

RESOLUTION 2023-100

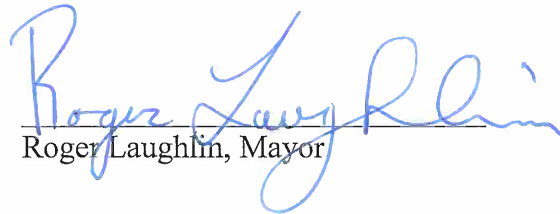
RESOLUTION APPROVING AN INSURANCE PROPOSAL WITH PROVIDENT FIRE PLUS, IOWA MUNICIPAL INSURANCE LTD.

WHEREAS, the West Branch Fire Department and West Branch Firefighters Inc., received an insurance renewal quote from the Iowa Municipal Insurance LTD; and

WHEREAS, after reviewing the insurance renewal quote and recommendation by the West Branch Fire Chief, the City Council has decided to accept it and continue membership with Iowa Municipal Insurance Ltd., effective October 1, 2023.

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of West Branch, Iowa, that the insurance proposal with Provident Fire Plus and Iowa Municipal Insurance is hereby approved.

Passed and approved this 18th day of September, 2023.



Roger Laughlin, Mayor

ATTEST:



Leslie Brick, City Clerk



**INSURANCE PROPOSAL
PREPARED FOR:**

West Branch Municipal Fire Department and West Branch Firefighters, Inc.

**PROPOSED
EFFECTIVE DATE:**

10/1/2023

PRESENTED BY:

Iowa Municipal Insurance Ltd

PROGRAM MANAGER
www.providentfireplus.com
Allied Public Risk, LLC
National Producer Number: 17536322
Provident Agency, Inc.
National Producer Number: 2007953
(800) 447- 0360
info@providentfireplus.com

PREMIUM SUMMARY

NOTE: This proposal is prepared from information supplied to us on the application submitted by your insurance broker. It may or may not contain all terms requested on the application. It also may contain inadvertent errors. This proposal does not amend, or otherwise affect or alter, the provisions of coverage on the policy. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the applicable provisions of the issued policy, the facts and circumstances involved in the claim and any applicable law. Specimen policies are available from your insurance broker.

SECTION	COVERAGE		PREMIUM
1	PROPERTY (Including Equipment Breakdown, Portable Equipment & Mobile Equipment)	\$	2,839.00
2	COMMERCIAL CRIME (Including Faithful Performance)	\$	289.00
3	COMMERCIAL GENERAL LIABILITY (Including Professional Healthcare Liability)	\$	1,722.00
4	PUBLIC OFFICIALS & MANAGEMENT LIABILITY (Including Wrongful Acts, Employment Practices, Employee Benefits, Privacy & Network Risk)	\$	500.00
5	BUSINESS AUTO (Including Primary Member Auto Liability and Physical Damage)	\$	14,771.00
6	COMMERCIAL EXCESS LIABILITY (Including Commercial General Liability, Professional Healthcare Liability, Wrongful Acts, Employment Practices, Employee Benefits, Business Auto, and Employers Liability)	\$	1,983.00
	Total Annual Premium (excludes state-imposed taxes, surcharges, and fees)	\$	22,104.00
	Terrorism Premium	\$	50.00
	Fully Earned Policy Fee	\$	100.00
	State-Imposed Taxes, Surcharges, & Fees	\$	N/A
	TOTAL AMOUNT DUE*	\$	22,254.00
	*Payment is due in accordance with the producer agreement.		

NOTES: Quote subject to the following signed documents, which are all **due at binding**: application; TRIA selection/rejection; UM/UIM selection/rejection; driver list; SOV.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.
EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 1. PROPERTY - Yes

CARRIER: Allied World Insurance Company or affiliate
A XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS

Total Insured Values: (Real Property & Business Personal Property)	\$100,000
Blanket Coverage Extension: A separate blanket limit that applies to the following coverages: Business Income; Extended Business Income; Civil Authority; Extra Expense; Tenant Leasehold Interest; Electronic Data; Preservation of Property	\$50,000
Equipment Breakdown:	Included
Blanket Portable Equipment (emergency services):	Included
Blanket Mobile Equipment (<i>scheduled</i>):	\$83,414
Blanket Mobile Equipment (unscheduled, maximum \$10,000 any one item):	\$25,000
Blanket Mobile Equipment (borrowed, rented & leased):	\$50,000
Earthquake & Earthmovement:	N/A
Flood Zone X (shaded/unshaded):	N/A
Flood Zone AE:	N/A

DEDUCTIBLES

\$500	Property Deductible	N/A	Flood Zone X (per structure / per premises)
\$500	Equipment Breakdown Deductible	N/A	Flood Zone AE ¹ (per structure / per premises)
\$500	Blanket Portable Equipment (emergency services)	N/A	Flood Zone AE ¹ (per damaged structure)
\$500	Blanket Mobile Equipment	N/A	Wind/Hail ² (per occurrence)
N/A	Earthquake & Earth movement ¹ (\$)	N/A	Wind/Hail ² (per damaged structure / per occurrence)
N/A	Earthquake & Earth movement ¹ (%)		

¹The greater of the deductibles will be applied. ²N/A for Wind/Hail deductible means no special deductible applies.

POLICY HIGHLIGHTS:

- ◆ Blanket Coverage Extension, Portable Equipment & Mobile Equipment
- ◆ No Coinsurance Penalty
- ◆ Glass Deductible Waiver
- ◆ Broad Definition of Covered Property

VALUATION:

- ◆ Guaranteed Replacement Cost: Real Property & Business Personal Property (*All Buildings subject to Property Valuation**)
- ◆ Guaranteed Replacement Cost: Portable Equipment (emergency services)
- ◆ Replacement Cost: Commandeered Equipment
- ◆ Actual Loss Sustained: Business Income, Extended Business Income & Extra Expense (24 months)
- ◆ Market Price: Fine Arts

*RC and ACV are available for older and lower valued buildings.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



SPECIAL COVERAGES

New Locations or Newly Constructed Property: Pays up to \$1M for your new real property while being built on or off described premises as well as real property you acquire, lease or operate at locations other than the described premises; and business personal property located at new premises.

Utility Services – Direct Damage, Business Income & Expense: Pays up to \$250,000 for covered property damaged by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss and does not apply to loss or damage to electronic data, including destruction or corruption of electronic data. Separate limits apply to Direct Damage and Business Income/Extra Expense.

Pollution Remediation Expenses: Pays up to \$100,000 or \$250,000 for remediation expenses resulting from a Covered Causes of Loss or Specified Cause of Loss occurring during the policy period and reported within 180 days. Covered Causes of Loss means risks of direct physical loss unless the loss is excluded or limited by the Property Coverage Form. Specified Cause of Loss means the following: fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; falling objects; weight of snow; ice or sleet; water damage; and equipment breakdown.

Contract Penalties: Pays up to \$100,000 for contract penalties you are required to pay due to your failure to deliver your product according to contract terms solely as a result of direct physical loss or damage by a Covered Cause of Loss to Covered Property.

Property In Transit: Pays up to \$100,000 for direct physical loss or damage to covered property while in transit more than 1,000 feet from the described premises. Shipments by mail must be registered for coverage to apply. Electronic data processing property and fine arts are excluded.

Unintentional Errors: Pays up to \$250,000 for any unintentional error or omission you make in determining or reporting values or in describing the covered property or covered locations.

Tools and Portable Equipment Owned by Your Employees: Pays up to \$5,000 for direct physical loss or damage to tools and portable equipment owned by your employees or volunteers while at any premises or in transit, caused by or resulting from a Covered Cause of Loss provided the loss or damage occurs during the course of your operations.

Portable Equipment and Mobile Equipment: Your portable equipment and mobile equipment include coverage for earth movement (*including earthquake*), water (*including flood*), changes in or extremes of temperatures, and neglect during an emergency condition.

Lock & Key Replacement: Pays up to \$25,000 to reimburse you for lock & key replacement after theft at insured premises. No deductible applies.

Member's Property: Pays up to \$25,000 for member's property (*including computers, all-terrain vehicles, personal watercraft, snowmobiles, golf carts, and miscellaneous tools*) while at described premises or while member is engaged in any work related function. No deductible applies.

Member's Residence – Reimbursement: Pays up to \$1,000 for loss of use reimbursement as a result of damage to a member's primary residence that occurs while the member is en-route to, engaged in, or returning from an "emergency situation" and at the direction and knowledge of an officer of the insured. No deductible applies.

Personal Effects and Property of Others: Pays up to \$5,000 for loss or damage to personal effects owned by your officers, your partners, members, managers or employees; and personal property of others in your care, custody or control.

Sirens and Antennas: Your real property, business income, and extra expense coverages are extended to include sirens, antennas, towers and similar structures located on a described premise.

Foundations: Your real property includes foundations located on a described premise.



KEY DEFINITIONS

Pollution Conditions: The discharge, dispersal, release, seepage, migration, or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, minerals, chemical elements and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Remediation Expenses: Expenses incurred for or in connection with the investigation, monitoring, removal, disposal, treatment, or neutralization of pollution conditions to the extent required by: (1) federal, state or local laws, regulations or statutes, or any subsequent amendments thereof enacted to address pollution conditions; and (2) a legally executed state voluntary program governing the cleanup of pollution conditions.

Mobile Equipment: Mobile equipment means machinery or equipment, including accessories and spare parts for machinery or equipment, usual to your business. These items include, but are not limited to: forklifts; tractors; backhoes; draglines; excavators; ATVs; tools; and watercraft less than 50 feet in length.

Portable Equipment: Portable equipment means portable firefighting, ambulance, or rescue related equipment and portable communications equipment commonly used in the fire and rescue operations away from your premises. Portable equipment also includes equipment specific to firefighting and rescue related activities, such as training videos, manuals, and mannequins, and any trailer whose primary purpose is to transport covered portable equipment. But portable equipment does not include vehicles, watercraft, money & securities, and fine arts.

Real Property: The buildings, items or structures described in the Declarations that you own or that you have leased or rented from others in which you have an insurable interest. This includes:

- ✦ Aboveground piping;
- ✦ Additions under construction;
- ✦ Alterations and repairs to the buildings or structures; business personal property owned by you that is used to maintain or service the real property or structure or its premises, including fire-extinguishing equipment; outdoor furniture, floor coverings and appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
- ✦ Completed additions;
- ✦ Exterior signs, meaning neon, automatic, mechanical, electric or other signs either attached to the outside of a building or structure, or standing free in the open;
- ✦ Fixtures, including outdoor fixtures;
- ✦ Glass which is part of a building or structure;
- ✦ Light standards;
- ✦ Materials, equipment, supplies and temporary structures you own or for which you are responsible, on the premises or in the open (*including property inside vehicles*) within 1,000 feet of the premises, used for making additions, alterations or repairs to buildings or structures at the premises;
- ✦ Paved surfaces such as sidewalks, patios or parking lots;
- ✦ Permanently installed machinery and equipment;
- ✦ Permanent storage tanks;
- ✦ Sirens, antennas, towers and similar structures associated with a premises;
- ✦ Solar panels;
- ✦ Submersible pumps, pump motors and engines;
- ✦ Underground piping located on or within 1,000 feet of premises described in the Declarations;
- ✦ Underground vaults and machinery.

Business Personal Property: The property you own that is used in your business including:

- ✦ Furniture and fixtures;
 - ✦ Computer equipment;
 - ✦ Stock;
 - ✦ Labor materials or services furnished or arranged by you on personal property of others;
 - ✦ Your use interest as tenant in improvements and betterments.
 - ✦ Leased personal property for which you have a contractual responsibility to insure.
- Machinery and equipment;
Communication equipment;

Outdoor Property: Fixed or permanent structures that are outside covered real property including but not limited to:

- ✦ historical markers or flagpoles;
- ✦ sirens, antennas, towers, satellite dishes, or similar structures and their associated equipment;
- ✦ exterior signs not located at a premises;
- ✦ fences or retaining walls;
- ✦ storage sheds, garages, pavilions or other similar buildings or structures not located at a premises;
- ✦ dumpsters, concrete trash containers, or permanent recycling bins;
- ✦ hydrants; or
- ✦ electric utility power transmission and distribution lines and related equipment owned by the insured.

Equipment Breakdown: Direct damage to mechanical, electrical or pressure systems as follows:

- ✦ mechanical breakdown including rupture or bursting caused by centrifugal force;
- ✦ artificially generated electrical current, including electrical arcing, that disturbs electrical devices, appliances or wires;
- ✦ explosion of steam boilers, steam piping, steam engines or steam turbines owned or leased by you, or operated under your control;
- ✦ loss or damage to steam boilers, steam pipes, steam engines or steam turbines; or
- ✦ loss or damage to hot water boilers or other water heating equipment;
- ✦ If covered electrical equipment requires drying out as a result of a flood, we will pay for the direct expenses for such drying out.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



PROPERTY SUBLIMITS						
Coverage	Limit					
Accounts Receivable	X	\$500,000		\$1,000,000		\$2,000,000
Valuable Papers and Records	X	\$500,000		\$1,000,000		\$2,000,000
Tools & Portable Equipment Owned by Your Employees	X	\$5,000		\$10,000		\$25,000
Personal Effects and Property of Others	X	\$5,000		\$10,000		\$25,000
New Locations or Newly Constructed Property	X	\$1,000,000				
Business Personal Property at New Locations	X	\$1,000,000				
Blanket Commandeered Equipment	X	\$500,000				
Outdoor Property (unscheduled)	X	\$300,000				
Contamination, Spoilage & Refrigerant	X	\$100,000				
Backup/Overflow of Water from Sewer, Drain, Sump	X	\$250,000				
Utility Services - Direct Damage	X	\$250,000				
Utility Services – Business Income and Extra Expense	X	\$250,000				
Dependent Business Premises	X	\$250,000				
Property at Other Locations	X	\$250,000				
Unintentional Errors	X	\$250,000				
Pollution Remediation Expense (specified cause of loss)	X	\$250,000				
Pollution Remediation Expense (covered cause of loss)	X	\$100,000				
Contract Penalties	X	\$100,000				
Property in Transit	X	\$100,000				
Limited Coverage for "Fungus", Wet Rot or Dry Rot	X	\$50,000				
Fine Arts	X	\$25,000				
Trees, Shrubs & Plants (maximum \$1,000 any one item)	X	\$25,000				
Indoor and Outdoor Signs (unscheduled)	X	\$25,000				
Lock and Key Replacement	X	\$25,000				
Arson Reward	X	\$25,000				
Member's Property	X	\$25,000				
Fire Department Service Charge	X	\$5,000				
Non-Owned Detached Trailers	X	\$5,000				
Cost of Inventory or Adjustment	X	\$5,000				
Fire Protection Devices	X	\$5,000				
Patterns, Dies, Molds, Forms	X	\$2,500				
Debris Removal	X	25% of scheduled limit plus \$50,000				
Ordinance or Law Provision	X	25% of scheduled limit				

NOTES:

Premium is calculated from application's property schedule; please review property schedule for coverage and limit adequacy.
All coverages for Flood and Earthquake are Excluded.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 2. COMMERCIAL CRIME - Yes

CARRIER: Allied World Insurance Company or affiliate
A XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS								
Coverage Group	Employee Theft	Forgery or Alteration	Theft of Money & Securities	Robbery or Safe Burglary or Other Property	Outside the Premises	Computer Fraud	Funds Transfer Fraud	Money Orders & Counterfeit Paper Currency
X	\$100,000	\$100,000	\$100,000	\$5,000	\$100,000	\$100,000	\$10,000	\$100,000
	\$250,000	\$250,000	\$250,000	\$5,000	\$250,000	\$100,000	\$25,000	\$100,000
	\$500,000	\$250,000	\$250,000	\$5,000	\$250,000	\$100,000	\$50,000	\$100,000
	\$1,000,000	\$250,000	\$250,000	\$5,000	\$250,000	\$100,000	\$100,000	\$100,000
	\$2,000,000	\$250,000	\$250,000	\$5,000	\$250,000	\$100,000	\$100,000	\$100,000

DEDUCTIBLE

\$500 each claim

DESIGNATED EMPLOYEE BENEFIT PLAN(S):

POLICY HIGHLIGHTS:

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

NOTES:

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 3. COMMERCIAL GENERAL LIABILITY - Yes

CARRIER: Allied World Insurance Company or affiliate
A XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS	
General Aggregate	\$10,000,000
Products & Completed Operations Aggregate	\$10,000,000
Per Occurrence	\$1,000,000
Per Medical Incident	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Medical Payments	\$10,000
Line of Duty Reimbursement – Accidental Death Benefit	\$10,000

DEDUCTIBLE

None

OPTIONAL COVERAGES

POLICY HIGHLIGHTS:

- ◆ Duty to Defend w/ Defense Costs In Addition to Limits
- ◆ Broad Definition of Insured
- ◆ Pollution & Asbestos Liability
- ◆ Healthcare Professional Liability
- ◆ Fellow Employee/Member
- ◆ Liquor Liability
- ◆ Nonowned Aircraft
- ◆ Owned & Nonowned Watercraft
- ◆ Contractual Liability
- ◆ Blanket Additional Insured
- ◆ Nonauditable

NOTES:

Liquor Liability is included.
City operations will be Excluded.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



SPECIAL COVERAGES

Professional Healthcare Services: We will pay those sums that the insured becomes legally obligated to pay as damages because of injury to a person arising out of a medical incident, which includes any act, error or omission by the insured in the rendering of or failure to render professional healthcare services.

Damage to Property: We will pay for property damage to personal property belonging to anyone receiving service from any insured because of loss by theft, physical damage or disappearance of such property during the period when volunteers or employees of the insured arrive on the scene or while they are rendering service to others and ending when they either leave the scene, complete their service, or transfer care of a transported patient to others.

Asbestos: Coverage is provided for bodily injury to a person, provided such person is not the insured's former or current employee and eligible to receive workers' compensation, disability benefits or any similar benefits; or property damage arising from or the costs of abatement, removal or disposal of asbestos released; as a result of emergency operations or training operations away from premises which are either owned by, rented to, or occupied by any insured.

Pollution: Coverage is provided for bodily injury or property damage which occurs or takes place as a result of your operations and arises out of the following:

- Emergency operations conducted away from premises owned by or rented to you or any fire department, hazardous materials unit, first aid squad, ambulance squad or rescue squad qualifying as an insured under this coverage part;
- Training operations;
- Water runoff from the cleaning of equipment used in emergency operations;
- Urgent response for the protection of property, human life, health or safety conducted away from premises occupied by you;
- Fuels, lubricants or other operating fluids needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of mobile equipment or its parts

Who is Insured: Coverage is extended to Scheduled Named Insureds comprising individuals, spouses, partnerships, joint ventures, corporations, trusts, limited liability companies, public entities, operating authorities, boards, commissions, districts, governmental units, nonprofit entities, and other organizations. Insureds also include: elected or appointed officials; volunteer workers or employees; medical directors; real estate managers; temporary custodians; legal representatives; mutual aid agreements; good Samaritans; owners of commandeered equipment; lessors of equipment; blanket additional insureds; permissible operators of mobile equipment; and newly acquired or formed entities.

KEY DEFINITIONS

Emergency Operations: Emergency operations means actions:

- Which are urgent responses for protection of property, human life, health or safety; and
- Which result from the performing or attempting to perform firefighting services, hazardous materials unit services, first aid, ambulance or rescue squad services, or related services, including the stabilizing or securing of an emergency scene; and
- Which are sanctioned or authorized by the chief or other senior officer or other officially authorized individual, committee, board or counsel of the fire department, hazardous materials unit, or first aid, ambulance or rescue squad qualifying as an insured.

Medical Incident: Medical incident means any act, error or omission by the insured in the rendering of or failure to render professional healthcare services. Any act, error or omission, together with all related acts, errors or omissions in the provision of "professional healthcare services" to any one person, shall be considered one medical incident.

Professional Healthcare Services: Professional healthcare services means the following services provided to a person by an insured, on behalf of the Named Insured, in the course and scope of emergency operations:

- Medical, surgical, dental or nursing services;
- Other healthcare professional services provided by any healthcare professional;
- Furnishing or dispensing of drugs, blood, blood products or medical, surgical or dental supplies, equipment or appliances;
- Handling of patients:
 - From the place where they are accepted for movement into or onto the means of transport, during transport, and from the means of transport to the place where they are finally delivered;
 - Handling of post-mortem human bodies;
 - Dispatching of, including the failure or refusal to dispatch personnel to provide any of the above services;
 - Serving on, or carrying out the orders of, a healthcare accreditation board or similar professional board or committee; and
 - Establishing medical protocols, creating medical training curricula, providing medical training, and carrying out similar duties.

Training Operations: Training operations means activities used to prepare, train, or instruct members of a fire department, hazardous materials unit, or a first aid, ambulance or rescue squad in accepted and recognized emergency procedures, including municipal, state and federal standards.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 4. PUBLIC OFFICIALS & MANAGEMENT LIABILITY - Yes

CARRIER: Allied World Insurance Company or affiliate
A XV (Excellent) A.M. Best Rating

FORM: **Occurrence**
Defense Costs Outside the Limits of Liability

LIMITS			
X	Wrongful Acts	\$	1,000,000 Per Act
	Employment Practices <i>(including third party discrimination)</i>	\$	N/A Per Offense
	Employee Benefit Plans	\$	N/A Per Act
X	HIPAA Fines and Penalty	\$	100,000 Per Act
	Wage and Hour Laws – Defense Expenses	\$	N/A Per Act
X	Injunctive Relief	\$	25,000 Per Act
		\$	10,000,000 Aggregate Limit

SPECIAL COVERAGE - PRIVACY LIABILITY AND NETWORK RISK ¹			
X	Privacy & Network Security Wrongful Acts	\$	1,000,000 Per act
X	Breach Consultation Services	\$	50,000 Per Act
X	Breach Response Services	\$	50,000 Per Act
X	Public Relations & Data Forensics	\$	50,000 Per Act

¹Coverage provided for Privacy Liability & Network Risk Coverage is issued on a claims made basis with defense inside the limit of liability. Privacy Retroactive Date is **10/1/2023**.

DEDUCTIBLE
POML Deductible - \$1,000 each Wrongful Act Privacy & Network Security Retention - \$1,000 each Claim/Wrongful Act

POML RETROACTIVE DATE: N/A

POLICY HIGHLIGHTS:

- ◆ Duty To Defend
- ◆ Inverse Condemnation
- ◆ Broad Definition of Named Insured
- ◆ Outside Directorship (not restricted to nonprofit entities only)
- ◆ Nonauditable
- ◆ Punitive Damages are Covered Where Insurable by Law

NOTES: All laptops must be encrypted.
All coverages for EPLI, EBL and Wage & Hour are Excluded.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.
EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 5. BUSINESS AUTO - Yes

CARRIER: Allied World Assurance Company or affiliate
A XV (Excellent) A.M. Best Rating

FORM: Proprietary

PORTFOLIO		
Coverage	Symbol	Limit
Combined Single Limit for Bodily Injury & Property Damage <i>(each accident)</i>	1, 10	*
Hired Auto Liability	8	*
Non-Owned Auto Liability	9	*
"No-Fault" or Statutory Personal Injury Protection <i>(each person)</i>	No Coverage	N/A
Medical Payments	2	*
Uninsured / Underinsured Motorists	2	*
Hired Physical Damage	8	*
Owned Physical Damage – Comprehensive	7, 10	*
Owned Physical Damage – Collision	7, 10	*

DEDUCTIBLE

Liability: **None**

Comprehensive: *

Collision: *

**Refer to Attached Auto Proposal Summary*

COVERAGE EXTENSIONS

- | | |
|---|--|
| › Primary Auto Liability (members) | › Primary Physical Damage (members) |
| › Fellow Employee | › Extra Expense for Stolen Autos |
| › Commandeered Auto as Covered Auto | › Temporary Vehicle Substitute |
| › Sound Receiving Equipment | › Garage Liability @ \$1,000,000 |
| › Glass Repair Deductible Waiver | › Garage Keepers @ \$50,000 |
| › Care, Custody or Control | › Towing & Disablement Repairs @ \$2,500 |
| › Airbag Repair | › Rental Reimbursement @ \$100 per day (non-firefighting) and \$250 per day (firefighting) up to 40 days |
| › Customized Accessories & Equipment | › Personal Effects @ \$1,000 |
| › Broadened Named Insured | › Loss of Earnings @ \$300 a day |
| › Additional Insured – Automatic Status | |

NOTES:

Please refer to the Auto Proposal Worksheet for details on valuation (i.e. actual cash or agreed value for your vehicles). Coverage includes sudden & accidental mechanical breakdown of your specialized equipment and apparatus.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 6. COMMERCIAL EXCESS LIABILITY - Yes

CARRIER: Allied World Insurance Company or affiliate
A XV (Excellent) A.M. Best Rating

FORM: Following Form

LIMITS

\$3,000,000/\$3,000,000

SCHEDULED UNDERLYING POLICIES

Commercial General Liability including Professional Healthcare Liability - Yes

Hired and Non-Owned Auto Liability - Yes

Owned Auto Liability - Yes

Public Officials & Management Liability - Yes

Wrongful Acts - Yes

Employment Practices - No

Employee Benefit Plans - No

Employers' Liability: *(minimum underlying limit requirement of \$500,000 / \$500,000 / \$500,000)* - No

Other:

RATING BASIS:

- On file with underwriter; Non auditable

NOTABLE EXCLUSION:

- Workers' Compensation

NOTES:

Employers' Liability subject to Allied World security requirements.

INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.
EFFECTIVE DATE: 10/1/2023

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.