

WARREN REED INSURANCE

Insurance Renewal for East Fork Fire District



Presented

By:

Alan Reed

1521 HIGHWAY 395, NORTH
GARDNERVILLE, NV 89410

PHONE (775) 782-2277 ~ FAX (775) 782-8923

1521 Hwy 395 North
Gardnerville, NV 89410
(775) 782-2277
Fax: (775) 782-7387 or (775) 782-8923



Warren Reed Principle

To provide our customers with quality insurance products and services while maintaining the highest standard of integrity, trust and respect with our client base, this community and our agency staff. We will do this by continuing to build our organizational capabilities and taking seriously the responsibility placed upon us.

Warren Reed	1947	Founder/Deceased 1917 - 1998
Bruce Hollander CPCU	1966	Retired in 2016 after 50 years of service
Jim Norton	1967	Property & Casualty Agent
William Coverly	1987	Life & Health Agent/deceased 1942 - 2015
Alan Reed CIC	1974	President, Property & Casualty Agent
Denise Rudnick CISR	1984	Retired in 2022 after 38 years of service
Todd Wilcks, CIC	1987	Property & Casualty Agent
Kristi Glover, CISR	2003	Account Executive/ Office Manager
Jeff Long	2005	Life & Health Agent
Carolyn Mitchell, CISR	2008	Commerical Lines Customer Service Representative
Mike Downs	2008	Property & Casualty Agent
Robin Frediani	2006	Claims Administrator
Taylor Reed, CIC	2015	Vice President, Property & Casualty Agent
Rachel Rodriguez	2017	Customer Service Representative, Technology Specialist
Benjamin Reed	2020	Property & Casualty Agent
Celeste Covey	2021	Property & Casualty Agent
Shannon Minder	2022	Customer Service Representative
Thomas Reed	2023	Property and Casualty Trainee

1521 Hwy 395 North
 Gardnerville, NV 89410
 (775) 782-2277
 Fax: (775) 782-7387 or (775) 782-8923



Partners in Education

Warren Reed Insurance, as well as the Reed family foundation are heavily involved in the education of our youth.

In 1999, the Warren & Ethyl Reed – Carson Valley Lions Scholarship Foundation was formed by Alan Reed. The tax exempt foundation was set up according to the laws governing same by the Internal Revenue Service.

It was Warren Reed’s ambition to be able to provide scholarships to students of single parents who have a true financial need for assistance. The scholarship is open to students who live in single parent households. Students from Smith Valley, Coleville, Whittell and Douglas High Schools are eligible to apply for a scholarship of \$2,000 annually.

Warren Reed had a long record of public service to the Carson Valley Lions Club, and the award aptly names his affiliation with same.

Scholarship winners to date are:

<u>1999</u> Jeana Valenzuela Jamie Bratton Rebecca Groves	<u>2000</u> Nikki Leeper	<u>2001</u> Derick E. Schulz Kelly L. Henderson Victoria Brinkerhoff	<u>2002</u> Jaime Yered Allison Walling
<u>2003</u> Erin Zelenski Daniel Wines Bethany Teveldahl	<u>2004</u> Dustin Cooper Amanda Hallstein Sho Kashiman	<u>2005</u> Anna Arana Courtney Kemp Ariana Rodriguez	<u>2006</u> Courtney Zaninovich Cristna Milner Rachael McElhiney
<u>2007</u> Amanda Edmonson Bryce Rafferty Shauna Johnson	<u>2008</u> Brittany Faller-Stimpston Lourdes Zuniga Amanda McComb	<u>2009</u> Brittany Boyd Savannah Nash	<u>2010</u> Jacquelyn Edwardson Elizabeth Sims
<u>2012</u> Shannon Dugan	<u>2013</u> Serena Gafford	<u>2014</u> Kendall Ferris	<u>2015</u> Max Primo
<u>2016</u> Shaena Robinson	<u>2017</u> Jarod Pieller	<u>2018</u> Nicholaus Buchholz	<u>2019</u> Alexandra Gaiser
<u>2020</u> DiDiAlice Coker Grace Green Bayla Fitzpatrick Delta Waldberger	<u>2021</u> Sarah Burt Jack Forvilly Cameron Peterson	<u>2022</u> Zoey Quinn Ashanti Gutierrez	<u>2023</u> Jade Paine Jade Paine Sara Hurford Kylie Martin Hailey Peterson

1521 Hwy 395 North
Gardnerville, NV 89410
(775) 782-2277
Fax: (775) 782-7387 or (775) 782-8923



June 23, 2023

East Fork Fire Protection District
Attn: Chief Tod Carlini and Deputy Chief Amy Ray
1694 County Road
Minden NV 89423

RE: Property, Auto and Liability Renewal

Dear Chief Carlini and Deputy Chief Ray,

Enclosed you will find the renewal premiums for the district's insurance package. They are listed on page 39 of the enclosed summary.

The VFIS summary lists 16 locations under the property section. The building limits are reflected for each location. I would add the property schedule is subject to an inflation guard endorsement which has increased all of the properties by \$1,109,469 above last year's limits. The auto schedule currently reflects a total of 83 vehicles, trailers, trucks, and emergency response apparatus. (There is one endorsement pending.)

Included with the renewal report you will find information relative to what's going on within the insurance market at this time.



State of the Insurance Industry

The overview below outlines some of the typical challenges that governmental entities currently face.

It is also necessary to fully understand and review three primary lines of insurance (Property, Casualty, and Cyber) and the affect that these three sectors are having on the current marketplace.

Public Entity General Market Overview

Q1 2023 Casualty Market Conditions

				
<p>Rate Ranges</p> <ul style="list-style-type: none"> • +5% to +15% on primary casualty • +10% to 25% on excess casualty layers • Regional disparity in pricing due to lack of tort caps & immunities especially in Western region 	<p>Client Experience</p> <ul style="list-style-type: none"> • Increased rates • Increased attachment points • Reduced capacity • Reduced limits due to prohibitive pricing • Exclusions for PFAS, Wildfire, SAM 	<p>Coverage/Capacity</p> <ul style="list-style-type: none"> • Difficulty obtaining limits excess of \$50M but further reductions not anticipated • Lead Insurers limiting capacity to \$5M or less • Quota share underwriting 	<p>Condition Drivers</p> <ul style="list-style-type: none"> • Social Inflation/Nuclear Verdicts • Police Reform & removal of Qualified Immunity • Environmental Factors • Lack of immunity and tort caps in certain jurisdictions • Presumptive Injury Laws for Workers Compensation 	<p>Looking Ahead</p> <ul style="list-style-type: none"> • Rate increase will be more sustainable • Increased litigation costs • Carriers considering ESG Initiatives • Limited Reinsurance availability • Competition on excess liability



Property Insurance

With markets moving towards technical pricing over the last several years, the increases are currently in the 15%-30% range.

The current property environment is full of challenges, and we anticipate continued hardening. Until underwriting profitability returns, expect little relief in rate, with continued pull-back in sub limits and tightening of policy wordings.

Casualty Insurance

The increase in severity for liability losses of all types is crudely attributed to “social inflation.” The excess liability marketplace continues to experience extensive disruption. Deteriorating loss trends continue to negatively impact underwriting profitability driving underwriters to require significant rate increases, narrow underwriting appetites, reevaluate coverage grants, and to require changes to program structures, i.e., reducing available capacity and requiring higher attachment points.

- Loss severity is increasing along with the percentage of claims that are litigated. The median value of the top 50 U.S. verdicts in 2019 was estimated to be \$88 million, which would mark a 62% increase from 2018’s median value of \$54.33 million. We have seen the median value of the top 50 U.S. verdicts increase by 330% since 2014. The recent numbers have become the benchmark for future claims and are the result of aggressive litigation, litigation financing, as well as the impact of changing attitudes of juries.
- Nuclear verdicts (greater than \$100 million) and large settlements, even in jurisdictions perceived as conservative, are another major driver of the current market.



Cyber Insurance

There has been no secret to the events that have happened within the cyber world. According to the IBM and Ponemon 2021 Cost of Data Breach Report, breach costs remain the highest in the United States, where the average cost of a breach in 2021 was \$9.05M, with healthcare data breaches being some of the costliest. Markets continue to reduce limits and increase retentions.

Premiums for cyber coverage sold as part of a policy bundle have risen more than 100% in the last two years. Cyber coverage on a stand-alone basis has increased even more. Cyber incidents continue to grow rapidly amid a proliferation of ransomware attacks. Claims for cyber incidents have doubled annually over the past three years.

Ransomware attacks have become the most common type of malicious software. It infiltrates computers and locks them down until a ransom is paid. The frequency, severity, and sophistication of ransomware attacks in the U.S. skyrocketed in 2021. There were 420 million ransomware attacks...up 98% from the previous year.

Given the dramatic increase in ransomware incidents during the pandemic; in both frequency and severity across all industries, organizations that are proactive in assessing their cyber exposure will fare the best. Paramount are an acceptable loss history and strong cyber risk management protocols.

- Claims and losses related to the coronavirus pandemic are still expected to continue, as organizations may be more vulnerable than usual due to employees working remotely on potentially less secure networks with less secure hardware.
- Heavily exposed industries are likely to see increases on the higher side of predictions: health care, higher education, public entities, manufacturing, financial institutions, construction and large media and technology companies.

1521 Hwy 395 North
Gardnerville, NV 89410
(775) 782-2277
Fax: (775) 782-7387 or (775) 782-8923



- The human element continues to be the leading cause of cyber loss, contributing to about 64% of the claims.
- The market reaction has seen an increase in underwriting coupled with reduction of terms, limits, and sub limits, as well as increased rates and deductibles/retentions.

VFIS Renewal Summary

The enclosed summary for the East Fork Fire Protection District offers a detailed breakdown of coverages, risk management services, and benefits offered by VFIS.

VFIS wishes to extend their appreciation to you for your dedicated attention to not only using their services but, the district has also displayed remarkable attention and cooperation with respect to loss control recommendations, as well as compliance. In addition, you have always taken advantage of the risk management services offered by VFIS.

As noted on page 39, the Premium Summary reflects an annual premium of \$213,785 for 2023-24. This compares with 2022-23's annualized premium (after endorsements) of \$194,902.

Warren Reed Insurance, Inc.

The Reed agency operates under a focused strategic plan that includes:

Risk Management and Underwriting
Marketing and Sales
Customer Service
Claims
Education and Analysis

1521 Hwy 395 North
Gardnerville, NV 89410
(775) 782-2277
Fax: (775) 782-7387 or (775) 782-8923



The Warren Reed agency is Douglas County's oldest family owned commercial enterprise, established in 1947. Led by current president Alan Reed, C.I.C., Mr. Reed has been actively engaged in the insurance industry for forty eight years. The agency has been family owned since inception. He and his wife, Dana have been married for forty years and they have six children, eight grandchildren, and two great grandchildren. Christine is a graduate of Washington State University and is a schoolteacher in western Oregon. A.G. received a law degree and a Masters in Public Policy from Indiana University. His undergraduate studies included the United States Air Force Academy, Hillsdale College (Michigan) and Oxford University. He currently resides in Sacramento. Taylor is a 2011 graduate of Gonzaga University and is a vice president/account executive for Warren Reed Insurance. Benjamin graduated from Montana State in Bozeman in 2014. He has a bachelors in agri business and he is an account executive in Warren Reed's Montana office. Nicole graduated from Boise State in 2019 with a bachelors in psychology and she is currently pursuing a masters from Grand Canyon University. She is employed by Intermountain Centers for Human Development in Phoenix. Thomas attended Boise State University and is currently an agent trainee with Warren Reed Insurance.

Thank you, Chief Carlini and Deputy Chief Ray. Please address any questions or concerns to my office.

Sincerely,

Alan G. Reed, C.I.C.

Warren Reed Insurance

**2023-2024
Insurance
Proposal**

1521 Hwy 395 North
 Gardnerville, NV 89410
 (775) 782-2277
 Fax: (775) 782-7387 or (775) 782-8923



PREMIUM COMPARISON

2022/2023 Policy Period

	<u>Premium Charged</u>	<u>Premium Annualized</u>
Package Policy	\$101,110	\$101,110
Auto Policy	\$90,912	\$90,912
Deleted FAB Pumper	(\$317)	(\$457)
Deleted 1992 Jeep Cherokee	(\$438)	(\$637)
Deleted 2000 GMC 1 TON	(\$357)	(\$514)
Added Ford 450	\$698	\$1,688
Added 2023 Silverado	EST. \$120	EST. \$1400
Added 2023 Silverado	EST. \$120	EST. \$1400
Total Package Policy	\$101,110	\$101,110
Total Auto Policy	<u>\$90,738</u>	<u>\$93,792</u>
Total=	\$191,848	\$194,902

2023-2024 Policy Period

Package Policy	\$120,288*	\$120,288*
Auto Policy Period	<u>\$93,497</u>	<u>\$93,497</u>
Total=	\$213,785	\$213,785

** Package includes property increase of \$1,109,469. Cost for this portion is \$1,725**

PROTECT
YOUR **CREW,**
YOUR **ASSETS,**
YOUR **FUTURE.**

EAST FORK FIRE PROTECTION DISTRICT

PRESENTED BY: WARREN W REED INSURANCE INC
1521 HWY 395 N
GARDNERVILLE, NV 89410
775.782.2277

DATE: 06/09/2023

This proposal is valid for 90 days.

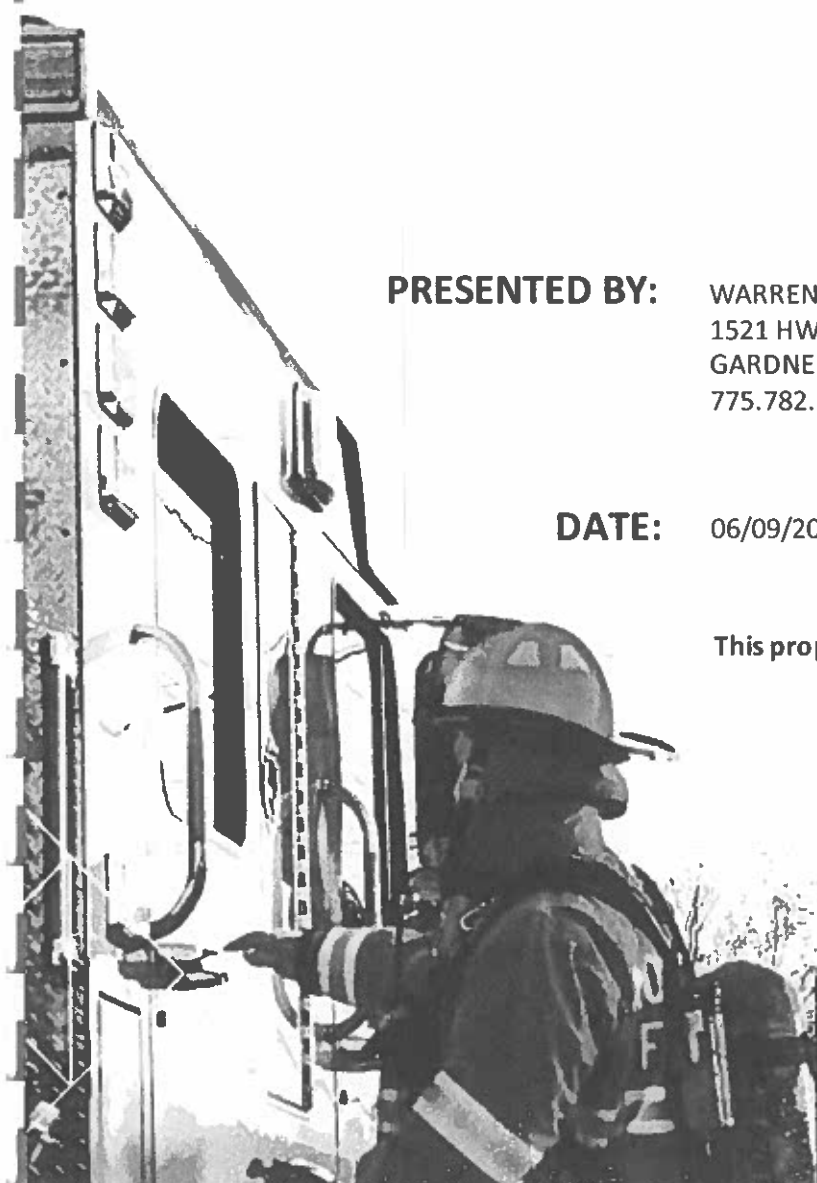


Table of Contents

THANK YOU FOR RENEWING.....	3
THE VFIS ADVANTAGE.....	4
EDUCATION, TRAINING & CONSULTING SERVICES	5
RISK MANAGEMENT SERVICES	6
PROPOSAL.....	8
GENERAL INFORMATION	8
PROPERTY.....	9
CRIME.....	16
PORTABLE EQUIPMENT	18
AUTO.....	20
GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY	29
MANAGEMENT LIABILITY	32
EXCESS LIABILITY	37
PROPOSAL NOTES	38
PREMIUM SUMMARY.....	39
PLUS MORE VALUE!.....	39
OTHER VFIS PRODUCTS AVAILABLE	40
VFIS ORDER FORM	41
CLAIMS-MADE MANAGEMENT LIABILITY SUPPLEMENTAL APPLICATION	42

THANK YOU FOR RENEWING

Thank you so much for choosing to renew your insurance with VFIS. Your choice means a lot to us.

Since 1969, we have worked to provide quality support and protection, a focus on safety and training and legendary claims service to our clients. Together, our associates boast over 760 years of combined emergency services experience, so we pride ourselves on not just serving your industry, but also on living it, respecting it and protecting it.

We hope you've felt the VFIS difference, and that it has inspired your choice to remain a client. As our client you are part of a large and growing group of emergency service organizations, including fire departments, ambulance and rescue squads and 911 centers. We take the responsibility of protecting your most important assets very seriously, and have dedicated our lives to protecting you just as you've dedicated yours to protecting others.

We understand the risks that you face each time you leave for a call, and have listened to your concerns for your family, crew, equipment and your station. It is our hope that because you have our customized insurance options, educational opportunities, training and risk management resources on your side, you can head out for those calls each day feeling more confident, secure and protected.

At VFIS, we look forward to continuing to serve you, and hope to continue to not only meet but exceed your expectations.

Please visit our website at vfis.com to learn more about the services we offer, or give us a call at 800.233.1957 to share stories and ideas or ask questions at any time.



Troy A. Markel
President

**WE LIVE IT.
WE RESPECT IT.
WE PROTECT IT.**

THE VFIS ADVANTAGE

Nothing is created equal. You clearly know the best fire truck manufacturer and the best place to get your gear. You wouldn't sacrifice quality for cost on these items, so why skimp on your insurance coverage?

At VFIS, we've seen the front lines and we pioneered insurance specifically for emergency services. We understand the risks you face every time you leave for a call. That's why we not only offer customized insurance options, but education, training and risk management resources to keep your skills on point. Add in our responsiveness, quality service and legendary claims handling and you can see what separates us from the rest.

Don't be fooled by a knock-off. You, your equipment and your crew deserve the best coverage. You dedicate your life to protecting others. We dedicate ours to protecting you.

On top of all of the best-in-class coverages and features ESO's have come to expect from VFIS, we also offer some **unique benefits our competitors just can't match.**

Accident & Sickness

- 200% of the Principal Sum for quadriplegia and paraplegia and 100% for hemiplegia
- Illness Loss of Life Benefit paying for death due to heart attack or stroke within 48 hours of an emergency response or physical training exercise vs. requiring such a death to be "caused by" a covered activity

Risk Management

- 100+ "Manage Your Risk" best practice guidelines available for download
- Self-evaluation program to identify areas for improvement
- Technical assistance in interpreting and applying codes/standards and regulations
- Building replacement cost estimates
- On-site hazard identification and risk control surveys
- Industry cause of loss statistical reviews and individual loss trending studies
- On-site seminars regarding key loss exposures
- Safety focused ride along observation programs
- Provide resources that help with Human Resources

Specialty Benefits

- Minimum 3% guaranteed rate of return on LOSAP funds
- Accidental burn and disfigurement and burial benefits
- Optional 200% line of duty coverage
- Critical illness coverage for heart attack, stroke, kidney failure and cancer
- Benefits paid out at lump sum upon diagnosis – not as an expense reimbursement
- 24 hour on-and-off duty benefits

Education Training & Consulting

- Industry alliances with CFSI, NVFC, NFPA, IAFC, NFFF, NEMSMA, NAEMSO, VCOS, ISFSI, NAEMSE
- 350+ online training classes in addition to those offered in-person
- Train the Trainer programs

EDUCATION, TRAINING & CONSULTING SERVICES

We have a proud tradition and history of being a leader in providing our emergency services clients with quality training programs and other risk management tools. VFIS provides clients access to:

- 25+ training programs
- 50+ online training programs
- 7 downloadable training booklets
- 40+ safety posters
- 20+ downloadable safety forms
- Self-audit guides

A brief overview of the training materials we offer can be found in our education and training resource catalog.

Distance Learning

Our distance learning site (VFIS University) is hosted by TargetSolutions. VFIS University can provide access to more than 350 online distance learning courses. (VFIS classes would be offered free and TargetSolutions classes would be available at a preferred rate - fee per class.)

RISK MANAGEMENT SERVICES

VFIS is more than just a company that you can use to transfer risk. As a valuable service to your organization, VFIS provides Risk Control, Education and Training Services. Our Risk Control team is staffed by active emergency service personnel with more than 200 years of combined emergency service experience.

Employment Practices

It's important to keep up with the latest on employment law liability issues. Through our VFIS HR Help portal, we work to keep our clients up to date and provide timely resources that educate and inspire good employment practices. Through VFISHRHelp.com we provide:

- Web-based EPL training that tracks employees' progress and completion
- Tools to evaluate your current HR policies
- Articles highlighting relevant workplace issues
- Checklists to discover areas of exposure
- Lawsuit and court decision summaries
- Free model HR policies and forms for download

Communiqués/Safety Bulletins/Checklists

VFIS has over 100 technical reference bulletins covering fire and EMS operations, vehicle operations, employment practices and ESO administration.

On-site Risk Assessments

VFIS can provide on-site risk control assessments in evaluating the effectiveness of existing procedures for controlling potential loss exposures. These assessments, where requested, will be provided by a Certified Safety Professional with experience in fire and emergency medical services.

Self-Assessment Tools

VFIS provides a web-based self-assessment guide (Mutual Aid by VFIS) which highlights known loss producing exposures and directs users to resources available to assist their organization in addressing them.

Newsletters

VFIS provides quarterly newsletters covering emerging topics of concern to emergency service leaders and personnel.

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to VFIS on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the VFIS insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and VFIS coverage with your insurance representative.

The proposed Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. is rated A (Excellent) in Financial Size Category XV by A.M. Best Company.

VFIS Claims Management provides the claims management services for VFIS Program insureds exclusively.

© 2021 Volunteer Firemen's Insurance Services, Inc. | All rights reserved.

The VFIS Program is administered by Volunteer Firemen's Insurance Services, Inc. CA Insurance Producer License #0B39073. Volunteer Firemen's Insurance Services, Inc., an American International Group, Inc. (AIG) company, is a premier manager and specialist of specialty commercial insurance markets in the U.S. This proposal provides a brief description of proposed insurance coverages for your consideration. It is not a contract of insurance. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PROPOSAL

GENERAL INFORMATION

This Proposal reflects the renewal of policies listed below:

Policy Number	Effective Date	Expiration Date
VFNU-CM-0008429-02	07/01/2022	07/01/2023
VFNU-TR-0008430-02	07/01/2022	07/01/2023

First Named Insured: EAST FORK FIRE PROTECTION DISTRICT

Mailing Address: 1694 COUNTY ROAD
MINDEN, NV 89423

Other Named Insured(s):

- FISH SPRINGS VOLUNTEER FIRE DEPARTMENT
- GENOA VOLUNTEER FIRE DEPARTMENT
- JOHNSON LANE VOLUNTEER FIRE DEPARTMENT
- SHERIDAN VOLUNTEER FIRE DEPARTMENT
- TOPAZ LAKE VOLUNTEER FIRE DEPARTMENT
- RUHENSTROTH VOLUNTEER FIRE DEPARTMENT
- GARDNERVILLE RANCHO'S VOLUNTEER FIRE DEPARTMENT
- GARDNERVILLE VOLUNTEER FIRE DEPARTMENT
- EAST FORK FIRE PROTECTION DISTRICT BOARD OF DIRECTORS
- GARDNERVILLE RANCHO'S VOLUTNEER FIRE DEPARTMENT

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	1606 HWY 395 MINDEN, NV 89423	FIRE STATION
2	1	1476 ALBITE WELLINGTON, NV 89444	FIRE STATION
3	1	980 SHERIDAN LA GARDNERVILLE, NV 89410	FIRE STATION
4	1	2249 FISH SPRINGS MINDEN, NV 89423	FIRE STATION
5	1	1990 AUSTIN GARDNERVILLE, NV 89410	FIRE STATION
6	1	941 MITCH DR GARDNERVILLE, NV 89410	WAREHOUSE
7	1	1255 DOUGLAS AVE GARDNERVILLE, NV 89410	FIRE STATION
8	1	1450 STEPHANIE WAY MINDEN, NV 89423	FIRE STATION
9	1	2008 PINTO CIRCLE GARDNERVILLE, NV 89410	FIRE STATION
10	1	2298 MAIN ST GENOA, NV 89411	FIRE STATION
11	1	940 MITCH DR GARDNERVILLE, NV 89410	FIRE STATION
12	1	3450 JACKS VALLEY RD CARSON CITY, NV 89701	FIRE STATION
13	1	1699 COUNTY RD MINDEN, NV 89423	FIRE/EMS
14	1	3620 N SUNRIDGE DR CARSON CITY, NV 89705	FIRE STATION
15	1	1694 COUNTY RD MINDEN, NV 89423	OFFICE
16	1	1604 HWY 395 MINDEN, NV 89423	FIRE STATION

Schedule of Limits & Deductibles

Property Deductible: \$5,000

<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>
1 / 1	\$843,744	GRC	Not Covered	N/A	5%	\$1,000
2 / 1	\$1,947,900	GRC	Not Covered	N/A	5%	\$1,000
3 / 1	\$1,256,623	GRC	Not Covered	N/A	5%	\$1,000
4 / 1	\$1,519,362	GRC	Not Covered	N/A	5%	\$1,000
5 / 1	\$1,231,563	GRC	Not Covered	N/A	5%	\$1,000

<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>
6 / 1	\$779,161	GRC	Not Covered	N/A	5%	\$1,000
7 / 1	\$1,926,949	GRC	Not Covered	N/A	5%	\$1,000
8 / 1	\$1,663,031	GRC	Not Covered	N/A	5%	\$1,000
9 / 1	\$696,470	GRC	Not Covered	N/A	5%	\$1,000
10 / 1	\$1,972,066	GRC	Not Covered	N/A	5%	\$1,000
11 / 1	\$3,098,129	GRC	Not Covered	N/A	5%	\$1,000
12 / 1	\$625,897	GRC	Not Covered	N/A	5%	\$1,000
13 / 1	\$1,799,226	GRC	Not Covered	N/A	5%	\$1,000
14 / 1	\$5,618,942	GRC	Not Covered	N/A	5%	\$1,000
15 / 1	\$2,251,181	GRC	Not Covered	N/A	5%	\$1,000
16 / 1	\$1,615,869	GRC	Not Covered	N/A	5%	\$1,000

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 Schedule of Limits shows how your property was quoted.

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.

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Loss of Income	<p>Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.</p> <p>Includes increased time due to enforcement of an ordinance or law.</p> <p>No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to 24 months.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>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.</p> </div>
Extra Expense	<p>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.</p> <p>Includes increased time due to enforcement of an ordinance or law.</p> <p>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.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>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.</p> </div>
Utility Service Interruption	<p>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.</p> <p>Subject to a 72 hour waiting period.</p>
Ordinance Coverage	<p>Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.</p> <p>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.</p> <p>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.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>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.</p> </div>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Earthquake	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).</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).</p> <p>A special \$1,000 deductible applies per premises.</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 \$25,000 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> <p>Limits are \$2,500,000 for buildings and \$500,000 for contents.</p>

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 \$30,000 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 \$100,000 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>

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.

Schedule of Covered Entities – SCHEDULE #1

- FISH SPRINGS VOLUNTEER FIRE DEPARTMENT
- GENOA VOLUNTEER FIRE DEPARTMENT
- JOHNSON LANE VOLUNTEER FIRE DEPARTMENT
- SHERIDAN VOLUNTEER FIRE DEPARTMENT
- TOPAZ LAKE VOLUNTEER FIRE DEPARTMENT
- RUHENSTROTH VOLUNTEER FIRE DEPARTMENT
- GARDNERVILLE RANCHO'S VOLUNTEER FIRE DEPARTMENT
- GARDNERVILLE VOLUNTEER FIRE DEPARTMENT
- EAST FORK FIRE PROTECTION DISTRICT BOARD OF DIRECTORS

Employee Dishonesty – Blanket	<u>Limit</u> \$500,000	<u>Deductible</u> None	<u>Faithful Performance</u> No
<u>Computer and Funds Transfer Fraud</u>	<u>Limit</u> \$10,000	<u>Deductible</u> None	
<u>Fraudulent Impersonation</u>	<u>Limit</u> \$10,000	<u>Deductible</u> None	
<u>Identity Fraud Expense</u>	<u>Limit</u> \$10,000	<u>Deductible</u> None	

Covered Entity

- EAST FORK FIRE PROTECTION DISTRICT

**Public Employee Dishonesty –
Blanket Per Employee**

Limit
\$250,000

Deductible
None

**Faithful
Performance**
Yes

**Public Employee Dishonesty –
Blanket Per Loss**

This limit is in excess of the Per Employee limit.

Limit
\$250,000

Deductible
None

**Faithful
Performance**
Yes

Computer and Funds Transfer Fraud

Limit
\$10,000

Deductible
None

Fraudulent Impersonation

Limit
\$10,000

Deductible
None

Identity Fraud Expense

Limit
\$10,000

Deductible
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. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

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 \$25,000 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>
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> <p>If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.</p>

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	\$1,000,000
Underinsured Motorists Insurance	2	\$1,000,000
Hired & Borrowed Vehicles		Included
Commandeered Vehicles		Included
Volunteers/Employees as Insureds Under Non-Owned Autos		Included (Primary)
Temporary Substitute Vehicles		Included
Fellow Member Liability		Included
Incidental Garage Liability		Included
Physical Damage Comprehensive	7,8	see Schedule of Vehicles
Physical Damage Collision	7,8	see Schedule of Vehicles

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>PE</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	1991	MARION PUMPER	1HTSENHR8MH238335	PR		N/A	N/A	N/A
2	1991	MARION TANKER	1HTSENHRXMH328336	T		N/A	N/A	N/A
3	1991	NAVISTAR PUMPER	1HTSEPBR9MH391335	PR		N/A	N/A	N/A
4	1993	INT'L BRUSH VEH	1HTSEPPN9PH468196	BV		N/A	N/A	N/A
5	1994	INT'L TANKER	1HTSEAAAR5SH624476	T		N/A	N/A	N/A
6	1990	FREIGHTLINER TANKER	1FUZYDCYB6LH372200	T		N/A	N/A	N/A
7	1990	FREIGHTLINER TANKER	1FUZYDCYB0LH371107	T		N/A	N/A	N/A
8	1995	PEMFAB PUMPER LDH	1P1F112BXSA095006	PLDH		N/A	N/A	N/A
9	1996	WESTSTATE PUMPER LDH	44KFT4281VWZ18432	PLDH		\$225,000	\$10,000	\$10,000
10	1997	FORD SERVICE	1FTHX26F7VEC36208	OTH	X	N/A	\$5,000	\$5,000
11	1998	SEAGRAVES PUMPER	1F9EB28T9WCST2021	PR		\$225,000	\$10,000	\$10,000
12	1998	INT'L BRUSH VEH	1HTSEAAAN9WH571509	BV		\$150,000	\$10,000	\$10,000
13	1998	INT'L BRUSH VEH	1HTSEAAAN7WH571511	BV		\$150,000	\$10,000	\$10,000
14	1998	INT'L BRUSH VEH	1HTSEAAANSWH571510	BV		\$150,000	\$10,000	\$10,000
15	1993	FORD SERVICE	1FTHF26H9PLA94964	OTH	X	N/A	\$5,000	N/A
16	1999	GMC FIRST RESPONDER	1GDHK33J2XF014374	FR		N/A	N/A	N/A
17	1999	CHEVY SERVICE	1GCGK29U9XE251445	OTH	X	N/A	\$5,000	N/A

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>PE</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
18	2000	INT'L BRUSH VEH	1HTSDADR3YH227999	BV		\$150,000	\$10,000	\$10,000
19	2000	INT'L BRUSH VEH	1HTSDADR1YH227998	BV		\$150,000	\$10,000	\$10,000
20	1999	CHEVY SERVICE	1GCGK24J5XR722870	OTH	X	N/A	\$5,000	N/A
21	2000	CHEVY FIRST RESPONDER	1GNEK13T1YJ137960	FR		N/A	N/A	N/A
22	2001	FREIGHTLINER TANKER	1FVHALBD01PH75576	T		\$150,000	\$10,000	\$10,000
23	1999	GMC SIERRA	1GTGK29U5XE532741	OTH	X	N/A	\$5,000	N/A
24	2000	GMC 3500 P/U	1GTHK33R3YF516726	OTH	X	N/A	\$5,000	N/A
25	2001	CHEVY SERVICE	1GCEK19T612198891	OTH	X	N/A	\$5,000	N/A
26	2003	INT'L RESCUE HVY	1HTWEADR23J051995	RTH		\$150,000	\$10,000	\$10,000
27	2003	INT'L RESCUE HVY	1HTWEADR43J051996	RTH		\$150,000	\$10,000	\$10,000
28	2003	INT'L TANKER	1HTXHAET63J067821	T		\$150,000	\$10,000	\$10,000
29	2003	INT'L TANKER	1HTXHAET63J067820	T		\$150,000	\$10,000	\$10,000
30	2003	AMERICAN AERIAL	423HAACK14RM90408	AD		\$850,000	\$10,000	\$10,000
31	2004	INT'L BRUSH VEH	1HTWEADR54J027319	BV		\$150,000	\$10,000	\$10,000
32	2004	INT'L BRUSH VEH	1HTWEADR34J027318	BV		\$150,000	\$10,000	\$10,000
33	2004	INT'L TANKER	1HTXHAPT84J016933	T		\$150,000	\$10,000	\$10,000
34	1974	MACK AERIAL	CF685FAP1601	AD		N/A	N/A	N/A
35	2004	SPARTAN HAZMAT	4S7HT1B964C048147	HM		\$175,000	\$10,000	\$10,000
36	2005	CHEVY SERVICE	1GTEK14X85Z100749	OTH	X	N/A	\$5,000	\$5,000
37	2005	CHEVY SERVICE	3GNGK26UX5G157205	OTH	X	N/A	\$5,000	\$5,000
38	2005	INT'L BRUSH VEH	1HTWEAZR35J191064	BV		\$150,000	\$10,000	\$10,000
39	2005	CHEVY FIRST RESPONDER	1GCHK29U85E256184	FR		N/A	N/A	N/A
40	2005	AME LAFRANCE PUMPER	4Z3AAKCY46RW17814	PR		\$225,000	\$10,000	\$10,000
41	2007	AME LAFRANCE PUMPER	1AFAAKDY97RY13780	PR		\$225,000	\$10,000	\$10,000
42	1994	PACE TRAILER	1WC200E29R4018163	OTH		N/A	N/A	N/A
43	2000	CHEVY FIRST RESPONDER	3GNGK26U1YG170686	FR		N/A	N/A	N/A
44	2008	FORD FIRST RESPONDER	1FTSW21Y48ED51998	FR		N/A	N/A	N/A
45	2008	CHEVY TAHOE/PPT	1GNFK13038J213107	OTH	X	N/A	\$5,000	\$5,000
46	2000	GMC FIRST RESPONDER	1GTGK29U2YE200404	FR		N/A	N/A	N/A
47	1999	GMC FIRST RESPONDER	1GTGK24R6XR724973	FR		N/A	N/A	N/A
48	1995	CHEVY FIRST RESPONDER	1GBGK24K1SE119430	FR		N/A	N/A	N/A
49	2009	CHEVROLET SIL 1500 P/U	1GCEK19C88E183102	OTH	X	N/A	\$5,000	\$5,000
50	2010	FORD AMB ALS	1FDWF3HR6AEA70342	ALS		\$132,000	\$1,000	\$3,000
51	2010	SPARTAN PUMPER LDH	4S7CTZD95ACO71802	PLDH		\$200,000	\$10,000	\$10,000
52	2013	CHEVY SERVICE	1GNWKLEG3DR319087	OTH	X	N/A	\$5,000	\$5,000
53	2014	FORD AMB ALS	1FDRF3HT0EEA55446	ALS		\$145,000	\$5,000	\$5,000
54	2015	HAULMARK TRAILER	575GB2425FU277311	OTH		\$13,000	\$5,000	\$5,000

Vehicle No.	Year	Make & Model	VIN	PE	ACV	Agreed Value	Comp. Ded.	Coll. Ded.
55	2017	FORD AMB ALS	1FDRF3HT6HDA03992	ALS		\$175,000	\$5,000	\$5,000
56	2018 2019	INTERNATIONAL BRUSH VEH Model 34	3HAWETAROKL367914	BV		\$365,000	\$10,000	\$10,000
57	2019	CHEVY SERVICE	1GNSKFEC3KR178693	OTH	X	N/A	\$5,000	\$5,000
58	2019	CHEVY SERVICE	1GNSKFEC8KR178995	OTH	X	N/A	\$5,000	\$5,000
59	2018	DODGE RESCUE LT	3C6UR5CL1JG381646	RTL		\$39,589	\$10,000	\$10,000
60	2019	INTERNATIONAL BRUSH VEH Model 34	1HTWETAR2KH077941	BV		\$365,000	\$10,000	\$10,000
61	2007	GMC SERVICE	1GTHK24627E526120	OTH	X	N/A	\$5,000	\$5,000
62	2019	Pierce FT DODGE PUMPER LDH	4P1BAAFF7KA020709	PLDH		\$495,000	\$10,000	\$10,000
63	2019	Pierce FT DODGE PUMPER LDH	4P1BAAFF4KA020716	PLDH		\$495,000	\$10,000	\$10,000
64	2019	DODGE AMB ALS	3C7WRTBL4KG583733	ALS		\$216,000	\$5,000	\$5,000
65	2019	DODGE AMB ALS	3C7WRTBL6KG583734	ALS		\$116,000	\$5,000	\$5,000
66	2020	DODGE AMB ALS	3C7WRLBL6LG269633	ALS		\$216,000	\$5,000	\$5,000
67	2021	DODGE RAM 2500 P/U	3C6UR5CJ5MG526013	OTH	X	N/A	\$5,000	\$5,000
68	2020	PIERCE FT PUMPER	4PIBAAFFXLA022116	PR		\$507,000	\$10,000	\$10,000
69	2020	DODGE RAM CHIPPER TRUCK	3C7WRNFL4LG220484	BV		\$83,000	\$5,000	\$5,000
70	2021	BANDIT CHIPPER TRAILER	4FMU51819MRS16249	OTH		\$57,000	\$5,000	\$5,000
71	2021	DODGE RAM	3C6UR5J1MG629977	OTH	X	N/A	\$5,000	\$5,000
72	2018	INTERNATIONAL PUMPER	1HTGRSNT2JH557059	PR		\$225,000	\$10,000	\$10,000
73	2021	DODGE RAM	3C7WR5HJ2MG583685	OTH	X	N/A	\$5,000	\$5,000
74	2020	DODGE RAM BRUSH VEH	3C7WRNEL3LG255826	BV		\$190,000	\$5,000	\$5,000
75	2021	DODGE RAM BRUSH VEH	3C7WRNEL1MG503816	BV		210,000 \$25,000	\$5,000	\$5,000
76	2021	CHEVY BRUSH VEH	1GNSKLED0MR466956	BV		\$41,300	\$5,000	\$5,000
77	2021	CHEVY TAHOE PRIVATE PASSENGER	1GNSKLED0MR466908	OTH		\$41,300	\$5,000	\$5,000
78	2022	CHEVY PICK UP PRIVATE PASSENGER	2GC1YNEY9N1203246	OTH		\$62,500	\$1,000	\$1,000
79	2022	CHEVY PICK UP PRIVATE PASSENGER	2GC1YNEY5N1202935	OTH		\$62,500	\$1,000	\$1,000
80	2022	FORD AMB ALS	1FDUF4HT4NDA19300	ALS		\$234,683	\$5,000	\$5,000
81	2022	FORD AMB ALS	1FDUF4HT3NDA23015	ALS		\$135,200	\$5,000	\$5,000
82	2023	CHEVROLET SILVERADO	2GC1YNEYXP1721174	OTH		\$65,760	\$5,000	\$5,000
83	2023	CHEVROLET SILVERADO	2GC1YNEY5P1721082	OTH		\$65,760	\$5,000	\$5,000
84	2023	Polaris Trailer	3CV1U2023P2653734	OTH		\$5,273	1,000	1,000
85	2023	Polaris Ranger Crew	4XARS4998P8057057			30,879	1,000	1,000
86	2023	Utility Trailer	16V1U1516P2292272			3,183	1,000	1,000
87	2021	Dodge Ram 2500	3C64R5DT6MG555096			43,965	5,000	5,000

Schedule of Vehicles – Insured's Identifiers

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

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>Insured's Identifier (How YOU refer to this vehicle)</u>
1	1991	MARION PUMPER	1HTSENHR8MH238335	E-9
2	1991	MARION TANKER	1HTSENHRXMH328336	T-6
3	1991	NAVISTAR PUMPER	1HTSEPBR9MH391335	E-3
4	1993	INT'L BRUSH VEH	1HTSEPPN9PH468196	B-5
5	1994	INT'L TANKER	1HTSEAR55H624476	T-9
6	1990	FREIGHTLINER TANKER	1FUZYCYB6LH372200	T-5
7	1990	FREIGHTLINER TANKER	1FUZYCYB0LH371107	T-2
8	1995	PEMFAB PUMPER LDH	1P1F112BXSAD095006	E-8
9	1996	WESTSTATE PUMPER LDH	44KFT4281VWZ18432	E-10
10	1997	FORD SERVICE	1FTHX26F7VEC36208	U-10
11	1998	SEAGRAVES PUMPER	1F9EB28T9WCST2021	E-6
12	1998	INT'L BRUSH VEH	1HTSEAN9WH571509	B-14
13	1998	INT'L BRUSH VEH	1HTSEAN7WH571511	B-7
14	1998	INT'L BRUSH VEH	1HTSEAN5WH571510	B-4
15	1993	FORD SERVICE	1FTHF26H9PLA94964	U-6
16	1999	GMC FIRST RESPONDER	1GDHK33J2XF014374	U-9
17	1999	CHEVY SERVICE	1GCGK29U9XE251445	U-4
18	2000	INT'L BRUSH VEH	1HTSDADR3YH227999	B-12
19	2000	INT'L BRUSH VEH	1HTSDADR1YH227998	B-10
20	1999	CHEVY SERVICE	1GCGK24J5XR722870	U-3
21	2000	CHEVY FIRST RESPONDER	1GNEK13T1YJ137960	U-1
22	2001	FREIGHTLINER TANKER	1FVHALBD01PH75576	T-3
23	1999	GMC SIERRA	1GTGK29U5XE532741	U-2
24	2000	GMC 3500 P/U	1GTHK33R3YF516726	U-7
25	2001	CHEVY SERVICE	1GCEK19T61Z198891	SUPSE
26	2003	INT'L RESCUE HVY	1HTWEADR23J051995	SQ-5
27	2003	INT'L RESCUE HVY	1HTWEADR43J051996	SQ-7
28	2003	INT'L TANKER	1HTXHAET63J067821	T-10
29	2003	INT'L TANKER	1HTXHAET63J067820	T-12
30	2003	AMERICAN AERIAL	4Z3HAACK14RM90408	TR-12
31	2004	INT'L BRUSH VEH	1HTWEADR54J027319	B-8
32	2004	INT'L BRUSH VEH	1HTWEADR34J027318	B-6
33	2004	INT'L TANKER	1HTXHAPT84J016933	T-4
34	1974	MACK AERIAL	CF685FAP1601	RESER
35	2004	SPARTAN HAZMAT	4S7HT1B964C048147	HAZ-9
36	2005	CHEVY SERVICE	1GTEK14X85Z100749	SUPSE

Vehicle No.	Year	Make & Model	VIN	Insured's Identifier (How YOU refer to this vehicle)
37	2005	CHEVY SERVICE	3GNGK26UX5G157205	B.C.
38	2005	INT'L BRUSH VEH	1HTWEAZR35J191064	B-2
39	2005	CHEVY FIRST RESPONDER	1GCHK29U85E256184	PREV1
40	2005	AME LAFRANCE PUMPER	4Z3AAKCY46RW17814	E-7
41	2007	AME LAFRANCE PUMPER	1AFAAKDY97RY13780	E-12
42	1994	PACE TRAILER	1WC200E29R4018163	PACET
43	2000	CHEVY FIRST RESPONDER	3GNGK26U1YG170686	CHIF4
44	2008	FORD FIRST RESPONDER	1FTSW21Y48ED51998	TRAIN
45	2008	CHEVY TAHOE/PPT	1GNFK13038J213107	CHIF1
46	2000	GMC FIRST RESPONDER	1GTGK29U2YE200404	U-5
47	1999	GMC FIRST RESPONDER	1GTGK24R6XR724973	U-8
48	1995	CHEVY FIRST RESPONDER	1GBGK24K1SE119430	U-12
49	2009	CHEVROLET SIL 1500 P/U	1GCEK19C88E183102	PREV2
50	2010	FORD AMB ALS	1FDWF3HR6AEA70342	ALS14
51	2010	SPARTAN PUMPER LDH	4S7CTZD95ACO71802	E-4
53	2014	FORD AMB ALS	1FDRF3HT0EEA55446	R-114
55	2017	FORD AMB ALS	1FDRF3HT6HDA03992	R-107
67	2021	DODGE RAM 2500 P/U	3C6UR5CJ5MG526013	U-7

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 a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A firefighter responds in his personal vehicle on his department's behalf. Upon rounding a curve, he sees a disabled vehicle partially blocking the road. He swerves and accidentally strikes the motorist who was trying to flag down the firefighter. Non-owned vehicle liability would be provided to the firefighter on a primary basis up to the policy limit; not excess over the firefighter's personal auto policy.</p> </div>
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 75% 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 1976 Mack pumper with an Agreed Value of \$50,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$40,000. The replacement cost of the truck at the time of the loss is \$100,000. Since the Agreed Value selected by the insured is \$50,000 and 75% of the Agreed Value is \$37,500, the insured has the option to either repair the vehicle, taking the \$40,000 settlement, or be reimbursed the Agreed Value of \$50,000 with VFIS having the rights to the salvage.

We use this method for emergency vehicles and, at the insured's option, for 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 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.
 Only one deductible, the largest, will apply.
 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.

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.

Collision Damages from overturn or collision with another object.

Comprehensive Damages from causes other than collision or overturn.

Freezing Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.
 Includes, but is not limited to, pumps, gauges and tanks.
 No freezing coverage for loss to vehicle engines.

Volunteers' or Employees' Personal Automobiles Covers damage to a member's personally owned vehicle:
 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.
 Reimburses the members deductible up to \$1,000 if insurance is carried or actual cash value if no insurance is carried. Member is required to maintain minimum state liability coverage.

Airbag Coverage Covers loss caused by accidental discharge of an airbag.

Hired, Borrowed or Commandeered Vehicles Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.
 Comprehensive deductible - \$50.
 Collision deductible - \$100.
 Coverage is primary.

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 Applies to vehicles, such as chief's cars, insured on an actual cash value basis.
 Cost to replace custom features such as gold leaf lettering, light bars, sirens and radios on a *replacement cost basis*.
 Extended to equipment owned by the organization that's permanently installed in non-owned autos.

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. \$2,500 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 Trucks	If no spare or reserve units are available, we provide automatic coverage for rental expenses for firefighting and rescue vehicles. Limit of \$250 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.

This coverage contains the following four sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of offenses such as false arrest, wrongful eviction or slander.
- **Coverage C. Professional Health Care Liability** protects you when claims are made against you as a result of your handling of patients, or providing, or failing to provide, medical services.
- **Coverage D. Medical Expense** protects you when claims are made against you as a result of injuries suffered by the public (not your volunteers or employees) because of your premises or operations. These expenses are payable even if the injury occurred through no fault of your own.

<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 (any one 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
Line of Duty Accidental Death Limit.....	\$10,000

Optional Coverages (apply only if checked)

Employer's (Stop Gap) Liability

- Provides General Liability and Auto Liability coverage to you (the insured organization) if a volunteer or employee alleges they were injured on the job and are entitled to sue the organization and seek damages beyond the benefits available under the applicable Workers' Compensation statute.
- Needed when the insured's Workers' Compensation policy provided for your volunteers and/or employees does not contain Part Two – Employer's Liability.

Owned Watercraft Liability (boats exceeding 100 horsepower)

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Volunteers and Employees as Insureds	<p>Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees.</p> <p>Also included are the owners of any property you commandeer.</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p> <p>Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:</p> <ol style="list-style-type: none"> 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	<p>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.</p> <p>The contract must be in effect before the injury or damage occurs.</p>
Fellow Member Liability	<p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.</p> <p>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).</p>
"Good Samaritan" Liability	<p>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.</p> <p>Applies to professional health care or any other services.</p> <p>To qualify as a "Good Samaritan," the individual must act independently of your organization or any other organization.</p>
Line of Duty Accidental Death Benefit	<p>We will reimburse the insured up to \$10,000 for a voluntary payment made to the family of an insured whose death results directly from participation in an emergency operation.</p>
Unlimited Defense Costs	<p>The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.</p>
Intentional Acts	<p>Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>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.</p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>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.</p> </div>

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.
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.</p> <p>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	\$50,000

"Claims made" basis

- This means that coverage is provided only for claims that are reported during the policy period, regardless of when the incident giving rise to a claim occurred. VFIS covers claims arising from incidents that occurred prior to the initial policy period as long as you had no reason to suspect that a claim might be presented as a result of the incident.
- If you are aware of any such incidents, be sure to report them to your agent immediately.

A signed and dated application is required before coverage can be bound.

"Occurrence" basis

- This means that coverage is provided only for claims arising out of incidents that occur during the policy period, regardless of when the claim is eventually reported.
- You should not purchase occurrence coverage unless:
 - You are currently insured on an occurrence basis, or
 - You are currently insured on a claims made basis and you have decided to purchase a supplemental extended reporting period from your current carrier.

Cyber Liability and Privacy Crisis Management Expense

- **Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Cyber Liability

Each Event Limit:	\$1,000,000	Each Electronic Information Security Event
Retroactive Date:	None	

Privacy Crisis Management Expense

Each Event Limit:	\$50,000	Each Privacy Event
Retroactive Date:	None	
Deductible:	\$0	Each Privacy Event

Cyber Extortion Expense

Each Event Limit:	\$20,000	Each Cyber Extortion Threat
Deductible:	\$0	Each Cyber Extortion Threat

Privacy Crisis Management Expense and Cyber Extortion Expense

Aggregate Limit:	\$50,000	Aggregate
------------------	----------	-----------

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 \$50,000 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	<p>Included as insureds.</p>
Spousal Liability	<p>Included, but only for acts within the course and scope of your operations.</p>
Unlimited Defense Costs	<p>The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.</p>
Fair Labor Standards Act Suit Defense Coverage	<p>Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act.</p>
Blanket Additional Insureds	<p>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.</p>
Unintentional Release of HIPAA Information	<p>Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations.</p>
Expanded Aggregate Limit	<p>The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).</p>

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability and Privacy Crisis Management*

The following apply unless noted otherwise in this proposal:

Cyber Liability

Coverage applies to each electronic information security event which includes:

1. Transmission of malware from your computer system to a third party;
2. The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
3. A personal identity event or corporate privacy event caused by information that is obtained or released directly from your computer system.

As used in this definition, a denial of service attack means an intentional attack directly on your computer system that prevents or slows down access to your web site or your computer network. However, a denial of service attack which affects the internet at large and is not directed at your computer system is not an electronic information security event.

Personal Identity Event or Corporate Privacy Event

What is a personal identity event or corporate privacy event?

1. Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
2. The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Privacy Crisis Management Expense Coverage

Pays on behalf applicable reasonable and necessary fees because of a privacy event which includes:

1. To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
2. Provide a crisis management review and advice by an approved independent crisis management or legal firm;
3. Notification to affected parties for printing, advertising, mailing of materials or other costs;
4. Travel expenses by directors and employees to mitigate damages;
5. Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.

Privacy crisis management expenses shall not include:

1. Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
2. Costs or expenses that would have been incurred in the absence of the "privacy event;"
3. Costs or expenses associated with upgrading, maintaining, improving, repair or remediating any "computer system," procedures, services or property as a result of a "privacy event."

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS
– *Cyber Liability and Privacy Crisis Management* – continued

Privacy Event	<p>What is a privacy event?</p> <ol style="list-style-type: none">1. Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;2. Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.
Cyber Extortion Expense	<p>Reimburses you for expenses paid in response to a cyber extortion threat.</p>
Cyber Extortion Threat	<p>What is a cyber extortion threat? A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving <u>your</u> computer system (not the internet at large) to:</p> <ol style="list-style-type: none">1. Launch a denial of service attack;2. Steal, release or publish personally identifiable information or confidential corporate information;3. Alter, damage or destroy electronic data;4. Cause you to transfer, pay or deliver any funds or property without your authorization.
Coverage Territory	<p>For cyber liability, privacy crisis management expense and cyber extortion expense coverage, the coverage territory means worldwide, but the event and suit must take place in the U.S., Puerto Rico or Canada.</p>

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

Excess over the following underlying coverages:

- Auto
- General Liability and Professional Liability
- Management Liability

Liquor Liability	Follows form with underlying coverages.
Pollution Liability	Follows form with underlying coverages.
Management Liability	Follows form with underlying coverages.
Employer's Liability	Follows form with underlying coverages.
Unlimited Defense Costs	The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Expanded Aggregate Limit	The aggregate limit shown in the schedule applies separately to each location.
Unmanned Aircraft (Drones)	Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you. \$1,000,000 each occurrence/aggregate sublimit applies.

PROPOSAL NOTES

Crime

Note: Public Employee Blanket Bond coverage is requested. Please note this coverage form excludes the treasurer and anyone required by statute to be bonded (possibly board members). A Public Employee Position Schedule Bond may be used to cover excluded positions.

Auto

Note: The Medical Payments limit of \$5,000 applies to the following vehicle(s):

Vehicle Number(s)

All Covered Autos

General Liability

Note: This quote does not include pollution liability for your Above ground storage tanks, not an available coverage in Nevada.

PREMIUM SUMMARY

EAST FORK FIRE PROTECTION DISTRICT (NV) C06099

	<u>Premium</u>
Property	\$44,847
Crime.....	\$2,487
Portable Equipment.....	\$7,311
Auto	\$93,497
General Liability.....	\$14,570
Management Liability.....	\$23,876
Excess Liability	\$27,197
Total Estimated Annual Premium	\$213,785

PLUS MORE VALUE!

Risk Management Included

- Employment practices
- Manage your risk – resources, check lists
- Risk Management Consultants
- On-site assessments/self-assessments

Education, Training & Consulting..... Included

- Classroom seminars, training, resources – vfis.com
- Distance learning – VFIS University
- Consulting Available

Volunteer Firemen's Insurance Services, Inc.®

VFIS®, VFIS® with design and Volunteer Firemen's Insurance Services, Inc.® are all registered service marks of the same PA Corporation.

OTHER VFIS PRODUCTS AVAILABLE

Accident & Sickness Coverage - provides "on duty" coverage for members, auxiliary members, junior members, members in training, officers, deputized by-standers, trustees and board members, and volunteers asked by the organization to help with non-emergency events. Coverage listed below is provided when a member performs any normal duty of the department, whether it is an emergency or not. Insurance coverage underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

- Death Benefit
- Lump Sum Living Benefit
- Disability Income Benefit
- Medical Benefit

Critical Illness Insurance Program - a lump sum cash benefit is available to emergency service personnel, when diagnosed with a heart attack, stroke or life threatening cancer. Underwritten by ACE American Insurance Company, Philadelphia, PA. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Lump Sum Living Benefit (for qualifying illnesses)

Group Term Life Insurance - available for all members which includes active, retired, volunteers, career or auxiliary members. Underwritten by AIG, American General. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Accidental Death and Dismemberment
- Guaranteed Issue Life Insurance for Any Age

Length of Service Award Program (LOSAP) - an incentive program to effectively retain existing volunteers, increase their level of participation and recruit new members. Life insurance underwritten by AIG Life Insurance Company and American Life Assurance Company of New York (Maine and New York). Group annuity contracts underwritten by Hartford Life Insurance Company. Coverage provided:

- 24-hour, On and Off Duty Death Benefit
- Monthly Income During Retirement Years
- Disability Benefit

VFIS ORDER FORM

EAST FORK FIRE PROTECTION DISTRICT (NV) C06099

Coverage	Effective/ Expiration Dates	Accept Initial to accept coverage	Decline Initial to decline coverage	Premium Quoted
Property				
Crime				
Portable Equipment				
Auto				
General Liability				
Management Liability				
Excess Liability				
Total				

Payment Plans

Please indicate your choice of premium payment options. There are no installment fees. Payment plans do not include any applicable taxes, fees, and surcharges. They will be included with your initial invoice. Payment plans options do not apply to future endorsements. You will receive an invoice based on the payment plan selected. ***Please Note – Any breakdown of premium values listed on this Order Form should not be used for billing purposes. On Installment plans, payment amounts will vary due to rounding on installment schedules. **Please wait for the invoice to bill the insured.** Remittance payment must match the invoice.***

- Annual Default unless otherwise eligible and selected below
- Two-Pay \$2,500 account minimum
- Four-Pay \$3,500 account minimum
- Ten-Pay \$10,000 account minimum

Signature of Insurance Representative

Date

Agency Name/Address _____

Producer/Service Rep.

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: 88-6000031
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is Excess Liability.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.

Signature of Insured

Date

Comments/Notes: _____

Internal Use Only:	C06099	NV	Qt Eff Dt: 07/01/2023	Doc ID: f71ebcbbf35b40a6bf78e8297ffcd2e6
Property:	92582510000000	Crime:	92582510000000	PE: 92582510000000 Auto: 03582510000000
GL:	92582510000000	ML:	92582510000000	Excess: 92582510000000

CLAIMS-MADE MANAGEMENT LIABILITY SUPPLEMENTAL APPLICATION

This application is only required when Claims Made Management Liability coverage is new.

1. Legal name of applicant: EAST FORK FIRE PROTECTION DISTRICT
2. Address: 1694 COUNTY ROAD, MINDEN, NV 89423
3. Desired effective date of coverage: _____
4. Limits of liability requested (cannot be greater than the General Liability limit):
 - \$300,000 each offense or wrongful act / \$1,000,000 aggregate
 - \$500,000 / \$1,000,000
 - \$1,000,000 / \$2,000,000
 - \$1,000,000 / \$3,000,000
 - \$1,000,000 / \$10,000,000 (aggregate limit does not apply to each named insured with this option)
5. Does the applicant have knowledge of any incidents which would cause a reasonable person to believe that a claim or suit might result? Yes No
If yes, please give complete details, including date: _____
6. Name of person designated to receive any and all notices from the company or agent concerning this insurance: _____

**COVERAGE CANNOT BECOME EFFECTIVE PRIOR TO THE DATE THIS SIGNED APPLICATION IS APPROVED BY THE COMPANY.
THE APPLICANT ACCEPTS NOTICE THAT ANY POLICY WHICH MAY BE ISSUED AND ANY RENEWALS THEREOF WILL APPLY ON A "CLAIMS MADE" BASIS.**

The applicant agrees that in the event they become aware of any fact which would serve to alter any answer previously given to one or more of the foregoing questions, they will so advise the agent. The applicant further agrees that based on such revised information, the agent may revise or withdraw any quotation previously given.

The undersigned, being authorized by and acting on behalf of the applicant, declares that to the best of his / her knowledge and after having made proper inquiry, the responses to the foregoing are true and that no facts have been suppressed or any material facts misstated. The applicant further agrees that this application shall be the basis of any policy issued. The application is valid for 90 days from the date it is signed.

Agent's Signature: _____ Applicant's Signature: _____
Address: _____ Title: _____
City / State / Zip: _____ Date: _____