



Date: 8/9/2024

**Insurance Proposal For:**

Lockwood Fire Protection District  
23141 Shake Ridge Rd.  
Volcano, CA 95689

<p><b>Presented By:</b> George Petersen Insurance Agency, Inc. 175 West College Avenue Santa Rosa, CA 95401</p> <p>Phone: (707) 525-4150 Fax: (707) 525-4175</p>	<p><b>Emergency Services Insurance Program</b> McNeil &amp; Company Ins Services (Lic #0B67313) P.O. Box 5670 67 Main Street Cortland, NY 13045 Phone: (800) 822-3747 Fax: (607) 756-5051 Website: <a href="http://www.esip.com">www.esip.com</a></p>
<p><b>Carrier:</b> Arch Insurance Company    A.M. Best Rating: A+ Superior</p>	

*This proposal is valid for 90 days.*

# OUR PROMISE

We developed your Insurance Proposal based on information provided by your ESIP insurance agent. We depend on your agent's knowledge of your organization and on interviews with your organization's personnel, to design the best policy and coverages for you. If you have any questions or concerns about the adequacy or appropriateness of the proposed coverage, please discuss them with your ESIP agent. Many of the policy features can be customized to meet your special needs.

In this proposal we outline the various coverages being offered. However this document can not take the place of an actual policy. Only an actual policy contains all of the terms, conditions, and exclusions that affect your coverage. Please review your policies carefully with your agent to be certain that you clearly understand your insurance program.

We believe that the Emergency Services Insurance Program (ESIP) provides emergency service organizations such as yours with the best insurance products available. We promise that you will find our coverage and service to be beyond your expectations!

For more information about ESIP's products and services, visit us on the Internet at [www.esip.com](http://www.esip.com).

# NAMED INSURED

## Named Insured will read on the policy as:

### First Named Insured:

Lockwood Fire Protection District

### Other Named Insured:

Lockwood Auxillary

Lockwood Fire Auxillary

Other Named Insureds should include all legal entities under which you operate or own property, including any Fire Company, Volunteer Association, Auxiliary, or Cadet Program. If the named insureds shown above are not correct please advise your ESIP agent.

# GENERAL LIABILITY



## Limits of Insurance

<b>General Aggregate</b>	\$10,000,000
<b>Products/Completed Operations Aggregate</b>	\$10,000,000
<b>Each Occurrence</b>	\$1,000,000
<b>Personal &amp; Advertising Injury</b>	\$1,000,000
<b>Damage to Premises Rented to You *</b>	\$1,000,000
* Damage by Fire, Lightning or Explosion	
<b>Medical Expense</b>	\$5,000

## Schedule of all Premises you Own, Rent or Occupy

**Location 1: 23141 Shake Ridge Road, Volcano, CA 95689**

**Location 2: 19715 Shake Ridge Road, Volcano, CA 95689**

# GENERAL LIABILITY

## Coverages Included

**Non-Owned Aircraft & Watercraft**

**Owned Watercraft less than 35 feet**

**Owned Unmanned Aircraft (Drones)**

**Contractual Liability**

**Fund Raising Activities**

**Host Liquor Liability**

**Temporary Liquor Liability for Events Lasting 10 Days or Less**

**Members as Insureds**

Includes Physicians acting within the scope of their duties for Insured

**Fire and Rescue Service Liability**

Emergency Services E&O

Medical Malpractice Liability

Dispatcher's Liability

Medical Director's E&O

Good Samaritan Liability

**Emergency Services Liability - Occurrence**

Directors and Officers Liability

Spousal Liability

Estates, Heirs & Legal Representatives Liability

Employee Benefits Liability

Employment Related Practices Liability

Unintentional Release of Individually Identifiable Health Information

Outside Directorships

\$100,000 Non-Monetary Relief

\$100,000 Defense of Suits Involving Fair Labor Standards Act

# GENERAL LIABILITY

## Coverages Included

\$100,000 Fines and Penalties Related to Release of Individually Identifiable Health Information

### **Pollution Liability**

On-Premises

Includes Above Ground Fuel Storage Tanks

Off-Premises

\$1,000,000 Sub-Limit for Corrective Action Costs

### **Injury to Volunteers**

### **Fellow Member Liability**

Bodily Injury and Property Damage

### **Property Damage to Rented Premises (other than fire) \$50,000**

### **Enhanced Property Damage**

Use of Reasonable Force to Protect Persons or Property

### **Bail Bonds - \$5,000**

### **Your Expenses - \$1,000 per day**

### **Blanket Additional Insured**

Persons or Organizations - As Required by Contract

Managers, Landlords or Lessors of Premises

Lessors of Leased Equipment

### **Waiver of Subrogation**

### **Newly Acquired/Formed Organizations - 180 Days**

### **Duties in the Event of an Occurrence, Offense, Claim or Suit**

Limits Persons Required to Give Notice

### **Liberalization**

# GENERAL LIABILITY

## Coverages Included

**Bodily Injury Includes Mental Anguish**

# CYBER LIABILITY



## Limits of Insurance

<b>Aggregate</b>	\$500,000
<b>Cyber Extortion</b>	\$25,000
<b>Network Security and Privacy Liability</b>	\$500,000
Retro Date: 2022-11-01	
<b>Data Incident Response Expense Coverage</b>	\$500,000
Retro Date: 2022-11-01	

## Basic Coverage Information

<b>Deductible (applicable to all coverage parts)</b>	\$5,000
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# CRIME

## Type of Coverage

## Limit of Insurance (no deductible applies)

<b>Employee Theft - Blanket</b> Includes All Employees, Volunteers, Board Members and Treasurers	\$250,000
<b>Faithful Performance of Duty</b>	Included
<b>Forgery or Alteration</b>	\$250,000
<b>Computer and Funds Transfer Fraud</b>	\$250,000

## Coverage Extensions

<b>Credit Card Forgery</b> \$250 Deductible	\$10,000
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# BUSINESS AUTO



## Limits of Insurance

<b>Combined Single Limit Liability (Symbols: 1, 19)</b>	<b>\$1,000,000</b>
<b>Medical Payments (Symbols: 7)</b>	<b>\$5,000</b>
<b>Uninsured Motorists (Symbols: 6, 19)</b>	<b>\$1,000,000</b>
<b>Underinsured Motorists (Symbols: 6, 19)</b>	<b>\$1,000,000</b>

## Deductibles (Single Occurrence)

<b>Emergency Apparatus Deductible</b>	<b>\$2,500</b>
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# BUSINESS AUTO



## Vehicle Schedule

<u>No.</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>VIN</u>	<u>ACV</u>	<u>Agreed Value</u>
1	2003	Navistar	Pumper	1HTWEADR73J073121		\$230,000
2	1992	International	Pumper	1HTSEPCR6NH415882		\$150,000
3	2005	International	Pumper	1HTXHAHT65J176888		\$210,000
4	2014	Dodge Ram	Rescue LT	3C7WRLBL0EG246528		\$100,000
5	1999	Ford	450	1FDXF47F4XED38508		\$18,000
6	2008	Chevrolet	Silverado	1GCHK23K28F216818		\$20,000

KEY: (X) Invalid Vin; # No Liability Coverage; \* Automatic Increase; ^ Towing; + Rental Reimbursement; > GRC; ~ Loan or Lease Gap Coverage;

Lockwood Fire Protection District 11/1/2024

## Included Coverages

**Scheduled Vehicles**

**Non - Owned Vehicles (Primary Liability Including Member's Autos)**

**Hired / Borrowed Vehicles**

**Members as Insureds**

**Towing and Labor for Vehicles Carrying Physical Damage**

No Sub-Limit Within 250 Miles

\$2,500 Beyond 250 Miles

**\$0 Glass Deductible for Vehicles Carrying Physical Damage**

**Fellow Member Liability**

**Injury To Volunteers**

**Damage to Non-Owned Buildings You Occupy**

**Garage Liability**

**Damage to Customer's Autos \$50,000**

**Pollution Liability**

For Pollutants Used in Emergency Operations

**Waived Deductible**

Up to \$1,000

Waiver applies to not more than 3 claims across all lines in any one policy term

Applies if previous 2 policy periods with us were loss free

**Accidental Discharge of an Airbag for Vehicles Carrying Physical Damage**

**Enhanced Property Damage**

Use of Reasonable Force to Protect Persons or Property

**Bail Bonds - \$5,000**

**Your Expenses - \$1,000 per day**

**Blanket Additional Insured**

Persons or Organizations - As Required by Contract

## Included Coverages

### **Waiver of Subrogation**

### **Duties in the Event of an Accident, Claim, Suit or Loss**

Limits Persons Required to Give Notice

### **Bodily Injury Includes Mental Anguish**

### **Waiver of Immunity**

Applicable to Property Damage Claims of up to \$250,000

## Physical Damage Coverage Information

### For Agreed Value Vehicles We Pay the Lesser of:

#### 1. Agreed Value

Constructive Total Loss if Repair Cost Equals 75% of Agreed Value

#### 2. Actual Replacement Cost

Including the Cost to Update to Current Standards

#### 3. Repair Cost

Including Up to 50% Extra to Update Damaged Parts to Current Standards

Including the Cost to Recertify

### For Actual Cash Value Vehicles We Pay:

#### 1. Actual Cash Value

Including the RCV for Special Paint, Decals and Equipment

Including the Cost to Update to Current Standards

### For Guaranteed Replacement Cost Vehicles We Will Increase the Agreed Value to Whatever Amount is Necessary to Equal the Lesser of:

#### 1. Cost of a New Apparatus

Including the Cost to Update to Current Standards

#### 2. Actual Amount Spent for Repair or Replacement

## Coverage Extensions

### Member's Autos

Non-Emergency:

Lesser of Member's Deductible, Cost to Repair or ACV

Emergency:

Lesser of Cost to Repair, or ACV, Plus Towing

### Rental Reimbursement\*

Up to \$15,000 in 90 Day Period

### Rental Reimbursement - Member's Auto\*

Up to \$40 Per Day for 30 Days

### \$1,000,000 Substitute Vehicles\*

For Up to 6 Months

Adjusted Based on Owner's Policy Provisions if Other Than ACV

### \$1,000,000 Newly Acquired Vehicles\*

For Up to 60 Days

Adjusted Like Vehicles Scheduled with Agreed Value

### \$500,000 Hired Vehicles\*

Adjusted Based on Owner's Policy Provisions if Other Than ACV

### \$25,000 Vehicle Debris Removal\*

### Commandeered and Impounded Vehicles

Primary Coverage

Actual Cash Value or Legal Liability - Whichever is Greater

Adjusted Based on Owner's Policy Provisions if Other Than ACV

Loss of Use and Income

Includes Member's Autos

### Property on Loan\*

From Federal Excess Property Program or Firefighter Property Program

Actual Cash Value or Cost to Repair or Replace - Whichever is Less

**\*Coverage Applies if Vehicles are Shown in the Vehicle Schedule with Agreed Value with the Exception of PPT's**

# PORTABLE EQUIPMENT

## Limits of Insurance

<b>Valuation</b>	Guaranteed Replacement Cost
<b>Deductible (Single Occurrence)</b>	\$1,000

## Coverage Extensions

### Commandeered and Impounded Property

Primary Coverage

Actual Cash Value or Legal Liability - Whichever is Greater

Adjusted Based on Owner's Policy Provisions if Other Than ACV

Loss of Use and Income

**Rental Reimbursement - Member's Auto** Up to \$40 Per Day for 30 Days

Includes Member's ATV's, Watercraft, Golf Carts and Snowmobiles

### Member's Personal Property

Cost to Repair or Replace

\$0 Deductible

Includes ATV's, Watercraft, Golf Carts and Snowmobiles

**Patient's Property** \$50,000

**Computers in Transit** \$25,000

**Cost to Recertify** \$10,000

**Permanently Installed Property Off Premises** \$200,000

**Drones** \$25,000

**Additional Living Expenses - Members** Up to \$1,000

**Deductible Reimbursement - Members** Up to \$1,000

Damage to Member's Primary Residence

Responding to, while at or returning from an emergency

**Waived Deductible** Up to \$1,000

Waiver applies to not more than 3 claims across all lines in any one policy term

Applies if previous 2 policy periods with us were loss free



# UMBRELLA LIABILITY

## Limits of Insurance

<b>Aggregate*</b>	\$1,000,000
<b>Each Occurrence</b>	\$1,000,000
<b>Personal &amp; Advertising Injury</b>	\$1,000,000
<b>Self Insured Retention</b>	None

\* Auto Liability claims are not subject to the aggregate limit

# UMBRELLA LIABILITY

## Excess Over

### **Automobile Liability**

- Fellow Member Liability
- Garage Liability

### **General Liability**

- Non-Owned Aircraft & Watercraft
- Owned Watercraft up to 35 feet
- Owned Unmanned Aircraft (Drones)
- Contractual Liability
- Host Liquor Liability
- Fellow Member Liability
- Temporary Liquor Liability

### **Emergency Services Liability**

- Directors and Officers Liability
- Spousal Liability
- Estates, Heirs & Legal Representatives Liability
- Employee Benefits Liability
- Employment Related Practices Liability
- Unintentional Release of Individually Identifiable Health Information
- Outside Directorships

### **Pollution Liability**

### **Fire and Rescue Service Liability**

- Emergency Services E&O
- Medical Malpractice Liability
- Dispatcher's Liability
- Medical Director's E&O
- Good Samaritan Liability

# SAFETY AND TRAINING

McNeil & Co.'s commitment to our client doesn't end with our comprehensive, industry-tailored policies. More than any other insurance company, we want to help you mitigate risk, increase safety, and control losses. We are proud to offer a variety of valuable Risk Management Services with every policy we write.

## ESIP RISK MANAGEMENT SERVICES

- Designated Account Safety Specialist
- Wheelchair Van Safety & Security Checklist
- Motor Vehicle Record (MVR) Reviews \*(Available for Business Auto policies)
- Sample Policies & Policy Reviews
- Hazardous Materials & Incident Command Pocket Guides
- Specialized Safety Forms, Checklists, and Self-Inspection Sheets
- Driver Training & Evaluation Info, including EVOC, accident investigation guides, etc.
- Risk Management Surveys & Recommendations, to help identify potential areas of loss
- Employment Practices Hotline
- Alcohol Server Training
- Sample Liability Waivers
- Safety Posters

### Don't Forget About



E-Learning is our internet-based training and tracking management platform with instant, 24/7 access to a wide range of courses. This platform enables your members to access vital information and training anywhere with an internet connection, including via most mobile devices. Our management tools empower your organization's leaders to create customized training programs, track user activity, and easily maintain detailed records. We also offer document dropbox for uploading your own policies and training materials. Training specialists are available to help set up E-Learning for your organization, lead system walkthroughs and tutorials, and provide technical support. Best of all, these services come at no additional cost to you!

**For more information on our Risk Management Services or E-Learning, visit [esip.com](http://esip.com) or call 1-800-822-3747 ext. 176.**

# PREMIUM SUMMARY

## Policy Premium

	Premium	Includes TRIA of	Fees
Commercial Package	\$3,970	\$7	
Commercial Inland Marine	\$4,527	\$110	
Commercial Umbrella	\$756	\$6	
Cyber Liability	\$510		
<b>Total:</b>	<b>\$9,763</b>	<b>\$123*</b>	

\* If TRIA is rejected, \$0.00 will be retained for the fire following an act of terrorism.

## Binding Requirements

- Signed Policy Request Form
- Completed and Signed ESIP Renewal Application
- Signed TRIA Rejection Form (if rejecting coverage)
- Signed NetSafe Rejection Form (if rejecting coverage)

## Additional Coverage Lines Available

- Commercial Property
- Accident & Health
- Group Life
- 24hr AD&D

# DISCLAIMER

## **GENERAL CONDITIONS:**

**This proposal is based on information provided to McNeil & Company by your Agent. An application signed and dated by an owner or official of the entity and the Agent must be received prior to binding coverage.**

**The information in this proposal may not match the limits and coverages requested in any bid specifications or application received. Obtaining limits and coverages required by any statute, regulation, or contract applicable to you are the sole responsibility of you and your Agent. McNeil & Company expressly disclaims any responsibility for providing a proposal or policy that meets such requirements placed on you.**

**This proposal highlights certain features and benefits of the program, but does not highlight all terms, conditions, exclusions, and limitations in the policy. Each individual policy contains the actual terms, conditions, exclusions, and limitations.**

**Final premium is subject to adjustment based on any changes to limits and coverages received after the release of this proposal.**