



Commercial Insurance Proposal

Northwest Fire District

Program term: May 1, 2025 to May 1, 2026

Presentation date: April 14, 2025

Presented by:

Bob Rice

Insurance Advisor

5330 N. La Cholla Blvd

Tucson, AZ 85741

(520) 784-6696

brice@mahoneygroup.com

**THE
MAHONEY
GROUP**[®]

Confidence to Face Whatever Lies Ahead

April 14, 2025

Northwest Fire District
Attn: Kim Sotomayor
5225 W. Massingale Road
Tucson, AZ 85743

Dear Kim:

Our insurance coverage proposal is now ready for your review.

The information in this document is based on data and other information that you provided to our team. Please examine it closely to ensure its accuracy and let us know what, if anything, might need to be added or changed.

Your premiums are based on a variety of factors. Please be sure to let us know anytime you've hired new employees, reduced staff, and acquired or sold a new building or any asset.

Finally, this proposal is an overview of your insurance program, not a legal contract. Once bound, you'll want to refer to the actual policies for specific terms, conditions, limits and exclusions.

We thank you for your business and, of course, please contact me with any further questions.

Thank you,

Bob Rice

Overview

The Mahoney Group combines more than 100 years of experience with leading-edge products to provide exceptional service and value to our clients. Our offerings include risk management services; a comprehensive range of insurance solutions ranging from workers' compensation to specialty coverages, and employee benefits.

Headquartered in Mesa, Ariz., we are an employee-owned company that has grown from a small, family-owned business to now rank in the Top 100 among U.S. brokerages.

With operations in nine states, we also are part of Assurex Global, a worldwide network of brokers whose collective bargaining power and long history with carriers mean you get the best product offerings and pricing available.

The Mahoney Group also is a member of Zywave, a nationwide network of over 400 insurance and employee benefits brokerages and third-party administrators focused on enhanced client services and helping you promote greater health, wellness and safety in your workforce.

Our Value Proposition

Confidence to face whatever lies ahead.

Our risk management and insurance solutions have been delivering just that to clients nationally and globally for decades. We do that in part by helping you drive down claims frequency and severity with an action plan based on your risk profile and training needs. We also provide onsite training to help you address loss-control issues and to promote a safer work environment for your employees.

Total Cost of Risk

Your operations face a myriad of challenges, including safety issues, OSHA compliance burdens, rate fluctuations, and increased litigation risks. This challenging environment requires a more sophisticated approach to the way you purchase and manage your insurance programs. We advocate a Total Cost of Risk, or TCOR, management philosophy that goes far beyond premiums and retained losses. Instead, we help you understand your long-term TCOR based on a comprehensive review and analysis of your risks to help you regain control over areas that you can, indeed, control.

Our range of value-added services include:

Data Analysis

Data analysis can help you manage and reduce your claims. By analyzing your losses with a sophisticated data analysis tool, we can help you develop loss control plans that will focus on areas with the highest potential to reduce direct and indirect costs, reduce injuries, reduce administrative time, and reduce the risk of loss.

Education and Training

Our onsite risk management and employee seminars are designed to help you increase safety and reduce losses, while providing you with a training and team-building opportunity.

Regulatory and Legislative News

Staying atop the ever-changing world of property and casualty insurance is a challenge. Our “Risk Insights” publication helps you keep up with the latest developments, including how-to articles to help you address those issues.

Your Team

The Mahoney Group is committed to building and sustaining long-term partnerships with our clients. To that end, we have assigned a team to your account committed to the highest levels of professionalism. From initial planning to ongoing implementation, your team will be at your side through thick and thin, delivering service with a servant's heart.

Advisors

Bob Rice

Executive Vice President
brice@mahoneygroup.com
(520) 784-6696

Risk Management

Mary Wells

VP of Strategic Risk Management Services
mwells@mahoneygroup.com
(480) 214-2734

Account Management

Shawna Hetz

Account Manager- Commercial Lines
shetz@mahoneygroup.com
(520) 784-6690

Teresa Moctezuma

Customer Service Support Agent –
Commercial Lines
tmoctezuma@mahoneygroup.com
(520) 784-6669

Global Alliance

The Mahoney Group is proud to be a member of Assurex Global, the world's largest privately held risk management and commercial insurance brokerage group.

Founded in 1954, Columbus, Ohio-based Assurex Global is a unique international corporation that marshals the experience, expertise, products and services of the world's most successful and respected independent risk management, commercial insurance and employee benefits professionals.

A hallmark of Assurex Global is the fact that all partners, regardless of city and country, are committed to providing an immediate and professional response to other partners' requests for advice on local insurance conditions, assistance with local coverages, and other local services, including claims and loss control. Only one outstanding agency in each geographic market is selected to become an Assurex Partner.

As a member, we meet regularly to share ideas and explore solutions, bringing an unsurpassed level of resources, interaction, and cooperation that we can then pass along to our clients.

Assurex Global is the world's largest privately held commercial insurance, risk management and employee benefits brokerage group. Only the two largest publicly owned brokers generate a larger premium volume than Assurex Global.



Premium Summary

| LINES OF COVERAGE | 2024-2025 EXPIRING PREMIUM | 2025-2026 RENEWAL PREMIUM |
|-------------------------|-------------------------------|------------------------------|
| VFIS Commercial Package | \$228,014 | \$266,623 |
| Consulting Fee | \$16,500 | \$16,500 |
| Total Premium | \$244,514 | \$ 283,123 |

Notes/Changes

General Liability

- Overall rate increase of 7.4%

General Liability

- Increased fire and other non-medical runs from 2,708 to 2,950 (no longer include fire prevention inspections)
- Decreased emergency medical or first responder medical runs from 15,082 to 14,233
- Population areas served increased from 135,865 to 137,901
- Full-time employees increased from 286 to 300

Property

- Increased Blanket Business Personal Property from \$9,404,246 to \$9,708,417
- Increased Building limits per automatic inflation rate of 4%
 - Total increased from \$70,239,754 to \$73,111,745
- Exclusion Specified Items Carport
 - Premises Number: 6-1
- Exclusions added or Changed
 - Cyber Incident

Special Property Floater

- Added 2 ARI Lifts at \$13,375 Each on 02/12/2025 (Total 10)

Auto

- Updated following apparatus codes:
 - 2022 Ford (3334) from First Responder to Service
 - 2023 Chevy (1940) from Chief Vehicle to First Responder
 - 2024 Ram (2748) from Chief Vehicle to First Responder
 - 2024 Ram (2749) from Chief Vehicle to First Responder
- 2024-2025 Vehicles: 108
- 2025-2026 Vehicle: 105
- Removed the following vehicles:
 - 2013 Ford (6283)
 - 1998 International (7191)
 - 2006 Survey (7637)

Excess Liability

- Abuse and Molestation Liability Sublimit- \$5,000,000 per occurrence and \$5,000,000 Aggregate
- Unmanned Aircraft Liability Sublimit- \$1,000,000 per Occurrence and \$1,000,000 Aggregate

Payment Installments

- Agency Bill-Payment made directly to The Mahoney Group
 - Estimated Quarterly Installments of \$66,637
 - Estimated Deposit \$66,713 plus consulting fee of \$16,500





**Property & Casualty
Summary of Coverages**

PREPARED FOR:

NORTHWEST FIRE DISTRICT

FOREWORD

The actual insuring agreements are in the policies, not in this summary of coverages. This summary is not binding on your organization, VFIS or the insurance companies we represent. Actual coverage is provided only by the policy.

This document reflects **renewal** coverage information that is not yet effective as of the document preparation date.

Policies included in this summary:

| Policy Number | Effective Date | Expiration Date |
|----------------------|-----------------------|------------------------|
| VFNU-TR-0030504-03 | 05/01/2025 | 05/01/2026 |

GENERAL INFORMATION

First Named Insured: NORTHWEST FIRE DISTRICT

Mailing Address: 13535 NORTH MARANA MAIN STREET
MARANA, AZ 85653

Other Named Insured(s): NORTHWEST FIRE DISTRICT PUBLIC SAFETY PERSONNEL RETIREMENT
SYSTEM LOCAL PENSION BOARD

PROPERTY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Schedule of Locations

| <u>Premises</u> | <u>Item</u> | <u>Address</u> | <u>Occupancy</u> |
|-----------------|-------------|---|---------------------------------|
| 1 | 1 | 1520 W ORANGE GROVE TUCSON, AZ 85704 | FIRE STATION 330 |
| 1 | 2 | 1520 W ORANGE GROVE TUCSON, AZ 85704 | WAREHOUSE/LOGISTICS/TOWER |
| 2 | 1 | 4151 W CAMINO DEL CERRO TUCSON, AZ 85745 | FIRE STATION 332 |
| 3 | 1 | 3701 W QUASER TUCSON, AZ 85741 | EQUIPMENT SERVICE CENTER |
| 4 | 1 | 8165 N WADE TUCSON, AZ 85743 | FIRE STATION 334 |
| 4 | 2 | 8165 N WADE TUCSON, AZ 85743 | FAMILY CARE CENTER |
| 5 | 1 | 4701 N LA CHOLLA TUCSON, AZ 85705 | FIRE STATION 331 |
| 5 | 2 | 4701 N LA CHOLLA TUCSON, AZ 85705 | BC 331 |
| 6 | 1 | 13001 N TORTOLITA TUCSON, AZ 85705 | MAINTENANCE FACILITY/TOWER |
| 7 | 1 | 3220 N CAMINO DE OESTE TUCSON, AZ 85745 | FIRE STATION 335 |
| 8 | 1 | 7375 N STAR COMMERCE MARANA, AZ 85653 | VEHICLE MAINTENANCE BUILDING |
| 8 | 2 | 7375 N STAR COMMERCE MARANA, AZ 85653 | FLEET BUILDING STORAGE |
| 9 | 1 | 13475 N MARANA MAIN MARANA, AZ 85653 | FIRE STATION 336 |
| 10 | 1 | 6625 N SANDARIO TUCSON, AZ 85743 | FIRE STATION PRFD |
| 11 | 1 | 11555 W CIVIC CENTER MARANA, AZ 85653 | TOWN HALL - TOWN OF MARANA |
| 12 | 1 | 4004 S PARK BLDG 1 TUCSON, AZ 85714 | VEH MAINTENANCE - COT |
| 13 | 1 | 65462 E CATALINA HILL TUCSON, AZ 85739 | FIRE STATION GRFD 372 |
| 14 | 1 | 14055 W HUNT TUCSON, AZ 85736 | FIRE STATION GRFD 301 |
| 15 | 1 | 7400 S SANDARIO TUCSON, AZ 85743 | FIRE STATION GRFD 302 |
| 16 | 1 | 10451 S SASABE HWY TUCSON, AZ 85736 | FIRE STATION GRFD 303 |
| 17 | 1 | 3835 E GOLDER RANCH TUCSON, AZ 85739 | FIRE STATION GRFD 370 |
| 18 | 1 | 63735 E SADDLEBROOKE TUCSON, AZ 85739 | FIRE STATION GRFD 373 |
| 19 | 1 | 1130 E RANCHO VISTOS ORO VALLEY, AZ 85742 | FIRE STATION GRFD 374 |
| 20 | 1 | 12125 N WOODBURNE AVE ORO VALLEY, AZ 85742 | FIRE STATION GRFD 375 |

Schedule of Locations

| <u>Premises</u> | <u>Item</u> | <u>Address</u> | <u>Occupancy</u> |
|-----------------|-------------|---|----------------------------|
| 21 | 1 | 87735 E SADDLEBROOKE TUCSON, AZ 85739 | FIRE STATION GRFD 378 |
| 22 | 1 | 8475 N STARR GRASS DR ORO VALLEY, AZ 85742 | FIRE STATION 338 |
| 23 | 1 | 2821 W INA RD TUCSON, AZ 85741 | FIRE STATION 333 |
| 24 | 1 | 12095 N THORNYDALE MARANA, AZ 85658 | FIRE STATION 339 |
| 25 | 1 | 5125 W CAMINO DEL FUEGO TUCSON, AZ 85745 | TRAINING CENTER "A" |
| 25 | 2 | 5125 W CAMINO DEL FUEGO TUCSON, AZ 85745 | BURN BUILDING |
| 25 | 3 | 5125 W CAMINO DEL FUEGO TUCSON, AZ 85745 | SATELLITE CLASSROOM "E" |
| 25 | 4 | 5125 W CAMINO DEL FUEGO TUCSON, AZ 85745 | TOWER W/\$13,000 CONTENTS |
| 25 | 5 | 5125 W CAMINO DEL FUEGO TUCSON, AZ 85745 | CLASSROOMS "B" |
| 26 | 1 | 13931 N DOVE MOUNTAIN RD MARANA, AZ 85653 | FIRE STATION 337 |
| 27 | 1 | 10350 W TANGERINE RD MARANA, AZ 85653 | FIRE STATION 341 |
| 28 | 1 | 13535 N MARANA MAIN ST MARANA, AZ 85653 | ADMINSTRATIVE COMPLEX |
| 28 | 2 | 13535 N MARANA MAIN ST MARANA, AZ 85653 | RAMADA |
| 29 | 1 | 3836 S EVANS BLVD TUCSON, AZ 85714 | FIRST DIGITAL (DATACENTER) |

Schedule of Limits & Deductibles

Property Deductible: \$5,000

Blanket Contents Limit: \$9,780,417 * below indicates Contents included in Blanket Limit

| <u>Premises/ Item</u> | <u>Building Limit</u> | <u>Building Valuation</u> | <u>Contents Limit</u> | <u>Contents Valuation</u> | <u>Earthquake Deductible</u> | <u>Flood Deductible</u> | <u>Wind Hail Deductible</u> |
|---------------------------|---------------------------|-------------------------------|---------------------------|-------------------------------|----------------------------------|-----------------------------|---------------------------------|
| 1 / 1 | \$5,314,576 | GRC | \$240,155 * | RC | 5% | \$1,000 | N/A |
| 1 / 2 | \$1,562,100 | GRC | \$320,208 * | RC | 5% | \$1,000 | N/A |
| 2 / 1 | \$4,009,469 | GRC | \$480,309 * | RC | 5% | \$1,000 | N/A |
| 3 / 1 | \$1,045,614 | GRC | \$757,120 * | RC | 5% | \$1,000 | N/A |
| 4 / 1 | \$1,971,246 | GRC | \$169,629 * | RC | 5% | \$1,000 | N/A |
| 4 / 2 | \$786,766 | GRC | \$144,479 * | RC | 5% | \$1,000 | N/A |
| 5 / 1 | \$2,207,384 | GRC | \$464,518 * | RC | 5% | \$1,000 | N/A |
| 5 / 2 | \$651,264 | GRC | \$169,629 * | RC | 5% | \$1,000 | N/A |
| 6 / 1 | \$1,057,492 | GRC | \$180,777 * | RC | 5% | \$1,000 | N/A |
| 7 / 1 | \$2,458,286 | GRC | \$347,468 * | RC | 5% | \$1,000 | N/A |
| 8 / 1 | \$2,076,229 | RC | \$461,204 * | RC | 5% | \$1,000 | N/A |
| 8 / 2 | \$78,540 | GRC | \$9,926 * | RC | 5% | \$1,000 | N/A |
| 9 / 1 | \$5,121,536 | GRC | \$347,468 * | RC | 5% | \$1,000 | N/A |

| <u>Premises/ Item</u> | <u>Building Limit</u> | <u>Building Valuation</u> | <u>Contents Limit</u> | <u>Contents Valuation</u> | <u>Earthquake Deductible</u> | <u>Flood Deductible</u> | <u>Wind Hail Deductible</u> |
|---------------------------|---------------------------|-------------------------------|---------------------------|-------------------------------|----------------------------------|-----------------------------|---------------------------------|
| 10 / 1 | Not Covered | N/A | \$39,112 * | RC | 5% | \$1,000 | N/A |
| 11 / 1 | Not Covered | N/A | \$37,925 * | RC | 5% | \$1,000 | N/A |
| 12 / 1 | Not Covered | N/A | \$384,864 * | RC | 5% | \$1,000 | N/A |
| 13 / 1 | Not Covered | N/A | \$23,535 * | RC | 5% | \$1,000 | N/A |
| 14 / 1 | Not Covered | N/A | \$47,752 * | RC | 5% | \$1,000 | N/A |
| 15 / 1 | Not Covered | N/A | \$18,168 * | RC | 5% | \$1,000 | N/A |
| 16 / 1 | Not Covered | N/A | \$19,260 * | RC | 5% | \$1,000 | N/A |
| 17 / 1 | Not Covered | N/A | \$52,318 * | RC | 5% | \$1,000 | N/A |
| 18 / 1 | Not Covered | N/A | \$18,566 * | RC | 5% | \$1,000 | N/A |
| 19 / 1 | Not Covered | N/A | \$23,530 * | RC | 5% | \$1,000 | N/A |
| 20 / 1 | Not Covered | N/A | \$54,107 * | RC | 5% | \$1,000 | N/A |
| 21 / 1 | Not Covered | N/A | \$24,223 * | RC | 5% | \$1,000 | N/A |
| 22 / 1 | \$5,235,447 | GRC | \$334,104 * | RC | 5% | \$1,000 | N/A |
| 23 / 1 | \$6,289,256 | GRC | \$1,514,584 * | RC | 5% | \$1,000 | N/A |
| 24 / 1 | \$3,754,114 | GRC | \$134,487 * | RC | 5% | \$1,000 | N/A |
| 25 / 1 | \$3,722,401 | GRC | \$960,621 * | RC | 5% | \$1,000 | N/A |
| 25 / 2 | \$1,158,746 | GRC | \$20,814 * | RC | 5% | \$1,000 | N/A |
| 25 / 3 | \$832,536 | GRC | \$83,255 * | RC | 5% | \$1,000 | N/A |
| 25 / 4 | \$901,382 | GRC | Not Covered | N/A | 5% | \$1,000 | N/A |
| 25 / 5 | \$3,842,478 | GRC | \$400,259 * | RC | 5% | \$1,000 | N/A |
| 26 / 1 | \$2,903,174 | GRC | \$77,641 * | RC | 5% | \$1,000 | N/A |
| 27 / 1 | \$3,133,372 | GRC | \$123,727 * | RC | 5% | \$1,000 | N/A |
| 28 / 1 | \$12,935,936 | GRC | \$1,124,864 * | RC | 5% | \$1,000 | N/A |
| 28 / 2 | \$62,400 | GRC | Not Covered | N/A | 5% | \$1,000 | N/A |
| 29 / 1 | Not Covered | N/A | \$169,811 * | RC | 5% | \$1,000 | N/A |

| <u>Premises/Item</u> | <u>Building Limit</u> | <u>Building Valuation</u> | <u>Contents Limit</u> | <u>Contents Valuation</u> | <u>Earthquake Deductible</u> | <u>Flood Deductible</u> | <u>Wind Hail Deductible</u> |
|----------------------|-----------------------|---------------------------|-----------------------|---------------------------|------------------------------|-------------------------|-----------------------------|
|----------------------|-----------------------|---------------------------|-----------------------|---------------------------|------------------------------|-------------------------|-----------------------------|

Flood – Sublimit

Flood Sublimit - Annual Aggregate - All Listed Premises: \$25,000,000

Applies to the following Premises:

| <u>Premises</u> | <u>Address</u> |
|-----------------|--------------------------|
| 1 | 1520 W ORANGE GROVE |
| 2 | 4151 W CAMINO DEL CERRO |
| 3 | 3701 W QUASER |
| 4 | 8165 N WADE |
| 5 | 4701 N LA CHOLLA |
| 6 | 13001 N TORTOLITA |
| 7 | 3220 N CAMINO DE OESTE |
| 8 | 7375 N STAR COMMERCE |
| 9 | 13475 N MARANA MAIN |
| 22 | 8475 N STARR GRASS DR |
| 23 | 2821 W INA RD |
| 24 | 12095 N THORNYDALE |
| 25 | 5125 W CAMINO DEL FUEGO |
| 26 | 13931 N DOVE MOUNTAIN RD |
| 27 | 10350 W TANGERINE RD |
| 28 | 13535 N MARANA MAIN ST |

Earthquake – Sublimit

Occurrence: \$25,000,000

Aggregate: \$25,000,000

PROPERTY

Valuation Basis

VFIS insures property on a **guaranteed replacement cost (GRC)**, **replacement cost (RC)**, **actual cash value (ACV)** or **functional replacement cost (FRC)** basis. The previous page shows how your property is currently written.

Descriptions

Guaranteed replacement cost pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

| | <u>With GRC</u> | <u>Without GRC</u> |
|--------------------------------|-----------------|--------------------|
| Policy limit: | \$100,000 | \$100,000 |
| Actual cost to replace: | \$125,000 | \$125,000 |
| Policy pays: | \$125,000 | \$100,000 |
| You would have to pay: | \$0 | \$25,000 |

Replacement cost pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

Actual cash value pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

Functional replacement cost pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

Special Property Floater Schedule

Deductible:

| <u>Delete</u> | <u>Description</u> | <u>Serial Number</u> | <u>Unit Value</u> |
|--------------------------|---|----------------------|-------------------|
| <input type="checkbox"/> | 2014 GENIE LIFT TZ-34/20 | 5D8AA1713E1000754 | \$27,000 |
| <input type="checkbox"/> | 1996 HYSTER FORKLIFT | D177B15685R | \$20,000 |
| <input type="checkbox"/> | 2013 CAT FORKLIFT CC400LE | AT81F80203 | \$4,000 |
| <input type="checkbox"/> | 2014 RAYMOND RAS WALKIE-STACKER | 0711503F | \$8,000 |
| <input type="checkbox"/> | (10) ARI HETRA VEHICLE LIFTS MODEL CB-10-4-AJ \$13,375 EACH | N/A | \$133,750 |
| <input type="checkbox"/> | SKY JACK SCISSOR LIFT SJ4632 | 70027800 | \$16,827 |

Add

Add

Add

Add

Add

Property Coverage Extensions

The VFIS policy includes many provisions that provide you additional coverages, including those listed below. The limits listed for the extension apply in addition to the limits already specified in the document. The Property deductible applies to all Property Coverage Extensions except as noted.

| | |
|--|---|
| Loss of Income | Actual Loss Sustained |
| Extra Expense | Actual Expense Incurred |
| Ordinance Coverage | Applies to buildings insured on a Replacement Cost or Guaranteed Replacement Cost basis. |
| Earthquake | Applies to buildings and contents. Deductible of 5% of the combined building and contents amounts for each damaged structure. |
| Flood | Applies to buildings and contents. Deductible of \$1,000 applies per premises. |
| Crisis Incident Response Coverage | \$25,000 limit any one crisis incident |
| Money & Securities | Included / \$50,000 Limit |
| Trees, Shrubs, Plants & Lawns | Full Replacement Cost |
| Sirens & Antennas | Included in Building Amount |
| Commandeered Property of Others | Full Replacement Cost / Loss of Use |
| Computer Software | Included / \$250,000 Limit / Computer Virus |
| Valuable Papers & Records | Actual Incurred Cost |
| Accounts Receivable | Actual Incurred Cost |
| Recharge Costs | Incurred Recharge Cost / No Deductible |
| Deductible Waiver | Included |

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Loss of Income

Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to 24 months.

Example: Because of serious wind damage to the roof of the fire station, a volunteer fire company is unable to hold the twice-weekly bingo games they count on to fund their operations. This coverage would pay for the lost income until the roof is repaired and the bingo games can resume.

Extra Expense

Protects your organization from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the extra expense (over and above your normal operating expense) incurred during the period of restoration for up to 24 months.

Example: An ambulance squad suffers a total loss to their main garaging location due to a fire. In order to continue responding to calls, they must lease space from the local municipality for the time it takes to rebuild their garage. This coverage would pay for the extra costs (rent, phone installation, furniture leasing and so forth) needed to do so.

Utility Service Interruption

Loss of Income and extra expense is extended to cover an interruption in utility services to your premises, if utility interruption occurs as a result of a covered cause of loss.

Subject to a 72 hour waiting period.

Ordinance Coverage

Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.

Will pay for the loss of value of the undamaged portion of a building that must be torn down, following a covered loss, because of applicable local, state or federal building codes. If the building is written on a replacement cost basis, the amount paid for such loss is included in your building limit and does not increase it.

Will pay for the cost to demolish the undamaged portion of the building, clear the site, and repair or rebuild according to code. These costs are covered up to 100% of the amount paid for the initial direct physical loss or damage to the building.

Examples of costs covered by this extension include updated electrical systems to comply with local building codes, or improved rest room facilities that are accessible to disabled people.

PROPERTY – COVERAGE HIGHLIGHTS – continued

| | |
|---|---|
| Earthquake | <p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this summary of coverage).</p> <p>Includes volcanic action.</p> <p>A special 5% deductible applies to the value of the building and personal property for each item.</p> |
| Flood | <p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this summary of coverage).</p> <p>A special \$1,000 deductible applies per premises, unless otherwise indicated in this summary of coverage.</p> |
| Equipment Breakdown | <p>Covers the mechanical breakdown of equipment or the explosion of pressure vessels at your premises. Covered equipment includes such things as refrigeration equipment, air conditioners, cascade units and boilers.</p> <p>Covers the mechanical breakdown of certain types of portable equipment (mobile cascade units, mobile generators, portable pumping units, jaws-of-life) away from your premises.</p> <p>Covers loss of income or extra expense your organization may suffer if your utilities are interrupted as a result of an accident to covered equipment owned by your landlord or utility company.</p> <p>No dollar limit.</p> |
| Other Perils (not covered by many property policies) | <p>Damage caused by the back-up of sewers and drains.</p> <p>Damage caused by artificially generated electrical currents.</p> <p>Damage caused by changes in temperature or humidity.</p> |
| Arson Reward | <p>Limit of \$25,000.</p> <p>For the reimbursement of your payment of rewards which provide information related to arson fire.</p> <p>No deductible.</p> |
| Crisis Incident Response Coverage | <p>We will pay up to \$25,000 for any one crisis incident that results in crisis management expenses (to restore your public image) or post-crisis counseling services.</p> |
| Debris Removal | <p>Covered without limit if the expense is incurred as a result of a covered cause of loss.</p> |
| Contents Off-Premises | <p>Pays the greater of \$100,000 or your highest contents limit at any location.</p> <p>Does not apply to portable equipment.</p> |
| Newly Acquired Property | <p>Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.</p> <p>The automatic feature lasts for 90 days or the end of the policy period, whichever is later.</p> |

Limits are \$2,500,000 for buildings and \$500,000 for contents.

PROPERTY – COVERAGE HIGHLIGHTS – continued

| | |
|--|--|
| Fine Arts | Limit of \$50,000 when there is a certified appraisal; otherwise the limit is \$25,000 subject to \$1,500 limit per item. |
| Money & Securities | Covers theft, disappearance or destruction on-premises or off-premises. Automatic \$50,000 limit; higher limits are available. |
| Trees, Shrubs, Plants & Lawns | Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism. No dollar limit. |
| Glass Deductible Waiver | Property deductible is waived when loss only involves building glass. |
| Personal Effects | Applies on-premises only. Primary coverage (not excess over a homeowners policy, for example). For members, full replacement cost with no dollar limit. For non-members, a limit of \$1,500 per person applies. No deductible. |
| Member's Property (other than personal effects) | Limit of \$5,000 (for items such as computers, all-terrain vehicles, snowmobiles, golf carts, personal watercraft, tools and firearms). Primary Coverage and not excess over a homeowners policy. No deductible. |
| Member's Real Property Deductible Reimbursement | We will provide up to \$1,000 deductible reimbursement for damage to members residence when responding to an emergency on your behalf. No deductible. |
| Pollution Clean-Up | Applies on-premises only. Limit of \$150,000 for remediation expense you incur resulting from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage. Limit of \$25,000 for all other covered causes of loss. |
| Sirens & Antennas | Sirens, antennas, towers and similar structures and their associated equipment are automatically covered away from your scheduled premises, if you have building coverage with VFIS. No sub-limit applies. |
| Permanently Installed Property Off-Premises | Limit of \$125,000. Applies to outdoor property permanently installed away from your premises. Includes traffic control devices, statues, signs, monuments and fire hydrants. |

PROPERTY – COVERAGE HIGHLIGHTS – continued

| | |
|---|---|
| Commandeered Property of Others | <p>Replacement cost coverage for any commandeered property other than autos.</p> <p>Includes the owner's loss of use.</p> <p>No dollar limit.</p> <p>No deductible if commandeered property belongs to volunteer, employee, director, officer or trustee.</p> |
| Computer Software | <p>Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.</p> <p>Covered causes of loss include computer virus and the breakdown of computer hardware.</p> <p>Applies on-premises or off-premises.</p> <p>Automatic limit of \$250,000, higher limits are available.</p> |
| Unintentional Errors and Omissions | <p>Limit of \$500,000.</p> <p>Covers for unintentionally omitting real property at the time of application or unintentionally failing to report all real property prior to the beginning of the policy period.</p> |
| Vehicle Parts | <p>Limit of \$25,000.</p> <p>Automatically covers vehicle stock owned by you and stored inside a building or at your location.</p> |
| Valuable Papers & Records | <p>Pays the costs you incur to restore or replace any such documents following a covered loss.</p> <p>No dollar limit.</p> <p>Applies on-premises or off-premises.</p> |
| Accounts Receivable | <p>Pays the costs you incur in restoring your accounts receivable records following a covered loss.</p> <p>Also pays amounts you can't collect if your accounts receivable records can't be restored.</p> <p>No dollar limit.</p> <p>Applies on-premises or off-premises.</p> |
| Lock and Key Replacement | <p>Limit of \$25,000 to reimburse you for lock and key replacement after theft at your location.</p> <p>No deductible.</p> |

PROPERTY – COVERAGE HIGHLIGHTS – continued

| | |
|--|--|
| Recharge Costs | <p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No dollar limit.</p> <p>No deductible.</p> |
| Limited Coverage for Fungus, Wet Rot, Dry Rot or Bacteria | <p>A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.</p> <p>However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.</p> <p>An extension has been added to provide a \$25,000 sub-limit if the fungus, wet rot, dry rot or bacteria arises from flood or from a specified cause of loss, as defined in the policy. This sub-limit is the most that will be paid in any policy term regardless of the number of occurrences.</p> |
| Deductible Waiver | <p>If a Property claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Portable Equipment coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> |
| Coinsurance | <p>Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.</p> <p>Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.</p> |
| Mechanics Tools | <p>Members tools are included as personal property on a replacement cost basis.</p> |

CRIME

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

VFIS offers a broad range of fidelity coverages which are customized to meet the needs of emergency service organizations including the following.

- **Employee Dishonesty** provides reimbursement for the loss of your organization's money or other property resulting from dishonest acts of your volunteers or employees.
- **Computer and Funds Transfer Fraud** will pay for loss the insured sustains arising directly out of the loss of or damage to money, securities, and property other than money and securities. This loss must result directly from the use of any computer to fraudulently cause transfer of that property from inside the premises or banking premises to a person outside those premises, or to a place outside those premises.
- **Fraudulent Impersonation** will pay for loss the insured sustains arising directly from having, in good faith, transferred money, securities or other properties in reliance upon a transfer instruction purportedly issued by an employee, customer or vendor, but which proves to have been fraudulently issued by an imposter.
- **Identity Fraud Expense** is the compensation of expense sustained that was incurred by the insured or any employee as a result directly from identity fraud.

Your selections are indicated below.

Covered Entity

NORTHWEST FIRE DISTRICT

| | | | |
|--|---------------------|--------------------------|--|
| <p>Public Employee Dishonesty – Blanket Per Employee Includes Treasurers and Tax Collectors</p> | <u>Limit</u> | <u>Deductible</u> | <u>Faithful Performance</u> |
| | \$250,000 | None | Yes |
| <p>Public Employee Dishonesty –Blanket Per Loss Includes Treasurers and Tax Collectors This limit is in excess of the Per Employee limit.</p> | <u>Limit</u> | <u>Deductible</u> | <u>Faithful Performance</u> |
| | \$250,000 | None | Yes |
| <p><u>Forgery or Alteration</u></p> | <u>Limit</u> | <u>Deductible</u> | |
| | \$250,000 | None | |
| <p><u>Computer and Funds Transfer Fraud</u></p> | <u>Limit</u> | <u>Deductible</u> | |
| | \$250,000 | None | |
| <p><u>Fraudulent Impersonation</u></p> | <u>Limit</u> | <u>Deductible</u> | |
| | \$250,000 | None | |
| <p><u>Identity Fraud Expense</u></p> | <u>Limit</u> | <u>Deductible</u> | |
| | \$100,000 | None | |

PORTABLE EQUIPMENT

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Blanket Portable Equipment Coverage

| <u>Covered For</u> | <u>Limit</u> | <u>Deductible</u> |
|---|-----------------------------|-------------------|
| All causes of physical loss unless excluded | Guaranteed Replacement Cost | \$1,000 |

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use.

Coverage Extensions

| | | |
|--|--|----------------------|
| Personal Effects | Primary / Replacement Cost / No Deductible | |
| Temporarily Borrowed Portable Equipment | | \$50,000 |
| Deductible Waiver | | Included |
| Watercraft | | Up to 100 Horsepower |
| Personal Watercraft (jet skis and waverunners) | | Included |
| Trailers Used Primarily to Transport Covered PE | | Included |

PORTABLE EQUIPMENT – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

| | |
|--|--|
| Personal Effects | <p>Applies on and off premises while on authorized duty.</p> <p>Primary coverage (not excess over a homeowners policy, for example).</p> <p>Full replacement cost with no dollar limit.</p> <p>No deductible.</p> |
| Non-owned Portable Equipment | <p>Coverage for portable equipment of others temporarily in your possession.</p> <p>Automatic \$50,000 limit.</p> |
| Unmanned Aircraft (Drones) | <p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ol style="list-style-type: none"> 1. rented, leased or loaned to others without an operator who is your employee or volunteer 2. used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$35,000 in any one occurrence.</p> |
| Deductible Waiver | <p>If a Portable Equipment claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Property coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> <p>The deductible will be waived after three consecutive years with no portable equipment losses.</p> |
| Coverage to Replace Obsolete Chargers | <p>We will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.</p> |
| Theft of Portable Equipment by Member | <p>At your request we will pay up to \$5,000 for portable equipment taken by a volunteer or employee no longer affiliated with your organization provided the equipment is reported as stolen.</p> <p>The most we will pay in one year is \$10,000.</p> |
| Trailers Used to Transport Covered PE | <p>Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A portable generator is installed on a small trailer that can be pulled to an emergency scene by a number of vehicles; both the generator and its trailer would be covered under Blanket Portable Equipment.</p> </div> |
| Blanket Coverage | <p>Applies to:</p> <ol style="list-style-type: none"> 1. All boats up to 100 horsepower, and 2. All jet skis and waverunners regardless of horsepower. |
| Scheduled Coverage | <p>Required for boats in excess of 100 horsepower.</p> |
| Reporting | <p>No need to determine equipment values if you select blanket coverage.</p> <p>VFIS will rate the coverage based on the number and type of vehicles you use.</p> |

If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

Temporary Storage for Portable Equipment

Provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.

Accident-Impaired Patient Transport Equipment Reimbursement

We will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.

AUTO

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

| <u>Coverage</u> | <u>Symbols</u> | <u>Limits</u> |
|---|-----------------------|--------------------------|
| Bodily Injury / Property Damage Combined Single Limit | 1 | \$1,000,000 |
| "No Fault" or Statutory Personal Injury Protection | | Not Included |
| Medical Payments | 7 | \$5,000 |
| Uninsured Motorists | 2,8,9 | \$1,000,000 |
| Underinsured Motorists Insurance | 2,8,9 | \$1,000,000 |
| Physical Damage Comprehensive | 7,8 | see Schedule of Vehicles |
| Physical Damage Collision | 7,8 | see Schedule of Vehicles |

Liability Coverage Extensions

| | |
|---|--------------------|
| Hired and Borrowed Vehicles | Included (Excess) |
| Commandeered Automobile | Included (Primary) |
| Volunteers/Employees as insureds under Non-Owned Automobiles | Included (Excess) |
| Garage Liability | Included |
| Fellow Member Liability | Included |

Physical Damage Coverage Extensions

| | |
|--|--|
| Deductible Waiver | Included |
| Freezing of Attached Special Equipment | Included |
| Volunteers' or Employees' Personal Automobiles | Reimburse the deductible up to \$2,500 if insurance is carried or actual cash value if no insurance is carried |
| Hired, Borrowed or Commandeered Vehicles | Included (ACV; Primary) |
| Customized Vehicles Extension | Included |
| Towing and Labor | Incurred Cost Max of \$5,000 |
| Recertification | Included |
| Full Glass Coverage | Included |
| Garagekeepers Insurance | Included (\$50,000; Primary) |
| Removal of Apparatus from Environmentally Sensitive Areas | Included as part of claim adjustment expense |

Schedule of Vehicles

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|--------------------|-------------|---------------------------|--------------------|------------|---------------------|-------------------|-------------------|
| 1 | 1997 | INTERNATIONAL TANKER | 1HTSHADR XVH456518 | | \$380,000 | \$2,000 | \$2,000 |
| 2 | 1999 | SPARTAN QUINT LDH | 4S7AX4294XC032136 | | \$1,000,000 | \$5,000 | \$5,000 |
| 3 | 2002 | PIERCE PUMPER LDH | 4P1CT02UX2A002024 | | \$500,000 | \$3,000 | \$3,000 |
| 4 | 2001 | FORD SERVICE | 1FDAF56F41EA41906 | X | N/A | \$500 | \$500 |
| 5 | 2003 | WELLS TRAILER | 1WC200L2037009487 | | \$8,000 | \$500 | \$500 |
| 6 | 2004 | BIG TEX TRAILER | 16VAX101941A00553 | | \$3,500 | \$500 | \$500 |
| 7 | 2005 | PIERCE PUMPER LDH | 4P1CE01A35A005174 | | \$500,000 | \$3,000 | \$3,000 |
| 8 | 2005 | PIERCE PUMPER LDH | 4P1CE01A55A005175 | | \$500,000 | \$3,000 | \$3,000 |
| 9 | 2006 | VAN TRAILER | 4HXEN12136C100667 | | \$35,000 | \$500 | \$500 |
| 10 | 2005 | SUPREME FIRST RESPONDER | 1GBG5V1205F524898 | | \$200,000 | \$2,000 | \$2,000 |
| 11 | 2005 | FORD SERVICE | 1FDAF57Y55ED26314 | X | N/A | \$2,000 | \$2,000 |
| 12 | 2005 | SPARTAN QUINT LDH | 4S7AW2F945C051106 | | \$900,000 | \$5,000 | \$5,000 |
| 13 | 2006 | PIERCE PUMPER LDH | 4P1CE01A56A005713 | | \$500,000 | \$3,000 | \$3,000 |
| 14 | 2006 | PIERCE PUMPER LDH | 4P1CE01A36A005788 | | \$550,000 | \$3,000 | \$3,000 |
| 15 | 2006 | FORD SERVICE | 1FDWW37P46EC46280 | X | N/A | \$500 | \$500 |
| 16 | 2008 | FORD BRUSH VEH | 1FDAX57R78EB00849 | | \$230,000 | \$2,000 | \$2,000 |
| 17 | 2008 | PIERCE PUMPER LDH | 4P1CA01H68A008051 | | \$500,000 | \$3,000 | \$3,000 |
| 18 | 2008 | INTERNATIONAL TANKER | 1HTWGAZT68J691441 | | \$350,000 | \$2,000 | \$2,000 |
| 19 | 2008 | PIERCE PUMPER LDH | 4P1CA01H48A008050 | | \$600,000 | \$3,000 | \$3,000 |
| 20 | 2009 | GLADIATOR RESCUE HVY | 4S7AW2F909C067955 | | \$875,000 | \$5,000 | \$5,000 |
| 21 | 2009 | INTERNATIONAL BRUSH VEH | 1HTWEAZRX9J087144 | | \$420,000 | \$2,000 | \$2,000 |
| 22 | 2009 | INTERNATIONAL BRUSH VEH | 1HTWEAZR19J087145 | | \$420,000 | \$2,000 | \$2,000 |
| 23 | 2010 | KME PUMPER LDH | 1K9AF4281BN058029 | | \$500,000 | \$3,000 | \$3,000 |
| 24 | 2010 | KME PUMPER LDH | 1K9AF428XBN058028 | | \$620,000 | \$3,000 | \$3,000 |
| 25 | 2010 | CHEVROLET AMB ALS | 1GB9G5B64A1100264 | | \$200,000 | \$2,000 | \$2,000 |
| 26 | 2009 | BIG TEX TRAILER | 16VNX122992C44275 | | \$2,260 | \$500 | \$500 |
| 27 | 2011 | KME PUMPER LDH | 1K9AF428XBN058031 | | \$500,000 | \$3,000 | \$3,000 |
| 28 | 2011 | KME PUMPER LDH | 1K9AF4288BN058030 | | \$500,000 | \$3,000 | \$3,000 |
| 29 | 2013 | FORD SERVICE | 1FT7W2BT4DEA86860 | X | N/A | \$500 | \$500 |
| 30 | 2013 | FORD SERVICE | 1FD0X5HT2DEA86861 | X | N/A | \$500 | \$500 |
| 31 | 2013 | FORD SERVICE | 1FTMF1CM5DKE52461 | X | N/A | \$500 | \$500 |
| 32 | 2014 | FORD RESCUE LT | 1FD0X4HTXEEA17685 | | \$70,000 | \$500 | \$500 |
| 33 | 2013 | PACE TRAILER | 53BTJ142XDF003228 | | \$4,000 | \$500 | \$500 |
| 34 | 2014 | CHEVROLET FIRST RESPONDER | 1GNSK2E0XER184235 | | \$40,000 | \$500 | \$500 |
| 35 | 2014 | TOYOTA SERVICE | JTDKN3DUXE1737801 | X | N/A | \$500 | \$500 |
| 36 | 2014 | FORD FIRST RESPONDER | 1FTFW1EF4EKE85766 | | \$56,000 | \$500 | \$500 |
| 37 | 2013 | LOOK TRAILER | 53BTS1226DF004750 | | \$3,595 | \$500 | \$500 |
| 38 | 2014 | FORD SERVICE | 1FTMF1CM7EKG51903 | X | N/A | \$500 | \$500 |
| 39 | 2015 | DODGE AMB ALS | 3C7WRKCL3FG635741 | | \$225,000 | \$2,000 | \$2,000 |
| 40 | 2015 | DODGE AMB ALS | 3C7WRKCL1FG635740 | | \$225,000 | \$2,000 | \$2,000 |
| 41 | 2015 | FORD FIRST RESPONDER | 1FTFW1EFXFKD45304 | | \$56,000 | \$500 | \$500 |
| 42 | 2015 | FORD SERVICE | 1FTFW1EF5FKD45307 | X | N/A | \$500 | \$500 |
| 43 | 2017 | FORD SERVICE | 3FA6P0H74HR151111 | X | N/A | \$500 | \$500 |
| 44 | 2017 | FORD SERVICE | 1FMCU0GD2HUA83828 | X | N/A | \$500 | \$500 |
| 45 | 2016 | DODGE AMB ALS | 3C7WRKCL9GG224782 | | \$225,000 | \$2,000 | \$2,000 |
| 46 | 2017 | KME PUMPER LDH | 1K9AF4S81HN058492 | | \$500,000 | \$3,000 | \$3,000 |
| 47 | 2018 | FORD SERVICE | 3FA6P0H77JR139668 | X | N/A | \$500 | \$500 |
| 48 | 2018 | KME PUMPER LDH | 1K9AF4S86JN058641 | | \$500,000 | \$3,000 | \$3,000 |
| 49 | 2018 | KME PUMPER LDH | 1K9AF4S88JN058642 | | \$500,000 | \$3,000 | \$3,000 |

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|--------------------|-------------|-----------------------------|-------------------|------------|---------------------|-------------------|-------------------|
| 50 | 2013 | CHEVROLET FIRST RESPONDER | 1GNSK2E01DR307306 | | \$44,000 | \$500 | \$500 |
| 51 | 2018 | DODGE AMB ALS | 3C7WRKCL3JG248390 | | \$225,000 | \$2,000 | \$2,000 |
| 52 | 2018 | FORD FIRST RESPONDER | 1FTFW1E51JKE95835 | | \$35,000 | \$500 | \$500 |
| 53 | 2018 | FORD FIRST RESPONDER | 1FTFW1E56JKE95832 | | \$35,000 | \$500 | \$500 |
| 54 | 2018 | FORD FIRST RESPONDER | 1FTFW1E58JKE95833 | | \$35,000 | \$500 | \$500 |
| 55 | 2018 | FORD FIRST RESPONDER | 1FTFW1E5XJKE95834 | | \$35,000 | \$500 | \$500 |
| 56 | 2018 | KME PUMPER LDH | 1K9AF4S81KN058841 | | \$550,000 | \$3,000 | \$3,000 |
| 57 | 2018 | KME PUMPER LDH | 1K9AF4S81KN058842 | | \$550,000 | \$3,000 | \$3,000 |
| 58 | 2018 | DODGE AMB ALS | 3C7WRKCL8JG104382 | | \$380,000 | \$2,000 | \$2,000 |
| 59 | 2020 | NISSAN SERVICE | 3N6CM0KN6LK703929 | | \$25,474 | \$500 | \$500 |
| 60 | 2019 | DODGE AMB ALS | 3C7WRLCL7KG627478 | | \$225,000 | \$2,000 | \$2,000 |
| 61 | 2021 | HYUNDAI SERVICE | KM8J23A43MU291962 | | \$23,700 | \$500 | \$500 |
| 62 | 2021 | KME PUMPER LDH | 1K9AF4S80NN058141 | | \$633,930 | \$3,000 | \$3,000 |
| 63 | 2021 | FORD FIRST RESPONDER | 1FMSK7DH6MGC51643 | | \$35,000 | \$500 | \$500 |
| 64 | 2022 | FORD FIRST RESPONDER | 1FMSK7DHXNGA19497 | | \$35,000 | \$500 | \$500 |
| 65 | 2016 | DODGE AMB ALS | 3C7WRKCL7GG224781 | | \$225,000 | \$2,000 | \$2,000 |
| 66 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF7FKD45308 | | \$56,000 | \$500 | \$500 |
| 67 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF1FKD45305 | | \$56,000 | \$500 | \$500 |
| 68 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF3FKD45306 | | \$56,000 | \$500 | \$500 |
| 69 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF8FKD45303 | | \$56,000 | \$500 | \$500 |
| 70 | 2016 | FORD SERVICE | 1FTEW1C88GKE77060 | X | N/A | \$500 | \$500 |
| 71 | 2022 | FORD SERVICE | 1FMSK7DH8NGB03334 | X | N/A | \$500 | \$500 |
| 72 | 2017 | EZGO GOLFCART | EZGDZ0AFCH3223317 | X | N/A | \$500 | \$500 |
| 73 | 2005 | POLARIS ATV | 4XARD50A85D727895 | X | N/A | \$500 | \$500 |
| 74 | 2022 | FORD SERVICE | 1FD7W2A66NED84822 | X | N/A | \$500 | \$500 |
| 75 | 2022 | CRTI TRAILER | 4HXBH1626NC227957 | | \$9,286 | \$500 | \$500 |
| 76 | 2022 | POLARIS BRUSH VEH | 4XARSU994N8062687 | | \$39,551 | \$500 | \$500 |
| 77 | 2022 | FORD FIRST RESPONDER | 1FT7W2B66NEE58064 | | \$65,000 | \$500 | \$500 |
| 78 | 2022 | FORD SERVICE | 3FTTW8R98NRA67811 | X | N/A | \$500 | \$500 |
| 79 | 2022 | FORD SERVICE | 1FTBR1CG0NKA85849 | X | N/A | \$500 | \$500 |
| 80 | 2022 | JEEP SERVICE | 3C4NJDAB3NT214596 | X | N/A | \$500 | \$500 |
| 81 | 2021 | FORD BRUSH VEH | 1FD0W5HT4MED00476 | | \$270,000 | \$2,000 | \$2,000 |
| 82 | 2023 | FORD SERVICE | 1FTER1EH1PLE25106 | X | N/A | \$500 | \$500 |
| 83 | 2023 | FORD SERVICE | 1FTER1EH8PLE25314 | X | N/A | \$500 | \$500 |
| 84 | 2023 | FORD SERVICE | 1FTER1EH7PLE25319 | X | N/A | \$500 | \$500 |
| 85 | 2023 | DODGE SERVICE | 3C6MRVHG4PE566077 | X | N/A | \$500 | \$500 |
| 86 | 2023 | DODGE SERVICE | 3C6MRVHG2PE566109 | X | N/A | \$500 | \$500 |
| 87 | 2024 | PJ TRAILER | 3CV1C2527R2663956 | | \$10,200 | \$500 | \$500 |
| 88 | 2024 | KME AIR CASCADE | 1F9KB2CH8RH140024 | | \$800,000 | \$3,000 | \$3,000 |
| 89 | 2023 | FORD SERVICE | 1FMSK7DH59GC15009 | X | N/A | \$500 | \$500 |
| 90 | 2023 | FORD SERVICE | 1FMSK7DHXPGC14809 | X | N/A | \$500 | \$500 |
| 91 | 2024 | NISSAN SERVICE | 1N6ED1EJ7RN634842 | X | N/A | \$500 | \$500 |
| 92 | 2024 | NISSAN SERVICE | 1N6ED1CL4RN641672 | X | N/A | \$500 | \$500 |
| 93 | 2024 | NISSAN SERVICE | 1N6ED1CL4RN642000 | X | N/A | \$500 | \$500 |
| 94 | 2024 | NISSAN SERVICE | 1N6ED1EJ3RN643831 | X | N/A | \$500 | \$500 |
| 95 | 2024 | NISSAN SERVICE | 1N6ED1CL4RN641610 | X | N/A | \$500 | \$500 |
| 96 | 2024 | NISSAN SERVICE | 1N6ED1CL6RN646016 | X | N/A | \$500 | \$500 |
| 97 | 2024 | NISSAN SERVICE | 1N6ED1EJ4RN644129 | X | N/A | \$500 | \$500 |
| 98 | 2024 | NISSAN SERVICE | 1N6ED1CL6RN641429 | X | N/A | \$500 | \$500 |
| 99 | 2024 | NISSAN SERVICE | 1N6ED1CL5RN641843 | X | N/A | \$500 | \$500 |
| 100 | 2024 | NISSAN SERVICE | 1N6ED1EJ7RN644397 | X | N/A | \$500 | \$500 |
| 101 | 2023 | CHEVROLET FIRST RESPONDER | 1GNSKPKDXPR541940 | | \$78,000 | \$500 | \$500 |
| 102 | 2024 | PUMP POD PUMPER LDH TRAILER | 4S9BC2026R1592031 | | \$120,000 | \$500 | \$500 |

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|---------------------------|--------------------|--------------------------------|-------------------|-------------------|----------------------------|--------------------------|--------------------------|
| 103 | 2024 | RAM FIRST RESPONDER | 1C6RRFFG6RN222750 | | \$53,180 | \$500 | \$500 |
| 104 | 2024 | RAM FIRST RESPONDER | 1C6RRFFG8RN222748 | | \$53,180 | \$500 | \$500 |
| 105 | 2024 | RAM FIRST RESPONDER | 1C6RRFFGXRN222749 | | \$53,180 | \$500 | \$500 |

Schedule of Vehicles – Insured's Identifiers

Only vehicles with an insured's identifier are shown below.

| Vehicle No. | Year | Make & Model | VIN | Insured's Identifier (How YOU refer to this vehicle) Example: Chief's Vehicle |
|-------------|------|---------------------------|--------------------|--|
| 1 | 1997 | INTERNATIONAL TANKER | 1HTSHADR XVH456518 | 973 |
| 2 | 1999 | SPARTAN QUINT LDH | 4S7AX4294XC032136 | 992 |
| 3 | 2002 | PIERCE PUMPER LDH | 4P1CT02UX2A002024 | 023 |
| 4 | 2001 | FORD SERVICE | 1FDAF56F41EA41906 | 012 |
| 5 | 2003 | WELLS TRAILER | 1WC200L2037009487 | 037 |
| 6 | 2004 | BIG TEX TRAILER | 16VAX101941A00553 | 045 |
| 7 | 2005 | PIERCE PUMPER LDH | 4P1CE01A35A005174 | 0518 |
| 8 | 2005 | PIERCE PUMPER LDH | 4P1CE01A55A005175 | 0519 |
| 9 | 2006 | VAN TRAILER | 4HXEN12136C100667 | 0520 |
| 10 | 2005 | SUPREME FIRST RESPONDER | 1GBG5V1205F524898 | 0521 |
| 11 | 2005 | FORD SERVICE | 1FDAF57Y55ED26314 | 0522 0523 |
| 12 | 2005 | SPARTAN QUINT LDH | 4S7AW2F945C051106 | 057 |
| 13 | 2006 | PIERCE PUMPER LDH | 4P1CE01A56A005713 | 0526 |
| 14 | 2006 | PIERCE PUMPER LDH | 4P1CE01A36A005788 | 0527 |
| 15 | 2006 | FORD SERVICE | 1FDWW37P46EC46280 | 0602 |
| 16 | 2008 | FORD BRUSH VEH | 1FDAX57R78EB00849 | 0710 |
| 17 | 2008 | PIERCE PUMPER LDH | 4P1CA01H68A008051 | 0802 |
| 18 | 2008 | INTERNATIONAL TANKER | 1HTWGAST68J691441 | 0801 |
| 19 | 2008 | PIERCE PUMPER LDH | 4P1CA01H48A008050 | 0803 |
| 20 | 2009 | GLADIATOR RESCUE HVY | 4S7AW2F909C067955 | 0901 |
| 21 | 2009 | INTERNATIONAL BRUSH VEH | 1HTWEAZRX9J087144 | 0804 |
| 22 | 2009 | INTERNATIONAL BRUSH VEH | 1HTWEAZR19J087145 | 0805 |
| 23 | 2010 | KME PUMPER LDH | 1K9AF4281BN058029 | 1005 |
| 24 | 2010 | KME PUMPER LDH | 1K9AF428XBN058028 | 1004 |
| 25 | 2010 | CHEVROLET AMB ALS | 1GB9G5B64A1100264 | 1003 |
| 26 | 2009 | BIG TEX TRAILER | 16VNX122992C44275 | 1002 |
| 27 | 2011 | KME PUMPER LDH | 1K9AF428XBN058031 | 1005 |
| 28 | 2011 | KME PUMPER LDH | 1K9AF4288BN058030 | 1006 |
| 29 | 2013 | FORD SERVICE | 1FT7W2BT4DEA86860 | 1301 |
| 30 | 2013 | FORD SERVICE | 1FD0X5HT2DEA86861 | 1302 |
| 31 | 2013 | FORD SERVICE | 1FTMF1CM5DKE52461 | 1304 |
| 32 | 2014 | FORD RESCUE LT | 1FD0X4HTXEEA17685 | 1401 |
| 33 | 2013 | PACE TRAILER | 53BTJ142XDF003228 | 1307 |
| 34 | 2014 | CHEVROLET FIRST RESPONDER | 1GNSK2E0XER184235 | 1402 |
| 35 | 2014 | TOYOTA SERVICE | JTDKN3DUXE1737801 | 1404 |
| 36 | 2014 | FORD FIRST RESPONDER | 1FTFW1EF4EKE85766 | 1405 |
| 37 | 2013 | LOOK TRAILER | 53BTS1226DF004750 | 1308 |
| 38 | 2014 | FORD SERVICE | 1FTMF1CM7EKG51903 | 1406 |
| 39 | 2015 | DODGE AMB ALS | 3C7WRKCL3FG635741 | 1502 |
| 40 | 2015 | DODGE AMB ALS | 3C7WRKCL1FG635740 | 1501 |
| 41 | 2015 | FORD FIRST RESPONDER | 1FTFW1EFXFKD45304 | 1504 |
| 42 | 2015 | FORD SERVICE | 1FTFW1EF5FKD45307 | 1507 |
| 43 | 2017 | FORD SERVICE | 3FA6P0H74HR151111 | 1701 |
| 44 | 2017 | FORD SERVICE | 1FMCU0GD2HUA83828 | 1702 |

| Vehicle No. | Year | Make & Model | VIN | Insured's Identifier (How YOU refer to this vehicle) Example: Chief's Vehicle |
|--------------------|-------------|---------------------------|-------------------|--|
| 45 | 2016 | DODGE AMB ALS | 3C7WRKCL9GG224782 | 1615 |
| 46 | 2017 | KME PUMPER LDH | 1K9AF4S81HN058492 | 1616 |
| 47 | 2018 | FORD SERVICE | 3FA6P0H77JR139668 | 1801 |
| 48 | 2018 | KME PUMPER LDH | 1K9AF4S86JN058641 | 1707 |
| 49 | 2018 | KME PUMPER LDH | 1K9AF4S88JN058642 | 1708 |
| 50 | 2013 | CHEVROLET FIRST RESPONDER | 1GNSK2E01DR307306 | 1305 |
| 51 | 2018 | DODGE AMB ALS | 3C7WRKCL3JG248390 | 1803 |
| 52 | 2018 | FORD FIRST RESPONDER | 1FTFW1E51JKE95835 | 1805 |
| 53 | 2018 | FORD FIRST RESPONDER | 1FTFW1E56JKE95832 | 1806 |
| 54 | 2018 | FORD FIRST RESPONDER | 1FTFW1E58JKE95833 | 1807 |
| 55 | 2018 | FORD FIRST RESPONDER | 1FTFW1E5XJKE95834 | 1808 |
| 56 | 2018 | KME PUMPER LDH | 1K9AF4S81KN058841 | 1809 |
| 57 | 2018 | KME PUMPER LDH | 1K9AF4S81KN058842 | 1810 |
| 58 | 2018 | DODGE AMB ALS | 3C7WRKCL8JG104382 | 1811 |
| 59 | 2020 | NISSAN SERVICE | 3N6CM0KN6LK703929 | 2002 |
| 60 | 2019 | DODGE AMB ALS | 3C7WRLCL7KG627478 | 1901 |
| 61 | 2021 | HYUNDAI SERVICE | KM8J23A43MU291962 | 2102 |
| 62 | 2021 | KME PUMPER LDH | 1K9AF4S80NN058141 | 2101 |
| 63 | 2021 | FORD FIRST RESPONDER | 1FMSK7DH6MGC51643 | 2103 |
| 64 | 2022 | FORD FIRST RESPONDER | 1FMSK7DHXNGA19497 | 2201 |
| 65 | 2016 | DODGE AMB ALS | 3C7WRKCL7GG224781 | 1614 |
| 66 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF7FKD45308 | 1503 |
| 67 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF1FKD45305 | 1505 |
| 68 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF3FKD45306 | 1506 |
| 69 | 2015 | FORD FIRST RESPONDER | 1FTFW1EF8FKD45303 | 1508 |
| 70 | 2016 | FORD SERVICE | 1FTEW1C88GKE77060 | 1609 |
| 71 | 2022 | FORD SERVICE | 1FMSK7DH8NGB03334 | 2202 |
| 72 | 2017 | EZGO GOLFCART | EZGDZ0AFCH3223317 | 1709 |
| 73 | 2005 | POLARIS ATV | 4XARD50A85D727895 | 0512 |
| 74 | 2022 | FORD SERVICE | 1FD7W2A66NED84822 | 2204 |
| 75 | 2022 | CRTI TRAILER | 4HXBH1626NC227957 | 2203 |
| 76 | 2022 | POLARIS BRUSH VEH | 4XARSU994N8062687 | 2205 |
| 77 | 2022 | FORD FIRST RESPONDER | 1FT7W2B66NEE58064 | 2206 |
| 78 | 2022 | FORD SERVICE | 3FTTW8R98NRA67811 | 2207 |
| 79 | 2022 | FORD SERVICE | 1FTBR1CG0NKA85849 | 2208 |
| 80 | 2022 | JEEP SERVICE | 3C4NJDAB3NT214596 | 2209 |
| 81 | 2021 | FORD BRUSH VEH | 1FD0W5HT4MED00476 | 2104 |
| 82 | 2023 | FORD SERVICE | 1FTER1EH1PLE25106 | 2301 |
| 83 | 2023 | FORD SERVICE | 1FTER1EH8PLE25314 | 2302 |
| 84 | 2023 | FORD SERVICE | 1FTER1EH7PLE25319 | 2303 |
| 85 | 2023 | DODGE SERVICE | 3C6MRVHG4PE566077 | 2304 |
| 86 | 2023 | DODGE SERVICE | 3C6MRVHG2PE566109 | 2305 |
| 87 | 2024 | PJ TRAILER | 3CV1C2527R2663956 | 2401 |
| 88 | 2024 | KME AIR CASCADE | 1F9KB2CH8RH140024 | 2306 |
| 89 | 2023 | FORD SERVICE | 1FMSK7DH59GC15009 | 2308 |
| 90 | 2023 | FORD SERVICE | 1FMSK7DHXPGC14809 | 2307 |
| 91 | 2024 | NISSAN SERVICE | 1N6ED1EJ7RN634842 | 2402 |
| 92 | 2024 | NISSAN SERVICE | 1N6ED1CL4RN641672 | 2403 |
| 93 | 2024 | NISSAN SERVICE | 1N6ED1CL4RN642000 | 2404 |
| 94 | 2024 | NISSAN SERVICE | 1N6ED1EJ3RN643831 | 2405 |

| Vehicle No. | Year | Make & Model | VIN | Insured's Identifier (How YOU refer to this vehicle) Example: Chief's Vehicle |
|--------------------|-------------|-----------------------------|-------------------|--|
| 95 | 2024 | NISSAN SERVICE | 1N6ED1CL4RN641610 | 2406 |
| 96 | 2024 | NISSAN SERVICE | 1N6ED1CL6RN646016 | 2407 |
| 97 | 2024 | NISSAN SERVICE | 1N6ED1EJ4RN644129 | 2408 |
| 98 | 2024 | NISSAN SERVICE | 1N6ED1CL6RN641429 | 2409 |
| 99 | 2024 | NISSAN SERVICE | 1N6ED1CL5RN641843 | 2410 |
| 100 | 2024 | NISSAN SERVICE | 1N6ED1EJ7RN644397 | 2411 |
| 101 | 2023 | CHEVROLET FIRST RESPONDER | 1GNSKPKDXPR541940 | 2309 |
| 102 | 2024 | PUMP POD PUMPER LDH TRAILER | 4S9BC2026R1592031 | 2415 |
| 103 | 2024 | RAM FIRST RESPONDER | 1C6RRFFG6RN222750 | 2412 |
| 104 | 2024 | RAM FIRST RESPONDER | 1C6RRFFG8RN222748 | 2413 |
| 105 | 2024 | RAM FIRST RESPONDER | 1C6RRFFGXRN222749 | 2414 |

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AUTO LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

| | |
|---|--|
| Non-Owned Automobile | <p>Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an <i>excess basis</i>.</p> <p>Covers your liability for commandeered vehicles used on your behalf on a <i>primary basis</i>.</p> |
| Volunteers/Employees as Insureds Under Non-Owned Automobiles | <p>Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.</p> <p>Coverage is on an <i>excess basis</i>.</p> |
| Additional Insured-Automatic | <p>Any person or organization for which you have agreed in writing in a contract to be added as an additional insured.</p> |
| Expected or Intended Injury | <p>Included for Bodily Injury or Property Damage when resulting from actions taken to protect persons or property.</p> |
| Temporary Substitute Vehicle | <p>Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaner is involved in an intersection accident injuring civilians. Liability coverage would be provided to the department on a primary basis up to the policy limit.</p> </div> |
| Owner of Commandeered Auto as an Insured | <p>The owner of a commandeered auto in your temporary care, custody or control that is being used as part of an emergency operation is an insured.</p> <p>Coverage is on a <i>primary basis</i>.</p> |
| Uninsured Motorist/Underinsured Motorist | <p>Covers your organization for bodily injury and/or property damage sustained by an eligible party caused by a negligent uninsured/underinsured motorist or hit-and-run motorist, based on your state laws.</p> |
| Fellow Member Liability | <p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.</p> <p>Note that the protection applies to the <i>individual</i> against whom the claim is made, whether or not a claim is made against you (the insured organization).</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A fire truck is responding to an emergency call with lights and sirens activated. The vehicle operator fails to see a civilian vehicle resulting in a collision, injuring several passenger firefighters. Fellow member auto liability coverage would be provided to the fire truck driver up to the limit of the policy for claims arising from the injured passenger firefighters.</p> </div> |
| Incidental Garage Liability | <p>Provides liability arising from autos used in connection with an insured's garage operations.</p> <p>Coverage is primary.</p> <p>Provides coverage for your organization if you service or store vehicles owned by others.</p> |

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS

Agreed Value

Physical damage coverage on emergency vehicles is provided on an *Agreed Value* basis. In the event of a loss, you will receive the **lesser of**:

1. The **cost to repair** the covered vehicle; or
2. The **cost to replace** the part with a part of like kind and quality, *without deduction for depreciation*; or
3. The **cost to replace the entire vehicle with a comparable new vehicle**, manufactured to current specifications set by the NFPA, the U. S. Department of Transportation, or similar organization; or
4. The **agreed value** shown in the policy.

Note: If the estimated repair costs for a damaged vehicle covered on an *Agreed Value* basis exceed 60% of the *Agreed Value*, and you choose not to accept payment under paragraph 1. or 2. (above), VFIS will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, VFIS has the rights to all recovery and salvage.

Furthermore, for repairs or replaced parts under paragraph 1. or 2. (above), VFIS will pay up to an additional 25% of the amount of the loss to cover the costs you incur in bringing the repaired or replaced parts into compliance with the latest safety standards. If recertification is required, we will also pay those costs.

Example: A fire department has a 2010 Mack pumper with an Agreed Value of \$150,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$120,000. The replacement cost of the truck at the time of the loss is \$300,000. Since the Agreed Value selected by the insured is \$150,000 and 60% of the Agreed Value is \$90,000, the insured has the option to either repair the vehicle, taking the \$90,000 settlement, or be reimbursed the Agreed Value of \$150,000 with VFIS having the rights to the salvage.

We use this method for emergency vehicles and, at the insured's option, for Chief's vehicles insured on agreed value and private passenger vehicles less than five years old.

Actual Cash Value

Settles the claim based on the current market value of the damaged vehicle or part (old for old).

We use this method for most private passenger vehicles, service vehicles, some trailers and other non-emergency vehicles.

Stated Amount

Settles the claim by paying the lesser of:

1. The current market value of the damaged vehicle or part (old for old).
- or**
2. The amount stated in the policy.

We do not offer stated amount coverage because it is less advantageous to your organization than other methods.

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

| | |
|---|---|
| Deductible Waiver | <p>If an Automobile Physical Damage claim occurs in conjunction with a claim under a VFIS Portable Equipment or Property coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> <p>Additionally, regardless of the number of covered autos suffering a physical damage loss while engaged in a single firefighting, ambulance and/or rescue emergency, only one deductible, the largest, shall apply to the entire event.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Example: A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damages and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage coverage and the Portable Equipment coverage provide that only one deductible, the largest, would be applied to the loss settlement.</p> </div> <p>The auto physical damage deductible will be waived after three consecutive years with no Auto Physical Damage claims. Maximum benefit of \$1,000.</p> |
| Collision | Damages from overturn or collision with another object. |
| Comprehensive | Damages from causes other than collision or overturn. |
| Freezing | <p>Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.</p> <p>Includes, but is not limited to, pumps, gauges and tanks.</p> <p>No freezing coverage for loss to vehicle engines.</p> |
| Volunteers' or Employees' Personal Automobiles | <p>Covers damage to a member's personally owned vehicle:</p> <ol style="list-style-type: none"> 1. while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and 2. resulting from a covered cause of loss. <p>Reimburses the members deductible up to \$2,500 if insurance is carried or actual cash value if no insurance is carried. Member is required to maintain minimum state liability coverage.</p> |
| Airbag Coverage | Covers loss caused by accidental discharge of an airbag. |
| Hired, Borrowed or Commandeered Vehicles | <p>Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.</p> <p>Comprehensive deductible - \$50.</p> <p>Collision deductible - \$100.</p> <p>Coverage is primary.</p> |
| Temporary Substitute Vehicles | Coverage for fire trucks and ambulances with loss to be settled based on the valuation method of the owner's policy, up to \$1,000,000. Subject to the insured's deductible. |
| Customized Vehicle Extension | <p>Applies to vehicles, such as chief's cars, insured on an actual cash value basis.</p> <p>Cost to replace custom features such as gold leaf lettering, light bars, sirens and radios on a <i>replacement cost basis</i>.</p> <p>Extended to equipment owned by the organization that's permanently installed in non-owned autos.</p> |

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

| | |
|--|---|
| Towing and Labor | Coverage is provided for vehicles carrying comprehensive coverage. Labor must be performed at the disablement location. No mileage limit. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to the final repair facility. \$5,000 limit applies. |
| Recertification | Included in claims settlement for covered losses. No limit applies. |
| Removal of Apparatus from Environmentally Sensitive Areas | Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense. No sub-limit applies. |
| Rental Reimbursement coverage for Fire Truck and Ambulances | If no spare or reserve units are available, we provide automatic coverage for rental reimbursement expenses for firefighting rescue (class 7909) and ambulance vehicles (class 7919). Limit of \$300 any one day for up to 40 days. |
| Rental Reimbursement for member's personally owned vehicles | Coverage provided when loss occurs while enroute, during, returning from an emergency or while at the direction and knowledge of an officer of the insured. Limit of \$30 per day for up to 30 days. |
| Full Glass Coverage | No glass deductible for vehicles with comprehensive coverage. |
| Garagekeepers Insurance | \$50,000 coverage for vehicles while left with an insured's garage operation. Comprehensive deductible - \$250. Collision deductible - \$500. Coverage is primary. Provides coverage for your organization if you service or store vehicles owned by others. |

GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

| <u>Coverages</u> | <u>Limits</u> |
|---|---------------|
| Each Occurrence or Medical Incident..... | \$1,000,000 |
| Personal and Advertising Injury (each offense)..... | \$1,000,000 |
| Fire Damage Legal Liability (any one fire)..... | \$1,000,000 |
| Medical Expense (each person)..... | \$5,000 |
| General Aggregate (the total payable in any policy term)..... | \$3,000,000 |
| Products / Completed Operations Aggregate (the total payable in any policy term)..... | \$3,000,000 |

Optional Coverages (apply only if checked)

- Employer's (Stop Gap) Liability
- Owned Watercraft Liability (boats exceeding 100 horsepower)

Coverage Extensions

| | |
|---|--|
| Volunteers and Employees as Insureds | Included |
| Blanket Additional Insureds | Included |
| Fellow Member Liability | Included |
| "Good Samaritan" Liability | Included |
| Intentional Acts | Included |
| Pollution Liability | Included |
| Liquor Liability | Included |
| Contractual Liability | Included |
| Owned Watercraft Liability (up to 100 hp) | Included |
| Non-Owned Watercraft Liability | Included |
| Owned Personal Watercraft (jet skis and waverunners) | Included |
| Expanded Aggregate Limit | Per Named Insured (unless you have selected a \$10,000,000 aggregate limit) and Per Location |

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Volunteers and Employees as Insureds

Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.

Other insureds include your officers, directors, commissioners or trustees.

Also included are the owners of any property you commandeer.

VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:

1. Coverage doesn't apply to liability arising from any physician's providing or failing to provide on-line medical direction or medical command via a telecommunications device, and
2. Hands-on treatment of a patient by a physician is excess of any medical malpractice insurance carried by the physician.

Blanket Additional Insureds

Automatically covers any person or organization required by contract to be an additional insured, but only for their liability arising out of your premises or operations.

The contract must be in effect before the injury or damage occurs.

Fellow Member Liability

Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.

Note that the protection applies to the individual against whom the claim is made, whether or not a claim is made against you (the insured organization).

"Good Samaritan" Liability

Covers your volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.

Applies to professional health care or any other services.

To qualify as a "Good Samaritan," the individual must act independently of your organization or any other organization.

Unlimited Defense Costs

The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

Intentional Acts

Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.

Example (bodily injury): A distraught relative of a heart attack victim must be restrained in order for you to administer care to the patient, and in the process the relative is injured.

Example (property damage): In order to gain access to a small fire in one apartment unit, a firefighter breaks down a door to a different unit that is not in imminent danger.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS – continued

| | |
|---|--|
| Pollution Liability | <p>Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:</p> <ol style="list-style-type: none"> 1. emergency operations away from your premises, 2. training activities, or 3. water runoff from the cleaning of equipment. <p>Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:</p> <ol style="list-style-type: none"> 1. emergency operations away from your premises, or 2. training activities away from your premises. <p>Covers you for Pollution Liability for your Above Ground Storage tanks. Coverage applies on a named peril basis. You must notify us of the incident as soon as practicable and not more than 14 days after the incident ends.</p> |
| Liquor Liability | <p>Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.</p> <p>If alcoholic beverages are sold, VFIS requires that you obtain the proper license or permit, comply with our liquor loss control recommendation, and pay the applicable premium charge.</p> |
| Contractual Liability | <p>Covers you for the liability you agreed to assume of another party, either orally or in writing.</p> <p>The claim must be otherwise covered (not excluded).</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: Farmer Brown agrees to allow a fire department to use his pasture to hold a flea market, as long as any injuries to the public are agreed to be the responsibility of the fire department and not of Farmer Brown.</p> </div> |
| Watercraft Liability | <p>Automatic coverage for injury or damage arising from your use of the following:</p> <ol style="list-style-type: none"> 1. non-owned boats, 2. owned boats that are not powered by motors, 3. owned boats that are powered by motors of not more than 100 horsepower, and 4. jet skis and waverunners regardless of horsepower. |
| Unmanned Aircraft (Drones) | <p>Covers you for unmanned aircraft owned, operated, rented or loaned to you. Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.</p> <p>Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.</p> |
| Fire Damage Legal Liability | <p>Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.</p> <p>A similar provision covers your liability for other than fire damage to buildings or contents rented or loaned to you for not more than 30 consecutive days.</p> |
| Damage to Property of Persons Receiving Services | <p>Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.</p> <p>Subject to a \$100 deductible each occurrence.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A patient transported by ambulance to the hospital notices shortly after arrival that his wallet and Rolex watch are missing; he files a claim against the ambulance squad alleging theft of the property.</p> </div> |
| Expanded Aggregate Limit | <p>The General Aggregate Limit shown in the schedule applies separately to:</p> <ol style="list-style-type: none"> 1. each named insured (unless you have selected a \$10,000,000 aggregate limit), and 2. each location you own or rent. |

MANAGEMENT LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

| | <u>Limits</u> |
|---|---------------|
| Each Offense or Wrongful Act..... | \$1,000,000 |
| Aggregate (the total payable in any policy term)..... | \$3,000,000 |
| Defense Expense for Injunctive Relief..... | \$100,000 |

| | |
|--|--|
| <input type="checkbox"/> "Claims made" basis | <input checked="" type="checkbox"/> "Occurrence" basis |
|--|--|

Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices**, such as wrongful termination, failure to promote or sexual harassment,
- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation, and
- Other wrongful acts.

Coverage Extensions

| | |
|---|---|
| Outside Directorship Liability | Included |
| Blanket Additional Insureds | Included |
| Expanded Aggregate Limit | Per Named Insured <small>(unless you have selected a \$10,000,000 aggregate limit)</small> |
| Fair Labor Standards Act Suit Defense Coverage | \$100,000 for each claim limit |
| Unintentional Release Of HIPAA Information | \$100,000 limit |

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

Management Liability coverage protects you against claims for monetary damages arising out of:

Employment-related practices, such as wrongful termination, failure to promote or sexual harassment.

***Example:** A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for back wages, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.*

Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

***Example:** A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.*

Other **wrongful acts** not specifically excluded.

***Example:** A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.*

***Example:** Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.*

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$100,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:

1. is not-for-profit, and
2. is related to the emergency services.

Coverage is excess of any insurance.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS – continued

| | |
|---|---|
| Volunteers and Employees as Insureds | <p>Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees.</p> <p>Also included is your medical director (if any).</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p> |
| Estates, Heirs, and Legal Representatives | Included as insureds. |
| Spousal Liability | Included, but only for acts within the course and scope of your operations. |
| Unlimited Defense Costs | The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits. |
| Fair Labor Standards Act Suit Defense Coverage | Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act. This coverage is provided on a reimbursement basis. |
| Blanket Additional Insureds | Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability. |
| Unintentional Release of HIPAA Information | Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations. |
| Expanded Aggregate Limit | The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit). |

EXCESS LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Excess Liability coverage protects you with the following:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. It will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

| | <u>Limits</u> |
|---|---------------|
| Each Occurrence..... | \$10,000,000 |
| Annual Aggregate..... | \$20,000,000 |
| Self-Insured Retention..... | None |
| Abuse or Molestation Each Occurrence..... | \$5,000,000 |
| Abuse or Molestation Aggregate..... | \$5,000,000 |

Coverage Highlights

| | |
|-----------------------------------|--|
| Liquor Liability | Follows Form with Underlying |
| Pollution Liability | Follows Form with Underlying |
| Management Liability | Follows Form with Underlying |
| Employer’s Liability | Included (Excess) |
| Unlimited Defense Costs | Included |
| Expanded Aggregate Limit | Per Location |
| Unmanned Aircraft (Drones) | Included subject to \$1,000,000 sublimit |

ADDITIONAL INTERESTS**Property**

| <u>Premises/Item</u> | <u>Type</u> | <u>Name/Address</u> | <u>Description</u> |
|----------------------|-------------|--|---|
| 5/2 | Loss Payee | QUADIENT LEASING USA, INC C/O INSURANCE CENTER PO BOX 3547 BELLEVUE, WA 98009 | POSTAGE METER INS360 W/5LB PROMO PACKAGE VALUE \$3,374 |

Auto

| <u>Vehicle No.</u> | <u>Type</u> | <u>Name/Address</u> |
|--------------------|-------------|---|
| 45 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 46 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 49 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 55 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 56 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 57 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 58 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 62 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 64 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 66 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 67 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 73 | Loss Payee | ENTERPRISE FM TRUST 9315 OLIVE BLVD ST ST LOUIS, MO 63132 |
| 74 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 77 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |

| <u>Vehicle No.</u> | <u>Type</u> | <u>Name/Address</u> |
|--------------------|-------------|--|
| 80 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 81 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 82 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 83 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 85 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 86 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 87 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 94 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 95 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 96 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 97 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 98 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 99 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 100 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 101 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 102 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 103 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 104 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |

| <u>Vehicle No.</u> | <u>Type</u> | <u>Name/Address</u> |
|--------------------|-------------|--|
| 106 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 107 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |
| 108 | Loss Payee | ENTERPRISE FM TRUST PO BOX 16805 SAINT LOUIS, MO 63105 |

PREMIUM SUMMARY

| | <u>Premium</u> |
|--|-----------------------|
| Property..... | \$94,100 |
| Crime..... | \$463 |
| Portable Equipment..... | \$1,449 |
| Auto..... | \$77,650 |
| General Liability..... | \$25,714 |
| Management Liability..... | \$41,213 |
| Excess Liability..... | \$25,958 |
| Total Estimated Annual Premium..... | \$266,547 |
| <i>(excludes state-imposed taxes, surcharges and fees)</i> | |
| <i>A "zero" premium indicates no existing coverage for that particular line of business.</i> | |
| Total of all Taxes, Surcharges and Fees..... | \$76.00 |

Additional Coverage Options

The coverage lines listed here are not included in your program. While not exhaustive, any of the coverages seen here can be purchased for an additional premium charge.

- Accidental Death & Dismemberment
- Aviation Coverage, including Drones
- Foreign / International Coverage
- Group Health
- Kidnap & Ransom
- Mold & Fungus
- Pollution Insurance
- Terrorism Coverage
- Travel Accident
- Workers Compensation

When to Notify Us

Please inform us whenever a significant change in your business takes place, such as:

- Expansion to additional locations
- New construction
- Changes in property values
- Ownership change
- Increased/decreased hazards
- Security or protection change
- New contractual obligations
- Vehicle change

Above are only examples of situations which we should be made aware. There are others as well. If you have any questions, please call us right away.

Disclaimer

This is a summary of proposed insurance coverage, not a legal contract. It does not constitute an acceptance or binding of coverage. The terms and conditions of the proposal does not present all the terms, conditions, limitations, and exclusions that are contained in the policy and that may govern in the event of a loss. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that will govern in the event of loss.

Specimen copies of these policies may be available for your review prior to the binding of coverage. In evaluating your exposure to loss, we have relied upon information provided to us by you. You should review the proposed coverage to confirm that it reflects the coverage, limits and terms that you require. Higher limits for property and liability may be available. If there are other areas that need to be evaluated prior to binding coverage, or if any of the information you provided is now inaccurate, please bring these areas to our attention.

Should there be a change in your business or exposures after coverage is bound, please let us know so that proper coverage changes can be discussed.

In the event of a discrepancy between this presentation and the policy, the policy will supersede this presentation.

Requests to bind or change coverage through email, voice mail or other means will not take effect until you receive written communication from your Mahoney Group team confirming coverage is bound.

Payment Definitions

Agency Bill

Payment is made to The Mahoney Group at the address shown in our invoice. All invoices, including installment invoices, are due on the stated effective date.

Direct Bill

Payment is made directly to the insurance company, at the address shown on their invoice. It is critical that payments are made on time to ensure that coverage remains in force. We are not informed of payments due, received, or past-due. As such, we cannot provide notification of cancellation. The insurance company will cancel if payments are not made on time.

Premium Finance

We can help you in making financing arrangements with a premium finance company. We will collect the down payment and the signed finance agreement and submit it to the finance company. Once the agreement is in place, you will make payments directly to the premium finance company, to ensure that coverage remains in force. We are not informed of payments due, received, or past-due. As such, we cannot provide notification of cancellation.