

**MINUTES OF THE OPEN MEETING OF THE BOARD
OF DIRECTORS OF THE ROBERTSON FIRE PROTECTION
DISTRICT OF ST. LOUIS COUNTY, MISSOURI ON
NOVEMBER THIRTEENTH, TWO THOUSAND TWENTY-THREE**

The Board of Directors for the Robertson Fire Protection District met in a regular open session at the Administrative Offices at 12641 Missouri Bottom Road, Hazelwood, Missouri at 6:00pm on November 13, 2023. This meeting is being held in person. Individuals are asked to sign in. Individuals that plan to speak are required to sign in.

Jennifer Guyton, Chairwoman/Director
Maggie Sieve, Secretary/Director
Steve Field, Treasurer
Dave Herman, Fire Chief
Adam Long, Asst. Fire Chief
Kenny Hughes, Fire Marshal
Bob Sievers, Medical Officer
Paul Martin, District Attorney

The meeting is opened with the Pledge of Allegiance to the U.S. flag.

Director Sieve conducted a roll call. All directors were present.

AGENDA

Director Field made a motion to accept the amended agenda as presented, seconded by Director Sieve. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye.

MINUTES

Director Sieve made a motion to accept the open and closed minutes of September 25, 2023, October 16, 2023, October 23, 2023, and October 30, 2023, seconded by Director Field. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye.

ACCOUNTS PAYABLE

Director Field made a motion to pay all bills and invoices as presented, seconded by Director Sieve. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye.

NEW BUSINESS

Director Guyton discussed the District's insurance renewal for 2024 with One Digital. Tabled until One Digital joins the Zoom meeting.

Medial Officer Sievers discussed the PR Santa events and the budget.

Director Field made a motion to purchase a Hamilton Beach Coffee Percolator or \$69.95, seconded by Director Sieve. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye

Director Sieve made a motion to purchase an Igloo Portable Sports Cooler for \$39.99, seconded by Director Sieve. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye

Director Field made a motion to purchase hot chocolate, candy canes, and hot cups for the Santa PR events for \$159.64, seconded by Director Sieve. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye

One Digital joined the meeting and reviewed the 2024 insurance rates.

Director Guyton discussed purchasing badges for the new hires.

Director Field made a motion to approve the purchase of badges for the new hires, the Fire Chief, and Assistant Fire Chief for \$2440.00, seconded by Director Sieve. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye

Director Guyton introduced one of the District's new hires, Blake Williams.

PUBLIC

No public comments.

Director Sieve made a motion to hold a closed board meeting November 20, 2023, at 5pm, a special open meeting for Labor Contract Negotiations on November 16, 2023, at 6pm, and a regular open meeting November 27, 2023, at 6pm at 12641 Missouri Bottom Road, Hazelwood, Missouri, seconded by Director Field. A roll call vote was taken.

Director Sieve-aye, Director Field-aye, Director Guyton-aye.

CLOSED SESSION

Director Field made a motion to enter into closed session at 6:36pm for the following reasons:

1. LEGAL ACTIONS, CAUSES OF LEGAL ACTION, OR LITIGATION, ATTORNEY-CLIENT COMMUNICATIONS (610.021 (1)).
2. HIRING, FIRING DISCIPLINING OR PROMOTING OF PARTICULAR EMPLOYEES WHEN INFORMATION RELATING TO THE PERFORMANCE OR MERIT OF INDIVIDUAL EMPLOYEES IS DISCUSSED OR RECORDED (610.021 (3), 610.021(3)).
3. PREPARATION, INCLUDING AND DISCUSSION OF WORK PRODUCT, ON BEHALF OF THE DISTRICT OR ITS REPRESENTATIVES FOR DISTRICT LITIGATION AND I.A.F.F. NEGOTIATIONS (610.021 (9)).

Seconded by Director Sieve. A roll call vote was taken. Director Sieve-aye, Director Field-aye, Director Guyton-aye.

REOPEN FROM CLOSE

Director Field motioned to adjourn the closed session and reconvene in Open Session at 7:06pm, seconded by Director Sieve. A roll call vote was taken. Director Sieve-aye, Director Field-aye, Director Guyton-aye.

REPORT FROM CLOSED SESSION

There was nothing to report from closed session.

ADJOURNMENT

Director Field made a motion to adjourn the meeting, seconded by Director Sieve. A roll call vote was taken. Director Sieve-aye, Director Guyton-aye.

Meeting adjourned at 7:12pm.

President, Board of Directors

Secretary, Board of Directors

ROBERTSON FIRE PROTECTION DISTRICT
AGENDA – OPEN BOARD MEETING NOVEMBER 13th, 2023–6:00 P.M.
ROBERTSON ADMINISTRATIVE OFFICES - 12641 MISSOURI BOTTOM ROAD
Zoom Link: <https://zoom.us/j/91530210570?pwd=T1hDZmN6SUVxaEZ3ZkVBYVBQcU5YQT09>
This meeting is being held in person and on Zoom.

1. CALL TO ORDER:
 - a. Pledge of Allegiance
2. AMENDMENT AND/OR ADOPTION OF AGENDA
3. APPROVAL OF MEETING MINUTES—September 28th, October 16th, October 23rd, October 30th 2023
4. ACCOUNTS PAYABLE
5. NEW BUSINESS
 - a. One Digital—2024 Insurance Policy Renewals
 - b. Santa Event Supplies
 - c. Badges for New Hires
6. PUBLIC **Individuals who intended on speaking are required to sign in.**
7. Upcoming Meetings: Closed Executive Session—November 20, 2023 at 5:00pm
Special Open Meeting—Labor Contract Negotiations at November 16, 2023 at 6:00pm
Regular Open Board Meeting—November 27, 2023
8. THE ROBERTSON FIRE PROTECTION DISTRICT BOARD OF DIRECTORS WILL HOLD A CLOSED SESSION. THE CLOSED SESSION WILL BE HELD IN ACCORDANCE WITH RSMO 610.021:
 1. LEGAL ACTIONS, CAUSES OF LEGAL ACTION, OR LITIGATION (610.021 (1)).
 2. HIRING, FIRING DISCIPLINING OR PROMOTING OF PARTICULAR EMPLOYEES WHEN INFORMATION RELATING TO THE PERFORMANCE OR MERIT OF INDIVIDUAL EMPLOYEES IS DISCUSSED OR RECORDED (610.021 (3)).
 3. PREPARATION, INCLUDING AND DISCUSSION OF WORK PRODUCT, ON BEHALF OF THE DISTRICT OR ITS REPRESENTATIVES FOR DISTRICT LITIGATION AND I.A.F.F. NEGOTIATIONS (610.021 (9)).
9. REOPEN FROM CLOSE
10. ADJOURNMENT

45 cup coffee percolator

ROBERTSON

F. P. D.

PROPOSAL

ROBERTSON FIRE PROTECTION DISTRICT

PROPOSAL

Committee/Individual: PR Committee – Co Chair Cantrell

ABSTRACT: New coffee percolator for PR, Retirement ceremonies, training etc

PROBLEM: The old coffee percolator is missing pieces that are out of production

ADVANTAGE: New device that works as it should

PROPOSED SYSTEM : 45 Cup capacity percolator/dispenser

COSTS : \$69-\$89

COST RECOVERY: none

Please attach articles, pictures, or other items which may support the proposal.

Committee Members Signatures:

Home & Kitchen **Kitchen & Dining** **Coffee & Espresso** **Coffee Makers & Servers** **Coffee Urns**



Roll over image to zoom in



Hamilton Beach 40521 Coffee Urn and Hot Beverage Dispenser, 45 Cup, Fast Brew, Silver

Visit the Hamilton Beach Store
4.5 1,346 ratings
24+ bought in past month

\$69⁹⁵

FREE Returns

Get \$20 off instantly. Pay \$1.85 ~~\$69.95~~ upon approval for the Amazon Store Card. No annual fee.
Available at a lower price from other sellers that may not offer free Prime shipping.

Brand	Hamilton Beach
Color	Silver
Product Dimensions	5.51"D x 4.72"W x 5.51"H
Special Feature	Manual
Filter Type	Reusable

Capacity
10 Liters

Item Weight
3 Kilograms

Material
Aluminum

Wattage
950 watts

About this item

- 32% FASTER BREWING** — The coffee urn brews coffee faster so you can prepare 45 cups in just 28 minutes.
- MAKES 15-45 CUPS** — Brew plenty of coffee for large crowds when you need it or brew less for smaller groups. Either way this large coffee maker keeps coffee hot and ready to pour after it's finished brewing.
- ONE-HAND DISPENSING** — Push the easy-press lever with your coffee cup to conveniently pour coffee using just one hand. The coffee urn easily dispenses coffee into any kind of cup including disposable cups. Cool-touch handles and locking lid.
- DUAL HEATERS AND READY LIGHT**: Coffee in the coffee dispenser stays hot until it's poured without overheating or burning, so every cup of coffee pours hot and tastes great. The ready light on the coffee dispenser illuminates when coffee is ready.
- EASY-VIEW WATER/COFFEE LEVEL WINDOWS**: Clear water level markings on the unit's water/coffee level window make it easy to see how much water you're adding or how much coffee is left in this large coffee maker.
- At full capacity, compared to the best-selling coffee urn in the U.S. (Source: NPD Group, 12 months ending March 2022)

Customer ratings by feature

Flavor	4.6
Easy to use	4.3
Easy to clean	4.2
Temperature Control	4.2

See all reviews

prim

Enjoy
exclus
wins
with F
Try Pr
with F

Buy r
\$65

FREE

FREE

Nov

Or fa

Nov

tes 4)

In

8.3

In St

Qty.

1

Ships f

sold to

return

Free

✓ See

Add

1

2

3

4

Ac

RE

Save

Good

\$63

FREE

Ships f

sold to

Add to

New

\$52

Hamilton Beach products customers bought together



Total price **\$199.84**

Add both to cart

This item: Hamilton Beach 40521 Coffee Urn and Hot Beverage Dispenser, 45 Cup, Fast Brew...
4.5 1,346
\$69⁹⁵

Hamilton Beach Commercial Stainless Steel Coffee Urn, 60 Cup Capacity D50065, 16...
4.6 1,582
\$129⁹⁹

Products related to this item

See more



Nesco 50-Cup Coffee Urn

\$89.99

Ship to Me **Free** w/ \$49 purchase [Edit](#)

Sign in & start earning rewards today [details](#)

ADD TO CART



Sign-In

0

\$0.00

Shop by Category ★ My Store: Bridgeton

[Kohl's Card](#)

[Kohl's Coupons](#)

[Help](#)

[Kitchen & Dining](#) [Small Appliances](#) [Coffee, Espresso & Tea](#) [Nesco](#)



Regular **\$169.99**
Keurig



Regular **\$279.99**
Ninja



Regular **\$129.99**
Cuisinart



Regular **\$9.99**
Cuisinart

Feedback



Regular **\$129.99**



Regular **\$119.99**
Keurig

Regular **\$119.99**
Keurig

Nesco 50-Cup Coffee Urn

by [Nesco](#)

★★★★★

4.4 (31)

[Write a review](#)

[Ask a question](#)



Save 35% upon approval of a Kohl's Card*

\$89.99

Earn 5% Rewards on this item today.

[Sign in](#) or [join](#) Kohl's Rewards



1 +

ADD TO CART

Not Available for pickup



Ship to Me
Free W/ \$49 Purchase



More to consider



Menu

Search 410,000+ products

PLM Unlock Savings with FREE Shipping! > Earn 3% Back* & Save & Save on Plus >

WebstaurantStore > Restaurant Equipment > Beverage Equipment > Commercial Coffee Makers / Brewers > Coffee Urns > 45 Cups (5 oz.) Coffee Urns > Avanco CU45ETL 45 Cup (225 oz.) Double Wall Stainless Steel Coffee Urn / Coffee Percolator - 950W

Avanco CU45ETL 45 Cup (225 oz.) Double Wall Stainless Steel Coffee Urn / Coffee Percolator - 950W

★★★★★ Read 78 reviews Item #: 177CU45ETL

See more products like this!

Browse our full selection

See more products

PLM



★★★★★

Avanco CU30ETL 30 Cup (150 oz.) Single Wall Stainless Steel

\$44.99/Each

PLM



★★★★★

Avanco CU30CETL 30 Cup (150 oz.) Double Wall Stainless

\$59.99/Each

PLM



★★★★★

Avanco CU65ETL 65 Cup (325 oz.) Double Wall Stainless Steel

\$79.99/Each

PLM



★★★★★

Avanco CU100ETL 100 Cup (500 oz.) Double Wall Stainless

\$89.99/Each

PLM



Avanco CUC60 60 Cup (300 oz.) Stainless Steel Capsule Coffee

\$119.99/Each



Free Shipping

Only **\$69.99/Each**

Ships free with

What We Offer

Free shipping

dcantrell@rfd.org

dcantrell@rfd.org

**Discounts applied after shipping address entered*

Billing Address is same as Shipping Address

Join our email list

STEP TWO

Items, Discount & Shipping ([Edit \(/cart\)](#))

Item

Unit Price	Quantity	Price
\$69.99	1	\$69.99



Fast Brew Coffee Urn, 45 Cup Capacity (40521) (fast-brew-coffee-urn-45-cup-capacity)

Subtotal: 69.99
Discounts Applied: \$0.00

Have a promo code?

APPLY

Shipping: UPS Ground \$
MO Tax (4.225%): \$2.96
Total: **\$72.95**

\$85.74
shipped UPS

5 gallon drink dispenser

2 total

ROBERTSON

E. P. D.

PROPOSAL

ROBERTSON FIRE PROTECTION DISTRICT PROPOSAL

Committee/Individual: PR Committee – Co-chair Cantrell

ABSTRACT: PR committee proposed serving hot chocolate during Santa Parade

PROBLEM: We do not have the dispenser necessary to accomplish this.

ADVANTAGE: durable plastic containers are less likely to be damaged while sitting on the Santa trailer or in the back of the pickup

PROPOSED SYSTEM : 5 gallon drink dispenser

COSTS : \$25-\$30 per unit

COST RECOVERY: none, but this unit can be used during training and other PR events for many years.

Please attach articles, pictures, or other items which may support the proposal.

Committee Members Signatures:

Sports & Outdoors ▸ Outdoor Recreation ▸ Camping & Hiking ▸ Camp Kitchen ▸ Coolers



Roll over image to zoom in

Igloo Portable Sports Cooler Dispenser with Flat Seat Lid

Visit the Igloo Store

4.7 8,650 ratings | 224 ans

Amazon's Choice ▾ in Camping Coolers by Igloo

1K+ bought in past month

\$39⁹⁹

FREE Returns

Get \$60 off instantly: Pay \$0.00 ~~\$39.99~~ upon approval of Amazon Card. No annual fee.

Available at a lower price from other sellers than shown including shipping.

Color: **Gray**



Style: **5 Gallon**

5 Gallon

10 Gallon

\$39.99

See available options

Material	Plastic
Color	Gray
Brand	Igloo
Capacity	5 Gallons
Item Weight	3.08 Grams

About this item

- Recessed and angled drip-resistant spigot for easy dispensing
- Reinforced handles for strength and product longevity

Add to Cart

Buy Now

Ships from Amazon.com

Sold by Amazon.com

Returns Returnable until Jan 31, 2024

Payment Secure transaction

▾ See more

Add a gift receipt for easy returns

Save with Used - Good

\$32⁹⁵

LIMITED TIME Buy 1 Get 1 50% Off Cooler Bags! Stop Now!

IGLOO

Search Login Cart 0

Featured Playmates Hard Coolers Soft Coolers Drinkware COOLaborations Accessories Activity Content Sale

Made in USA



5 Gallon Seat Top Water Jug Without Cup Dispenser

★★★★★ 4.5 (17)

\$39.99

or 4 interest-free payments of \$10.00 with

afterpay

- Hydrate the entire team on the jobsite or on the field
- Holds ice for up to 3 days
- Recessed and angled drip-resistant spigot for easy dispensing
- Reinforced handles for strength and product longevity
- Keeper cord affixes lid to cooler for cleanliness and loss prevention
- Pressure-fit lid won't trap dirt or mold
- UV inhibitors and infrared technology protect the cooler against sun damage
- Seat-top lid provides sitting surface

Item #: 00042316

- 1 +

Add to Cart

Buy with PayPal

More payment options

Pay in 4 interest-free instalments for orders over \$50.00 with shop Learn more

Product Details

Care Instructions

Warranty Details

f t p

GET 10% OFF YOUR FIRST ORDER!

Dimensions Features

ACE Hardware

⚠ Item excluded from AFQ4RMN23



Igloo Ace Red/White 5 gal Water Cooler

Item # 8265670

Get it from:

[Change Store](#)

Westlake Ace Hardware, Maryland Heights MO

Pickup Curbside or In Store
Get it Tue, Oct 3
FREE



Delivery from Store

To: [Add address](#)

Schedule as early as Wed, Oct 4

FREE for Ace Rewards Members on Orders \$50+

[Sign In/Join](#)

[Delivery Details](#)



Ship to Home



Quantity

1 ▼

[Remove](#)

Price:

\$35.99



Get Everything You Need

**ACE
REWARDS**
[Sign In](#) [Join](#)

with cup
dispenser

Renewal Proposal

Robertson Fire Protection District

November 15, 2023 – November 15, 2024

Proposal Prepared 11/7/2023

Client Service Team

Main Office:

OneDigital

8235 Forsyth Blvd, Suite 1200
Clayton, MO 63105-1643
Phone: (314) 746-4700
Fax: (314) 889-3700

Client Team:

Anthony Gatti - Producer

(314) 210 – 0504 (c)
anthony.gatti@onedigital.com

Melissa Johann, CISR – Account Executive

(314) 833-9648 (o)
melissa.johann@onedigital.com

Brooke Tosto, CISR – Account Manager

(314) 833-9648 (o)
brooke.tosto@onedigital.com

Dennis Bell – VP – Risk Control & Claims

(314) 746-4789 (o)
(314) 566-4503 (c)
richard.Bell@onedigital.com

Jack Flynn – Loss Control Consultant

(314) 746-4723(o)
(314) 651-1139 (c)
jack.flynn@onedigital.com

Premium Summary

	Line of Coverage	2022-2023	2023-2024	Variance
FirePlus 11/15	Property	\$38,808	\$40,328	4% / \$1,520
	<i>Total Insured Values</i>	<i>\$7,029,776</i>	<i>\$7,029,776</i>	<i>0% / \$0</i>
	Portable Equipment & Mobile Equipment	Included within Property	Included within Property	
	Commercial Crime	\$1,563	\$1,563	0% / \$0
	General Liability	\$3,997	\$4,247	6% / \$250
	Physical Damage	Included within Business Auto	Included within Business Auto	
	Business Auto	\$21,697	\$29,420	36% / \$7,723
	<i>Number of Autos</i>	<i>18</i>	<i>16</i>	<i>-11% / -2</i>
	<i>Total Auto Value</i>	<i>\$2,192,786</i>	<i>\$3,847,474</i>	<i>75% / \$1,654,688</i>
	Public Officials & Management Liability	\$10,105	\$10,859	7% / \$754
	Cyber Liability	Included within POML	Included within POML	
	Excess Liability	\$13,134	\$13,175	0% / \$41
FirePlus Total Cost including TRIA & Company Policy Fee		\$89,585 (\$181+\$100)	\$99,885 (\$193+\$100)	11% / \$10,300
Travelers 1/1	Fiduciary*	\$2,650	\$2,650	0% / \$0
MEM 1/1	Workers Compensation <i>Annual Payroll</i>	\$418,421 <i>\$3,614,143</i>	\$414,813 <i>\$3,758,709*</i>	-1% / -\$3,608 <i>4% / \$144,566</i>
Total Cost – All lines of Coverage		\$510,656	\$517,055	1% / \$6,399

*2024-2025 will be year two of a three-year policy

*Annual Payroll for 2023-2024 is based on a 4% inflation since we did not receive renewal figures. This can be amended as needed before 1/1/24.

Named Insured

First Named Insured: Robertson Fire Protection District

Mailing Address: 12641 Missouri Bottom Road
Hazelwood, MO 63042

Property including Portable Equipment & Mobile Equipment

Schedule of Locations

Premises #	Building #	Address	Occupancy
1	1	12641 Missouri Bottom Road	Fire House 1
2	1	3820 Taussig Road	Fire House 2
2	2	3820 Taussig Road	Training Tower/Storage Containers

Line of Coverage	Limit of Coverage	Deductibles
Total Insured Values <i>Real and Business Personal Property</i>	\$7,029,776	\$2,500
Blanket Coverage Extension	\$2,000,000	
Equipment Breakdown	Included	
Blanket Portable Equipment	Included	\$1,000
Blanket Mobile Equipment – Scheduled	N/A	
Blanket Mobile Equipment – Unscheduled <i>(maximum of \$10,000 per item)</i>	\$25,000	
Blanket Mobile Equipment – Borrowed, Rented or Leased	\$50,000	
Earthquake & Earth Movement	\$1,000,000	5%
Flood Zone X	\$2,000,000	\$2,500

FirePlus Benefits (see policy for all benefits and exclusions):

- Blanket Coverage Extension, Portable Equipment & Mobile Equipment
- No Coinsurance Penalty
- Glass deductible Waiver
- Broad Definition of Coverage

Property Sublimits:

Coverage	Limit of Insurance
Accounts Receivable	\$500,000
Valuable Papers and Records	\$500,000
Tools and Portable Equipment Owned by your Employees	\$5,000
Personal Effects and Property of Others	\$5,000
New Locations or Newly Constructed Property	\$1,000,000
Business Personal Property at New Locations	\$1,000,000
Blanket Commandeered Equipment	\$500,000
Outdoor Property – Unscheduled	\$300,000
Contamination, Spoilage and Refrigerant	\$100,000
Backup/Overflow of Water from Sewer, Drain, Sump	\$250,000
Utility Services – Direct Damage	\$250,000
Utility Services – Business Income and Extra Expense	\$250,000
Dependent Business Premises	\$250,000
Property at Other Locations	\$250,000
Unintentional Errors	\$250,000
Pollution Remediation Expense – Specified cause of loss	\$250,000
Pollution Remediation Expense – Covered cause of loss	\$100,000
Contract Penalties	\$100,000
Property in Transit	\$100,000
Limited Coverage for Fungus, Wet Rot, or Dry Rot	\$50,000
Fine Arts	\$25,000
Trees, Shrubs and Plants – Max of \$1,000 per item	\$25,000
Indoor and Outdoor Signs – Unscheduled	\$25,000
Lock and Key Replacement	\$25,000
Arson Reward	\$25,000
Members Property	\$25,000
Fired Department Service Charge	\$5,000
Non-Owned Detached Trailers	\$5,000
Cost of Inventory or Adjustment	\$5,000
Fire Protection Devices	\$5,000
Patterns, Dies, Molds, Forms	\$2,500
Debris Removal	25% of scheduled Limit plus \$50,000
Ordinance or Law Provision	25% of scheduled limit



Statement of Values

Loc#	Description	Construction	Year Built	Updates	Stories	SqFt	Street	City	State	Zip	Building	Contents
1-1	Fire Station	Masonry	1973	2001	2	11,100	12641 Missouri Bottom Rd	Hazelwood	MO	63042	\$ 2,742,636	\$ 416,996
2-1	Fire Station	Masonry	2006		2	20,646	3820 Taussig Rd	Bridgeton	MO	63044	\$ 3,385,944	\$ 136,729
2-2	Training Tower/Storage Containers	Non-Combustible	2006			2,000	3820 Taussig Rd	Bridgeton	MO	63044	\$ 342,221	\$ 5,250

\$ 6,470,801 \$ 558,975

Total Insurance Value: \$ 7,029,776

Commercial Crime

Coverage	Limit	Deductible
Employee Theft	\$250,000	\$1,000 Each Claim
Forgery or Alteration	\$250,000	
Theft of Money & Securities	\$250,000	
Robbery or Safe Burglary or Other Property	\$5,000	
Outside the Premises	\$250,000	
Computer Fraud	\$100,000	
Funds Transfer Fraud	\$25,000	
Money Orders & Counterfeit Paper Currency	\$100,000	

Higher Limits available upon request

FirePlus Benefits (see policy for all benefits and exclusions):

- Separate Limits Apply to Each Coverage
- Faithful Performance of Duty

Commercial General Liability

Limits		Deductibles
General Aggregate	\$10,000,000	None
Products & Completed Operations Aggregate	\$10,000,000	
Per Occurrence	\$1,000,000	
Per Medical Incident	\$1,000,000	
Personal & Advertising Injury Limit	\$1,000,000	
Damage to Premises Rented to You	\$1,000,000	
Medical Payment	\$5,000	
Line of Duty Reimbursement – Accidental Death Benefit	\$10,000	

FirePlus Benefits (see policy for all benefits and exclusions):

- Duty to Defend with Defense Costs in Addition to Limits
- Broad Definition of Insured
- Pollution & Asbestos Liability
- Healthcare Professional Liability
- Fellow Employee/Member
- Liquor Liability
- Non owned Aircraft
- Owned & Nonowned Watercraft
- Contractual Liability
- Blanket Additional Insured
- Not Auditable

Public Officials & Management Liability

Line of Coverage	Limit of Coverage	Deductibles
	\$10,000,000 Aggregate Limit	
Wrongful Acts	\$1,000,000 Per Act	\$1,000 per claim or wrongful act
Employment Practices – including third party discrimination	\$1,000,000 Per Offense	
Employee Benefit Plans	\$1,000,000 Per Act	
HIPAA Fines and Penalty	\$100,000 Per Act	
Wage and Hour Laws – Defense Expenses	\$100,000 Per Act	
Injunctive Relief	\$25,000 Per Act	

Special Coverage – Privacy Liability & Network Risk	Limit of Coverage	Deductibles
Privacy & Network Security Wrongful Acts	\$1,000,000 Per Act	\$1,000 per claim or wrongful act
Breach Consultant Services	\$50,000 Per Act	
Breach Response Services	\$50,000 Per Act	
Public Relations & Data Forensics	\$50,000 Per Act	
Privacy Retroactive Date		11/15/2014

Policy Form: Claims Made

Public Official & Management Liability Retro Date: N/A

FirePlus Benefits (see full policy for all benefits and exclusions):

- Duty to Defend
- Broad Definition of Named Insured
- Outside Directorship
- Not Auditable
- Punitive Damages are covered where insurable by Law

Business Auto

Coverage	Symbol
Combined Single Limit for Bodily Injury & Property Damage – Each Accident	1 , 10
Hired Auto Liability	8
Non-Owned Liability	9
Medical Payments	2
Uninsured / Underinsured Motorists	6
Hired Physical Damage	8
Owned Physical Damage – Comprehensive	7, 10
Owned Physical Damage – Collision	7, 10

Coverage Symbols:

1 – Any Auto	6 – Owned Autos Subject to Compulsory UM
2 – Owned Autos Only	7 – Specifically Described Autos
3 – Owned PPT Only	8 – Hired Autos Only
4 – Owned Autos Other Than PPT	9 – Non-owned Autos Only
5 – Owned Autos Subject to “No Fault”	

FirePlus Coverage Extensions (see policy for all extensions and exclusions):

- Primary Auto Liability & Physical Damage for Members
- Fellow Employee
- Commandeered Auto as Covered Auto
- Sound Receiving Equipment
- Glass Deductible Waiver
- Care, Custody and Control
- Airbag Repair
- Customized Accessories & Equipment
- Broadened Named Insured
- Additional Insured – Automatic Status
- Primary Physical Damage
- Extra Expense for Stolen Auto
- Temporary Vehicle Substitute
- Garage Liability - \$1,000,000
- Garage Keepers - \$50,000
- Towing & Disablement Repair - \$2,500
- Rental Reimbursement - \$100 day (non-firefighting), \$250 daily (firefighting) up to 40 days
- Personal Effects - \$1,000
- Loss Of Earnings - \$300 per day



Auto Schedule

Sold

Vehicle	Year	Make	Model	Type	VIN #	Liability Limit	Med Pay	Un/Underinsured Motorist	All Perils	Collision	Agreed Value
✓ 1	2001	Serr	Fire Safety Trailer	Trailer	S544	\$1,000,000			\$1,000	\$1,000	\$40,000
✓ 2	2009	Pierce	Light Rescue	Fire Department-TTT	0298	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$800,000
✓ 3	1990	Davis	Trailer	Trailer	51MO	\$1,000,000			\$1,000	\$1,000	\$4,000
✓ 4	2011	Freightliner	ALS Ambulance	Ambulance	0982	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$228,000
✓ 5	2009	Dodge	Ram	Fire Department-TTT	5669	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$40,000
✓ 6	2011	Freightliner	ALS Ambulance	Ambulance	0983	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	228000
✓ 7	2013	Chevrolet	Suburban SUV	Fire Department-PPT	7357	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$36,250
✓ 8	2016	Chevrolet	Tahoe	Fire Department-PPT	0171	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$54,000
✓ 9	2016	Dolittle	Utility Trailer	Trailer	7218	\$1,000,000			\$1,000	\$1,000	\$5,000
✓ 10	2016	Rosenbauer	Pumper	Fire Department-TTT	1530	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$103,500
✓ 11	2017	Ford	F450	Fire Department-TTT	5780	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$228,000
✓ 12	2019	Chevrolet	Suburban	Fire Department-PPT	8711	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$43,036
✓ 13	2020	Chevrolet	Tahoe	Fire Department-PPT	2360	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$54,000
✓ 14	2021	Chevrolet	Tahoe	Fire Department-PPT	6963	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$54,000
✓ 15	2021	Chevrolet	Tahoe	Fire Department-PPT	7340	\$1,000,000	\$5,000	\$1,000,000	\$1,000	\$1,000	\$54,000
✓ 16	2023	Pierce	Aerial	Fire Department-TTT	5717	\$1,000,000	\$5,000	\$1,000,000	\$5,000	\$5,000	\$1,875,688

purchase price

Excess Liability

Limits	\$4,000,000/\$4,000,000
Schedule of Underlying Policies	Commercial General Liability
	Hired and Non-Owned Auto Liability
	Owned Auto Liability
	Public Officials & Management Liability
	Wrongful Acts
	Employment Practices
	Employee Benefit Plans

Exclusions (see full policy for all exclusions):

- Workers Compensation

FirePlus Benefits (see full policy for all benefits):

- Not Auditable

Fiduciary
January 1, 2023-January 1, 2026
Travelers

Liability Coverage				
Coverage	Limit	Retention	Continuity Date	Prior & Pending Proceeding Date
Designated Benefit Plan – Fiduciary Liability	\$1,000,000 – All Claims	\$0 – Each Claim under Insuring Agreement A	03/07/2006	03/07/2006

Coverage Details:

Settlement Program Limit of Liability	\$100,000 for each settlement program notice which amount is included within, and not in addition to, any applicable Designated Benefit Plan Fiduciary limit of liability.
HIPAA Limit of Liability	\$100,000 which amount is included within, and not in addition to, any applicable Designated Benefit Plan Fiduciary limit of liability.
502c Penalties Limit of Liability	\$100,000 which amount is included within, and not in addition to, any applicable Designated Benefit Plan Fiduciary Limit of Liability

Extended Reporting Period and Run-off:

Additional Premium Percentage 75%

Additional Months 12

Policy Forms (see full policy for all forms and endorsements):

- Designated Benefit Plan Fiduciary Liability Coverage Declarations
- Designated Benefit Plan Fiduciary Liability Coverage
- Acknowledgment Of Defense Expenses Limitation Endorsement
- Cap On Losses From Certified Acts Of Terrorism Endorsement
- Federal Terrorism Risk Insurance Act Disclosure Endorsement
- Missouri Changes Endorsement
- Designation of Insurance Representative Endorsement
- Waiver of Recourse Endorsement
- Governmental Plan Endorsement
- Addition of Specified Benefit Plan Endorsement
- Settlement Condition Endorsement
- Amend Cancellation Condition - 90-Day Notice of Nonrenewal
- Global Coverage Compliance Endorsement

Workers Compensation

January 1, 2024 - January 1, 2025

Missouri Employer s Mutual

Limits of Liability:

Coverage A – Workers Compensation	Statutory
Coverage B – Employers Liability	
Bodily Injury by Accident – Each Accident:	\$1,000,000
Bodily Injury by Disease – Policy Limit:	\$1,000,000
Bodily Injury by Disease – Each Employee:	\$1,000,000
Coverage C – Other States-None	

State	Class Code	Description	Estimated Annual Remuneration	Rate per \$100	Estimated Annual Premium
12641 Missouri Bottom Rd Hazelwood MO 63042					
MO	7710	Firefighters & Drivers	\$1,871,670	13.54	\$253,424
	8810	Clerical Office Employees NOC	\$96,164	.35	\$337
3820 Taussig Ave Bridgeton MO 63044					
MO	7710	Firefighters & Drivers	\$1,790,875	13.54	\$242,484
		Manual Premium			\$496,245
		Increased Employers Liability		1.011	\$5,459
		Subject Premium			\$501,704
		Schedule Rating Credit /Debit		-20%	-\$100,341
		Standard Premium			\$401,363
		Expense Constant			\$240
		Terrorism Risk Act			\$376
		Catastrophe Surcharge			\$752
		Missouri SIF		0.03	\$12,082
		Total Premium & Surcharges			\$414,813

Renewal Notes

Auto

- Removed 2016 Tahoe #9478
- Removed 2017 Tahoe # 9015
- Removed 2009 Pierce Aerial #7909
- Adding 2023 Pierce Aerial #5717
- 2023 Pierce Aerial #5717 has a \$5,000 deductible while all other autos remain at \$1,000

Equipment

- Removed all prior, portable equipment valued at \$1,913,682 and added the new Stryker, contracted, portable equipment at \$1,400,000

Fiduciary

- Fiduciary policy was updated with Chief Dave Herman

Workers Compensation

- Shield pricing on the WC
- 20% credit rather than the 15% credit last year

Binding Subjectivities

- Cyber - All Laptops must be encrypted - Please Confirm
- TRIA Selection or Rejection
- Signed and Dated SOV

OneDigital is pleased to provide a general overview of your insurance policies, however our summary is not intended to be all inclusive and does not contain all the conditions, exclusions and limitations contained within the actual policies. Please refer to the policy itself for complete terms and conditions. This summary does not amend or extend any coverage of an insurance policy.



ONEDIGITAL