

Western Cass Fire Protection District

INSURANCE SPECIFICATIONS

<https://www.westerncassfire.org/2025-insurance-bids>

January 15, 2025

rev. 01/30/25

Insurance Specifications

1. Western Cass Fire Protection District is accepting bids for an Insurance Package and also Workers Comp coverage.
2. The District reserves the right to accept or reject any or all bids.
3. **Bids must be received on or before February 18, 2025, before 5:00pm.** To present a bid to the Board meeting on Feb, 19 at 7:00pm, please contact Mike Bigg by Feb 14, 2025.
4. The bids must be broken down to show the premium for each coverage and the package total. Envelope must be marked as INSURANCE BID. Bids delayed by mail shall not be considered without prior approval.

Mail to:
Western Cass Fire Protection District
- INSURANCE BID -
attn: Mike Bigg / Treasurer
5 S Rogers St
Cleveland, MO 64734

5. In order for bids to receive consideration, the following items must be applied:
 - a. The Insurance Company must be licensed to do business in the State of Missouri. District reserves the right to accept quotes from a self-funded trust duly authorized to do business under Missouri Statutes.
 - b. The Agency submitting the bid must carry an Occurrence type Errors and Omissions Insurance in an amount of \$1 million dollars as a minimum. A copy of the policy declaration page must be attached to the bid submission.
 - c. The agency submitting the bid must provide broker qualifications, including but not limited to number of years writing fire, emergency service, and other governmental organizations, number of accounts currently written by bidder, and the company AM Best Rating.
 - d. The agency submitting bidding must disclose all fee and, or commission compensation amounts included in the bid. This must include all compensation including fees or commission amounts for subcontractors, wholesale agents or brokers used by the submitting agency.
6. Policies are to be written for a term of one (1) year. It is the intention of the District to award the bid for a three year period.
7. The inception date of the policies will be March 1, 2025.
8. Present a written outline of the program, details of coverages offered and options available.
9. Provide options, alternatives and recommendations as appropriate.

For further information and permission to conduct inspection of the premises,
Contact: Mike Bigg - Treasurer - 816-832-1906 - treasurer@westerncassfire.org

GENERAL LIABILITY

1. Coverage's afforded:

- Commercial General Liability
- Emergency Medical Services; Medical Malpractice, including Medical Director
- Optional Limits Stated
- State deductibles offered
- Occurrence Form of Coverage
- Missouri Statutory Limits Endorsement Applies

2. Limits of Liability:

| | |
|--------------|--|
| \$10,000,000 | General Aggregate Limit (Other Than Products-Completed Operations) |
| \$10,000,000 | Products/Completed Operations Aggregate |
| \$1,000,000 | Personal & Advertising Injury |
| \$1,000,000 | Each Occurrence Limit |
| \$1,000,000 | Damage to Premises Rented to You Limit |
| \$10,000 | Medical Expense Limit |
| \$1,000,000 | Medical Incident Limit |

General Liability includes but is not limited to:

- Fellow Employee/Volunteer Liability Inclusion
- Pollution Liability during an emergency response
- Line of Duty Accidental Death - \$10,000 Reimbursement
- Watercraft, Snowmobile, All Terrain Vehicle Liability
- Good Samaritan Liability
- Host Liquor Liability
- **Sexual Abuse & Molestation**

PUBLIC OFFICIALS & MANAGEMENT LIABILITY (EPLI)

| | |
|-------------------------|---|
| General Aggregate Limit | \$10,000,000 |
| Occurrence Limit | \$1,000,000 |
| Deductible | \$15,000 (option \$5,000 & \$10,000) |

1. Coverage's afforded:

- If occurrence coverage not available, so state
- Injunctive Relief Defense - minimum eligible limit of \$25,000
- Employee Benefit Liability - Included
- Defense cost - outside the limits

2. Limits of Liability

| | |
|--------------|--|
| \$1,000,000 | Wrongful Acts - Per Act |
| \$1,000,000 | Employment Practices (including third party) - Per Offense |
| \$1,000,000 | Employee Benefit Plans - Per Act |
| \$100,000 | HIPAA Fines and Penalty - Per Act |
| \$100,000 | Wage and Hour Laws - Defense Expenses - Per Act |
| \$25,000 | Injunctive Relief - Per Act |
| \$10,000,000 | Aggregate Limit |

PRIVACY LIABILITY & NETWORK RISK COVERAGE

1. Coverage's Afforded:

- Claims Made Retro Date 3-1-20
- Defense inside the limits
- \$1000 Retention

2. Limits:

| | |
|--|---------------------|
| Privacy & Network Security Wrongful Acts | \$1,000,000 per Act |
| Breach Consultation Services | \$50,000 per Act |
| Breach Response Services | \$50,000 per Act |
| Public Relations & Data Forensics | \$50,000 per Act |

Deductible - \$1,000 (option \$2,500)

PROPERTY

1. Coverage's afforded:

- GRC = Guaranteed Replacement Cost - Building Coverage
- GRC = Guaranteed Replacement Cost - Contents
- Wind and Hail Deductible \$5,000 (option \$2,500)
- Mechanical, Electrical Pressure Systems Breakdown - Included
- Outdoor Property (towers, sirens, fences, repeaters) - \$150,000
- Sub-Limit, trees, shrubs, plants - \$25,000 each
- Valuable Papers (Other than Electronic Data)
- ~~Waiver of Deductible - single highest deductible when multiple lines affected by loss~~
- Earthquake - Full Limit - 5% deductible
- Flood - Full Limit - \$1,000 deductible (option \$500 and \$2,500)
- No Coinsurance Penalty
- Glass Deductible Waiver

Deductible - \$1,000.00 (option \$2,500 and \$5,000)

2. Property to be insured: See schedule pgs.10 &11

All Risks of Direct Physical Loss Except what is Limited Or Excluded in the Policy

INLAND MARINE

1. Coverage's afforded:

- All Risk Coverage
- Guaranteed Replacement Cost
- Blanket Portable Equipment - Rating Basis \$550,000
- Commandeered Property - \$500,000 or RC whichever is less
- Personal Effects and Property of Others - \$5,000
- Waiver of Deductible- single highest deductible only when multiple lines affected by loss

Deductible - \$500.00 (option \$1,000 and \$2,500)

CRIME

1. Coverage's Afforded:

- Separate Limits Apply to Each Coverage
- Faithful Performance of Duty
- Broad definition of Employee

2. Limits:

| | |
|---|------------------|
| Employee Theft | \$100,000 |
| Forgery or Alteration | \$100,000 |
| Theft of Money & Securities | \$100,000 |
| Robbery or Safe Burglary or Other Property Outside the Premises | \$100,000 |
| Computer Fraud | \$100,000 |
| Funds Transfer Fraud | \$100,000 |
| Money Orders & Counterfeit Paper Currency | \$100,000 |

Deductible \$500.00 (option \$1,000 and \$2,500)

EXCESS LIABILITY

1. Coverage:

| | |
|--------------------|--|
| \$2,000,000 | Per Occurrence |
| \$2,000,000 | Aggregate (option \$4,000,000) |
| \$0 Deductible | (option \$500, \$1,000 and \$2,500) |

AUTOMOBILE

1. Limits:

| | |
|---------------------------------|------------------------------------|
| Bodily Injury & Property Damage | \$1,000,000 |
| Combined Single Limit | \$1,000,000 |
| Uninsured Motorist | \$100,000 |
| Under-insured Motorist | \$100,000 |
| Medical Payments | \$5,000 |
| Comprehensive - Deductible | \$500 (option \$1,000 and \$2,500) |
| Collision - Deductible | \$500 (option \$1,000 and \$2,500) |
| Liability - Symbol 1 & 10 | |
| Non-Owned Vehicles | \$1,000,000 |
| Hired Vehicles | \$1,000,000 |

2. Coverage's afforded:

- Commandeered Autos as covered auto
- Towing & Labor - \$2,500 per disablement
- Rental Reimbursement - **Up to \$100 per day for non-firefighting vehicles up to 40 days., \$250 per day for EMS & Fire District vehicles up to 40 days**
- Primary Physical Damage members auto
- Newly Acquired Auto's
- Commandeered Auto's - Primary Liability and Physical Damage
- ~~Waiver of Deductible - single highest deductible only when multiple lines affected by loss~~

Designated Values: see schedule pgs.10 &11

Additional Bid:

Note: Inception Date tbd. (not on 3/1/25)

Workers Compensation Insurance

1. Statutory Worker's Compensation insurance as required by applicable state law, including Employers Liability insurance.

2. Employer's Liability with limits of \$100,000 each accident, \$100,000 disease policy limit, \$100,000 disease--each employee.

3. Please provide Employer's Liability options:

\$500,000/\$500,000/\$500,000

\$1,000,000/\$1,000,000/\$1,000,000

2. Current Coverage:

Part-time paid Fire-Fighters

4

Volunteer Fire-Fighters

12

Volunteer Junior Fire-Fighters

3

Western Cass Fire Protection District

Insurance Bid Summary Sheet

Date: _____

Name of Agency: _____

Address: _____

Contact Name: _____

Email: _____ Phone #: _____

All coverages are to be effective 12:01 A.M., **03/01/2025**

This is an outline of sections and bid information only and must be accompanied by additional pages to outline coverage's and explain any options, exclusions, or exceptions to these bid specifications.

GENERAL LIABILITY

\$ _____

Coverage per Bid Specifications

\$10,000,000 General Aggregate

\$10,000,000 Products/Completed Operations

\$1,000,000 Personal & Advertising Injury

\$1,000,000 Each Occurrence

\$1,000,000 Damage to Premises Rented to You Limit

\$10,000 Medical Expense Limit

\$1,000,000 Medical Incident Limit

*Missouri Statutory Limits Endorsement Applies, Please state optional Limits/Deductibles

Carrier: _____

PUBLIC OFFICIALS & MANAGEMENT LIABILITY (EPLI)

\$ _____

Coverage per Bid Specifications

\$10,000,000 General Aggregate

\$1,000,000 Each Wrongful Act

\$15,000 (option \$5,000 & \$10,000)

Carrier: _____

PRIVACY LIABILITY & NETWORK RISK COVERAGE

\$ _____

Coverage per Bid Specifications

\$1,000,000 with \$50,000 sub-limits

Deductible \$1,000 (option \$2,500)

Carrier: _____

PROPERTY

\$ _____

Coverage per Bid Specifications

Deductible - \$1,000.00 (option \$2,500 and \$5,000)

Carrier: _____

INLAND MARINE

\$ _____

Coverage per Bid Specifications

Deductible - \$500.00 (option \$1,000 and \$2,500)

Carrier: _____

CRIME

\$ _____

Coverage per Bid Specifications

\$100,000 limit

Deductible - \$500.00 (option \$1,000 and \$2,500)

Carrier: _____

EXCESS LIABILITY

\$ _____

Coverage per Bid Specifications

\$2,000,000 Occurrence

\$2,000,000 Aggregate (option \$4,000,000)

\$0 Deductible

Carrier: _____

AUTOMOBILE

\$ _____

Coverage per Bid Specifications

\$1,000,000 Bodily Injury & Property Damage - CSL

\$5,000 Auto Medical Payments

\$100,000 Uninsured Motorist

\$100,000 Under-insured Motorist

Comprehensive/Collision; \$500/\$500 (option \$1,000 and \$2,500)

\$1,000,000/\$1,000,000 Hired & Non-Owned Automobile Liability

Carrier: _____

Total Package Premium

\$ _____

Additional Bid:

Note: Inception Date tbd. (not on 3/1/25)

Workers Comp

\$ _____

- Per number of Firefighters identified
- \$100,000 Bodily Injury by Accident (Each Accident)
- \$500,000 Bodily Injury by Disease (Policy Limit)
- \$100,000 Bodily Injury by Accident (Each Employee)

Employer's Liability options:

- \$500,000/\$500,000/\$500,000
- \$1,000,000/\$1,000,000/\$1,000,000

Carrier: _____

Workers Comp Premium

\$ _____

The undersigned hereby certifies the above coverage's to be in compliance with the Western Cass Fire Protection District, Missouri, Insurance Specifications unless otherwise stated.

Agency: _____

Signed: _____

Required Attachments:

1. The Agents Errors and Omissions Policy Declarations Page
2. All information concerning coverage's, exclusions, etc. that deviates from specification requirements.
3. Carrier Proposal

Property Schedule

| Location & Occupancy | Limits |
|---------------------------------|-----------|
| 5 S. Rogers Road, Cleveland, MO | |
| Fire Station - Building #1 | \$475,000 |
| - Contents | \$60,000 |
| 20909 State Hwy Y, Belton, Mo | |
| Fire Station - Building #2 | \$860,800 |
| - Contents | \$35,000 |

Current List of Firefighters

Current Coverage:

| | |
|--------------------------------|----|
| Part-time paid Fire-Fighters | 4 |
| Volunteer Fire-Fighters | 12 |
| Volunteer Junior Fire-Fighters | 3 |

Schedule of Vehicles

- 2002 Ford Light Rescue #0026 \$75,000 AV
- 2003 Laverne 1200 GPM Pumper #3539 \$250,000 AV
- 2005 Ford Brush Unit #3352 \$24,381 AV
- 2013 Ferrara 1750GPM Pumper #0025 \$550,000 AV
- 1993 Seagrave 1500GPM Pumper #2121 \$65,000 AV
- 2012 Ford F150 Command Vehicle \$10,000 AV

AV = Agreed Value

Additional Fire District Details

Western Cass Fire Protection District:

Established 1983

Fire Chief name:

Chief Cody Porter

Safety officer name:

Chief Cody Porter

Number of calls run in 2024:

261 total

Fire: 40

EMS: 221

People in the district:

Approximately 2,475 (see <https://www.westerncassfire.org/about-us>)

Emergency services/EMT:

Basic Life Services (7 certified EMTB)

Station Details:

Station 1: 5 South Rogers Road, Cleveland, Missouri 64734

Station 2: 20909 South State Route Y, Belton, Missouri 64012

Station 1 year built: 1986

Station 2 year built: 1997

Station 1, buildings sq feet: 5040

Station 2, buildings sq feet: 6378

Station 1, roofing: steel

Station 2, roofing: steel

Station 1, updates for electrical, roof, plumbing, hvac: None

Station 2, updates for electrical, roof, plumbing, hvac:

2008 backup generator, additional 200 amp service and gas piping

Station 1, alarms, local, central, burglar: Security Camera system

Station 2, alarms, local, central, burglar: Security Camera system

See <https://www.westerncassfire.org/fire-stations>

Autos/Apparatus w VINs:

2012 Ford F150 - 1FTFW1EF1CKD70054

2002 Ford F550 - 1FDAF57F72EC80026

1993 Seagrave 1500 gpm - 1F9ED28JXPCST2121

2005 Ford F350 - 1FDSX35555ED13352

2013 Ferrara 1750 gpm - 1F95023DH140025

2003 Laverne 1200 gpm - 4S7HT23953C043539

District owned watercraft:

None owned