINUED ON SCHEDULE: IL-7035 NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy Changes endorsement. Please read your policy and all "Policy Changes" carefully.	Endorsement Premium NIL D/B - 10 (This premium may be subject to adjustment.)												
Date Issued: MARCH 28, 2017 Issuing Office: MID ATLANTIC REGION Authorized Representative _____													

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: MARCH 22, 2017

CONTINUATION OF FORMS FOR ENDORSEMENT NUMBER SU0001

CXL 22	0199	BAZAARS, CARNIVALS, CIRCUSES & FAIRS
CXL 39	1115	ERRORS & OMISSIONS-SPECIFIC OPER
CXL 48A	0403	LAW ENFORCEMENT ACTIVITIES EXCLUSION
CXL 63A	0199	PROPERTY OF OTHERS EXCLUSION
CXL 108	0403	INJURY TO VOL FIRE/AMBUL/RES SQ/WKRS LIM
CXL 117	0403	VOLUNTEER AMBULANCE & RES SQD LIAB LIM
CXL 118	0199	VOL FIRE CO AMBULANCE & RES SQ E & O LIM
CXL 119	0403	WATERCRAFT LIABILITY LIMITATION
CXL 120	0403	CIVIL RIGHTS LIMITATION
CXL 127	0199	AMEND OF POLL EXCL & ENERGY OPER LIM FRM
CXL 132	0403	PERSONAL & ADVERTISING INJURY LIAB
CXL 160	1115	MUNICIPAL AMENDATORY ENDORSEMENT
CXL 211	0403	EMPLOYEE BENEFITS LIABILITY LIMITATION
CXL 318	0403	EXCLUSION - LEAD HAZARD
CXL 321A	0816	AMENDMENT OF EXPECTED OR INTENDED BI/PD
CXL 374A	0403	ADMINISTRATIVE HEARING
CXL 383	0702	FUNGI OR BACTERIA EXCLUSION
CXL 388	0115	CAP ON LOSSES FROM CERT ACTS OF TERR
CXL 400	0403	NUCLEAR ENERGY LIABILITY EXCLUSION END
CXL 453	0413	EXCL-EMPLOYMENT PRACTICES LIABILITY
CXL 462	1115	COMMERCIAL UMBRELLA LIABILITY
IL 00 17	1198	COMMON POLICY CONDITIONS
IL 09 85A	0115	DISCL PURSUANT TO TERR RISK INS ACT
IN 01 29	0116	NOTICE - OFFER OF TERR COV AND REJECTION
IN 00 68	0699	IMPORTANT NOTICE ASBESTOS EXCLUSION
IN 01 08	0702	IMPORTANT NOTICE FUNGI OR BACTERIA EXCL

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.

From: Jeffrey C. Smith
Sent: Friday, February 2, 2018 10:31 AM
To: TJ Redefer
Cc: Ashleigh Hudson
Subject: Fwd: Request For Public Records

Dear Mr. Mayor:

Below and attached in pdf is the information we received back from the Town, in response to our FOIA of January 9, 2018. It was incomplete, and we do not know why, so I am reaching out to you.

We had requested in our FOIA: " c) Policy Changes Endorsement d) Schedule of Locations."

We received neither of those, and we received a policy from March 2017, which omitted the item D, the schedule of insured locations, and item C the Policy Changes Endorsement We are 100% sure of the fact, from a former Town employee, that the town's policy was amended in December, 2017 to list the additional storage lot(s) that were added to store the Military surplus equipment.

Could you check into this and see if these omissions were just an oversight, or for some other reason? We were promised the locations at the end of January, anyway, outside the FOIA system. Its a relatively small request, its all on a single page.

Thank you in advance for your assistance in this matter. I have CC'd the Town Clerk on this email as well.

Jeffrey C. Smith
Volunteer Coalition Director, Dewey Citizens for Accountability
deweycitizens.org
443-603-2132
Email: jcs@wpa.org

LYONS

COMPANIES

Accessible Expertise®

PROPERTY & CASUALTY INSURANCE COVERAGE PROPOSAL

FEBRUARY 18, 2018 TO FEBRUARY 18, 2019

Prepared for:

Town of Dewey Beach

Prepared by:

Jenn Mayer and David F. Lyons, Sr.

Part of Coverage

EXECUTIVE SUMMARY

Thank you for the opportunity to assist you with your Property & Casualty Insurance program renewal. Renewal coverage is offered by the incumbent, Selective Insurance, through the Selective Municipalities Program.

Package Policy:

The 2018 Selective quote reflected an overall 1% savings from last year's renewal. This quote was based off expiring information since updated renewal information was not provided. When reviewing the proposal, if you feel we need to make any updates, we can do so prior to renewing or by endorsement after the renewal.

Last year, we advised that 1505 Coastal Highway **DOES NOT** have any building coverage. If this is something you would like to add, please provide the value of the building. We would also recommend that you purchase a flood policy for this location as well.

Please review the premium summary page for the breakouts in premium vs. expiring premium.

*Town of Drusvy Beach***PREMIUM SUMMARY**

The following premium comparison provides information for each line of insurance.

Line of Coverage	Expiring Program	Renewal Program	Difference
General Liability	\$6,380	\$6,100	-4%
Business Auto	\$30,926	\$30,548	-1%
Property	\$2,257	\$2,425	7%
Crime	\$622	\$596	-4%
Umbrella	\$4,498	\$4,395	-2%
Inland Marine	\$4,521	\$4,521	0%
Pest/Herb	\$559	\$559	0%
Total Premiums	\$49,763	\$49,144	-1%

PAYMENT TERMS

- Direct Bill: 20% Down Payment and 9 Installments

Lyons Companies takes very seriously our role as a trusted adviser to our clients. Our compensation is occasionally derived from fees, but is largely made up of commissions paid by insurers. Those commissions are part of the premium quoted and are equal to, or less than, industry norms. We do have arrangements with a number of insurance and financial service companies that provide additional commission or compensation to us for joint advertising efforts, training and professional development of our staff, and growth of our overall book of business. This additional compensation represents less than 1% of the total premium handled in our office.

We believe the important issue is the value-added service, advice and counsel we provide to our clients. Lyons has not, and will never, permit the amount, or source, of our compensation to impact negatively on our responsibility to our clients. We work with the worldwide insurance marketplace to offer 1) the most competitive premium, 2) the broadest terms and conditions, 3) the most effective service, and 4) a financially secure insurer.

Town of Olathe 2/20/18

ADDITIONAL COVERAGE CONSIDERATIONS:

- Bonds
- **Cyber Liability**
- Identity Fraud
- Inland Marine
- Workplace Violence
- Flood

Please note that the coverages listed above are not shown in order of importance, priority or risk magnitude.

*****Over the last few years, we have highly suggested the Town purchase cyber liability coverage. This policy would provide you liability in the event that you have a data breach in which personal information such as social security or credit card information has been stolen. We have included an application as well as an outline of what each line of coverage provides.**

Town of Dewey Beach

THE COVERAGE PROPOSAL

The following pages present a brief overview of the coverages that we are proposing to address the insurance needs of your organization. The proposal represents a general description of the program; it does not encompass all the terms, conditions, limitations and exclusions that will encompass the final insurance contracts. The provisions of the insurance contracts, rather than the coverage proposal, will in every case determine how the policies will respond.

The Coverage Proposal is based on our best understanding of the information that you have provided to us. We strongly encourage you to review the proposal carefully to ensure that we have appropriately captured your intentions. We welcome your questions and requests for clarification on the insurance program.

These coverages have not been bound until you receive written confirmation from our office.

**PLEASE MAKE US AWARE OF CHANGES YOU WOULD LIKE TO SEE IN THE PROGRAM.
ADDITIONAL COVERAGES AND HIGHER LIMITS MAY BE AVAILABLE AT YOUR REQUEST.**

*Town of Dewey Beach***PROPERTY**

Policy Term: 2/18/2018 - 2/18/2019

Insurance Company: Selective Way Insurance Company

A.M. Best Rating: A

Named Insured List

- Town of Dewey Beach

Schedule of Insured Locations

Blanket				
Subject of Insurance	Blanket	Type	Amount	Valuation
Blanket	1	Building & Contents	\$1,756,707	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Location 1, Building 1

105 Rodney Avenue, Dewey Beach, DE 19971

Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Location 1, Building 2

105 Rodney Avenue, Dewey Beach, DE 19971

Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

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This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

*Town of Dewey Beach***Location 1, Building 3**

105 Rodney Avenue, Dewey Beach, DE 19971

Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Location 2, Building 1

1 Dagsworthy Ave, Dewey Beach, DE 19971

Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Location 2, Building 2

1 Dagsworthy Ave, Dewey Beach, DE 19971

Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

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This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

Town of Dewey Beach

Location 2, Building 3				
1 Dagsworthy Ave, Dewey Beach, DE 19971				
Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Location 2, Building 4				
1 Dagsworthy Ave, Dewey Beach, DE 19971				
Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Location 2, Building 5				
1 Dagsworthy Ave, Dewey Beach, DE 19971				
Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Copy of Policy, Schedule

Location 3, Building 1

19807 Hebron Road, Rehoboth Beach, DE 19971

Subject of Insurance	Blanket	Type	Amount	Valuation
Building	1	Building	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	

Location 4, Building 1

1505 Coastal Highway, Dewey Beach, DE 19971

Subject of Insurance	Blanket	Type	Amount	Valuation
Business Personal Property	1	Contents	Included	Replacement Cost
Cause of Loss		Co-Ins	Deductible	
Special (Including theft)		100%	\$1,000	
Wind			5%	

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This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

*Town of Dewey Beach***Statement of Values**

Loc #	Bldg #	Address	Subject	Value
1	1	105 Rodney Avenue	Building	\$698,974
1	1	105 Rodney Avenue	Business Personal Property	\$244,762
1	2	105 Rodney Avenue	Building	\$3,007
1	3	105 Rodney Avenue	Building	\$2,147
1	3	105 Rodney Avenue	Business Personal Property	\$1,074
2	1	1 Dagsworthy Ave	Building	\$268,423
2	1	1 Dagsworthy Ave	Business Personal Property	\$21,474
2	2	1 Dagsworthy Ave	Building	\$2,361
2	2	1 Dagsworthy Ave	Business Personal Property	\$17,865
2	3	1 Dagsworthy Ave	Building	\$2,411
2	3	1 Dagsworthy Ave	Business Personal Property	\$18,242
2	4	1 Dagsworthy Ave	Building	\$2,361
2	4	1 Dagsworthy Ave	Business Personal Property	\$15,634
2	5	1 Dagsworthy Ave	Building	\$5,100
2	5	1 Dagsworthy Ave	Business Personal Property	\$15,327
3	1	19807 Hebron Road	Building	\$338,229
3	1	19807 Hebron Road	Business Personal Property	\$70,756
4	1	1505 Coastal Highway	Building	\$25,500
4	1	1505 Coastal Highway	Business Personal Property	\$3,060

283 E. 285 – covered for general liability only

Coverage Enhancements:

- Green Pac Enhancement Endorsement
 - Property: \$25,000 per loss/aggregate
 - Soft Costs: \$25,000 per loss/aggregate
- Crisis Response Coverage
 - Business Income & Extra Expense: \$25,000 per loss/aggregate
 - Crisis Incident Counseling Expense: \$10,000 per loss/aggregate
- Elite Pac for Emergency Services and Governmental Coverage Form
- System Power Pac Emergency Services Endorsement
- Nuclear Energy Liability Exclusion
- Government Entity & Volunteer Fire Organizations Participating Endorsement

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This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

*Form of Dewey Beach***Schedule of Vehicles**

Description	VIN	Deductibles (Comp/Coll)	Cost New
2005 Harley Motorcycle	1HD1FNW1YX5Y68350	\$1,000/\$1,000	\$16,646
2005 Harley Flhtpi	1HD1FMW175Y679900	\$1,000/\$1,000	\$16,546
2004 Ford F250	1FDNF21L34EC05132	\$1,000/\$1,000	\$24,470
2004 Ford Crown Victoria	2FAFP71W04X139284	\$1,000/\$1,000	\$26,775
2004 Ford Crown Victoria	2FAFP73W54X154005	\$1,000/\$1,000	\$23,620
2010 Ford Econoline	1FTNE2EW3ADA54001	\$1,000/\$1,000	\$26,250
2011 Ford Expedition	1FMJU1G50DEF36853	\$1,000/\$1,000	\$38,490
1990 AM Military	19207875005700000	\$1,000/\$1,000	\$25,000
1993 AM Military	131646	\$1,000/\$1,000	\$40,000
2012 Chevrolet Tahoe	1GNLC2E07CR204732	\$1,000/\$1,000	\$26,396
2013 Chevrolet Tahoe	1GNLC2E05DR276675	\$1,000/\$1,000	\$39,080
2008 Ford Crown Victoria	2FAFP71V38X168937	\$1,000/\$1,000	\$26,690
1990 AM G HUMVV	105206	\$1,000/\$1,000	\$48,000
1997 Ford E47 Econoline Cutawa	1FDLE47SXVHB92237	N/A	
2015 Chevrolet Tahoe	1GNLC2EC9FR650380	\$1,000/\$1,000	\$40,160
1991 BMY Harsco M925A2	00000000002501359	\$1,000/\$1,000	\$40,000
2016 Chevrolet Tahoe	1GNLCDEC1GR326496	\$1,000/\$1,000	\$34,477
2016 Chevrolet Tahoe	1GNSKDEC4GR327740	\$1,000/\$1,000	\$37,375
2014 Chevrolet Caprice PPV	6G3NS5U20EL944883	\$1,000/\$1,000	\$30,170
2016 Ford/F250 Super Duty	1FTBF2B67GEB19844	\$1,000/\$1,000	\$35,983
2016 Dodge Ram 1500	1C6RR7XT1GS281477	\$1,000/\$1,000	\$27,990

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This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

*Town of Dewey Beach***GENERAL LIABILITY**

Policy Term: 2/18/2018 - 2/18/2019

Insurance Company: Selective Way Insurance Company

A.M. Best Rating: A

Named Insured List

- Town of Dewey Beach

Coverage Detail

- Coverage Form Occurrence
- General Aggregate \$2,000,000
- Applies per Policy: Yes
- Products & Completed Operations Aggregate \$2,000,000
- Personal & Advertising Injury \$1,000,000
- Each Occurrence \$1,000,000
- Damage to Rented Premises (each occurrence) \$300,000
- Medical Expense (any one person) \$5,000
- Employee Benefits Liability \$1,000,000
- Retro Date: 2/18/2009

Deductible

- Employee Benefits Liability \$1,000

Rating Basis

Location	State	Classification of Operations	Class Code	Exposures	Basis
1.1	DE	Governmental Pop Under 2,500	44100	973,500	Other
2.1	DE	Beaches Bathing Not Commercially Operate	40072	1	Other
2.1	DE	Streets, Roads Highways or Bridges	48727	1	Other

Premium Subject to Audit

LYONS. Accessible Expertise

This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

Town of Dewey Beach

BUSINESS AUTOMOBILE

Policy Term: 2/18/2018 - 2/18/209

Insurance Company: Selective Way Insurance Company

A.M. Best Rating: A

Named Insured List

- Town of Dewey Beach

Scheduled vehicles owned or leased only by the Named Insureds have coverage under this policy.

Coverage Detail

Coverage	Symbols	Limit/Deductible	
Liability	1	\$1,000,000	CSL
Personal injury protection	5	\$30,000	Ea person
Uninsured motorist	6	\$1,000,000	CSL
Comprehensive/OTC	7	\$1,000	Deductible
Collision	7	\$1,000	Deductible
Coverage is:		Primary	
Towing	3	See Schedule	

COVERED AUTO SYMBOLS

- | | | |
|-----------------------------------|---|---------------------------------|
| (1) ANY AUTO | (4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER | (7) AUTOS SPECIFIED ON SCHEDULE |
| (2) ALL OWNED AUTOS | (5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE | (8) HIRED AUTOS |
| (3) OWNED PRIVATE PASSENGER AUTOS | (6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW | (9) NON-OWNED AUTOS |

LYONS. Accessible Expertise.

This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

*Town of Dewey Beach***Schedule of Vehicles**

Description	VIN	Deductibles (Comp/Coll)	Cost New
2005 Harley Motorcycle	1HD1FNW1YX5Y68350	\$1,000/\$1,000	\$16,646
2005 Harley Flhtpi	1HD1FMW175Y679900	\$1,000/\$1,000	\$16,546
2004 Ford F250	1FDNF21L34EC05132	\$1,000/\$1,000	\$24,470
2004 Ford Crown Victoria	2FAFP71W04X139284	\$1,000/\$1,000	\$26,775
2004 Ford Crown Victoria	2FAFP73W54X154005	\$1,000/\$1,000	\$23,620
2010 Ford Econoline	1FTNE2EW3ADA54001	\$1,000/\$1,000	\$26,250
2011 Ford Expedition	1FMJU1G50DEF36853	\$1,000/\$1,000	\$38,490
1990 AM Military	19207875005700000	\$1,000/\$1,000	\$25,000
1993 AM Military	131646	\$1,000/\$1,000	\$40,000
2012 Chevrolet Tahoe	1GNLC2E07CR204732	\$1,000/\$1,000	\$26,396
2013 Chevrolet Tahoe	1GNLC2E05DR276675	\$1,000/\$1,000	\$39,080
2008 Ford Crown Victoria	2FAFP71V38X168937	\$1,000/\$1,000	\$26,690
1990 AM G HUMWV	105206	\$1,000/\$1,000	\$48,000
1997 Ford E47 Econoline Cutawa	1FDLE47SXVHB92237	N/A	
2015 Chevrolet Tahoe	1GNLC2EC9FR650380	\$1,000/\$1,000	\$40,160
1991 BMY Harsco M925A2	00000000002501359	\$1,000/\$1,000	\$40,000
2016 Chevrolet Tahoe	1GNLCDEC1GR326496	\$1,000/\$1,000	\$34,477
2016 Chevrolet Tahoe	1GNSKDEC4GR327740	\$1,000/\$1,000	\$37,375
2014 Chevrolet Caprice PPV	6G3NSSU20EL944883	\$1,000/\$1,000	\$30,170
2016 Ford/F250 Super Duty	1FTBF2B67GEB19844	\$1,000/\$1,000	\$35,983
2016 Dodge Ram 1500	1C6RR7XT1GS281477	\$1,000/\$1,000	\$27,990

LYONS. Accessible Expertise.

14

This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

*Town of Dewey Beach***PESTICIDE/HERBICIDE APPLICATOR COVERAGE**

Policy Term: 2/18/18- 2/18/2019

Insurance Company: Selective Way Insurance Company

A.M. Best Rating: A

Named Insured List

- Town of Dewey Beach

Coverage Detail

- | | |
|------------------------|-------------------------------------|
| ▪ Coverage Form: | Claims Made |
| ▪ Retroactive Date | February 18, 2011 |
| ▪ Classification | 35001 – Municipal (Streets & Roads) |
| ▪ First Dollar Defense | Excluded |

Limits of Liability:

- | | |
|---------------------|-------------|
| ▪ General Aggregate | \$1,000,000 |
| ▪ Each Occurrence | \$1,000,000 |
| ▪ Deductible: | \$1,000 |

*Town of Dewey Beach***UMBRELLA LIABILITY**

Policy Term: 2/18/2018 - 2/18/2019

Insurance Company: Selective Way Insurance Company

A.M. Best Rating: A

Named Insured List

- Town of Dewey Beach

Coverage Detail

- Each Occurrence \$2,000,000
- Aggregate \$2,000,000
- Retained Limit \$0

Schedule of Underlying:**Automobile Liability**

- Combined Single Limit - Each Accident \$1,000,000

General Liability

- Each Occurrence \$1,000,000
- General Aggregate \$2,000,000
- Products & Completed Operations Aggregate \$1,000,000
- Personal & Advertising Injury \$1,000,000

Employee Benefits Liability

- Each Claim \$1,000,000
- Aggregate Limit \$2,000,000
- Retro Date 2/18/2009

LYONS. Accessible Expertise.

This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

*Town of Dewey Beach***INLAND MARINE**

Policy Term: 2/18/2018 - 2/18/2019

Insurance Company: Selective Way Insurance Company

A.M. Best Rating: A

Named Insured List

- Town of Dewey Beach

Coverage Detail

- Coverage Form: Occurrence
- Valuation: Actual Cash Value
- Deductible: \$500

Unscheduled Equipment

- Machine/Equipment Unscheduled \$25,000
- Any one item limit \$2,000
- Virus or Harmful Code \$50,000

Scheduled Equipment

- Miscellaneous Property \$633,534

Electronic Data Processing

- 105 Rodney Avenue:
 - Electronic Data Processing Equipment \$70,000
 - Property in Transit \$7,000
- 1 Dagsworthy Avenue
 - Electronic Data Processing Equipment \$42,812
 - Property in Transit \$4,281
- Deductible \$500

*Town of Dewey Beach***CRIME**

Policy Term: 2/18/2018 - 2/18/2019

Insurance Company: Selective Way Insurance Company

A.M. Best Rating: A

Named Insured List

- Town of Dewey Beach

Coverage Detail**Limits**

- | | |
|-------------------------------------|-----------|
| ▪ Employee Dishonesty | \$100,000 |
| ▪ Forgery or Alteration | \$ 50,000 |
| ▪ Money orders/Counterfeit Currency | \$ 50,000 |

Deductible

\$ 500

LYONS. Accessible Expertise.

This is a partial list of coverage terms and endorsements to be provided by your policy.
Please refer to the actual policy for complete coverage information, terms and conditions.

Town of Dewey Beach

ACCEPTANCE OF PROPOSAL

The preceding pages present a synopsis of the coverage that we are proposing to meet the insurance needs of your company. The proposal represents a general description of the program that we are recommending for your consideration. It does not encompass all the terms, conditions, limitations and exclusions that will comprise the final insurance contracts. The provisions of these contracts, rather than the coverage proposal, will in every case determine the applicable coverage.

The Coverage Proposal is based on our best understanding of the information that you have provided to us. We strongly encourage that you review the proposal carefully to ensure that we have appropriately captured your intentions. Please make us aware of changes that you would like to see in the program. Additional coverages and higher limits are available at your request.

Signature below confirms that this Coverage Proposal has been reviewed with me and that I accept the terms and conditions as offered.

On behalf of Lyons Companies

On behalf of Town of Dewey Beach

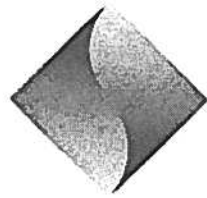
Date: _____

Date: _____

**TOWN OF DEWEY BEACH
COMMERCIAL INSURANCE SERVICE TEAM**

CONTACT	AREA OF EXPERTISE	DIRECT DIAL AND E-MAIL
DAILY SERVICE AND SOLUTIONS		
Jenn Mayer Senior Account Manager	Current Program, Renewals	(302) 472-2910 jmayer@lyonsinsurance.com
Lisa Darcas Account Manager	Account Support	(302) 472-2911 ldarcas@lyonsinsurance.com
David F. Lyons, Sr Risk Management Advisor	Relationship Manager	(302) 472-2948 dlyons@lyonsinsurance.com
CLAIMS AND RISK CONTROL		
John Daino Claims Consultant	Workers' Compensation Claims	(302) 472-2935 claims@lyonsinsurance.com
Samantha Rambo, CISR, CPIW Claims Manager	Auto, Property and Liability Claims	(302) 472-2921 claims@lyonsinsurance.com
Matt Forest Director, Risk Control Services	Risk Control	(610) 952-5591 mforest@lyonsinsurance.com
MANAGEMENT		
Kevin Thomas	Chief Operating Officer	(302) 472-2923 kthomas@lyonsinsurance.com
Diane Campanile	Director Human Capital Management	(302) 472-2941 dcampanile@lyonsinsurance.com
Joe Valerio	Executive Vice President	(302) 472-2905 jvalerio@lyonsinsurance.com
David F. Lyons, Sr.	President and CEO	(302) 472-2948 dlyons@lyonsinsurance.com

Emergency Claim Service: *For help with a serious claim after hours, please call (302) 472-2099.*



SELECTIVE[®]

POLICY DOCUMENT

S 198020706

INSURED'S COPY

Issued by The Stock Insurance Company

Policy Number
S 1980207SELECTIVE WAY INSURANCE COMPANY
WANTAGE AVENUE, BRANCHVILLE, NJ 07890

COMMERCIAL POLICY INFORMATION PAGE

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207	Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 12:01 A.M Standard Time At Location of Designated Premises.
Named Insured is: ASSN/LABOR/RE	Producer Number: 00-04027-00000
Producer: LYONS INSURANCE AGENCY INC DELAWARE	
<div style="text-align: center;">Schedule of Coverage Schedule Effective Date: JANUARY 24, 2018 COMMERCIAL PROPERTY COVERAGE COMMERCIAL GENERAL LIABILITY COVERAGE COMMERCIAL AUTOMOBILE COVERAGE COMMERCIAL INLAND MARINE COVERAGE COMMERCIAL UMBRELLA COVERAGE PESTICIDE HERBICIDE COMMERCIAL CRIME COVERAGE</div>	
Date Issued: JANUARY 25, 2018 Issuing office: MID ATLANTIC REGION	

IL-7025A(11/89)

INSURED'S COPY

Endorsement Number

AU0005

Policy Number

S 1980207

SELECTIVE WAY INSURANCE COMPANY

WANTAGE AVENUE, BRANCHVILLE, NJ 07890

POLICY CHANGES

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207	Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 Endorsement Effective Date: JANUARY 24, 2018
Producer LYONS INSURANCE AGENCY INC	Producer Number: 00-04027-00000
COVERAGE PART AFFECTED COMMERCIAL AUTO COVERAGE PART	
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.	
VEHICLE ADDED AS FOLLOWS: VEHICLE # 025 2012 BMY HARSCO MILITARY 29010740000000000 HAS BEEN ADDED. D. VEHICLE # 026 2010 BMY HARSCO C52501727000000000 HAS BEEN ADDED. TEMPORARY MILITARY VEHICLES ADDED FOR 1/24/18- 1/26/18 THE FOLLOWING AUTOMOBILE FORM(S) AND ENDORSEMENT(S) ARE CHANGED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE: CA7057 02/92 AUTO DEC -LOSS PAYEE CA7058 02/92 COMMERCIAL AUTO DECLARATION PAGE 2 IL7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE IL7028 03/94 POLICY CHANGES ENDORSEMENT TOTAL AUTOMOBILE ADDL PREMIUM: 137.00	
Forms and Endorsements: CA 00 01 0310 BUSINESS AUTO COVERAGE FORM CA 01 77 0412 DEL CHANGES CA 04 42 0310 EXCL FED EMPLOYEES USING AUTO IN GOV BUS CA 20 18 1293 PROFESSIONAL SERVICES NOT COVERED CONTINUED ON SCHEDULE: IL-7035 NOTICE TO POLICY HOLDER: All the forms and endorsements contained in this coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy Changes endorsement. Please read your policy and all "Policy Changes" carefully.	Additional Endorsement Premium \$137.00 D/B - 10 (This premium may be subject to adjustment.)
Date Issued: JANUARY 25, 2018 Issuing Office: MID ATLANTIC REGION Authorized Representative _____	

IL-7028 (03/94)

INSURED'S COPY

Policy Number

S 1980207

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: JANUARY 24, 2018

CONTINUATION OF FORMS FOR ENDORSEMENT NUMBER AU0005

CA 20 54 1001 EMPLOYEE HIRED AUTOS
 CA 22 08 1197 DELAWARE PERS INJURY PROTECTION
 CA 22 09 0394 DE ADDED PERS INJURY PROTECTION END
 CA 70 38 0790 PHYSICAL DAMAGE COVERAGE
 CA 70 57 0292 AUTO DEC -LOSS PAYEE
 CA 70 58 0292 BUSINESS AUTO COVERAGE DECLARATION PAGE2
 CA 77 74 0706 LIMITED MOBILE EQUIPMENT COVERAGE
 CA 78 09 0116 ELITEPAC COMMERCIAL AUTO EXT END
 CA 78 10 0116 EMERG SERV AND GOV ELITEPAC AUTO EXT END
 CA 78 19 0116 COMM AUTO ELITEPAC SCH - EMERG SERV GOV
 CA 99 23 0310 RENTAL REIMBURSEMENT COVERAGE
 IL 00 03 0908 CALCULATION OF PREMIUM
 IL 00 17 1198 COMMON POLICY CONDITIONS
 IL 00 21 0908 NUCLEAR ENERGY LIABILITY EXCLUSION
 IL 01 51 0112 DELAWARE CHANGES-CIVIL UNION
 IL 70 25A 1189 COMMERCIAL POLICY INFORMATION PAGE
 IL 89 56 0899 ASBESTOS EXCLUSION
 IN 00 03 0904 FACTS REGARDING PREMIUM AUDIT
 IN 00 68 0699 IMPORTANT NOTICE ASBESTOS EXCLUSION
 IN 05 56 0116 EMERG SERV AND GOV ELITEPAC AUTO EXT END
 SCA 02 55 1114 DEL CHANGES-CANC AND NONRENEWAL
 SCA 21 10 0114 DE-UNINSURED MOTORISTS COVERAGE

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.

Previous Policy Number
S 1980207

Policy Number
S 1980207

BUSINESS AUTOMOBILE COVERAGE DECLARATION

Policy Effective Date: FEBRUARY 18, 2017	Coverage Effective Date: JANUARY 24, 2018
Business of Named Insured: MUNICIPALITY	

Item Two - SCHEDULE OF COVERAGES AND COVERED AUTOS. This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos." "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form next to the name of the coverage.

Coverage Schedule			
Coverages	Covered Autos Symbols	Limit The Most We Will Pay For Any One Accident or Loss	Premium
Liability	1	\$1,000,000 CSL	\$13,725.00
Personal Injury Protection (or First Party Benefits)		Separately stated in each P.I.P. Endorsement.	
Added Personal Injury Protection (or Added First Party Benefits)	5	Separately stated in each P.I.P. Added Endorsement	\$3,075.00
Auto Medical Payments	5		\$1,078.00
Uninsured Motorists	2	\$1,000,000 CSL	\$5,248.00
Underinsured Motorists			
Physical Damage Comprehensive Coverage	7	Actual Cash Value or Cost of Repair, whichever is less minus any applicable deductible shown on the Auto Schedule for Each Covered Auto for all Loss except Fire or Lightning.	\$1,396.00
Physical Damage Specified Causes of Loss Coverage		Actual Cash Value or Cost of Repair, whichever is less minus \$25 deductible for Each Covered Auto for Loss caused by Mischief or Vandalism.	
Physical Damage Collision Coverage	7	Actual Cash Value or Cost of Repair, whichever is less minus the applicable deductible shown on the Auto Schedule for Each Covered Auto.	\$5,137.00
Physical Damage Towing and Labor Coverage		for Each Disablement of a Private Passenger Auto.	
Hired Auto and Non-Owned Auto Coverage			INCL.
Premium for Endorsement			\$1,538.00

Auto Schedule											
No.	Trade Name	Year	Body Type Truck Size	Vehicle Id. No. (VIN)	Size Class	Use / Class / Radius Code	List Symbol	Purchased by Insured		Cost	
								Year	N/U		
DE 1	HARL	05	MOTORCYCLE	1HD1FNW1YX5Y68350		791100				\$16,546	
DE 2	HARL	05	FLHTPI	1HD1FMW175Y679900		791100				\$16,546	
DE 3	FORD	04	F250 SUPER	1FDNF21L34EC05132	L	S/014990/L				\$24,470	
DE 4	FORD	04	CROWN VIC	2FAFP71W04X139284		791100				\$26,775	
DE 7	FORD	04	CROWN VICT	2FAFP73W54X154005		791100				\$23,620	
DE 8	FORD	10	ECONOLINE	1FTNE2EW3ADA54001		791100				\$26,250	
DE 9	FORD	11	EXPEDITION	1FMJU1G50DEF36853		791100				\$38,490	
CONTINUED ON SCHEDULE: CA-7059											
No.	Terr.	Liability Insurance Premium	P.I.P. or F.P.B.	Add. P.I.P. or F.P.B.	Med. Paymts. Prem.	Un & Un Motorists Premium	Physical Damage Insurance				Towing Prem.
							Comprehensive		Specified Causes of Loss	Collision	
							Ded.	Prem.		Ded.	Prem.
DE 1	103	581	145	58		237	1,000	36		1,000	143
DE 2	103	581	145	58		237	1,000	36		1,000	143
DE 3	103	484	64	30		149	1,000	40		1,000	101
DE 4	103	581	145	58		237	1,000	47		1,000	159
DE 7	103	581	145	58		237	1,000	40		1,000	151
DE 8	103	581	145	58		237	1,000	78		1,000	272
DE 9	103	581	145	58		237	1,000	82		1,000	317
Totals \$											

Items Three - Schedule of Covered Autos You Own (see Auto Schedule) - Loss Payees Subject to Loss Payable Clause:
Vehicle No. Name and Address of Loss Payee

Forms and Endorsements:

Refer to "Commercial Policy Forms and Endorsement Schedule"

Total Premium

\$32,290.00

(This premium may be subject to adjustment.)

Coverage Effective Date
JANUARY 24, 2018

Policy Number
S 1980207

BUSINESS AUTOMOBILE SCHEDULE

Auto Schedule										
No.	Trade Name	Year	Body Type Truck Size	Vehicle Id. No. (VIN)	Size Class	Use / Class /Radius Code	List Symbol	Purchased by Insured		Cost
								Year	N/U	
DE 10	AMER	90	HUMVEE	19207875005700000		791100				\$25,000
DE 11	AM M	93	HUMVEE	131646		791100				\$40,000
DE 12	CHEV	12	TAHOE C150	1GNLC2E07CR204732		791100				\$26,396
DE 13	CHEV	13	TAHOE C150	1GNLC2E05DR276675		791100				\$39,080
DE 14	FORD	08	CROWN VIC	2FAFP71V38X168937		791100				\$26,690
DE 15	AM G	90	HUMVV	105206		791100				\$48,000
DE 16	FORD	97	E SUPER DU	1FDLE47SXVHB92237	M	S/214990/L				
DE 17	CHEV	15	TAHOE C150	1GNLC2EC9FR650380		791100				\$40,160
DE 18	BMV	91	M925A2	0000000002501359	H	S/314990/L				\$40,000
DE 19	CHEV	14	CAPRICE PO	6G3NS5U20EL944883		791100				\$30,170
DE 20	CHEV	16	TAHOE POLI	1GNSKDEC4GR327740		791100				\$37,375
DE 21	CHEV	16	TAHOE POLI	1GNLCDEC1GR326496		791100				\$34,477
DE 22	RAM	16	1500 SSV	1C6RR7XT1GS281477	L	S/014990/L				\$27,990
DE 23	FORD	16	F250 SUPER	1FTBF2B67GEB19844	M	S/214990/L				\$35,180
DE 24	AM G	95	HUMVEE	16255600000000000		791100				
DE 25	BMV	12	DUMP TRUCK	29010740000000000		791100				
DE 26	BMV	10	MILITARY T	C5250172700000000		791100				

No.	Terr.	Liability Insurance Premium	P.I.P. or F.P.B.	Add. P.I.P. or F.P.B.	Med. Paymts. Prem.	Un & Un Motorists Premium	Physical Damage Insurance				Towing Prem.	
							Comprehensive		Specified Causes of Loss	Collision		
							Ded.	Prem.		Ded.		Prem.
DE 10	103	581	145	58		237	1,000	40		1,000	151	
DE 11	103	581	145	58		237	1,000	47		1,000	159	
DE 12	103	581	145	58		237	1,000	87		1,000	340	
DE 13	103	581	145	58		237	1,000	93		1,000	364	
DE 14	103	581	145	58		237	1,000	61		1,000	227	
DE 15	103	581	145	58		237	1,000	61		1,000	183	
DE 16	103	508	64	30		149						
DE 17	103	581	145	58		237	1,000	135		1,000	496	
DE 18	103	587	64	30		149	1,000	37		1,000	101	
DE 19	103	581	145	58		237	1,000	97		1,000	386	
DE 20	103	581	145	58		237	1,000	103		1,000	430	
DE 21	103	581	145	58		237	1,000	103		1,000	430	
DE 22	103	484	64	30		149	1,000	99		1,000	334	
DE 23	103	508	64	30		149	1,000	74		1,000	250	
DE 24	103	581	145			237						
DE 25	103	581	145			237						
DE 26	103	581	145			237						

Totals \$	13,610	3,075	1,078		5,248		1,396			5,137
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S 1980207

SELECTIVE WAY INSURANCE COMPANY
WANTAGE AVENUE, BRANCHVILLE, NJ 07890

COMMERCIAL POLICY INFORMATION PAGE

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207		Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 12:01 A.M. Standard Time At Location of Designated Premises.
Named Insured is: ASSN/LABOR/RE		Producer Number: 00-04027-00000
Producer: LYONS INSURANCE AGENCY INC DELAWARE		
<p style="text-align: center;">Schedule of Coverage Schedule Effective Date: JANUARY 29, 2018</p> <p>COMMERCIAL PROPERTY COVERAGE COMMERCIAL GENERAL LIABILITY COVERAGE COMMERCIAL AUTOMOBILE COVERAGE COMMERCIAL INLAND MARINE COVERAGE COMMERCIAL UMBRELLA COVERAGE PESTICIDE HERBICIDE COMMERCIAL CRIME COVERAGE</p> <p style="text-align: right;">RECEIVED FEB 3 2018</p>		
Date Issued: JANUARY 29, 2018 Issuing office: MID ATLANTIC REGION		

00048 27 2 03

Endorsement Number
AU0006Policy Number
S 1980207SELECTIVE WAY INSURANCE COMPANY
WANTAGE AVENUE, BRANCHVILLE, NJ 07890

POLICY CHANGES

Named Insured and Address TOWN OF DEWEY BEACH 105 RODNEY AVE DEWEY BEACH, DE 19971-3207	Policy Period From: FEBRUARY 18, 2017 To: FEBRUARY 18, 2018 Endorsement Effective Date: JANUARY 29, 2018
Producer LYONS INSURANCE AGENCY INC	Producer Number: 00-04027-00000

COVERAGE PART AFFECTED COMMERCIAL AUTO COVERAGE PART

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEHICLE DELETED AS FOLLOWS:
 VEHICLE # 024 1995 AM GENERAL 162556000000000000 HAS BEEN DELETED.
 VEHICLE # 025 2012 BMY HARSCO MILITARY 290107400000000000 HAS BEEN DELETED.
 VEHICLE # 026 2010 BMY HARSCO C525017270000000000 HAS BEEN DELETED.

THE FOLLOWING AUTOMOBILE FORM(S) AND ENDORSEMENT(S) ARE CHANGED AND ARE

EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE:
 CA7057 02/92 AUTO DEC -LOSS PAYEE
 CA7058 02/92 COMMERCIAL AUTO DECLARATION PAGE 2
 IL7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE
 IL7028 03/94 POLICY CHANGES ENDORSEMENT

TOTAL AUTOMOBILE RETURN PREMIUM: -165.00

Forms and Endorsements:

CA 00 01 0310 BUSINESS AUTO COVERAGE FORM
 CA 01 77 0412 DEL CHANGES
 CA 04 42 0310 EXCL FED EMPLOYEES USING AUTO IN GOV BUS
 CA 20 18 1293 PROFESSIONAL SERVICES NOT COVERED

CONTINUED ON SCHEDULE: IL-7035

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy Changes endorsement. Please read your policy and all "Policy Changes" carefully.

Return Endorsement Premium

\$165.00

D/B - 10

(This premium may be subject to adjustment.)

Date Issued: JANUARY 29, 2018

Authorized Representative _____

Issuing Office: MID ATLANTIC REGION

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: JANUARY 29, 2018

CONTINUATION OF FORMS FOR ENDORSEMENT NUMBER AU0006

CA 20 54 1001 EMPLOYEE HIRED AUTOS
 CA 22 08 1197 DELAWARE PERS INJURY PROTECTION
 CA 22 09 0394 DE ADDED PERS INJURY PROTECTION END
 CA 70 38 0790 PHYSICAL DAMAGE COVERAGE
 CA 70 57 0292 AUTO DEC -LOSS PAYEE
 CA 70 58 0292 BUSINESS AUTO COVERAGE DECLARATION PAGE2
 CA 77 74 0706 LIMITED MOBILE EQUIPMENT COVERAGE
 CA 78 09 0116 ELITEPAC COMMERCIAL AUTO EXT END
 CA 78 10 0116 EMERG SERV AND GOV ELITEPAC AUTO EXT END
 CA 78 19 0116 COMM AUTO ELITEPAC SCH - EMERG SERV GOV
 CA 99 23 0310 RENTAL REIMBURSEMENT COVERAGE
 IL 00 03 0908 CALCULATION OF PREMIUM
 IL 00 17 1198 COMMON POLICY CONDITIONS
 IL 00 21 0908 NUCLEAR ENERGY LIABILITY EXCLUSION
 IL 01 51 0112 DELAWARE CHANGES-CIVIL UNION
 IL 70 25A 1189 COMMERCIAL POLICY INFORMATION PAGE
 IL 89 56 0899 ASBESTOS EXCLUSION
 IN 00 03 0904 FACTS REGARDING PREMIUM AUDIT
 IN 00 68 0699 IMPORTANT NOTICE ASBESTOS EXCLUSION
 IN 05 56 0116 EMERG SERV AND GOV ELITEPAC AUTO EXT END
 SCA 02 55 1114 DEL CHANGES-CANC AND NONRENEWAL
 SCA 21 10 0114 DE-UNINSURED MOTORISTS COVERAGE

000483 4/7 2 03

NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.

NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.

S 1980207

S 1980207

BUSINESS AUTOMOBILE COVERAGE DECLARATION

Policy Effective Date: FEBRUARY 18, 2017

Coverage Effective Date: JANUARY 29, 2018

Business of Named Insured: MUNICIPALITY

Item Two - SCHEDULE OF COVERAGES AND COVERED AUTOS. This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos." "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form next to the name of the coverage.

Coverage Schedule

Coverages	Covered Autos Symbols	Limit The Most We Will Pay for Any One Accident or Loss	Premium
Liability	1	\$1,000,000 CSL	\$11,982.00
Personal Injury Protection (or First Party Benefits)	5	Separately stated in each P.I.P. Endorsement	\$2,640.00
Added Personal Injury Protection (or Added First Party Benefits)	5	Separately stated in each P.I.P. Added Endorsement	\$1,078.00
Auto Medical Payments			
Uninsured Motorists	2	\$1,000,000 CSL	\$4,537.00
Underinsured Motorists			
Physical Damage Comprehensive Coverage	7	Actual Cash Value or Cost of Repair, whichever is less minus any applicable deductible shown on the Auto Schedule for Each Covered Auto for all Loss except Fire or Lightning.	\$1,396.00
Physical Damage Specified Causes of Loss Coverage		Actual Cash Value or Cost of Repair, whichever is less minus \$25 deductible for Each Covered Auto for Loss caused by Mischief or Vandalism.	
Physical Damage Collision Coverage	7	Actual Cash Value or Cost of Repair, whichever is less minus the applicable deductible shown on the Auto Schedule for Each Covered Auto.	\$5,137.00
Physical Damage Towing and Labor Coverage		for Each Disablement of a Private Passenger Auto.	
Hired Auto and Non-Owned Auto Coverage			INCL.
Premium for Endorsement			\$1,538.00

Auto Schedule

No.	Trade Name	Year	Body Type Truck Size	Vehicle Id. No. (VIN)	Size Class	Use/Class/Radius Code	List Symbol	Purchased by Insured Year N/U	Cost
DE 1	HARL	05	MOTORCYCLE	1HD1FNW1YX5Y68350		791100			\$16,546
DE 2	HARL	05	FLHTPI	1HD1FMW175Y679900		791100			\$16,546
DE 3	FORD	04	F250 SUPER	1FDNF21L34EC05132	L	S/014990/L			\$24,470
DE 4	FORD	04	CROWN VIC	2FAFP71W04X139284		791100			\$26,775
DE 7	FORD	04	CROWN VICT	2FAFP73W54X154005		791100			\$23,620
DE 8	FORD	10	ECONOLINE	1FTNE2EW3ADA54001		791100			\$26,250
DE 9	FORD	11	EXPEDITION	1FMJU1G50DEF36853		791100			\$38,490

CONTINUED ON SCHEDULE: CA-7059

CONTINUED ON SCHEDULE F: CA-7059													
No.	Terr.	Liability Insurance Premium	P.I.P. or F.P.B.	Add. P.I.P. or F.P.B.	Med. Paymts. Prem.	Um & Uim Motorists Premium	Physical Damage Insurance						Towing Prem.
							Comprehensive		Specified Causes of Loss	Collision			
							Ded.	Prem.		Ded.	Prem.		
DE 1	103	581	145	58		237	1,000	36			1,000	143	
DE 2	103	581	145	58		237	1,000	36			1,000	143	
DE 3	103	484	64	30		149	1,000	40			1,000	101	
DE 4	103	581	145	58		237	1,000	47			1,000	159	
DE 7	103	581	145	58		237	1,000	40			1,000	151	
DE 8	103	581	145	58		237	1,000	78			1,000	272	
DE 9	103	581	145	58		237	1,000	82			1,000	317	

Totals \$

Item Three - Schedule of Covered Autos You Own (see Auto Schedule) - Loss Payees Subject to Loss Payable Clause:
Vehicle No. Name and Address of Loss Payee

Forms and Endorsements:

Refer to "Commercial Policy Forms and Endorsement Schedule"

Total Premium

\$29,300.00

(This premium may be subject to adjustment.)

BUSINESS AUTOMOBILE SCHEDULE

Auto Schedule										
No.	Trade Name	Year	Body Type Truck Size	Vehicle Id. No. (VIN)	Size Class	Use/Class/Radius Code	List Symbol	Purchased by Insured		Cost
								Year	N/U	
DE 10	AMER	90	HUMVEE	19207875005700000		791100				\$25,000
DE 11	AM M	93	HUMVEE	131646		791100				\$40,000
DE 12	CHEV	12	TAHOE C150	1GNLC2E07CR204732		791100				\$26,396
DE 13	CHEV	13	TAHOE C150	1GNLC2E05DR276675		791100				\$39,080
DE 14	FORD	08	CROWN VIC	2FAFP71V38X168937		791100				\$26,690
DE 15	AM G	90	HUMWV	105206		791100				\$48,000
DE 16	FORD	97	E SUPER DU	1FDLE47SXVHB92237	M	S/214990/L				
DE 17	CHEV	15	TAHOE C150	1GNLC2EC9FR650380		791100				\$40,160
DE 18	BMV	91	M925A2	0000000002501359	H	S/314990/L				\$40,000
DE 19	CHEV	14	CAPRICE PO	6G3NS5U20EL944883		791100				\$30,170
DE 20	CHEV	16	TAHOE POLI	1GNSKDEC4GR327740		791100				\$37,375
DE 21	CHEV	16	TAHOE POLI	1GNLCDEC1GR326496		791100				\$34,477
DE 22	RAM	16	1500 SSV	1C6RR7XT1GS281477	L	S/014990/L				\$27,990
DE 23	FORD	16	F250 SUPER	1FTBF2B67GEB19844	M	S/214990/L				\$35,180

No.	Terr.	Liability Insurance Premium	P.I.P. or F.P.B.	Add. P.I.P. or F.P.B.	Med. Paymts. Prem.	Um & Uim Motorists Premium	Physical Damage Insurance				Towing Prem.	
							Comprehensive		Specified Causes of Loss	Collision		
							Ded.	Prem.		Ded.		Prem.
DE 10	103	581	145	58	237	1,000	40		1,000	151		
DE 11	103	581	145	58	237	1,000	47		1,000	159		
DE 12	103	581	145	58	237	1,000	87		1,000	340		
DE 13	103	581	145	58	237	1,000	93		1,000	364		
DE 14	103	581	145	58	237	1,000	61		1,000	227		
DE 15	103	581	145	58	237	1,000	61		1,000	183		
DE 16	103	508	64	30	149							
DE 17	103	581	145	58	237	1,000	135		1,000	496		
DE 18	103	587	64	30	149	1,000	37		1,000	101		
DE 19	103	581	145	58	237	1,000	97		1,000	386		
DE 20	103	581	145	58	237	1,000	103		1,000	430		
DE 21	103	581	145	58	237	1,000	103		1,000	430		
DE 22	103	484	64	30	149	1,000	99		1,000	334		
DE 23	103	508	64	30	149	1,000	74		1,000	250		

Totals \$	11,867	2,640	1,078	4,537	1,396	5,137
------------------	---------------	--------------	--------------	--------------	--------------	--------------

000488 67 203

Subject: RE: Violation Of FOIA Petition
From: "Dewey Citizens for Accountability" <news@deweycitizens.org>
Date: Thu, February 22, 2018 9:44 am
To: "OpenGovernment (DOJ)" <OpenGovernment@state.de.us>
Cc: heather_spurlock@icloud.com
Priority: Normal
Read Receipt: Requested [[Send Read Receipt Now](#)]

Ms. Siegel

Please find the attachments that you have requested in response to my petition.

- 1) PDF of email from Dewey FOIA Coordinator acknowledging FOIA Request of January 9, 2018 (Attachment 1 in original Petition)
- 2) PDF of email from Dewey FOIA Coordinator responding to FOIA Request of January 9, 2018 - January 30, 2018 (Attachment 2 in original Petition)
- 3) PDF of email from Dewey FOIA Coordinator responding to FOIA Request of January 9, 2018 - January 31, 2018 (Attachment 2 in original Petition)
- 4) Photo referenced in Email of February 2, 2018 to Dewey Mayor.(Attachment 3 in original Petition)
- 5)PDF of Email from Dewey Mayor to Email of February 2, 2018 (Attachment 3 in original Petition)
- 6)PDF of Email from Town of Dewey Staff further responding to FOIA Request - February 6, 2018 (Attachment 4 in original Petition)

Please do not hesitate to contact me if you should have any further questions.

Regards

Jeffrey C. Smith
Volunteer Coalition Director, Dewey Citizens for Accountability
deweycitizens.org
443-603-2132
Email: jcs@wpa.org

On Thu, February 22, 2018 8:21 am, OpenGovernment (DOJ) wrote:

> Thank you, Mr. Smith. Please provide all correspondence between you and
> the Town related to your requests. I note that you indicated a photograph
> was sent but I did not see that in this submission. Any emails or letters
> from the Town that accompanied the documents should also be submitted.

>

> Sincerely,

>

>

> Kim Siegel, MPA

> FOIA Coordinator

> Delaware Department of Justice

>

>

>

> -----Original Message-----

> From: Dewey Citizens for Accountability [<mailto:news@deweycitizens.org>]

> Sent: Wednesday, February 21, 2018 4:20 PM

> To: OpenGovernment (DOJ) <OpenGovernment@state.de.us>

> Cc: heather_spurlock@icloud.com
> Subject: Violation Of FOIA Petition
>
>
> February 21, 2018
>
>
> Delaware Department of Justice
> Attn: Kim Siegel, FOIA Coordinator
> 820 N. French Street
> Wilmington, DE 19801
> opengovernment@state.de.us
>
> Dear Ms. Siegel,
>
>
> Please find attached a petition for investigation for a FOIA violation by
> the Town of Dewey Beach and documentation.
>
> Please acknowledge receipt of this petition.
>
>
> Regards
>
>
> Jeffrey C. Smith
> Volunteer Coalition Director, Dewey Citizens for Accountability
> deweycitizens.org 443-603-2132
> Email: jcs@wpa.org
>
>

Attachments

FOIA EMail 011018 Attachment 1.pdf	application/pdf	145 KiB
FOIA EMail 013018 Attachment 2.pdf	application/pdf	141 KiB
FOIA EMail 013118 Attachment 2.pdf	application/pdf	901 KiB
Reply 020218 Attachment 3.pdf	application/pdf	98 KiB
Photo-Attachment 3.jpg	image/jpeg	94 KiB
FOIA EMail 020618 Attachment 4.pdf	application/pdf	774 KiB

From: Ashleigh Hudson ashleigh@townofdeweybeach.com
Subject: RE: Request For Public Records
Date: January 10, 2018 at 12:37 PM
To: heather@drugfreevessel.com

AH

Good Afternoon Jeffrey Smith,

I am writing this email as a receipt of acknowledgment to your FOIA Request submitted on January 9, 2018. I will be in touch if there are any additional questions, or when your FOIA response is ready.

Thank You,

Ashleigh Hudson

Dewey Beach Town Clerk/ FOIA Coordinator

Dewey Beach Town Hall

(302)227-6363

From: heather@drugfreevessel.com [mailto:heather@drugfreevessel.com]
Sent: Tuesday, January 09, 2018 3:32 PM
To: Ashleigh Hudson
Subject: Request For Public Records

Request For Public Records

First Name: Jeffrey

Last Name: Smith

Email: heather@drugfreevessel.com

Phone: 4436032132

Address: 409 Chester Ave Ste 102

City: Annapolis

State: MD

Zip Code: 21403

Question: The current Insurance Policy for the Town of Dewey Beach including, but not limited to, a) Commercial Policy Common Declarations b) Commercial Policy Information Page c) Policy Changes Endorsement d) Schedule of Locations e) Additional Insured- Land Leased f) General Liability Coverage Declaration

Date Of Request: 01/09/2018

Please contact me if costs will be greater than \$: 15.00

User IP: 72.81.245.119

Time Sent: 3:31 PM January 9, 2018

Ticket: <https://www2.team-logic.com/dewey/index.cfm?teamLogic=tickets.detail&ticketID=201545>

Note: A duplicate user was found, based on the email entered, the existing user was used.

From: Ashleigh Hudson ashleigh@townofdeweybeach.com
Subject: RE: Request For Public Records
Date: January 30, 2018 at 4:05 PM
To: heather@drugfreevessel.com

AH

TO: Jeffrey Smith

RE: Freedom of Information Act (FOIA) Request submitted to Dewey Beach Town Hall on January 9, 2018.

The FOIA Request you submitted on January 9, 2018 at 3:32pm (below) is complete.

Total pages: 13. There is no fee for the first 20 pages. Total due: \$0.00

Administrative time: less than one hour. There is no charge for the first hour of administrative time.

Total due for administrative time: \$0.00

Total Amount Due: \$0.00

Please let me know if you will be picking up this FOIA, or if you would like it mailed or emailed.

Thank You,
Ashleigh Hudson
Dewey Beach Town Clerk/FOIA Coordinator
Dewey Beach Town Hall

From: heather@drugfreevessel.com [mailto:heather@drugfreevessel.com]
Sent: Tuesday, January 09, 2018 3:32 PM
To: Ashleigh Hudson
Subject: Request For Public Records

Request For Public Records

First Name: Jeffrey
Last Name: Smith
Email: heather@drugfreevessel.com
Phone: 4436032132
Address: 409 Chester Ave Ste 102
City: Annapolis
State: MD
Zip Code: 21403

Question: The current Insurance Policy for the Town of Dewey Beach including, but not limited to, a) Commercial Policy Common Declarations b) Commercial Policy Information Page c) Policy Changes Endorsement d) Schedule of Locations e) Additional Insured- Land

Leased f) General Liability Coverage Declaration

Date Of Request: 01/09/2018

Please contact me if costs will be greater than \$: 15.00

User IP: 72.81.245.119

Time Sent: 3:31 PM January 9, 2018

Ticket: <https://www2.team-logic.com/dewey/index.cfm?teamLogic=tickets.detail&ticketID=201545>

Note: A duplicate user was found, based on the email entered, the existing user was used.

From: Ashleigh Hudson ashleigh@townofdeweybeach.com 
Subject: RE: Request For Public Records
Date: January 31, 2018 at 2:10 PM
To: Heather Spurlock heather@drugfreevessel.com

AH

Good Afternoon Jeffrey Smith,

The response to your FOIA request is attached

Please do not hesitate to contact me if you have any questions.

Thank You,
Ashleigh Hudson
Dewey Beach Town Clerk/FOIA Coordinator
Dewey Beach Town Hall

From: Heather Spurlock [<mailto:heather@drugfreevessel.com>]
Sent: Tuesday, January 30, 2018 7:52 PM
To: Ashleigh Hudson
Subject: Re: Request For Public Records

Ashleigh
Please email the results of the foia.

On Jan 30, 2018, at 4:05 PM, Ashleigh Hudson <ashleigh@townofdeweybeach.com> wrote:

TO: Jeffrey Smith

RE: Freedom of Information Act (FOIA) Request submitted to Dewey Beach Town Hall on January 9, 2018.

The FOIA Request you submitted on January 9, 2018 at 3:32pm (below) is complete.

Total pages: 13. There is no fee for the first 20 pages. Total due: \$0.00

Administrative time: less than one hour. There is no charge for the first hour of administrative time.

Total due for administrative time: \$0.00

Total Amount Due: \$0.00

Please let me know if you will be picking up this FOIA, or if you would like it mailed or emailed.

Thank You,
Ashleigh Hudson
Dewey Beach Town Clerk/FOIA Coordinator
Dewey Beach Town Hall

From: heather@drugfreevessel.com [<mailto:heather@drugfreevessel.com>]
Sent: Tuesday, January 09, 2018 3:32 PM
To: Ashleigh Hudson
Subject: Request For Public Records

Request For Public Records

First Name: Jeffrey
Last Name: Smith
Email: heather@drugfreevessel.com
Phone: 4436032132
Address: 409 Chester Ave Ste 102
City: Annapolis
State: MD
Zip Code: 21403
Question: The current Insurance Policy for the Town of Dewey Beach including, but not limited to, a) Commercial Policy Common Declarations b) Commercial Policy Information Page c) Policy Changes Endorsement d) Schedule of Locations e) Additional Insured- Land Leased f) General Liability Coverage Declaration
Date Of Request: 01/09/2018
Please contact me if costs will be greater than \$: 15.00
User IP: 72.81.245.119
Time Sent: 3:31 PM January 9, 2018
Ticket: <https://www2.team-logic.com/dewey/index.cfm?teamLogic=tickets.detail&ticketID=201545>

Note: A duplicate user was found, based on the email entered, the existing user was used.



Jeffrey Smith
FOIA re...ce.pdf

Issued by The Stock Insurance Company

Policy Number

S 1980207

SCHEDULE OF LOCATIONS

Effective Date: FEBRUARY 18, 2017

Schedule Effective Date: DECEMBER 7, 2017

Prem. No.	Location	Bldg. No.	Occupancy
1	105 RODNEY AVE DEWEY BEACH, DE 19971	1 2 3	TOWN HALL/POLIC RADIO TOWER BIKE SHED
2	1 DAGSWORTHY AVE DEWEY BEACH, DE 19971	1 2 3 4 5	LIFESAVING STAT SHED #1 SHED #2 SHED #4 SHED #4
3	19807 HEBRON RD REHOBOTH BCH, DE 19971	1	MAINTENANCE BLD
4	1505 COASTAL HWY DEWEY BEACH, DE 19971	1	MAINTENANCE BLD
5	283 E. 285 LEWES, DE 19958	1	STORAGE LOT

From: <tj@townofdeweybeach.com>
Date: February 2, 2018 at 12:05:07 PM EST
To: "'Jeffrey C. Smith'" <jcs@wpa.org>
Cc: 'Dale Cooke' <dalehcooke@townofdeweybeach.com>
Subject: RE: Request For Public Records

Hello Mr. Smith,

I am not the FOIA coordinator, but I will forward your request.

Your note expressed "facts" from a former employee that sounds like you may have stumbled on yet another failure of from the past that may have been corrected by my administration. That is very good news, but I have no idea if this information is a "fact" or not.

Then you ask about locations of equipment, but as you know;

We are moving equipment to a new offsite location in rural Lewes Delaware.

The town owns a location in West Rehoboth where equipment is stored.

There is also equipment stored at the LSS, and at Town Hall.

Other equipment is in use.

Mayor John E. Redefer III

Town of Dewey Beach

302 542-1808 cell

From: Jeffrey C. Smith [<mailto:jcs@wpa.org>]
Sent: Friday, February 2, 2018 10:31 AM
To: TJ Redefer <tj@townofdeweybeach.com>
Cc: Ashleigh Hudson <ashleigh@townofdeweybeach.com>
Subject: Fwd: Request For Public Records

Dear Mr. Mayor:

Below and attached in pdf is the information we received back from the Town, in response to our FOIA of January 9, 2018. It was incomplete, and we do not know why, so I am reaching out to you.


We had requested in our FOIA: " c) Policy Changes Endorsement d) Schedule of Locations."

We received neither of those, and we received a policy from March 2017, which omitted the item D, the schedule of insured locations, and item C the Policy Changes Endorsement We are 100% sure of the fact, from a former Town employee, that the town's policy was amended in December, 2017 to list the additional storage lot(s) that were added to store the Military surplus equipment.

Could you check into this and see if these omissions were just an oversight, or for some other reason? We were promised the locations at the end of January, anyway, outside the FOIA system. Its a relatively small request, its all on a single page.

Thank you in advance for your assistance in this matter. I have CC'd the Town Clerk on this email as well.

Jeffrey C. Smith
Volunteer Coalition Director, Dewey Citizens for Accountability
deweycitizens.org
443-603-2132
Email: jcs@wpa.org

From: Jim Dedes jdedes@townofdeweybeach.com 
Subject: FOIA Request January 9, 2018 addendum
Date: February 6, 2018 at 11:59 AM
To: heather@drugfreevessel.com
Cc: Ashleigh Hudson ashleigh@townofdeweybeach.com



Mr. Smith,

Attached is the additional information requested that was provided by our Town Insurance Carrier. I have taken the liberty to have the documents scanned. Should you wish us to print them up please advise.

Thank you,

Jim Dedes



DOC002.pdf