



Property & Casualty Summary of Coverages

**PREPARED FOR:
TUBAC FIRE DISTRICT**

FOREWORD

The actual insuring agreements are in the policies, not in this summary of coverages. This summary is not binding on your organization, VFIS or the insurance companies we represent. Actual coverage is provided only by the policy.

This document reflects **renewal** coverage information that is not yet effective as of the document preparation date.

Policies included in this summary:

Policy Number	Effective Date	Expiration Date
VFNU-TR-0010815-00	05/17/2020	05/17/2021

GENERAL INFORMATION

First Named Insured: TUBAC FIRE DISTRICT

Mailing Address: PO BOX 2881
TUBAC, AZ 85646

PROPERTY

Schedule of Locations

<u>Premises</u>	<u>Item</u>	<u>Address</u>	<u>Occupancy</u>
1	1	2227 E FRONTAGE RD TUBAC, AZ 85646	FIRE STATION
1	2	2227 E FRONTAGE RD TUBAC, AZ 85646	FUEL STATION
1	3	2227 E FRONTAGE RD TUBAC, AZ 85646	OFFICE
1	4	2227 E FRONTAGE RD TUBAC, AZ 85646	CREW QUARTERS
2	1	1360 W FRONTAGE RD RIO RICO, AZ 85648	FIRE STATION
3	1	333 CAMINO JOSEFINA NOGALES, AZ 85648	FIRE STATION
4	1	149 RUTA CAMARON RIO RICO, AZ 85648	FIRE STATION
5	1	457 CAMINO AGOSTO RIO RICO, AZ 85648	TOWER/ANTENNA

Schedule of Limits & Deductibles

Property Deductible: \$5,000

Blanket Contents Limit: \$453,701 * below indicates Contents included in Blanket Limit

For the Earthquake, Flood, and Named Storms deductibles listed below, if a deductible percentage is listed, that percentage applies to the sum of the Building and Contents limits.

<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 Storms Deductible</u>
1 / 1	\$397,186	GRC	\$101,670 *	RC	5%	\$1,000	N/A
1 / 2	\$19,241	GRC	\$9,365 *	RC	5%	\$1,000	N/A
1 / 3	\$51,619	ACV	\$16,650 *	RC	5%	\$1,000	N/A
1 / 4	\$29,971	ACV	\$32,448 *	RC	5%	\$1,000	N/A
2 / 1	\$1,083,233	GRC	\$9,364 *	RC	5%	\$1,000	N/A
3 / 1	\$3,996,660	GRC	\$142,102 *	RC	5%	\$1,000	N/A
4 / 1	\$3,996,660	GRC	\$142,102 *	RC	5%	\$1,000	N/A
5 / 1	\$260,000	GRC	Not Covered	N/A	5%	\$1,000	N/A

PROPERTY

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 previous page shows how your property is currently written.

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 Extensions

The VFIS policy includes many provisions that provide you additional coverages, including those listed below. The limits listed for the extension apply in addition to the limits already specified in the document. The Property deductible applies to all Property Coverage Extensions except as noted.

Loss of Income	Actual Loss Sustained
Extra Expense	Actual Expense Incurred
Ordinance Coverage	Applies to buildings insured on a Replacement Cost or Guaranteed Replacement Cost basis.
Earthquake	Applies to buildings and contents. Deductible of 5% of the combined building and contents amounts for each damaged structure.
Flood	Applies to buildings and contents. Deductible of \$1,000 applies per premises.
Crisis Incident Response Coverage	\$25,000 limit any one crisis incident
Money & Securities	Included / \$30,000 Limit
Trees, Shrubs, Plants & Lawns	Full Replacement Cost
Sirens & Antennas	Included in Building Amount
Commandeered Property of Others	Full Replacement Cost / Loss of Use
Computer Software	Included / \$250,000 Limit / Computer Virus
Valuable Papers & Records	Actual Incurred Cost
Accounts Receivable	Actual Incurred Cost
Recharge Costs	Incurred Recharge Cost / No Deductible
Deductible Waiver	Included

PROPERTY

Coverage Highlights

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.
- If you should have a covered loss from wind, hail or flood resulting from a named storm and if a named storm deductible applies, the Ordinance Extension will be capped at 25% of the combined costs of:

PROPERTY

Coverage Highlights

- (1) demolishing the remaining structure and clearing the site and
- (2) rebuilding according to code.

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.

Earthquake

- Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).
- Includes volcanic action.
- A special 5% deductible applies to the value of the building and personal property for each item.

Flood

- Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).
- A special \$1,000 deductible applies per premises.

Equipment Breakdown

- 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.
- 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.
- 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.
- No dollar limit.

Other Perils (not covered by many property policies)

- Damage caused by the back-up of sewers and drains.
- Damage caused by artificially generated electrical currents.
- Damage caused by changes in temperature or humidity.

Arson Reward

- Limit of \$25,000.
- For the reimbursement of your payment of rewards which provide information related to arson fire.
- No deductible.

Crisis Incident Response Coverage

- 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.

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Coverage Highlights

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| Debris Removal | <ul style="list-style-type: none">• Covered without limit if the expense is incurred as a result of a covered cause of loss. |
| Contents Off-Premises | <ul style="list-style-type: none">• Pays the greater of \$25,000 or your highest contents limit at any location.• Does not apply to portable equipment. |
| Newly Acquired Property | <ul style="list-style-type: none">• Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.• The automatic feature lasts for 90 days or the end of the policy period, whichever is later.• Limits are \$2,500,000 for buildings and \$500,000 for contents. |
| Fine Arts | <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Covers theft, disappearance or destruction on-premises or off-premises.• Automatic \$30,000 limit; higher limits are available. |
| Trees, Shrubs, Plants & Lawns | <ul style="list-style-type: none">• Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism.• No dollar limit. |
| Glass Deductible Waiver | <ul style="list-style-type: none">• Property deductible is waived when loss only involves building glass. |
| Personal Effects | <ul style="list-style-type: none">• 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) | <ul style="list-style-type: none">• 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. |

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Coverage Highlights

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| Member's Real Property Deductible Reimbursement | <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Applies on-premises only.• Limit of \$100,000 for remediation expense you incur resulting from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage.• Limit of \$25,000 for all other covered causes of loss. |
| Sirens & Antennas | <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Limit of \$125,000.• Applies to outdoor property permanently installed away from your premises.• Includes traffic control devices, statues, signs, monuments and fire hydrants. |
| Commandeered Property of Others | <ul style="list-style-type: none">• Replacement cost coverage for any commandeered property other than autos.• Includes the owner's loss of use.• No dollar limit.• No deductible if commandeered property belongs to volunteer, employee, director, officer or trustee. |
| Computer Software | <ul style="list-style-type: none">• Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.• Covered causes of loss include computer virus and the breakdown of computer hardware.• Applies on-premises or off-premises.• Automatic limit of \$250,000, higher limits are available. |

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Coverage Highlights

- Unintentional Errors and Omissions**
 - Limit of \$500,000.
 - 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.

- Vehicle Parts**
 - Limit of \$25,000.
 - Automatically covers vehicle stock owned by you and stored inside a building or at your location.

- Valuable Papers & Records**
 - Pays the costs you incur to restore or replace any such documents following a covered loss.
 - No dollar limit.
 - Applies on-premises or off-premises.

- Accounts Receivable**
 - Pays the costs you incur in restoring your accounts receivable records following a covered loss.
 - Also pays amounts you can't collect if your accounts receivable records can't be restored.
 - No dollar limit.
 - Applies on-premises or off-premises.

- Lock and Key Replacement**
 - Limit of \$25,000 to reimburse you for lock and key replacement after theft at your location.
 - No deductible.

- Recharge Costs**
 - 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.
 - No dollar limit.
 - No deductible.

- Limited Coverage for Fungus, Wet Rot, Dry Rot or Bacteria**
 - A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.
 - However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.
 - 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.

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Coverage Highlights

- Deductible Waiver**
- 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.
 - Only one deductible, the largest, will apply.
- Coinsurance**
- Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.
 - Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.

CRIME

VFIS offers a broad range of fidelity coverages which are customized to meet the needs of emergency service organizations including the following.

- **Employee Dishonesty** provides reimbursement for the loss of your organization's money or other property resulting from dishonest acts of your volunteers or employees.
- **Computer and Funds Transfer Fraud** will pay for loss the insured sustains arising directly out of the loss of or damage to money, securities, and property other than money and securities. This loss must result directly from the use of any computer to fraudulently cause transfer of that property from inside the premises or banking premises to a person outside those premises, or to a place outside those premises.
- **Fraudulent Impersonation** will pay for loss the insured sustains arising directly from having, in good faith, transferred money, securities or other properties in reliance upon a transfer instruction purportedly issued by an employee, customer or vendor, but which proves to have been fraudulently issued by an imposter.
- **Identity Fraud Expense** is the compensation of expense sustained that was incurred by the insured or any employee as a result directly from identity fraud.

Your selections are indicated below.

Covered Entity

TUBAC FIRE DISTRICT

<u>Public Employee Dishonesty – Blanket Per Employee</u>	<u>Limit</u> \$100,000	<u>Deductible</u> None	<u>Faithful Performance</u> Yes	
<u>Public Employee Dishonesty – Position Schedule</u> OFFICE ADMINISTRATORS	<u>Number in Position</u> 1	<u>Limit</u> \$100,000	<u>Deductible</u> None	<u>Faithful Performance</u> Yes
<u>Forgery or Alteration</u>	<u>Limit</u> \$100,000	<u>Deductible</u> \$500		
<u>Computer and Funds Transfer Fraud</u>	<u>Limit</u> \$500,000	<u>Deductible</u> None		
<u>Fraudulent Impersonation</u>	<u>Limit</u> \$500,000	<u>Deductible</u> None		
<u>Identity Fraud Expense</u>	<u>Limit</u> \$500,000	<u>Deductible</u> None		

PORTABLE EQUIPMENT

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.

Coverage Extensions

Personal Effects	Primary / Replacement Cost / No Deductible
Temporarily Borrowed Portable Equipment	\$50,000
Deductible Waiver	Included
Watercraft	Up to 100 Horsepower
Personal Watercraft (jet skis and waverunners)	Included
Trailers Used Primarily to Transport Covered PE	Included

PORTABLE EQUIPMENT

Coverage Highlights

- Personal Effects**
- Applies on and off premises while on authorized duty.
 - Primary coverage (not excess over a homeowners policy, for example).
 - Full replacement cost with no dollar limit.
 - No deductible.
- Non-owned Portable Equipment**
- Coverage for portable equipment of others temporarily in your possession.
 - Automatic \$50,000 limit.
- Unmanned Aircraft (Drones)**
- Pays to repair or replace your lost or damaged unmanned aircraft.
 - Coverage does not apply when the unmanned aircraft is:
 - rented, leased or loaned to others without an operator who is your employee or volunteer
 - used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity.
 - \$500 deductible applies.
 - Pays up to \$25,000 in any one occurrence.
- Deductible Waiver**
- 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.
 - Only one deductible, the largest, will apply.
- Coverage to Replace Obsolete Chargers**
- We will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.
- Theft of Portable Equipment by Member**
- 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.
 - The most we will pay in one year is \$10,000.
- Trailers Used to Transport Covered PE**
- Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.

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.

PORTABLE EQUIPMENT

Coverage Highlights

- Blanket Coverage**
- Applies to:
 - All boats up to 100 horsepower, and
 - All jet skis and waverunners regardless of horsepower.
- Scheduled Coverage**
- Required for boats in excess of 100 horsepower.
- Reporting**
- No need to determine equipment values if you select blanket coverage.
 - VFIS will rate the coverage based on the number and type of vehicles you use.
 - If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

AUTO

<u>Coverage</u>	<u>Symbols</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection		Not Included
Medical Payments	7	\$5,000
Uninsured Motorists	2,8,9	\$1,000,000
Underinsured Motorists Insurance	2,8,9	\$1,000,000
Physical Damage Comprehensive	7,8	see Schedule of Vehicles
Physical Damage Collision	7,8	see Schedule of Vehicles

Liability Coverage Extensions

Hired and Borrowed Vehicles	Included (Excess)
Commandeered Automobile	Included (Primary)
Volunteers/Employees as insureds under Non-Owned Automobiles	Included (Primary)
Garage Liability	Included
Fellow Member Liability	Included

Physical Damage Coverage Extensions

Deductible Waiver	Included
Freezing of Attached Special Equipment	Included
Volunteers' or Employees' Personal Automobiles	Reimburse the deductible up to \$1,000 if insurance is carried or actual cash value if no insurance is carried
Hired, Borrowed or Commandeered Vehicles	Included (ACV; Primary)
Customized Vehicles Extension	Included
Towing and Labor	Incurred Cost
Recertification	Included
Full Glass Coverage	Included
Garagekeepers Insurance	Included (\$50,000; Primary)
Removal of Apparatus from Environmentally Sensitive Areas	Included as part of claim adjustment expense

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	1987	FORD MINI PUMPER	1FDYD80U3HAV34792		\$110,000	\$1,000	\$1,000
2	1997	INTERNATIONAL PUMPER LDH	1HTSDADR5VH489180		\$160,000	\$1,000	\$1,000
3	1997	FORD AMB ALS	1FDJE30F5VHB33210		\$54,682	\$1,000	\$1,000
4	2004	WELLS CARGO TRAILER	1WC200J2047009901		\$20,000	\$1,000	\$1,000
5	2004	FORD BRUSH VEH	1FDAX57P64EC15337		\$63,850	\$1,000	\$1,000
6	1997	UTILITY TRAILER	4K8UX1228V1E15101		\$4,000	\$1,000	\$1,000
7	2006	BAUER AIR CASCADE	1B9BE12266N730058		\$71,546	\$1,000	\$1,000
8	2008	CHEVY AMB ALS	1GBE4V19X8F407809		\$135,287	\$1,000	\$1,000
9	2008	CHEVY AMB ALS	1GBE4V1948F407966		\$135,287	\$1,000	\$1,000
10	2008	CHEVY AMB ALS	1GBE4V1988F407887		\$135,287	\$1,000	\$1,000
11	2008	CHEVY AMB ALS	1GBE4V1968F408097		\$135,287	\$1,000	\$1,000
12	2008	DECON TRAILER	4HXEN24258C131787		\$7,300	\$1,000	\$1,000
13	2005	POLARIS TRAILER	4HXE126255C096408		\$8,500	\$1,000	\$1,000
14	2009	CHEVY RESCUE LT	1GCHK59699E143546		\$43,239	\$1,000	\$1,000
15	2009	CHEVY RESCUE LT	1GCHK59669E106910		\$42,221	\$1,000	\$1,000
16	2009	CHEVY FIRST RESPONDER	1GCHK59699E143093		\$43,712	\$1,000	\$1,000
17	2010	INTERNATIONAL PUMPER	1FVACYBS6ADAK2627		\$218,883	\$1,000	\$1,000
18	2010	INTERNATIONAL PUMPER	1FVACYBS4ADAK2626		\$218,883	\$1,000	\$1,000
19	2007	POLARIS ATV	4XARH68A374115539	X	N/A	\$1,000	\$1,000
20	2008	POLARIS ATV	4XARF68A684721120	X	N/A	\$1,000	\$1,000
21	2010	INTERNATIONAL TANKER	1HTWCAZR2AJ288885		\$160,000	\$1,000	\$1,000
22	2011	FREIGHTLINER PUMPER	1FVACYBS4CDBK2213		\$218,883	\$1,000	\$1,000
23	2012	KENWORTH TANKER	2NKHHN8X8CM323938		\$150,000	\$1,000	\$1,000
24	2012	DODGE BRUSH VEH	3C7WDNEL1CG160745		\$74,500	\$1,000	\$1,000
25	2012	DODGE BRUSH VEH	3C7WDNEL3CG160746		\$74,950	\$1,000	\$1,000
26	2012	DODGE BRUSH VEH	3C7WDNEL5CG160747		\$74,950	\$1,000	\$1,000
27	2014	CARSTON TRAILER	4HXSU1218EC167740		\$1,200	\$1,000	\$1,000
28	2019	FORD F150	1FTEW1EB4KKD05996		\$43,930	\$500	\$500
29	2019	FORD F150	1FTEW1EB6KKD05997		\$43,930	\$500	\$500
30	2019	FORD F150	1FTEW1EB8KKD05998		\$43,930	\$500	\$500
31	2019	FORD AMB ALS	1FDRF3GT5KED96208		\$155,508	\$1,000	\$1,000
32	2019	FORD AMB ALS	1FDRF3GT7KED96209		\$155,508	\$1,000	\$1,000

Schedule of Vehicles – Insured's Identifiers

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

Vehicle No.	Year	Make & Model	VIN	Insured's Identifier (How YOU refer to this vehicle)
1	1987	FORD MINI PUMPER	1FDYD80U3HAV34792	1002
2	1997	INTERNATIONAL PUMPER LDH	1HTSDADR5VH489180	1005
3	1997	FORD AMB ALS	1FDJE30F5VHB33210	1014
4	2004	WELLS CARGO TRAILER	1WC200J2047009901	1018
5	2004	FORD BRUSH VEH	1FDAX57P64EC15337	1023
6	1997	UTILITY TRAILER	4K8UX1228V1E15101	1022
7	2006	BAUER AIR CASCADE	1B9BE12266N730058	1024
8	2008	CHEVY AMB ALS	1GBE4V19X8F407809	1033
9	2008	CHEVY AMB ALS	1GBE4V1948F407966	1031
10	2008	CHEVY AMB ALS	1GBE4V1988F407887	1032
11	2008	CHEVY AMB ALS	1GBE4V1968F408097	1034
12	2008	DECON TRAILER	4HXEN24258C131787	1035
13	2005	POLARIS TRAILER	4HXE126255C096408	1036
14	2009	CHEVY RESCUE LT	1GCHK59699E143546	1038
15	2009	CHEVY RESCUE LT	1GCHK59669E106910	1039
16	2009	CHEVY FIRST RESPONDER	1GCHK59699E143093	1040
17	2010	INTERNATIONAL PUMPER	1FVACYBS6ADAK2627	1042
18	2010	INTERNATIONAL PUMPER	1FVACYBS4ADAK2626	1041
19	2007	POLARIS ATV	4XARH68A374115539	1028
20	2008	POLARIS ATV	4XARF68A684721120	1030
21	2010	INTERNATIONAL TANKER	1HTWCAZR2AJ288885	1043
22	2011	FREIGHTLINER PUMPER	1FVACYBS4CDBK2213	1044
23	2012	KENWORTH TANKER	2NKHHN8X8CM323938	1045
24	2012	DODGE BRUSH VEH	3C7WDNEL1CG160745	1048
25	2012	DODGE BRUSH VEH	3C7WDNEL3CG160746	1046
26	2012	DODGE BRUSH VEH	3C7WDNEL5CG160747	1047
27	2014	CARSTON TRAILER	4HXSU1218EC167740	1049
28	2019	FORD F150	1FTEW1EB4KKD05996	1052
29	2019	FORD F150	1FTEW1EB6KKD05997	1050
30	2019	FORD F150	1FTEW1EB8KKD05998	1051
31	2019	FORD AMB ALS	1FDRF3GT5KED96208	1054
32	2019	FORD AMB ALS	1FDRF3GT7KED96209	1053

AUTO LIABILITY

Coverage Highlights

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.

AUTO LIABILITY

Coverage Highlights

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 75% of the *Agreed Value*, and you choose not to accept payment under paragraph 1. or 2. (above), VFIS will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, VFIS has the rights to all recovery and salvage.

Furthermore, for repairs or replaced parts under paragraph 1. or 2. (above), VFIS will pay up to an additional 25% of the amount of the loss to cover the costs you incur in bringing the repaired or replaced parts into compliance with the latest safety standards. If recertification is required, we will also pay those costs.

Example: A fire department has a 1976 Mack pumper with an Agreed Value of \$50,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$40,000. The replacement cost of the truck at the time of the loss is \$100,000. Since the Agreed Value selected by the insured is \$50,000 and 75% of the Agreed Value is \$37,500, the insured has the option to either repair the vehicle, taking the \$40,000 settlement, or be reimbursed the Agreed Value of \$50,000 with VFIS having the rights to the salvage.

We use this method for emergency vehicles and, at the insured's option, for private passenger vehicles less than five years old.

- Actual Cash Value**
- Settles the claim based on the current market value of the damaged vehicle or part (old for old).

We use this method for most private passenger vehicles, service vehicles, some trailers and other non-emergency vehicles.

- Stated Amount**
- Settles the claim by paying the lesser of:
 - The current market value of the damaged vehicle or part (old for old).

or

 - 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

- Deductible Waiver**
- If an Automobile Physical Damage claim occurs in conjunction with a claim under a VFIS Portable Equipment or Property coverage, the various deductibles will not be stacked.
 - Only one deductible, the largest, will apply.
 - Additionally, regardless of the number of covered autos suffering a physical damage loss while engaged in a single firefighting, ambulance and/or rescue emergency, only one deductible, the largest, shall apply to the entire event.

Example: A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damages and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage coverage and the Portable Equipment coverage provide that only one deductible, the largest, would be applied to the loss settlement.

- Collision**
- Damages from overturn or collision with another object.
- Comprehensive**
- Damages from causes other than collision or overturn.
- Freezing**
- Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.
 - Includes, but is not limited to, pumps, gauges and tanks.
 - No freezing coverage for loss to vehicle engines.
- Volunteers' or Employees' Personal Automobiles**
- Covers damage to a member's personally owned vehicle:
 - while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and
 - resulting from a covered cause of loss.
 - Reimburses the members deductible up to \$1,000 if insurance is carried or actual cash value if no insurance is carried. Member is required to maintain minimum state liability coverage.
- Airbag Coverage**
- Covers loss caused by accidental discharge of an airbag.

AUTO PHYSICAL DAMAGE

Coverage Highlights

- | | |
|--|---|
| Hired, Borrowed or Commandeered Vehicles | <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• 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 <i>replacement cost basis</i>.• Extended to equipment owned by the organization that's permanently installed in non-owned autos. |
| Towing and Labor | <ul style="list-style-type: none">• Coverage is provided for vehicles carrying comprehensive coverage.• Labor must be performed at the disablement location.• No mileage limit. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to the final repair facility.• \$2,500 limit applies. |
| Recertification | <ul style="list-style-type: none">• Included in claims settlement for covered losses.• No limit applies. |
| Removal of Apparatus from Environmentally Sensitive Areas | <ul style="list-style-type: none">• Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense.• No sub-limit applies. |
| Rental Reimbursement coverage for Fire Trucks | <ul style="list-style-type: none">• If no spare or reserve units are available, we provide automatic coverage for rental expenses for firefighting and rescue vehicles.• Limit of \$250 any one day for up to 40 days. |

AUTO PHYSICAL DAMAGE

Coverage Highlights

**Rental
Reimbursement for
member's personally
owned vehicles**

- Coverage provided when loss occurs while enroute, during, returning from an emergency or while at the direction and knowledge of an officer of the insured.
- Limit of \$30 per day for up to 30 days.

Full Glass Coverage

- No glass deductible for vehicles with comprehensive coverage.

**Garagekeepers
Insurance**

- \$50,000 coverage for vehicles while left with an insured's garage operation.
- Comprehensive deductible - \$250.
- Collision deductible - \$500.
- Coverage is primary.
- Provides coverage for your organization if you service or store vehicles owned by others.

GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

<u>Coverages</u>	<u>Limits</u>
Each Occurrence or Medical Incident.....	\$1,000,000
Personal and Advertising Injury (each offense).....	\$1,000,000
Fire Damage Legal Liability (any one fire).....	\$1,000,000
Medical Expense (each person).....	\$5,000
General Aggregate (the total payable in any policy term).....	\$3,000,000
Products / Completed Operations Aggregate (the total payable in any policy term).....	\$3,000,000

Optional Coverages (apply only if checked)

- Employer's (Stop Gap) Liability
- Owned Watercraft Liability (boats exceeding 100 horsepower)
- Pollution Liability – Above Ground Storage Tanks

Coverage Extensions

Volunteers and Employees as Insureds	Included
Blanket Additional Insureds	Included
Fellow Member Liability	Included
"Good Samaritan" Liability	Included
Intentional Acts	Included
Pollution Liability	Included
Liquor Liability	Included
Contractual Liability	Included
Owned Watercraft Liability (up to 100 hp)	Included
Non-Owned Watercraft Liability	Included
Owned Personal Watercraft (jet skis and waverunners)	Included
Expanded Aggregate Limit	Per Named Insured (unless you have selected a \$10,000,000 aggregate limit) and Per Location

GENERAL LIABILITY

Coverage Highlights

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:
 - 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
 - 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.

Unlimited Defense Costs

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

GENERAL LIABILITY

Coverage Highlights

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.

Pollution Liability

- Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:
 - emergency operations away from your premises,
 - training activities, or
 - 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:
 - emergency operations away from your premises, or
 - training activities away from your premises.

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:
 - non-owned boats,
 - owned boats that are not powered by motors,
 - owned boats that are powered by motors of not more than 100 horsepower, and
 - jet skis and waverunners regardless of horsepower.

GENERAL LIABILITY

Coverage Highlights

- 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:
 - each named insured (unless you have selected a \$10,000,000 aggregate limit), and
 - each location you own or rent.
- Pollution Liability – Above Ground Storage Tanks**
- Covers pollution liability (bodily injury or property damage) arising out of an incident originating from an Above Ground Storage Tank that would not have taken place but for a "named peril" having occurred.

MANAGEMENT LIABILITY

	<u>Limits</u>
Each Offense or Wrongful Act.....	\$1,000,000
Aggregate (the total payable in any policy term).....	\$3,000,000
Defense Expense for Injunctive Relief.....	\$50,000

<input type="radio"/> Claims made" basis	<input checked="" type="radio"/> "Occurrence" basis
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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,
- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation, and
- Other wrongful acts.

Coverage Extensions

Outside Directorship Liability	Included
Blanket Additional Insureds	Included
Expanded Aggregate Limit	Per Named Insured <small>(unless you have selected a \$10,000,000 aggregate limit)</small>
Fair Labor Standards Act Suit Defense Coverage	\$100,000 for each claim limit
Unintentional Release Of HIPAA Information	\$100,000 limit

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:	05/17/2013	

Privacy Crisis Management Expense

Each Event Limit:	\$250,000	Each Privacy Event
Retroactive Date:	05/17/2003	
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:	\$250,000	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

- Defense Expense for Injunctive Relief**
- A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.
 - This automatic coverage will reimburse your organization up to \$50,000 for reasonable legal fees incurred in your defense.
- Example:** A person who was denied volunteer membership by you brings legal action to be admitted as a member.
- Example:** A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.
- Outside Directorship Liability**
- Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:
 - is not-for-profit, and
 - is related to the emergency services.
 - Coverage is excess of any insurance.
- Volunteers and Employees as Insureds**
- Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.
 - Other insureds include your officers, directors, commissioners or trustees.
 - Also included is your medical director (if any).
 - VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.
- 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.

MANAGEMENT LIABILITY

Coverage Highlights

- | | |
|---|---|
| Blanket Additional Insureds | <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations. |
| Expanded Aggregate Limit | <ul style="list-style-type: none">• 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

Cyber Liability and Privacy Crisis Management Expense Coverage Highlights

Cyber Liability

- Coverage applies to each electronic information security event which includes:
 - Transmission of malware from your computer system to a third party;
 - The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
 - 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?
 - Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
 - The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
 - 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:
 - To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
 - Provide a crisis management review and advice by an approved independent crisis management or legal firm;
 - Notification to affected parties for printing, advertising, mailing of materials or other costs;
 - Travel expenses by directors and employees to mitigate damages;
 - Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.
- Privacy crisis management expenses shall not include:
 - Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
 - Costs or expenses that would have been incurred in the absence of the "privacy event;"
 - Costs or expenses associated with upgrading, maintaining, improving, repairing or remediating any "computer system," procedures, services or property as a result of a "privacy event."

MANAGEMENT LIABILITY

Cyber Liability and Privacy Crisis Management Expense Coverage Highlights

- Privacy Event**
- What is a privacy event?
 - Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;
 - Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;
 - 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:

 - Launch a denial of service attack;
 - Steal, release or publish personally identifiable information or confidential corporate information;
 - Alter, damage or destroy electronic data;
 - 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

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.....	\$8,000,000
Annual Aggregate.....	\$16,000,000
Self-Insured Retention.....	None

Coverage Highlights

Liquor Liability	Follows Form with Underlying
Pollution Liability	Follows Form with Underlying
Management Liability	Follows Form with Underlying
Employer’s Liability	Included (Excess)
Unlimited Defense Costs	Included
Expanded Aggregate Limit	Per Location
Unmanned Aircraft (Drones)	Included subject to \$1,000,000 sublimit

ADDITIONAL INTERESTS**Auto**

<u>Vehicle No.</u>	<u>Type</u>	<u>Name/Address</u>
28	Loss Payee	3 ENTERPRISE FM TRUST PO BOX 16805 ST LOUIS, MO 63105
29	Loss Payee	3 ENTERPRISE FM TRUST PO BOX 16805 ST LOUIS, MO 63105
30	Loss Payee	3 ENTERPRISE FM TRUST PO BOX 16805 ST LOUIS, MO 63105
31	Loss Payee	ZIONS BANK PO BOX 30880 SALT LAKE CITY, UT 84130
32	Loss Payee	ZIONS BANK PO BOX 30880 SALT LAKE CITY, UT 84130

PREMIUM SUMMARY

	<u>Premium</u>
Property.....	\$11,926
Crime.....	\$495
Portable Equipment.....	\$872
Auto.....	\$13,542
General Liability.....	\$2,329
Management Liability.....	\$5,277
Excess Liability.....	\$5,563
Total Estimated Annual Premium.....	\$40,004
<i>(excludes state-imposed taxes, surcharges and fees)</i>	
<i>A "zero" premium indicates no existing coverage for that particular line of business.</i>	
Total Estimated State-Imposed Taxes, Surcharges and Fees.....	\$21.00