
TERREBONNE PARISH COUNCIL

POLICY PROCEDURE AND LEGAL COMMITTEE

Mr. Clyde Hamner	Chairman
Mr. Kevin Champagne	Vice-Chairman
Mr. Brien Pledger	Member
Mr. Carl Harding	Member
Mr. Clayton Voisin, Jr.	Member
Mr. John Amedee	Member
Mr. Daniel Babin	Member
Ms. Kim Chauvin	Member
Mr. Steve Trosclair	Member



In accordance with the Americans with Disabilities Act, if you need special assistance, please contact Tammy E. Triggs, Council Clerk, at (985) 873-6519 describing the assistance that is necessary.

AGENDA

March 25, 2024
5:40 PM

Robert J. Bergeron Government Tower Building
8026 Main Street
2nd Floor Council Meeting Room
Houma, LA 70360

NOTICE TO THE PUBLIC: If you wish to address the Council, please complete the "Public Wishing to Address the Council" form located on either end of the counter and give it to either the Chairman or the Council Clerk prior to the beginning of the meeting. All comments must be addressed to the Council as a whole. Addressing individual Council Members or Staff is not allowed. Speakers should be courteous in their choice of words and actions and comments shall be limited to the issue and cannot involve individuals or staff related matters. Thank you.

ALL CELL PHONES AND ELECTRONIC DEVICES USED FOR COMMUNICATION SHOULD BE SILENCED FOR THE DURATION OF THE MEETING.

CALL MEETING TO ORDER

INVOCATION

PLEDGE OF ALLEGIANCE

ROLL CALL

1. Approve the co-sponsorship request from the Terrebonne Foundation for Academic Excellence for the TFAE Food Fest, Battle of the Bands, and 5K Run for Excellence to be held May 11, 2024, from 4:00 p.m. to 10:00 p.m. at 7856 Main Street (Courthouse Square).
2. Approve the co-sponsorship request from Gulf Coast Social Services for the Senior 2024 Sneaker Ball to be

held May 24, 2024, from 6:00 p.m. to 10:00 p.m. at the Municipal Auditorium.

3. **RESOLUTION:** Accepting the recommendation of Administration and the Risk Management Department that the approximate annual cost of \$65,000.00 to \$75,000.00 be accepted to purchase team Sports Insurance for the 2024-2025 basketball, baseball, softball, football, volleyball, T-Ball, Swim Teams, etc.
4. **RESOLUTION:** Accepting the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance premiums effective April 1, 2024, to April 1, 2025.
5. **RESOLUTION:** Accepting the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance Premiums for the Terrebonne Parish Consolidated Government/ Houma Fire Department effective April 1, 2024, to April 1, 2025.
6. Adjourn

Category Number:
Item Number: 1.



Monday, March 25, 2024

Item Title:

Co-sponsorship - TFAE Food Fest & 5K Run for Excellence

Item Summary:

Approve the co-sponsorship request from the Terrebonne Foundation for Academic Excellence for the TFAE Food Fest, Battle of the Bands, and 5K Run for Excellence to be held May 11, 2024, from 4:00 p.m. to 10:00 p.m. at 7856 Main Street (Courthouse Square).

ATTACHMENTS:

Description	Upload Date	Type
Cosponsorship Application	3/20/2024	Application

From: ashlee@tfae.org
To: [Leilani Adams](#); [Tammy Triggs](#); [Keith Hampton](#); [Anne Picou](#); [David Drury](#); [David Drury](#); [Roddy Lerille](#)
Subject: TFAE FOOD FEST , Battle of the Bands & 5K Run For Excellence Co-Sponsorship Application
Date: Monday, March 18, 2024 12:47:14 PM



Co-Sponsorship Application

A new co-sponsorship application has been submitted through the Parish website.

Requesting Use Yes
of the Parish
Seal?

Event Name: TFAE FOOD FEST , Battle of the Bands & 5K Run For Excellence

Location: 7856 Main Street

Date(s) of 05/11/2024 (4:00 PM - 10:00 PM)

Event:

Reason for Co-Sponsorship: This event has been in the community for over 22 years. It is TFAE's biggest fundraiser to raise money for our Dolly Parton Imagination Library which has over 3200 kids of Terrebonne Parish enrolled and teacher grants. We also showcase the talented young musicians in our High School Bands with the 3rd Annual Battle of the bands event in the courthouse square.

Services /
Resources
Needed: Barricades
Courthouse Square
Electric Service
Security
Sound Permit Fee

Additional Non-profit organization? YES
Details Selling Tickets? NO

Organization: Terrebonne Foundation for Academic Excellence

Authorized Ashlee Champagne (*Houma*)

Representative:

Contact Person: Ashlee Barahona (*Houma*)

Mailing 7910 Main St Suite 444

Address: Houma, LA 70360

Daytime Phone (985) 381-7390

Number:

E-mail: ashlee@tfae.org

This email is sent by an automated process for an Online Co-Sponsorship Request submission. If you have any questions, please contact our Information Technology team at development@tpcg.org. Thank you!

Terrebonne Parish Consolidated Government

www.tpcg.org



Monday, March 25, 2024

Item Title:

Co-sponsorship - Senior Citizen Sneaker Ball

Item Summary:

Approve the co-sponsorship request from Gulf Coast Social Services for the Senior 2024 Sneaker Ball to be held May 24, 2024, from 6:00 p.m. to 10:00 p.m. at the Municipal Auditorium.

ATTACHMENTS:

Description	Upload Date	Type
Cosponsorship Application	3/20/2024	Application

From: nichelle_frye@gcssla.org
To: [Leilani Adams](#); [Tammy Triggs](#); [Keith Hampton](#); [Anne Picou](#); [David Drury](#); [Cheryl Lirette](#)
Subject: Gulf Coast Social Services Senior 2024 Sneaker Ball Co-Sponsorship Application
Date: Tuesday, March 19, 2024 3:45:11 PM



Co-Sponsorship Application

A new co-sponsorship application has been submitted through the Parish website.

Requesting Use of the Parish Seal? Yes

Event Name: Gulf Coast Social Services Senior 2024 Sneaker Ball

Location: Municipal Auditorium

Date(s) of Event: 05/24/2024 (6:00 PM - 10:00 PM)

Reason for Co-Sponsorship: Senior Sneaker Ball will be an event that serves the seniors of Terrebonne Parish.

Services / Resources Needed: Garbage Containers & Collection
Insurance
Municipal Auditorium
Security

Additional Details Non-profit organization? YES
Selling Tickets? NO

Organization: Gulf Coast Social Services

Authorized Representative: Brandy Lirette (*Regional Director-Houma Region*)

Contact Person: Nichelle Frye (*Office Manager*)

Mailing Address: 723 Point Street
Houma, LA 70360

Daytime Phone Number: (985) 851-4488

E-mail: nichelle_frye@gcssla.org

This email is sent by an automated process for an Online Co-Sponsorship Request submission. If you have any questions, please contact our Information Technology team at development@tpcg.org. Thank you!



Monday, March 25, 2024

Item Title:

2024 Team Sports coverage

Item Summary:

RESOLUTION: Accepting the recommendation of Administration and the Risk Management Department that the approximate annual cost of \$65,000.00 to \$75,000.00 be accepted to purchase team Sports Insurance for the 2024-2025 basketball, baseball, softball, football, volleyball, T-Ball, Swim Teams, etc.

ATTACHMENTS:

Description	Upload Date	Type
Executive Summary 2024 Team Sports coverage	3/15/2024	Executive Summary
2024 Resolution for Team sports coverage	3/15/2024	Resolution
2024 Team Sports Brochure-Football	3/15/2024	Backup Material
2024 Teams Sports Brochure-Combined coveragel,etc.	3/15/2024	Backup Material



EXECUTIVE SUMMARY

(REQUIRED FOR ALL SUBMISSIONS)

PROJECT TITLE

2024 Team Sports

PROJECT SUMMARY (200 WORDS OR LESS)

Presentation of Resolution for the approximate annual cost to purchase Team Sports Insurance coverage for 2024 for basketball, baseball, softball, football, volleyball, T-Ball, and swimming Teams, etc. during the year

PROJECT PURPOSE & BENEFITS (150 WORDS OR LESS)

It is the recommendation of Administration and the Risk Management Department that the approximate annual cost of \$65,000.00 to \$75,000 be accepted to purchase Team Sports Insurance coverage for the 2024-2025 basketball, baseball, softball, football, volleyball, T-Ball, and Swim Teams ,etc.

TOTAL EXPENDITURE

Approximately \$65,000 to \$75,000 depending on number of Teams registered.

AMOUNT SHOWN ABOVE IS: (CIRCLE ONE)

ACTUAL

ESTIMATED \$70,000.00

IS PROJECT ALREADY BUDGETED: (CIRCLE ONE)

N/A

NO

YES

IF YES AMOUNT
BUDGETED:

COUNCIL DISTRICT(S) IMPACTED (CIRCLE ONE)

PARISHWIDE 1 2 3 4 5 6 7 8 9

Signature

3/14/2024

Date

WHEREAS, Terrebonne Parish Consolidated Government (TPCG) is authorized to provide Team Sports Insurance Coverage through its Department of Risk Management; and

WHEREAS, Administration and the Risk Management Department estimate the annual cost for Team Sports Insurance coverage for 2024 to be approximately \$65,000.00 to \$75,000.00 and submits a recommendation for Team Sports Insurance coverage; and

WHEREAS, it is the recommendation of Administration and the Risk Management Department that the estimated annual Team Sports Insurance premiums become accepted effective for 2024.

NOW THEREFORE BE IT RESOLVED, by the Terrebonne Parish Council (Policy, Procedure, and Legal Committee) on behalf of the Terrebonne Parish Consolidated Government that the recommendation of Administration and the Risk Management Department is to accept the estimated annual amount for Team Sports premiums effective for 2024.

K&K Insurance Group, Inc.
P.O. Box 2338
Fort Wayne, IN 46801-2338
Phone: 800-722-5676 • Fax: 260-459-5105
Website: www.nrpainsurance.com

Email: info@nrpainsurance.com

You can apply and remit payment online at www.nrpainsurance.com. You can also complete and return the application with payment. Full payment must be submitted before Liability and Accident Insurance Certificates will be issued. NO DEPOSITS WILL BE ACCEPTED.

1. Coverage will be effective the date the application and payment are processed online or following the date the application and check are received by K&K, or on a later date as specified. The expiration date is one full year from the effective date.
2. All teams in an insured League, Conference, or Association must be covered under the Combined Coverage.
3. The premium developed by your application will be the minimum premium for coverage. PREMIUMS ARE 100% FULLY EARNED AND ARE NON-REFUNDABLE ONCE THE COVERAGE BEGINS.
4. **Membership to NRPA is mandatory.**
5. It is recommended that a Release of Liability and Waiver be signed by each participant and parent/guardian and maintained by the applicant team/league.

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924, FL license # L007299); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

Play it SAFE. Play it SMART
With the IMPROVED NRPA—
sponsored coverage!



- Affordable rates
- Dependable coverage
- Multiple GL limit options
- Outstanding service
- Camps & Clinics Available – Online purchase only
- Sexual Abuse Liability Available – Online purchase only
- **APPLY/PURCHASE ONLINE IMMEDIATELY!**

Combined Liability and Accident Insurance Coverage For Youth Tackle, Flag and Touch Football



Details inside.

**2023/2024 NRPA-sponsored coverage –
a **win-win** for everyone!**

NRPA stands fast to our mission of advancing parks, recreation, and conservation efforts that enhance the quality of life for all people. We are committed to providing valuable benefits that assist and support members like you. For NRPA members with youth tackle, flag, and touch football teams, we make **combined Liability and Accident Insurance Coverage** available at affordable, member-only rates.

Two affordable rate options available!

Effective dates are available from 6/30/23 through 6/29/24

OPTION #1

- **\$1,000,000 per occurrence / \$5,000,000 aggregate** General Liability Insurance
- **\$1,000,000** Hired Auto and Employers’ Nonownership Liability
- **\$1,000,000** Professional Liability
- **\$1,000,000** Participant Legal Liability
- **Up to \$250,000 Excess Participant Accident Medical**
- **Up to \$35,000 Accidental Death and Dismemberment Benefit**

K&K Flag / Touch Football - Team Rates		K&K Tackle Football - Team Rates		
Max. age	Combined Rate	Max. age	Combined Rate w/Limited Brain Injury Coverage	Combined Rate w/Brain Injury Excluded
12 yrs	\$108	12 yrs	\$391	\$373
15 yrs	\$131	15 yrs	\$498	\$480
16 yrs	\$191	16 yrs	\$664	\$646
17 yrs	\$191	17 yrs	N/A	N/A
18 yrs	\$191	18 yrs	N/A	N/A

Above charges are per team.

OPTION #2

- **\$2,000,000 per occurrence / \$5,000,000 aggregate** General Liability Insurance
- **\$2,000,000** Hired Auto and Employers’ Nonownership Liability
- **\$2,000,000** Professional Liability
- **\$2,000,000** Participant Legal Liability
- **Up to \$250,000 Excess Participant Accident Medical**
- **Up to \$35,000 Accidental Death and Dismemberment Benefit**

K&K Flag / Touch Football - Team Rates		K&K Tackle Football - Team Rates		
Max. age	Combined Rate	Max. age	Combined Rate w/Limited Brain Injury Coverage	Combined Rate w/Brain Injury Excluded
12 yrs	\$124	12 yrs	\$445	\$418
15 yrs	\$147	15 yrs	\$552	\$525
16 yrs	\$207	16 yrs	\$718	\$691
17 yrs	\$207	17 yrs	N/A	N/A
18 yrs	\$207	18 yrs	N/A	N/A

Above charges are per team.

Tackle Football Options 1 & 2 have the option to include limited coverage for brain injuries. If you include the coverage, the limit for “brain injury” will be limited to \$1,000,000.

Brain Injury Limit / Aggregate Limit	\$1,000,000 / \$1,000,000
Loss Adjustment Expense Limit / Aggregate Limit	\$1,000,000 / \$1,000,000

"Brain injury" means concussion, chronic traumatic encephalopathy or any other injury to the brain and any symptoms, conditions, disorders and diseases, including death, resulting therefrom but only if such injury occurs as a result of specific events occurring during the policy period. Coverage will be effective the date the application and payment are received by K&K or on a later date as specified. The expiration date is one full year from the effective date. Please note that the total rate noted above includes both premium and a Risk Purchasing Group (RPG) fee of \$15; NRPA receives \$5 of the total RPG Fee.

LIABILITY INSURANCE

Description – Commercial General Liability, including Bodily Injury, Property Damage, Personal Liability, and Products Liability.

Limits of coverage – TWO OPTIONS:

\$1,000,000 per occurrence/\$5,000,000 Aggregate or \$2,000,000 per occurrence/\$5,000,000 Aggregate

Per Enrolled Member

Major coverages under this Liability Insurance include:

- Maintenance or use of football fields, stands and playing areas, only while in use for activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games
- Insured’s Concession Stand Operations
- Approved Fund raising, meetings and award banquets
- Cost of investigation and defense against covered claims, even if groundless
- Participant liability
- Advertising liability

Who is covered – The insured League or Conference, its teams, sponsors, officers, directors, managers, coaches, game officials, and other managing personnel and auxiliaries while acting on behalf of the insured League or Conference or one or more of its teams; the additional interest of playing facilities (City, Municipality, School District, etc.)

Notable exclusions include:

Abuse, molestation, harassment or sexual conduct; Aircraft/hot air balloon; Airport; Amusement devices (the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing-either permanently affixed or temporarily erected, or dunk tank. Amusement devices do not include any video or computer games or any device that is specifically designed for the training or instruction of the activity for which you are enrolled.); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you); Asbestos; Commercial general liability standard exclusions (CG0001 4/13 edition); Communicable disease; Cryogenic chambers/therapy; Employment-related practices; Fireworks; Fungi or bacteria; Haunted attractions; Lead; Nuclear energy liability; Performers; Rodeos; Saddle animals; Snowmobile; Transportation of athletes/participants.

ACCIDENT INSURANCE

EXCESS PARTICIPANT ACCIDENT MEDICAL EXPENSE BENEFIT

Limits of accident insurance coverage

The maximum payable for each insured youth through age 16 for Tackle Football and through age 18 for Flag/Touch Football per covered accident is \$250,000.

Deductible

For coverage of youth activities through age 18, there is a \$250 deductible.

When benefits are paid

After the deductible, if applicable, the Plan pays for covered medical expenses incurred for injury through a three year benefit period after a covered accident. The Plan also pays for covered dental treatment expenses incurred within one year after a covered accident resulting in injury to sound natural teeth.

Excess provision

Accident Medical and Dental Expense Benefits are payable in excess of all other valid and collectible group insurance – including Major Medical, Automobile Medical policies and HMO plans.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

If, as the result of an accident, a covered injury causes the death or loss of sight or limbs of the insured, a benefit amount will be paid upon receipt of due proof that:

- a) The insured sustained a loss of the type listed below within 180 days after suffering the covered injury, and
- b) Such loss resulted directly and independently of all other causes from such injury.

Type of Loss:	Benefit Amount:
Life	\$35,000

\$500,000 Aggregate Limit

The benefits paid for Accidental Death and Dismemberment are limited to an aggregate amount of \$500,000. This is the maximum amount payable by Us for all Claims incurred for all Insureds under the Policy which are caused by any one Incident that occurs when the Policy is in force. If this limit is not sufficient to pay the total of all such Claims, then the Benefit payable to any one Insured will be determined in proportion to our total aggregate limit of liability.

Who is covered

All participants involved in tryouts as well as participants whose names are registered as eligible team members with the insured league or conference. In addition to the registered participants, the plan will cover cheerleaders, coaches, trainers, managers, volunteers, umpires and referees while acting in their official capacities.

When they are covered

The Plan provides coverage while:

- a) Participating in scheduled games and practice sessions (must have adult supervision)
- b) Participating in occasional fund raising events
- c) Traveling in a group directly to or from a scheduled game or practice session that is currently supervised by the Plan Sponsor.

EXCLUSIONS

For a [complete list](#) of exclusions refer to: **[www.nrpainsurance.com](#)**

Apply today!
Questions?
Call the Program Administrator,
K&K at (800) 722-5676.

You can also visit us at:
[www.nrpainsurance.com](#)
and apply/pay online!

Fax: (260) 459-5105



Accident Medical Coverage is provided by Nationwide Life Insurance Company. Liability coverage is underwritten by Nationwide Mutual Insurance Company.

THIS PROGRAM IS ADMINISTERED BY:

K&K Insurance Group, Inc.
P.O. Box 2338
Fort Wayne, IN 46801-2338
Phone: 800-722-5676 • Fax: 260-459-5105
Website: www.nrpainsurance.com

FOR SERVICE REQUESTS ONLY

Email: info@nrpainsurance.com

IMPORTANT APPLICATION INSTRUCTIONS:

Complete and return the application enclosed, along with your payment. Full payment must be submitted before Liability Insurance Certificates or Accident Insurance Summary Plan Descriptions will be issued. NO DEPOSITS WILL BE ACCEPTED.

The following are to be understood by the applicant:

- Coverage will be in effect for a period of one year from the day following the date the application is received by K&K, or on a later date as specified. When applying online, coverage will be in effect from one year of the specified effective date.
- All teams in an insured League, Conference, or Association must be covered under the Combined Coverage.
- The premium developed by your application will be the minimum premium for coverage. Premiums are 100% fully earned and are non-refundable once the coverage begins.

4. Membership to NRPA is mandatory.

- A Release of Liability and Waiver document must be signed by each participant and parent/guardian (if under age 18) and maintained by the applicant team/league.
- Sexual Abuse Liability Coverage available - online purchases only.

This is not a contract of insurance. This brochure is a brief description of the important features of the insurance plan. The descriptions contained here are not a complete description of all terms, conditions and exclusions in the coverage. This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us. Please keep this information as a reference.

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924, FL license #L007299); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)



2023/2024 NRPA-sponsored
Sports Combined Liability and Accident Insurance Coverage
Valid for effective dates from 6/30/23 through 6/29/24

For a winning combination of dependable protection and affordable member-only rates ...
Choose NRPA-sponsored Team Sports Combined Liability & Accident Insurance Coverage!

In today's litigious environment, good risk management calls for organizations engaged in sports to "cover all the bases." Here's an ideal way to protect your organization against multiple risks – with **NRPA-sponsored Team Sports Combined Liability and Accident Insurance Coverage**. This combined coverage provides valuable protection for multiple risks, on and off the playing field. (See inside for a description of benefits.) We think you'll agree, this coverage is a smart choice – one your organization can't afford to be without!

Coverage Limits:

- \$2,000,000 General Liability/\$2,000,000 Legal Liability to Participants**
 - Up to \$250,000 Excess Accident Medical Benefit - Plan through age 18
 - Up to \$100,000 Excess Accident Medical Benefit - Plan ages 19 and over
 - Up to \$250,000 Excess Accident Medical Benefit - Sports Camps & Clinics
- \$2,000,000 Hired Auto and Employers' Non-ownership Liability (not provided while in Hawaii)**
- \$2,000,000 Professional Liability**
- \$25,000 Accidental Death and Specific Loss Benefit**
- Class B Sports have the option to include limited coverage for brain injuries. If you include the coverage, the limit for "brain injury: will be limited as shown below.**

Brain injury Limit/Aggregate Limit	\$1,000,000 / \$1,000,000
Loss Adjustment Expense Limit/Aggregate Limit	\$1,000,000 / \$1,000,000

"Brain injury" means concussion, chronic traumatic encephalopathy or any other injury to the brain and any symptoms, conditions, disorders and diseases, including death, resulting therefrom but only if such injury occurs as a result of specific events occurring during the policy period.

Affordable Team Costs

Class A Sports - Rates (per team)*					Class B Sports - Rates (per team)*								
Max. Age	Basketball	Baseball	Softball	Volleyball	Max. Age	Soccer		Street, Field, Floor & Roller Hockey		Ice Hockey		Lacrosse	
						W/Limited Brain injury	W/Brain injury Excluded	W/Limited Brain injury	W/Brain injury Excluded	W/Limited Brain injury	W/Brain injury Excluded	W/Limited Brain injury	W/Brain injury Excluded
12 yrs.	\$114.00	\$114.00	\$114.00	\$114.00	12 yrs.	\$137.00	\$126.00	\$157.00	\$148.00	\$196.00	\$183.00	\$193.00	\$182.00
16 yrs.	\$138.00	\$138.00	\$138.00	\$138.00	16 yrs.	\$166.00	\$155.00	\$186.00	\$177.00	\$226.00	\$213.00	\$224.00	\$213.00
18 yrs.	\$193.00	\$193.00	\$193.00	\$193.00	18 yrs.	\$166.00	\$155.00	\$243.00	\$234.00	\$283.00	\$270.00	\$280.00	\$269.00
19 & over	\$366.00	\$366.00	\$366.00	\$366.00	19 & over	N/A	N/A	\$276.00	\$267.00	\$320.00	\$307.00	\$320.00	\$307.00

*Please note that the total rate noted above includes both premium and a Risk Purchasing Group (RPG) fee of \$15.00; NRPA receives \$5.00 of the total RPG fee.

Affordable Member-Only Costs

Class A Sports - Rates (per individual/participant)					Class B Sports - Rates (per individual/participant)			Day Camps & Clinics (per person/per day)	
Max. Age	Swimming	Track & Field	Tennis	Golf		Wrestling		Max. Age	Day Camps & Clinics
					Max. Age	W/Limited Brain injury	W/Brain injury Excluded		
18 yrs.	\$6.66	\$6.66	\$2.24	\$2.24	18 yrs.	\$11.91	\$11.56	18 yrs. (youth)	\$2.14
19 & over	\$9.94	\$12.10	\$4.41	\$4.41	19 & over	N/A	N/A	19 yrs. & over (adult)	N/A

NRPA MEMBERSHIP IS REQUIRED FOR THIS COVERAGE.

LIABILITY INSURANCE

Description – Commercial General Liability, including Bodily Injury, Property Damage, Personal Liability, and Products Liability.

Limits of coverage – \$2,000,000 General Liability/\$2,000,000 Legal Liability to Participants.

Major coverages under this Liability Insurance include:

- Maintenance or use of ball parks & fields, stands and playing areas, including: all activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games
- Consumption or use of food products
- Cost of investigation and defense against claims, even if groundless
- Personal and advertising liability
- Participant legal liability
- Professional Liability

Who is covered – The insured League or Conference, its teams, sponsors, officers, directors, managers, coaches, umpires, referees and other managing personnel and auxiliaries while acting on behalf of the insured League or Conference or one or more of its teams; the additional interest of playing facilities (City, Municipality, School District, etc.).

Notable exclusions include: Nuclear Energy • Asbestos Exclusion • Fireworks • Employment-Related Practices • Bodily Injury to Employees • Medical Payments to Participants • Player vs. Player • Adult Soccer • Adult Wrestling • Rugby • Diving • Professional and/or Semi-Professional Athletic Participants • Rape, Molestation or Sexual Abuse • Hammer and/or Javelin Activities • Lifeguarding Activities • Inflatables • Climbing Walls • War • Terrorism • Cryogenic Chambers/Therapy • Communicable Diseases

ACCIDENT INSURANCE

Excess Accident Medical Expense Benefit

Limits of accident insurance coverage – The maximum payable for each insured youth through age 18 per covered accident is \$250,000. The maximum payable for covered adult activities for ages 19 and over is \$100,000.

Deductible – For coverage of youth activities through age 18, there is no deductible. For coverage of adult activities, there is no other valid or collectible insurance is \$500.

When benefits are paid – The plan pays for covered medical expenses starting within 90 days from the date of the accident causing the injury, we will pay all covered expenses incurred within 3 years from such date, less the deductible (if any) and not to exceed the maximum benefit amounts.

Covered accident medical expenses include:

- Medically necessary and reasonable charges required to be paid for treatment by a doctor or dentist
- Hospital confinement or outpatient care in a duly licensed hospital
- Nursing care by a registered graduate nurse
- Emergency ambulance service
- Prescribed drugs, medicines and other therapeutic services and supplies

Additionally, the following coverage is included:

- (a) Hospital Room and Board
- (b) Doctor's Visits

Excess provision – Accident Medical Benefits are payable in excess of all other valid and collectible group insurance – including Major Medical, Automobile Medical policies and HMO plans.

Accidental Death and Specific Loss Benefit

If, as the result of an accident, a covered injury causes the death or loss of sight or limbs of the insured, a benefit amount will be paid upon receipt of due proof that:

- (a) The insured sustained a loss of the type listed below within 180 days after suffering the covered injury, and
- (b) Such loss resulted directly and independently of all other causes from such injury.

Type of Loss:	Benefit Amount:
Life	\$25,000

\$500,000 Aggregate Limit – The benefits paid for Accidental Death and Specific Loss are limited to an aggregate amount of \$500,000. This is the maximum amount payable by Us for all Claims incurred for all Insureds under the Policy which are caused by any one Incident that occurs when the Policy is in force. If this limit is not sufficient to pay the total of all such Claims, then the Benefit payable to any one Insured will be determined in proportion to our total aggregate limit of liability.

Who is covered – All participants involved in tryouts as well as participants whose names are registered as eligible team members with the insured league or conference. In addition to the registered participants, the plan will cover coaches, trainers, managers, volunteers, umpires and referees while acting in their official capacities.

When they are covered – The Plan provides coverage while:

- a) Participating in scheduled games and practice sessions (must be supervised NRPA league/conference/association or an adult member of that league/conference association)
- b) Participating in occasional fund raising events
- c) traveling in a group directly to or from a scheduled game or practice session that is directly supervised by the Plan Sponsor or one of its member organizations

Exclusions: For a complete list of exclusions refer to: www.nrpainsurance.com

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Apply today!

See back cover for important application instructions.

Questions? Call the Program Administrator, K&K Insurance at (800) 722-5676.

You can also visit us at:
www.nrpainsurance.com
and apply/pay online!

Fax: (260) 459-5105





Monday, March 25, 2024

Item Title:

2024 Renewal of Casualty Insurance coverage

Item Summary:

RESOLUTION: Accepting the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance premiums effective April 1, 2024, to April 1, 2025.

ATTACHMENTS:

Description	Upload Date	Type
Executive summary 2024 Casualty Insurance coverage	3/15/2024	Executive Summary
2024 Casualty Insurance Resolution	3/15/2024	Resolution
2024 Casualty coverage Spreadsheet	3/15/2024	Backup Material
2024 Casualty Insurance Proposal	3/15/2024	Backup Material



EXECUTIVE SUMMARY

(REQUIRED FOR ALL SUBMISSIONS)

PROJECT TITLE

2024 Renewal of Casualty Insurance Coverage

PROJECT SUMMARY (200 WORDS OR LESS)

Presentation of quotes obtain by Laris Insurance Agency for renewal of 2024 Casualty Insurance coverage effective date of April 1, 2024 to April 1, 2025.

PROJECT PURPOSE & BENEFITS (150 WORDS OR LESS)

It is the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance premiums effective April 1, 2024.

TOTAL EXPENDITURE

Workers' Compensation	\$ 295,855.00
Excess Utility Liability	\$ 651,255.85
Environmental Pollution Legal Liability	\$ 69,838.49
Contractors Pollution Liability	\$ -0- (Policy expires 7/1/2024)
Special Excess (AL,GL, POL; EMPL,etc.)	\$ 1,025,000.00 (Revised Quote)
Cyber Liability	\$ 86,681.46
P&I on Scheduled Watercraft	\$ 50,388.00
Excess P & I on Scheduled Watercraft	\$ 27,892.00
Auto Physical Damage	\$ 6,391.66
Aircraft Liability (Drones)	\$ 5,219.00
2022 Casualty Insurance Premiums	\$ 2,218,521.46

(ACTUAL)

ESTIMATED

IS PROJECTALREADY BUDGETED: (CIRCLE ONE)

N/A NO (YES)

IF YES AMOUNT
BUDGETED:

COUNCIL DISTRICT(S) IMPACTED (CIRCLE ONE)

PARISHWIDE 1 2 3 4 5 6 7 8 9

Signature

03/14/2024


Date


WHEREAS, Terrebonne Parish Consolidated Government (TPCG) is authorized to provide Casualty Insurance Coverage through its Department of Risk Management; and


WHEREAS, Administration and the Risk Management Department reviewed and analyzed Casualty Insurance quotes and submits a recommendation for Casualty Insurance coverage; and

WHEREAS, it is the recommendation of Administration and the Risk Management Department that the attached schedule of Casualty Insurance premiums become accepted effective for April 1, 2024, to April 1, 2025.

NOW THEREFORE BE IT RESOLVED, by the Terrebonne Parish Council (Policy, Procedure and legal Committee) on behalf of the Terrebonne Parish Consolidated Government that the recommendation of Administration and the Risk Management Department is to accept the attached schedule of Casualty Insurance premiums effective for April 1, 2024, to April 1, 2025.

Terrebonne Parish Consolidated Government 2024 Casualty Renewal Insurance Program														
April 1, 2023 to April 1, 2024					April 1, 2024 to April 1, 2025									
Line of Coverage	Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible		Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/Decrease	Subjectivities	Total Percent Increase	Dollar change	Markets Approached
Excess Workers Compensation	Safety National Casualty Corporation A++ XV AM Best rating as of 11/17/2022	\$265,349.00 (Includes terrorism) Payroll \$43,635,814 Rate 0.6081	\$25,000,000 Workers Compensation: Maximum Limit of Indemnity Per Occurrence; \$1,000,000 Employers Liability: Maximum Limit of Indemnity Per Occurrence	\$1M for Presumptive Loss \$850,000 All Other		Safety National Casualty Corporation A++ XV AM Best rating as of 11/15/2023	\$295,855.00 (Includes terrorism) Payroll \$46,415,948 Rate 0.6374	\$25,000,000 Workers Compensation: Maximum Limit of Indemnity Per Occurrence; \$1,000,000 Employers Liability: Maximum Limit of Indemnity Per Occurrence	\$1M for Presumptive Loss \$850,000 All Other	Payroll increase by \$2,780,134. No change to deductible. Rate change due to increase in cost of claims	1) Updated details on Alternate Employers Endorsement to continue this year (City of Thibodaux)	11.50%	\$30,506.00	Midwest Employers & Arch both declined to quote, can't compete on pricing or retention, due to loss history
	\$265,349.00					\$295,855.00								
Excess Utility Liability	Associated Electric & Gas Insurance Services Ltd (AEGIS) A XIV AM Best Rating as of 6/24/2022	Premium: \$561,717.00 less continuity credit \$-19,465.00 Terrorism \$10,000.00 SL Tax \$26,784.22	\$20,000,000 Each Occurrence \$20,000,000 Products/Compl Ops Agg. \$20,000,000 Pollution Aggregate \$20,000,000 Medical Malpractice \$20,000,000 Wild Fire Liab Agg \$40,000,000 General Aggregate	\$200,000 Occ-Gen Liab \$500,000 Occ-Pollution \$200,000 Occ-Emergency Assistance Agreement		Associated Electric & Gas Insurance Services Ltd (AEGIS) A XIV AM Best Rating as of 6/6/2023	Premium: \$641,414.00 less continuity credit \$-20,283.00 Terrorism \$10,000.00 SL Tax \$30,124.85	\$20,000,000 Each Occurrence \$20,000,000 Products/Compl Ops Agg. \$20,000,000 Pollution Aggregate \$20,000,000 Medical Malpractice \$20,000,000 Wild Fire Liab Agg \$40,000,000 General Aggregate	\$200,000 Occ-Gen Liab \$500,000 Occ-Pollution \$200,000 Occ-Emergency Assistance Agreement	National average increase for Ageis is 15% due to significant increase in claim severity	Written confirmation if insured will accept or reject terrorism. PFAS Liability Endorsement added with sublimit of \$5,000,000	12.47%	\$72,219.63	Best Market for exposure, operations, limits, and size.
	\$579,036.22					\$651,255.85								
Environmental Pollution Legal Liability	Illinois Union Ins. Co.. A++ XV AM Best Rating 12/1/2022	Premium: \$66,608.00 (Includes Terrorism) SL Tax: \$3,230.49 Total: \$69,838.49	\$5,000,000 Each Incident \$5,000,000 Aggregate Limit	\$250,000 Deductible each incident		Illinois Union Ins. Co.. A++ XV AM Best Rating 12/7/2023	Premium: \$63,436.00 Terrorism\$3,172.00 SL Tax: \$3,230.49 Total: \$69,838.49	\$5,000,000 Each Incident \$5,000,000 Aggregate Limit	\$250,000 Deductible each incident	Age of tanks and market conditions	Written confirmation if insured will accept or reject terrorism; Subject to: Complete list of all current storage tanks (AST's & USTs) with material of construction, age, contents, volume, any secondary containment, and the integrity testing measures. Current Automatic Tank Gauging printouts or tank tightness test	0.00%	\$0.00	1)Capitol Specialty, Nautilus, and Evanston cannot compete with pricing. 2)Homeland - due to age & construction of UST's 3)Colony declined due to type of locations
	\$69,838.49					\$69,838.49								
Contractors Pollution Liability	AIG Specialty Insurance Co. A XV AM Best Rating as of 12/16/2022	Premium: 2,750.00 Terrorism: \$25.00 SL Tax: \$134.59 Total: \$2,909.59	\$1,000,000 Each Loss \$2,000,000 Aggregate Limit	\$5,000 Deductible each loss		Policy cancelled 7.1.2023 - Extended Reporting Period purchased - 7/1/23 to 7/1/24						-100.00%	(\$2,909.59)	Need to cosider if ERP needs to be extended
	\$2,909.59					\$0.00								

Terrebonne Parish Consolidated Government 2024 Casualty Renewal Insurance Program														
April 1, 2023 to April 1, 2024					April 1, 2024 to April 1, 2025									
Line of Coverage	Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible		Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/Decrease	Subjectivities	Total Percent Increase	Dollar change	Markets Approached
Special Excess Liability Auto & General Liability and Law Public Officials and Employers Practice Liability	American Alternative Insurance Corporation A + XV AM Best Rating as of 7/27/2022	Premium \$875,340.00 Terrorism \$2,660.00	\$6,000,000 Auto Liability ; \$6,000,000 General Liability Aggregate on GL 12,000,000 ; \$6,000,000 Law Enforcement; \$6,000,000 Employee Benefits Laib / \$5,000,000 Occ-Agg Sexual Abuse; \$6,000,000 Occ-Agg Employers Liab ; \$6,000,000 Wrongful Acts including Public Officials, Employment Practice and Sexual Harassment \$12,000,000 Agg	\$1,000,000 Retained Limit on Auto General Liab, Law, EBL, & Sexual Abuse. \$500,000 Wrongful Acts \$1,750,000 Employers Liab (a), \$1,550,000 Employers Liab (b)		American Alternative Insurance Corporation A + XV AM Best Rating as of 7/13/2023	Premium \$1,022,521.00 Terrorism \$2,479.00	\$6,000,000 Auto Liability ; \$6,000,000 General Liability Aggregate on GL 12,000,000 ; \$6,000,000 Law Enforcement; \$6,000,000 Employee Benefits Laib / \$5,000,000 Occ-Agg Sexual Abuse; \$6,000,000 Occ-Agg Employers Liab ; \$6,000,000 Wrongful Acts including Public Officials, Employment Practice and Sexual Harassment \$12,000,000 Agg	\$1,000,000 Retained Limit on Auto General Liab, Law, EBL, & Sexual Abuse. \$500,000 Wrongful Acts \$1,750,000 Employers Liab (a), \$1,550,000 Employers Liab (b)	Increase due to development of reserves on pending claims. 5/26/2020 - last year claim was at \$1,000,000 now at \$1,594,257 9/11/2019 demand on claim to \$1,800,000 4/7/2015 last year claim \$2,150,000 now at \$2,300,500	Written confirmation if insured will accept or reject terrorism Signed UM/UIM rejection Signed De-regulation form \$8,000 Risk Management Funds available for 2024-2025 year.	16.74%	\$147,000.00	1) Safety National - optimal quote provided 2) Old Republic can't compete in LA. Markets that have exited the Public Sector - Nationwide, Liberty Mutual, Allied World, Genesis
		\$878,000.00					\$1,025,000.00							
Cyber Liability: Security and Privacy, Network Interruption, Event Management, Cyber Extortion	Houston Casualty Company A VIII AM Best Rating as of 5/2/2022	Premium \$74,600.00 Fees \$ 695.00 Surplus Tax \$3,627.56 Total \$78,922.56	Aggregate Limit \$3,000,000 included Security Breach Expense, Security Breach Liability, Restoration of Electronic Data, Computer & Fraud Transfers. \$1,000,000 Business Income & Extra Expense, Ransom Payment, Website Media \$150,000 Extortion Threats, Public Relations Expense	\$50,000 Retention;		Houston Casualty Insurance Company A + + XVI AM Best Rating as of 12/8/2023	Premium \$82,000.00 Fees \$ 695.00 SurplusTax \$3,986.46 Total Prem \$86,681.46	Aggregate Limit \$3,000,000 included Security Breach Expense, Security Breach Liability, Restoration of Electronic Data, Computer & Fraud Transfers. \$1,000,000 Business Income & Extra Expense, Ransom Payment, Website Media \$150,000 Extortion Threats, Public Relations Expense	\$50,000 Retention;	Lack of MFA Markets are underwriting closer due to claims in this line of coverage.	Written confirmation if insured will accept or reject terrorism War and Cyber Operations Exclusion Endt added.	8.95%	\$7,758.90	Markets declined due to lack of controls. AXA XL: CFU Underwriting ; Corvus Insurance; Crum & Forster; Market; Sompo International; Travelers Markets declined due to class - Ironshore; Dual North America; RSUI
		\$78,922.56					\$86,681.46							
Protection and Indemnity on Scheduled watercraft	Atlantic Specialty Insurance Company A +XV AM Best Rating as of 5/2/2022	Premium: \$48,600.00 Terrorism: \$972.00 Total: \$49,572.00	\$1,000,000 any one accident (includes crew coverage)	\$500,000 deductible per occ		Atlantic Specialty Insurance Company A +XV AM Best Rating as of 5/18/2023	Premium: \$49,400.00 Terrorism: \$988.00 Total: \$50,388.00	\$1,000,000 any one accident (includes crew coverage)	\$500,000 deductible per occ	Vessel cost for 24-25 is \$2,600. (19) Vessel cost for 23-24 is \$2,430 (20) Vessel Cost for 22-23 was \$,2250	Written confirmation if insured will accept or reject terrorism Need to confirm vessel count	1.64%	\$815.00	1)United Fire & Casualty Co Premium quoted \$47,500 terrorism \$2375 total \$49,875.00 2) Texas Insurance Co no terrorism \$49,360.23
		\$49,573.00					\$50,388.00							
Excess Protection and Indemnity on Scheduled watercraft including crew coverage	Stratford Ins Co A-XV Rating as of 12/16/2022 StarStone Ins Co AXI Rating as of 7/15/2022	Premium: \$25,000.00 Terr: \$1,250.00 Total: \$26,250.00	\$9,000,000 any one accident per schedule of vessels excess of underlying \$1,000,000	N/A		Stratford Ins Co A XV Rating as of 1/26/2024 StarStone Ins Co AXI Rating as of 8/24/2023	Premium: \$25,563.00 Terr: \$1,329.00 Total: \$27,892.00	\$9,000,000 any one accident per schedule of vessels excess of underlying \$1,000,000	N/A	Increase due to excess market conditions - Underlying increase	Written confirmation if insured will accept or reject terrorism	6.26%	\$1,642.00	1) Talisman Marine Ins Co (100% Undwr at Lloyds) No terrorism quote \$27,918.41
		\$26,250.00					\$27,892.00							

Terrebonne Parish Consolidated Government 2024 Casualty Renewal Insurance Program														
April 1, 2023 to April 1, 2024					April 1, 2024 to April 1, 2025									
Line of Coverage	Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible		Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/Decrease	Subjectivities	Total Percent Increase	Dollar change	Markets Approached
Auto Physical Damage Insurance	Lloyds of London A XIV	Premium: \$8,477.00 Policy Fee : \$100.00 SL Tax: \$415.98	\$188,376 on 7 scheduled vehicles	\$2,500 comprehensive and collision deductible		Lloyds of London A XIV	Premium: \$5,996.00 Policy Fee : \$100.00 SL Tax: \$299.66	\$133,236 on 7 scheduled vehicles	\$2,500 comprehensive and collision deductible	Decrease in value. No change to Rate 4.50%	Terrorism is not available on auto physical damage	-28.93%	(\$2,601.32)	Limited Markets due to size of fleet values
		\$8,992.98					\$6,391.66							
Drone - Aircraft Liability	American Alternative Insurance Corporation A + XV AM Best Rating as of 7/27/2022 Lead Underwriter Global Aerospace	Premium: \$4,290.00 Terrorism : included Fee \$500.00 Total: \$4,790.00	\$5,000,000 each occurrence combined single limit of Bodily Injury and Property Damage Medical per Person \$5,000 Medical per Occurr \$50,000	N/A		American Alternative Insurance Corporation A + XV AM Best Rating as of 7/13/2023 Lead Underwriter Global Aerospace	Premium: \$4,719.00 Terrorism : included Fee \$500.00 Total: \$5,219.00	\$5,000,000 each occurrence combined single limit of Bodily Injury and Property Damage Medical per Person \$5,000 Medical per Occurr \$50,000	N/A	Offering a blanket policy covering up to 5 drones for pricing	Terrorism form	8.96%	\$429.00	1)Old Republic can not compete with terms and premium
		\$4,790.00					\$5,219.00							
TOTAL		\$1,963,661.84					\$2,218,521.46					12.98%	\$254,859.62	No Agency Fee



Municipalities – Revised Quote

Terrebonne Parish Consolidated Government

Thank you for providing American Alternative Insurance Corporation the opportunity to present Terrebonne Parish Consolidated Government with the attached renewal proposal.

Premium Summary

\$1,025,000 annual premium including Terrorism premium

Layer Summary

See *Limits and Retentions* table below.

For over 25 years, we have been providing public and nonprofit entity clients with alternative market insurance solutions to meet their specific needs. We understand the risk inherent in these operations, and we deliver a variety of products through a consultative approach.

We have highly skilled professionals who work with our clients to ensure they receive the support and services that meet their specific needs. We have experts in virtually all fields of underwriting, actuarial, and claims, as well as in many other supporting services, who take time to understand our clients' operations.

My Community Workplace

We continue to offer access to Mycommunityworkplace.org, a web-based platform designed specifically for public and nonprofit entities. The site offers management-level training, including sexual harassment prevention, discrimination prevention, and ethical behavior. Model policies and forms are provided as well as a daily article on vital workplace risk issues. Mycommunityworkplace.org is dynamic and can be adapted to meet your organization's needs.

Our financial strength is recognized by the leading rating agencies. We hold some of the industry's strongest insurer financial strength ratings: A+ (Superior) from A.M. Best, AA- (Very Strong) from S&P, and AA- (Very Strong) from Fitch.

We would appreciate the opportunity to count Terrebonne Parish Consolidated Government amongst our clients and are very happy to discuss in more detail the services and products we can provide to you in the future.

Revised Quote Detail

This quote is valid until March 31, 2024

Issue Date:	03/14/2024
Insured:	Terrebonne Parish Consolidated Government 8026 Main Street Houma, Louisiana 70360
Insurer:	American Alternative Insurance Corporation
Share:	100%
Policy Number:	Renewal of N1-A2-RL-0000051-06
Producer:	Breckenridge Insurance Group - St. Louis, MO
Term:	Effective 4/01/2024 12:01 AM Standard time at your location and expiring 4/01/2025 12:01 AM Standard time at your location

Limits and Retentions

MAJOR LINE OF BUSINESS SUB LINE OF BUSINESS	SPECIFIC LIMIT	ANNUAL AGG LIMIT	UNDERLYING RETENTION	COVERAGE TRIGGER	RETROACTIVE DATE
Automobile Liability	\$6,000,000	N/A	\$1,000,000	Accident	N/A
General Liability	\$6,000,000	\$12,000,000	\$1,000,000	Occurrence	N/A
Law Enforcement Liability*	\$6,000,000	Included	\$1,000,000	Occurrence	N/A
Employee Benefits Liability*	\$6,000,000	Included	\$1,000,000	Claims-Made	4/1/17
Sexual Abuse*	\$5,000,000	\$5,000,000	\$1,000,000	Claims-Made	4/1/17
Employers Liability [a]*	\$6,000,000	\$6,000,000	\$1,750,000	Occurrence	N/A
Employers Liability [b]*	\$6,000,000	\$6,000,000	\$1,550,000	Occurrence	N/A
Wrongful Acts Liability	\$6,000,000	\$12,000,000	\$1,000,000	Claims-Made	3/1/03
Public Officials Liability*	\$6,000,000	Included	\$500,000	Claims-Made	3/1/03
Employment Practices Liability*	\$6,000,000	Included	\$500,000	Claims-Made	3/1/03
Sexual Harassment*	\$6,000,000	Included	\$500,000	Claims-Made	3/1/03
Miscellaneous Professional Liability	\$6,000,000	\$12,000,000	\$500,000	Claims-Made	4/1/18

**Sub-limits/Sub-lines are included and not in addition to the Major Lines of Business covered above. While the Sexual Abuse Aggregate is limited to \$5,000,000, it does erode the \$12,000,000 General Aggregate Limit under the General Liability.*

Employers Liability: [a] Police officers, firefighters, gas company, electric light or power cooperative; [b] All other. While the Employers Liability Aggregate is limited to \$6,000,000, it does erode the \$12,000,000 General Aggregate Limit under the General Liability

Limits Structure:	<p>Separate limits applicable to General Liability (including Law Enforcement, Employee Benefits Liability, Sexual Abuse Liability, and Employer's Liability); Wrongful Acts (including Public Officials Liability, Employment Practices Liability, and Sexual Harassment); Auto Liability; and Miscellaneous Professional Liability.</p> <p>Employers Liability: [a] Police officers, firefighters, gas company, electric light or power cooperative; [b] All other. While the Employers Liability Aggregate is limited to \$6,000,000, it does erode the \$12,000,000 General Aggregate Limit under the General Liability.</p>
Premium:	\$1,025,000 Annual Excess Insurance Premium including TRIPRA premium (\$2,479). The Annual Excess Insurance Premium is minimum and deposit, non-adjustable, and due within 30 days of inception.
Defense Cost Treatment for Insurer Limit:	Defense cost outside the policy limit and subject to a maximum limit of \$1,000,000.
Defense Cost Treatment for Insured Retention:	Defense cost Inside the Retention
Cancellation:	<p>(90) Days for Cancellation and Non-Renewal</p> <p>(20) Days for Non-Payment of Premium</p>
Policy Form:	Retained Limit Form
:	
Claims Administration:	<p>Terrebonne Parish Consolidated Government has been agreed to as the Claims Administrator for business covered herein.</p> <p>A. It is understood and agreed that the Insured shall not make any changes in the Claims Administration without the prior written approval of the Insurer prior to the implementation of any such changes.</p> <p>B. The terms of Paragraph A shall take precedence over any other agreement between the Insured and the Insurer regarding such Claims Administration.</p> <p>C. We may decide to audit the TPA during this policy year. If we do decide to audit we will provide at least 60 days of notice. Any and all recommendations by the Munich Reinsurance America, Inc. Claims Department will be completed within 90 days of receiving written notice.</p>
Risk Management Funds:	In an effort to continue to support the meaningful Risk Management practices of Terrebonne Parish Consolidated Government, Munich Re America, Inc. has allocated \$8,000 from our Risk Management Fund to apply to an approved Risk Management Proposal. Terrebonne Parish Consolidated Government can submit their proposal to Munich Reinsurance America, Inc. for consideration. Once approved and performed by an outside vendor, Munich Reinsurance America, Inc. will make a direct payment to the vendor performing the service or for Risk Management equipment purchased up to the allocated amount specified above.
General Conditions:	<p>Additional Subjectivities</p> <p>1)<u>Terrebonne Parish Sheriff's Office</u></p> <p>All operations of Terrebonne Parish Sheriff's Office are excluded under the policy. These operations will be excluded in form RL 2076A.</p>

General Conditions:**2)Terrebonne Parish Utilities Operations**

All utilities operations of Terrebonne Parish Consolidated Government are excluded under the General Liability Coverage Part of this policy. These operations will be excluded in form RL 2076B.

Please Answer the Following Questions Prior to Binding:

With respects to correctional facilities, Are your correctional facilities accredited by the following:

ACA: Yes/No

NIJO: Yes/No

PREA Compliance: Yes/No

Other: Please provide description:

Deregulation Form

A signed and dated Deregulation form (separately attached) is required prior to binding.

Uninsured and Underinsured Motorist (UM/UIM) Coverage

UM/UIM coverages are not provided in this quote. Please advise if these coverages are requested or if the Insured wishes to reject. Prior to binding, the Insurer requires a completed, signed, and dated acceptance/rejection form.

Financial Responsibility Requirements

When an entity is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, there are various ways the entity can meet the proof of insurance requirements. In some states, the DMV (Department of Motor Vehicles) issues an Automobile ID card to the self-insurer showing the self-insurer as the carrier and their assigned self-insurance number as the policy number. In others, the self-insurer receives a memorandum of self-insurance that is carried in the entity's vehicles as proof of insurance. Therefore, the excess insurance carrier providing insurance above the Financial Responsibility requirements should not be evidenced on the Automobile ID card. All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements should not issue Automobile ID cards identifying the excess insurance carrier. An entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, including one that is exempt from Financial Responsibility requirements, needs to contact its Department of Motor Vehicles for guidance on handling the proof of insurance requirements.

Terrorism Coverage

Additional Premium for Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA) coverage is \$2,479. TRIPRA coverage is inclusive of all lines of business quoted except as outlined in the attached Policyholders Disclosure Notice of Terrorism Insurance coverage. TRIPRA coverage is not sub-limited nor annually aggregated, unless the line of business for which coverage is being provided is sub-limited or annually aggregated, in which case the TRIPRA coverage follows the same terms the line of business for which the TRIPRA coverage is being provided follows. TRIPRA coverage is not excluded from Aggregate Excess coverage, i.e. if TRIPRA coverage

General Conditions:

applies to the specific coverage for a given line of business, then TRIPRA coverage also applies to Aggregate Excess coverage for such given line of business.

If TRIPRA coverage is rejected, all lines of business included in the quote are applicable to the TRIPRA exclusion.

This quote is subject to the receipt of a signed and dated Terrorism Disclosure Notice (separately attached) prior to binding.

Additional Information:**Claims**

Please advise our Claims Department of any claims occurring during the contract period. Notices should be sent via mail or email to the following address:

American Alternative Insurance Corporation
555 College Road East
Princeton, NJ 08543
Phone: 1-866-311-9636
clmsins@munichreamerica.com

Forms and Endorsements:

RL 1000 AU Automobile Liability - Coverage Part
RL 1000 CDEC Common Policy Declarations
RL 1000 GLOC General Liability Coverage Part - OCC
RL 1000 LC Liability Conditions Definitions and Exclusions
RL 1000 LDEC Liability Coverage Parts Declarations
RL 1000 MPCM Misc Professional Liability Coverage Part - CM
RL 1000 PC Retained Limits Policy Conditions
RL 1000 S Schedule of Forms and Endorsements
RL 1000 WRCM Wrongful Acts Liability Coverage Part - CM
RL 2006 Dams and Reservoirs
RL 2007 Defense Outside Excess Limits (subject to a limit of \$1,000,000)
RL 2015 Law Enforcement Endorsement
RL 2017 Liquor Liability Amendment
RL 2031 Employee Benefits Liability (General Liability Claims Made)
RL 2032A Retained Limit Policy Changes-Blanket Additional Insured
RL 2032B Retained Limit Policy Changes-Waiver of Subrogation
RL 2032C Retained Limit Policy Changes-Knowledge of Occurrence
RL 2045 Employers Liability
RL 2067 Minimum Premium
RL 2070 Watercraft
RL 2092 Sexual Abuse Claims Made General Liability
RL 2180 Cancellation Condition Amendment
VL ES 21 01 Violation of Economic or Trade Sanctions
RL VLTERR 01 Cap On Losses Certified Acts of Terrorism (if accepted)

Exclusions (in addition to those contained in agreed policy form):

RL 2034 Mold/Fungal Pathogens Exclusion
RL 2076A Designated Operations Exclusion – Terrebonne Parish Sheriff's Office operations
RL 2076B Exclusion – Designated Operations – Utilities operations
RL 2090 Silica and Silica-Related Dust Exclusion
RL 2177 Communicable Disease Exclusion
RL 2193 PFAS Chemicals Exclusion
RL CTERR01 All Terrorism Exclusion (if rejected)

Disclaimer: This quote represents the Insurer's proposed terms and conditions, which may not include all of the requested terms and conditions. This quote document is intended to show evidence that the insurance as described above has been offered and shall be subject to all terms and conditions of the policy which shall be issued and that, in the event of any inconsistency herewith, the terms and conditions of such policy shall prevail.

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Monday, March 25, 2024

Item Title:

2024 Renewal of Casualty Insurance TPCG-HFD

Item Summary:

RESOLUTION: Accepting the recommendation of Administration and the Risk Management Department to accept the attached schedule of Casualty Insurance Premiums for the Terrebonne Parish Consolidated Government/ Houma Fire Department effective April 1, 2024, to April 1, 2025.

ATTACHMENTS:

Description	Upload Date	Type
Executive Summary accept premiums for 2024 Renewal of Casualty Coverage-TPCG-HFD	3/15/2024	Executive Summary
2024 Resolution to accept premiums for TPCG-HFD Casualty coverage	3/15/2024	Resolution
2024 spreadsheet for 2024-2025 Premiums and coverage	3/15/2024	Backup Material
2024 Proposal for Casualty coverage for TPCG-HFD	3/15/2024	Backup Material



EXECUTIVE SUMMARY

(REQUIRED FOR ALL SUBMISSIONS)

PROJECT TITLE

2024 Renewal of Casualty Insurance Coverage for Terrebonne Parish Consolidated Government/ Houma Fire Department

PROJECT SUMMARY (200 WORDS OR LESS)

Presentation of quotes obtained by Ledet Insurance Agency for renewal of 2024 Casualty Insurance Package for Terrebonne Parish Consolidated Government Houma Fire Department effective April 1, 2024 to April 1, 2025.

PROJECT PURPOSE & BENEFITS (150 WORDS OR LESS)

It is the recommendation of Administration and the Risk Management Department that the attached schedule of Casualty Insurance Premiums for the Terrebonne Parish Consolidated Government Houma Fire Department become effective 4/1/2024 to 4/1/2025.

TOTAL EXPENDITURE

Property Buildings in Houma	\$ 102,531.00
General Liability	\$ 4,599.00
Portable Equipment	\$ 3,155.00
Management Liability	\$ 18,123.00
Excess Liability	\$ 7,053.00
Automobile Liability	\$ 44,656.00
Annual Premium	\$ 180,117.00
Surcharges & Fees	\$ 1,796.67
TOTAL	\$ 181,913.67

AMOUNT SHOWN ABOVE IS: (CIRCLE ONE)

(ACTUAL)

ESTIMATED

IS PROJECT ALREADY BUDGETED: (CIRCLE ONE)

N/A

NO

(YES)

IF YES AMOUNT
BUDGETED:

COUNCIL DISTRICT(S) IMPACTED (CIRCLE ONE)

PARISHWIDE	1	2	3	4	5	6	7	8	9
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Signature

March 14, 2024

Date

WHEREAS, Terrebonne Parish Consolidated Government (TPCG) is authorized to provide Casualty Insurance Coverage through its Department of Risk Management for the Terrebonne Parish Consolidated Government/ Houma Fire Department; and

WHEREAS, Administration and the Risk Management Department reviewed and analyzed Casualty Insurance quotes and submits a recommendation for Casualty Insurance coverage for the Terrebonne Parish Consolidated Government/ Houma Fire Department; and

WHEREAS, it is the recommendation of Administration and the Risk Management Department that the attached schedule of Casualty Insurance premiums for the Terrebonne Parish Consolidated Government/ Houma Fire Department become accepted effective for April 1, 2024.

NOW THEREFORE BE IT RESOLVED, by the Terrebonne Parish Council (Policy, Procedure and legal Committee) on behalf of the Terrebonne Parish Consolidated Government that the recommendation of Administration and the Risk Management Department is to accept the attached schedule of Casualty Insurance premiums for the Terrebonne Parish Consolidated Government/ Houma Fire Department effective for April 1, 2024 to April 1, 2025.

Terrebonne Parish Consolidated Government													
	4/1/2023 to 4/1/2024						4/1/2024 to 4/1/2025						
Line of Coverage	Current Carrier	Current Premium	Limit of Insurance	Self-Insured Retention or Deductible		Renewal Carrier	Renewal Premium	Limit of Insurance	Self-Insured Retention or Deductible	Reason for Increase/ Decrease	Percent Increase	Dollar change	Options
City of Houma Package Property General Liability Portable Equipment Management Liability Commercial Umbrella & Commercial Automobile	National Union Fire Insurance Co. of Pittsburg, PA (An AIG Company)	\$66,699.00	Property Buildings in Houma Buildings: \$6,884,333.00 Contents \$ 798,269.00	Property: \$5,000.00 Deductible,except 5% Wind/Hail/Flood Deductible for Named Storm applies to the combined Building & Contents values each premises/item and 5% Earthquake Deductible		National Union Fire Insurance Co. of Pittsburg,PA (An AIG company) (A XV - (Am Best Rating)	\$102,531.00	Property Buildings in Houma: Building: \$6,937.083.57 Contents: \$ 827,704.00	Property: \$5,000. Deductible. Except 5% Wind/Hail Deductible Named Storm applies to combined Building & Contents values each premises/item and 5% Earthquake Ded. / \$1,000 Deductible Flood per premises				
		\$5,597.00	General Liability \$1,000,000. Occurrence \$2,000,000. Aggregate \$2,000,000. Prod/Comp Ops \$1,000,000. Fire Legal \$1,000,000. MI/AI \$5,000. Medical Payments \$10,000. Line of Duty Acc. Death Benefit	General Liability: \$0 - Deductible			\$4,599.00	General Liability \$1,000,000. Occurrence \$2,000,000. Aggregate \$2,000,000. Prod/Comp Ops \$1,000,000. Fire Legal \$1,000,000. MI/AI \$5,000. Medical Payments \$10,000. Line of Duty Acc. Death Benefit	General Liability: \$0 - Deductible				
		\$3,449.00	Portable Equipment	\$250. Deductible			\$3,155.00	Portable Equipment	\$250.00 deductible				

		\$19,529.00	Management Liability: \$1,000,000. each Act \$2,000,000. Aggregate Limit \$50,000. Defence Expense for injuntive relief \$1,000,000. Cyber Liability each event \$50,000. Privacy Crisis Mgt Exp each event \$20,000. Cyber Extortion expense-each cyber threat w/\$50,000. Aggregate for Crisis Mgmt Expense & Cyber Extortion	Nil		\$18,123.00	Management Liability: \$1,000,000. each Offence or Wrongful Act \$2,000,000. Aggregate Limit \$100,000. Defense Expense for injuntive relief \$1,000,000. Cyber Liability each event \$50,000 Privacy Crisis Mgt Exp each event ; \$20,000 Cyber Extortion Expense- each cyber threat w/ \$50,000 Aggregate for Crisis Mgmt Expense & Cyber Extortion Limit.	Nil					
Terrebonne Parish Consolidated Government													
		\$7,807.00	Excess Liability: \$10,000,000. Occurrence \$10,000,000. Aggregate	N/A		\$7,053.00	Excess Liability: \$10,000,000. Occurrence \$10,000,000. Aggregate \$5,000,000.00 Abuse & Molestation each occurrence \$5,000 ,000.00 Abuse & Molestation Aggregate	N/A					
Sub-Total Surcharges & Fees TOTAL		\$42,392.00	Automobile Liability: \$1,000,000. BI/PD CSL \$5,000.00 Medical Pmts. \$1,000,000. UM 20 Units	\$0 - on Liability \$250. Comprehensive \$500. Collision		\$44,656.00	Automobile Liability: \$1,000,000. BI/PD CSL \$ 5,000.00 Medical Pmts. \$1,000,000. UM 19 Units	\$0 - on Liability \$250. Comp \$500. Collision					
		\$145,473.00											
						Sub-Total	\$180,117.00						
		\$1,473.11 \$146,946.11				Surcharges & Fees TOTAL	\$1,796.67 \$181,913.67	Increase of \$34,967.56					

2024- 2025 Renewal HFD Insurance Spreadsheet

[illegible]



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

**TERREBONNE PARISH CONSOLIDATED
GOVERNMENT**

PRESENTED BY: VFIS OF MISS/LOU
18212 E PETROLEUM DR STE 1-A
BATON ROUGE, LA 70809
225.751.8291

DATE: 02/29/2024

This proposal is valid for 90 days.



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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 550+ 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.

A handwritten signature in black ink that reads "Troy Markel".

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 Services

Our staff has over 300 years of Emergency Services experience and we have industry alliance with CFSI, NVFC, NFPA, IAFC, NFFF, NEMSMA, NAEMSO, VCOS, FDSOA. 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 client access to;

- In person training programs
- Online training programs
- Downloadable training booklets & safety forms
- Safety posters
- A brief overview of the training material we offer can be found in our training resource catalog.
[ETC-Resource-Catalog-VFIS.pdf](#)

Distance Learning

VFIS University offers quality online education and training courses for emergency responders, many of which are recognized as meeting industry continuing education requirements, and you'll receive a certificate upon completion of each course.

All courses are available online 24/7 so you can work to better prepare for every call, help reduce your risk for injury and loss and increase your skillsets to better support your team and community – all from the convenience of your home or work computer.

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 risktools.vfis.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.

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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:

Expiring Policy Number	Renewal Date
VFNU-TR-0006783-03	04/01/2024
VFNU-CM-0006784-03	04/01/2024

First Named Insured: TERREBONNE PARISH CONSOLIDATED GOVERNMENT

Mailing Address: PO BOX 2768
HOUMA, LA 70361

Other Named Insured(s): - CITY OF HOUMA

Coverage Applies To: - HOUMA 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	600 WOOD ST HOUMA, LA 70361	ADMIN/BLDG
1	2	600 WOOD ST HOUMA, LA 70361	TOWER/ANTENNA
2	1	600 LEGION AVE HOUMA, LA 70364	FIRE STATION
3	1	2101 E TUNNEL BLVD HOUMA, LA 70363	FIRE STATION
4	1	8547 PARK HOUMA, LA 70361	STORAGE
5	1	120 JAMES RD HOUMA, LA 70361	DWELLING
5	2	120 JAMES RD HOUMA, LA 70361	GARAGE
6	1	1430 ST CHARLES ST HOUMA, LA 70360	FIRE STATION
7	1	307 PLANT RD HOUMA, LA 70363	TRAINING STRUCTURE
8	1	7491 PARK AVE HOUMA, LA 70363	TOWER/ANTENNA
9	1	2104 MORRIS ST HOUMA, LA 70363	SAFE ROOM BLDG

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>	<u>Named Storm (Wind Hail Flood) Deductible</u>
1 / 1	\$1,365,969	RC	\$243,568	RC	5%	5%	5%
1 / 2	\$63,266	RC	Not Covered	N/A	5%	5%	5%
2 / 1	\$626,957	RC	\$68,174	RC	5%	5%	5%
3 / 1	\$842,265	RC	\$188,127	RC	5%	5%	5%
4 / 1	\$465,042	RC	\$68,174	RC	5%	5%	5%
5 / 1	\$175,240	ACV	\$20,800	RC	5%	5%	5%
5 / 2	\$541,320	RC	\$52,000	RC	5%	5%	5%
6 / 1	\$1,332,059	RC	\$116,557	RC	5%	5%	5%
7 / 1	\$100,000	RC	Not Covered	N/A	5%	5%	5%
8 / 1	\$13,160	RC	Not Covered	N/A	5%	5%	5%
9 / 1	\$1,411,805	RC	\$70,304	RC	5%	5%	5%

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

Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to 24 months.

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.

Extra Expense

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.

Includes increased time due to enforcement of an ordinance or law.

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.

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.

Utility Service Interruption

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.

Subject to a 72 hour waiting period.

Ordinance Coverage

Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.

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.

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.

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.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Earthquake	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this proposal).</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, unless otherwise indicated in this proposal).</p> <p>A special \$1,000 deductible applies per premises, unless otherwise indicated in this proposal.</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 \$100,000 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>

Limits are \$2,500,000 for buildings and \$500,000 for contents.

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 \$50,000 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 \$150,000 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>
Mechanics Tools	<p>Members tools are included as personal property on a replacement cost basis.</p>

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	\$250

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 \$35,000 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> <p>The deductible will be waived after three consecutive years with no portable equipment losses.</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 data-bbox="597 1509 1386 1608" style="border: 1px solid black; padding: 5px;"> <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>

If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

**Temporary Storage for
Portable Equipment**

Provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.

**Accident-Impaired Patient
Transport Equipment
Reimbursement**

We will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.

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	10	\$1,000,000
Underinsured Motorists Insurance	10	\$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	2004	FERRARA PUMPER LDH	1F93542224H140243	PLDH		\$550,000	\$250	\$500
2	2000	E-ONE QUINT LDH	4EN3AAA82Y1001967	QLDH		\$800,000	\$250	\$500
3	2002	HME PUMPER LDH	44KFT42802WZ19969	PLDH		\$550,000	\$250	\$500
4	2006	DODGE FIRST RESPONDER	1D7HU18P66J222999	FR		\$30,000	\$250	\$500
5	2008	DODGE QUAD 1500	1D7HU18N28J233029	OTH	X	N/A	\$250	\$500
6	2009	TOP HAT BP TRAILER	4R78U16229T095560	OTH		N/A	N/A	N/A
7	2002	WHITE PACE JOURNEY TRAILER	4FPFB12172G067778	OTH		N/A	N/A	N/A
8	2004	FERRARA PUMPER LDH	1F93542204H140242	PLDH		\$550,000	\$250	\$500
9	2010	FERRARA AERIAL	1F9507634AH140722	AD		\$900,000	\$250	\$500
10	2010	FORD FIRST RESPONDER	1FMEU6DE6AUA52550	FR		\$22,000	\$250	\$500
11	2014	FORD FIRST RESPONDER	1FT7W2B66EEA49000	FR		\$45,000	\$250	\$500
12	2014	FERRARA PUMPER LDH	44KFT4286EWZ22525	PLDH		\$550,000	\$250	\$500
13	2003	FORD RESCUE LT	1FDAF56P73EC72326	RTL		\$140,000	\$250	\$500
14	2016	FORD FIRST RESPONDER	1FTFW1EF3GKE49652	FR		\$32,000	\$250	\$500
15	2019	FORD FIRST RESPONDER	1FD7X2AT2KEF54589	FR		\$50,000	\$250	\$500
16	2000	E-ONE AERIAL	4EN3ABA83Y1001854	AD		\$1,200,000	\$250	\$500
17	2023	RAM FIRST RESPONDER	1C6RR6ST3PS536633	FR		\$38,769	\$250	\$500

<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	2023	RAM FIRST RESPONDER	1C6RR6STOP5536637	FR		\$38,769	\$250	\$500
19	2004	FORD F250	1FTNX21PX4E045697	OTH		N/A	N/A	N/A

Schedule of Vehicles – Insured's Identifiers

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

Vehicle				Insured's Identifier (How YOU refer to this vehicle) Example: Chief's Vehicle
No.	Year	Make & Model	VIN	
1	2004	FERRARA PUMPER LDH	1F93542224H140243	E-4
2	2000	E-ONE QUINT LDH	4EN3AAA82Y1001967	L-2
3	2002	HME PUMPER LDH	44KFT42802WZ19969	E-3
4	2006	DODGE FIRST RESPONDER	1D7HU18P66J222999	440
5	2008	DODGE QUAD 1500	1D7HU18N28J233029	400
6	2009	TOP HAT BP TRAILER	4R78U16229T095560	444
7	2002	WHITE PACE JOURNEY TRAILER	4FPFB12172G067778	445
8	2004	FERRARA PUMPER LDH	1F93542204H140242	E-1
9	2010	FERRARA AERIAL	1F9507634AH140722	L-2
10	2010	FORD FIRST RESPONDER	1FMEU6DE6AUA52550	404
11	2014	FORD FIRST RESPONDER	1FT7W2B66EEA49000	412
12	2014	FERRARA PUMPER LDH	44KFT4286EWZ22525	405
13	2003	FORD RESCUE LT	1FDAF56P73EC72326	S-3
14	2016	FORD FIRST RESPONDER	1FTFW1EF3GKE49652	408
15	2019	FORD FIRST RESPONDER	1FD7X2AT2KEF54589	409

AUTO LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Non-Owned Automobile

Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an *excess basis*.

Covers your liability for commandeered vehicles used on your behalf on a *primary basis*.

Volunteers/Employees as Insureds Under Non- Owned Automobiles

Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.

Coverage is on a *primary basis*.

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.

Additional Insured- Automatic

Any person or organization for which you have agreed in writing in a contract to be added as an additional insured.

Expected or Intended Injury

Included for Bodily Injury or Property Damage when resulting from actions taken to protect persons or property.

Temporary Substitute Vehicle

Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.

Coverage is on a *primary basis*.

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.

Owner of Commandeered Auto as an Insured

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.

Coverage is on a *primary basis*.

Uninsured Motorist/ Underinsured Motorist

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.

Fellow Member Liability

Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.

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).

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.

Incidental Garage Liability

Provides liability arising from autos used in connection with an insured's garage operations.

Coverage is primary.

Provides coverage for your organization if you service or store vehicles owned by others.

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 60% 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 2010 Mack pumper with an Agreed Value of \$150,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$120,000. The replacement cost of the truck at the time of the loss is \$300,000. Since the Agreed Value selected by the insured is \$150,000 and 60% of the Agreed Value is \$90,000, the insured has the option to either repair the vehicle, taking the \$90,000 settlement, or be reimbursed the Agreed Value of \$150,000 with VFIS having the rights to the salvage.

We use this method for emergency vehicles and, at the insured's option, for Chief's vehicles insured on agreed value and 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.

The auto physical damage deductible will be waived after three consecutive years with no Auto Physical Damage claims. Maximum benefit of \$1,000.

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 \$2,500 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	<p>Coverage is provided for vehicles carrying comprehensive coverage.</p> <p>Labor must be performed at the disablement location.</p> <p>No mileage limit. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to the final repair facility.</p> <p>\$5,000 limit applies.</p>
Recertification	<p>Included in claims settlement for covered losses.</p> <p>No limit applies.</p>
Removal of Apparatus from Environmentally Sensitive Areas	<p>Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense.</p> <p>No sub-limit applies.</p>
Rental Reimbursement coverage for Fire Truck and Ambulances	<p>If no spare or reserve units are available, we provide automatic coverage for rental reimbursement expenses for firefighting rescue (class 7909) and ambulance vehicles (class 7919).</p> <p>Limit of \$300 any one day for up to 40 days.</p>
Rental Reimbursement for member's personally owned vehicles	<p>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.</p> <p>Limit of \$30 per day for up to 30 days.</p>
Full Glass Coverage	<p>No glass deductible for vehicles with comprehensive coverage.</p>
Garagekeepers Insurance	<p>\$50,000 coverage for vehicles while left with an insured's garage operation.</p> <p>Comprehensive deductible - \$250.</p> <p>Collision deductible - \$500.</p> <p>Coverage is primary.</p> <p>Provides coverage for your organization if you service or store vehicles owned by others.</p>

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>
Coverages A. and C. Each Occurrence or Medical Incident.....	\$1,000,000
Coverage B. Personal and Advertising Injury (each offense)	\$1,000,000
Coverage A. Fire Damage Legal Liability (any one fire)	\$1,000,000
Coverage D. Medical Expense (any one person)	\$5,000

Coverage Aggregates

General Aggregate (the total payable in any policy term)	\$2,000,000
Products / Completed Operations Aggregate (the total payable in any policy term)	\$2,000,000
Coverage A. 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

Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.

Other insureds include your officers, directors, commissioners or trustees.

Also included are the owners of any property you commandeer.

VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:

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

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.

The contract must be in effect before the injury or damage occurs.

Fellow Member Liability

Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.

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).

"Good Samaritan" Liability

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.

Applies to professional health care or any other services.

To qualify as a "Good Samaritan," the individual must act independently of your organization or any other organization.

Line of Duty Accidental Death Benefit

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.

Unlimited Defense Costs

The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

Intentional Acts

Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.

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.

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.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS – continued

Pollution Liability

Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:

1. emergency operations away from your premises,
2. training activities, or
3. water runoff from the cleaning of equipment.

Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:

1. emergency operations away from your premises, or
2. training activities away from your premises.

Covers you for Pollution Liability for your Above Ground Storage tanks. Coverage applies on a named peril basis. You must notify us of the incident as soon as practicable and not more than 14 days after the incident ends.

Liquor Liability

Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.

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.

Contractual Liability

Covers you for the liability you agreed to assume of another party, either orally or in writing.

The claim must be otherwise covered (not excluded).

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.

Watercraft Liability

Automatic coverage for injury or damage arising from your use of the following:

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)

Covers you for unmanned aircraft owned, operated, rented or loaned to you.

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.

Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.

Fire Damage Legal Liability

Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.

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.

Damage to Property of Persons Receiving Services

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.

Subject to a \$100 deductible each occurrence.

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.

**Expanded
Aggregate Limit**

The General Aggregate Limit shown in the schedule applies separately to:

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).....	\$2,000,000
Defense Expense for Injunctive Relief.....	\$100,000

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

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

What is a privacy event?

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

Reimburses you for expenses paid in response to a cyber extortion threat.

Cyber Extortion Threat

What is a cyber extortion threat?

A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving your computer system (not the internet at large) to:

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

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.

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	\$10,000,000
Self-Insured Retention.....	None
Abuse or Molestation Each Occurrence	\$5,000,000
Abuse or Molestation Aggregate	\$5,000,000

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

Auto

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

Vehicle Number(s)

All Covered Autos

General

Note: This proposal is based solely on the insurance exposures of the organization(s) shown opposite the heading "Coverage Applies To". All of the coverages described here and any policies that we issue will apply only to injury or damage arising out of the firefighting, rescue, ambulance or incidental operations of the emergency service organization(s) listed opposite "Coverage Applies To".

PREMIUM SUMMARY

TERREBONNE PARISH CONSOLIDATED GOVERNMENT (LA) C02887

	<u>Premium</u>
Property.....	\$102,531
Crime	Not Quoted
Portable Equipment	\$3,155
Auto	\$44,656
General Liability.....	\$4,599
Management Liability.....	\$18,123
Excess Liability	\$7,053
Total Estimated Annual Premium	\$180,117
<i>(excludes state-imposed taxes, surcharges and fees)</i>	
Total of all Taxes, Surcharges and Fees	\$1,796.67

PLUS MORE VALUE!

Risk Management.....	Included
<ul style="list-style-type: none"> • Employment practices • Manage your risk – <u>resources</u>, check lists • Risk Management Consultants • On-site assessments/self-assessments 	
Education, Training & Consulting	Included
<ul style="list-style-type: none"> • Classroom seminars, training, resources – <u>vfis.com</u> • Distance learning – <u>VFIS University</u> • 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

TERREBONNE PARISH CONSOLIDATED GOVERNMENT (LA) C02887

Coverage	Effective/ Expiration Dates	Accept <i>Initial to accept coverage</i>	Decline <i>Initial to decline coverage</i>	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#: 72-6001390
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:		C02887	LA	Qt Eff Dt: 04/01/2024	Doc ID: ca6b28c7b2ff427eb8fcd2ac20354f6d
	Property:	60759510000000	Crime: 0	PE:	60759510000000 Auto:70759510000000
	GL:	60759510000000	ML:	60759510000000	Excess: 60759510000000

CLAIMS-MADE MANAGEMENT LIABILITY SUPPLEMENTAL APPLICATION

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

1. Legal name of applicant: TERREBONNE PARISH CONSOLIDATED GOVERNMENT
2. Address: PO BOX 2768, HOUMA, LA 70361
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: _____