

Western Cass Fire Protection District

INSURANCE SPECIFICATIONS

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

January 15, 2025

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 19, 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 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

PUBLIC OFFICIALS & MANAGEMENT LIABILITY (EPLI)

General Aggregate Limit	\$10,000,000
Occurrence Limit	\$1,000,000
Deductible	\$1,000 (option \$2,500)

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

PROPERTY

1. Coverage's afforded:

- Deductible - \$500.00 (option \$1,000 and \$2,500)
- GRC = Guaranteed Replacement Cost - Building Coverage
- GRC = Guaranteed Replacement Cost - Contents
- Wind and Hail Deductible \$2,500
- 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)
- Waiver of Deductible- single highest deductible when multiple lines affected by loss
- Earthquake - Full Limit - 5% deductible
- Flood - Full Limit - \$500 deductible (option \$1,000 and \$2,500)
- 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

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	\$5,000
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
\$0 Deductible	(option \$500, \$1,000 and \$2,500)

AUTOMOBILE

1. Limits:

Bodily Injury & Property Damage	\$1,000,000
Combined Single Limit	
Uninsured Motorist	\$100,000
Under-insured Motorist	\$100,000
Medical Payments	
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	
Hired Vehicles	

2. 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

Additional Bid:

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., 03/31/2025

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

\$ _____

\$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
Please state optional Limits/Deductibles

Carrier: _____

PUBLIC OFFICIALS & MANAGEMENT LIABILITY (EPLI)

\$ _____

\$10,000,000 General Aggregate

\$1,000,000 Each Wrongful Act

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

Carrier: _____

PRIVACY LIABILITY & NETWORK RISK COVERAGE

\$ _____

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

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

Carrier: _____

PROPERTY

\$ _____

Coverage per Bid Specifications

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

Carrier: _____

INLAND MARINE

\$ _____

Coverage per Bid Specifications

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

Carrier: _____

CRIME

\$ _____

\$100,000 limit

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

Carrier: _____

EXCESS LIABILITY

\$ _____

\$4,000,000 Occurrence

\$4,000,000 Aggregate

\$0 Deductible (option \$500, \$1,000 and \$2,500)

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 Under-insured Motorist

Comprehensive/Collision; \$500/\$500

Hired & Non-Owned Automobile Liability

Carrier: _____

Total Package Premium

\$ _____

Additional Bid:

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

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

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	\$685,000
- Contents	\$55,000

Current List of Firefighters

Current Coverage:

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