



Tightwad Fire Protection District

www.tightwadfpd.org

Address:

11585 East Highway 7
Clinton, Missouri 64735-9298

FEIN: 43-1564373

Telephone:

9-1-1 Emergency
660-477-3456 Non-Emergency

April 1, 2021

The current non-workers compensation insurance policy contracts for the Tightwad Fire Protection District (hereinafter “District”) expire on April 30, 2021. The District is an independent, special purpose political subdivision of the State of Missouri established in 1990—also known as a municipal corporation. The District includes approximately 40 square miles serving a rural population of approximately 1,200.

Pursuant to Section 696 of Chapter 376 of the Missouri Revised Statutes (RSMo 376.696), the District is soliciting competitive bids for all of its insurance policy contracts, including, but not limited to the following areas of risk:

- Employee accidental death and injury income protection
- General Liability
- Building hazards and building contents
- Inland marine (portable equipment on vehicles/apparatus)
- Crime (dishonesty and theft)
- Vehicle/Apparatus loss and liability
- Bonds

Potential bidders should indicate to the District’s Special Master and Receiver of their interest to bid on providing the above coverage by 5:00 pm Central Time on April 8, 2021. Potential bidders must provide the District’s Special Master and Receiver with any questionnaires necessary for bid preparation. The following is the District Special Master and Receiver’s contact information:

Monte Olsen
monteolsen@tightwadfpd.org
816-213-7108

Insurance contract bids will be reviewed by the District’s Special Master and Receiver at 9 am Central Time on April 19, 2021 or earlier if all the potential bidders have submitted their bids. The District’s Special Master and Receiver reserves the right to reject any bid and award insurance policy contracts by 5:00 pm Central Time on April 21, 2021.

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Bidders are welcome to schedule and make oral presentations to the District's Special Master and Receiver any time until Noon Central Time on April 21, 2021.

The decisions to award insurance policy contracts may be determined in part by matters such as inflation guards, coverage extensions, maximum item limits, coinsurance, types of coverage, e.g., "claims made", "replacement value", etc.; insurance industry ratings of the proposed insurance carriers; past claim and communications experiences with current or proposed carriers, agents, and brokers; and the ability of current or proposed carriers to provide combined policy coverage, e.g., packages.

Bidders are welcome to bid for additional areas of risk, especially any coverages or coverage details not included in the attached areas of risk and coverage details.

Under the Missouri Sunshine Law, the District's current insurance policies are open records and can be provided electronically upon request at no cost to potential bidders—whether that is each policy in its entirety or just a portion of each policy, e.g., the declaration page.

Tightwad Fire Protection District
Areas and Details of Risks for Insurance Coverage (subject to change)
April 1, 2021 and Revised April 7, 2021

Employee accidental death and injury income protection

- Maximum or unlimited time period for accident/loss
- Approximate annual incidents: 85 medical and 35 non-medical
- Services provided: Fire suppression and first aid only by ≈15-20 part-time non-paid employees
- Substantial maximum benefit periods:
 - Injury: up to lifetime
 - Illness: up to 67 or 5 years, whichever is greater
- Requested inclusion:
 - Death: \$10K
 - Impairment: \$10K
 - Medical expenses: \$3K
 - Income protection: \$400/week
 - Family assistance: \$1K

General Liability

- State whether coverage is for “claims made” or “covered period
- Requested coverage: ~~\$2M-1M~~ each occurrence; ~~\$4M-10M~~ aggregate and \$2M excess each occurrence; \$2M excess aggregate; or overage coverage \$3M each occurrence; \$12M aggregate
- Requested inclusion:
 - Management liability, including errors and omissions, wrongful acts, employment practices, etc.
 - Emergency Medical Services (EMS), including Medical Direction
 - Firefighters liability
 - Medical expenses for any one person: \$10K
 - Two locations within the Clinton, Missouri zip code of 64735:
 - 11585 E Highway 7 (does not include the building at 11561 E Highway 7)
 - 777 SE 250 Road

Building Hazards and Building Contents

- State whether coverage is for “claims made” or “covered period
- ~~Requested contents coverage amount: \$100K~~
- Two locations within the Clinton, Missouri zip code of 64735:
 - 4,800 ft² pole and steel building at 11585 E Highway 7 (does not include the building at 11561 E Highway 7) for \$400K and \$40K contents
 - 1,800 ft² pole and steel building at 777 SE 250 Road for \$125K and \$10K contents
- List any exclusions and premiums for including any exclusions, for example:
 - Earthquake coverage
 - Flood insurance
 - Terrorism

Inland Marine (portable equipment on vehicles/apparatus)

- State whether coverage is for “claims made” or “covered period
- Requestion coverage amounts: ~~\$100K~~-200K total
- Deductible: \$500 per occurrence

Vehicle/Apparatus Loss and Liability

- Requested coverage: \$1M per incident
- Requested inclusion:
 - Collision
 - Comprehensive
 - ~~Personal injury: \$1M~~
 - Medical expense: \$10K per person; ~~\$1M~~-500K incident limit (show split out cost)
 - Uninsured motorist: \$1M
 - Property damage: \$1M
 - Use of personal vehicles
 - Commandeered vehicles
- Deductibles:
 - Collision: \$500
 - Comprehensive: \$500
 - Tow and labor: \$1,000
- Vehicles/Apparatus:

Unit	Year	Make	Model	VIN	Value
1	1995	Ford	Brush truck	2FTHF26H6SCA66199	\$30K
2	2000	Ford	Brush truck	1FDSF65L7YEC40006	\$40K
3	1993	Ford	Tanker 2,500g	1FDYW82E9PVA17512	\$30K
4	1985	Chevrolet	Brush truck	1GCGD34J6FF442055	\$30K
5	1992	International	Tanker 1,200g	1HTSCPLL4NH417941	\$50K
6	2002	Freightliner	Tanker 3,000g	1FVXAU0022PJ56588	\$60K
7	1998	Ford	Rescue van	1FDSS34F7WHB51054	\$20K
8	2000	Freightliner	Tanker 3,000g	1FV7M0Y9XYPF57546	\$60K
9	1996	International	Tanker 6,000g	1HTGLAHTXTH359214	\$70K
10	1996	Stewart	Brush Truck	AT3495BCHE	\$30K
11	N/A	John Deere	Gator	VGM6X4D010677	\$ 3K

Crime (dishonesty and theft)

- Employee theft, forgery, alterations: \$100K; \$500 deductible
- Robbery: \$5K; \$500 deductible
- Funds transfer fraud: \$10K; \$500 deductible

Bonds

- \$1K Surety bonds for three Directors
- \$5K Corporate fidelity bond for District Treasurer