

Morrisville Fire Protection District

INSURANCE SPECIFICATIONS

March 1, 2019

Insurance Specifications

General Specifications:

1. The Morrisville Fire Protection District, Morrisville, Missouri, hereinafter referred to as "District" will accept bids for insurance coverages as indicated in the enclosed specifications.
2. All proposals must be submitted along with attached bid form. The bids must be broken down to show the premium for each of the desired coverage's. Envelopes must be marked INSURANCE BID on the outside. Bids should be mailed to Morrisville Fire Protection District, PO Box 78, Morrisville MO 65710. Documents may also be faxed to the station at 417-756-2029, or via e-mail to k.jones@morrisvillefire.org.
3. Bids must be received on or before Feb. 18, 2019 at the office of the District. All bidders are welcome to submit their bid before 5:00pm.
4. In order for bids to receive consideration, the following specifications must be adhered to:
 - a. The Insurance Company, hereinafter called "Company" must be licensed to do business in the State of Missouri. District reserves the right to accept quotes from a self-funded trust duly authorized to do business under Missouri Statutes.
 - b. The Insurance Carrier must be specifically named in the bid where indicated. Bids will be signed only by an authorized person representing the insurance agency for which the bid is submitted, and who is a licensed resident agent properly filed with the Missouri State Division of Insurance to represent the insurance agency for which the bid is being submitted.
 - c. The Agency submitting the bid must carry Errors and Omissions Insurance in an amount of \$1 million dollars as a minimum. A copy of the policy declaration page must be attached to the bid submission.
 - d. The agency submitting the bid must provide broker qualifications including but not limited to number of years writing Fire and other emergency service organizations, number of accounts currently written by bidder, and the number of carrier's bidder will submit for competitive proposals including company AM Best Rating.

5. The bid must be a firm bid and not be affected by dividends of any type, i.e. possible, guaranteed, contingent, etc.
6. Policies are to be written for a term of one (1) year, subject to annual adjustments. It is the intention of the District to award the bid for a three to six-year period.
7. The inception date of the policies will be March 1, 2019.
8. It is the intention of the District to purchase all their insurance from one agent.
9. The District reserves the right to accept or reject any or all bids and to waive any irregularities in the bidding process.
10. It is understood that not all special programs for the fire district Coverage's are alike. Presenter should present a written outline of the program with details of coverages offered and options available.

For further information and permission to conduct inspection of the premises,

Contact: Kirk Jones, 573-575-6637.

By

A handwritten signature in black ink, appearing to be 'Kirk Jones', written over a horizontal line.

Morrisville Fire Protection District

GENERAL LIABILITY

Coverage and Conditions:

1. Coverage's afforded:

- Commercial General Liability
- Fire Fighters Liability
- Emergency Medical Services; Medical Malpractice, including Medical Director
- Optional Limits Stated
- Need to state deductibles offered
- Occurrence Form of Coverage
- Missouri Statutory Limits Endorsement Applies

2. Limits of Liability:

\$10,000,000	General Aggregate Limit (Other Than Products-Completed Operations)
\$10,000,000	Products/Completed Operations Aggregate
\$3,000,000	Personal & Advertising Injury
\$3,000,000	Each Occurrence Limit
\$500,000	Damage to Premises Rented to You Limit
\$10,000	Medical Expense Limit

General Liability includes but is not limited to:

Cyber Liability;

Third Party Cyber Liability Coverage – minimum eligible limits

\$25,000 Regulatory Proceeding Claims Expense

\$25,000 First Party Privacy Breach Expense

\$50,000 Cyber Coverage Aggregate

\$ 1,000 Deductible

Fellow Employee/Volunteer Liability Inclusion

Pollution Liability during an emergency response

Line of Duty Accidental Death - \$10,000 Reimbursement

Watercraft, Snowmobile, All Terrain Vehicle Liability

Good Samaritan Liability

Host Liquor Liability

Management Liability (Directors & Officers)

General Aggregate Limit \$10,000,000

Occurrence Limit \$3,000,000

Deductible - \$0 or \$1,000 option

1. Coverage's afforded:

- If occurrence coverage not available, so state
- Injunctive Relief Defense – minimum eligible limit of \$25,000
- Employee Benefit Liability - Included

Employment Practices Liability

General Aggregate Limit \$2,000,000

Occurrence Limit \$1,000,000

Deductible – not greater than \$2,50

1. Coverage's afforded:

- If occurrence coverage not available, so state

PROPERTY

Coverage's and Conditions:

1. Coverage's afforded;

- \$1,000 Deductible
- GRC = Guaranteed Replacement Cost – Building Coverage
- Replacement Cost Contents
- Special Form of Coverage
- Mechanical, Electrical Pressure Systems Breakdown - Included
- Computers, Software & Telephones - \$250,000
- Outdoor Property (towers, sirens, fences, repeaters) - \$300,000
 - Sub-Limit, trees, shrubs, plants - \$25,000 each
- Money & Securities - \$50,000 On Premises/\$25,000 Off Premises
- Valuable Papers (Other than Electronic Data) – minimum eligible limit of \$500,000
- Accounts Receivable – minimum eligible limit of \$500,000
- Business Income/Expense – lessor of 24 months or \$750,000
- Employee Dishonesty – minimum eligible limit of \$50,000
- Waiver of Deductible- single highest deductible only when multiple lines affected by loss

2. Property to be insured: See attached schedule

All Risks of Direct Physical Loss Except what is Limited
Or Excluded in the Policy

INLAND MARINE

Coverage and Conditions:

1. Coverage's afforded:

- All Risk Coverage
- Guaranteed Replacement Cost
- Blanket Portable Equipment - Rating Basis \$319,000
- Commandeered Property - Up to \$1,000,000
- Personal Effects and Property of Others - \$100,000
- Waiver of Deductible- single highest deductible only when multiple lines affected by loss
- Debris Removal
- Newly acquired Mobile Equipment – Up to \$100,000

Deductible - \$500.00

AUTOMOBILE

Coverage's and Conditions:

1. Bodily Injury & Property Damage \$3,000,000

Combined Single Limit

2. Uninsured Motorist \$1,000,000

3. Underinsured Motorist \$1,000,000

4. Medical Payments \$5,000

5. Comprehensive - Deductible \$500

6. Collision - Deductible \$500

7. Liability – Symbol 1 & 19

8. Non-Owned Vehicles

9. Hired Vehicles

1. Coverage's afforded:

- Commandeered Autos
- Towing & Labor - \$2,500 per disablement
- Rental Reimbursement – Up to \$300 per day or \$10,000 per occurrence
- Personal Auto Damage Reimbursement for members auto
- Newly Acquired Auto's – Up to \$1,000,000 for 90 days
- Commandeered Auto's – Primary Liability and Physical Damage
- Waiver of Deductible- single highest deductible only when multiple lines affected by loss

Designated Value: Per schedule attached

Morrisville Fire Protection District

Insurance Bid Summary Sheet

Date: _____

Name of Agency: _____

Address: _____

All coverage's are to be effective 12:01 A.M., _____.

This is an outline of sections and bid information only and must be accompanied by additional pages to outline coverage's and explain any options, exclusions or exceptions to these bid specifications.

General Liability

\$10,000,000 General Aggregate \$ _____ -

\$10,000,000 Products/Completed Operations

\$3,000,000 Personal & Advertising Injury

\$3,000,000 Each Occurrence

*Missouri Statutory Limits Endorsement Applies
State optional Limits/Deductibles

Carrier: _____

Employee Benefits Liability

\$10,000,000 General Aggregate

\$ _____

\$3,000,000 Each Wrongful Act

Carrier: _____

Management Liability

\$10,000,000 General Aggregate

\$ _____

\$3,000,000 Each Wrongful Act

\$0 – Deductible or \$1,000 option

Carrier: _____

Employment Practices Liability

\$2,000,000 General Aggregate

\$ _____

\$1,000,000 Each Wrongful Act

No greater than \$2,500 deductible

Carrier: _____

Property

Coverage per Bid Specifications

\$ _____

Deductible - \$1,000

Carrier: _____

Inland Marine

Coverage per Bid Specifications

\$ _____

Deductible - \$500.00

Carrier: _____

Automobile

Per schedule in bid specifications

\$3,000,000 Bodily Injury & Property Damage - CSL \$ _____

\$5,000 Auto Medical Payments \$ _____

\$1,000,000 Uninsured Motorist \$ _____

\$1,000,000 Underinsured Motorist \$ _____

Comprehensive/Collision; \$500/\$500 \$ _____

Hired & Non-Owned Automobile Liability \$ _____

Auto Total \$ _____

Carrier: _____

Total Package Premium \$ _____

The undersigned hereby certifies the above coverage's to be in compliance with the Morrisville Fire Protection District, Missouri, Insurance Specifications unless otherwise stated.

Agency: _____

Signed: _____

Attachments:

1. The Agents Errors and Omissions Policy Declarations Page
2. All information concerning coverage's, exclusions, etc. that deviates from specification requirements.
3. Carrier Proposal

Schedule of Vehicles

2003 International Pumper #1961 \$200,000 DV

1990 Ford Truck #3434 \$40,000 DV

1990 Dodge Truck #4146

1989 Dodge Equipment Truck #4129

1989 Ford Tanker #5924, \$20,000 DV

2000 Chevy Truck #3335, \$10,000 DV

1989 Pierce Pumper #0129, \$30,000 DV

2002 Freightliner Tanker #6597, \$46,000 DV

1985 Hahn Pumper #6485, \$60,000 DV

2002 Freightliner Tanker #8519 \$46,000 DV

2008 Ford Truck #3673, \$30,000 DV

DV = Designated Value

Property Schedule

Location & Occupancy

Limits

1195 Highway 215, Morrisville, MO

Fire Station - Building

\$91,700

1567 Highway 215, Brighton, Mo

Fire Station – Building

\$178,400

-Contents

\$41,000

4850 S. 133RD RD., Bolivar, Mo

Fire Station – Building

\$107,100