

BUSINESS INSURANCE PROPOSAL FOR



Town of Richmond

203 Bridge Street
Richmond, VT 05477

Presented by

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Date: 10/27/2021



HB

HICKOK & BOARDMAN
INSURANCE GROUP

Our History is Protecting your Future.

HICKOK & BOARDMAN INSURANCE GROUP MISSION & VALUES

As Vermont's premiere, locally operated, auto, home, and business insurance agency, H&B knows you and our community. Since 1821, we have been driven to fulfill our mission and protect our clients each and every day.

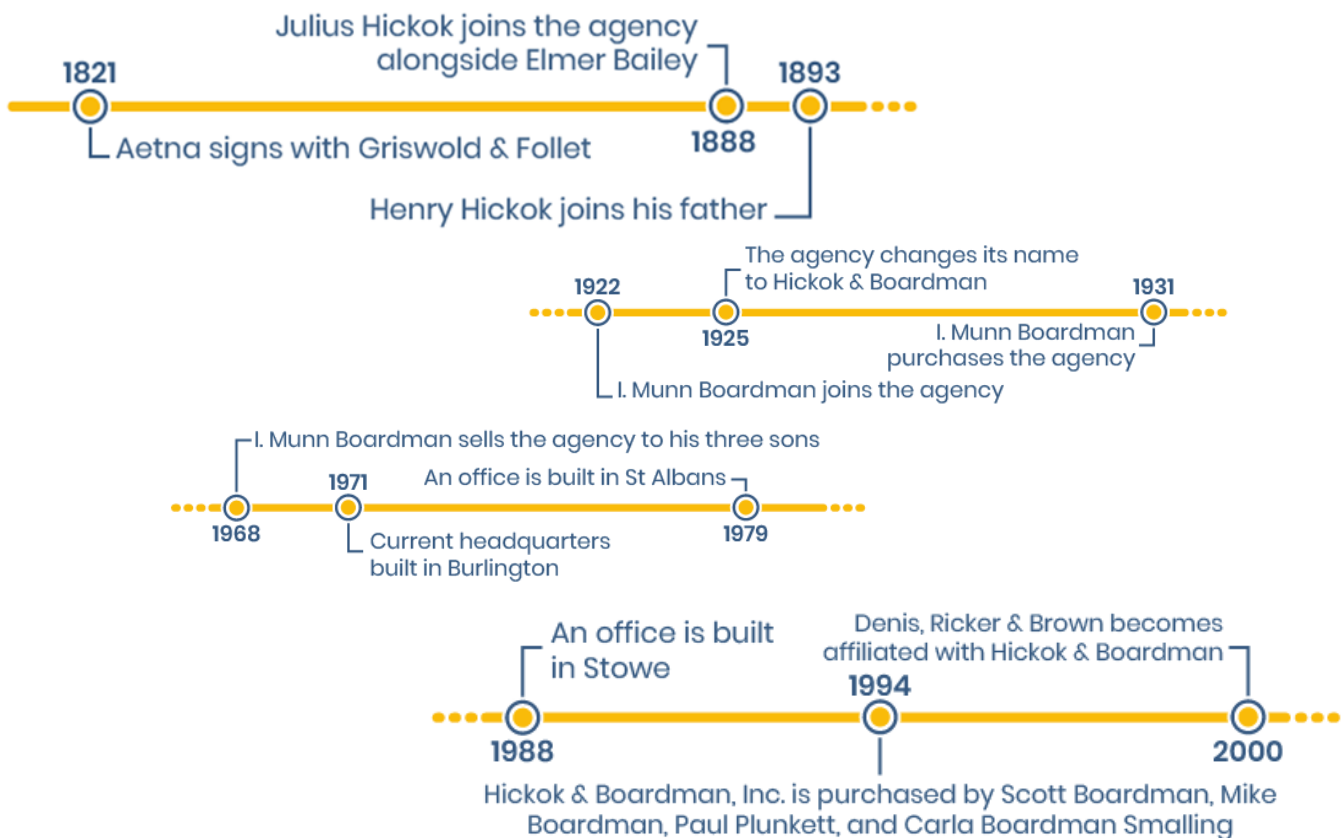
Our Mission Statement

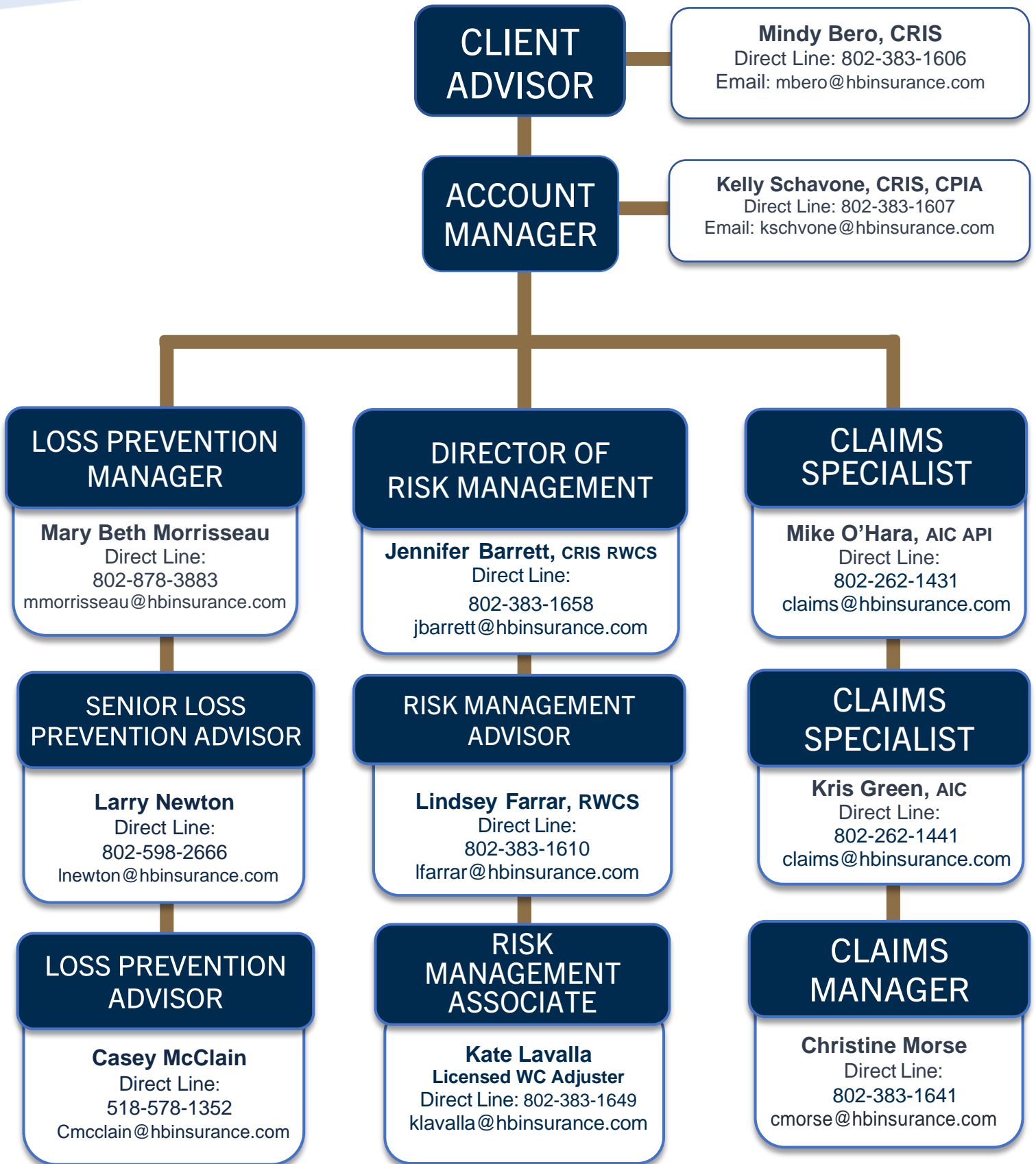
Our mission is to proactively develop long term relationships which are mutually beneficial to our clients, employees, insurers, and community.

Our Core Values

Do the right thing
With a sense of urgency
While exceeding expectations.

HISTORY OF HICKOK & BOARDMAN





COMMERCIAL PROPERTY COVERAGE
TRAVELERS INDEMNITY COMPANY OF AMERICA
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGE	LIMIT	DEDUCTIBLE
Blanket Building and Business Personal Property	\$17,246,335	\$2,500
Blanket Business Income and Extra Expense – - Rental Value Included - Ordinary Payroll Included - Extended Period of Indemnity 180 Days	\$1,000,000	72 Hours
Replacement Cost, Special Form, Agreed Amount (No Coinsurance)		

ADDITIONAL COVERAGES	LIMITS	DEDUCTIBLE
Equipment Breakdown Ammonia Contamination Hazardous Substances Spoilage	Included \$250,000 \$250,000 \$250,000	\$2,500
Utility Services - Direct Damage-Any one occurrence Coverage provided for: Water Supply, Communication Supply, Power Supply Overhead Transmissions Lines – Sublimit \$100,000	\$1,000,000	\$2,500
Law Enforcement Animals Any One Animal All Law Enforcement Animals-Maximum Per Occ.	\$25,000 \$100,000	\$2,500
Public Entity Property Extensions Confiscated Property Street Lights – Each Item/Maximum Per Occ. Street Signs – Each Item/Maximum Per Occ. Traffic Signs and Lights – Each Item/Maximum	\$250,000 \$50,000/\$200,000 \$25,000/\$100,000 \$50,000/\$500,000	\$2,500
Bridges, Roadways, Walks, Patios or other paved surfaces (Farrell Park Pedestrian Bridge)	Included	\$2,500
Unintentional Errors & Omissions in Property Scheduling	\$1,000,000	\$2,500
Preservation of Government Immunity		Included
Property Extension Endorsement		Included
Personal Property at Undescribed Premises (At any other not owned, leased, or regularly operated premises)		\$25,000
Property in Transit		\$25,000

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Bldg#	Address	Occupancy	Building Limit	Contents Limit
1	444 Bridge St.	Lift Station	\$113,521	n/a
2	286 Bridge St.	Playground Equipment	\$37,443	n/a
3	286 Bridge St.	Concession Stand	\$36,156	\$2,500
4	203 Bridge St.	Town Office	\$3,657,823	\$178,560
5	203 Bridge St.	Police Department	n/a	\$8,000
6	281 Esplanade St.	Digester Building	\$49,826	n/a
7	281 Esplanade St.	Dewatering Building	\$656,375	n/a
8	205 Bridge St.	Library	\$1,318,249	\$1,065,042
9	205 Bridge St.	Piano	n/a	\$39,000
10	276 Thompson Rd.	Town Garage	\$1,144,111	\$52,937
11	281 Esplanade St.	Headwork	\$418,343	n/a
12	441 Bridge St.	Pump House	\$213,813	n/a
13	281 Esplanade St.	Aerobic Sludge Tank	\$118,536	n/a
14	281 Esplanade St.	Aeration Tank I	\$499,323	n/a
15	276 Thompson Rd.	Pole Barn	\$24,104	n/a
16	1131 Williams Hill Rd.	Motorola Radio	\$12,777	n/a
17	286 Bridge St.	Bandstand	\$30,130	n/a

This proposal is only a summary of coverages and does not represent contract terms. The specific contract(s) should be consulted for actual terms, conditions, coverages and exclusions.

Bldg #	Address	Occupancy	Building Limit	Contents Limit
18	286 Bridge St.	Storage Shed	\$3,510	\$7,050
19	281 Esplanade St.	Aeration Tank 2	\$499,323	n/a
20	357 E. Main St.	Fire Station	\$801,619	\$22,190
21	281 Esplanade St.	Wet Well	\$131,019	n/a
22	281 Esplanade St.	Sludge Storage	\$45,024	n/a
23	276 Thompson Rd.	Salt Shed	\$48,208	n/a
24	567 Jericho Rd.	700,000 Gal Water Tank	\$1,367,911	n/a
25	203 Bridge St.	Lights and Poles	\$5,265	n/a
26	281 Esplanade St.	Operations Building	\$2,676,500	\$8,250
27	281 Esplanade St.	Secondary Clarifier	\$186,286	n/a
28	281 Esplanade St.	Secondary Clarifier	\$186,286	n/a
29	25 Round Church Rd.	1820 Organ – Old Round	\$11,701	n/a
30	25 Round Church Rd.	Historical Society Building	\$1,434,231	n/a
31	567 Jericho Rd.	Telemetry Building	\$28,167	n/a
32	281 Esplanade St.	6 Foot Tall Perimeter	\$18,351	n/a
33	281 Esplanade St.	150KW Generator	\$88,875	n/a

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EARTHQUAKE AND FLOOD COVERAGES	LIMITS	DEDUCTIBLE
Earthquake (Blanket Locations 1-33)	\$5,000,000	\$25,000
Flood – (Locations 15, 16, 20, 23, 24 & 31) *Highlighted properties are included within provided flood coverage limits. Those not highlighted will need to be quoted by NFIP.	\$5,000,000	\$50,000
Alternate Flood Limits #29 - #30 -	\$1,000,000	\$100,000

SPECIAL PERILS COVERAGE

This coverage protects your covered property against direct loss arising from any cause not specifically excluded. The advantage of this form is that the insurance company must prove that a loss is specifically excluded to deny coverage under the policy.

REPLACEMENT COST VALUATION (RC)

This loss valuation method pays for the cost to repair or replace damaged items with like kind and quality without deduction for depreciation. This is important since you could face substantial financial loss if you had to replace damaged items based on depreciated values.

AGREED AMOUNT VALUATION (AA)

This endorsement protects you against being considered a co-insurer if a loss occurs. With it, your company agrees that the amount of coverage purchased is sufficient to waive any coinsurance requirements.

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DELUXE PROPERTY COVERAGE EXTENSION

COVERAGE	LIMIT
Accounts Receivable- On Premises	\$1,000,000
In Transit or at Undescribed Premises	\$25,000
Appurtenant Buildings and Structures	\$100,000
Claim Data Expense	\$25,000
Covered Leasehold Interest-Undamaged Improvements & Betterments	\$100,000
Debris Removal (additional limit)	\$250,000
Deferred Payments	\$25,000
Duplicate EDP Data and Media	\$50,000
EDP Data and Media: At all described premises	\$50,000
Employee Tools- in any one occurrence/any one item	\$25,000/\$2,500
Expediting Expense	\$25,000
Extra Expense	\$25,000
Fine Arts-at all described premises	\$50,000
- in transit	\$25,000
Fire Department Service Charge	Included*
Fire Equipment Discharge	Included*
Green Building Alternatives – Increased Cost Percentage	1%
Green Building Maximum Amount – Each Building	\$100,000
Green Building Reengineering and Recertification Expense	\$25,000
Limited coverage for Fungus, Wet Rot, or Dry Rot- annual aggregate	\$500,000
Loss of Master Key	\$25,000
Newly Constructed or Acquired Property:	
Buildings – Each	\$2,000,000
Personal Property at each premises	\$1,000,000
Non-owned Detached Trailers	\$25,000
Ordinance or Law	\$2,000,000
Outdoor Property	\$25,000
Any one tree, shrub, or plant	\$2,500
Outside Signs at all described premises	\$100,000
Outside Signs at all undescribed premises	\$5,000
Personal Effects	\$25,000
Personal Property at premises outside of coverage territory	\$50,000
Personal Property in Transit outside of the coverage territory	\$25,000
Pollutant Clean-Up and Removal - Annual Aggregate	\$150,000
Preservation of Property – Expenses to Move & Temp. Store Property	\$250,000
Preservation of Property- Direct Loss or Damage to Moved Property	Included*

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DELUXE PROPERTY COVERAGE EXTENSION (CONTINUED)

COVERAGE	LIMIT
Reward Coverage	\$25,000
Stored Water	\$25,000
Theft Damage to Rented Property Policy Limit	Included*
Valuable Papers	
On Premises	\$1,000,000
In Transit or at un-described premises	\$25,000
Water or Other Substance Loss – Tear Out and Replacement	Included*
Undamaged Parts of Stock in Process	\$50,000

*Included means included in applicable Covered Property Limit of Insurance

TRAVELERS INSURANCE COMPANY
DELUXE BUSINESS INCOME EXTENSION ENDORSEMENT

COVERAGE	LIMIT
Business Income from Dependent Property	\$100,000
Civil Authority Coverage Period	30 days
Civil Authority-Coverage Radius	100 miles
Claim Data Expense	\$25,000
Contract Penalties	\$25,000
Extended Business Income – Coverage Period	180 Days
Fungus, Wet Rot or Dry Rot-Amended Period of Restoration	30 Days
Green Building Alternatives – Increased Period of Restoration	30 Days
Ingress or Egress	\$25,000
Coverage Radius	1 Mile
Newly Acquired Locations	\$500,000
Ordinance or Law – Increased period of restoration	\$250,000
Pollutant Cleanup	\$25,000
Transit Business Income	\$25,000
Undescribed Premises	\$25,000

INLAND MARINE COVERAGE
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Contractor's Equipment

COVERAGES	LIMITS	DEDUCTIBLE
Scheduled Equipment – See Schedule	\$581,856	\$1,000
• Fire Department	\$264,948	
• Highway Department	\$92,690	
• Water/Sewer Department	\$113,788	
• Police Department	\$110,430	
Replacement items – Rental Cost per item	\$5,000	\$2,500
Loss to any one Replacement item – per item (Non-Emergency PPT Only)	\$100,000	
Fire Protective Systems	\$75,000	\$1,000
Newly Acquired Property	\$25,000	\$1,000
Preservation of Property Expense	\$5,000	\$1,000
Valuable Papers and Records	\$50,000	\$1,000
Claim Data Expense	\$5,000	\$1,000
Debris Removal Increased Limit	\$75,000	\$1,000
Fire or Police Department Service Charge	\$25,000	\$1,000
Pollutant Cleanup and Removal	\$25,000	\$1,000
Reward Coverage	\$2,500	\$1,000

Notable Exclusions

- Certain Computer Losses
- Loss Due to Virus or Bacteria
- Terrorism
- Flood Exclusion
- Earth Movement Exclusion

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Fire Department

Model	Description	Limit
ADAPTER	2-1/2" TO 3" FEMALE	\$85
AED		\$1,696
AIR SYSTEM	HUSKY	\$385
AXE	PICK	\$42
AXE		\$313
BAGS/ WATER		\$800
BAGS/ WATER -INSERTS	CASES	\$150
BATTERIES	MILWAUKEE	\$374
BATTERY CHARGER		\$591
BROOMS	TRUCK WASHING	\$64
BROOMS	KITCHEN	\$30
BROOMS	SHOP	\$144
BUCKET	MOP	\$75
BUCKETS -DRY	5 GAL. SPEEDY	\$34
CAMERA	SECURITY SYSTEM	\$3,000
CART	PORTABLE	\$40
FIRE EXTINGUSER	5# CHEMICAL	\$240
FIRE EXTINGUSER	10# CHEMICAL	\$78
FIRE EXTINGUSER	20# CHEMICAL	\$123
FIRE EXTINGUSIER	WATER	\$140
GENERATOR	BACK-UP	\$8,000
GENERATOR WITH LIGHT	PORTABLE	\$2,550
GLOVES	WOOL MITTENS	\$105
GLOVES	FOREST FIRE	\$351
GLOVES	FIRE FIGHTER	\$954
GLOVES	RESCUE	\$640
GLOVES	HIGHT TEMP CHIMNEY	\$50
HEATER	SALAMANDER	\$225
HELMETS	FOREST FIRE	\$280
HOODS	NOMEX	\$580
HOSE /REEL	GARDEN	\$540
LADDER	SMALL STEP	\$50
LADDER	SMALL STEP	\$45
LADDER	LARGE STEP	\$485
LADDER	ATTIC	\$184
LIGHT	HEAD LAMPS	\$400
LIGHT	STREAM	\$422
LIGHT BAR	WHELEN	\$1,200
NOZZELS	1-1/2"	\$1,130
NOZZELS	2-1/2"	\$1,085

Fire Department – Continued

Model	Description	Limit
NOZZELS	BLITZES	\$2,382
PADS	OIL SORB	\$50
POLES -PIKE	VARIOUS	\$179
POWER WASHER		\$990
PUMPS	PORTABLE	\$2,950
PUMPS	TRASH	\$589
RADIO PAGERS	MOTOROLA	\$880
RAKES	FIRE	\$278
REELS	HOSE- GARDEN	\$210
RESCUE WHEEL		\$650
ROPES	THROW	\$160
SAFETY VEST	REFLECTIVE	\$99
SHIRTS	FIOREST FIRE	\$798
SHOVEL	SHORT ROUND	\$110
SHOVEL	FLAT HANDLE	\$66
SHUT-OFF	4-1/2" X 1-1/2" CAMLOCK	\$150
SIREN	FEDERAL ELEC.	\$1,200
SQUEEGEE		\$30
STRAINER	2"	\$200
STRAINER	4"	\$268
TABLES		\$333
TANK	FOLD-A-TANK	\$1,078
TOOLS(ASSORTED)	BOX /LARGE	\$500
TOOLS(ASSORTED)	BOX /HAND	\$500
Traffic arrow stick		\$1,200
TRAFFIC CONES		\$609
VACCUUM	SHOP VAC	\$60
VALVE -GATED Y	1' X 1' X 1' GATED Y	\$302
VALVE -GATED Y	1-1/2' X 1' X 1' GATED Y	\$302
WASHER	PRESSURE	\$300
WASHER	HOSE	\$8,000
WASHER	UNDERCARRIAGE	\$1,356
ADAPTER	4" TO 3"	\$885
ADAPTER	5" to 4"	\$800
ADAPTER	6" GATE TO 4" STORZ	\$570
ADAPTER	2" X 2-1/2" TO 2-1/2" GATE	\$330
ADAPTER	3" X 2-1/2" TO 1-1/2" GATE	\$215
ADAPTER	4" STORZ TO 2-1/2" GATE	\$518
ADAPTER	4" STORZ TO 2-1/2" GATE	\$526
ADAPTER	1-1/2" TO 1-1/2" FEMALE	\$21
ADAPTER	2-1/2" TO 2-1/2" FEMALE	\$129
ADAPTER	2-1/2" TO 3" MALE	\$85
ADAPTER	4" TO 2-1/2" DBL MALE	\$80
ADAPTER	5-1/2" TO 2-1/2"	\$367
ADAPTER	6" FEMALE	\$220

Fire Department – Continued

Model	Description	Limit
ADAPTER	2" TO 2-1/2" MALE TO 4" STORZ	\$121
ADAPTER	6" FEMALE TO 4" STORZ	\$2,361
AED		\$6,784
AIR BOTTLES	SPARE MSA	\$21,800
AIR BOTTLES	LARGE MSA	\$9,600
AIR CYLINDER	SPARE SCOTT	\$5,000
AIR CYLINDER	SPARE MSA	\$1,000
AIR -RIT pack	MSA	\$4,040
AXE		\$313
BACK BOARD		\$200
BATTERIES	MILWAUKEE M28 X C50	\$1,700
BLANKETS	FLEECE	\$110
BOLT CUTTER		\$196
BROOMS	SHOP	\$137
BUCKET	GALV. METAL- 5 GAL	\$30
BUCKETS -DRY	5 GAL. SPEEDY	\$126
CAMERA	MSA THERMOL	\$8,900
CASCADE AIR SYSTEM COMPLE		\$11,000
CEILING HOOKS (New York)		\$96
CEILING HOOKS (New York)		\$480
CHAIN - CHIMNEY	BOX	\$300
CHAIN CUTTER		\$424
CHAIN LENGTHS, SHACKLES,		\$579
CHAINSAW CHAPS		\$645
CHAINSAW HELMENTS		\$50
CHAINSAW OIL		\$5
CHAINSAWS		\$1,400
CHAPS	FORESTY	\$216
CHOCKS		\$210
CHOCKS	RUBBER / WHEEL	\$435
CHOCKS	METAL / WHEEL	\$420
CLIPBOARD		\$10
CORD REEL		\$738
CREEPERS		\$104
CRIBBING	4X4	\$200
CRIBBING		\$3,270
CRIBBING BLOCKS	6X6	\$300
DECK GUN GROUND MOUNT		\$4,082
DISINFECING PRODUCTS		\$20
DOOR HANGARS WITH BELTS		\$228
EXTENSION CORD	VARIOUS LENGTHS	\$45
EXTRACTION TOOL	ROCKER PANEL	\$103
EXTRACTION TOOL	STANLEY X TRAEME	\$225
EXTRACTION TOOL	MINI	\$150

Fire Department – Continued

Model	Description	Limit
FAN	EXHAUST/ VENTILATION	\$9,473
FIRE EXTINGUSER	20# CHEMICAL	\$246
FIRE EXTINGUSIER	WATER	\$140
FIRE EXTINGUSIER	LB	\$698
FIRST AID SUPPLIES	ASSORTED	\$180
FITTINGS	DBL MALE	\$537
FITTINGS	DBL FEMALE	\$1,236
FITTINGS	DBL MALE 2-1/2" TO 3"	\$83
FITTINGS	2-1/2" TO 4" STORZ	\$750
FITTINGS	6" TO 5-1/2" HYDRANT	\$570
FITTINGS	5" TO 4" STORZ	\$2,361
FITTINGS	STORTZ CAP	\$227
FITTINGS	STORTZ RELIEF VALVW	\$1,186
FLARES		\$117
FUEL CAN	(CHAIN SAW GAS)	\$18
FUNNELS	ASSORTED	\$5
GARBAGE BAGS	CONTRACTOR	\$10
GARDEN HOSE	100'	\$80
GAS CAN	2-1/2 GAL	\$255
GENERATOR WITH LIGHT	HONDA EU 2200	\$2,300
GENERATOR WITH LIGHT	HONDA EB 2500	\$520
GLOVES	HIGHT TEMP CHIMNEY	\$50
GLOVES	RUBBER SAFETY /BOX 100	\$240
GRENDL	4 -1/2" RIGHT ANGLE	\$161
HAMMER		\$15
HELMETS	ROCK	\$1,300
HOSE HOLDER		\$486
HOSE REEL		\$3,040
HYDRANT BAG	ALL FITTINGS INCLUDED	\$2,912
HYDRANT MALE ADAPTER		\$500
HYDRANT MALE ADAPTER	5" TO 6"	\$325
IRONS		\$1,400
JUMPER CABLES		\$40
LADDER	WERNER 13' EXTENSION	\$1,379
LADDER	SMALL STEP	\$100
LADDER	24' EXTENSION	\$1,665
LADDER	35' EXTENSION	\$740
LADDER BELTS		\$880
LIFE JACKETS (ASSORTED SI		\$1,222
LIGHT	FLOODlight	\$75
LIGHT	HALOGEN BAR	\$1,866
LIGHT	MINI HALOGEN	\$2,230
LIGHT (PERMENTENT MOUNTED	LARGE SCENE	\$3,500

Fire Department – Continued

Model	Description	Limit
LIGHT PORTABLE SCENE LIGH		\$1,500
LIGHTS	TRAFFIC HAND	\$1,692
LIGHTS	FLASHING	\$756
LITTER	STOKES	\$653
MALLET	SMALL	\$45
MASK FOR ANIMALS	OXYGEN	\$25
MEGAPHONE		\$129
METER	MSA CO2	\$1,700
MIRRORS	INSPECTION	\$20
NECK/ HEAD BRACE		\$152
NOZZELS	TFT	\$209
NOZZELS	1-1/2"	\$2,550
NOZZELS	1-3/4"	\$3,300
NOZZELS	2-1/2"	\$5,189
NOZZELS	FOREST FIRE	\$115
OIL PIGS.	BAG OF ASSORTED	\$250
PADS	OIL SORB	\$50
POLES -PIKE	VARIOUS	\$2,636
Portable FOL-DA		\$1,504
PRY BAR		\$144
PUMPS	RESIDENTIAL SUMP	\$575
PUMPS	TRASH	\$1,180
RADIO	MOTOROLA 2 WAY	\$3,000
RADIO	MOTOROLA POLICE	\$2,000
RADIO	BLITZ FIRE MONITOR	\$1,680
RADIO HEADSET		\$250
RATCHET STRAPS	1"	\$110
RATCHET STRAPS	2"	\$224
REFRIGERATOR W/ WATER		\$136
RODS	9" STEEL	\$100
ROPES	THROW	\$2,412
SAFETY GLASSES		\$80
SAFETY VEST	REFLECTIVE	\$33
SAW	MANUAL - WINDSHIELD	\$181
SAW	BOW	\$30
SAW	HUSKVARNA 371K 14"	\$2,749
SAW BLADE	14" DIAMONDBACK K	\$229
SAW BLADES	14"METAL K	\$980
SAW	MILWAUKEE SUPER	\$418
SCBAS	MSA	\$9,000
SHOVEL	FLAT HANDLE	\$157
SHOVELS	LONG HANDLE POINTED	\$198
SHOVELS	ASH	\$30
SHOVELS/RAKES/AXES		\$1,179

Fire Department – Continued

Model	Description	Limit
LIGHT (PERMENTENT MOUNTED)	LARGE SCENE	\$3,500
LIGHT PORTABLE SCENE LIGH		\$1,500
LIGHTS	TRAFFIC HAND	\$1,692
LIGHTS	FLASHING	\$756
LITTER	STOKES	\$653
MALLET	SMALL	\$45
MASK FOR ANIMALS	OXYGEN	\$25
MEGAPHONE		\$129
METER	MSA CO2	\$1,700
MIRRORS	INSPECTION	\$20
NECK/ HEAD BRACE		\$152
NOZZELS	TFT	\$209
NOZZELS	1-1/2"	\$2,550
NOZZELS	1-3/4"	\$3,300
NOZZELS	2-1/2"	\$5,189
NOZZELS	FOREST FIRE	\$115
OIL PIGS.	BAG OF ASSORTED	\$250
PADS	OIL SORB	\$50
POLES -PIKE	VARIOUS	\$2,636
Portable FOL-DA		\$1,504
PRY BAR		\$144
PUMPS	RESIDENTIAL SUMP	\$575
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SCBAS	MSA	\$9,000
SHOVEL	FLAT HANDLE	\$157
SHOVELS	LONG HANDLE POINTED	\$198
SHOVELS	ASH	\$30

Fire Department – Continued

Model	Description	Limit
SHOVELS/RAKES/AXES		\$1,179
SIREN	FEDERAL ELEC.	\$1,200
SLEDGE HAMMERS		\$110
SOCKET + ALLEN WRENCH SET	DEWALT	\$75
STABILIZER BARS	VERTICAL	\$5,527
STABILIZER JACK	VEHICLE	\$150
STRAINER	4"	\$1,476
STRAINER	6"	\$1,040
STRAPS	STABILIZATION	\$550
TANK	O2	\$295
TANK	FOLD-A-TANK	\$1,078
TANK	1500 GAL. PORTABLE POND	\$1,078
TANK LEAK STOP KIT.		\$298
TAPE	ROLL PLASTIC	\$25
TAPE	ROLLS FIRE GROUND	\$60
TARPS	PLASTIC	\$140
TARPS	CANVAS	\$123
TOOLS(ASSORTED)	BOX /HAND	\$500
TRAFFIC CONES		\$430
TRAFFIC CONES		\$489
TRAFFIC CONTROL SIGNS		\$666
VALVE -GATE (PRESSURE)	4-1/2 TO 4' STORZ GATE	\$205
VALVE -GATE (PRESSURE)	6" TO 4" STORZ	\$775
VALVE -GATE (PRESSURE)	4" STORZ TO 2-1/2" TRIPLE GATE	\$844
VALVE -GATE (PRESSURE)	6" STORZ TO 4" STORZ GATE	\$1,155
VALVE -GATED Y	2-1/2 TO 2-1/2 GATED Y	\$1,810
VALVE -GATED Y	2-1/2 TO 1-3/4 GATED Y	\$490
WATER CAN	2-1/2 GAL	\$140
WOOD BLOCKS	4X4	\$1,000
WRENCH	WAY LUG	\$20
WRENCH	SPANNER 2-1/2	\$489
WRENCH	SPANNER small	\$72
WRENCH	SPANNER large	\$425
WRENCH	HYDRANT	\$114
WRENCH	24" PIPE	\$43
WRENCH	16" PIPE	\$30

Highway Department

Model	Description	Limit
	2 - 4' x 8' plastic barriers	\$400
125- Flags & Poles	American	\$2,000
8- hitches	Receiver - Various Size	\$160
Ladder	25' Aluminum	\$200
Ladder	7' Fiberglass	\$150
Ladder	3' Fiberglass Werner	\$80
	LYON Flammable Cabinet	\$600
oil dispenser	5 gal	\$280
5 -oil drain	5 gal tank top	\$225
Oil drain pan	Car Lift	\$60
3 -oil drain pans	6 gal	\$78
oil storage tank	200 gal PFI pneumatic	\$2,000
10 -ratchet straps	2"	\$200
18- roll up sign stands		\$2,250
Shop Vac 6.5-16	Rigid	\$90
8 -sign stand	Metal tripod	\$1,128
25- signs	3'-4' wooden	\$12,500
2 -Signs	2 x 4 Aluminum	\$100
20 -Signs	12 x 18 Aluminum	\$1,000
47 - Signs	24" x 30" Aluminum	\$2,350
12 -Signs	3 x 3 Aluminum	\$600
tire plug kit	Safe-T-Seal	\$50
6 -tires	F-550 225-70-195	\$1,500
32 - tires	Dump truck - 12Rx22.5	
20- tires	Police Car -Goodyear 255/55/18	\$4,000
4 -tires 2500	chevy 265-70-17	\$600
40 -Traffic barrel w/ rin		\$2,000
50 -Traffic cones	Enviro cone	\$412
2 -Traffic signals w/8pk	Portable	\$1,800
Battery load tester	EX-RED	\$60
Battery Tender 30 amp	Carquest	\$50
Bead Blaster 10gal	Cheetah	\$320
bench grinder	Dewalt DW75	\$100
Bench Vise 4"		\$40
caliper (brake)	lisle 13300	\$66
Car Lift	Atlas APEX	\$1,500
2 Pairs Car ramps (plasti		\$150
caulking gun		\$12
chain hoist	3/4 ton	\$220
chain saw sharpener (elec	Strongway	\$200
chop saw (gas powered) 14	Echo	\$920
chop saw (metal)	Milwaukee	\$600
come-along	3 ton	\$650
Compressor	Air - Bel-Aire 80 gal 25.25	\$3,000
4 -creepers	Dogbone & Snap-On	\$800

Highway Department – Continued

Model	Description	Limit
Cutting torches	Smith	\$325
Def pump	Fill Rite	\$75
DEF tank w/pump		\$590
deflector guage	Fowler	\$75
drill 1/2"	Milwaukee	\$119
drill 3/4"	Milwaukee	\$69
drill 3/8"	Milwaukee	\$69
Drill Press	Rockwell 15-081	\$650
Easy Out set	Vermont American	\$13
5 -floor jacks	3 ton	\$600
grand auger 3"	Viper	\$250
grand auger 6"	Viper	\$290
2 -grease gun	Lincoln -14.4	\$380
hammer 20#	sledge	\$65
2 -hammer 4#	sledge	\$42
2 -hammer 8#	sledge	\$90
hammer kit	8 pound slide	\$100
hand tamp	10"	\$40
impact 1/2"	Milwaukee	\$250
impact 1/2" pneumatic	Ingersoll Rand	\$270
impact 1/4"	Milwaukee	\$125
2 -impact driver kits	Milwaukee	\$600
impact driver kits	DeWalt	\$150
Impact socket set - 1/2"	Husky	\$179
Irwin strait line	2031311	\$63
5 -jack stand sets	2- 3ton / 3- 5ton	\$300
Jackhammer - electric	Black & Decker	\$1,400
2 -levels	4' steel	\$60
3 -Light 16" Mag		\$180
2 -Light LED work	Snap-On	\$200
Light tripod	Milwaukee	\$182
line striper	Power liner	\$2,100
M18 grease gun	Milwaukee	\$270
Micro torch	Berzomatic	\$160
nut driver set -8pc	Husky	\$35
10 -oil filter wrenches a		\$110
pipe snake	50'	\$50
Plasma Cutter	Hyper therm power maxx 45	\$2,200
pliers	Craftsman 80464 -snap ring	\$30
10 -pliers - channel lock	Knipex	\$350
3 -pliers - various style	Irwin	\$42
pneumatic bottle jack 20	Black	\$350
pneumatic floor jack		\$3,000

Highway Department – Continued

Model	Description	Limit
pneumatic hammer	MAC	\$400
2 -pole saw	Echo	\$300
Porta Power Hydraulic pum	Stinger	\$310
2 -power broom	Echo PAS-2620	\$750
preumatic 55 gal pump		\$200
pry bar set - 3 pc	Husky	\$50
Puller set	Stinger	\$185
6 -pump	5 gal hand	\$450
2 -pump	American -5 gal lid	\$100
ratchet 4-1/4"	Craftsman	\$25
ratchet 5-1/2"	Craftsman	\$25
ratchet 6-3/8"	Craftsman	\$25
4 -reel	craftsman 50' Electrical cord	\$800
4-reel	DeWalt -50' Water hose	\$240
sawz -all M18	Milwaukee	\$300
scanner	Autel - OBD-2	\$300
2 -screwdrivers all sizes	Husky/ Craftsman -55	\$550
skil saw	Master Mechanic	\$50
2- socket 1/2" drive 3/8"	Husky 54 pc sets	\$172
2 -socket 1/2" drive 9mm	Husky 42 pc sets	\$200
2 -socket 1/4" drive 4mm	Husky 24 pc sets	\$54
2 -socket 1/4" drive 5/32	Husky 22 pc sets	\$60
2 -socket 3/8" drive 1/4"	Husky 44 pc sets	\$68
2 -socket 3/8" drive 6mm	Husky 38 pc sets	\$130
socket set 29pc	Proto 55104	\$800
sockets 2"-4-3/8"	axel	\$60
sockets 2"-4-3/8"	axel -Solar USG150	\$60
sockets shallow	Lisle 13300	\$27
soldering kit	Power Probe	\$51
2 -tank	Airgas -Argon	\$300
2 -Tank -100 cu ft	Airgas -Acetylene	\$218
Tank -145 cu ft	Airgas -Acetylene	\$175
3 -tank 200	Airgas -Oxygen	\$750
2 -tap & die set 1/4"-1"	Greenfield	\$1,600
tap & die set 1/4"-1" (fi	Greenfield	\$359
tap & die set 1/8"-7-1/2"	Greenfield	\$359
tap & die set 9/16"-1"	Greenfield	\$359
Tire changer & balancer	Black Diamond	\$3,300
Tool Box - 22 drawer	Craftsman	\$2,000
Tool Box - 9 drawer 52"	Husky	\$750
torque wrench 1/2"	MAC TWV25	\$233
torque wrench 3/4"		\$300
Truck Lift Ramps 20 Ton		\$1,600
12 -vice grips various st	Irwin	\$165
voltage meter	Simpson T00-377	\$100

Highway Department – Continued

Model	Description	Limit
Welder	Millermatic 2	\$3,325
Welder	Lincoln AC-225	\$354
wrench	IR -1" pneumatic	\$725
2 -wrench	IR - 3/4" pneumatic impact	\$479
2 -wrench 1/4" - 2-1/2"	Craftsman (42)	\$266
2 -wrench 7mm - 24mm	Husky (40)	\$160
2 -wrench set 22 pc	Husky -allen	\$21
backpack blower	Stihl BR600	\$440
brush pruner	25"	\$40
chainsaw	Husquavana 372xp	\$1,000
chainsaw	Husquavana 141	\$625
chainsaw	Stihl MS171	\$252
chainsaw	Stihl MS391	\$499
chainsaw	Stihl MS170	\$379
chainsaw	Stihl MS180	\$295
3 -grass seed spreaders (\$120
leaf blower	Milwaukee	\$159
leaf blower	Echo PB 22S	\$149
pitch fork - 5 tine		\$65
Push mower	Gravely 911260	\$700
snow shovel	plastic scoop	\$50
string trimmer	Echo SRM 260	\$279
string trimmer	Milwaukee	\$229
string trimmer	Stihl FS91R	\$279
string trimmer	Husquavana 729L	\$325
Wheel barrow - dual wheel	True Temper	\$76
Wheel barrow - single whe	True Temper	\$90

Water / Sewer

Model	Description	Limit
nails	Powers ZAMAC NAILIN Powers 1/4" x 1-1/4"	\$249
Brisk Beads	fresh flow packets	\$67
PPE, various items		\$5,000
0886999 repair kit	WATTS	\$75
air compressor	Titan 8 gallon	\$1,500
2 -backwash valve parts		\$400
battery -rechargeable	lithium 20V DeWalt	\$234
blower	SVF-15ACAN	\$450
blower	Roots 22ural	\$1,600
blower belts		\$180
6 -chains		\$500
20 -check valves		\$600
7 -clamps - pipe repair	AC	\$2,800
clamps - pipe repair	ROMAC 111-09401600 - ss1-9.40x16	\$304
50 clamps - pipe repair	FERNCO	\$2,500
control - time	Paragon	\$87
control valve	RAS	\$5,000
coupling	Hymax2 - 8"	\$477
3 -coupling	Hymax	\$900
4 -curb box		\$120
curb box covers		\$200
14 -curb boxes extensions		\$490
10 -custom PLC		\$5,000
custom plc		\$5,000
5 - custom PLC		\$5,000
de-icer (tank)	Allied floating	\$40
EDP #OE87144 1-1/4"-2" RK	WATT regulator	\$122
6 - filters	Seizen Aeration Unit	\$3,000
8 -filters	Aqua Aerobics Filter	\$2,400
fittings - PVC & SS compr		\$200
fittings - PVC, misc		\$450
flange replacement kit	W192971 -K528	\$26
3 -flange -socket	80 PVC 4", 8 bolt class 150 45454	\$399
flow meter	Siemens MAG800	\$2,000
hydrant maintenance pkg	Waterous Pacer K449-UP	\$250
Influent Air bleed 1"		\$11
input module	AB 1746-IA8	\$206
input module	AB 1746-N14	\$1,800
meter parts		\$950
2 -meters (water)		\$800
18 -meters (water)	Sensus	\$4,500
misc plumbing		\$1,900
misc valves		\$500
motor	Muffin monster motor	\$2,000

Water / Sewer - Continued

Model	Description	Limit
motor	Baldor Super-E 7-1/2hp	\$1,800
motor	Nord DriveSystems 600XP220	\$1,800
output module	AB 1746-OW8	\$300
press parts	Fournier	\$3,000
processor unit	AB 1747-L541	\$700
pully belts		\$200
pump	LMI MiltonRoy	\$1,800
pump	Goulds -WE0511HH	\$997
3 -pump	Everbilt 1/3 HP	\$300
pump	Seepex	\$3,500
pump	Penn Valley Double Disc Pump	\$2,000
pump	LMI MiltonRoy -B111-91S	\$250
pump hose		\$50
pump rebuild kit	Penn Valley	\$4,000
pump seal	Gorman-Rupp 13294A	\$1,900
Seal	Chesterton 155	\$225
septage parts, custom mac		\$500
4 -stretcher straps		\$120
tubing- vinyl		\$125
tubing: copper (soft)	JMF	\$50
5 -valve - solenoid	ASCO	\$1,500
3 -valve - relief	RV1050T -1/2"	\$150
5 -valve - air	rotary press	\$2,500
welder	Miller Thunderbolt 160	\$570
	HYMAX 4" -Krausz USA 4.25-5.63	\$319
socket set	DeWalt 100+pcs	\$72
jet heater	DuraHeat 60,000 BTU propane	\$280
soldering kit	Weller WE1010	\$125
tools - DeWalt	DWMT72628	\$90
centrifuge		\$1,000
calibrator	DSC HFT2000	\$2,500
colorlimeter	DR/890	\$2,000
lab equipment	HACH DRB200	\$2,000
drill driver-cordless	DCC777	\$129
generator - portable	Briggs & Stratton elite series 5500/8500	\$1,400
glassware -misc beekers e		\$2,500
grinder	DCG412	\$99
light - worklight	DCL040	\$60
tools & box misc		\$5,000
pump	LMI 8111-490SI	\$1,200
microscopt		\$150
ph probe & meter	HACH	\$1,500
ph probe & meter	ThermoOrion	\$1,000
radio equipment		\$500
saw - recipricating	DCS381	\$90
scale -precision	Mettler AE1600	\$2,000

This proposal is only a summary of coverages and does not represent contract terms. The specific contract(s) should be consulted for actual terms, conditions, coverages and exclusions.

Water / Sewer - Continued

Model	Description	Limit
shop-vac wet/dry	Dayton 4TBB2	\$150
test kit -chlorine	HACH Cl2	\$500
test kit -fluoride	HACH F	\$500

Police

Model	Description	Limit
M&P (PISTON & RIFLE)/870	Fire Arms (19)	\$11,500
TASER 7	Tazers (6)	\$19,200
TK5320, TK5810, TK7360, A	Radios (13)	\$39,350
MULTIPLE	Cell Phones (5)	\$300
FOCUS X1 / FUSION	Camers (11)	\$18,000
	Vests (8)	\$7,200
	Cones (18)	\$360
	Fire Extinguishers(6 Cruiser)(1 Station)	\$520
MULTIPLE	Computer	\$14,000

COMMERCIAL AUTOMOBILE COVERAGE
TRAVELERS INDEMNITY COMPANY
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGES	LIMITATIONS	SYMBOLS*	LIMITS
Combined Single Liability limit	Limit per accident	1	\$1,000,000
Hired Auto Liability			Included
Non-Owned Auto Liability			Included
Uninsured/Underinsured Motorists	Bodily Injury	2	\$1,000,000
Uninsured/Underinsured Motorists	Property Damage	2	\$10,000
Medical Payments		2	\$10,000
Comprehensive		2	See schedule
Collision		2	See schedule
Business Auto Extension			Included

COVERAGE SYMBOLS	
1-Any auto	6-Owned autos subject to compulsory UM law
2-Owned autos only	7-Specifically described autos
3-Owned private passengers autos only	8-Hired autos only
4-Owned autos other than private passenger auto	9-Non-owned autos only
5-Owned autos subject to no-fault	19-Mobile equipment

ADDITIONAL COVERAGES

COVERAGES	LIMITS
Composite Rated Endorsement - Based on 28 Autos and 5 Trailers	Included
Agreed Value Endorsement	Included
Public Entity Auto Extension Endorsement	Included

This proposal is only a summary of coverages and does not represent contract terms. The specific contract(s) should be consulted for actual terms, conditions, coverages and exclusions.

COMMERCIAL AUTOMOBILE COVERAGE
TRAVELERS INDEMNITY COMPANY
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

SCHEDULE OF VEHICLES

Fire Department –

Year	Make	Model/Series	VIN	Collision Ded	Comp. Ded.
2006	International	4400 Utility Truck	1HTMKAZR96H244486	\$500	\$500
2009	Chevy	Safety Truck	1GBHK74629E136381	\$500	\$500
1932	Maxim	Fire Truck	3164831	\$500	\$500
2011	HME	Fire Apparatus	44KFT4282BWZ22033	\$500	\$500
2015	Spartan	Toynne Pumper	4S7CV2D90FC080330	\$500	\$500
2018	International	7500	3HAWKTAR0KL607391	\$500	\$500

Highway/DPW –

Year	Make	Model/Series	VIN	Collision Ded	Comp. Ded.
2008	Challenger	Roadside Mower	D30A22AF611K	\$500	\$500
2016	Kubota	Ventrac 4500z	4500Z-AJ04926	\$500	\$500
2015	International	7600	1HTGSSNTXFH645985	\$500	\$500
2015	International	4600 Tandem	1HTGSSNT2FH731842	\$500	\$500
2019	Ford	F550	1DUF5HT6KDA08638	\$500	\$500
2019	International	HV613	1HTESTZT9KH501734	\$500	\$500
2019	International	HV507	1HTEDTAR1LH828771	\$500	\$500
2017	John Deere	772 GP Motor Grader	1DW772GPHGF678487	\$500	\$500
2005	Caterpillar	M316C Excavator	CATM316CHBDX02162	\$500	\$500
2012	John Deere	524K	1DW524KZACE645562	\$500	\$500
2013	Chevrolet	Silverado	1GC5KZC81DZ174943	\$500	\$500
2017	Chevrolet	Silverado	1GC2KUEY2HZ163507	\$500	\$500
1996			1DGRS1622TM026892	\$500	\$500
1997			1B9FE182XVS366624	\$500	\$500
2008		Kbar TL	4K1PT4C138K001704	\$500	\$500

COMMERCIAL AUTOMOBILE COVERAGE
TRAVELERS INDEMNITY COMPANY
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

Police Dept. -

Year	Make	Model/Series	VIN	Collision Ded	Comp. Ded.
2015	Ford	Explorer	1FM5K8ARGFGA22060	\$500	\$500
2015	Ford	Explorer	1FM5K8AR0GGA86824	\$500	\$500
2017	Ford	Interceptor	1FM5K8AR7H6A24418	\$500	\$500
2017	Ford	Interceptor	1FM5K8AROHGD25922	\$500	\$500
2019	Ford	Explorer	1FM5K8AR7KGB22257	\$500	\$500
2020	Dodge	Durango	1C4RDJFG6LC205315	\$500	\$500

Other -

Year	Make	Model/Series	VIN	Collision Ded	Comp. Ded.
2012			53FBE1219CF006712	\$500	\$500

Parks & Rec -

Year	Make	Model/Series	VIN	Collision Ded	Comp. Ded.
	French Fry Wagon	w/Funnel Cake Fryer	122100	\$500	\$500

Water -

Year	Make	Model/Series	VIN	Collision Ded	Comp. Ded.
2003	Caterpillar	Skidsteer	CAT00252PFDG01402	\$500	\$500
2003	Ford	F150	2FTRF18273CB05424	\$500	\$500
2007	Ford	Ranger	1FTZR45E57PA64772	\$500	\$500
2007	Ford	Focus	1FAHP31N37W274185	\$500	\$500

Agreed Value Vehicles – Please confirm values are correct

- 2018 International Emergency Truck (3HAWKTAR0KL607391)
- 2015 International Non-Emergency Truck (1HTGSSNTXFH645985)
- 2015 International Non-Emergency Truck (1HTGSSNT2FH731842)
- 2019 International Non-Emergency Truck (1HTESTZT9KH501734)

COMMERCIAL AUTOMOBILE COVERAGE
TRAVELERS INDEMNITY COMPANY
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

PUBLIC ENTITY AUTO EXTENSION ENDORSEMENT

COVERAGES	LIMITS
Elected or Appointed Officials and Members of Your Boards as Insureds	Included
Owners of Commandeered Autos as Insureds	Included
Volunteer or Employee Firefighters as Insureds	Included
Bail Bonds – Increased Limit	Up to \$3,000
Insured’s Expenses – Increased Limit	Up to \$500/Day
Hired Auto Physical Damage – Loss of Use – Increased Limit	\$65/Day up to \$750/Accident
Expected or Intended Injury	Exclusion does not apply when insured is protecting any person or property
Transit Rodeo	Included
Transportation Expenses – Increased Limit For Theft of Private Passenger Auto	Up to \$50/Day, Maximum \$1,500
Airbags	Up to \$1,000
Personal Property – in vent of total theft of auto	Up to \$400/loss
Volunteer or Employee Firefighter Auto Deductible Reimbursement	Up to \$500 for a deductible
Freezing of Fire Truck Equipment	Included
Customized Equipment for Emergency Vehicles and Public Transportation Autos – Physical Damage Coverage	Included
Waiver of Deductible – Glass	Included
Notice and Knowledge of Accident or Loss	Included
Blanket Waiver of Subrogation	Included
Unintentional Errors & Omissions	Included
Public Entity Mobile Equipment	Included

Notable Exclusions:

- Professional Services
 Emergency Vehicles – Volunteer Firefighters’ & Workers’ Injuries Excluded

COMMERCIAL CRIME COVERAGE
TRAVELERS INDEMNITY COMPANY OF AMERICA
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGES	LIMITS	DEDUCTIBLE
Employee Theft	\$500,000	\$2,500
Forgery and Alteration	\$25,000	\$2,500
Theft Disappearance and Destruction - Inside the Premises	\$20,000	\$2,500
Theft Disappearance and Destruction - Outside the Premises	\$10,000	\$2,500
Money Orders and Counterfeit Paper Currency	\$25,000	\$2,500

Discovery Form
Employee Benefit Plan included as Insured

Notable Endorsements
Faithful Performance of Duty

Notable Exclusions
Bonded Employees
Treasurers or Tax Collectors

EMPLOYEE DISHONESTY
This form covers loss of money, securities or other property belonging to you or for which you are legally liable. Please note that coverage does not include inventory shortage unless you can prove the loss was sustained through dishonest acts of employees. The burden of proof rests with you.

THEFT, DISAPPEARANCE AND DESTRUCTION
This form covers loss of money and securities caused by theft, disappearance or destruction while located inside or outside your premises. It also covers damage to premises resulting from actual or attempted theft. It insures only money and securities, not other types or property.

FORGERY AND ALTERATION
This form covers loss resulting from forgery of checks, drafts, notes or other similar written promises prepared by you or your agent. This insurance does not cover dishonest acts of employees, which must be insured by Employee Dishonesty coverage.

PUBLIC ENTITY GENERAL LIABILITY COVERAGE
THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGES	LIMITS
General Aggregate Limit	\$3,000,000
Products/Completed Operations	\$3,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage Legal	\$300,000
Medical Expense	Excluded

ADDITIONAL COVERAGES INFORMATION

COVERAGES	LIMITS
Sewage Back-Up Limit - \$2,500 Deductible – Each Occurrence	\$250,000
Limited Pollution Costs Liability	\$1,000,000
Failure to Supply Limit	\$250,000
Abuse or Molestation - Each Abuse or Molestation Offense Limit - Aggregate Limit	\$1,000,000 \$2,000,000
Preservation of Governmental Immunity	Included
General Liability Extension Endorsement	Included

Who is an Insured:

- Public Entity
- Elected or Appointed Officials
- Board Members
- Employees and Volunteer Works
- Owners, Managers or Lessors of Premises
- Lessors of Equipment
- Watercraft Users

PUBLIC ENTITY GENERAL LIABILITY COVERAGE

THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)

A.M. BEST RATING: A++ (SUPERIOR) XV

01/01/2022 - 01/01/2023

Notable Exclusions:

- Medical Payments
- Fire Legal Liability
- Pollution Exclusion
- Injury to Volunteer Firefighters
- Law Enforcement Activities or Operations
- Public Use or Private Property
- Employees and Volunteer Workers as Insureds for Certain Bodily Injury, Personal Injury and Property Damage
- Discrimination
- Violation of Consumer Financial Protection Laws
- Fungi or Bacteria
- Lead
- Professional Health Care & Social Services Designated Professionals – Nurses, Coroner, Social Services (Paramedic/EMT is included)
- Failure to Supply
- Nuclear Energy Liability
- Amendment of Common Policy Conditions – Prohibited Coverage – Unlicensed Insurance and Trade or Economic Sanctions
- Amendment of Contractual Liability Exclusion
- Limited Abuse or Molestation Liability

PUBLIC ENTITY GENERAL LIABILITY COVERAGE

THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)

A.M. BEST RATING: A++ (SUPERIOR) XV

01/01/2022 - 01/01/2023

XTEND ENDORSEMENT FOR PUBLIC ENTITIES

COVERAGES	LIMITS
Owned Watercraft 25 Feet Long or Less	Included
Who Is an Insured – Public Entities, Elected or Appointed Officials, and Members of Your Boards	Included
Who Is an Insured – Employees and Volunteer Workers	Included
Who is an Insured – Owners, Managers or Lessors of Premises	Included
Who is an Insured – Lessors of Leased Equipment	Included
Blanket Additional Insured – Persons or Organizations For Your Ongoing Operations As Required By Written Contract or Agreement	Included
Knowledge and Notice of Occurrence or Offense	Included
Blanket Waiver of Subrogation	Included
Contractual Liability – Railroads	Included
Damage to Premises Rented to You	Included

EMPLOYEE BENEFITS LIABILITY COVERAGE CLAIMS-MADE

THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)

A.M. BEST RATING: A++ (SUPERIOR) XV

01/01/2022 - 01/01/2023

COVERAGES	LIMITS	DEDUCTIBLE
Each Employee Limit	\$1,000,000	\$1,000
Aggregate Limit	\$3,000,000	\$1,000

Claims Made Coverage Form

Retro Date: Full Prior Acts with copy of prior declarations page.

Preservation of Governmental Immunity – Vermont - Included

Who is Protected: Public Entity and its Employees

Employee Benefits Liability

This coverage is designed to cover liability arising out of a wrongful act committed in the administration of certain types of employee benefit plans. Administration includes advising, interpretation, and calculation of benefits. Coverage does not apply if knowledge of the wrongful act is prior to the effective date of the policy, and could have been reasonably foreseen that it would result in a suit or claim against the public entity.

LAW ENFORCEMENT LIABILITY COVERAGE

THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)

A.M. BEST RATING: A++ (SUPERIOR) XV

01/01/2022 - 01/01/2023

COVERAGES	LIMITS	DEDUCTIBLE
Each Wrongful Act Limit	\$1,000,000	\$2,500
Aggregate Limit	\$2,000,000	\$2,500

Deductibles apply to damage & defense expenses unless required otherwise by state regulation.

Who is an Insured:

- Public Entity
- Elected and Appointed Officials, Executive Officers and Directors
- Employees and Volunteer Works
- Legal Representatives

ADDITIONAL COVERAGES	LIMITS
Authorized Moonlighting	Included
Canine & Equine Exposures	Included
False Arrest, Detention or Imprisonment	Included
False or Improper Service of Process	Included
Mutual Aid Agreements	Included
Violation of Civil Rights protected under any federal, state or local law	Included
Mental Anguish, Emotional Distress	Included
Injury due to use of mace, pepper spray or tear gas	Included
Injury caused by electric mobility devices not subject to compulsory/financial responsibility law	Included
Additional Supplementary Payment of \$25,000 for physical damage to personal property of others that is in a person's possession at the time of arrest and in the care, custody and control of an insured at the time of damage	Included
Damages include plaintiff's attorney fees if awarded or paid in settlement	Included
Defense Outside Limits	Included
Preservation of Governmental Immunity	Included

Notable Exclusions:

- Loss Due to Fungi or Bacteria Exclusion
- Prohibited Coverage – Unlicensed Insurance and Trade or Economic Sanctions
- Mobile Equipment Redefined – Exclusion of Vehicles subject to Motor Vehicle Laws
- Fungi or Bacteria Exclusion

**PUBLIC ENTITY MANAGEMENT LIABILITY
CLAIMS MADE**
THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGES	LIMITS	DEDUCTIBLE
Each Wrongful Act Limit	\$1,000,000	\$2,500
Aggregate Limit	\$3,000,000	\$2,500

Claims Made Coverage
Retro Date: Full Prior Acts with copy of prior declarations page.

Who is an Insured:

- Public Entity
- Boards and Board members
- Elected and Appointed Officials
- Executive Officers and Directors
- Employees (including employees of the entity’s boards)
- Legal Representatives
- Volunteer Workers

Coverage Enhancements:

- Pay on Behalf Coverage Basis Applies
- Duty to Defend Claims and Suits Even if Allegations are Groundless, False, or
- Fraudulent Coverage Applies
- Punitive Damages Covered Up to the Full Policy Limit, Where Allowed by Law
- No exclusion for Architects, Engineers,, Lawyers, Accountants
- **Preservation of Governmental Immunity**
- Defense Costs are Outside the Limits
- Limited Special Expenses Coverage – key Employees
 - Aggregate - \$25,000
 - Participant Amount – 10%
- Defense Expenses Reimbursement for Injunctive Relief Suits
 - Aggregate - \$25,000
 - Each Wrongful Act - \$25,000
 - Participant Amount – 10%

PUBLIC ENTITY MANAGEMENT LIABILITY CLAIMS MADE

THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)

A.M. BEST RATING: A++ (SUPERIOR) XV

01/01/2022 - 01/01/2023

Notable Exclusions:

- Airport
- Port Authorities
- Transit Authorities
- Gas Utilities
- Electric Utilities
- Housing Authorities
- Schools or School Districts
- Joint Powers Authority
- Health Care Facilities
 - Blood Banks
 - Clinics
 - Hospitals
 - Nursing Homes
 - Rehabilitation Facilities

Management Liability

Coverage is designed to cover damages (other than bodily injury, personal injury, advertising injury or property damage) any protected person is legally required to pay for a covered loss that results from the conduct of duties by or for a public entity and is caused by a wrongful act. Wrongful act is defined as any act, error, or omission. However, wrongful employment practice offenses are not covered.

**PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES
LIABILITY
CLAIMS MADE**
THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGES	LIMITS	DEDUCTIBLE
Each Wrongful Act Limit	\$1,000,000	\$2,500
Aggregate Limit	\$3,000,000	\$2,500

Claims Made Coverage

Retro Date: Full Prior Acts with copy of prior declarations page.

Who is an Insured:

- Public Entity
- Boards and Board members
- Elected and Appointed Officials
- Executive Officers and Directors
- Employees (including employees of the entity’s boards)
- Legal Representatives
- Volunteer Workers

Notable Exclusions:

- Other Employment Laws
- Airport
- Port Authorities
- Transit Authorities
- Gas Utilities
- Electric Utilities
- Housing Authorities
- Schools or School Districts
- Joint Powers Authority
- Health Care Facilities
 - Blood Banks
 - Clinics
 - Hospitals
 - Nursing Homes
 - Rehabilitation Facilities

PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY CLAIMS MADE

**THE CHARTER OAK FIRE INSURANCE CO (TRAVELERS)
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023**

Coverage Enhancements:

- Pay on Behalf Coverage Basis Applies
- Duty to defend claims and suits even if allegations are groundless, false or fraudulent
- Broad Definition Wrongful Employment Practice Offense
- Duty to defend suits that are governmental administrative hearings seeking injunctive relief, such as EEOC proceedings
- Defense expenses are payable within limits of insurance
- Breach of Contract Exclusion applies to written contracts (not verbal)
- Damages include Back/Front Pay, if awarded
- Preservation of Governmental Immunity Included

Employment Practices Liability:

Coverage is designed to cover damages (other than bodily injury or property damage) any protected person is legally required to pay for covered employment injury to employees or independent contractors that results from a wrongful employment practices offense first committed after the retroactive date. Wrongful employment practice offense is defined to include discrimination, termination, harassment, retaliation, discipline, hiring, supervision, demotion, promotion, defamation, libel, slander, and/or invasion of privacy.

CYBER FIRST LIABILITY COVERAGE CLAIMS MADE

TRAVELERS INDEMNITY COMPANY
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

LIABILITY COVERAGES	LIMITS	DEDUCTIBLES
Policy Aggregate	\$250,000	\$5,000
Privacy and Security	\$250,000	\$5,000
Payment Card Costs	\$250,000	Subject to Privacy and Security Retention
Media	\$250,000	\$5,000
Regulatory Proceedings	\$250,000	\$5,000

BREACH RESPONSE	LIMITS	DEDUCTIBLES
Privacy Breach Notification	\$250,000	\$5,000
Computer and Legal Experts	\$250,000	\$5,000
Betterment	\$100,000	
Cyber Extortion	\$250,000	\$5,000
Data Restoration	\$250,000	\$5,000
Public Relations	\$250,000	\$5,000

CYBER CRIME	LIMITS	DEDUCTIBLES
Computer Fraud	\$250,000	\$5,000
Funds Transfer Fraud	\$250,000	\$5,000
Social Engineering Fraud	\$100,000	\$5,000
Telecom Fraud	\$100,000	\$5,000

BUSINESS LOSS	LIMITS	DEDUCTIBLES
Business Interruption	\$250,000	
Dependent Business Interruption	\$250,000	
Dependent Business Interruption – System Failure	\$250,000	
Dependent Business Interruption – Outsource Provider	\$250,000	
Dependent Business Interruption – Outsource Provider – System Failure	\$250,000	
Reputation Harm	\$250,000	\$5,000
System Failure	\$250,000	

**CYBER FIRST LIABILITY COVERAGE
CLAIMS MADE**
TRAVELERS INDEMNITY COMPANY
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

ADDITIONAL FIRST PARTY COVERAGES	LIMITS
Accounting Costs Limit	\$25,000
Betterments Participation	50%
Period of Restoration	180 days
Period of Indemnity	30 days
Waiting Period	8 hours
Knowledge Date	As Expiring
P&P Date	As Expiring

Claims Made Coverage
Retro Date: No date

WORKERS COMPENSATION COVERAGE
TRAVELERS INDEMNITY COMPANY
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

State law requires that every employer provide Workers Compensation insurance for their employees. This insurance provides coverage for accidents or disease arising from employment as prescribed by these state laws. Benefits can include lost wages, medical expenses and permanent disfigurement/disability payments.

Statutory coverage in the following State(s): VT

EMPLOYERS LIABILITY COVERAGES		LIMITS
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

2022 Experience Modification Factor: 0.97

PREMIUM BASIS

DESCRIPTION	CODE	ESTIMATED PAYROLL
Street Or Road Construction	5506	\$355,020
Waterworks Operation & Drivers	7520	\$212,447
Firefighters and Drivers – Volunteer	7710	If Any
Police Officers & Drivers	7720	\$245,046
Clerical Office Employees NOC	8810	\$327,338
Clerical Office Employees – Libraries	8810	\$153,712

WORKERS COMPENSATION COVERAGE

TRAVELERS INDEMNITY COMPANY

A.M. BEST RATING: A++ (SUPERIOR) XV

01/01/2022 - 01/01/2023

Payrolls are subject to annual audit and adjustment.

INDEPENDENT CONTRACTORS OR SUB-CONTRACTORS HIRED BY YOU

As you are aware, your general liability and workers compensation policies are subject to annual audits. As part of the audits, general liability and workers compensation carriers have the right to charge an additional premium for general liability and workers compensation exposures caused by any **uninsured** independent contractors and/or subcontractors (**including sole proprietors without employees and owner-operators**) hired by you. To avoid this additional charge, make sure that you obtain proof of insurance coverage in the form of a Certificate of General Liability and/or Workers Compensation Insurance before any services are rendered by the contractor. If this is not shown at the time of the audit, the payroll of the contractor will be added to your payroll to cover this exposure.

COMMERCIAL UMBRELLA LIABILITY COVERAGE
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
A.M. BEST RATING: A++ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGES	LIMITS
General Aggregate Limit	\$10,000,000
Products/Completed Operations Aggregate Limit	\$10,000,000
Each Occurrence Limit	\$10,000,000
Crisis Management Service Expenses Limit	\$50,000
Retained Limit – Any One Occurrence or Offense	\$10,000

Coverage provided over the following:

- Commercial General Liability coverage
- Employee Benefits Liability coverage
- Business Auto Liability coverage
- Law Enforcement Liability coverage
- Public Entity Management Liability coverage
- Employment-Related Practices Liability coverage
- Employers Liability coverage

Notable Exclusions:

- Failure to Supply – Coverage A&B
- Fungi or bacteria – Coverage A&B
- Mobile Equipment Racing Exclusion
- Follow Form Limitation – Coverage B
- Watercraft Liability Exclusion – Coverage B
- Public Use of Private Property
- Professional Healthcare Services
- Injury to Volunteer Firefighters
- Discrimination
- Lead
- Nuclear Energy Liability
- Pollution Not Related to Autos Exclusion
- Abuse or Molestation Exclusion

UMBRELLA POLICY

This policy provides protection against catastrophic liability claims. This policy acts as additional coverage in excess to primary liability policies; however this policy may include limitations to coverages and/or exclusions that are different than the underlying policy. Its limits apply in addition to that provided by the underlying coverage

VOLUNTEER COVERAGE
PHILADELPHIA COMPANY
A.M. BEST RATING: A+ (SUPERIOR) XV
01/01/2022 - 01/01/2023

COVERAGES	LIMITS
Accident Medical Expense Benefits	\$100,000
Total Paralysis Benefit	\$50,000
Accidental Dismemberment Benefit	\$50,000
Accidental Death Benefit	\$25,000

Notable Exclusions but not limited to:

- Intentionally self-inflicted Injury, Suicide, or any attempt thereat while sane or insane.
- Commission or attempt to commit a felony or an assault
- Commission of or active participation in a riot or insurrection
- Bungee Jumping, parachuting, skydiving, parasailing, hang-gliding
- Declared or undeclared war or act of war
- Flight in, boarding, or alighting from an Aircraft or any craft designed to fly above the Earth's Surface, except as a fare-paying passenger on a regularly scheduled commercial or charter airline
- Travel in or on any off-road motorized vehicle except a golf cart or any other vehicle we specifically agree to cover not requiring licensing as a motor vehicle
- Participation in any motorized race or contest of speed
- An Accident if the covered person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in Driver's Education program.
- Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof; except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- Travel or activity outside the United States, Canada, or Mexico.
- Travel in any aircraft owned, leased, or controlled by the policyholder or any of its subsidiaries or affiliates. An aircraft will be deemed to be "controlled" by the policyholder, if the aircraft may be used as the policyholder wishes for more than 10 straight days, or more than 15 days in a year.
- The covered person's intoxication as determined according to the laws of the jurisdiction in which the covered accident occurred.
- Voluntary ingestion of any: narcotic, drug, poison, gas, or fumes; unless prescribed or taken under the direction of a physician and taken in accordance with eh prescribed dosage.
- Injuries compensable under Workers' Compensation law or any similar law.
- Services or treatment rendered by a physician, nurse or any other person who is:
 - Employed or retained by the policyholder
 - Providing homeopathic, aroma-therapeutic, or herbal therapeutic services
 - Living in the covered person's household
 - Who is a parent, sibling, spouse, or child of the covered person.
- Any hospital stay or days of a hospital stay that are not appropriate for the condition and locality.
- A covered person's covered loss if:
 - He/she was driving a private passenger automobile at the time of the covered accident that resulted in a covered loss
 - He/she was intoxicated, as that term is defined by the law of the jurisdiction in which the covered accident occurred.

PUBLIC OFFICIALS BOND COVERAGE
 TRAVELERS INSURANCE COMPANY
 A.M. BEST RATING: A++ (SUPERIOR) XV
 01/01/2022 - 01/01/2023

COVERAGES	LIMITS
Town Manager – Josh Arneson	\$500,000
Finance Director – Connie Bona	\$500,000
Town Clerk – Linda Parent	\$500,000
Tax Collector	\$500,000

PREMIUM SUMMARY

DESCRIPTION OF COVERAGE	PREMIUMS
DELUXE PROPERTY	\$10,859.00
INLAND MARINE	\$1,924.00
GENERAL LIABILITY	\$5,985.00
EMPLOYEE BENEFITS LIABILITY	\$192.00
LAW ENFORCEMENT LIABILITY	\$14,037.00
PUBLIC ENTIRTY MANAGEMENT LIABLITY	\$1,900.00
PUBLIC ENTITY EMPLOYMENT – RELATED PRACTICES LIABILITY	\$8,338.00
AUTO LIABILITY	\$11,287.00
AUTO PHYSICAL DAMAGE	\$4,781.00
UMBRELLA EXCESS LIABILITY	\$10,938.00
WORKERS COMPENSATION	\$40,262.00
TRAVELERS TAXES & SURCHARGES	\$564.00
CYBER LIABILITY	\$3,154.00
ACCIDENT LIABILITY	*\$300.00
PUBLIC OFFICIALS BOND – Town Manager	**\$1,500.00
PUBLIC OFFICIALS BOND – Finance Director	**\$1,500.00
PUBLIC OFFICIALS BOND – Town Clerk	**\$1,500.00
PUBLIC OFFICIALS BOND – Tax Collector	**\$1,500.00
TOTAL PREMIUMS	*\$120,857.00

*Accident Liability – Estimated premium and pending firm quote.

**Bond Final premiums pending credit check and completed application.

POLICIES	PAYMENT TERMS
Travelers – All Lines	<p><u>Agency Bill Payment Options:</u> Full Payment – due at inception 2 Pay – 50% due at inception, 50% due at 6th month Current Plan: 4 Pay – 25% due at inception, 25% due at 4th, 7th & 10th month</p> <p><u>Direct Bill Payment Options:</u> Full Pay – Lump Sum 2 Pay (50% and 1), paid in full 6 months prior to expiration 4 Pay (25% and 3), paid in full 2 months prior to expiration \$6 per installment</p>
Volunteer – Accident Liability	<u>Annual Payment Terms</u>

RECOMMENDATIONS/DISCUSSION ITEMS

TERRORISM COVERAGE

TERRORISM

The term “act of terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States—

- * to be an act of terrorism,
- * to be a violent act or an act that is dangerous to human life, property; or infrastructure;
- * to have resulted in damage within the United States (or outside the United States in the case of an air carrier or vessel or the premises of a United States mission)

FORMS TO SIGN / BINDING REQUIREMENTS

1. Statement of Values
2. Uninsured Motorists Form
3. Cyber Liability Binding Requirements:
 - Need loss questions 16 and 17 on page 4 of application.
 - Website (needs to be reviewed – system down as of today)
 - MFA attestation form needs to be re-answered once full compliance; if not fully compliant, our indication becomes null and void.
 - Copy of current dec page to match continuity dates.
 - Surplus lines disclosure form needs to be completed, signed and dated.

DISCUSSION ITEMS

1. Do you allow employees to work on their personal vehicles within the Town Garage or any other locations?
2. Flood Coverage Quotes for high hazard locations – working with National Flood.
3. Public Official Bonds – Pending completed application and credit check. Approximate annual premiums at \$1,500.00.
4. Recreational Department – Is Abuse & Molestation Coverage Needed?
5. Firefighters Work Comp – Travelers can include volunteers. Need “payroll equivalent”

COVERAGE RECOMMENDATIONS & OPTIONAL QUOTES

CYBER LIABILITY - \$1,000,000 LIMIT OF LIABILITY QUOTE	
To amend the Cyber limit of liability to \$1,000,000 the revised annual premium would be \$6,253.00. Please note the deductible would also be amended to \$10,000 for most coverages.	
We would like to issue	We are not interested at this time
() initials	() initials

LOSS PREVENTION DEPARTMENT

Our Loss Prevention Department provides diverse safety and loss control services for businesses and their employees. Services offered include mandated OSHA Safety trainings, defensive driving classes, loss prevention consultation and training, on-site safety assessments, including ergonomic evaluations as well as supervisory accountability training. Our goal is to minimize employee exposure in the workplace and prioritize safety as a value within organizations.

Safety Developments



- Audit your safety programs and procedures for effectiveness by completely a Safety and Health Assessment
- Provide Ergonomic Assessments and Job Hazard Analyses in the workplace
- Assistance in developing cost-effective solutions to issues identified in the Assessments
- Loss analysis for support of developments
- Provide safety recommendations specific to your operations and management needs
- Provide written safety manuals

Safety Training



- Develop customized safety training to meet your needs. Some of these topics include:
- Ergonomics
- Workplace Violence
- The Maturing Workforce
- Slips/Trips/Falls Programs
- Defensive Driving Programs
- Silica Safety
- Safe Lifting Practices
- Assist in developing additional customized training to meet your specific need

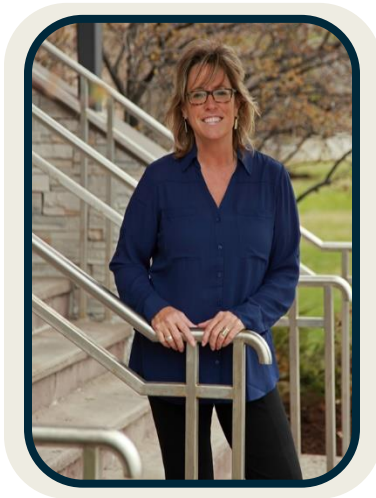
Safety Seminars



- Develop and present customized seminars for company meetings
- Provide Safety Refresher Seminars
- Present 10 & 30 Hour OSHA Construction safety courses
- Present 10-Hour OSHA General Industry Safety Course

LOSS PREVENTION TEAM

In affiliation with Hickok & Boardman Insurance Group, our team of Loss Prevention specialists offers years of experience, working to provide the best safety training packages tailored to your business. We help our clients adopt safety cultures by mitigating risk and reducing exposures in the workplace with seminars and webinars, conducting various on-site visits, and assisting clients with business safety plans.



Mary Beth Morrisseau, CEAS II

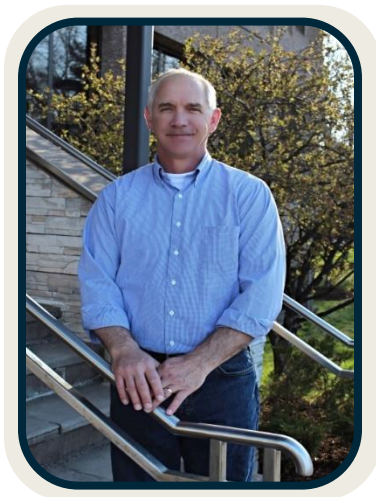
Loss Prevention Manager

802-862-1399

mmorrisseau@greenmountainsafety.com

Mary Beth started her career in manufacturing as an apprentice for General Electric. At GE she trained and worked in every area of manufacturing from machining to quality assurance.

Mary Beth earned her bachelor's degree in Business Administration with a minor in Special Studies. She has amassed over 30 years of experience in Safety and Human Resources roles at both small and large manufacturing & construction companies. For the past 16 years she has been with Hickok & Boardman's Risk Management team. Her breadth of knowledge in various industries, in conjunction with her education and management experience bring the full package to helping any business with workplace safety and loss prevention consulting.



Larry Newton

Senior Loss Prevention Advisor

802-598-2666

lnewton@greenmountainsafety.com

Larry Bachelor of Science degree in Occupational Safety and Health Engineering and began his career as a Safety Director at New England Air Systems Inc. in Williston, Vermont where he developed safety policies, procedures, and training programs for over six years. In 2002, Larry became the Plant Manager of Peckham Materials Inc. in Colchester where he managed daily operations, maintenance, and repair of plant equipment, and supervised and trained employees. He has valuable hands-on experience in welding, fabricating, rebuilding, and plumbing.

In 2008, Larry became the VOSHA Safety Compliance Officer for the Vermont Department of Labor & Industry. His responsibilities included: enforcing VOSHA laws and regulations and conducting workplace fatality and accident investigations. Larry's unsurpassed knowledge in controlling occupational and environmental health hazards make him a key addition to the loss prevention team.



Casey McClain, ASP

Loss Prevention Advisor

(518)-578-1352

Cmclain@hbinsurance.com


Casey joined Hickok & Boardman Insurance Group in 2021 as our newest loss prevention team member in our Plattsburgh office. He graduated from Norwich University with a Bachelor of Science degree and since has accumulated over 20 years of experience in safety program development and reducing employee risk. He has 12 years of experience in Operational Management as well as being certified for HAZWOPER training, DOT Hazardous Materials Transportation, Forklift training, ISO 14001 Lead Auditor, and First Aid, CPR & AED.


Casey has 8 years of experience in the manufacturing industry working at plant, divisional, and corporate levels with various teams. He has led the Ergonomics program for 14 facilities in North America as well as having assisted 28 global organizations to in developing safety programs. He has led facilities to Voluntary Protection Program Star Certifications and ISO 14001 Certifications.


He is the Chairman of the Executive Board for the Northern Adirondack Safety & Health Council, and Vice Chair of the Clinton County Emergency Planning Committee. In his free


LOSS PREVENTION WEBINAR SCHEDULE 2021


JANUARY


- 5



Tuesday Toolbox Talk: Personal Protective Equipment (PPE)
 7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 6



Defensive Driving
 8:00-9:30AM: Refreshes the driver on safe habits, classifies types of driving and safe maneuvering
- 7


Home Office Ergonomics
 9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 12


Supervisory Series Pt 1
 8:00-11:00AM: First session of our 3-part series for supervisors and managers
- 20



First Aid for the Workplace
 1:00-3:00PM: Teaches parts of the Red Cross First Aid program with a focus on aspects related to the workplace
- 21



How to: Conduct an Effective Safety Orientation
 9:00-10:00AM: Helps inform and provide resources for HR and safety managers to instruct new employees
- 26



The Maturing Workforce
 9:00-10:00AM: Learn how you should adapt to changes in safety practices & productivity for older employees
- 26



Safety Committee Revitalization
 1:00-2:00PM: To help you form your safety committee with best practices and why it is recommended by OSHA


FEBRUARY


- 2


Tuesday Toolbox Talk: Hazard Communication
 7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 3


Defensive Driving
 8:00-9:00AM: Refreshes the driver on safe habits, classifies types of driving and safe maneuvering
- 4



Home Office Ergonomics
 9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 9



Supervisory Series Pt 2
 8:00-11:00AM: Second session of our 3-part series for supervisors and managers
- 17



First Aid for the Workplace
 1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 18



Fleet Management Program
 9:00-11:00AM: To help establish and optimize a fleet risk management program for your business


MARCH


- 2


Tuesday Toolbox Talk: Bloodborne Pathogens
 7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 4


Home Office Ergonomics
 9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 9


Supervisory Series Pt 3
 8:00-11:00AM: Third session of our 3-part series for supervisors and managers
- 17


First Aid for the Workplace
 1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 18


How to: Conduct an Effective Safety Orientation
 9:00-10:00AM: Helps inform and provide resources for HR and safety managers to instruct new employees
- 24


How to: Conduct an Effective Jobsite Safety Audit
 9:00-10:00AM: Reviews the walk-through process, templates, and responsible parties for an audit



- 25** **What to Expect from a VOSHA Visit**
9:00-10:30AM: Takes the guesswork out of VOSHA compliance with smart & quick fixes for a VOSHA inspection

APRIL

- 1** **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 6** **Tuesday Toolbox Talk: Ladder Safety**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 7** **Fleet Management Program**
1:00-3:00PM: To help establish and optimize a fleet risk management program for your business
- 13** **Supervisory Series Pt 1**
8:00-11:00AM: First session of our 3-part series for supervisors and managers
- 15** **Safety Program Pt 1: Administration**
9:00-11:00AM: Learn how to develop an effective safety program in this three-part series.
- 21** **First Aid for the Workplace**
1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace

MAY




- 4** **Tuesday Toolbox Talk: Fall Protection**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 6** **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 11** **Supervisory Series Pt 2**
8:00-11:00AM: Second session of our 3-part series for supervisors and managers
- 18** **How to: Conduct an Effective Jobsite Safety Audit**
9:00-10:00AM: Reviews the walk-through process, templates, and responsible parties for an audit
- 19** **First Aid for the Workplace**
1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 20** **Safety Program Pt 2: Safety Trainings**
9:00-11:00AM: Learn how to develop an effective safety program in this three-part series.

JUNE






- 3** **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 8** **Tuesday Toolbox Talk: Scaffolding**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 15** **Supervisory Series Pt 3**
8:00-11:00AM: Third session of our 3-part series for supervisors and managers
- 16** **First Aid for the Workplace**
1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 17** **Safety Program Pt 3: Next Level**
9:00-11:00AM: Learn how to develop an effective safety program in this three-part series.

JULY





- 1** **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains & increase productivity
- 6** **Tuesday Toolbox Talk: Electrical Safety**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 13** **Supervisory Series Pt 1**
8:00-11:00AM: First session of our 3-part series for supervisors and managers

- 21**  **First Aid for the Workplace**
1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 27**  **The Maturing Workforce**
9:00-10:00AM: Learn how you should adapt to changes in safety practices & productivity for older employees
- 27**  **Safety Committee Revitalization**
1:00-2:00PM: To help form your safety committee with best practices & reasons why it's recommended by OSHA







AUGUST

- 3**  **Tuesday Toolbox Talk: Excavation**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 5**  **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 10**  **Supervisory Series Pt 2**
8:00-11:00AM: Second session of our 3-part series for supervisors and managers
- 17**  **Fleet Management Program**
9:00-11:00AM: To help establish and optimize a fleet risk management program for your business
- 18**  **First Aid for the Workplace**
1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace




SEPTEMBER






- 2**  **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 7**  **Tuesday Toolbox Talk: Hand/Power Tools**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 14**  **Supervisory Series Pt 3**
8:00-11:00AM: Third session of our 3-part series for supervisors and managers
- 15**  **First Aid for the Workplace**
1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace

OCTOBER







- 5**  **Tuesday Toolbox Talk: Fire Protection and Extinguishers**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 6**  **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 12**  **Supervisory Series Pt 1**
8:00-11:00AM: First session of our 3-part series for supervisors and managers
- 20**  **First Aid for the Workplace**
1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 21**  **Safety Program Pt 1: Administration**
9:00-11:00AM: Learn how to develop an effective safety program in this three-part series.
- 26**  **The Maturing Workforce**
9:00-10:00AM: Learn how you should adapt to changes in safety practices & productivity for older employees

NOVEMBER

- 2**  **Toolbox Talk: Defensive Driving Tips**
7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 3**  **Defensive Driving**
8:00-9:30AM: Refreshes the driver on safe habits, classifies types of driving and safe maneuvering
- 4**  **Home Office Ergonomics**
9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity

- 9**  **Supervisory Series Pt 2**
 8:00-11:00AM: Second session of our 3-part series for supervisors and managers
- 11**  **Fleet Management Program**
 1:00-3:00PM: To help establish and optimize a fleet risk management program for your business
- 17**  **First Aid for the Workplace**
 1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 18**  **Safety Program Pt 2: Safety Trainings**
 9:00-11:00AM: Learn how to develop an effective safety program in this three-part series.
- 23**  **OSHA Updates 2021 – General Industry & Construction**
 9:00-11:00AM: Overview of how OSHA/VOSHA requirements have changed in the last year and more

DECEMBER

- 1**  **Defensive Driving**
 8:00-9:30AM: Refreshes the driver on safe habits, classifies types of driving and safe maneuvering
- 2**  **Home Office Ergonomics**
 9:00-10:00AM: Teaches how to have a proper workstation at home to avoid strains and increase productivity
- 7**  **Tuesday Toolbox Talk: Ergonomics**
 7:00-7:30AM & 12:30-1:00PM: 30-minute session in the morning or afternoon with a different topic each month
- 14**  **Supervisory Series Pt 3**
 8:00-11:00AM: Third session of our 3-part series for supervisors and managers
- 15**  **First Aid for the Workplace**
 1:00-3:00PM: Teaches the Red Cross First Aid program with a focus on aspects related to the workplace
- 16**  **Safety Program Pt 3: Next Level**
 9:00-11:00AM: Learn how to develop an effective safety program in this three-part series.

Webinar dates and times are subject to change.

Please visit www.greenmountainsafety.com/webinars to register.

For more information about our webinar schedule and if any of our safety trainings are right for your business, please contact us at support@greenmountainsafety.com

TRAVELERS  Risk Control

Risk Management Topics and Insights for Public Entities



Public entity risk managers are faced with the daily challenges presented by diverse governmental services and their risk exposures and hazards. This also may include governmental and enterprise operations associated with

Indian Nations. Exposures and hazards include those associated with the delivery and billing of utilities (electric/water/wastewater), street and road maintenance, refuse collection, zoning and planning, law enforcement and community fire protection, recreation programs and special events, social services, and facility and property preservation.

Some hazards, such as those associated with slips and falls, lifting, weather, poor housekeeping, vehicle operations, employment practices, and data security are common to many businesses, including public entities. Others are unique to public entities, such as those associated with wrongful arrest, use of force and pursuit by law enforcement officials, water main breaks, sewer backups, and roadway design and maintenance projects. With the shrinking of governmental immunities, developing good risk management controls is critical in helping public entities reduce their diverse exposures

Below is a collection of resources to help you identify, manage and mitigate some of the risks unique to public entities.

Getting started

- Risk Transfer Basics for Municipal Government (USA)
- Law Enforcement Topic TravSources®

Industry Insights



Law Enforcement Officers

Law enforcement operations can expose a public entity to liability where officials may be accused of negligence and violating a citizen's constitutional rights. Officers should understand your policies and be trained on responding to the public.

- Using Electronic Defense Tools (USA)
- Citizen Complaint and Investigation Program for Law Enforcement (USA)



Employment Practices

Many public workers come into contact with the public they serve. Having a structured job candidate interview process, safety and public services training, and performance management strategies can help reduce an entity's liability.

- Employment Practices Risk Management Guide
- Employment Practice Issues in Law Enforcement (USA)
- Risk Management PLUS + Online®

**Workplace safety**

Among public employees, the majority of injuries resulting in days away from work are related to sprains, strains and tears, including to the trunk, back, knees, neck, shoulders, and wrists.

- Manual Material Handling Guidelines
- Back Injuries: Risk Factors and Control
- Always Follow Proper Hot Work Procedures Poster
- Trenching and Excavating Topic TravSources®

**Department Risk Management**

Public entities are responsible for many services to their communities, including public safety, parks and recreation, public works, and zoning and inspection, among others. Each has a unique set of risks associated with its operations.

- Parks and Recreation Sports Program – Coaching and Youth Protection
- Fire Department Risk Management Guide (USA)
- Creating a Public Property Right-of-Way Process That Works (USA)

- Zoning Losses: Seven Steps to Mitigate Them (USA)



Public Safety

Public safety is a major focus for the public entity, whether a citizen is doing business in town hall or the community is holding an event on town property. Managing the safety of its citizens and visitors is a number one priority.

- Traffic Control Devices (USA)
- Slip, Trip and Fall Risk Management (USA)
- Special Events Risk Control for Public Entities
- Road Defect Risk Management
- Work Zone TravSources®



Fleet Safety

Public entities have complex fleet operations. Operating a public entity's fleet creates unique exposures requiring special controls and driver training. A good fleet safety program will ensure the safety of employees and the community.

- Fleet Safety Program Guide

The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. Travelers does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists, or guidelines will result in a particular outcome. In no event will Travelers, or any of its subsidiaries or affiliates, be liable in tort or in contract to anyone who has access to or uses this information for any purpose. Travelers does not warrant that the information in this document constitutes a complete and finite list of each and every item or procedure related to the topics or issues referenced herein. Furthermore, federal, state, provincial, municipal or local laws, regulations, standards or codes, as is applicable, may change from time to time and the user should always refer to the most current requirements. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers, nor is it a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law.

(IND09)

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WORKERS COMPENSATION RISK MANAGEMENT SERVICES

Hickok & Boardman Insurance Group understands that workers' compensation coverage is of major concern to employers and business owners; it can directly affect your bottom line and increase your cost of doing business.

We take the worry out of workers compensation by employing three licensed workers compensation adjusters who provide a full-range of workers compensation risk management services on behalf of our clients.

These services are provided at **no additional cost**, and include the following:



Large Claim Triage

Hickok & Boardman will provide early intervention to help assure that the employer has maximum control of the situation and opportunity for cost containment.

- Accident investigation – prevent future occurrences
- Medical Management
- Adjuster contact – reserves
- Stay in regular contact with the employer and the adjuster to assure that the claim is on a critical trajectory



Developing Best Practices

Hickok & Boardman will work with our clients to develop appropriate best practices in dealing with work related injuries. A **Workers Compensation Risk Assessment** will be conducted to determine what best practices our clients should be implementing. Best practices could include:

- Return-to-work policy
- Establishing a relationship with an Occupational Health Clinic
- Injury reporting



Quarterly Claim Reviews

Claim reviews will be performed strategically four times a year. Once prior to the unit stat card being processed to ensure claim data is as accurate as possible before your Experience Mod is calculated; and once prior to going out to bid. Quarterly claim reviews ensure:

- Adjuster accountability
- Claim strategy – critical path to closure
- Medical treatment plan review



Experience Modification Audit

Experience Modification claim data is reviewed for accuracy. If errors are found, Hickok & Boardman will request NCCI/Insurance Carrier make appropriate changes and re-calculate the experience modification factor.

WORKERS COMPENSATION RISK MANAGEMENT TEAM



Jennifer R. Barrett, CRIS RWCS

Director of Risk Management
(802)-383-1658
JBarrett@hbinsurance.com

Jennifer joined Hickok & Boardman Insurance Group in August of 2009 as the Workers Compensation Claims Manager and became a stockholder in 2014. Jen has 19 years of experience in the insurance industry, specifically in the risk management field.

Prior to joining Hickok & Boardman Insurance, Jen worked in the Safety and Risk Management department as the Corporate Insurance Manager at a local construction company.

She is a licensed Property & Casualty Insurance Agent, a licensed Workers' Compensation Insurance Adjuster, and holds the Construction Risk Insurance Specialist and Registered Workers' Compensation Specialists designations.



Lindsey Farrar, RWCS

Workers Compensation Advisor
(802)-383-1610
LFarrar@hbinsurance.com

Lindsey joined Hickok & Boardman Insurance Group in 2013 as a Service Coordinator before assuming her current position as a Workers Compensation Advisor. Lindsey is now focused specifically on the Workers Compensation and Risk Management aspect of the insurance field. Lindsey's background includes extensive customer service and relationship management experience.

She is a licensed Workers Compensation Insurance Adjuster and holds the Registered Workers' Compensation Specialist designation.

Lindsey is an active member of the Champlain Valley Association of Insurance Professionals (CVAIP). In May of 2015, she received the Risk Management Professional of the Year through CVAIP and was recently awarded the same title at the Region 1 conference in Princeton, New Jersey by the International Association of Insurance Professionals.

**Kate Lavalla, Licensed WC Adjuster**

Workers Compensation Associate
(802)-383-1649
KLavalla@hbinsurance.com

Kate joined Hickok & Boardman Insurance Group in 2019 as an account associate and quickly moved to her current position on the Risk Management team. She is a licensed Property & Casualty Insurance Agent and a licensed Workers' Compensation Insurance Adjuster.

She earned her Bachelor of Business Administration from the University of Alaska, as well as an Associate of Arts and Associate of Applied Science in Business Administration.

Kate is a native Vermonter, though she spent a lot of time traveling throughout the U.S. with the Army. She has lived in Alaska, Kansas, South Carolina, and New York and now resides in Colchester, Vermont with her two children. Outside of work, Kate enjoys traveling and exploring new places and foods. She is also an ardent baker and bibliophile.

Workers' Compensation



WEBINAR SCHEDULE 2021

Thursday, May 20 th , 2021 10:00-11:00AM	Workers Compensation 101
Thursday, June 3 rd , 2021 10:00-11:00AM	Developing & Maintaining Occupational Health Relationships
Thursday, October 14 th , 2021 10:00-11:00AM	Understanding & Improving your E-Mod
Thursday, November 11 th , 2021 10:00-11:00AM	Managing Workers Compensation Claims, What do you need to know?

Presented By:

Jennifer Barrett CRIS, RWCS
Director of Risk Management

Lindsey Farrar RWCS
Risk Management Advisor

Dates and times are subject to change. Please contact our Workers' Compensation Associate, Kate Lavalla with any questions or for more information on these webinars.

Kate Lavalla - klavalla@hbinsurance.com - 802.383.1649]

FOCUS Plan Overview



Find loss exposures
Organize the team
Recreate a risk management plan
Update than plan accordingly
Succeed in controlling risk

Our FOCUS is on our client partners.
We've been committed to providing superior customer service since 1821.

Action Items and those responsible are defined and tracked with due dates.

Objectives and service standards are clearly outlined.

FOCUS PLAN				
Find loss exposures		[INSERT CLIENT NAME HERE]		
Organize the team		POLICY TERM: _____		
Recreate a risk management plan		[Insert Client Logo]		
Update than plan accordingly		Focus Plan Objectives: Success in the reduction of risk and administrative losses on the risks to employees through the development, implementation and engagement of effective policies, procedures, controls, and best practices initiatives.		
Succeed in controlling risk		Customer, and appropriate for other best practices initiatives.		
CLIENT RISK MANAGEMENT INITIATIVES				
Action Item	Service Provider	Target	Completion	Notes
Safety Orientation	Human Resources Mgr			Best Practices
Safety Manual	Safety Officer			Compliance
LOSS PREVENTION SERVICES				
Action Item	Service Provider	Target	Completion	Notes
Site Visit	Loss Prevention Dept			Workers Comp
Walksur	Loss Prevention Dept			Best Practices
General Safety Training	Loss Prevention Dept			Best Practices
WORKERS' COMPENSATION RISK MANAGEMENT SERVICES				
Action Item	Service Provider	Target	Completion	Notes
Workers' Comp Assessment	Jan Barrett			Workers' Comp
E-Mail Projection	Lindsay Farrar			Workers' Comp
Claim Review	Kate Lavalla			Workers' Comp
Annual Loss Trending Report				Workers' Comp
PROACTIVE CLIENT MANAGEMENT				
Action Item	Service Provider	Target	Completion	Notes
Deliver Insurance Policies				
Pre-Renewal Activities				
Annual Account Review				

Service Standard Agreement: [Client], Hickok & Boardman, and the Workers Compensation carrier will collaborate on the planning, implementation, and completion of risk management plan initiatives and tasks. Green/Member Safety, Jennifer Barrett, Lindsey Farrar, and the carrier's loss control representative will work with [Client] to maintain, update, and determine action items regularly as seen fit to frequency measures. Upon completion of the service plan, senior management at [Client] will remain supportive and actively engaged to uphold safety and risk management standards.

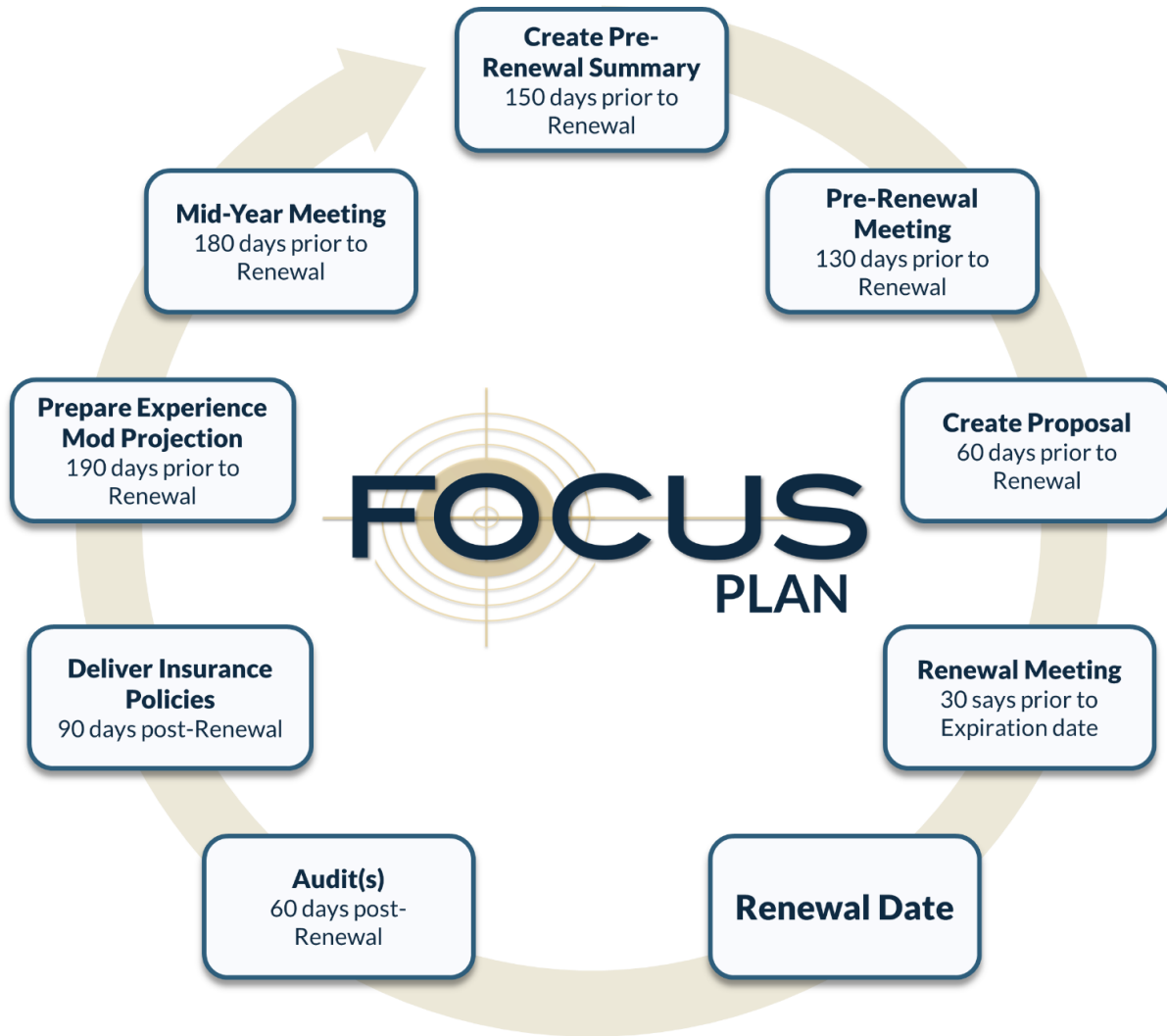
Personalized Focus Plan Objective emphasizing best practices and commitment to success.


Notes track the status of action items, others involved, and pending deliverables.

We'll work with you to develop a plan for controlling loss exposures and communicating the results throughout the policy term.

You can't hit a target if you don't take aim!

FOCUS PLAN POLICY YEAR LIFE CYCLE



 <p>FOCUS PLAN</p> <p style="font-size: 2em; font-weight: bold; margin-left: 10px;">FOCUS</p> <ul style="list-style-type: none"> Identify loss exposures Organize the team Create a risk management plan Update the plan continuously Succeed in controlling risk 	<p style="text-align: center; font-size: 1.2em;">[INSERT CLIENT NAME HERE]</p> <p style="text-align: center;">POLICY TERM: _____</p> <div style="border: 1px solid black; width: 80px; margin: 5px auto; text-align: center; padding: 2px;">[Insert Client Logo]</div> <p style="font-size: 0.8em;">Focus Plan Objectives: Succeed in the reduction of risk and minimization of losses as they relate to employee, customer, and property safety through the development, implementation and engagement of effective policies, procedures, controls, and other best practices initiatives.</p>																																					
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DEPARTMENT OF LABOR – ATTN: WORKERS’ COMPENSATION
PO Box 488
Montpelier, VT 05601-0488
(802) 828-2286

Form 1 (Rev. 9/11)
(Approved for use as OSHA 101 and 301)

State File No. _____

EMPLOYER FIRST REPORT OF INJURY

Answer every question fully and report promptly to avoid a penalty. Employer’s Federal ID Number and Employee Social Security Number MUST be provided.

EMPLOYER	1. Legal Name:			2. Business Name:						
	3. Mail Address: No. and Street			City	State	Zip				
	4. Location (if different from Mail Address):			5. Telephone Number, Extension and Contact Person.:						
	6. Nature of Business (list principal products or service of concern):			7. Do you regularly employ 10 or more employees? <input type="checkbox"/> Yes <input type="checkbox"/> No		8. Federal ID No.:				
EMPLOYEE	9. Name: First Name		Middle Initial	Last Name		10. Social Security No.:	11. Date of Birth:			
	12. Home Address: No. and Street			13. Home Phone No.:		14. Work Phone No.:				
	City		State	Zip	16. Job Title:		17. Sex: <input type="checkbox"/> M <input type="checkbox"/> F			
	18. Wages \$ Per		Hours Per Day Days Per Week		19. If board, lodging, etc. were furnished in addition to wages, state estimated value: \$		20. Was employee hired in VT? <input type="checkbox"/> Yes <input type="checkbox"/> No			
ACCIDENT	22. Date of Accident:		Accident Time: AM PM		Began Shift: AM PM		23. Location of Accident: Town or State City			
	24. Machine, tool, object, motor vehicle or substance directly causing injury:									
	25. On employer’s premises? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name of department:									
	26. Describe what employee was doing:				Was this the employee’s regular occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No					
INJURY	27. How did accident occur? Describe events leading up to the accident:									
	28. Describe the injury and the part of the body injured.						29. Was this a first-aid only injury: <input type="checkbox"/> Yes <input type="checkbox"/> No			
	30. Any Lost Time? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, date disability began		Last date paid in full:		31. Employee returned to work? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, date Medical Only Incident: Yes <input type="checkbox"/> No <input type="checkbox"/>	
	32. Did injury result in death? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, date of death:							
33. Name and address of Physician:										
34. Name and address of Hospital:										
Remained Overnight <input type="checkbox"/> Yes <input type="checkbox"/> No										
INS	35. Insurance Company Named on Workers’ Compensation Policy				35A. Claim Administrator					
	Name in full:				Company Name					
	Policy No.				Phone Number					
Signed by:										
Employer or Representative				Title		Date				

Equal Opportunity is the Law



Hickok & Boardman

HR INTELLIGENCE &
RETIREMENT SOLUTIONS

ORCHESTRATED SOLUTIONS FOR A SMARTER WORKFORCE

Together, we can build a smarter workforce. We all know that employees are our most important assets, which is why orchestrating human resource solutions around them makes so much sense. Here is an overview of the services we can orchestrate for you:



Training & Development

We provide on-site training and e-learning tools to help an organization develop the right training plan for its budget, its initiatives, and its desired results. Companies devoted to being learning organizations can improve their culture, their collective knowledge, and their differentiation and performance in the marketplace.



Workforce Engagement

We help build well cultures where employees are passionate, energized, and engaged in their work and their lives. We believe that doing so shapes employees into healthier, more productive drivers of innovation who help organizations thrive. Organizational wellness as a strategic business goal is a key component for containing costs; costs directly associated with health care spending as well as less visible costs such as lost productivity and low employee engagement.



Strategic HR Services

As a strategic HR business partner, we will help you develop & implement employee programs to enable productivity and drive business results. In addition to providing specific HR solutions – training, policies, processes – we will design and partner with you to implement complex comprehensive programs for managing and supporting your employees to meet organizational objectives. Obtain behind the scenes, specialized HR support to offer employee programs and services that might not otherwise be feasible.



HR Compliance

As a strategic HR business partner, we will help you develop & implement employee programs to enable productivity and drive business results. In addition to providing specific HR solutions – training, policies, processes – we will design and partner with you to implement complex comprehensive programs for managing and supporting your employees to meet organizational objectives. Obtain behind the scenes, specialized HR support to offer employee programs and services that might not be feasible.



Retirement Solutions

With Hickok & Boardman Retirement Solutions (HBRS), your company can have access to a team of investment advisor representatives who work exclusively with retirement plans and their participants. HBRS can help your company definite its investment selection process and oversight of your plan. The financial wellness program is cutting-edge and will inspire your employees toward achieving financial success.

Retirement Plan Consulting Program and other advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Hickok & Boardman HR Intelligence and Hickok & Boardman Retirement Solutions are separate entities from LPL Financial.



HR Technology Solutions

Our goal is to help create the leading workplaces of tomorrow by improving processes and productivity through technology. Whether automating your benefits process or providing a fully integrated HR/Payroll system, we help find solutions that fit your organization and budget, while bringing the newest technology to make your HR processes more effective.



Employee Benefits

We help develop sustainable and cost-effective benefit strategies for employees; ones that meet organizational goals while meeting the needs of employees. WE implement strategies to manage the cost growth of benefits below the average unsustainable trends and produce results that not only engage employees but attract & retain them as well.



Compensation & Classification Support

Whether you need assistance with new hire offer analysis, pay-for-performance guidance or training and education, Hickok & Boardman HR Intelligence consultants and analysts will work closely with you to review, plan, design and implement customized solutions to help your organization be a leading workplace.

For more information contact Hickok & Boardman HR Intelligence & Retirement solutions at 1-802-488-8726 or visit www.hbriq.com.

Safety & Risk Management Portal

Hickok & Boardman Insurance Group's Safety Management Portal

Effectively managing evolving risks and controlling insurance costs in a tumultuous business environment can be challenging. That's why Hickok & Boardman Insurance Group offers a revolutionary, time-saving online tool that allows you to gather information and solve everyday problems in just a few keystrokes. Explore the innovative resources below by logging in to our Safety & Risk Management Portal.



HR Newsfeed

Don't miss the latest news with Featured Communications.

Stay up-to-date on the most pressing issues in HR. New documents, newsletters and information will be delivered to you on the homepage, keeping you instantly informed. Subscribe to daily or weekly digest emails to find what has been added recently and mark favorites to easily return to them.

Community Chat

Do you have tough questions? Looking for a second opinion? Join the conversation with other HR professionals across the nation!

Workers' Compensation State Statutes This is an invaluable resource for you.

Find concise, accurate and up-to-date information about any state's workers' compensation benefits, rates and regulations, as well as contact information for states' workers' compensation regulatory body.

OSHA Compliance

Staying in compliance is simple with the practical and easily accessible collection of occupational safety resources on the Safety & Risk Management Portal, including:

- Compliance and FAQs
- Instant OSHA Reporting (Instant Reports with Drilldown Features)
- Custom OSHA Forms
- Easy OSHA Log Maintenance (Edit/View/Delete Log Entries)

Risk Management

Your first stop for risk management answers. Find tools and solutions for virtually any risk management issue: fleet safety, property exposures, safety meetings/toolbox talks, safety programs, workers' compensation & more.



Safety & Risk Management Portal

Property & Casualty Newsletters

Stay on top of the latest property and casualty trends.

Property & Casualty Resource Library Expertise at your fingertips.

Discover thousands of downloadable articles are at your fingertips. P&C Resource Library provides access to articles, flyers, forms, checklists, benchmarking surveys and much more. Download customizable employee communication materials including payroll stuffers, newsletters, and safety manuals.

Benchmarking Surveys

Compare your performance to others in your industry and discover the best practices.

Compliance Toolkit

Comprehensive Guides, FAQs, and Quick References on Health Care Reform, COBRA, FMLA, HIPAA, HIPAA Privacy & more.

Link Library

Find the latest industry specific news in one place.



MyHBSafety COMPLIANCE TRAINING TOOL

Annual Safety Compliance and Safety Refreshers are available to you at the click of a button!

Brought to you by Hickok & Boardman Safety & Risk Management, www.MyHBSafety.com is our client portal for the compliance training that your employees require. It's imperative that you and your workforce stay up to date on compliance training – especially if you're recruiting! In addition to orientation training, this tool can be used for annual refreshers. MyHBSafety makes training easy with individual video instruction and an on-demand quiz.

We Take Your Employees' Safety Seriously



Safety Training

From day one, you can be sure your employees successfully complete training on:

- Hazard Communication • Lockout/Tagout • Bloodborne Pathogens
- Personal Protective Equipment (PPE) • Fire Evacuation • & More!

Once there, you or your employees have the option on which compliance training videos to watch. The quiz provided is automatically graded after completion, so getting everyone up to speed has never been easier!

This is a convenient and useful tool that works on any browser at any time!

For more information on how you and your business can benefit from MyHBSafety.com, please contact us at safety@hbinsurance.com or call (802)-878-3883.

CLIENT RESPONSIBILITIES CONTINGENT COMMISSION DISCLOSURE

We appreciate the opportunity to partner with you on your insurance program. The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are not a substitute for the actual policy or policies that may be issued. They are only intended to provide a basic understanding of coverages. Please read your policy for specific details of coverages. Specimen policy forms are available for your review upon request. In evaluating your exposures to loss, we have been dependent upon information provided by you. Should any of your exposures change after coverage is bound, such as your beginning new operations, hiring employees in new states, buying additional property or vehicles, etc., please let us know so proper coverage(s) can be discussed.

No one knows your business needs better than you. As partners, we will be pleased to assist you in your own final determination of the values to insure and the limits of coverage you elect to purchase. Limits that are higher than those shown in the proposal may be available. Please let us know if you would like a quote for higher limits. This proposal is intended only to address the coverage, limits, and exclusions listed. Frequently, other limitations and exclusions may apply.

Our agency receives compensation in the form of commissions or fees for the placement and servicing of your insurance program. Other parties may also receive compensation for their role in providing insurance products or services to you. Examples of these parties include excess and surplus lines brokers, reinsurance intermediaries, underwriting managers, premium finance companies, and other similar parties.

We may receive contingent payments or allowances from insurers based on various factors. Some of these factors are premium volume and profitability of the agency's overall book of business underwritten by an insurer. In most cases, we do not know if a contingent payment will be made by a particular insurer (nor do we generally know the amount of any contingent payment) until the underwriting year has ended. Should any questions or concerns arise pertaining to compensation received by our agency, please feel free to contact Scott Boardman, President at sboardman@hbinsurance.com or 802-383-1617.

CONTRACT ANALYSIS DISCLAIMER

Our agency will, upon your request, review contracts throughout the policy term. Specifically, we review only the insurance requirements contained in the contract. Also, from time to time we will provide suggestions on contracts where you are responsible for setting the insurance requirements.

The scope of our review will be to determine if your current insurance program which you have placed through our agency addresses the types and amounts of insurance coverage referenced by the contract. We will identify the significant insurance obligations, and discuss the changes required in your current insurance program to meet the requirements of the contract. Upon your authorization, we will make the necessary changes. We will be available to discuss any insurance requirements of the contract with your attorney, if desired.

In performing this review, our Agency is not providing legal advice or a legal opinion concerning any portion of the contract. In addition, our Agency is not undertaking to identify all potential liabilities that may arise under this contract. This review is provided for your information and should not be relied upon by third parties. Any descriptions of the insurance coverages are subject to the terms, conditions, exclusions and other provisions of the policies and any applicable regulations, rating rules or plans.



ABOUT HICKOK & BOARDMAN INSURANCE GROUP

Founded in 1821, Hickok & Boardman Insurance Group is the longest operating insurance agency in Vermont. In 2000, Denis, Ricker & Brown joined the Hickok & Boardman Insurance Group to further support our track record of consistent growth. Today, we are proud to have five offices in Vermont: Burlington, Lyndonville, Montpelier, Stowe and St. Albans and our newest location in Plattsburgh, New York.

Our “Here When You Need Us!” community service campaign continues our active participation in the service and support of the communities we work and live in. Although much has changed over the years, our core values and commitment to excellent customer service remain unchanged.

In 2019, H&B partnered with Acrisure LLC, a leading property/casualty agency, to continue providing our clients, employees, and community with the highest quality services.

Recent Awards and Recognitions

2018 – 2021 Best Places to Work in Vermont

2018 & 2019 VT Business Magazine’s Best Commercial Property/Casualty Insurance Provider

United Way Lifetime Achievement Award

United Way Campaign of the Year - Multiple Years

Vermont Governor’s Council on Physical Fitness and Sports Worksite Wellness Program Award

Business America’s Elite Agency Award

Marsh Berry Pinnacle Award

Travelers Insurance Leadership Conference

Liberty Mutual Insurance Chairman’s Circle

The Hanover Insurance President’s Club

