Fire/EMS PAK® Application

	• • • • • • •						/G1	
State Director Na	ame (If Applicat	ole):				a Berkle	y Company	
State Director A	gent Number (If	Applicable):				FIRE/	EMS PAK	
Originating Ager	nt Name:							
Originating Ager	nt Code Number							
Today's Date:	Date	e Needed:	Proposed Effe	ctive Date:				
Indicate Covera			·					
Building & Co	• •		Public & Professiona	l Liability		🗌 Apparatus – Fi	ire Service Vehicle	s & Ambulance
Portable Fire/			Other Inland Marine	,		Excess policy:		
			_					
Applicant Inf	ormation							
Named Insured:								
Reason(s) for ar	ny Other Named	I Insureds:						
Year Entity Bega	an Operations:							
FEIN:								
Fire Chief/EMS	Administrator/	Governing Bo	oard Contact					
Name:								
E-mail Address:					_			
Phone:								
Form of Organiz	ation: 🗌 Fire De	epartment Only	Fire & EMS Combined	EMS Only				
How is your Em	nergency Resp	onse Organiz	ation authorized to ope	erate?				
 Municipal / City Non-Profit Cor Other(describe) 	poration		County Owned and For Profit Corporation		Inde Inde	pendent nship	Gire/EM	S District
	(35 or more hours p			Part time p	aid (less than 3	5 hours per week)		
Loss History								
							ere if no losses equired upon bi	nding
Enter all claims Date Of Occurrence	other than work	-	ive (5) prior years or attaption Of Occurrence O		Date Of Claim	Amount Paid	Amount Reserved	Claim Status
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				\$	\$	□ OPEN □ CLOSED
						*	_ *	
					- <u></u>	\$	_ \$	
						_ \$	_ \$	
						\$	\$	

Current Insurance Company, Coverage And Premiums X - Coverage Presently Insured	Name of Insurer	Annı	ual Premium
Property (Building & Contents)		\$	
Commercial General & EMS Liability			
Limit of Liability \$		\$	
Management Liability			
□ Occurrence □ Claims-made			
Limit of Liability \$		\$	
Employment Practices Liability			
□ Occurrence □ Claims-made		<u>.</u>	
Limit of Liability \$		\$	
Automobile			
Limit of Liability \$ Comp Ded: \$Coll Ded: \$		\$	
Umbrella/Excess Liability		Ŧ	
Limit of Liability \$		\$	
Additional Interacto			
Additional Interests			
PROPERTY INTERESTS	LIABILITY INTERESTS		
1. Type of Interest:	1. Type of Interest:		
Item of Interest:			
Name:Address:			
City: State:ZIP:	Address City:	State:	ZIP:
2. Type of Interest:			
Item of Interest:	Item of Interest:		
Name:	Name:		
Address: City: State:ZIP:	Address:		
City: State:ZIP:	City:	State:	ZIP:
Note: For Automobile Additional Interests - see Auto Section.			
FirePAK Property			
Additional Coverages			
Additional Property limits (Optional)		Provided	Increase To:
Accidental Discharge of Fire Protection Equipment		\$ 25,000	
Fine Arts at Market Value		\$ 25,000 \$ 50,000	
	ion		
Ordinance or Law - Demolition and Increased Cost of Constructi		\$ 300,000	
Employee Theft*		\$ 50,000	
Outdoor Property		\$ 300,000	
Computer Equipment including Electronic Data		\$ 250,000	
*If ingragood limits are desired for Employee Theft places complete Accord 14	1 Crime Section 2000 application		
*If increased limits are desired for Employee Theft, please complete Acord 142	L Chine Section 2000 application.		

Indicate the reason for higher limits:

All locations: If building limit is \$ Any building insured on a Guara		-	-
CoreLogic COMMERCIAL EXPRE	-		,
Street Address		Location # Occupancy	
(use legal description only if no stre	eet or E911 address exists)		
County	City	State	Zip Code
Building Limit	Building Personal Property Limit	Coinsurance %	Deductible \$
Valuation Provision			
•		Replacement Cost	
Protection Class # of Sto	ories Year Originally Built	Total Square Ft. (Area) Sub Flo	
Construction Type		Base	ment 🔲 Slab 🔲 Crawl Space
Frame/Wood Combustible Modified Fire Resistive Protected Steel	☐ Joisted Masonry/Masonry Frame	☐ Non-Comb Pre-Engineered Metal ☐ Fire Resistive Reinforced Concrete	☐ Masonry Non-Comb Steel Frame Frame
Year Installed/Updated			
Plumbing	Electrical	Heating/AC System	Pressure Boiler
Roof Construction Type (ex: asphalt shingle, metal, slate, membrane)	Year Roof Installed		
Fire Protection System: Yes	 No		
Other exposures:			
If yes: Provide the address(es): Describe events and users: Provide the square feet of area re How often is it rented?		-	
Is there any grease laden cooking	g? ∐ Yes ∐ No If yes, I	is a OL fire suppression system util	
Earthquake/Flood			
Is Earthquake coverage requested		\$1,000 5% 10%	
Is Flood coverage requested? Note: Flood Coverage is limited to \$1,000,0		\$1,000 \$\$2,500 \$\$5,000 \$1 regate. (WI is limited to \$500,000.)	.0,000 🗆 \$25,000 🗆%
Has the property ever experienced	flooding? Yes No If yes,	when: Amo	unt of damage: \$
Is the property protected by a levee Is there an evacuation plan in place		Yes No	

* For additional locations, please add additional copies of FirePAK property form.

FirePAK General Lia	bility / Professiona	l Liability			
Limit of Liability					
\$		each occurrence	\$		aggregate
Operations					
Population Served by Y	our Organization on	a First Alarm Basis (no	t including mutual aid):		
Population during tour	-		J J J J J J J J J J J J J J J J J J J		
Please enter the total nu			entity:		
Fire calls:		EMS calls:	,	Non-Emergency Transports:	
Search & Rescue calls:		HazMat calls:		Controlled Burns:	
Is there any sharing of s	ervices property or ve		tity?		Yes No
If yes, please describe:			ity i		
Hold harmless agreeme					□ Yes □ No
Are you or any of your m	nembers involved with	Community Paramedicir	ne Services?		🗌 Yes 🗌 No
Are there any other oper		e applicant?			🗆 Yes 🗆 No
If yes, please describe:					
HazMat Calls (complete					
What is your HazMat cer					
Types of materials clean					
Describe your HazMat or	Jeralions.				
EMS Operations (comp	lete if applicable)				
Is a licensed physician u		EMS Director?			🗌 Yes 🗌 No
Years of experience for:	EMS Director/Ma	anager:	EMS Medical Director: _		
Do you audit/review and	document the work of	all EMS Personnel?			🗌 Yes 🗌 No
Frequency of review:	Weekly M	onthly Annual	у		
Do you take disciplinary a	action for EMS person	nel not performing to rec	uired standards?		□Yes □No
Do you have a maximum If yes, please describe:			nel may incur before cor	rective action is taken?	□Yes □No
Do you transport any imp	risoned persons, inma	tes or detainees?			🗆 Yes 🗆 No
Do you transport any psy	chiatric persons?				🗌 Yes 🗌 No
Do you provide any transport greater than 100 miles?			🗆 Yes 🗆 No		
If yes, please advise the					
What certification level ha					
	-		-	ory (or their state equivalent	
titles). Count individuals only once, at their highest EMS individual certification level.					
First Responder:			EMT Basic:		
EMT Intermediate:			EMT Advanced Paramedic:		
Search and Rescue Ope	erations (complete if	applicable)			
Describe your search and	d roccuo oporations:				

Describe your search and rescue operations:

Junior Firefighter or Cadet Program (complete if applicable)

Do you have a program? Yes No Number of participants?	If yes, attach copy of cadet operating guidelines. Age range of participants?	
What activities are participants limited to?		
Do you require parents to sign waivers releas understand the risks of your cadet program? Do you require that all cadets are supervise		□Yes □No □Yes □No

Special Events:

Our liability policy does not cover certain fund raising or sponsored events unless they are specifically added to the policy. We will insure the following events (additional premium may apply).

Festival/Fair:		Fireworks Display (Sponsor Only):	
Other:		Fireworks Display (Detonation):	
Other:		Cost of Fireworks:	\$
Bounce House/Amusement Rides are not e	ligible for coverage. Please advise if these e	exposures exist:	□Yes □No

4

Liquor Liability (Optional Coverage)

Is Liquor Liability Coverage needed:	🗆 Yes 🗆 No			
Are you required to obtain a liquor license or permit to serve alcohol?				
Do you possess a current and valid liquor license or permit?				
Has your liquor license ever been suspended or revoked? If yes, explain:	🗆 Yes 🗆 No			
Have you ever been cited for violations of a law/ordinance relating to the sale of alcohol? If yes, explain:	🗆 Yes 🗆 No			
Have you incurred any claims for liquor liability during the past three years? If yes, explain:	🗆 Yes 🗆 No			
Do you have a written alcohol service policy that is distributed to new and existing persons serving alcohol?	🗆 Yes 🗆 No			
Does the written alcohol service policy include guidance on how to monitor and recognize intoxication?				
Are alcohol servers required to sign and acknowledge that they have read, understand, and will comply with the alcohol policy?	🗆 Yes 🗆 No			
Is service delayed or discontinued for customers who show signs of approaching intoxication?	🗆 Yes 🗆 No			
Are transportation arrangements made for customers who appear to be impaired?	🗆 Yes 🗆 No			
Are servers required to ask for identification of all patrons who appear to be 35 years old or younger	🗆 Yes 🗆 No			
Do you post signage clarifying intent to not serve underage patrons?	🗆 Yes 🗆 No			
Is service of alcohol refused to anyone unable to provide legal proof of age?	🗆 Yes 🗆 No			
Is alcohol being served in a controlled area to ensure serving to legally eligible patrons? Describe the event(s) alcohol is being provided for, including any entertainment:	🗆 Yes 🗆 No			
Cyber Liability				
Is Cyber Liability coverage requested?	🗆 Yes 🗆 No			
If yes, Limit \$ Note: If over \$200,000, an additional supplement will be required. Please advise underwriter.				
Does the organization have current firewall software installed on their computer network?	🗆 Yes 🗆 No			
Does the organization have current anti-virus software installed on their computer network?	🗆 Yes 🗆 No			
Does the organization have a written privacy and security policy?	🗆 Yes 🗆 No			
Employers Liability – Stop Gap (Optional Coverage) If the insured purchases their Workers' Compensation from a state fund that does not provide Employers Liability Coverage, we can provide this coverage. Is Stop Gap coverage needed? Yes No State If yes, specify Limits of Liability/				
Management Liability (Optional Coverage)				
Each Wrongful Act Limit \$ Annual Aggregate Limit \$				
Deductible \$\$1,000 \$\$2,500 \$\$5,000				
Do you currently have Claims-Made Management Liability Coverage?	🗆 Yes 🗆 No			
Do you want Prior Acts Coverage?	□ Yes □ No			
Does the entity have a written Policies and Procedures Manual for all its activities?	Yes No			
Does the entity have legal counsel regularly review the manual?				
For the following questions, please explain any "Yes" answers in the space provided below.				
Has your entity or any director/officer of your entity been the subject of or involved in any of the following in the last five (5) years	:			
Any disciplinary action, proceedings or charges by any regulatory agency or association?				
Any actual or alleged criminal, fraudulent or dishonest acts, errors or omissions?	🗆 Yes 🗆 No			
Any lawsuits relating to the operation of the entity?	🗆 Yes 🗆 No			
Does the applicant have knowledge of any incidents which would cause a person to believe that a claim or suit might result?				

Deductible: \$2,500 \$5,000			
	Full Time (35 or more hours)	Part Time (less than 35 hours)	Volunteers
Number of Employees/Volunteers Now			
Number of Employees/Volunteers 1 Year Ago			
Number Terminated / Laid Off in last 12 months			
% of Employees/Volunteers with			

Annual Aggregate Limit: \$ ____

Do you currently have Claim	s-Made Employment Practices Liability Coverage?
Deductible: 500	□\$5 000

Retroactive Date if applicable:

Limit of Insurance: \$

Dept. Less Than 12 Months % of Employees/Volunteers with

Employment Practices Liability (Complete if Applicable)

Dept. More Than 5 Years		
Do you use an employment application for	r all your job applicants?	

Do you secure references on job candidates?

Do you have an Employment Handbook for all employees?

Are all employees / volunteers required to sign a form that they have been provided with and reviewed a copy of the Employee handbook?

Do you have a specific person that handles all personnel issues?

Do you have job descriptions and expectations clearly written and utilized?

Do you have a clearly written policy against discrimination?

Is annual training conducted for all employees and/or volunteers?

Do you have a clearly written policy against sexual harassment?

Do you seek counsel from an attorney before terminating an employee/volunteer?

Do you have a policy on giving references on former employees/volunteers to others?

Are you aware of any fact, situation, or circumstance which may result in an Employment Practices Liability claim?

Have there been any previous allegations or claims relating to employee termination, harassment, or discrimination?

Automobile

You must include and sign ACORD 61 (if applicable) and ACORD 137 (not the schedule) forms applicable to your state. Note: \$1,000,000 is the maximum Uninsured/Underinsured limit we will write.

Does your organization order and review MVR's for all members?	🗆 Yes 🗆 No
Do you provide ongoing driver training to all new and current members? How often?	Yes 🗆 No
Do you have standard operating guidelines requiring all members to comply with all motor vehicle laws while responding to calls or conducting operations for your entity?	Yes 🗆 No
Do you have standard operating guidelines stating that all members cannot drive or conduct any operations for your entity if under the influence of alcohol or drugs?	□ Yes □ No
Are any active drivers on your roster under the age of 25 or over the age of 70? If yes, please provide driver information for each (Name, D.O.B., License Number):	Yes 🗆 No
Do you conduct monthly inspections of all vehicles tires to determine proper condition or need of replacement? NFPA 1911 requires inspection and that all tires must be replaced every seven years.	□Yes □ No
Does your organization repair the vehicles of others? If yes, please answer:	□Yes □ No
Types of vehicles repaired?	
Values of vehicles repaired?	

Yes No

□Yes □No

□Yes □No

□Yes □No

□Yes □No

☐Yes ☐No

☐Yes ☐No

□ Yes □ No

☐Yes ☐No

☐Yes ☐No

☐Yes ☐No

□Yes □No

☐Yes ☐No

□Yes □No

Are any vehicles provided for the personal use of any member of the organization? If yes, please identify the vehicle and the name of individual to whom it is furnished:	☐Yes ☐ No
Are any vehicles on loan from forestry service or other governmental agencies? If yes, please identify vehicle(s):	Yes No
Is primary liability coverage for member's personally owned and hired vehicles requested?	Yes 🗌 No
GUIDE FOR APPARATUS. FIRE SERVICE VEHICLES & AMBULANCE	

1) INSURABLE DOLLAR VALUES

We insure physical damage for vehicles on either an Actual Cash Value basis (ACV) or a Designated Value (DV) basis. Vehicles that are standard production vehicles such as private passenger cars, pickups, vans and sport utility vehicles will be insured on an ACV basis and you need to tell us the cost new of the vehicle and the 17-digit VIN. If insured on a DV basis, you need to tell us the value that you want to insure on the vehicle.

Other special fire service and EMS vehicles should be insured on a DV basis. You must determine the DV that you want to insure on the vehicle. The DV you decide should be somewhere between the ACV of the vehicle and the cost to replace the vehicle with a new one.

You should choose the DV for each vehicle very carefully. Remember, in case of a loss, most vehicles are repaired, not replaced. However, if the repair cost of a vehicle exceeds 75% of the DV you have chosen, you have the option to not repair and to get another vehicle. The payment for a new vehicle is limited to the DV you have chosen.

Things to consider for DV:

- 1. The age of the vehicle.
- 2. The Actual Cash Value and Replacement Cost of the vehicle. Include the value of any permanently installed equipment, such as a loading system (excluding gurneys and cots).
- 3. What do you want or need to get back if that vehicle has to be replaced?
- 4. Remember, the higher the DV the more you will pay in insurance premiums and the less likely it is that you will reach the 75% repair cost threshold needed to replace the vehicle.

(2) VALUE CODE

CN = Cost New DV = Designated Value

(3) USE CODE

Numeric or Numeric Alpha code to describe the unit and its use.

CODE	DESCRIPTION							
1	PUMPER: Firefighting Apparatus per N.F.P.A. 1901							
1A	AERIAL LADDER TRUCK: Apparatus with or without pump							
1M	MINI PUMPER: Booster or Class A Pump							
2	TANKER: Water carrier, with or without pump							
2T	Same as #2, but a Tractor-Trailer unit							
3	EQUIPMENT/PERSONNEL CARRIER: Truck, step-van, station wagon, pickup, etc. with permanently attached specialize Fire/EMS equipment (other than lights and sirens)							
3b	EQUIPMENT/PERSONNEL CARRIER: Converted bus or similar vehicle, with permanently attached specialized Fire/EMS equipment (other than lights, sirens)							
4A	RESCUE TRUCK: Heavy							
4B	RESCUE TRUCK: Light							
5A	 AMBULANCE (Advanced Life Support): ALS Ambulance is designed to transport or support a transport vehicle with specialized medical equipment as specified by a governing authority. Examples of such equipment could be, but not limited to: BLS equipment, intravenous equipment, cardiac monitoring equipment, telemetry communicating equipment, drug boxes, trauma kits, shock suits, etc. normally used by Nurses, EMT's and Paramedics (dependent upon certification regulations of your governing authority) 							
5B	 AMBULANCE (Basic Life Support): BLS Ambulance is designed to transport patients/victims and equipped as specified by a governing authority. Examples of equipment carried could be: resuscitation devices, oxygen therapy devices, suction equipment, splints, first aid supplies, etc. 							
6	ANTIQUE: Vehicle used for display or in parades							
7	BRUSH: Off the road unit used to control brush/ground fire							
8	PRIVATE PASSENGER: Autos, Pickups, Vans, SUV's, without permanently attached specialized Fire/EMS equipment							
9	TRAILER: Except for 2T above, any non-motorized unit for any use							
10	OTHER: Describe here:							

Vehicle / Trailer Schedule

Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location #
1	i cui	Marce	Model			
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location
2						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location
3						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location #
4						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location #
5						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location #
6						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location #
7						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location #
8						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
Unit #	Year	Make	Model	VIN/Serial	Type of Apparatus	Garaging Location #
9						
Use	Value					
Code	Code	Insurable Value	Comp Deductible	Collision Deductible		
		1		VIN/Serial	Type of Apparatus	Garaging Location
Unit #	Year	Make	Model	VIIV/SEIIAI		
Unit # 10	Year	Make	Model	viiv/Senai		
	Year Value	Make	Model			

For additional vehicles, please add additional copies of the Vehicle/Trailer Schedule.

For Any Automobile Loss Payee or Additional Insured complete the following: Name of Loss Payee/Additional Insured

Address									
City		State	State			Zip			
Unit #		Loss Paye	e		dditional Insur	red			
Name of Loss Payee/	Additional Insur								
Address									
City		State	State			Zip			
Unit #		Loss Paye	e		Additional Insured				
Name of Loss Payee/	Additional Insur								
Address									
City		State	State Zip						
Unit #		Loss Paye	Loss Payee			Additional Insured			
Inland Marine Cov	erage Part								
Deductible Per One O	-	\$500 \$1,000	□\$2,500 □\$5	000					
Equipment Value Per (Same vehicle # as sh 1: \$ 2: \$ 3: \$ 4: \$ 5: \$ 6: \$ 6: \$ 7: \$ 8: \$ 9: \$ 10: \$	lown on page 8)	 (2) Pagers, Bas (3) Individual " (4) All other rer (5) EMS Medic Equipment Gr 	ipment Value Per Ve se Radio, Communica Furnout/Breakout Gea naining items not in 1 al Equipment if not re and Total vehicles, copy this p	ations & Electronic ar" ,2 or 3 above ported in 1 above	c Gear \$ \$ \$				
		escription, Serial #, I	ption, Serial #, Etc.		ent Cost	Actual Cash Value \$ \$ \$ \$			
Watercraft Hull Motor Trailer Equipment	Year	Make/Model	Length/HP	Serial #	Replacem Valu \$ \$ \$ \$				

Snowmobile Replacement Actual Cash Cost Value Year Make/Model HP Serial # Value Snowmobile Trailer Equipment (Detachable items including sleds) Replacement Actual Cash All-Terrain Vehicle Cost Value Year Make/Model HP Serial # Value ATV/ Trailer \$ Equipment (Detachable items including sleds)

General Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

The fraud warnings listed below are applicable in and may be required by the states of CO, IN, MN, and NE. Please review the appropriate fraud warning relevant to the state that you reside in prior to submitting your application and/or filing a claim with us or any other insurer.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Nebraska: Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

The undersigned is an authorized representative of the applicant and represents that reasonable inquiry has been made to obtain the answers to questions on this application. He/she represents that the answers are true, correct and complete to the best of his/ her knowledge.

State Director

Local Agent (Name, Address, Phone Number)

CWG Agent Number

Applicant Signature Required

 \triangleright

Local Agent Signature Required

ອ Continental Western Group

a Berkley Company

Acadia Insurance Company • Continental Western Insurance Company • Firemen's Insurance Company of Washington, D.C. Tri-State Insurance Company of Minnesota • Union Insurance Company