

# **CITY OF LEETON**

## **INSURANCE SPECIFICATIONS**

*August 7, 2018*

## City of Leeton, Missouri

### Insurance Specifications

#### General Specifications:

1. The City Council of City of Leeton, Missouri, hereinafter referred to as "City" will accept bids for insurance coverages as indicated in the enclosed specifications.
2. All proposals must be submitted on the attached bid form. The bids must be broken down to show the premium for each of the desired coverages. Envelopes must be marked INSURANCE BID on the outside.
3. Bids must be received on or before 4 PM on September 6, 2018 at the office of the City Clerk. Bids will be reviewed by the City Council on September 11, 2018. All bidders are welcome to attend.
4. In order for bids to receive consideration, the following specifications must be adhered to:
  - a. The Insurance Company, hereinafter called "Company" must be licensed to do business in the State of Missouri. City reserves the right to accept quotes from a self-funded trust duly authorized to do business under Missouri Statutes.
  - b. The Insurance Carrier must be specifically named in the bid where indicated. Bids will be signed only by an authorized person representing the insurance agency for which the bid is submitted, and who is a licensed resident agent properly filed with the Missouri State Division of Insurance to represent the insurance agency for which the bid is being submitted.
  - c. The Agency submitting the bid must carry Errors and Omissions Insurance in an amount of \$1 million dollars as a minimum. A copy of the policy declaration page must be attached to the bid submission.
5. The bid must be a firm bid and not be affected by dividends of any type, i.e. possible, guaranteed, contingent, etc.

6. Policies are to be written for a term of one (1) year, subject to annual adjustments. It is the intention of the City to award the bid for a six-year period. City reserves the right to re-bid prior to six (6) years if deemed in the best interest of the City.
7. The inception date of the policies will be September 14, 2018.
8. It is the intention of the City to purchase all their insurance from one agent.
9. The City reserves the right to accept or reject any or all bids and to waive any irregularities in the bidding process.

For further information and permission to conduct inspection of the premises, contact Teresa Bond and City Hall.

By \_\_\_\_\_  
City of Leeton, Missouri

**COMPREHENSIVE GENERAL LIABILITY  
and  
LAW ENFORCEMENT LIABILITY**

Coverage and Conditions:

1. Coverage's afforded:

- a. Covers the public entity, elected or appointed officials, boards, and commissions operated by and under City's jurisdiction including employees as additional insureds.
- b. Coverage to equal or exceed ISO Comprehensive General Broad Form Bodily Injury, Property Damage and Personal Injury coverage for premises and operations.
- c. Independent contractors.
- d. Products/Completed Operations.
- e. Blanket CU
- f. All activities of the law enforcement department.
- g. All premises occupied by the law enforcement department.
- h. All activities of all employees and elected or appointed officials.

2. Limits of Liability:

\$4,000,000 General Aggregate  
\$4,000,000 Products/Completed Operations Aggregate  
\$2,000,000 Personal & Advertising Injury  
\$2,000,000 Per Occurrence

Policy must meet current sovereign immunity limit as of inception date of the policy.

If Law Enforcement Liability limit is a separate limit, so state. If policy coverage's, general liability, law enforcement liability and public officials liability are quoted in a combined form and limits, so state.

3. Deductible Options:

General Liability – No Deductible

Law Enforcement Liability - \$1,000 Deductible

State optional deductibles, if the above is not available.

4. The present general liability policy is written with Savers Property & Casualty on an occurrence form of coverage. The present law enforcement liability policy is written with Savers Property & Casualty on an occurrence form of coverage. There is no need for an extended reporting endorsement or prior acts endorsement for the general liability and the law enforcement liability.

5. For those Companies quoting less than \$2,000,000 each occurrence, state Commercial Excess Umbrella Liability Limit and premium where requested.

## EMPLOYEE BENEFITS LIABILITY

### Coverages and Conditions:

#### 1. Coverage afforded:

- a. Negligent Act, Error or Omissions in the Administration of Employee Benefit Programs.
- b. Defense of negligent acts, error or omission and seeking damages, even if groundless, false or fraudulent.
- c. Named Insured: The City and any person for whose acts the city is legally liable.

#### 2. Limits of Liability:

Each Occurrence	\$2,000,000
General Aggregate	\$4,000,000
Deductible	\$1,000

If policy coverages, general liability, law enforcement liability, public officials liability and employee benefit liability, are quoted in a combined form and limits, so state.

3. Current coverage is written with Savers Property & Casualty on an occurrence form of coverage. There is no need for an extended reporting endorsement or prior acts endorsement for the employee benefit liability.

**CYBER LIABILITY COVERAGE**

**INCLUDED AS PART OF THE GENERAL LIABILITY COVERAGE**

**Limits of Liability:**

	<b>Each Claim</b>	<b>Aggregate</b>
Multimedia Liability	\$100,000	\$100,000
Security & Privacy Liability	\$100,000	\$100,000
Privacy Regulatory Defense & Penalties	\$100,000	\$100,000
Privacy Breach Response Costs, Patient Notification Expenses and Patient Support And Credit Monitoring Expenses	\$100,000	\$100,000
Network Asset Protection	\$100,000	\$100,000
Cyber Extortion	\$100,000	\$100,000
Cyber Terrorism	\$100,000	\$100,000
<b>Maximum Policy Aggregate Limit of Liability</b>		<b>\$100,000</b>

## PUBLIC OFFICIALS LIABILITY

### Coverage and Conditions:

#### 1. Coverage Afforded:

##### a. Errors and Omissions

b. Wrongful acts - actual or alleged errors. Misstatements or misleading statements, act or omission or neglect or breach of duty by the insured, individually or collectively, in the discharge of City's duties, or any matter claimed against him solely by reason of being or having been an insured.

c. Defense of wrongful acts, even if groundless, false or fraudulent.

d. Named Insured: The City, and any duly elected or appointed official of the City. Any employee of the named insured. Any commission or board operated by and under the City's jurisdiction.

#### 2. Limits of Liability:

Each Occurrence	\$2,000,000
General Aggregate	\$4,000,000
Deductible	\$1,000

If policy coverage's, general liability and public officials liability are quoted in a combined form and limits, so state.

3. Quote optional deductibles, if available.

4. Present policy is written with Savers Property & Casualty on a claims made form of coverage. Therefore, there is a need for prior acts coverage for the public officials liability.

5. For those Companies quoting less than \$2,000,000 each occurrence, state Commercial Excess Umbrella Liability Limit where requested.



## EMPLOYMENT-RELATED PRACTICES LIABILITY

### Coverage and Conditions:

#### 1. Coverage Afforded:

- a. Wrongful acts – actual or alleged but only when employment related. Hiring and Firing Practices, Harassment, Retaliatory Action against an employee, Civil Rights Violations, Coercion Allegations, Discrimination and Malicious Prosecution.
- c. Defense of wrongful acts, even if groundless, false or fraudulent.
- d. Named Insured: The City, and any duly elected or appointed official of the City. Any employee of the named insured. Any commission or board operated by and under the City's jurisdiction.

#### 2. Limits of Liability:

Each Occurrence	\$2,000,000
General Aggregate	\$4,000,000
Deductible	\$1,000

If policy coverage's, general liability, public officials liability and employment-related practices liability are quoted in a combined form and limits, so state.

#### 3. Quote optional deductibles, if available.

4. Present policy is written with Savers Property & Casualty on a claims made form of coverage. Therefore, there is a need for prior acts coverage for the employment-related practices liability.

5. For those Companies quoting less than \$2,000,000 each occurrence, state Commercial Excess Umbrella Liability Limit and premium in the Premium Summary.

## PROPERTY

### Coverage's and Conditions:

1. Coverage's afforded;
  - a. Specific Coverage
  - b. Special Form Coverage including Theft
  - c. Replacement Cost Coverage
  - d. Co-Insurance: 80 percent
  - e. Deductible: \$1,000
2. Equipment Breakdown for policy limit
3. Attach property enhancement if available
4. Property to be insured: Building and contents as per attached schedule.
5. Quote optional Earthquake Coverage at total insured value.

## SCHEDULE OF PROPERTY

<u>Property Schedule</u>	<u>Limit</u>
<i>Loc 1: 108 W. Summerfield</i>	
<i>Community Bldg/City Hall</i>	
Building	\$222,000
Contents	\$20,000
<i>Storm Siren</i>	
Building	\$20,000
 <i>Loc 2: 105 W. Summerfield</i>	
<i>Maintenance Building</i>	
Building	\$75,000
Contents	\$10,500
 <i>Loc 3: 210 S. Main</i>	
<i>Shelter House</i>	
Building	\$15,000
Playground Equipment	\$40,000
 <i>Loc 4: 207 N. Graham</i>	
<i>Well House &amp; Pump w/Equipment</i>	
Building	\$68,000
<i>Chlorine Settling Tank &amp; Equipment</i>	
Building	\$41,000
<i>Water Tower</i>	
Building	\$248,000
 <i>Loc 5: 309 SE EE Hwy (S44, T25, R15)</i>	
<i>Lift Station</i>	
Building	\$20,000
 <i>Loc 6: #2 Hwy (S44, T25, R20)</i>	
<i>Lift Station</i>	
Building	\$20,000
 <i>Loc 7: 200 S. Main</i>	
<i>Storage Building</i>	
Building	\$45,000
<i>Water Sales/Dispenser Unit</i>	
Building	\$10,000
<b>Total Insured Value</b>	<b>\$854,500</b>

## INLAND MARINE

### Coverage and Conditions:

#### 1. Coverage's afforded:

a. All Risk Coverage including Theft

b. Actual Cash Value

c. Deductible: Contractors Equipment - \$500  
Rented and/or Leased Equipment - \$500  
Miscellaneous Property - \$250

#### 2. Limits of Insurance:

a. Per Attached Schedule

## SCHEDULE OF INLAND MARINE

<u>Contractors Equipment</u>	<u>Limit</u>
King Kutter Brush Hog	\$1,500
Gorman/Rupp Sewage Emergency Pump	\$2,500
1998 John Deere 5210 Tractor	\$15,000
Snow Plow Blade	\$2,000
1995 High Pressure Sewer Jetter Machine, Model 747-F	\$10,000
Kabota RTV900	\$6,500
Hustler Super Z Mower	\$14,000
Cat 262D Skid Steer Loader, #DTB08206	\$40,118
<b><i>Total Contractors Equipment Limit:</i></b>	<b><i>\$91,618</i></b>
<u>Rented and/or Leased Equipment</u>	<b><i>\$100,000</i></b>
<u>Miscellaneous Equipment</u>	
Police Decal Kit	\$319
Speed Tech LED Light Bar	\$1,000
Wig Wag Flasher	\$39
Traffic Buster Siren Code	\$299
Spotlight	\$75
Radar Gun	\$1,500
Wheel Roller Tape	\$55
Flashlight & Charger	\$179
Kenwood Radio	\$489
Kenwood Radio Siren	\$150
Allegro Ind. 9514 Ventilation Fan	\$500
Kenwood Portable HT1250 Radio	\$1,200
Kenwood Portable HT1250 Radio	\$1,200
Misc. Small Tools - \$1,000 Max/Item	\$5,000
AED in Police Car	\$2,500
Laptop in Police Car	\$1,000
<b><i>Total Miscellaneous Equipment Limit:</i></b>	<b><i>\$15,505</i></b>

## AUTOMOBILE

### Coverage's and Conditions:

- |  |             |
|--|-------------|
| 1. Bodily Injury & Property Damage<br>Combined Single Limit  | \$2,000,000 |
| 2. Uninsured Motorist  | \$50,000    |
| 3. Underinsured Motorist   | \$50,000    |
| 4. Comprehensive - Deductible  | \$250       |
| 5. Collision - Deductible  | \$500       |
| 6. All Owned and Leased Units  |             |
| 7. Non-Owned Vehicles  |             |
| 8. Hired Vehicles  |             |
| 9. Schedule of vehicles attached   |             |
| 10. For those Companies quoting less than \$2,000,000 each occurrence, state Commercial<br>Excess Umbrella Liability Limit and premium in the Premium Summary. |             |
| 11. Policy must meet current sovereign immunity limit as of inception date of the policy.  |             |

## **SCHEDULE OF VEHICLES**

2003 Ford Crown Vic, #6336 – Full Coverage

2009 Ford F450 Dump Truck, #5808 – Full Coverage

**COMMERCIAL EXCESS/UMBRELLA LIABILITY**  
*(If Needed)*

Coverage's and Conditions:

1. Limit of Insurance:

*Standard Coverage*

Each Occurrence, Offense, Accident, or Wrongful Act      \$ \_\_\_\_\_

Annual Aggregate      \$ \_\_\_\_\_

*Self Insured Retention*      \$ \_\_\_\_\_

2. Underlying Insurance Coverage and Limit

General Liability      \$ \_\_\_\_\_

Public Officials Liability      \$ \_\_\_\_\_

Employment-Related Practices Liability      \$ \_\_\_\_\_

Commercial Automobile Liability      \$ \_\_\_\_\_



Date \_\_\_\_\_

City of Leeton

Insurance Bid Summary Sheet

Name of Agency \_\_\_\_\_

Address \_\_\_\_\_

All coverages are to be effective 12:01 A.M., \_\_\_\_\_.

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

**Comprehensive General Liability and  
Law Enforcement Liability**

\$4,000,000 General Aggregate  
\$4,000,000 Products/Completed Operations  
\$2,000,000 Personal & Advertising Injury  
\$2,000,000 Each Occurrence

General Liability - No Deductible \$ \_\_\_\_\_

Law Enforcement - \$1,000 Deductible \$ \_\_\_\_\_

State optional Limits/Deductibles

General Aggregate -  
Products/Completed Operations -  
Personal & Advertising Injury -  
Each Occurrence -

General Liability - Deductible - \$ \_\_\_\_\_

Law Enforcement - Deductible - \$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Employee Benefits Liability**

\$2,000,000 Per Occurrence

\$4,000,000 Aggregate

Deductible - \$1,000

\$ \_\_\_\_\_

Optional Deductible - \$ \_\_\_\_\_

\$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Cyber Coverage Insurance**

Coverage Per Bid Specifications

\$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Public Officials Liability**

\$2,000,000 Per Occurrence

\$4,000,000 General Aggregate

Deductible - \$1,000

\$ \_\_\_\_\_

Optional Deductible - \$ \_\_\_\_\_

\$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Employment-Related Practices Liability**

\$2,000,000 Per Occurrence

\$4,000,000 General Aggregate

Deductible - \$1,000

\$ \_\_\_\_\_

Optional Deductible - \$ \_\_\_\_\_

\$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Property/Equipment Breakdown**

Coverage Per Bid Specifications

Deductible - \$1,000 \$ \_\_\_\_\_

Optional Deductible - \$ \_\_\_\_\_ \$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Inland Marine**

Coverage Per Bid Specifications

Deductible – Contractors Eqpt - \$500 \$ \_\_\_\_\_

Rented and/or Leased Eqpt - \$500

Miscellaneous Property - \$250

Optional Deductible - \$ \_\_\_\_\_ \$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Automobile**

Per schedule in bid specifications.

\$2,000,000 Bodily Injury & Property Damage - CSL \$ \_\_\_\_\_

Uninsured Motorist - Per Bid Specs \$ \_\_\_\_\_

Underinsured Motorist – Per Bid Specs \$ \_\_\_\_\_

Comprehensive/Collision \$ \_\_\_\_\_

Hired & Non-Owned Automobile Liability \$ \_\_\_\_\_

Carrier \_\_\_\_\_

**Commercial Excess/Umbrella Liability (If Needed)**

Each Occurrence \$ \_\_\_\_\_ \$ \_\_\_\_\_

Annual Aggregate \$ \_\_\_\_\_

Self Insured Retention \$ \_\_\_\_\_

Coverages in excess of: \_\_\_\_\_

\_\_\_\_\_

Carrier \_\_\_\_\_

The undersigned hereby certifies the above coverage's to be in compliance with the City of Leeton, Missouri, Insurance Specifications unless otherwise stated.

**Agency** \_\_\_\_\_

**Signed** \_\_\_\_\_

**Attachments:**

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