

Western Cass Fire Protection District

INSURANCE SPECIFICATIONS

March 1, 2023

Insurance Specifications

General Specifications:

1. The Western Cass Fire Protection District, Cleveland, Missouri, hereinafter referred to as "District" will accept bids for insurance coverages as indicated in the enclosed specifications.
2. All proposals must be submitted along with attached bid form. The bids must be broken down to show the premium for each of the desired coverages. Envelopes must be marked INSURANCE BID on the outside.
3. Bids must be received on or before February 1, 2023, at Post Office Box 67, Cleveland, MO 64734.
4. In order for bids to receive consideration, the following specifications must be adhered to:
 - a. The Insurance Company, hereinafter called "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 Insurance Carrier must be specifically named in the bid where indicated. Bids will be signed only by an authorized person representing the insurance agency for which the bid is submitted, and who is a licensed resident agent properly filed with the Missouri State Division of Insurance to represent the insurance agency for which the bid is being submitted.
 - c. The Agency submitting the bid must carry 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.
 - d. The agency submitting the bid must provide broker qualifications including but not limited to number of years writing Fire and other emergency service organizations, number of accounts currently written by bidder, and the number of carrier's bidder will submit for competitive proposals including company AM Best Rating.
5. The bid must be a firm bid and not be affected by dividends of any type, i.e. possible, guaranteed, contingent, etc.

6. Policies are to be written for a term of one (1) year, subject to annual adjustments. It is the intention of the District to award the bid for a three to six-year period.

7. The inception date of the policies will be March 1, 2023.

8. It is the intention of the District to purchase all their insurance from one agent.

9. The District reserves the right to accept or reject any or all bids and to waive any irregularities in the bidding process.

10. It is understood that not all special programs for the fire protection district Coverage's are alike. Presenter should present a written outline of the program with details of coverages offered and options available.

For further information and permission to conduct inspection of the premises,

Contact: Sue Hosterman, 816-225-5666.

GENERAL LIABILITY

Coverage and Conditions:

1. Coverage's afforded:

- Commercial General Liability
- Emergency Medical Services; Medical Malpractice, including Medical Director
- Optional Limits Stated
- Need to 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

PUBLIC OFFICIALS & MANAGEMENT LIABILITY (EPLI)

General Aggregate Limit \$10,000,000

Occurrence Limit \$1,000,000

Deductible - \$1,000

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 discrimination) - 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 3-1-17
- 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

PROPERTY

Coverage's and Conditions:

1. Coverage's afforded:

- \$1000 Deductible
- GRC = Guaranteed Replacement Cost – Building Coverage
- GRC = Guaranteed Replacement Cost – Contents
- Wind and Hail Deductible \$2,500
- Special Form of Coverage
- Mechanical, Electrical Pressure Systems Breakdown – Included
- Outdoor Property (towers, sirens, fences, repeaters) - \$300,000
- Sub-Limit, trees, shrubs, plants - \$25,000 each
- Valuable Papers (Other than Electronic Data) – minimum eligible limit of \$500,000
- Accounts Receivable – minimum eligible limit of \$500,000
- Business Income/Expense – Actual Loss Sustained 24 months
- Waiver of Deductible- single highest deductible only when multiple lines affected by loss
- Earthquake – Full Limit – 5% deductible
- Flood – Full Limit - \$1,000 deductible
- No Coinsurance Penalty
- Glass Deductible Waiver

2. Property to be insured: See attached schedule

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

INLAND MARINE

Coverage and Conditions:

1. Coverage's afforded:

- All Risk Coverage
- Guaranteed Replacement Cost
- Blanket Portable Equipment – Rating Basis \$426,359
- 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

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	\$5,000
Outside the Premises	\$100,000
Computer Fraud	\$100,000
Funds Transfer Fraud	\$100,000
Money Orders & Counterfeit Paper Currency	\$100,000

Deductible \$500

EXCESS LIABILITY

1. Coverage:

\$2,000,000	Per Occurrence
\$2,000,000	Aggregate
\$0 Deductible	

AUTOMOBILE

1. Limits:

- Bodily Injury & Property Damage \$1,000,000
- Combined Single Limit
- Uninsured Motorist \$100,000
- Underinsured Motorist \$100,000
- Medical Payments
- Comprehensive - Deductible \$500
- Collision - Deductible \$500
- Liability – Symbol 1 & 10
- Non-Owned Vehicles
- Hired Vehicles

1. Coverage's afforded:

- Commandeered Autos as covered auto
- Towing & Labor - \$2,500 per disablement
- Rental Reimbursement – Up to \$100 per day for 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 Value: Per schedule attached

Western Cass Fire Protection District

Insurance Bid Summary Sheet

Date: _____

Name of Agency: _____

Address: _____

All coverages are to be effective 12:01 A.M., _____.

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

\$10,000,000 General Aggregate \$ _____

\$10,000,000 Products/Completed Operations

\$1,000,000 Personal & Advertising Injury

\$1,000,000 Each Occurrence

*Missouri Statutory Limits Endorsement Applies
State optional Limits/Deductibles

Carrier: _____

PUBLIC OFFICIALS & MANAGEMENT LIABILITY (EPLI)

\$10,000,000 General Aggregate \$ _____

\$1,000,000 Each Wrongful Act

\$1,000 Deductible

Carrier: _____

PRIVACY LIABILITY & NETWORK RISK COVERAGE

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

Deductible \$1,000

Carrier: _____

PROPERTY

Coverage per Bid Specifications \$ _____

Deductible - \$500

Carrier: _____

INLAND MARINE

Coverage per Bid Specifications \$ _____

Deductible - \$500.00

Carrier: _____

CRIME

\$100,000 limit \$ _____

Deductible \$500

Carrier: _____

EXCESS LIABILITY

\$4,000,000 Occurrence

\$4,000,000 Aggregate

\$0 Deductible \$ _____

Carrier: _____

AUTOMOBILE

Per schedule in bid specifications

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

\$5,000 Auto Medical Payments \$ _____

\$1,000,000 Uninsured Motorist \$ _____

\$1,000,000 Underinsured Motorist \$ _____

Comprehensive/Collision; \$500/\$500 \$ _____

Hired & Non-Owned Automobile Liability \$ _____

Auto Total \$ _____

Carrier: _____

Total Package 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: _____

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

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

AV = Agreed Value

Property Schedule

Location & Occupancy

Limits

5 S. Rogers Road, Cleveland, MO

Fire Station – Building #1

\$472,058

-Contents

\$57,373

20909 State Hwy Y, Belton, Mo

Fire Station – Building #2

\$682,263

-Contents

\$28,687