RESOLUTION 2026-96

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, 2026.

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 8th day of September, 2026.

Roger Laughlin

Roger Laughlin, Mayor

ATTEST:

Alycia Friis

Alycia Friis, City Clerk

PROVIDENT | FIRE plus

INSURANCE PROPOSAL
PREPARED FOR:

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

PROPOSED EFFECTIVE DATE:

10/1/2026 - 10/1/2027

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

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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**	$	940.00
2	**INLAND MARINE (EMERGENCY SERVICES EQUIPMENT)**	$	5,805.00
3	**COMMERCIAL CRIME** (Including Faithful Performance, if granted)	$	613.00
4	**COMMERCIAL GENERAL LIABILITY** (Including Professional Healthcare Liability, if granted)	$	3,602.00
5	**PUBLIC OFFICIALS & MANAGEMENT LIABILITY** (Including Wrongful Acts, Employment Practices, Employee Benefits, if granted)	$	1,026.00
6	**BUSINESS AUTO** (Including Primary Member Auto Liability and Physical Damage, if granted)	$	9,922.00
7	**COMMERCIAL EXCESS LIABILITY** (Including Commercial General Liability, Professional Healthcare Liability, Wrongful Acts, Employment Practices, Employee Benefits, Business Auto, and Employers Liability, if granted)	$	4,000.00
	Total Annual Premium (excludes state-imposed taxes, surcharges, and fees)	$	25,908.00
	Terrorism Premium	$	Included at No Charge
	Risk Management Services Fee	$	100.00
	State-Imposed Taxes, Surcharges, & Fees	$	N/A
	TOTAL AMOUNT DUE* *Payment is due in accordance with the producer agreement.	$	26,008.00

NOTES:

Quote subject to receiving the following signed documents, which are all **due at binding:** SOV.

Terrorism automatically included for no additional premium.

Section 1. PROPERTY (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS	
Real Property (See SOV)	$0
Personal Property (See SOV)	$120,000
Loss of Income:	$250,000
Extra Expense:	$250,000
Equipment Breakdown:	$120,000
Earthquake (Each Occurrence):	Excluded
Flood Zone Low/Moderate [N/A]: (Each Occurrence):	Excluded
Flood Zone High [N/A]: (Each Occurrence)	Excluded

DEDUCTIBLES			
Property Deductible (per occurrence)	$500	Flood Zone High ($) Deductible (per occurrence)	N/A
Equipment Breakdown Deductible (per occurrence)	$500	Wind/Hail[1] $ Deductible (per occurrence / per premises)	N/A
Earthquake ($) Deductible (per occurrence)	N/A	Wind/Hail[1] % Deductible (per occurrence / (reference form for applicability))	N/A
Earthquake (%) Deductible (per occurrence)	N/A		
Flood Zone Low/Moderate ($) Deductible (per occurrence)	N/A		

COINSURANCE (Does not apply to GRC valuations): N/A

POLICY HIGHLIGHTS:
- Broad Definition of Covered Property
- Option for Special Property Floater
- Glass Deductible Waiver

VALUATION:
- Replacement Cost (Non Fire/EMS Locations): Real Property & Business Personal Property
- Guaranteed Replacement Cost (Fire/EMS Locations only): Real Property & Business Personal Property
  (All Buildings subject to Property Valuation)
- Replacement Cost: Commandeered Property
- Actual Loss Sustained: Loss of Income & Extra Expense (12 months or the Limits listed above, whichever is less)
- Optional Extended Loss of Income (12 months Actual Loss Sustained or $1,000,000, whichever is less).

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SPECIAL COVERAGES

Newly Acquired or Under Construction Real Property and Related Personal Property: Pays up to **$2,500,000** for your newly acquired real property or under construction "real property" intended for use in your "operations" acquired or where construction began after policy inception. This applies to "real property" you buy, lease, rent, or construction, including temporary structures. An additional **$500,000** limit of insurance applies to "personal property" located at new premises.

Equipment Breakdown[3]: Pays up to the limit in the declarations for direct physical damage to covered real property or personal property and loss of income sustained and extra expense incurred that is the result of an accident or electronic circuitry impairment. The most paid under any one equipment breakdown is the limit for real property and personal property for the applicable premises. The most paid for loss of income or extra expense in any one equipment breakdown is the limit of insurance shown in the declarations under C. Loss of Income and D. Extra Expense, respectively. The limits in this extension are part of and not in addition to the limits applicable in Section I – Coverages.

Under this extension, the following coverages also apply to loss caused by or directly resulting from an accident or electronic circuitry impairment. However, with respect to coverage (9) Service Interruption below, coverage will apply only to the direct result of an accident and will not apply to the direct result of an electronic circuitry impairment. The coverages described in (1) through (10) below do not provide additional amounts of insurance, they are part of and not in addition to the applicable limits of insurance:

(1) **Data Restoration** – Pays up to your reasonable and necessary cost to research, replace and restore lost electronic data. The most we will pay for loss, damage, or expense for electronic data restoration including actual loss of income you sustain and necessary extra expense you incur is **$500,000**.

(2) **Expediting Expenses** – With respect to your covered real property and personal property that is damaged, we will pay the reasonable cost to make temporary repairs; and expedite permanent repairs or permanent replacement. The most we will pay for loss or expense under this coverage is **$100,000**.

(3) **Extra Expense** – Extra expense is extended to apply to extra expense incurred as a result of an accident or electronic circuitry impairment covered under this extension, and subject to the limit stated in the Property Coverage Declarations.

(4) **Green** – Subject to more extensive provisions outlined in the policy, we will pay additional costs for the repair, replacement, disposal, and/or damages as they relate to items associated with a "recognized environmental standards program." The most we will pay for any qualifying loss, damage, or expense under this coverage, including actual loss of Loss of Income you sustain and any necessary Extra Expense you incur is **$100,000**.

(5) **Hazardous Substances** – Pays for the additional cost to repair or replace covered real property or personal property because of contamination by a hazardous substance. This includes the additional expense to clean up or dispose of such property. This does not include contamination of perishable goods by refrigerant. The most we will pay for loss, damage, or expense under this coverage, including actual loss of income you sustain and necessary extra expense you incur is **$250,000**.

(6) **Loss of Income** – Loss of Income is extended to apply to loss of income sustained as a result of an accident or electronic circuitry impairment covered under this extension, and subject to the policy limit as shown in the Property Coverage Part Declarations.

(7) **Off-Premises Equipment Breakdown** – Subject to more extensive provisions outlined in the policy, this extends coverage to an accident or electronic circuitry impairment for the following types of equipment used in the insured's firefighting, ambulance or rescue operations, whether mobile/portable or permanently mounted on a vehicle, anywhere in the policy territory: 1) mobile cascade units; 2) mobile electrical generators; 3) portable pumping units; and 4) portable extrication devices, such as jaws-of-life. For equipment other than that used in your firefighting, ambulance or rescue operations, we will pay for physical damage to transportable covered equipment that, at the time of the accident or impairment is not at a covered location, among other offerings. The most we will pay is **$25,000.**

(8) **Public Relations** – Subject to you sustaining an actual loss of income covered under this extension, this pays for reasonable costs for professional services to create and disseminate communications, when the need for such communications arises direction for the interruption of your business. Communication must be directed to the media, public, or your customers/clients/members. Costs are subject to during the period of restoration or up to 30 days. The most we will pay for loss or expense under this coverage is **$5,000**.

(9) **Service Interruption** – Subject to more extensive provisions outlined in the policy, any insurance provided for loss of income, extra expense, data restoration or spoilage is extended to apply to your loss, damage, or expense caused by a failure or disruption of service. Failure or disruption of service needs to exceed 24 hours immediately following the "accident".

(10) **Spoilage** – We will pay for physical damage to perishable goods due to spoilage; for physical damage to perishable goods due to contamination from the release of refrigerant; and/or any necessary expenses you incur to reduce the amount of loss under this coverage. Valuation and replacement conditions apply. The most we will pay for loss, damage or expense under this coverage is **$100,000**.

[3]Please consult the exact policy language for all provisions that apply to each of the above Equipment Breakdown coverage.

Pollution Remediation Expenses: Pays up to **$100,000** (Covered Causes of Loss) or **$250,000** (Specified Cause of Loss) for remediation expenses incurred because of an actual, alleged, or threatened presence of pollution conditions at a premises described in the Declarations 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, windstorm or hail, explosion, riot or civil commotion, vehicles or aircraft, smoke, sonic boom, vandalism and malicious mischief, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, weight of ice, snow or sleet, or water damage. Water damage means only accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.

Property In Transit or Off Premises: Pays up to $100,000 for direct physical loss or damage to covered property (real and personal property) while in transit or while temporarily off premises caused by a covered cause of loss, including your covered computer hardware while off premises.

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.

Personal Effects: Pays up to $25,000 for direct physical loss or damage to personal effects owned by you, your officers, managers, elected or appointed officials, employees, or volunteer workers caused by a covered cause of loss at your premises. Will pay up to "replacement cost".

Lock Replacement: Pays up to $25,000 for lock, lock cylinder, & key replacement after theft at insured premises or damage as a result of a covered cause of loss at an insured premises. No deductible applies.

Sirens and Antennas: Your real property, loss of 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

Covered Equipment: Means covered real property and personal property that generates, transmits, or utilizes energy or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents. Covered equipment may utilize conventional design and technology or new or newly commercialized design and technology. None of the following is covered equipment: (a) structures, foundation, cabinet or compartment; (b) insulating or refractory material; (c) sewer piping, buried vessels or piping, piping forming or part of a sprinkler or fire suppression system; (d) water piping other than boiler feedwater piping, boiler condensate return piping or water piping form as part of a refrigerating or air conditioning system; (e) vehicle or any equipment mounted on a vehicle; (f) satellite, spacecraft or any equipment mounted on a satellite or spacecraft; (g) dragline, excavation, or construction equipment; (h) equipment manufactured by you for sale; or (h) electronic data.

Electronic Circuitry: Means microelectronic components, including but not limited to circuit boards, integrated circuits, computer chips, and disk drives.

Electronic Circuitry Impairment:

(a) Means a fortuitous event involving electronic circuitry within covered equipment to suddenly lose its ability to function as it had been functioning immediately before such event. This definition is subject to the conditions specified in (b), (c), and (d) below.

(b) We shall determine that the reasonable and appropriate remedy to restore such covered equipment's ability to function is the replacement of one or more electronic circuitry components of the covered equipment.

(c) The covered equipment must be owned or leased by you or operated under your control.

(d) None of the following is an electronic circuitry impairment:

- (i) Any condition that can be reasonably remedied by:
  1) Normal maintenance, including but not limited to replacing expendable parts, recharging batteries or cleaning;
  2) Rebooting, reloading, or updating software or firmware; or
  3) Providing necessary power or supply.
- (ii) Any condition caused by or related to:
  1) Incompatibility of the covered equipment with any software or equipment installed, introduced, or networked within the prior 30 days; or
  2) Insufficient size, capability, or capacity of the covered equipment;
  3) Exposure to adverse environmental conditions, including but not limited to change in temperature or humidity, unless such conditions result in an observable loss of functionality. Loss of warranty shall not be considered an observable loss of functionality.

Outdoor Property: Fixed or permanent structures including but not limited to:

- Docks, wharves, piers, pilings, or bulkheads;
- Dumpsters, concrete trash containers, or permanent recycling bins;
- Electric utility power transmission and distribution lines, poles and related equipment owned by the insured;
- Exterior signs not located at a premises;
- Fences and retaining walls;
- Historical markers and flagpoles;
- Hydrants, not associated with a sprinkler system;
- Lighting towers;
- Playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
- Storage sheds, garages, pavilions, or other similar buildings or structures not located at a premises; or
- Traffic lights, streetlights, traffic signs, parking meters, or bus shelters.

Personal Property: Means all property used in your operations other than real property, including but, not limited to:

- Furnishings and office equipment
- Building contents;
- Computer equipment;
- Communication systems;

- Materials, supplies (including your inventory of vehicle parts and supplies) while held on your premises awaiting installation;
- Base stations and dispatching systems, provided the property is on your premises and also provided you own the property or the property is in your custody or control, and you are responsible for it, even though it belongs to someone else;
- Value of your right to use improvements made as a tenant, if you have paid for alterations or additions to any building or structure that you do not own (improvements must be at a premises).

Pollution Conditions (Wording differs in the State of Indiana – please refer to the policy for exact verbiage): The discharge, dispersal, release, seepage, migration, or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, hazardous materials, waste materials (including medical, infectious and pathological wastes) or electromagnetic fields into or upon land or any structures thereon, the atmosphere, or any watercourse or body of water including groundwater.

Real Property: The items at a premises described in the Declarations. This includes:
- Aboveground piping;
- Aboveground and belowground "penstock";
- Additions under construction;
- Air cascade units that are not designed to be used off "premises";
- All appurtenant buildings or structures other than playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
- Alterations and repairs to the buildings or structures;
- 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;
- Foundations;
- 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";
- Outdoor fixtures;
- Paved surfaces such as sidewalks, bike paths, walkways, patios or parking lots;
- Permanently installed fixtures, machinery, and equipment;
- "Personal property" used for the maintenance and service of buildings or structures, including tools, lawn care equipment, and free-standing appliances for refrigerating, ventilating, cooking, dishwashing and laundering;
- Submersible pumps, pump motors and engines; or
- Underground piping located on or within 100 feet of a "premises" described in the Declarations.

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 any subsequent amendments thereof enacted to address pollution conditions; and (2) a legally executed state voluntary program governing the cleanup of pollution conditions.

Tools and Equipment: All tools and equipment, together with attached devices, accessories and trailers, that are used in your operations. Tools and equipment includes, but is not limited to, hand tools, mechanics tools, power tools, meter readers, generators, air compressors, welders, trash pumps, trenchers, saws, jack hammers, maintenance or diagnostic equipment including specialized audio-visual equipment and its associated laptop, as well as recreational equipment, such as outdoor portable seating, temporary stands, food service trailers not licensed for road use, or portable restrooms.

Tools and equipment also includes mobile equipment such as, but not limited to, bulldozers, mobile equipment that travels on crawler treads, tractors, loaders, backhoes, excavators, graders, or road surfacing equipment, and equipment whether self-propelled or not, maintained primarily to provide mobility to permanently mounted cranes, shovels, loaders, diggers, and drills. Tools and equipment also includes snow plows, salt spreaders, and other similar equipment when not attached to a vehicle.

PROPERTY SUBLIMITS

Coverage	Limit
Accounts Receivable	$500,000
Arson, Theft, or Vandalism Information Reward	$25,000
Building Glass – Tenant	Lesser of replacement cost or amount liable under contract
Claim Expense	$20,000
Commandeered Property (RC + loss of use)	For the time you officially use the commandeered property + reasonable return time.
Damage to Building from Theft	$100,000
Debris Removal Expenses	50% + $100,000
Fine Arts	$50,000 (appraised) $25,000 (not appraised – subject to $1,500/item max)
Fire Department Charges	$25,000
Fire Extinguishing Equipment Recharge Costs	"Necessary and reasonable" (per policy)
Limited Coverage for Fungus, Wet Rot or Dry Rot	$25,000
Lock Replacement	$25,000
Newly Acquired or Under Construction Real Property (Coverage A) and Related Personal Property (Coverage B)	Coverage A: $2,500,000 Coverage B: $500,000
Non-owned Detached Trailers	$50,000
Ordinance Coverage: Coverage A: Undamaged Real Property Coverage B: Demolition Coverage C: Increased Cost	Coverage A: Limit of Insurance (applicable to that item) Coverage B and Coverage C: Greater of 100% of direct physical loss or $1,000,000
Outdoor Property	$150,000
Personal Effects	$25,000
Pollution Remediation Expense	$100,000 (covered cause of loss) $250,000 (specified cause of loss)
Preservation of Property	Included
Real Property or Personal Property in Transit or Off-Premises	$100,000
Software	$500,000
Spoilage Due to Off Premises Electric Service Interruption	$50,000
Utility Services – Direct Damage	$100,000
Trees, Shrubs, Plants and Lawns (max $1,000 any one item)	$25,000
Valuable Papers and Records	$500,000
Water Contamination Notification Expense	$25,000 (annual aggregate)
Water Sewer Backup	$25,000

NOTES:
Premium is calculated from application's property schedule. (Please review property schedule for coverage and limit accuracy).
*Flood and Earthquake coverage are excluded.

Section 2. INLAND MARINE (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS

Coverage A: Blanket Tools and Equipment: (Unscheduled, Maximum $10,000 any one item)	$25,000
Coverage B: Mobile Equipment (Scheduled):	$50,184
Coverage C: Blanket Emergency Services Equipment:	Guaranteed Replacement Cost

COVERAGE EXTENSIONS – Adds or extends the coverage under Section I – Coverages. Unless stated otherwise in the policy, a) each extension is limited to direct physical loss or damage cause by or resulting from a covered cause of loss; b) the limits in each extension are in addition to the limits applicable in Section I – Coverages; and c) All other applicable terms and conditions of the coverage form apply to each extension. (**whichever comes first)

1. **Debris Removal Expenses** (whichever is greater)	25% of direct physical loss or $5,000
2. **Employee Tools** (no deductible applies)	Max $25,000 (per occurrence)
3. **Emergency Services and Law Enforcement Personal Effects** (Coverage C extension, no deductible applies)	Replacement Cost
4. **Rented or Borrowed Equipment**	
· Coverage A: Blanket Tools and Equipment <u>and</u> Coverage C: Blanket Emergency Services Equipment ($1,000 deductible applies)	**Replacement Cost or $10,000 (per occurrence)
· Coverage B: Scheduled Equipment (Extended to equipment not owned by you, $1,000 deductible applies)	**Actual Cash Value or $100,000 (per occurrence)
5. **Newly Acquired Scheduled Equipment** (Coverage B extension)	30 days on Replacement Cost Basis (not to exceed the purchase price)
6. **Personal Watercraft and Watercraft** (Coverage A & C extension only)	**Replacement Cost or $25,000 (per occurrence)
7. **Rental Reimbursement for Scheduled Equipment** (Coverage B extension, no deductible applies)	Max $10,000 (per occurrence)
8. **Unmanned Aircraft** ($500 deductible applies)	Max $25,000 (per occurrence)
9. **Fire Department Charges** (no deductible applies)	Max $1,000 (per occurrence)
10. **Fire Extinguishing Recharge Costs** (no deductible applies)	Necessary and reasonable costs (extinguishing equipment must be for the protection of your inland marine equipment)

DEDUCTIBLES

Coverage A: Blanket Tools and Equipment:	$500
Coverage B: Scheduled Equipment:	$500
Coverage C: Blanket Emergency Services Equipment:	$500

POLICY HIGHLIGHTS:

- Blanket Coverages: "Tools and Equipment" and "Emergency Services Equipment"
- Emergency Services Organizations Inland Marine Enhancement Endorsement
- Emergency Services and Law Enforcement Personal Effects Coverage
- Expanded Coverage for Newly Acquired Scheduled Equipment
- Expanded Coverage for Personal Watercraft and Watercraft
- Coverage Extension Added for Member Theft
- Rental Reimbursement for Scheduled Equipment

VALUATION:

- Coverage A: Blanket Tools and Equipment: Replacement Cost
- Coverage B: Scheduled Equipment: Replacement Cost or Actual Cash Value
- Coverage C: Blanket Emergency Services Equipment: Guaranteed Replacement Cost

NOTES:

Section 3. COMMERCIAL CRIME (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
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	Outside the Premises	Computer and Funds Transfer Fraud	Money Orders/ Counterfeit Money
4	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000	$100,000

DEDUCTIBLE

$500 each claim

POLICY HIGHLIGHTS:

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

NOTES:

Section 4. COMMERCIAL GENERAL LIABILITY (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS	
General Aggregate	$10,000,000
Products & Completed Operations Aggregate	$10,000,000
Each Occurrence or 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 (Each Employee/Volunteer)	$10,000

DEDUCTIBLE

N/A (each occurrence)

SELECTED OPTIONAL COVERAGES WITH SEPARATE LIMITS		
Abuse or Molestation Liability Coverage (Each Act / Aggregate)	Excluded	Excluded
Alleged Participant(s) (Each Act / Aggregate)	Excluded	Excluded
• Occurrence or Claims-Made?		N/A
• Abuse or Molestation Retroactive Date		N/A
• Special Supplementary Payment Limit		N/A

SELECTED OPTIONAL COVERAGES

Liquor Liability

POLICY HIGHLIGHTS:
- Duty to Defend w/ Defense Costs In Addition to Limits
- Broad Definition of Insured
- Pollution & Asbestos Liability Exceptions Unique to ESO
- Professional Healthcare Liability
- Host Liquor Liability
- Owned & Non-owned Watercraft
- Contractual Liability
- Blanket Additional Insured
- Non-auditable

NOTES:
*CITY OPERATIONS ARE EXCLUDED – EXCLUSION DESIGNATED OPERATIONS

SPECIAL COVERAGES

Professional Health Care Liability: We will pay those sums that the insured becomes legally obligated to pay as damages because of injury 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 during any emergency service activity 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 or property damage arising from or the costs of abatement, removal or disposal of asbestos released as a result of emergency service activity 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 form;
- 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 owned by or rented to or regularly occupied by you;
- Smoke drift from controlled or prescribed burning that has been authorized and permitted by the respective regulatory agency; or
- 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; employees or volunteer workers; real estate managers; temporary custodians; legal representatives; medical directors; mutual aid agreements; Good Samaritans; owners of commandeered equipment; blanket additional insureds; 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 in the rendering of or failure to render professional health care services by the insured or by anyone for whose professional health care services the insured is legally responsible. 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:

- Providing Medical or nursing services;
- Providing professional services provided of any other healthcare professional including emergency medical technicians and paramedics;
- Furnishing or dispensing of drugs, or medical, surgical or dental supplies 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;
- 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 protocol, creating medical training curricula, providing medical training, conducting medical quality assurance programs 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.

Section 5. PUBLIC OFFICIALS & MANAGEMENT LIABILITY
(Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Occurrence

Defense Costs Outside the Limits of Liability

LIMITS		
Coverage A: Wrongful Acts	$1,000,000	Each Wrongful Act or Offense
- Employment Practices	Excluded	
- Employee Benefit Plans	Excluded	
Coverage B: Injunctive Relief	$5,000	Each Action
Aggregate Limit	$10,000,000	Coverage A & B Combined
HIPAA Fines and Penalties Coverage	$100,000	Per Claim
Wage and Hour Laws – Defense Expenses	Excluded	Per Claim

WRONGFUL ACTS DEDUCTIBLE	EMPLOYMENT PRACTICES DEDUCTIBLE
$1,000 (each Wrongful Act or Offense)	N/A (each Wrongful Act or Offense)
WRONGFUL ACTS RETROACTIVE DATE (CLAIMS-MADE)	**EMPLOYMENT PRACTICES RETROACTIVE DATE (CLAIMS-MADE)**
N/A	N/A

EMPLOYEE BENEFITS LIABILITY RETROACTIVE DATE (CLAIMS-MADE)
N/A

POLICY HIGHLIGHTS:
- Duty To Defend
- Broad Definition of Named Insured
- Outside Directorship (not restricted to nonprofit entities only)
- Nonauditable

NOTES:
*CITY OPERATIONS IS EXCLUDED

PROVIDENT FIRE plus

Section 6. BUSINESS AUTO (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: ISO & Proprietary

PORTFOLIO

Coverage	Symbol	Limit
Combined Single Limit for Bodily Injury & Property Damage (each accident)	1, 10, 19	$1,000,000
Hired Auto Liability	8	$1,000,000
Non-Owned Auto Liability	9	$1,000,000
"No-Fault" or Statutory Personal Injury Protection (each person)	N/A	Excluded
Medical Payments	2, 19	$5,000
Uninsured / Underinsured Motorists	2, 19	$1,000,000
Hired Physical Damage	8	$500,000
Owned Physical Damage – Comprehensive	7, 10, 19	AV
Owned Physical Damage – Collision	7, 10, 19	AV

DEDUCTIBLE

Liability:	N/A (per accident)
Comprehensive:	See Quote (each covered auto)
Collision:	See Quote (each covered auto)

POLICY HIGHLIGHTS

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

NOTES:

Section 7. COMMERCIAL EXCESS LIABILITY (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Following Form

LIMITS

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

SCHEDULED UNDERLYING COVERAGE FORMS

Commercial General Liability – Included

Auto Liability – Included

Public Officials & Management Liability (Wrongful Acts) – Included

NOTABLE COVERAGES INCLUDED IN THE EXCESS (require minimum underlying limits of $1,000,000)

Professional Healthcare Liability (General Liability) - Included

Hired and Non-Owned Auto Liability (Owned Auto) –Included

RATING BASIS:
- On file with underwriter; Non auditable

NOTABLE EXCLUSIONS:
- Workers' Compensation
- Abuse or Molestation Liability
- Uninsured Motorists Liability

NOTES:
Employers' Liability subject to MRSI security requirements.

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.

ALLIED PUBLIC RISK - STATEMENT OF VALUES
INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.
POLICY YEAR EFFECTIVE: 10/1/2026 - 10/1/2027

LOC./ BLDG NUM	ADDRESS	BUILDING DESCRIPTION	INCL IN BLANKET	BUILDING VALUE	CONTENTS VALUE	TOTAL INSURED VALUE	VALUATION	FLOOD (Y or N)	EARTH-QUAKE (Y or N)
001-001	105 South 2nd Street, West Branch, IA 52358	Fire Station	No	$0	$100,000	$100,000	N/A	No	No
001-002	105 South 2nd Street, West Branch, IA 52358	Storage	No	$0	$20,000	$20,000	N/A	No	No

Total Values Subject to the Blanket: $0
All Other Values: $120,000

ROGER LAUGHLIN
PRINTED NAME

Roger Laughlin
AUTHORIZED SIGNATURE

9-8-26
DATE

POLICY NUMBER:

IL U 027 03 05

IOWA UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE REJECTION

Applicant/Named Insured:	Policy Effective Date:
Company:	Producer:

Iowa law permits you to make certain decisions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage. This document briefly describes these coverages.

Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an auto accident.

Iowa Law requires that all automobile liability policies contain both Uninsured Motorists Coverage and Underinsured Motorists Coverages, unless you reject either or both coverages.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured or Underinsured Motorists Coverage and your options with respect to these coverages.

If you wish to reject either or both of these coverages, you may do so by initialing and signing below.

If more than one named insured is shown on the Declaration Page(s), each named insured must separately reject Uninsured Motorists Coverage and/or Underinsured Motorists Coverage by initialing next to the item and signing below.

A. Rejection Of Uninsured Motorists Coverage

(Initials)

____________ **I reject Uninsured Motorists Coverage.**

____________________________ ____________

Applicant's/Named Insured's Signature **Date**

(Initials)

____________ **I reject Uninsured Motorists Coverage.**

____________________________ ____________

Applicant's/Named Insured's Signature **Date**

ALLIED PUBLIC RISK - INLAND MARINE SCHEDULE
INSURED: West Branch Municipal Fire Department and West Branch Firefighters, Inc.
POLICY YEAR EFFECTIVE: 10/1/2026 - 10/1/2027

ITEM NUM	IM CATEGORY	DESCRIPTION	SERIAL #/ID#	TOTAL INSURED VALUE	DEDUCTIBLE	VALUATION
1	Scheduled Equipment Item	Caterpillar Natural Gas Engine Generator #G100LG4	GXG02718	$50,184	$500	RC

ROGER LAUGHLIN — PRINTED NAME
Roger Laughlin — AUTHORIZED SIGNATURE
9-8-26 — DATE

(Initials)

______________ I reject Uninsured Motorists Coverage.

____ ________________

Applicant's/Named Insured's Signature Date

B. Rejection Of Underinsured Motorists Coverage

(Initials)

______________ I reject Underinsured Motorists Coverage.

____ ________________

Applicant's/Named Insured's Signature Date

(Initials)

______________ I reject Underinsured Motorists Coverage.

____ ________________

Applicant's/Named Insured's Signature Date

(Initials)

______________ I reject Underinsured Motorists Coverage.

____ ________________

Applicant's/Named Insured's Signature Date

POLICY NUMBER:

IL U 028 03 05

IOWA SELECTION OF UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE LIMITS

Applicant/Named Insured: West Branch Municipal Fire Department and West Branch Firefighters, Inc.	Policy Effective Date: 10/1/2026
Company: American Alternative Insurance Corporation	Producer: Iowa Municipal Insurance Ltd

Iowa law permits you to make certain decisions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage. This document briefly describes these coverages and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage or Underinsured Motorists Coverage and your options with respect to these coverages.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declaration Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident.

Unless rejected, the Uninsured Motorists Coverage and Underinsured Motorists Coverage contained in your policy will be afforded at limits at least equal to: 1) split limits of $20,000 for each person/$40,000 for each accident; or 2) a combined single limit of $40,000 for each accident. If you elect both Uninsured Motorists Coverage and Underinsured Motorists Coverage, both coverages must be provided at the same limits.

Please complete Sections **A.** and **B.** below.

A. Selection Of Uninsured Motorists Coverage Limits

Please indicate your choice by initialing next to the appropriate item and by signing below.

(Initials)

__________ **I have already rejected all Uninsured Motorists coverage in connection with my policy.**

__________ **I select the following limits for Uninsured Motorists Coverage. (The limit(s) selected cannot exceed the Liability limit(s) of your policy.)**

(Choose one):

(Initials)	Split Limits	OR	(Initials)	Combined Single Limits
__________	$ 20,000/40,000		__________	$ 40,000
__________	25,000/50,000		__________	50,000
__________	50,000/100,000		__________	55,000
__________	100,000/300,000		__________	75,000
__________	250,000/500,000		__________	100,000
__________	500,000/500,000		__________	200,000
__________	500,000/1,000,000		__________	250,000
__________	1,000,000/1,000,000		__________	300,000
__________	__________ (Other)		__________	350,000
			__________	500,000
			__________	1,000,000
			__________	__________ (Other)

______________________________ _______________

Applicant's/Named Insured's Signature **Date**

B. **Selection Of Underinsured Motorists Coverage Limits**

Please indicate your choice by initialing next to the appropriate item and by signing below.

(Initials)

_____________ **I have already rejected all Underinsured Motorists coverage in connection with my policy.**

_____________ **I select the following limits for Underinsured Motorists Coverage. (The limit(s) selected cannot exceed the Liability limit(s) of your policy.)**

(Choose one):

(Initials)	Split Limits	OR	(Initials)	Combined Single Limits
_____________	$ 20,000/40,000		_____________	$ 40,000
_____________	25,000/50,000		_____________	50,000
_____________	50,000/100,000		_____________	55,000
_____________	100,000/300,000		_____________	75,000
_____________	250,000/500,000		_____________	100,000
_____________	500,000/500,000		_____________	200,000
_____________	500,000/1,000,000		_____________	250,000
_____________	1,000,000/1,000,000		_____________	300,000
_____________	_____________ (Other)		_____________	350,000
			_____________	500,000
			_____________	1,000,000
			_____________	_____________ (Other)

____ _____________________

Applicant's/Named Insured's Signature **Date**

Named Insured: West Branch Municipal Fire Department and West Branch Firefighters, Inc.

Type of Policy: Property or General Liability **Effective Date:** 10/1/2026

Insurance Company: American Alternative Insurance Corporation

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you now have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1)of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury--in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Coverage for certified acts of terrorism has been included in your policy. No additional premium has been charged under this policy for such terrorism coverage.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE, IF ANY, IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A $100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS $100 BILLION, IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED $100 BILLION, YOUR COVERAGE MAY BE REDUCED.

HOW DOES THE ACT AFFECT YOUR INSURANCE COVERAGE?

You have a policy of insurance issued by us which has no terrorism exclusion attached to it.

- This policy will remain in effect as written for the remainder of the policy period shown in the Declarations of the policy.
- The decision not to include a terrorism exclusion to your policy when it was issued or last renewed was based on a number of reasons, and the continuation or importance of these reasons may or may not have been altered by the passage of the Act.
- In the time between now and the next renewal we will examine and refine our treatment of terrorism under your policy. This means that you may or may not have the same terms offered to you upon renewal and that the premium charged may or may not reflect alteration based upon the terrorism exposure.

WHAT IS THE TERRORISM RISK INSURANCE ACT ?

The following is a partial summary of the Terrorism Risk Insurance Act, as amended, (hereinafter referred to as the Act). Only the provisions of the Act determine the scope of the insurance protection available for the losses covered under the Act. The Act has been extended through December 31, 2027.

The Act provides coverage for property and casualty insurance for "insured losses" as a result of an "act of terrorism." As stated in the Act:

A. "Insured loss" means any loss resulting from an "act of terrorism" (including an act of war, in the case of worker's compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if such loss:
   1. Occurs within the United States; or
   2. Occurs to an air carrier (as defined in section 40102 of title 49, United States Code), to a United States flag vessel (or a vessel based principally in the United States, on which US income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs, or at the premises of any United States mission.

B. "Act of terrorism" means any act or acts that are certified by the Secretary of Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States:
   1. To be an act of terrorism;
   2. To be a violent act or an act that is dangerous to:
      a. Human life;
      b. Property; or
      c. Infrastructure;
   3. To have resulted in damage within the United States, or outside of the United States in the case of:
      a. An air carrier or vessel described in paragraph (5)(B) of Section 102 of the Act; or
      b. The premises of a United States mission; and

4. To have been committed by an individual or individuals, as part of an effort to coerce the civilian populations of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

C. Section 102 (1)(B) of the Act states "no act shall be certified by the Secretary as an act of terrorism if:

    1. The act is committed as part of the course of a war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or
    2. Property and casualty insurance losses resulting from the acts, in the aggregate, do not exceed $5,000,000."

D. The Act also contains a "program trigger" in Section 103(e)(1)(B), pursuant to which the federal government does not pay compensation for losses resulting from a certified act occurring after December 31, 2007, unless aggregate industry insured losses from such a certified act exceed a certain amount, or "trigger." For insured losses occurring in 2008 and for all additional calendar years, the program trigger is $100,000,000 through 2015, $120,000,000 beginning on January 1, 2016, $140,000,000 beginning on January 1, 2017, $160,000,000 beginning on January 1, 2018, $180,000,000 beginning on January 1, 2019, $200,000,000 beginning on January 1, 2020, of aggregate industry insured losses.

E. The Act does not apply to: crop or livestock insurance; private mortgage insurance or title insurance; financial guaranty insurance issued by monoline financial guaranty insurance corporations; insurance for medical malpractice; health or life insurance; flood insurance provided under the National Flood Insurance Act of 1968; commercial automobile insurance; burglary and theft insurance; surety insurance; professional liability insurance (except Directors and Officers Liability); or farm owners multiple peril insurance.

F. Under the Act for calendar years through December 31, 2027, the federal government will reimburse the insurance company for 80% beginning on January 1, 2020 of its insured losses in excess of a deductible, until aggregate "insured losses" in any calendar year exceed $100 billion. Each insurer's deductible will be 20% of its direct earned premium for property and casualty insurance (as reported on Page 14 of the company's Annual Statement), over the immediately preceding calendar year.

   For the purposes of determining such deductibles, direct earned premium means only the premiums earned on the commercial lines property and casualty insurance covered by the Act for U.S. risks or vessels, aircraft and foreign missions outside the U.S. covered by the Act.

   Neither the insurance company (having met its statutorily mandated share as described above) nor the federal government will be liable for payment of any portion of "insured losses" under the Act that exceeds $100 billion in the aggregate during any calendar year.

NETWORK

A D J U S T E R S , I N C

• CLAIMS ADMINISTRATORS • ADJUSTERS • INVESTIGATORS

Stanford Place I - 8055 East Tufts Avenue, Suite 600, Denver, CO 80237 – Ph: 877-533-1211

CLAIM CALL CENTER
8055 E. Tufts Ave
Suite 600
Denver, CO 80237

877-533-1211

Adam Beltz– Ext 765
Reyleen Wood Ext 699
J. Mayer – Ext 664

Karen Zapata – Ext. 326
Subrogation Supervisor

TO REPORT A NEW CLAIM OR LOSS

- **PHONE** **877-533-1211 Option 3**
  24 Hour Call Center
- **E-MAIL** **claims@providentfireplus.com**