



TUBAC FIRE DISTRICT

2227 EAST FRONTAGE ROAD
P.O. BOX 2881
TUBAC, ARIZONA 85646
TELEPHONE: (520)398-2255

REGULAR MEETING OF THE BOARD OF DIRECTORS

The Tubac Fire District Board of Directors will meet in regular session on April 29, 2026, at 1:30 pm at the Tubac Community Center Building located at 50 Bridge Rd in Tubac. The following topics and any variables thereto, will be subject to Board consideration, discussion, approval, or other action. The Board may consider any item on this agenda in any order and at any time during the meeting. The Board may convene into Executive Session for discussion or consultation for legal advice with its attorney regarding any item on this agenda, in accordance with A.R.S. § 38-431.03(A)(3).

Members of the public may attend the meeting in person, by viewing the livestream on the Tubac Fire District Facebook page, or by telephone by calling (346) 248-7799 and entering the Webinar ID, 81048276343, if prompted.

NOTE: Executive Sessions are CONFIDENTIAL pursuant to A.R.S. § 38-431.03(C). Members of the public may not participate in Executive Sessions.

Members of the public who are not able to attend the meeting in person, may submit comments to the Board by email. The emails will be read out loud during the meeting. Please email any comments to bhamric@tubacfire.org. Emails must be received no later than 5pm the day before the meeting and must include your full name as well as your phone number (to allow District staff to contact you with any questions).

Agenda

1. Call to order and Pledge of Allegiance.
2. Roll call of Board Members.
3. Reading of public comments submitted via email.
4. Call to the Public: "This is the time for the public to comment on items related to the Fire District. Members of the Board may not discuss items that are not on the agenda. Therefore, the Fire Board is not permitted to discuss or act on any items raised in the Call to the Public which is not on the agenda due to restrictions of the Open Meeting Law; however, individual Board members are permitted to respond to criticism directed to them. Otherwise, the Board has discretion to direct the Fire Chief to review the matter or that the matter is placed on a future agenda. Those wishing to address the Board need not request permission in advance. A member of the public may speak for a reasonable time as determined by the Board. If no time is specified, the presumed time limit will be 3 minutes per person. The Fire Board Chair may adjust time limitations and all individuals desiring to address the Fire Board will have the same opportunity."
5. Correspondence.
6. Report from Board Members.
7. The Governing Board may vote to convene an executive session pursuant to A.R.S. § 38-431.03(A)(3) and (4) for discussion or consultation for legal advice with the Board's attorney(s) and/or to consider its position regarding possible litigation options and/or to instruct its attorney(s) regarding settlement discussions conducted to avoid or resolve litigation and related matters—Gutfahr / County Treasurer theft matters—including an update from the Governing Board's attorney regarding previously authorized actions.
8. Action to approve the direction (if any) given to the Governing Board's attorney(s) during the executive session identified as Agenda Item 7 above.
9. Action to approve the direction (if any) given to the Governing Board's attorney(s) during the executive session regarding potential legal action involving the Auditor General, including consideration of filing a complaint and providing direction to legal counsel.

10. Chief and Staff Report:
 - a. Operations Update.
 - b. Training.
 - c. Administration Update.
 - d. Wildland Update.
11. Monthly Financial Report for March 2026.
12. Budget Workshop for FY27 Budget.
13. Consent Agenda:
 - a. Approval of minutes from March 25, 2026.
 - b. Approval of monthly financial report for March 2026.
14. Station #1 & Tower Update:
 - a. Communication Tower Update.
 - b. Fire Station #1 Update.
15. Discussion and possible action to approve contract with VFIS reference general liability insurance.
16. Discussion and possible action on Fire Chief's evaluation process.
17. Future Agenda Items.
18. Next meeting: May 27, 2026.
19. Information Only: Post-Meeting Site Visit to Station #1 Construction Site. The Governing Board may travel to the site following the conclusion of the regular meeting. A quorum of the Board may be present. The site visit is for informational purposes only, and no legal action will be taken. Due to construction site safety requirements, access to the active job site may be restricted; a designated observation area will be available for the public.
20. Adjourn meeting.

Notice of Meeting (Agenda) dated and posted April 24, 2026, by 3:00 p.m. local time by B. Hamric.

If any disabled person needs any type of accommodation, please notify the Tubac Fire District prior to the scheduled meeting time.

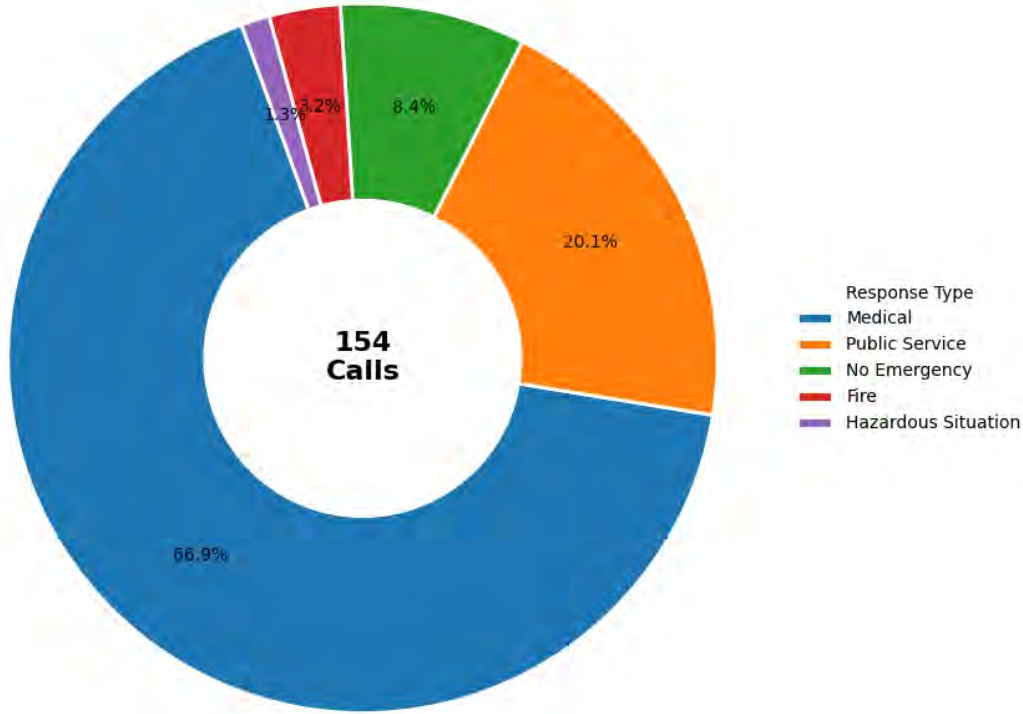


Staff Report
Tubac Fire Board
April 2026

Tubac Fire District is committed to the safety of our community through the delivery of fire suppression, medical services, and public education.

Responses By Call Type

March 2026 Incident Response Distribution



Incident Type Category	2025											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1 - Fire	4	8	7	4	1	5	5	5	4	4	4	1
3 - Rescue & Emergency Medical Service Incident	110	114	75	104	102	88	90	100	99	88	95	115
4 - Hazardous Condition (No Fire)	1	2	3	0	4	4	4	0	2	2	0	1
5 - Service Call	16	6	13	20	29	42	45	62	47	29	35	11
6 - Good Intent Call	5	6	8	11	21	9	13	12	9	8	7	4
7 - False Alarm & False Call	8	9	10	8	6	1	5	5	4	3	7	6
8 - Severe Weather & Natural Disaster	0	0	0	0	0	0	0	1	0	1	0	0
9 - Special Incident Type	0	1	2	0	1	0	0	0	0	0	0	0
Grand Total	144	146	118	147	164	149	162	185	165	135	148	138

EMS Calls : 103 (60 Transports, 1 transfers to air ambulance)
 Fire : 7
 Public Assist: 44

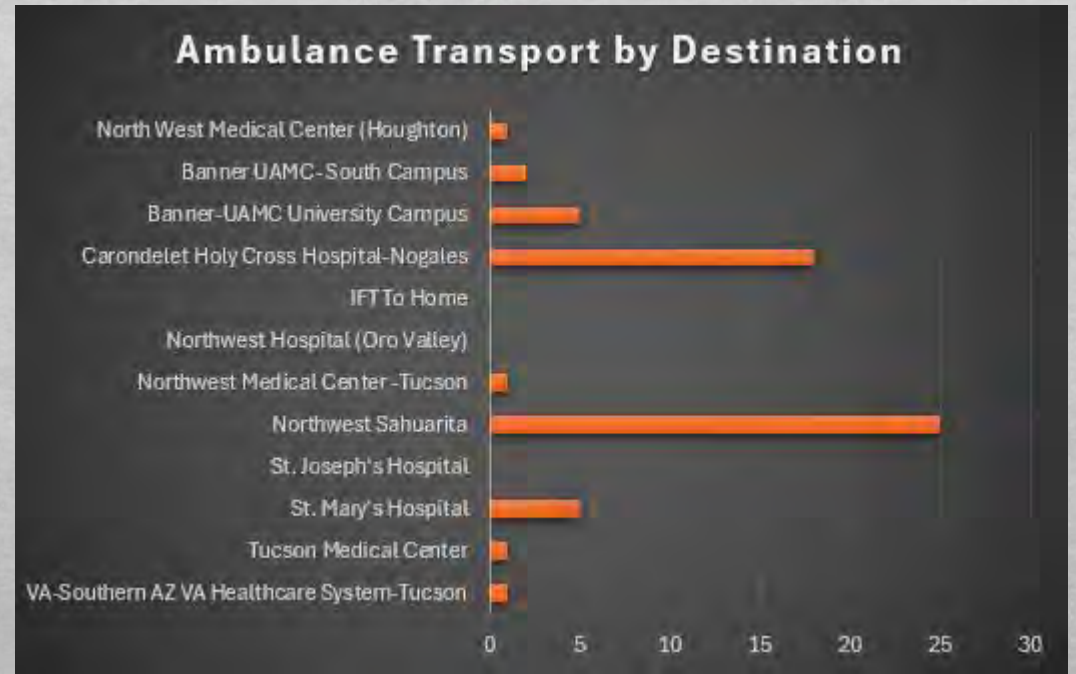
 Total Calls: 154

2025/2026 Comparison

+36



Ambulance Transports by Destination



Transports by Destination Summary

Mar 01, 2026 to Mar 31, 2026

Hospital		Transports		Transport Time		Patient Arrival to Transfer of Care		Patient Arrival to Transfer of Care Signature		Patient Arrival to Unit Back in Service	
Name	ID	Total	% of Total	Median	90th Percentile	Median	90th Percentile	Median	90th Percentile	Median	90th Percentile
Banner University Medical Center - South Campus	MED2863	2	3.39%	56:32	59:18	13:32	16:36	15:18	20:00	68:05	83:22
Banner University Medical Center - Tucson Campus	MED0257	5	8.47%	56:45	61:26	22:02	51:30	22:15	51:23	110:02	154:14
Carondelet Holy Cross Hospital - Nogales	MED0343	18	30.51%	18:20	25:41	06:55	21:06	09:39	14:43	26:54	55:59
Carondelet St. Mary's Hospital - Tucson	MED0254	5	8.47%	46:00	48:47	08:01	13:54	09:07	21:23	51:08	17345:20
Northwest Medical Center - Tucson	MED0251	1	1.69%	56:52	56:52	23:03	23:03	13:29	13:29	58:59	58:59
Northwest Medical Center Houghton	MED10108	1	1.69%	71:57	71:57	11:18	11:18	11:23	11:23	13:25	13:25
Northwest Medical Center Sahuarita	MED8984	25	42.37%	29:04	39:43	12:15	22:09	11:45	17:07	45:41	57:51
Tucson Medical Center	MED0256	1	1.69%	73:17	73:17	27:14	27:14	26:59	26:59	129:29	129:29
VA-Southern AZ VA Healthcare System-Tucson	UNK0015	1	1.69%	52:28	52:28	15:41	15:41	15:40	15:40	90:06	90:06
Overall		59	100.00%	29:04	56:46	10:59	23:34	11:37	22:23	45:41	93:21



Emergency Responses By Station

Month Totals

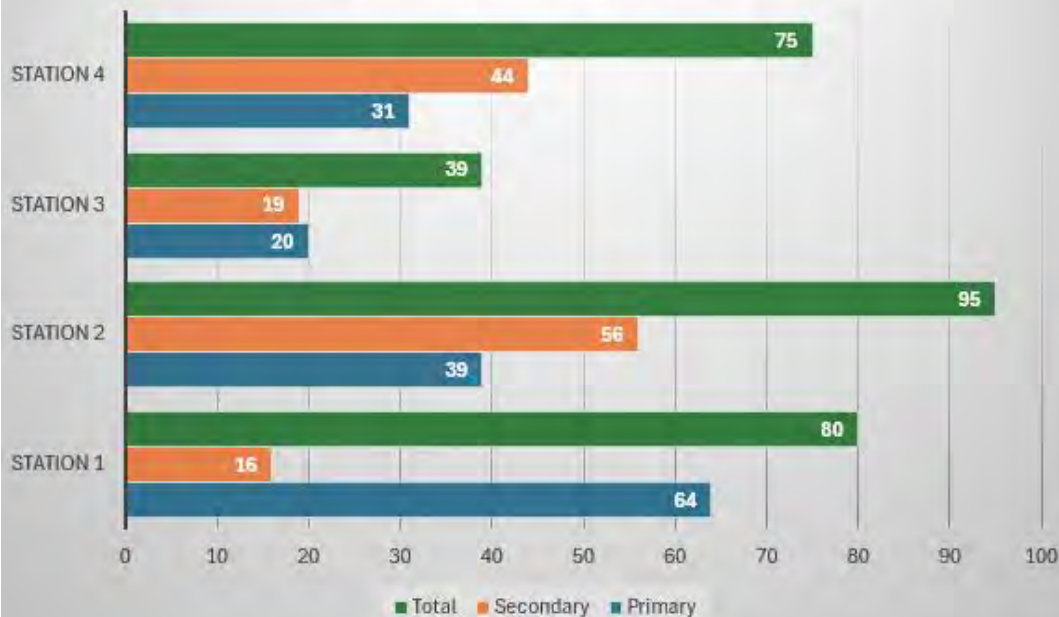
Station 1: 80

Station 2: 95

Station 3: 39

Station 4: 75

Call Response by Station



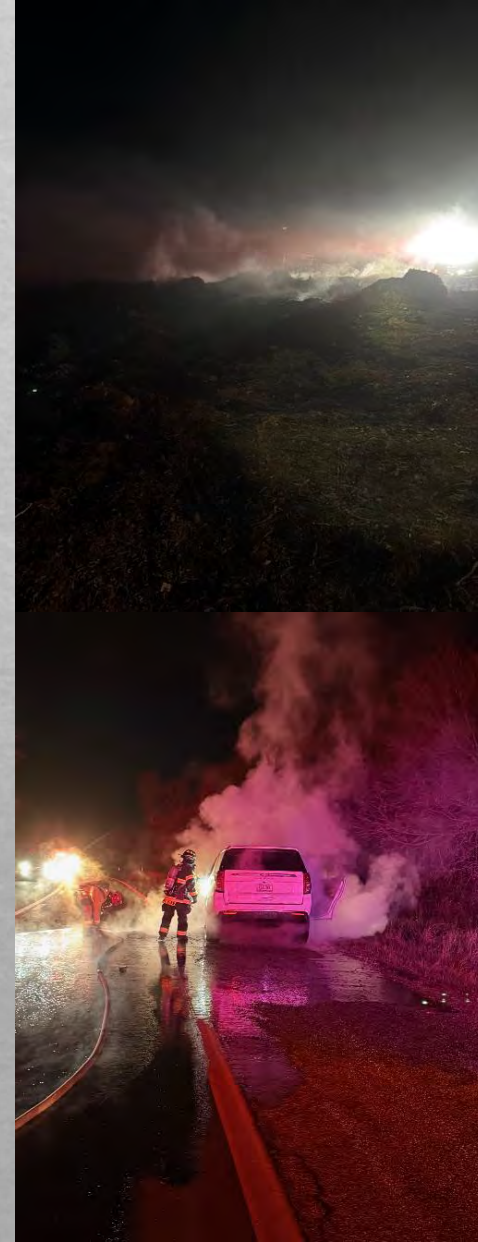
Significant Calls and Wildland Deployments



Wildland Deployments

- ❖ No deployments

- ❖ Crews responded to a vehicle that crashed into a business in Tubac. Upon arrival, the single occupant had no significant injuries, and the business sustained minor damage.
- ❖ Responded to an unsupervised burn at a local facility. Crews worked to control the fire and associated smoke. Facility personnel remained on scene to monitor the area. No structures were damaged.
- ❖ Crews responded to I-19 for an SUV that caught on fire, fortunately, the crews kept the fire to the point of origin. Unknown cause of the fire.



Training

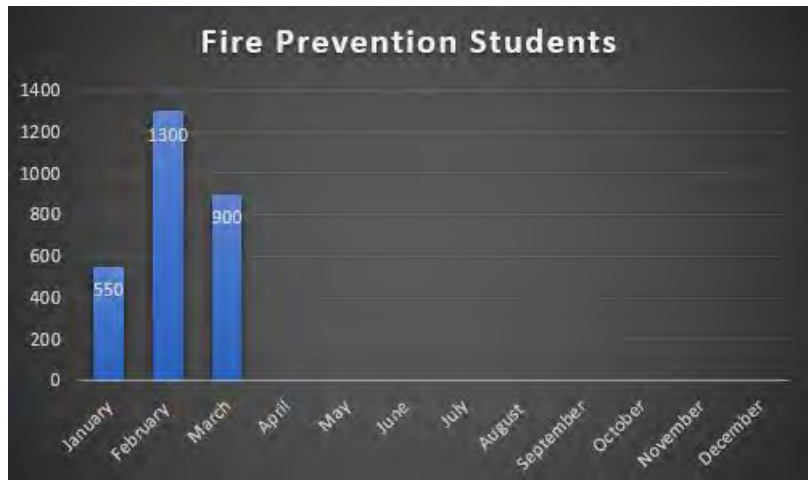
- ❖ Airway and Skills Lab
- ❖ Practice before the breathdown.
- ❖ NFPA 1410 Drill #6
- ❖ Inservice training for Rio Rico Burn Tower



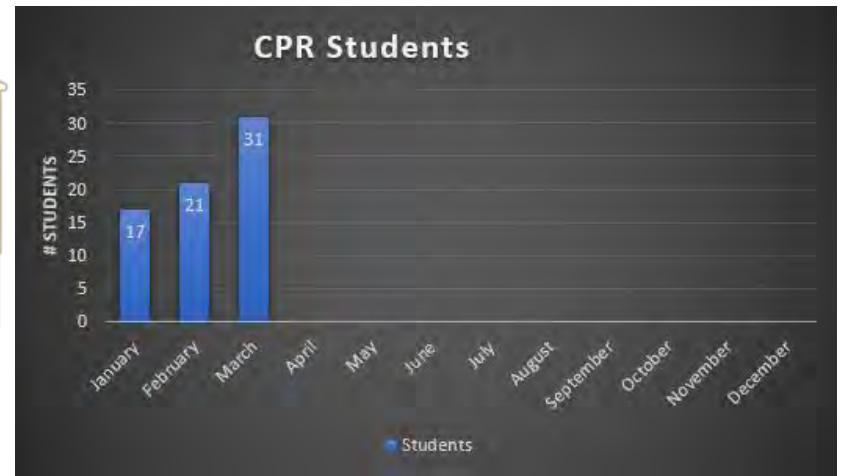
Public Education/Fire Prevention and Events

- * Tubac Fire Participated in Love of Reading week. Tubac Firefighters went to all the schools where they read to 3rd grade students.
- * Tubac Fire participated in Calabasas Middle School Career Fair
- * Participated in Rio Rico High School family Resource Night.

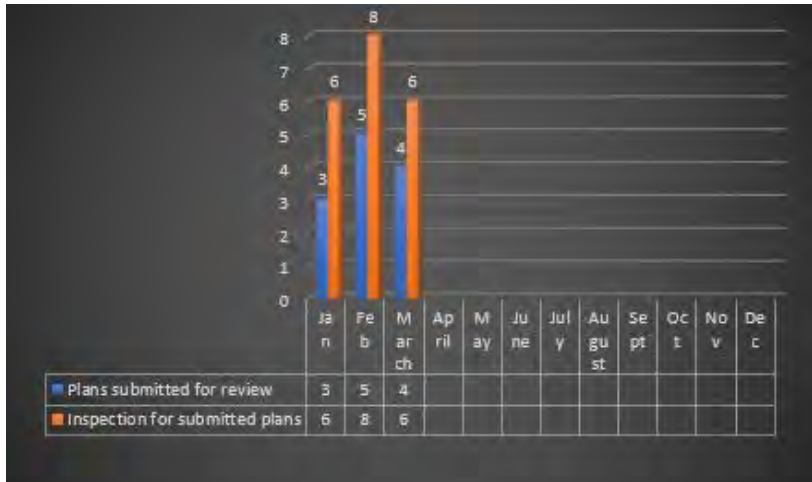




Fire Prevention Students: 900



CPR Students:31



Plans Review Submittals:5
 Plan Inspections Completed:8

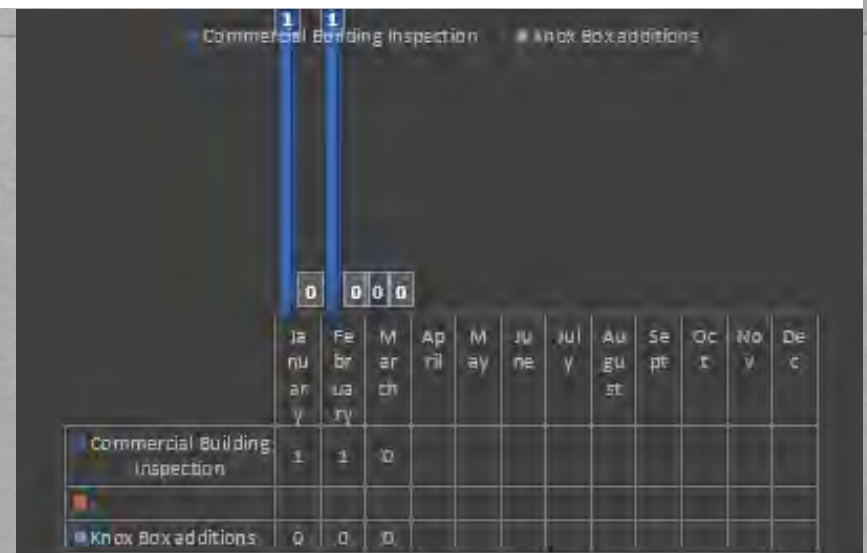


Burn Permit Inspections: 3

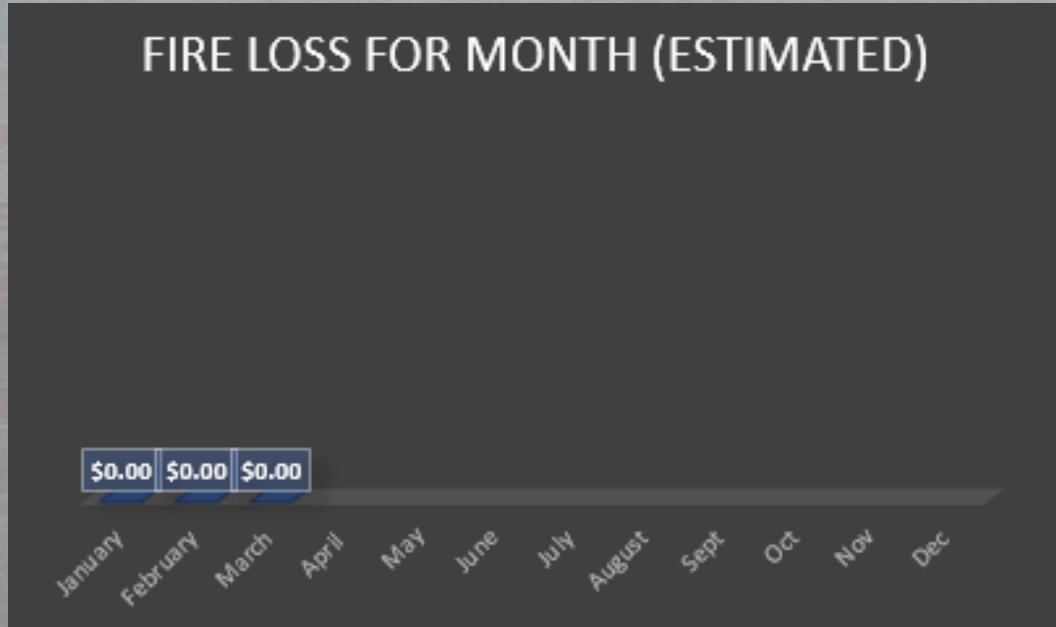
Plans and Burn Inspections

Commercial Building Inspections : 0

Knox Box additions: 0



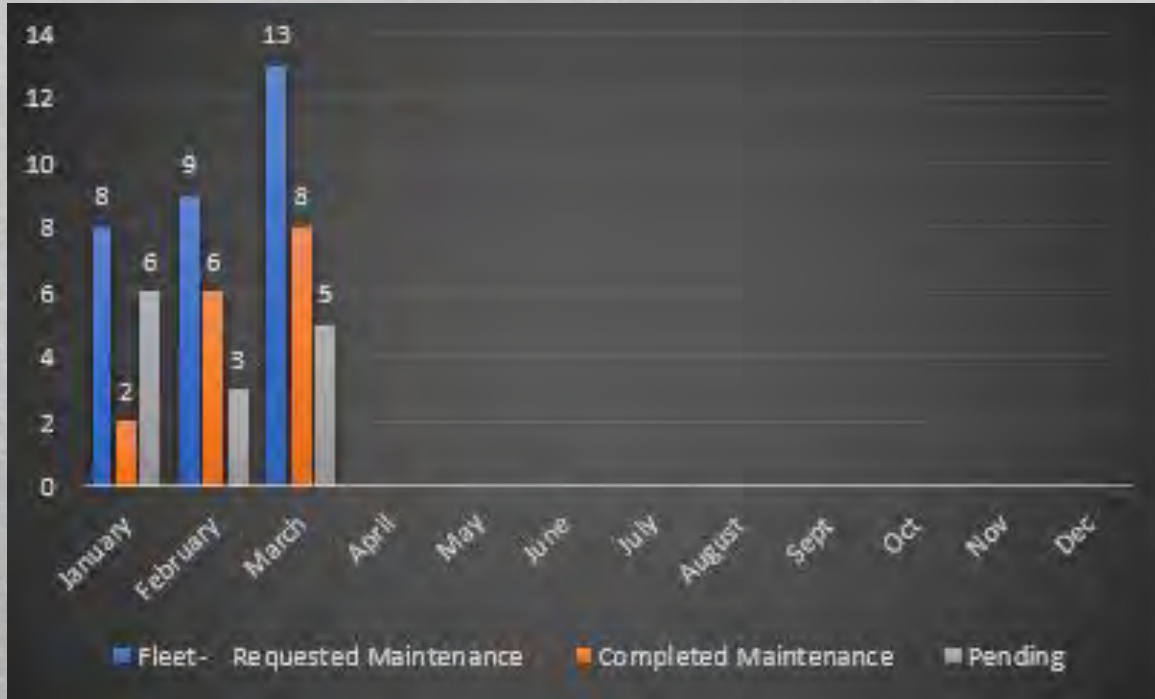
Fire Loss



March:\$0.00

YTD: \$0.00

Station/ Apparatus Maintenance Request



Requests: 13

Completed: 8

Pending: 5



Tubac Fire District

2227 E I-19 Frontage Rd
Tubac, AZ 85646
520.398.2255



Monthly Financial Report – February 2026

Attached are the following for your information and review:

1. Balance Sheet as of March 31, 2026.
2. Summary of Reconciled Cash Balances as of March 31, 2026.
3. Income Statement of Revenues and Expenditures for March 2026 including budget to actual and year-to-date balances.
4. Station 1 Bond Project Inception to Date Project Costs.
5. Income vs. Expenses Graph for FY 25/26.
6. Fixed Asset Additions and Disposals for FY 25/26.
7. Liabilities & Securities for FY 25/26.
8. Station Utilities, Supplies, and Repairs & Maintenance Expenses.
9. Board Presentation.
10. Monthly Transaction Report.
11. 12-Month Cash Flow.

Key points:

- Total Revenue for March is \$483,868 which is \$236,488 over budget.
 - Tax Revenue for March is \$172,641, which is under budget by \$2,864.
 - Non-Levy Revenue is \$311,227, which is \$239,352 over budget, driven by USDA reimbursements.
- Operating Expenses for March totaled \$323,038, which is under budget by \$77,438.
 - Personnel expenses are \$71,442 under budget driven by timing of workers compensation quarterly payment.
- Revenue Year-to-Date is \$5,791,914, which is \$772,390 over budget.
- Operating Expenses Year-to-Date is \$3,379,998, which is \$274,058 under budget.
- Cash balance as of March 2026 is \$11,805,394 which is up \$641,397 from last year.

Please contact the Finance Director for any questions or concerns regarding this report.

This report and the attached detail reports have been reviewed and approved by the Fire Board.

Board Clerk

Date

Tubac Fire District
Balance Sheet
As of March 31, 2026

	Mar 31, 26	Mar 31, 25	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
1132 · Bond Proceeds Account	4,356,184.91	4,480,753.70	-124,568.79
1133 · LGIP - State Investment Account	3,960,947.96	4,534,785.05	-573,837.09
1072 · Bill.com Money Out Clearing	0.00	9,828.09	-9,828.09
1127 · Cash with County Treasurer	147,033.86	152,447.49	-5,413.63
1129 · Operational	2,519,484.86	995,236.57	1,524,248.29
1130 · Savings Acct.	98,215.59	248,171.41	-149,955.82
1131 · Bond Account	723,526.59	742,774.31	-19,247.72
Total Checking/Savings	11,805,393.77	11,163,996.62	641,397.15
Accounts Receivable			
1245 · Property Tax Receivable	421,445.00	291,762.00	129,683.00
1200 · Wildland Receivable	18,556.24	0.00	18,556.24
1205 · Other Receivables	36,624.86	41,453.86	-4,829.00
1250 · Ambulance Receivable	580,431.00	580,431.00	0.00
1251 · Allowance for Ambulance Receiv	-419,567.00	-419,567.00	0.00
Total Accounts Receivable	637,490.10	494,079.86	143,410.24
Other Current Assets			
19000 · Suspense	0.00	-64,041.40	64,041.40
1733 · Right to Use Subscription	137,459.31	137,459.31	0.00
1732 · Right to Use Vehicles	59,505.76	59,505.76	0.00
1737 · Right to Use Amortization	-59,506.00	-59,506.00	0.00
1270 · Lease Receivable	164,722.00	164,722.00	0.00
1400 · Prepaid Expense	12,457.03	30,641.16	-18,184.13
Total Other Current Assets	314,638.10	268,780.83	45,857.27
Total Current Assets	12,757,521.97	11,926,857.31	830,664.66
Fixed Assets			
1750 · CIP	402,906.87	479,800.02	-76,893.15
1711 · Land - Non-depreciable	257,352.00	257,352.00	0.00
1745 · AD - Equipment	-1,905,075.67	-1,787,119.94	-117,955.73
1735 · AD - Vehicles	-2,802,989.18	-2,630,718.62	-172,270.56
1725 · AD - Building	-2,531,283.27	-2,372,275.33	-159,007.94
1730 · Vehicles	4,572,042.30	3,289,934.58	1,282,107.72
1740 · Equipment	2,145,230.38	2,078,421.84	66,808.54
1720 · Buildings & Improvements	7,591,794.72	6,211,192.34	1,380,602.38
Total Fixed Assets	7,729,978.15	5,526,586.89	2,203,391.26
Other Assets			
1134 · SCC Loss Allocation	-283,272.00	-283,272.00	0.00
1960 · Risk Pool Capitalization	25,881.50	25,881.50	0.00
1958 · Net PSPRS OPEB Asset TR 3	4,979.00	4,979.00	0.00
1957 · Net Pension Asset PSPRS TR3	22,230.00	22,230.00	0.00
1918 · Deferred Outflow PSPRS OPEB TR3	2,960.00	2,960.00	0.00
1917 · Deferred Outflows PSPRS TR 3	278,344.00	278,344.00	0.00
1956 · Net OPEB Asset	208,231.00	208,231.00	0.00
1916 · Deferred outflow - PSPRS OPEB	5,372.00	5,372.00	0.00
1915 · Deferred outflows - PSPRS	1,520,751.00	1,520,751.00	0.00
Total Other Assets	1,785,476.50	1,785,476.50	0.00
TOTAL ASSETS	22,272,976.62	19,238,920.70	3,034,055.92
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
2000 · Accounts Payable	419,920.63	11,294.51	408,626.12
Total Accounts Payable	419,920.63	11,294.51	408,626.12

Tubac Fire District
Balance Sheet
As of March 31, 2026

	Mar 31, 26	Mar 31, 25	\$ Change
Credit Cards			
2010 · Bank of America Credit Card	6,255.21	10,608.02	-4,352.81
Total Credit Cards	6,255.21	10,608.02	-4,352.81
Other Current Liabilities			
2070 · Deferred Inflows - Leases	157,462.00	157,462.00	0.00
2316 · Deferred Inflows - PSPRS OPEB	79,793.00	79,793.00	0.00
2318 · Deferred Inflows PSPRS OPEB TR3	459.00	459.00	0.00
2317 · Deferred Inflows PSPRS TR3	9,243.00	9,243.00	0.00
2230 · Accrued Interest	469.26	1,386.14	-916.88
2030 · Compensated Absences Payable	145,372.83	116,130.00	29,242.83
2020 · Accrued Wages	75,096.50	41,493.80	33,602.70
2315 · Deferred Inflows - PSPRS	379,180.00	379,180.00	0.00
2100 · Payroll Liabilities			
2103 · Pension Payable	0.00	-75.00	75.00
2127 · Union Dues Payable	0.00	-324.00	324.00
Total 2100 · Payroll Liabilities	0.00	-399.00	399.00
Total Other Current Liabilities	847,075.59	784,747.94	62,327.65
Total Current Liabilities	1,273,251.43	806,650.47	466,600.96
Long Term Liabilities			
2322 · 2024 Bond Premium	288,670.00	288,670.00	0.00
2321 · 2024 Bonds Payable	4,295,000.00	4,295,000.00	0.00
1738 · SBITA Amortization	52,411.00	52,411.00	0.00
2605 · Subscription Liability	84,757.00	84,757.00	0.00
2330 · Ambulance Lease Payable	0.00	29,730.36	-29,730.36
2355 · Net Pension Liability - PSPRS	3,772,383.00	3,772,383.00	0.00
2320 · Bond Payable	1,379,231.30	1,818,836.37	-439,605.07
Total Long Term Liabilities	9,872,452.30	10,341,787.73	-469,335.43
Total Liabilities	11,145,703.73	11,148,438.20	-2,734.47
Equity			
3001 · Unrestricted	6,896,712.54	5,164,254.22	1,732,458.32
3510 · Restricted	-79,899.00	-79,899.00	0.00
3530 · Net Investment in Capital Asset	2,016,901.60	2,016,901.60	0.00
Net Income	2,293,557.75	989,225.68	1,304,332.07
Total Equity	11,127,272.89	8,090,482.50	3,036,790.39
TOTAL LIABILITIES & EQUITY	22,272,976.62	19,238,920.70	3,034,055.92

Tubac Fire District
Summary of Reconciled Cash Balances
 Period Ending 03/31/2026

	Bank of America Checking	Santa Cruz County General Fund	Bank of America Savings	Santa Cruz County Bond Account	LGIP - State Investment Account	Bond Proceeds Account
	<u>3/31/2026</u>	<u>3/31/2026</u>	<u>3/31/2026</u>	<u>3/31/2026</u>	<u>3/31/2026</u>	<u>3/31/2026</u>
Beginning Balance	2,582,620.05	214,848.35	98,212.25	696,649.30	3,948,678.79	4,360,172.85
Cleared Transactions						
Checks and Payments	(545,632.85)	(214,848.35)	-	-	-	-
Deposits and Credits	502,178.73	147,033.86	3.34	26,877.29	12,269.17	10,924.32
Total Cleared Transactions	<u>(43,454.12)</u>	<u>(67,814.49)</u>	<u>3.34</u>	<u>26,877.29</u>	<u>12,269.17</u>	<u>10,924.32</u>
Cleared Balance	<u><u>2,539,165.93</u></u>	<u><u>147,033.86</u></u>	<u><u>98,215.59</u></u>	<u><u>723,526.59</u></u>	<u><u>3,960,947.96</u></u>	<u><u>4,371,097.17</u></u>
Uncleared Transactions						
Checks and Payments	(25,624.08)	-	-	-	-	(14,912.26)
Deposits and Credits	-	-	-	-	-	-
Total Uncleared Transactions	<u>(25,624.08)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(14,912.26)</u>
Register Balance as of 03/31/2026	<u><u>2,513,541.85</u></u>	<u><u>147,033.86</u></u>	<u><u>98,215.59</u></u>	<u><u>723,526.59</u></u>	<u><u>3,960,947.96</u></u>	<u><u>4,356,184.91</u></u>

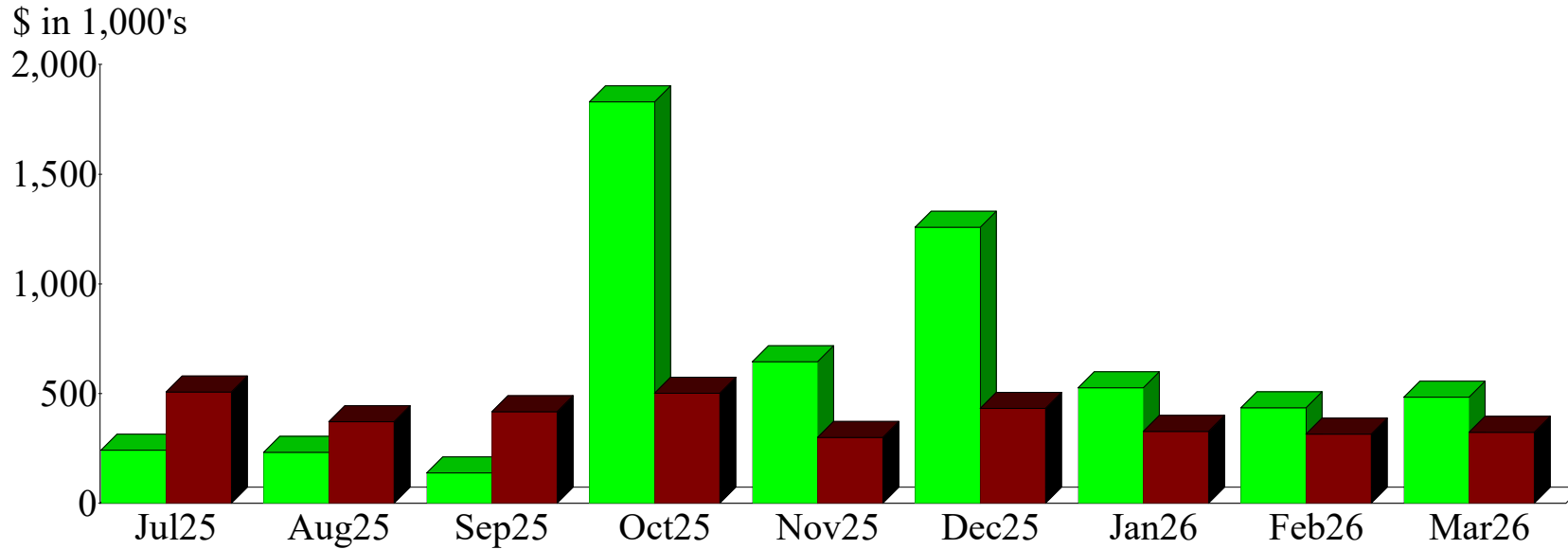
Tubac Fire District Profit & Loss Budget Performance March 2026

	Mar 26	Budget	\$ Over Budget	Jul '25 - Mar 26	YTD Budget	\$ Over Budget	Annual Budget
Ordinary Income/Expense							
Income							
Tax Revenues	172,641.12	175,505.00	-2,863.88	3,612,910.49	3,522,522.00	90,388.49	4,971,300.00
Non Tax Levy Revenue	311,227.24	71,875.00	239,352.24	2,179,003.21	1,497,002.00	682,001.21	3,348,500.00
Total Income	483,868.36	247,380.00	236,488.36	5,791,913.70	5,019,524.00	772,389.70	8,319,800.00
Gross Profit	483,868.36	247,380.00	236,488.36	5,791,913.70	5,019,524.00	772,389.70	8,319,800.00
Expense							
Personnel Expenses	249,340.83	320,783.00	-71,442.17	2,610,568.82	2,827,243.00	-216,674.18	3,979,561.00
Buildings & Land	18,429.47	21,262.00	-2,832.53	165,857.20	191,358.00	-25,500.80	255,150.00
Vehicles & Equipment	19,459.05	25,066.00	-5,606.95	224,779.39	225,594.00	-814.61	300,800.00
Communications & I.T.	13,801.46	10,446.00	3,355.46	103,183.13	111,014.00	-7,830.87	142,350.00
Travel & Training	4,047.53	5,084.00	-1,036.47	73,563.78	68,706.00	4,857.78	106,899.00
Managerial Expenses	17,959.90	17,835.00	124.90	173,975.13	201,915.00	-27,939.87	269,200.00
Grant Expenses	0.00	0.00	0.00	28,070.55	28,226.00	-155.45	76,000.00
Total Expense	323,038.24	400,476.00	-77,437.76	3,379,998.00	3,654,056.00	-274,058.00	5,129,960.00
Net Ordinary Income	160,830.12	-153,096.00	313,926.12	2,411,915.70	1,365,468.00	1,046,447.70	3,189,840.00
Other Income/Expense							
Other Expense							
8010 - Bond Interest	0.00	0.00	0.00	118,357.95	118,357.95	0.00	236,715.90
Total Other Expense	0.00	0.00	0.00	118,357.95	118,357.95	0.00	236,715.90
Net Other Income	0.00	0.00	0.00	-118,357.95	-118,357.95	0.00	-236,715.90
Net Income	160,830.12	-153,096.00	313,926.12	2,293,557.75	1,247,110.05	1,046,447.70	2,953,124.10

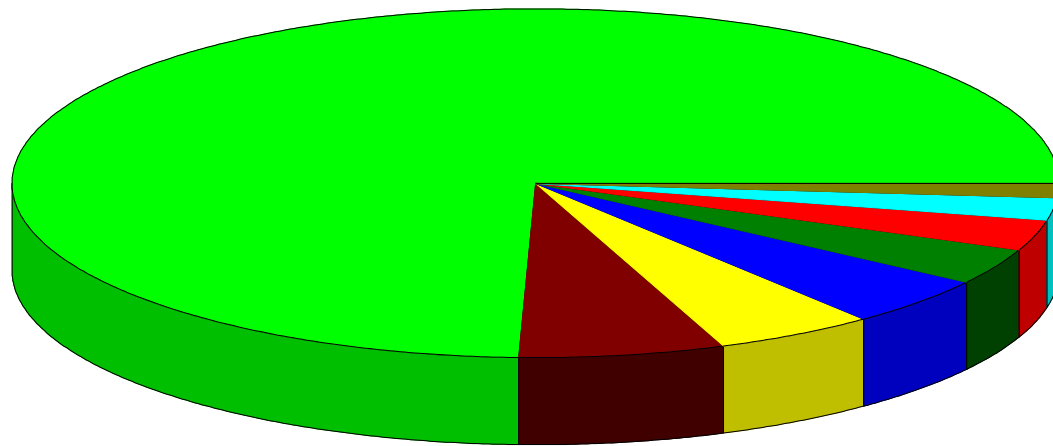
Tubac Fire District 2024 Bond Projects: Station 1 As of March 31, 2026

Type	Date	Num	Name	Memo	Amount	Balance
Jul '24 - Mar 26						0.00
Bill	07/01/2024	2001...	Bond Series 2024:BP Stati...	New Repeater for Station 1 (haven't received as of 6/3...	32,846.31	32,846.31
Bill	08/03/2024	2024...	Bond Series 2024:BP Stati...	Preliminary Plans 100% Complete, Intermediate Phase...	28,020.00	60,866.31
Bill	08/05/2024	2024...	Bond Series 2024:BP Stati...	Drafting Plans for Submission to SCC Remodel of the ...	1,360.00	62,226.31
Bill	08/22/2024	T1186	Bond Series 2024:BP Stati...	Asbestos Sampling at Station 1	1,850.00	64,076.31
Bill	09/04/2024	12462	Bond Series 2024:BP Stati...	Locate the corners for 2227 Frontage Rd	1,400.00	65,476.31
Bill	09/10/2024	0909...	Bond Series 2024:BP Stati...	Removal of Modular Trailer at Station 1	7,370.17	72,846.48
Bill	09/12/2024	2024...	Bond Series 2024:BP Stati...	Intermediate Phase 100% pre-Final Phase 15%	51,873.50	124,719.98
Bill	10/01/2024	G70...	Bond Series 2024:BP Stati...	Preconstruction Service 25.5 COMPLETED	20,000.00	144,719.98
Bill	10/31/2024	1002	Bond Series 2024:BP Stati...	Preconstruction Service 47.06% COMPLETED	20,000.00	164,719.98
Bill	01/01/2025	2024...	Bond Series 2024:BP Stati...	Pre-Final Phase 100% Completed, Geotechnical 100...	143,196.50	307,916.48
Bill	01/14/2025	Pay ...	Bond Series 2024:BP Stati...	Preconstruction Service 47.06% COMPLETED	20,000.00	327,916.48
Bill	02/14/2025	2025...	Bond Series 2024:BP Stati...	Final Plans 95% Completed, ADOT ROW Plans 90% ...	44,087.00	372,003.48
Credit Card Ch...	04/24/2025	6808	Bond Series 2024:BP Stati...	Expedited Septic Review Commercial < 1000gpd Stati...	1,100.00	373,103.48
Credit Card Ch...	04/24/2025	6808	Bond Series 2024:BP Stati...	Service Fee for Station #1 Septic	38.39	373,141.87
Bill	05/13/2025	2025...	Bond Series 2024:BP Stati...	Final Plans 100% Completed, ADOT ROW Plans 100...	7,788.00	380,929.87
Check	06/26/2025	26161	Bond Series 2024:BP Stati...	Planning and Zoning for Station #1 Project Building Pla...	2,587.00	383,516.87
Bill	10/27/2025	TP74...	Bond Series 2024:BP Stati...	Project Management, Atterberg Limits, Sieve Analysis, ...	1,290.00	384,806.87
Bill	10/28/2025	2025...	Bond Series 2024:BP Stati...	Construction Administration 8.33% Completed	6,845.83	391,652.70
Bill	10/30/2025	G70...	Bond Series 2024:BP Stati...	Preconstruction Services 100% Completed	25,000.00	416,652.70
Bill	10/30/2025	Appli...	Bond Series 2024:BP Stati...	General Requirements 22.17% completed, Exterior & I...	220,728.00	637,380.70
Bill	11/24/2025	TP89...	Bond Series 2024:BP Stati...	Soil Compaction Analysis	660.00	638,040.70
Bill	11/25/2025	2025...	Bond Series 2024:BP Stati...	Construction Administration 16.67% Completed	6,845.83	644,886.53
Bill	12/03/2025	G70...	Bond Series 2024:BP Stati...	application No 1) Application No.1: \$220,728.00 (see 1...	6,872.52	651,759.05
Bill	12/03/2025	G70...	Bond Series 2024:BP Stati...	AIA Payment Application for Station 1	126,287.02	778,046.07
Bill	12/22/2025	TQ0...	Bond Series 2024:BP Stati...	Project Management per hour, Soil Technician Per Ho...	2,266.00	780,312.07
Bill	12/29/2025	Appli...	Bond Series 2024:BP Stati...	Pay application #3 for Station 1	242,871.03	1,023,183.10
Bill	12/31/2025	2025...	Bond Series 2024:BP Stati...	Construction Administration 25% Completed	6,845.83	1,030,028.93
Bill	01/27/2026	TQ2...	Bond Series 2024:BP Stati...	Project Management per hour, Soil Technician Per Ho...	3,401.00	1,033,429.93
Bill	01/28/2026	2026...	Bond Series 2024:BP Stati...	Construction Administration 33% Completed	6,845.83	1,040,275.76
Bill	01/31/2026	Appli...	Bond Series 2024:BP Stati...	Pay application #4 for Station 1	76,891.30	1,117,167.06
Bill	02/20/2026	TQ3...	Bond Series 2024:BP Stati...	Project Management per hour, Masonry Inspector, Mile...	398.00	1,117,565.06
Bill	02/25/2026	Appli...	Bond Series 2024:BP Stati...	Pay application #005 for Station 1	221,948.64	1,339,513.70
Bill	02/27/2026	2026...	Bond Series 2024:BP Stati...	Construction Administration 41.67% Completed	6,845.83	1,346,359.53
Bill	03/23/2026	TQ4...	Bond Series 2024:BP Stati...	Project Management per hour, Concrete Technician pe...	1,641.00	1,348,000.53
Bill	03/31/2026	Appli...	Bond Series 2024:BP Stati...	Pay application #006 for Station 1	416,100.82	1,764,101.35
Jul '24 - Mar 26					1,764,101.35	1,764,101.35

Income and Expense by Month July 2025 through March 2026



Expense Summary July 2025 through March 2026



Personnel Expenses	74.62%
Vehicles & Equipment	6.43
Managerial Expenses	4.97
Buildings & Land	4.74
8010 · Bond Interest	3.38
Communications & I.T.	2.95
Travel & Training	2.10
Grant Expenses	0.80
Total	\$3,498,355.95

By Account

TUBAC FIRE DISTRICT
Liabilities and Securities - FY25/26

LIABILITIES						
Description	TOTAL PRICE	CURRENT BALANCE	INTEREST RATE	FY25/26 PAYMENTS	NEXT PAYMENT	DATE OF PAYOFF
Bond Payable	\$6,795,000.00	\$1,379,231.30	2.36%	\$16,282.95	7/1/2026	7/1/2028
2024 Bond Payable	\$4,295,000.00	\$4,295,000.00	5.00%	\$102,075.00	7/1/2026	7/1/2043
Ambulance Lease Payable	\$195,131.69	\$0.00	3.71%	\$30,833.36		1/16/2026
Net Pension Liability - PSPRS		\$3,772,383.00				
Totals		\$9,446,614.30		\$149,191.31		

SECURITIES				
Broker	CUSIP #	Description	Market Value	Maturity Date
Totals			\$0.00	

☞ Net balance owed = **\$9,446,614.30**

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04/28/26

Accrual Basis

Tubac Fire District Station Utilities, Supplies, and Repairs & Maintenance March 2026

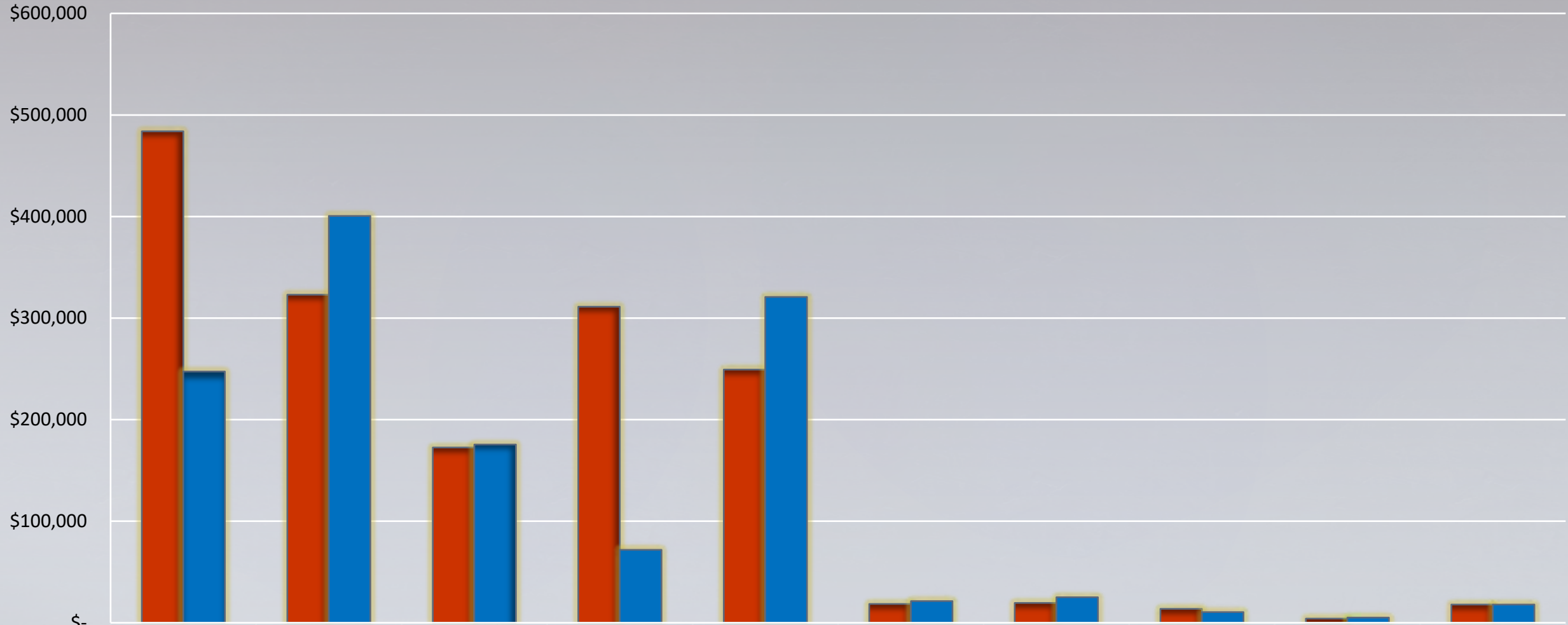
Date	Source Name	Memo	Amount
Stations			
Station 1			
03/17/2026	Century Link 333219165	Monthly Fax and 911 Emergency Call Box Service	178.68
03/17/2026	Unisource Energy Services (Electric)	2227 E Frontage Rd 02.16.26 - 03.16.26	76.52
03/19/2026	Direct TV - 9236	TV Current Charges for Service Period 03.18.26 - 04.17...	171.98
03/31/2026	Waste Management of Tucson	2239 E. Frontage Rd 04.01.26 - 04.30.26	349.40
Total Station 1			776.58
Station 2			
03/01/2026	Central Alarm	Access Control Full Service,	60.00
03/02/2026	Terminix	General Pest control at Station 2	72.59
03/03/2026	Arizona Propane	Propane	1,836.61
03/10/2026	Century Link 333222406	Monthly Fax Service	62.08
03/11/2026	Liberty Utilities AZ A/C 200007327162	Water Service 01.07.26 - 012.05.26	413.27
03/23/2026	Unisource Energy Services (Electric)	455 Camino Agosto 02.20.26 03.20 .26	158.93
03/23/2026	Unisource Energy Services (Electric)	583 Camiino Lito Galindo 02.20.26 - 03.20.26	691.52
03/28/2026	Direct TV - 9885	Direct TV Current Charges for Service Period 03/27/26 ...	172.78
03/31/2026	Waste Management of Tucson	1360 W Frontage Rd 04.01.26 - 04.30.26	509.28
Total Station 2			3,977.06
Station 3			
03/01/2026	J1 Plumbing	Repairs to kitchen sink at station .	495.00
03/02/2026	Terminix	General Pest control at Station 3	177.32
03/03/2026	Arizona Propane	Propane	453.45
03/03/2026	DIRECTV	Direct TV Current Charges for Service Period 02/02/25 ...	181.98
03/20/2026	Rio Rico Sanitation 85133	6 YRD ONCE A WEEK 04.01.26- 04.30.26	273.15
03/24/2026	Unisource Energy Services (Electric)	333 Camino Josephina 02.23.26 - 03.23.26	971.46
03/26/2026	Liberty Utilities AZ A/C 200007327170	Water Bill 333 CAMINO JOSEFINA:	224.48
Total Station 3			2,776.84
Station 4			
03/02/2026	Liberty Utilities AZ A/C 200007327188	Water for Station 4	623.01
03/02/2026	Terminix	General Pest control at Station 4	170.65
03/03/2026	Arizona Propane	Propane	863.89
03/06/2026	Direct TV - 2827	Direct TV Current Charges for Service Period 03.05.26 ...	181.98
03/24/2026	Rio Rico Sanitation 84863	149 Ruta Camaron 04.01.26 and 04.30.26	273.15
03/26/2026	Unisource Energy Services (Electric)	149 Ruta Camaron 02.24.26 03.24.26	873.00
03/27/2026	Liberty Utilities AZ A/C 200007327188	Water for Station 4	628.14
Total Station 4			3,613.82
Total Stations			11,144.30
TOTAL			11,144.30

Financial Report

March 2026

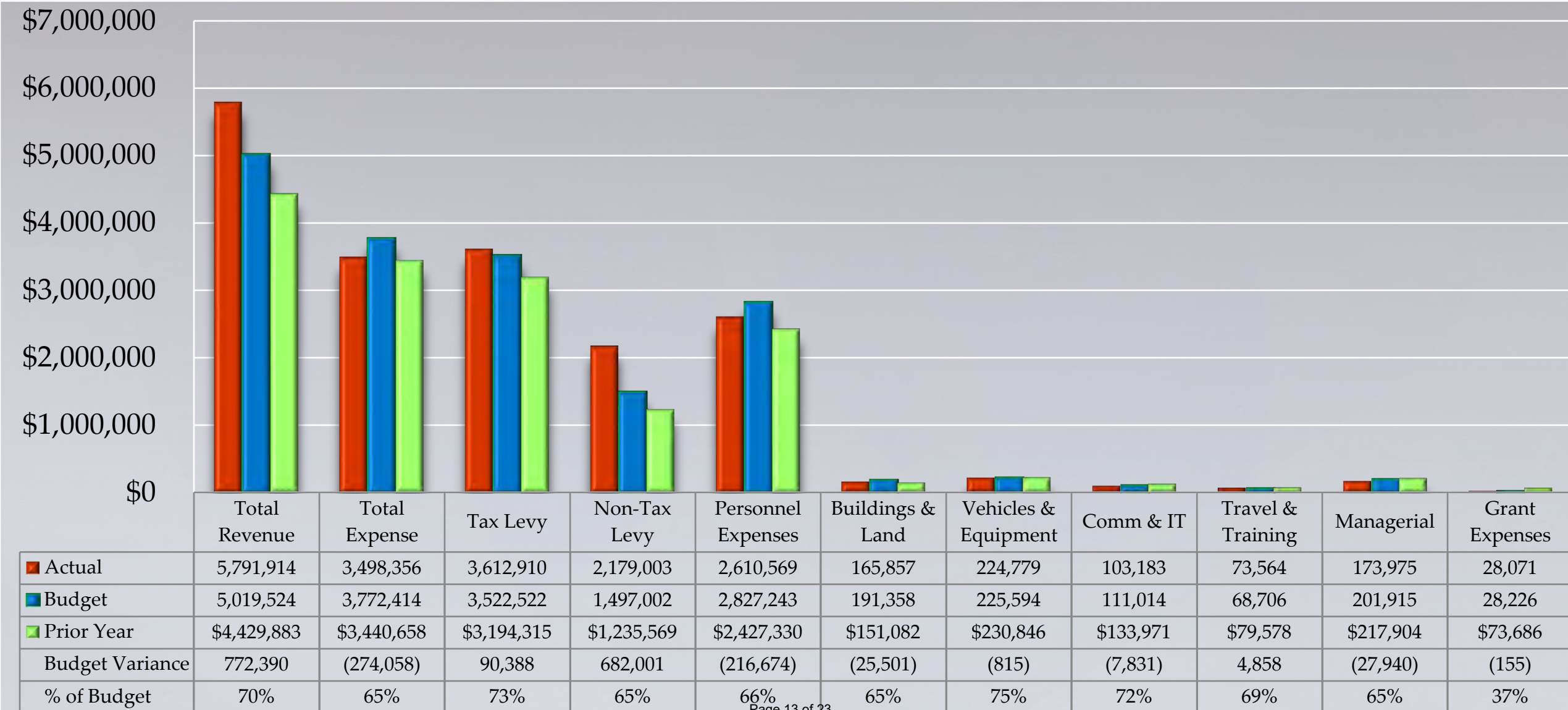


March 2026

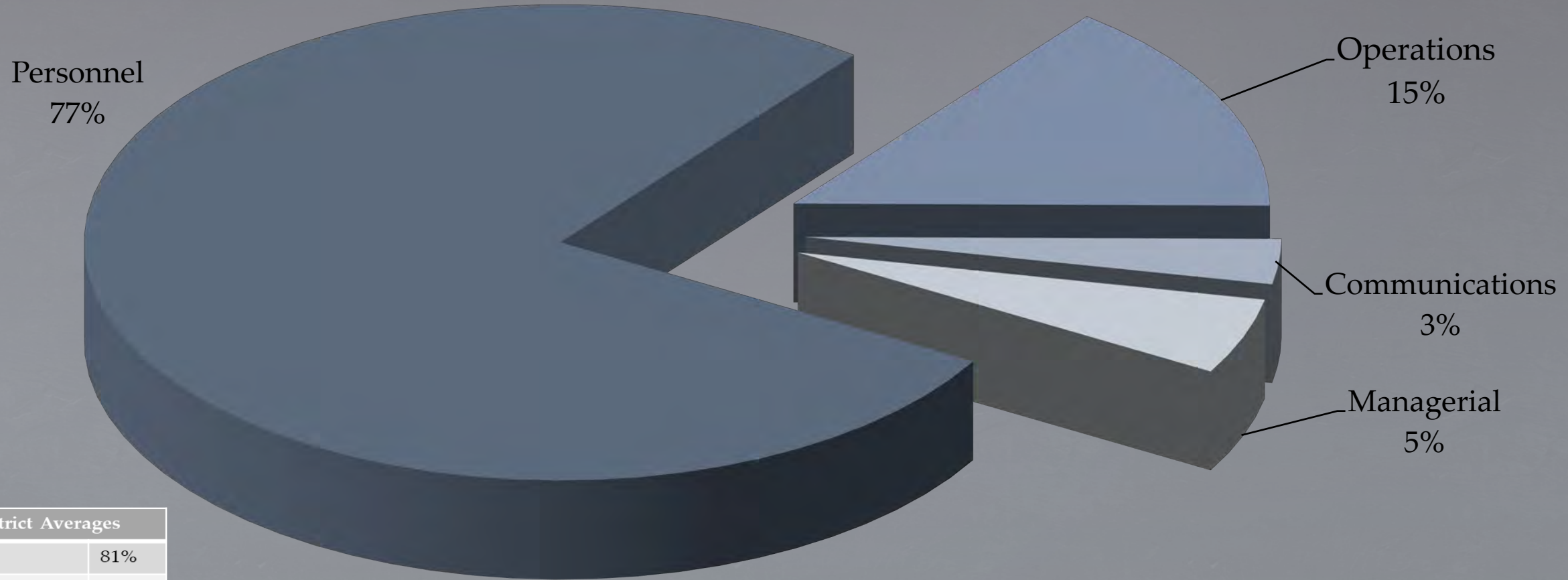


	Total Revenue	Total Expense	Tax Levy	Non-Tax Levy	Personnel Expenses	Buildings & Land	Vehicles & Equipment	Comm & IT	Travel & Training	Managerial
Actual	\$483,868	\$323,038	\$172,641	\$311,227	\$249,341	\$18,429	\$19,459	\$13,801	\$4,048	\$17,960
Budget	\$247,380	\$400,476	\$175,505	\$71,875	\$320,783	\$21,262	\$25,066	\$10,446	\$5,084	\$17,835
Variance	236,488	(77,438)	(2,864)	239,352	(71,442)	(2,833)	(5,607)	3,355	(1,036)	125

Fiscal Year to Date Budget to Actual



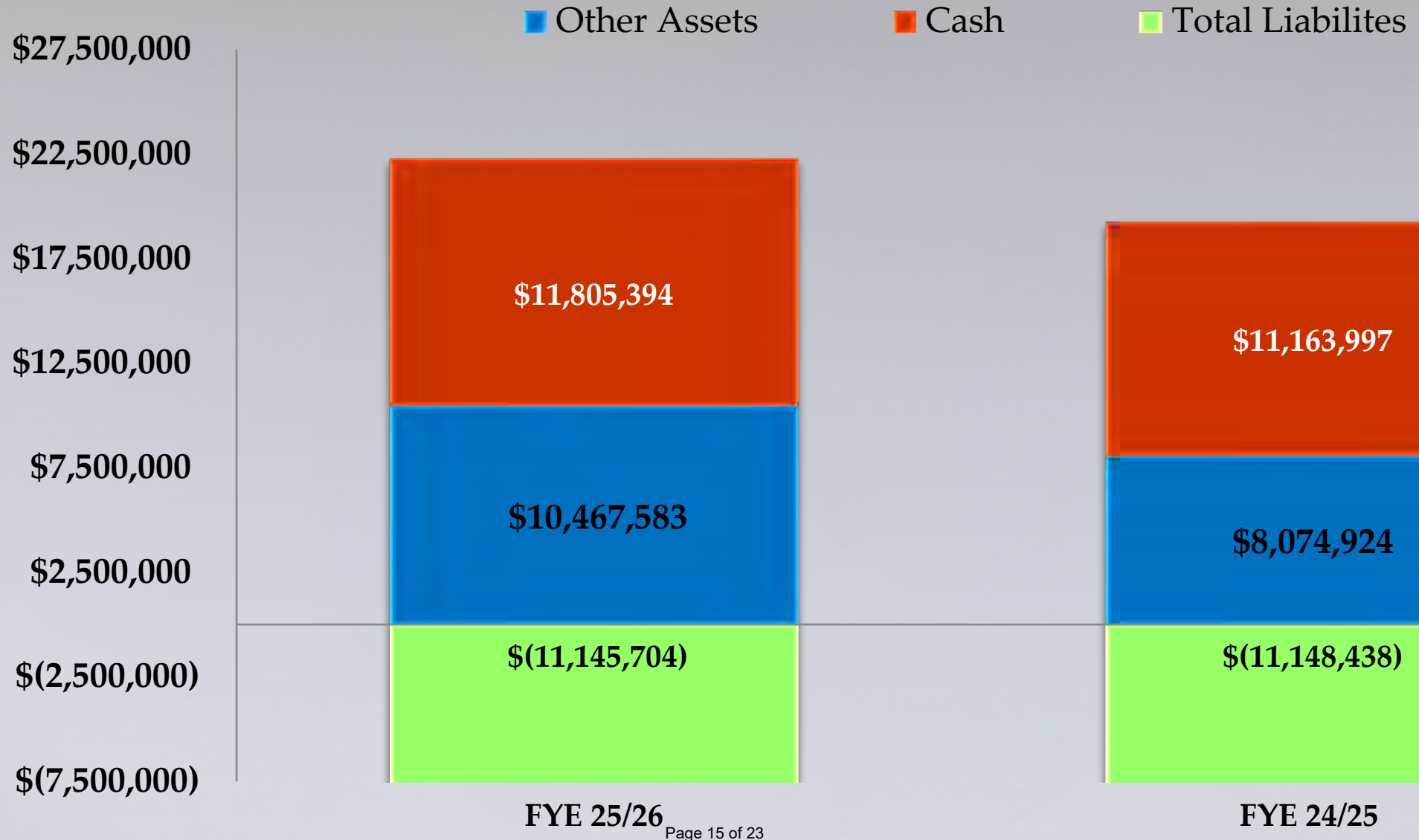
Percentage of Expenses Year to Date



Fire District Averages

Personnel	81%
Operations	11%
Communications	2%
Administrative	6%

Cash Position



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 04/28/26
 Accrual Basis

Tubac Fire District
Monthly Transaction Report
 March 2026

Type	Date	Num	Name	Memo	Amount	Balance
1132 · Bond Proceeds Account						
Deposit	03/31/202			Interest	10,924.32	10,924.32
Total 1132 · Bond Proceeds Account					10,924.32	10,924.32
1133 · LGIP - State Investment Account						
Deposit	03/31/202			Interest	12,269.17	12,269.17
Total 1133 · LGIP - State Investment Account					12,269.17	12,269.17
1072 · Bill.com Money Out Clearing						
Bill Pmt -...	03/02/202	Bill.c...	Century Link 333219165	https://app...	-178.68	-178.68
Bill Pmt -...	03/02/202	Bill.c...	Ms. Adriana Olea	https://app...	-113.94	-292.62
Bill Pmt -...	03/02/202	Bill.c...	Century Link 333222406	https://app...	-62.08	-354.70
Bill Pmt -...	03/02/202	Bill.c...	Bound Tree	https://app...	-3,622.02	-3,976.72
Bill Pmt -...	03/02/202	Bill.c...	Securitech, Inc.	https://app...	-1,765.50	-5,742.22
Bill Pmt -...	03/02/202	Bill.c...	Liberty Utilities AZ A/C 20000...	https://app...	-413.20	-6,155.42
Bill Pmt -...	03/02/202	Bill.c...	Verizon	https://app...	-100.16	-6,255.58
Bill Pmt -...	03/02/202	Bill.c...	CenturyLink	https://app...	-3.78	-6,259.36
Bill Pmt -...	03/02/202	Bill.c...	EMI Health	https://app...	-2,177.30	-8,436.66
Bill Pmt -...	03/02/202	Bill.c...	Vintage Innovations LLC	https://app...	-300.00	-8,736.66
Bill Pmt -...	03/02/202	Bill.c...	Teleflex LLC	https://app...	-1,417.78	-10,154.44
Bill Pmt -...	03/02/202	Bill.c...	Rio Rico Sanitation 85133	https://app...	-263.92	-10,418.36
Bill Pmt -...	03/02/202	Bill.c...	Rio Rico Sanitation 84863	https://app...	-263.92	-10,682.28
Bill Pmt -...	03/02/202	Bill.c...	Unisource Energy Services (El...	https://app...	-72.82	-10,755.10
Bill Pmt -...	03/02/202	Bill.c...	Bound Tree	https://app...	-159.74	-10,914.84
Bill Pmt -...	03/02/202	Bill.c...	Securitech, Inc.	https://app...	-2,034.50	-12,949.34
Bill Pmt -...	03/02/202	Bill.c...	Coppersmith Brockelman PLC	https://app...	-460.00	-13,409.34
General ...	03/02/202	2024...		BILL 03/02/...	13,409.34	0.00
General ...	03/05/202	2024...		BILL 03/05/...	-570.00	-570.00
Bill Pmt -...	03/06/202	Bill.c...	Terracon Consultants, Inc	https://app...	-398.00	-968.00
Bill Pmt -...	03/06/202	Bill.c...	Streamline	https://app...	-524.00	-1,492.00

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Accrual Basis

Tubac Fire District
Monthly Transaction Report
March 2026

Type	Date	Num	Name	Memo	Amount	Balance
Bill Pmt -...	03/06/202	Bill.c...	Bound Tree	https://app...	-455.79	-1,947.79
Bill Pmt -...	03/06/202	Bill.c...	Legal Shield	https://app...	-236.30	-2,184.09
Bill Pmt -...	03/06/202	Bill.c...	Unisource Energy Services (El...	https://app...	-772.11	-2,956.20
Bill Pmt -...	03/06/202	Bill.c...	Unisource Energy Services (El...	https://app...	-860.66	-3,816.86
Bill Pmt -...	03/06/202	Bill.c...	Unisource Energy Services (El...	https://app...	-980.98	-4,797.84
Bill Pmt -...	03/06/202	Bill.c...	Direct TV - 9236	https://app...	-171.98	-4,969.82
Bill Pmt -...	03/06/202	Bill.c...	MetLife	https://app...	-1,171.31	-6,141.13
Bill Pmt -...	03/06/202	Bill.c...	BUSTAMANTE REFRIGERA...	https://app...	-435.00	-6,576.13
Bill Pmt -...	03/06/202	Bill.c...	BUSTAMANTE REFRIGERA...	https://app...	-135.00	-6,711.13
Bill Pmt -...	03/06/202	Bill.c...	Unisource Energy Services (El...	https://app...	-146.54	-6,857.67
Bill Pmt -...	03/06/202	Bill.c...	Terminix	https://app...	-72.59	-6,930.26
Bill Pmt -...	03/06/202	Bill.c...	Pacific Office Automation	https://app...	-603.88	-7,534.14
General ...	03/06/202	2024...		BILL 03/06/...	6,964.14	-570.00
Bill Pmt -...	03/23/202	Bill.c...	Terminix	https://app...	-177.32	-747.32
Bill Pmt -...	03/23/202	Bill.c...	Linde 8440	https://app...	-772.88	-1,520.20
Bill Pmt -...	03/23/202	Bill.c...	Banner Health Univ Med Cntr ...	https://app...	-5.70	-1,525.90
Bill Pmt -...	03/23/202	Bill.c...	Direct TV - 2827	https://app...	-181.98	-1,707.88
Bill Pmt -...	03/23/202	Bill.c...	Verizon	https://app...	-1,040.26	-2,748.14
Bill Pmt -...	03/23/202	Bill.c...	IT Solutions Consulting LLC	https://app...	-4,867.80	-7,615.94
Bill Pmt -...	03/23/202	Bill.c...	Liberty Utilities AZ A/C 20000...	https://app...	-222.06	-7,838.00
Bill Pmt -...	03/23/202	Bill.c...	Century Link 333219165	https://app...	-178.68	-8,016.68
Bill Pmt -...	03/23/202	Bill.c...	IT Solutions Consulting LLC	https://app...	-4,867.80	-12,884.48
Bill Pmt -...	03/23/202	Bill.c...	James Vincent Group	https://app...	-7,450.00	-20,334.48
Bill Pmt -...	03/23/202	Bill.c...	Hesly S. Guerrero	https://app...	-1,646.50	-21,980.98
Bill Pmt -...	03/23/202	Bill.c...	DIRECTV	https://app...	-159.99	-22,140.97
Bill Pmt -...	03/23/202	Bill.c...	Verizon	https://app...	-100.08	-22,241.05
Bill Pmt -...	03/23/202	Bill.c...	Century Link 333222406	https://app...	-62.08	-22,303.13
Bill Pmt -...	03/23/202	Bill.c...	Breckenridge Group, Inc.	https://app...	-6,845.83	-29,148.96
Bill Pmt -...	03/23/202	Bill.c...	Bound Tree	https://app...	-474.27	-29,623.23
Bill Pmt -...	03/23/202	Bill.c...	Streamline	https://app...	-524.00	-30,147.23
Bill Pmt -...	03/23/202	Bill.c...	Pitney Bowes Inc.	https://app...	-80.53	-30,227.76
Bill Pmt -...	03/23/202	Bill.c...	IT Solutions Consulting LLC	https://app...	-1,010.57	-31,238.33

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 04/28/26
 Accrual Basis

Tubac Fire District
Monthly Transaction Report
 March 2026

Type	Date	Num	Name	Memo	Amount	Balance
Bill Pmt -...	03/23/202	Bill.c...	Arizona Propane	https://app...	-453.45	-31,691.78
Bill Pmt -...	03/23/202	Bill.c...	Central Alarm	https://app...	-60.00	-31,751.78
Bill Pmt -...	03/23/202	Bill.c...	Streamline	https://app...	-524.00	-32,275.78
Bill Pmt -...	03/23/202	Bill.c...	Waste Management of Tucson	https://app...	-284.28	-32,560.06
Bill Pmt -...	03/23/202	Bill.c...	J2 Laboratories	https://app...	-60.00	-32,620.06
Bill Pmt -...	03/23/202	Bill.c...	Liberty Utilities AZ A/C 20000...	https://app...	-623.01	-33,243.07
Bill Pmt -...	03/23/202	Bill.c...	Brady Industries	https://app...	-157.64	-33,400.71
Bill Pmt -...	03/23/202	Bill.c...	Waste Management of Tucson	https://app...	-330.03	-33,730.74
Bill Pmt -...	03/23/202	Bill.c...	DIRECTV	https://app...	-181.98	-33,912.72
Bill Pmt -...	03/23/202	Bill.c...	IT Solutions Consulting LLC	https://app...	-1,010.57	-34,923.29
Bill Pmt -...	03/23/202	Bill.c...	Direct TV - 9885	https://app...	-159.99	-35,083.28
Bill Pmt -...	03/23/202	Bill.c...	Arizona Propane	https://app...	-1,836.61	-36,919.89
Bill Pmt -...	03/23/202	Bill.c...	Linde Gas & Equipment Inc.	https://app...	-242.67	-37,162.56
Bill Pmt -...	03/23/202	Bill.c...	Liberty Utilities AZ A/C 20000...	https://app...	-413.27	-37,575.83
Bill Pmt -...	03/23/202	Bill.c...	DL Norton General Contractin...	https://app...	-221,948.64	-259,524.47
Bill Pmt -...	03/23/202	Bill.c...	United Fire Equipment Co.	https://app...	-632.75	-260,157.22
Bill Pmt -...	03/23/202	Bill.c...	Verizon	https://app...	-420.63	-260,577.85
Bill Pmt -...	03/23/202	Bill.c...	Human Resource Strategies	https://app...	-500.00	-261,077.85
Bill Pmt -...	03/23/202	Bill.c...	Terminix	https://app...	-170.65	-261,248.50
Bill Pmt -...	03/23/202	Bill.c...	Voyager Fleet Systems Inc	https://app...	-3,213.92	-264,462.42
Bill Pmt -...	03/23/202	Bill.c...	AT&T Mobility	https://app...	-1,329.46	-265,791.88
Bill Pmt -...	03/23/202	Bill.c...	Arizona Propane	https://app...	-863.89	-266,655.77
Bill Pmt -...	03/23/202	Bill.c...	Linde 3502	https://app...	-671.69	-267,327.46
Bill Pmt -...	03/23/202	Bill.c...	Esai Tapia V	https://app...	-2,093.36	-269,420.82
General ...	03/23/202	2024...		BILL 03/23/...	268,850.82	-570.00
Bill Pmt -...	03/31/202	Bill.c...	Brady Industries	https://app...	-786.54	-1,356.54
Bill Pmt -...	03/31/202	Bill.c...	Bound Tree	https://app...	-459.55	-1,816.09
Bill Pmt -...	03/31/202	Bill.c...	Industrial Inspection Analysis	https://app...	-544.95	-2,361.04
Bill Pmt -...	03/31/202	Bill.c...	Unisource Energy Services (El...	https://app...	-76.52	-2,437.56
Bill Pmt -...	03/31/202	Bill.c...	CenturyLink	https://app...	-3.78	-2,441.34

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04/28/26
Accrual Basis

Tubac Fire District
Monthly Transaction Report
March 2026

Type	Date	Num	Name	Memo	Amount	Balance
Bill Pmt -...	03/31/202	Bill.c...	Industrial Inspection Analysis	https://app...	-508.39	-2,949.73
General ...	03/31/202	2024...		BILL 03/31/...	2,379.73	-570.00
Total 1072 · Bill.com Money Out Clearing					-570.00	-570.00
1127 · Cash with County Treasurer						
Deposit	03/19/202			Property Ta...	-214,848.35	-214,848.35
Deposit	03/31/202			Deposit	146,751.95	-68,096.40
Deposit	03/31/202			Interest	281.91	-67,814.49
Total 1127 · Cash with County Treasurer					-67,814.49	-67,814.49
1129 · Operational						
General ...	03/02/202	2024...		BILL 03/02/...	-13,409.34	-13,409.34
Check	03/02/202	ACH	Bank of America	February M...	-843.13	-14,252.47
Deposit	03/03/202			Deposit	2,904.84	-11,347.63
Deposit	03/03/202			Deposit	3,441.55	-7,906.08
Check	03/03/202	ACH	Aetna	March 202...	-22,621.25	-30,527.33
Check	03/04/202	26238	Security Benefit	Pay Period ...	-75.00	-30,602.33
Check	03/04/202	26239	Green Valley F.F.A.	Pay Period ...	-342.00	-30,944.33
Deposit	03/04/202			Deposit	3,386.09	-27,558.24
Deposit	03/04/202			Deposit	1,204.90	-26,353.34
Deposit	03/04/202			Deposit	60.00	-26,293.34
Deposit	03/04/202			Deposit	312.93	-25,980.41
Check	03/05/202	ACH	Nationwide Retirement Solutio...	Pay Period ...	-1,643.54	-27,623.95
Check	03/05/202	ACH	Nationwide Retirement Solutio...	Pay Period ...	-2,925.24	-30,549.19
Deposit	03/05/202			Deposit	603.18	-29,946.01
General ...	03/05/202	2024...		BILL 03/05/...	570.00	-29,376.01
Deposit	03/05/202			Deposit	2,275.64	-27,100.37
Deposit	03/05/202			Deposit	301.11	-26,799.26
Check	03/06/202	ACH	PUBLIC SAFETY PERSONAL...	Pay Period ...	-26,959.62	-53,758.88
General ...	03/06/202	2024...			-68,765.20	-122,524.08
General ...	03/06/202	2024...			-474.48	-122,998.56

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04/28/26
Accrual Basis

Tubac Fire District
Monthly Transaction Report
March 2026

Type	Date	Num	Name	Memo	Amount	Balance
General ...	03/06/202	2024...			-12,153.80	-135,152.36
General ...	03/06/202	2024...			-473.60	-135,625.96
General ...	03/06/202	2024...			-1,060.76	-136,686.72
Deposit	03/06/202			Deposit	1,611.41	-135,075.31
Deposit	03/06/202			Deposit	50.00	-135,025.31
General ...	03/06/202	2024...		BILL 03/06/...	-6,964.14	-141,989.45
Deposit	03/06/202			Deposit	60.00	-141,929.45
Check	03/06/202	EFT	Bill.com	Monthly Bill...	-194.06	-142,123.51
Check	03/09/202	ACH	Health Equity	March Fee...	-22.90	-142,146.41
Deposit	03/09/202			Deposit	2,626.07	-139,520.34
Check	03/09/202	ACH	Bank of America	558962182...	-5,943.01	-145,463.35
Deposit	03/10/202			Deposit	1,133.60	-144,329.75
Deposit	03/11/202			Deposit	4,661.09	-139,668.66
Deposit	03/11/202			Deposit	1,250.00	-138,418.66
Deposit	03/11/202			Deposit	25.00	-138,393.66
Deposit	03/11/202			Deposit	317.14	-138,076.52
Deposit	03/11/202			Interest	18.17	-138,058.35
Deposit	03/12/202			Deposit	6,550.11	-131,508.24
Deposit	03/12/202			Deposit	2,032.99	-129,475.25
Deposit	03/13/202			Deposit	450.44	-129,024.81
Deposit	03/16/202			Deposit	221,948.64	92,923.83
Deposit	03/16/202			Deposit	1,490.41	94,414.24
General ...	03/16/202	2024...		FDMS	-42.93	94,371.31
Check	03/17/202	26240	Bowman, Kody	Pay Period ...	-854.35	93,516.96
Check	03/17/202	26241	Security Benefit	Pay Period ...	-75.00	93,441.96
Check	03/17/202	26242	Green Valley F.F.A.	Pay Period ...	-342.00	93,099.96
Deposit	03/17/202			Deposit	3,941.24	97,041.20
Deposit	03/18/202			Deposit	2,273.40	99,314.60
Deposit	03/18/202			Deposit	324.21	99,638.81
Deposit	03/18/202			Deposit	441.12	100,079.93
Check	03/18/202	ACH	Aflac	February Bi...	-279.12	99,800.81
Deposit	03/19/202			Deposit	215,672.31	315,473.12

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 04/28/26
 Accrual Basis

Tubac Fire District
Monthly Transaction Report
 March 2026

Type	Date	Num	Name	Memo	Amount	Balance
Deposit	03/19/202			Deposit	2,148.42	317,621.54
General ...	03/20/202	2024...			-62,960.68	254,660.86
General ...	03/20/202	2024...			-474.48	254,186.38
General ...	03/20/202	2024...			-11,415.95	242,770.43
General ...	03/20/202	2024...			-467.05	242,303.38
General ...	03/20/202	2024...			-1,060.76	241,242.62
General ...	03/20/202	2024...			-854.35	240,388.27
Deposit	03/20/202			Deposit	498.97	240,887.24
Deposit	03/20/202			Deposit	158.08	241,045.32
Deposit	03/20/202			Deposit	3,435.35	244,480.67
General ...	03/23/202	2024...		BILL 03/23/...	-268,850.82	-24,370.15
Check	03/23/202	26243	AZCFSE	Alan Aceve...	-30.00	-24,400.15
Deposit	03/23/202			Deposit	378.11	-24,022.04
Deposit	03/25/202			Deposit	40.00	-23,982.04
Deposit	03/25/202			Deposit	240.00	-23,742.04
Check	03/25/202	ACH	Nationwide Retirement Solutio...	Pay Period ...	-2,717.38	-26,459.42
Check	03/25/202	ACH	Nationwide Retirement Solutio...	Pay Period ...	-1,643.54	-28,102.96
Deposit	03/26/202			Deposit	167.55	-27,935.41
Check	03/26/202	ACH	PUBLIC SAFETY PERSONAL...	Pay Period ...	-25,580.42	-53,515.83
Deposit	03/27/202			Deposit	1,713.37	-51,802.46
Deposit	03/30/202			Deposit	4,456.06	-47,346.40
Deposit	03/30/202			Deposit	4,322.98	-43,023.42
Check	03/31/202	26244	Security Benefit	Pay Period ...	-75.00	-43,098.42
Check	03/31/202	26245	Green Valley F.F.A.	Pay Period ...	-342.00	-43,440.42
Deposit	03/31/202			Deposit	785.96	-42,654.46
Deposit	03/31/202			Deposit	1,896.29	-40,758.17
General ...	03/31/202	2024...		BILL 03/31/...	-2,379.73	-43,137.90
Total 1129 · Operational					-43,137.90	-43,137.90

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 04/28/26
 Accrual Basis

Tubac Fire District
 Monthly Transaction Report
 March 2026

Type	Date	Num	Name	Memo	Amount	Balance
1130 · Savings Acct.						
Deposit	03/31/202			Interest	3.34	3.34
Total 1130 · Savings Acct.					3.34	3.34
1131 · Bond Account						
General ...	03/31/202	2024...		to record pr...	25,889.17	25,889.17
Deposit	03/31/202			Interest	988.12	26,877.29
Total 1131 · Bond Account					26,877.29	26,877.29
TOTAL					-61,448.27	-61,448.27

Tubac Fire District

Twelve-Month Cash Flow

Fiscal Year
Begins: Jul-25

	Beginning	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Monthly Average	Overview
Cash Summary															
Cash on Hand <small>(beginning of month)</small>	10,991,869	10,991,869	10,875,398	10,724,682	10,345,407	11,211,463	11,277,346	11,916,026	11,829,508	11,866,842	11,805,394	11,858,244	12,039,080	11,395,105	
Cash Available <small>(on hand + receipts, before cash out)</small>	10,991,869	11,356,096	11,140,540	10,865,622	12,228,100	11,857,100	12,535,727	12,442,774	12,257,707	12,566,128	12,460,070	12,657,994	13,853,588	12,185,120	
Cash Position <small>(end of month)</small>	10,991,869	10,875,398	10,724,682	10,345,407	11,211,463	11,277,346	11,916,026	11,829,508	11,866,842	11,805,394	11,858,244	12,039,080	8,662,839	11,201,019	
Line of Credit Available	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	
Cash Receipts															
Tax Levy Revenue		37,607	12,103	32,353	1,623,881	476,155	622,021	362,646	214,457	172,641	524,468	669,542	223,426	414,275	
Other Cash Inflows		326,619	253,039	108,587	258,812	169,481	636,360	164,102	213,743	526,646	130,208	130,208	1,591,082	375,740	
Line of Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Cash Receipts		364,226	265,142	140,940	1,882,693	645,636	1,258,381	526,748	428,199	699,287	654,676	799,750	1,814,508	790,015	
Cash Paid Out															
Disbursements		455,487	415,858	520,215	507,527	359,026	479,696	370,395	310,573	538,786	601,826	618,914	1,080,913	521,601	
Capital Outlay		25,210	0	0	509,109	220,728	140,005	242,871	80,292	221,949	0	0	4,109,835	462,500	
Repayment of LOC		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Cash Paid Out		480,697	415,858	520,215	1,016,637	579,754	619,701	613,266	390,865	760,735	601,826	618,914	5,190,748	984,101	
		(Actuals)	(Actuals)	(Actuals)	(Actuals)	(Actuals)	(Actuals)	(Actuals)	(Actuals)	(Actuals)	(Budget)	(Budget)	(Budget)		

**TUBAC FIRE DISTRICT
DETAILED BUDGET
2026-2027**

	\$2.8500	\$	2.9347		
	FY 25-26		FY 26-27	\$ VAR	% VAR
	Total		Total		
INCOME					
TAX REVENUES					
4010 Property Tax Income	3,783,375		4,060,496	277,121	7.32%
4020 FDAT	195,065		195,065	-	0.00%
Total Tax Revenues	3,978,440		4,255,561	277,121	6.97%
Non-Tax Levy Revenue					
4120 Wildland	350,000		350,000	-	0.00%
4110 EMS	720,000		710,000	(10,000)	-1.39%
4130 Cell Tower Funds	7,500		7,500	-	0.00%
4140 Grants	2,076,000		1,029,402	(1,046,598)	-50.41%
4210 Interest	75,000		75,000	-	0.00%
4340 Prop 207 Revenue	60,000		60,000	-	0.00%
4230 Insurance Claims			0	-	0.00%
4220 Miscellaneous Income	60,000		60,000	-	0.00%
Total Program Revenues	3,348,500		2,291,902	(1,056,598)	-31.55%
Total INCOME	7,326,940		6,547,463	(779,477)	-10.64%
EXPENSES					
PERSONNEL COSTS					
WAGE EXPENDITURE					
5010 Salaries & Wages	2,286,243		2,269,014	(17,228)	-0.75%
5020 Wildland Salaries	140,000		170,000	30,000	21.43%
5030 Overtime	133,543		137,960	4,417	3.31%
5050 Vacation Pay/Sick Pay	25,000		25,000	-	0.00%
5050 Holiday	-		94,535	94,535	100.00%
5060 Reserves	86,647		221,628	134,981	155.78%
Total Wage Expenditure	2,671,433		2,918,136	246,704	9.23%
EMPLOYER TAXES					
5110 Employer Taxes	57,772		70,003	12,231	21.17%
Total Employer Taxes	57,772		70,003	12,231	21.17%
EMPLOYEE BENEFITS					
5120 Workers Compensation	206,303		230,139	23,836	11.55%
5210 Health, Dental & Vision Insurance	253,550		278,905	25,354	10.00%
5220 Other Employee Benefits	13,797		13,797	-	0.00%
5230 Retirement Expense	709,006		700,005	(9,002)	-1.27%
5250 Physicals	32,500		32,500	-	0.00%
5260 Uniform Expense	35,200		35,200	-	0.00%
Total Employee Benefits	1,250,356		1,290,545	40,189	3.21%
Total PERSONNEL COSTS	3,979,562		4,278,685	299,123	7.52%
BUILDINGS & LAND					
6010 Utilities	142,150		145,000	2,850	2.00%
6020 Station Supplies	25,000		20,000	(5,000)	-20.00%
6030 Building Repairs & Maintenance	60,000		70,000	10,000	16.67%
6040 Rent	28,000		20,000	(8,000)	-28.57%
Total BUILDINGS & LAND	255,150		255,000	(150)	-0.06%

**TUBAC FIRE DISTRICT
DETAILED BUDGET
2026-2027**

	\$2.8500	\$ 2.9347		
	FY 25-26	FY 26-27	\$ VAR	% VAR
	Total	Total		
VEHICLES & EQUIPMENT				
6110 Firefighting Equipment	52,000	52,000	-	0.00%
6120 Fuel Expenses	70,000	70,000	-	0.00%
6130 EMS Supplies	65,000	60,000	(5,000)	-7.69%
6140 Vehicles Repairs and Maintenance	85,000	90,000	5,000	5.88%
6150 Licenses	1,800	1,500	(300)	-16.67%
6160 EMS Equipment Maintenance	2,000	5,500	3,500	175.00%
6170 Firefighting Equipment Maintenance	10,000	15,000	5,000	50.00%
6180 Vehicle Lease	-	-	-	0.00%
6190 Fitness Equipment	15,000	15,000	-	0.00%
6145 Insurance Claims	-	-	-	0.00%
Total VEHICLES & EQUIPMENT	300,800	309,000	8,200	2.73%
COMMUNICATIONS/IT				
6210 I.T. Expenses	85,000	54,000	(31,000)	-36.47%
6220 Radio Maintenance	6,000	45,000	39,000	650.00%
6230 Dispatch	-	-	-	0.00%
6240 Computer Equipment/Supplies	11,000	30,000	19,000	172.73%
6250 EPCR Software	5,000	7,500	2,500	50.00%
6260 Software Expenses	35,350	35,350	-	0.00%
Total COMMUNICATIONS/IT	142,350	171,850	29,500	20.72%
TRAVEL & TRAINING				
6310 Tuition Reimbursement	9,500	10,000	500	5.26%
6320 Wildland Travel Expenses	33,899	16,700	(17,199)	-50.74%
6330 Training & Seminars	38,000	35,000	(3,000)	-7.89%
6340 Travel Expenses	7,000	7,000	-	0.00%
6350 Public Education	6,500	7,000	500	7.69%
6360 CEP Training	12,000	12,000	-	0.00%
Total TRAVEL & TRAINING	106,899	87,700	(19,199)	-17.96%
MANAGERIAL EXPENSES				
7010 Office Supplies	3,500	4,000	500	14.29%
7015 Postage & Printing	500	500	-	0.00%
7020 Accounting/Finance	65,000	60,000	(5,000)	-7.69%
7025 Legal Expenses	30,000	25,000	(5,000)	-16.67%
7030 Professional Fees	35,000	35,000	-	0.00%
7040 Rents & Leases	9,000	7,000	(2,000)	-22.22%
7050 Fees/Dues/Subscriptions	25,000	20,000	(5,000)	-20.00%
7060 Payroll Processing Fees	12,500	12,500	-	0.00%
7070 General Liability Insurance	55,200	58,512	3,312	6.00%
7075 Ambulance Billing Fees	27,000	26,625	(375)	-1.39%
7080 Bank Service Charge	5,000	4,000	(1,000)	-20.00%
7090 Miscellaneous	1,500	1,500	-	0.00%
5109 Grant Expenses	76,000	90,000	14,000	18.42%
Total MANAGERIAL EXPENSES	345,200	344,637	(563)	-0.16%
Total EXPENSES	5,129,960	5,446,871	316,911	6.18%
Non-Profit & Loss Transfers/Payments				
Transfer to Capital Fund & Capital Purchases	2,196,980	1,100,592	(1,096,388)	-49.90%
Transfer (from) Reserve Fund	-	-	-	0.00%
Total Transfers	2,196,980	1,100,592	(1,096,388)	-49.90%
Gross Fund Balance/Profit	-	-	-	

Board Action Request

SUBJECT: Approval of Insurance Coverage Renewal

DATE: April 29, 2026

FROM: Ben Guerrero, Fire Chief

Background: The District received a renewal proposal from VFIS, our current insurance provider, as well as a competing proposal from Provident FirePlus for the 2026–2027 coverage year. Staff conducted a detailed comparison of both proposals, evaluating not only premium cost but also coverage limits, exclusions, and operational risk exposure.

The Provident proposal offers some premium savings, the review identified several significant coverage reductions and gaps when compared to VFIS. These include, but are not limited to:

- Reduced or capped coverage for loss of income and extra expense
- Lower limits or absence of coverage for firefighter personal effects and equipment
- Gaps or reduced limits in crime, fraud, and employee dishonesty coverage
- Unclear or potentially less favorable auto and apparatus valuation methods
- Exclusion or limitation of certain liability coverages, including abuse and molestation
- Multiple areas where coverage is not clearly defined or absent in the proposal

These differences represent increased financial and operational risk to the District in the event of a loss.

Fiscal Impact: The Provident proposal reflects a lower premium; however, the potential out-of-pocket exposure resulting from reduced coverage could significantly exceed any short-term cost savings. Provident would save \$12K-13K

Staff Recommendation: The Provident proposal reflects a lower premium; however, the potential out-of-pocket exposure resulting from reduced coverage could significantly exceed any short-term cost savings.

Alternate Option: Approve the Provident FirePlus proposal with the understanding of reduced coverage and increased risk of exposure.

Proposed Motion: I move to approve the renewal of the District’s insurance coverage with VFIS for the 2026–2027 policy term.

See Attachments



Commercial Insurance Proposal

Tubac Fire District

Program term: May 17, 2026 to May 17, 2027

Presentation date: April 27, 2026

Presented by:

Bob Rice
Executive Vice President
5330 N. La Cholla Blvd
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THE
MAHONEY
GROUP[®]

Confidence to Face Whatever Lies Ahead

April 27, 2026

Tubac Fire District
PO Box 2881
Tubac, AZ 85646-2881

Dear Chief Guerrero:

Our insurance coverage proposal is now ready for your review.

The information in this document is based on data and other information that you provided to our team. Please examine it closely to ensure its accuracy and let us know what, if anything, might need to be added or changed.

Your premiums are based on a variety of factors. Please be sure to let us know anytime you've hired new employees, reduced staff, and acquired or sold a new building or any asset.

Finally, this proposal is an overview of your insurance program, not a legal contract. Once bound, you'll want to refer to the actual policies for specific terms, conditions, limits and exclusions.

We thank you for your business and, of course, please contact me with any further questions.

Thank you,

Bob Rice

Overview

The Mahoney Group combines more than 100 years of experience with leading-edge products to provide exceptional service and value to our clients. Our offerings include risk management services; a comprehensive range of insurance solutions ranging from workers' compensation to specialty coverages, and employee benefits.

Headquartered in Mesa, Ariz., we are an employee-owned company that has grown from a small, family-owned business to now rank in the Top 100 among U.S. brokerages.

With operations in nine states, we also are part of Assurex Global, a worldwide network of brokers whose collective bargaining power and long history with carriers mean you get the best product offerings and pricing available.

The Mahoney Group also is a member of Zywave, a nationwide network of over 400 insurance and employee benefits brokerages and third-party administrators focused on enhanced client services and helping you promote greater health, wellness and safety in your workforce.

Our Value Proposition

Confidence to face whatever lies ahead.

Our risk management and insurance solutions have been delivering just that to clients nationally and globally for decades. We do that in part by helping you drive down claims frequency and severity with an action plan based on your risk profile and training needs. We also provide onsite training to help you address loss-control issues and to promote a safer work environment for your employees.

Total Cost of Risk

Your operations face a myriad of challenges, including safety issues, OSHA compliance burdens, rate fluctuations, and increased litigation risks. This challenging environment requires a more sophisticated approach to the way you purchase and manage your insurance programs. We advocate a Total Cost of Risk, or TCOR, management philosophy that goes far beyond premiums and retained losses. Instead, we help you understand your long-term TCOR based on a comprehensive review and analysis of your risks to help you regain control over areas that you can, indeed, control.

Our range of value-added services include:

Data Analysis

Data analysis can help you manage and reduce your claims. By analyzing your losses with a sophisticated data analysis tool, we can help you develop loss control plans that will focus on areas with the highest potential to reduce direct and indirect costs, reduce injuries, reduce administrative time, and reduce the risk of loss.

Education and Training

Our onsite risk management and employee seminars are designed to help you increase safety and reduce losses, while providing you with a training and team-building opportunity.

Regulatory and Legislative News

Staying atop the ever-changing world of property and casualty insurance is a challenge. Our “Risk Insights” publication helps you keep up with the latest developments, including how-to articles to help you address those issues.

Your Team

The Mahoney Group is committed to building and sustaining long-term partnerships with our clients. To that end, we have assigned a team to your account committed to the highest levels of professionalism. From initial planning to ongoing implementation, your team will be at your side through thick and thin, delivering service with a servant's heart.

Advisors

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Global Alliance

The Mahoney Group is proud to be a member of Assurex Global, the world's largest privately held risk management and commercial insurance brokerage group.

Founded in 1954, Columbus, Ohio-based Assurex Global is a unique international corporation that marshals the experience, expertise, products and services of the world's most successful and respected independent risk management, commercial insurance and employee benefits professionals.

A hallmark of Assurex Global is the fact that all partners, regardless of city and country, are committed to providing an immediate and professional response to other partners' requests for advice on local insurance conditions, assistance with local coverages, and other local services, including claims and loss control. Only one outstanding agency in each geographic market is selected to become an Assurex Partner.

As a member, we meet regularly to share ideas and explore solutions, bringing an unsurpassed level of resources, interaction, and cooperation that we can then pass along to our clients.

Assurex Global is the world's largest privately held commercial insurance, risk management and employee benefits brokerage group. Only the two largest publicly owned brokers generate a larger premium volume than Assurex Global.



Premium Summary

LINES OF COVERAGE	EXPIRED PREMIUM	OPTION ONE:	OPTION TWO:
	05/17/2025-05/17/2026	CFC CYBER RENEWAL PREMIUM 05/17/2026-05/17/2027	COALITION CYBER RENEWAL PREMIUM 05/17/2026-05/17/2027
VFIS Commercial Package	\$58,297.00	\$27,130.00	\$27,130.00
VFIS Commercial Auto	Included	\$34,496.00	\$34,496.00
CFC Cyber Coverage	\$3,828.72	\$5,283.84	\$4,630.00
TOTAL Premium	\$62,125.72	\$66,909.84	\$66,256.00

Notes/Changes

VFIS - General Liability

- Fire and other non-medical runs stayed flat at 727
- Emergency medical or first responder medical runs stayed flat at 1,011
- Population areas served stayed flat at 10,000
- Employees
 - Full-Time Employees- Increased from 28 to 30
 - Part-Time Employees- Increased from 15 to 19
 - Publicly Elected Trustees/Commissioners/Directors- Stayed flat at 5
- Reminder Exclusion - this remains unchanged from expiring
 - CE Violation of Law Addressing Data Privacy

VFIS - Property

- Increased Blanket Business Personal Property from \$478,427 to \$497,565
- Increased Building limits per automatic inflation rate of 4%
 - Total increased from \$11,718,105 to \$12,186,830
- Reminder Exclusion - this remains unchanged from expiring
 - Cyber Liability
- **Removal of Location 1 Buildings 1 & 2 (2227 E Frontage Road) was not reflected prior to renewal and is not included in renewal premium. This has generated a return premium of \$346**

VFIS - Auto

- 2025-2026: 36 Vehicles
- 2026-2027: 34 Vehicles
- Removed the following vehicles at renewal 05.17.2026
 - 2004 Ford Brush Vehicle 1FDAX57P64EC15337
 - 2008 Chevrolet Ambulance 1GBE4V1968F408097
- Auto coverage has been removed from the package policy to a separate monoline automobile policy

VFIS - Management Liability

- Reminder Exclusion - this remains unchanged from expiring
 - Confidential Information

VFIS - Excess Liability

- Please note the following sublimit(s) for the Excess policy; however, these remain unchanged from expiring terms:
 - Abuse and Molestation Liability Sublimit- \$5,000,000 per occurrence and \$5,000,000 Aggregate
 - Cyber Liability Sublimit- \$1,000,000 per occurrence and \$2,000,000 Aggregate
 - Unmanned Aircraft Liability Sublimit- \$1,000,000 per occurrence and \$1,000,000 Aggregate

CFC - Cyber Coverage- Option One (Incumbent Carrier)

- \$1,000,000 Limit and \$2,500 retention (Deductible)
- Premium increased based on revenues increasing from \$4,559,870 to \$7,009,149
- CFC also offered an option with a \$5,000 retention (deductible): Total Premium \$5,134.20

Coalition - Cyber Coverage- Option Two

- \$1,000,000 Limit and \$5,000 retention (Deductible)
- Coalition has a \$5,000 retention (deductible), CFC has a \$2500 aggregate deductible
- Coalition retention applies to each and every claim without an aggregate, CFC's deductible has an aggregate limit.
- CFC also has limits that are "each and every" language for their First Party insuring clauses, including cybercrime. So, the limit applies to each and every unrelated claim and are not subject to an aggregate limit, versus the \$1,000,000 aggregate limit on the Coalition policy.
- Coalition does have a separate \$1,000,000 outside limit for breach costs.
- CFC offers some additional coverages that the Coalition quote does not, including contingent bodily injury coverage and physical goods fraud
- Coalition- admitted market versus CFC which is in non-admitted

Disclaimer: the above highlights key differences between the cyber proposals and is provided for general comparison purposes only. Additional differences may exist, and all terms, conditions and exclusions are subject to the full policy terms.

Payment Plans/Terms

VFIS Package- Agency Bill-Payments made directly to The Mahoney Group

- Deposit of \$6,777
- 3 Quarterly Installments of \$6,777

VFIS Auto- Agency Bill-Payments made directly to The Mahoney Group

- Deposit of \$8,646
- 3 Quarterly Installments of \$8,624

CFC-Cyber Liability Agency Bill-Payments made directly to The Mahoney Group

- Annual Payment of \$4,435 plus taxes and fees for a total of \$5,283.84

Coalition-Cyber Liability Agency Bill-Payments made directly to The Mahoney Group

- Annual Payment of \$4,630

Subjectivities

VFIS Package

- Signed Acord Application

CFC-Cyber Liability

- **Due 30 days post binding:**
 - Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents.

Coalition-Cyber Liability

- Signature Bundle

Additional Coverage Options

The coverage lines listed here are not included in your program. While not exhaustive, any of the coverages seen here can be purchased for an additional premium charge.

The following estimates are from 2025-2026 and subject to change. They are provided for preliminary review, and final numbers can be updated upon request.

- Increase Forgery from \$100,000 to \$250,000 and Public Employee Dishonesty from \$100,000 to \$250,000-**Estimated** Annual Premium \$549
- Increase Forgery from \$100,000 to \$250,000 and Public Employee Dishonesty from \$100,000 to \$500,000-**Estimated** Annual Premium \$625
- **Higher Cyber Limits Available**
- Accident and Sickness
 - **Estimated** Annual Premium: \$3,508
- Aviation Coverage, including Drones
- Earthquake
- Electronic Data Liability
- Flood Coverage
- Foreign / International Coverage
- Group Health
- Kidnap & Ransom
- Mold & Fungus
- Pollution Insurance
- Terrorism Coverage
- Travel Accident



**Property & Casualty
Summary of Coverages**

**PREPARED FOR:
TUBAC FIRE DISTRICT**

FOREWORD

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

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

Policies included in this summary:

Policy Number	Effective Date	Expiration Date
VFNU-CM-0040432-00	05/17/2026	05/17/2027
VFNU-TR-0010815-06	05/17/2026	05/17/2027

GENERAL INFORMATION

First Named Insured: TUBAC FIRE DISTRICT

Mailing Address: PO BOX 2881
TUBAC, AZ 85646

Other Named Insured(s): TUBAC FIRE DISTRICT PUBLIC SAFETY PENSION BOARD

PROPERTY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Schedule of Locations

<u>Premises</u>	<u>Item</u>	<u>Address</u>	<u>Occupancy</u>
1	1	2227 E FRONTAGE RD TUBAC, AZ 85646	FIRE STATION
1	2	2227 E FRONTAGE RD TUBAC, AZ 85646	DWELLING
2	1	1360 W FRONTAGE RD RIO RICO, AZ 85648	FIRE STATION
3	1	333 CAMINO JOSEFINA RIO RICO, AZ 85648	FIRE STATION
4	1	149 RUTA CAMARON RIO RICO, AZ 85648	FIRE STATION
5	1	457 CAMINO AGOSTO RIO RICO, AZ 85648	BUILDING
6	1	2239 E FRONTAGE TUBAC, AZ 85646	CREW QUARTERS

Schedule of Limits & Deductibles

Property Deductible: \$5,000

Blanket Contents Limit: \$497,565 * below indicates Contents included in Blanket Limit

<u>Premises/ Item</u>	<u>Building Limit</u>	<u>Building Valuation</u>	<u>Contents Limit</u>	<u>Contents Valuation</u>	<u>Earthquake Deductible</u>	<u>Flood Deductible</u>	<u>Wind Hail Deductible</u>
1 / 1	\$502,566	GRC	Not Covered	N/A	5%	\$1,000	N/A
1 / 2	\$126,531	GRC	Not Covered	N/A	5%	\$1,000	N/A
2 / 1	\$1,370,635	GRC	\$33,955 *	RC	5%	\$1,000	N/A
3 / 1	\$5,057,049	GRC	\$179,805 *	RC	5%	\$1,000	N/A
4 / 1	\$5,057,049	GRC	\$179,805 *	RC	5%	\$1,000	N/A
5 / 1	\$73,000	GRC	Not Covered	N/A	5%	\$1,000	N/A
6 / 1	Not Covered	N/A	\$104,000 *	RC	5%	\$1,000	N/A

PROPERTY

Valuation Basis

VFIS insures property on a **guaranteed replacement cost (GRC), replacement cost (RC), actual cash value (ACV) or functional replacement cost (FRC)** basis. The previous page shows how your property is currently written.

Descriptions

Guaranteed replacement cost pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

	<u>With GRC</u>	<u>Without GRC</u>
Policy limit:	\$100,000	\$100,000
Actual cost to replace:	\$125,000	\$125,000
Policy pays:	\$125,000	\$100,000
You would have to pay:	\$0	\$25,000

Replacement cost pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

Actual cash value pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

Functional replacement cost pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

Property Coverage Extensions

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

Loss of Income	Actual Loss Sustained
Extra Expense	Actual Expense Incurred
Ordinance Coverage	Applies to buildings insured on a Replacement Cost or Guaranteed Replacement Cost basis.
Earthquake	Applies to buildings and contents. Deductible of 5% of the combined building and contents amounts for each damaged structure.
Flood	Applies to buildings and contents. Deductible of \$1,000 applies per premises.
Crisis Incident Response Coverage	\$25,000 limit any one crisis incident
Money & Securities	Included / \$50,000 Limit
Trees, Shrubs, Plants & Lawns	Full Replacement Cost
Sirens & Antennas	Included in Building Amount
Commandeered Property of Others	Full Replacement Cost / Loss of Use
Computer Software	Included / \$250,000 Limit / Computer Virus
Valuable Papers & Records	Actual Incurred Cost
Accounts Receivable	Actual Incurred Cost
Recharge Costs	Incurred Recharge Cost / No Deductible
Deductible Waiver	Included

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Loss of Income

Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to 24 months.

Example: Because of serious wind damage to the roof of the fire station, a volunteer fire company is unable to hold the twice-weekly bingo games they count on to fund their operations. This coverage would pay for the lost income until the roof is repaired and the bingo games can resume.

Extra Expense

Protects your organization from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the extra expense (over and above your normal operating expense) incurred during the period of restoration for up to 24 months.

Example: An ambulance squad suffers a total loss to their main garaging location due to a fire. In order to continue responding to calls, they must lease space from the local municipality for the time it takes to rebuild their garage. This coverage would pay for the extra costs (rent, phone installation, furniture leasing and so forth) needed to do so.

Utility Service Interruption

Loss of Income and extra expense is extended to cover an interruption in utility services to your premises, if utility interruption occurs as a result of a covered cause of loss.

Subject to a 72 hour waiting period.

Ordinance Coverage

Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.

Will pay for the loss of value of the undamaged portion of a building that must be torn down, following a covered loss, because of applicable local, state or federal building codes. If the building is written on a replacement cost basis, the amount paid for such loss is included in your building limit and does not increase it.

Will pay for the cost to demolish the undamaged portion of the building, clear the site, and repair or rebuild according to code. These costs are covered up to 100% of the amount paid for the initial direct physical loss or damage to the building.

Examples of costs covered by this extension include updated electrical systems to comply with local building codes, or improved rest room facilities that are accessible to disabled people.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Earthquake	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this summary of coverage).</p> <p>Includes volcanic action.</p> <p>A special 5% deductible applies to the value of the building and personal property for each item.</p>
Flood	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this summary of coverage).</p> <p>A special \$1,000 deductible applies per premises, unless otherwise indicated in this summary of coverage.</p>
Equipment Breakdown	<p>Covers the mechanical breakdown of equipment or the explosion of pressure vessels at your premises. Covered equipment includes such things as refrigeration equipment, air conditioners, cascade units and boilers.</p> <p>Covers the mechanical breakdown of certain types of portable equipment (mobile cascade units, mobile generators, portable pumping units, jaws-of-life) away from your premises.</p> <p>Covers loss of income or extra expense your organization may suffer if your utilities are interrupted as a result of an accident to covered equipment owned by your landlord or utility company.</p> <p>No dollar limit.</p>
Other Perils (not covered by many property policies)	<p>Damage caused by the back-up of sewers and drains.</p> <p>Damage caused by artificially generated electrical currents.</p> <p>Damage caused by changes in temperature or humidity.</p>
Arson Reward	<p>Limit of \$25,000.</p> <p>For the reimbursement of your payment of rewards which provide information related to arson fire.</p> <p>No deductible.</p>
Crisis Incident Response Coverage	<p>We will pay up to \$25,000 for any one crisis incident that results in crisis management expenses (to restore your public image) or post-crisis counseling services.</p>
Debris Removal	<p>Covered without limit if the expense is incurred as a result of a covered cause of loss.</p>
Contents Off-Premises	<p>Pays the greater of \$100,000 or your highest contents limit at any location.</p> <p>Does not apply to portable equipment.</p>
Newly Acquired Property	<p>Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.</p> <p>The automatic feature lasts for 90 days or the end of the policy period, whichever is later.</p> <p>Limits are \$2,500,000 for buildings and \$500,000 for contents.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Fine Arts	Limit of \$50,000 when there is a certified appraisal; otherwise the limit is \$25,000 subject to \$1,500 limit per item.
Money & Securities	Covers theft, disappearance or destruction on-premises or off-premises. Automatic \$50,000 limit; higher limits are available.
Trees, Shrubs, Plants & Lawns	Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism. No dollar limit.
Glass Deductible Waiver	Property deductible is waived when loss only involves building glass.
Personal Effects	Applies on-premises only. Primary coverage (not excess over a homeowners policy, for example). For members, full replacement cost with no dollar limit. For non-members, a limit of \$1,500 per person applies. No deductible.
Member's Property (other than personal effects)	Limit of \$5,000 (for items such as computers, all-terrain vehicles, snowmobiles, golf carts, personal watercraft, tools and firearms). Primary Coverage and not excess over a homeowners policy. No deductible.
Member's Real Property Deductible Reimbursement	We will provide up to \$1,000 deductible reimbursement for damage to members residence when responding to an emergency on your behalf. No deductible.
Pollution Clean-Up	Applies on-premises only. Limit of \$150,000 for remediation expense you incur resulting from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage. Limit of \$25,000 for all other covered causes of loss.
Sirens & Antennas	Sirens, antennas, towers and similar structures and their associated equipment are automatically covered away from your scheduled premises, if you have building coverage with VFIS. No sub-limit applies.
Permanently Installed Property Off-Premises	Limit of \$125,000. Applies to outdoor property permanently installed away from your premises. Includes traffic control devices, statues, signs, monuments and fire hydrants.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Commandeered Property of Others	<p>Replacement cost coverage for any commandeered property other than autos.</p> <p>Includes the owner's loss of use.</p> <p>No dollar limit.</p> <p>No deductible if commandeered property belongs to volunteer, employee, director, officer or trustee.</p>
Computer Software	<p>Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.</p> <p>Covered causes of loss include computer virus and the breakdown of computer hardware.</p> <p>Applies on-premises or off-premises.</p> <p>Automatic limit of \$250,000, higher limits are available.</p>
Unintentional Errors and Omissions	<p>Limit of \$500,000.</p> <p>Covers for unintentionally omitting real property at the time of application or unintentionally failing to report all real property prior to the beginning of the policy period.</p>
Vehicle Parts	<p>Limit of \$25,000.</p> <p>Automatically covers vehicle stock owned by you and stored inside a building or at your location.</p>
Valuable Papers & Records	<p>Pays the costs you incur to restore or replace any such documents following a covered loss.</p> <p>No dollar limit.</p> <p>Applies on-premises or off-premises.</p>
Accounts Receivable	<p>Pays the costs you incur in restoring your accounts receivable records following a covered loss.</p> <p>Also pays amounts you can't collect if your accounts receivable records can't be restored.</p> <p>No dollar limit.</p> <p>Applies on-premises or off-premises.</p>
Lock and Key Replacement	<p>Limit of \$25,000 to reimburse you for lock and key replacement after theft at your location.</p> <p>No deductible.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No dollar limit.</p> <p>No deductible.</p>
Limited Coverage for Fungus, Wet Rot, Dry Rot or Bacteria	<p>A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.</p> <p>However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.</p> <p>An extension has been added to provide a \$25,000 sub-limit if the fungus, wet rot, dry rot or bacteria arises from flood or from a specified cause of loss, as defined in the policy. This sub-limit is the most that will be paid in any policy term regardless of the number of occurrences.</p>
Deductible Waiver	<p>If a Property claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Portable Equipment coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p>
Coinsurance	<p>Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.</p> <p>Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.</p>
Mechanics Tools	<p>Members tools are included as personal property on a replacement cost basis.</p>

CRIME

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

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

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

Your selections are indicated below.

Covered Entity

TUBAC FIRE DISTRICT

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

PORTABLE EQUIPMENT

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Blanket Portable Equipment Coverage

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$500

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use.

Coverage Extensions

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

PORTABLE EQUIPMENT – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Personal Effects	<p>Applies on and off premises while on authorized duty.</p> <p>Primary coverage (not excess over a homeowners policy, for example).</p> <p>Full replacement cost with no dollar limit.</p> <p>No deductible.</p>
Non-owned Portable Equipment	<p>Coverage for portable equipment of others temporarily in your possession.</p> <p>Automatic \$50,000 limit.</p>
Unmanned Aircraft (Drones)	<p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ol style="list-style-type: none"> 1. rented, leased or loaned to others without an operator who is your employee or volunteer 2. used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$35,000 in any one occurrence.</p>
Deductible Waiver	<p>If a Portable Equipment claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Property coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> <p>The deductible will be waived after three consecutive years with no portable equipment losses.</p>
Coverage to Replace Obsolete Chargers	<p>We will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.</p>
Theft of Portable Equipment by Member	<p>At your request we will pay up to \$5,000 for portable equipment taken by a volunteer or employee no longer affiliated with your organization provided the equipment is reported as stolen.</p> <p>The most we will pay in one year is \$10,000.</p>
Trailers Used to Transport Covered PE	<p>Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A portable generator is installed on a small trailer that can be pulled to an emergency scene by a number of vehicles; both the generator and its trailer would be covered under Blanket Portable Equipment.</p> </div>
Blanket Coverage	<p>Applies to:</p> <ol style="list-style-type: none"> 1. All boats up to 100 horsepower, and 2. All jet skis and waverunners regardless of horsepower.
Scheduled Coverage	<p>Required for boats in excess of 100 horsepower.</p>
Reporting	<p>No need to determine equipment values if you select blanket coverage.</p> <p>VFIS will rate the coverage based on the number and type of vehicles you use.</p>

If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

Temporary Storage for Portable Equipment

Provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.

Accident-Impaired Patient Transport Equipment Reimbursement

We will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.

AUTO

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

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

Liability Coverage Extensions

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

Physical Damage Coverage Extensions

Deductible Waiver	Included
Freezing of Attached Special Equipment	Included
Volunteers' or Employees' Personal Automobiles	Reimburse the deductible up to \$2,500 if insurance is carried or actual cash value if no insurance is carried
Hired, Borrowed or Commandeered Vehicles	Included (ACV; Primary)
Customized Vehicles Extension	Included
Towing and Labor	Incurred Cost Max of \$5,000
Recertification	Included
Full Glass Coverage	Included
Garagekeepers Insurance	Included (\$50,000; Primary)
Removal of Apparatus from Environmentally Sensitive Areas	Included as part of claim adjustment expense

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	1997	INTERNATIONAL PUMPER LDH	1HTSDADR5VH489180		\$160,000	\$1,000	\$1,000
2	2004	WELLS CARGO TRAILER	1WC200J2047009901		\$20,000	\$1,000	\$1,000
3	1997	UTILITY TRAILER	4K8UX1228V1E15101		\$4,000	\$1,000	\$1,000
4	2006	BAUER AIR CASCADE	1B9BE12266N730058		\$71,546	\$1,000	\$1,000
5	2008	DECON TRAILER	4HXEN24258C131787		\$7,300	\$1,000	\$1,000
6	2009	CHEVROLET FIRST RESPONDER	1GCHK59699E143093		\$43,712	\$1,000	\$1,000
7	2010	FREIGHTLINER PUMPER	1FVACYBS6ADAK2627		\$218,883	\$1,000	\$1,000
8	2010	FREIGHTLINER PUMPER	1FVACYBS4ADAK2626		\$218,883	\$1,000	\$1,000
9	2007	POLARIS ATV	4XARH68A374115539	X	N/A	\$1,000	\$1,000
10	2008	POLARIS ATV	4XARF68A684721120	X	N/A	\$1,000	\$1,000
11	2010	INTERNATIONAL TANKER	1HTWCAZR2AJ288885		\$160,000	\$1,000	\$1,000
12	2012	FREIGHTLINER PUMPER	1FVACYBS4CDBK2213		\$218,883	\$1,000	\$1,000
13	2012	KENWORTH TANKER	2NKHNN8X8CM323938		\$150,000	\$1,000	\$1,000
14	2012	DODGE BRUSH VEH	3C7WDNEL1CG160745		\$74,500	\$1,000	\$1,000
15	2012	DODGE BRUSH VEH	3C7WDNEL3CG160746		\$74,950	\$1,000	\$1,000
16	2012	DODGE BRUSH VEH	3C7WDNEL5CG160747		\$74,950	\$1,000	\$1,000
17	2014	CARSTON TRAILER	4HXSU1218EC167740		\$1,200	\$1,000	\$1,000
18	2019	FORD F150	1FTEW1EB4KKD05996	X	N/A	\$500	\$500
19	2019	FORD F150	1FTEW1EB6KKD05997	X	N/A	\$500	\$500
20	2019	FORD F150	1FTEW1EB8KKD05998	X	N/A	\$500	\$500
21	2019	FORD AMB ALS	1FDRF3GT5KED96208		\$155,508	\$1,000	\$1,000
22	2019	FORD AMB ALS	1FDRF3GT7KED96209		\$155,508	\$1,000	\$1,000
23	2018	RAM AMB ALS	3C7WRKBLXJG406970		\$168,965	\$1,000	\$1,000
24	2021	POLARIS RANGER ATV	4XARSE995M8065618	X	N/A	\$1,000	\$1,000
25	2021	DELCO TRAILER	5WWBU142M6015172		\$3,642	\$1,000	\$1,000
26	2020	FORD AMB ALS	1FDRF3GT6LEE89076		\$172,854	\$1,000	\$1,000
27	1989	CLUB GOLF CART	A8908166820	X	N/A	\$1,000	\$1,000
28	2023	CHEVROLET SERVICE	1GC4TNEY9PF107660	X	N/A	\$1,000	\$1,000
29	2021	JEEP SERVICE	1C4PJLDX6MD179986	X	N/A	\$1,000	\$1,000
30	2024	CHEVROLET TAHOE	1GNSCMKD8RR250772		\$70,000	\$1,000	\$1,000
31	2024	FORD AMB ALS	1FDRF3GT7RED19172		\$232,831	\$1,000	\$1,000
32	2025	FREIGHTLINER PUMPER	3ALDCYFE3SW2046		\$1,000,000	\$1,000	\$1,000
33	2024	FORD AMB ALS	1FDRF3GT9RED19173		\$350,000	\$1,000	\$1,000
34	2025	FORD AMB ALS	1FDRF3GTXSEC90532		\$350,000	\$1,000	\$1,000

Schedule of Vehicles – Insured's Identifiers

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

Vehicle No.	Year	Make & Model	VIN	Insured's Identifier (How YOU refer to this vehicle) Example: Chief's Vehicle
1	1997	INTERNATIONAL PUMPER LDH	1HTSDADR5VH489180	1005
2	2004	WELLS CARGO TRAILER	1WC200J2047009901	1018
3	1997	UTILITY TRAILER	4K8UX1228V1E15101	1022
4	2006	BAUER AIR CASCADE	1B9BE12266N730058	1024
5	2008	DECON TRAILER	4HXEN24258C131787	1035
6	2009	CHEVROLET FIRST RESPONDER	1GCHK59699E143093	1040
7	2010	FREIGHTLINER PUMPER	1FVACYBS6ADAK2627	1042
8	2010	FREIGHTLINER PUMPER	1FVACYBS4ADAK2626	1041
9	2007	POLARIS ATV	4XARH68A374115539	1028
10	2008	POLARIS ATV	4XARF68A684721120	1030
11	2010	INTERNATIONAL TANKER	1HTWCAZR2AJ288885	1043
12	2012	FREIGHTLINER PUMPER	1FVACYBS4CDBK2213	1044
13	2012	KENWORTH TANKER	2NKH8N8X8CM323938	1045
14	2012	DODGE BRUSH VEH	3C7WDNEL1CG160745	1048
15	2012	DODGE BRUSH VEH	3C7WDNEL3CG160746	1046
16	2012	DODGE BRUSH VEH	3C7WDNEL5CG160747	1047
17	2014	CARSTON TRAILER	4HXSU1218EC167740	1049
18	2019	FORD F150	1FTEW1EB4KKD05996	1052
19	2019	FORD F150	1FTEW1EB6KKD05997	1050
20	2019	FORD F150	1FTEW1EB8KKD05998	1051
21	2019	FORD AMB ALS	1FDRF3GT5KED96208	1054
22	2019	FORD AMB ALS	1FDRF3GT7KED96209	1053
23	2018	RAM AMB ALS	3C7WRKBLXJG406970	1055
24	2021	POLARIS RANGER ATV	4XARSE995M8065618	1057
25	2021	DELCO TRAILER	5WWBU142M6015172	1056
26	2020	FORD AMB ALS	1FDRF3GT6LEE89076	1058
27	1989	CLUB GOLF CART	A8908166820	1059
28	2023	CHEVROLET SERVICE	1GC4TNEY9PF107660	1060
29	2021	JEEP SERVICE	1C4PJLDX6MD179986	1061
30	2024	CHEVROLET TAHOE	1GN5CMKD8RR250772	1062
31	2024	FORD AMB ALS	1FDRF3GT7RED19172	1064
32	2025	FREIGHTLINER PUMPER	3ALDCYFE3SW2046	1063
33	2024	FORD AMB ALS	1FDRF3GT9RED19173	1065
34	2025	FORD AMB ALS	1FDRF3GTXSEC90532	1066

AUTO LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Non-Owned Automobile	<p>Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an <i>excess basis</i>.</p> <p>Covers your liability for commandeered vehicles used on your behalf on a <i>primary basis</i>.</p>
Volunteers/Employees as Insureds Under Non-Owned Automobiles	<p>Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A firefighter responds in his personal vehicle on his department's behalf. Upon rounding a curve, he sees a disabled vehicle partially blocking the road. He swerves and accidentally strikes the motorist who was trying to flag down the firefighter. Non-owned vehicle liability would be provided to the firefighter on a primary basis up to the policy limit; not excess over the firefighter's personal auto policy.</p> </div>
Additional Insured-Automatic	<p>Any person or organization for which you have agreed in writing in a contract to be added as an additional insured.</p>
Expected or Intended Injury	<p>Included for Bodily Injury or Property Damage when resulting from actions taken to protect persons or property.</p>
Temporary Substitute Vehicle	<p>Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaner is involved in an intersection accident injuring civilians. Liability coverage would be provided to the department on a primary basis up to the policy limit.</p> </div>
Owner of Commandeered Auto as an Insured	<p>The owner of a commandeered auto in your temporary care, custody or control that is being used as part of an emergency operation is an insured.</p> <p>Coverage is on a <i>primary basis</i>.</p>
Uninsured Motorist/Underinsured Motorist	<p>Covers your organization for bodily injury and/or property damage sustained by an eligible party caused by a negligent uninsured/underinsured motorist or hit-and-run motorist, based on your state laws.</p>
Fellow Member Liability	<p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.</p> <p>Note that the protection applies to the <i>individual</i> against whom the claim is made, whether or not a claim is made against you (the insured organization).</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A fire truck is responding to an emergency call with lights and sirens activated. The vehicle operator fails to see a civilian vehicle resulting in a collision, injuring several passenger firefighters. Fellow member auto liability coverage would be provided to the fire truck driver up to the limit of the policy for claims arising from the injured passenger firefighters.</p> </div>
Incidental Garage Liability	<p>Provides liability arising from autos used in connection with an insured's garage operations.</p> <p>Coverage is primary.</p> <p>Provides coverage for your organization if you service or store vehicles owned by others.</p>

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS

Agreed Value

Physical damage coverage on emergency vehicles is provided on an *Agreed Value* basis. In the event of a loss, you will receive the **lesser of**:

1. The **cost to repair** the covered vehicle; or
2. The **cost to replace** the part with a part of like kind and quality, *without deduction for depreciation*; or
3. The **cost to replace the entire vehicle with a comparable new vehicle**, manufactured to current specifications set by the NFPA, the U. S. Department of Transportation, or similar organization; or
4. The **agreed value** shown in the policy.

Note: If the estimated repair costs for a damaged vehicle covered on an *Agreed Value* basis exceed 60% of the *Agreed Value*, and you choose not to accept payment under paragraph 1. or 2. (above), VFIS will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, VFIS has the rights to all recovery and salvage.

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

Example: A fire department has a 2010 Mack pumper with an Agreed Value of \$150,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$120,000. The replacement cost of the truck at the time of the loss is \$300,000. Since the Agreed Value selected by the insured is \$150,000 and 60% of the Agreed Value is \$90,000, the insured has the option to either repair the vehicle, taking the \$90,000 settlement, or be reimbursed the Agreed Value of \$150,000 with VFIS having the rights to the salvage.

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

Actual Cash Value

Settles the claim based on the current market value of the damaged vehicle or part (old for old).

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

Stated Amount

Settles the claim by paying the lesser of:

1. The current market value of the damaged vehicle or part (old for old).
- or**
2. The amount stated in the policy.

We do not offer stated amount coverage because it is less advantageous to your organization than other methods.

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

Deductible Waiver	<p>If an Automobile Physical Damage claim occurs in conjunction with a claim under a VFIS Portable Equipment or Property coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> <p>Additionally, regardless of the number of covered autos suffering a physical damage loss while engaged in a single firefighting, ambulance and/or rescue emergency, only one deductible, the largest, shall apply to the entire event.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Example: A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damages and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage coverage and the Portable Equipment coverage provide that only one deductible, the largest, would be applied to the loss settlement.</p> </div> <p>The auto physical damage deductible will be waived after three consecutive years with no Auto Physical Damage claims. Maximum benefit of \$1,000.</p>
Collision	Damages from overturn or collision with another object.
Comprehensive	Damages from causes other than collision or overturn.
Freezing	<p>Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.</p> <p>Includes, but is not limited to, pumps, gauges and tanks.</p> <p>No freezing coverage for loss to vehicle engines.</p>
Volunteers' or Employees' Personal Automobiles	<p>Covers damage to a member's personally owned vehicle:</p> <ol style="list-style-type: none"> 1. while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and 2. resulting from a covered cause of loss. <p>Reimburses the members deductible up to \$2,500 if insurance is carried or actual cash value if no insurance is carried. Member is required to maintain minimum state liability coverage.</p>
Airbag Coverage	Covers loss caused by accidental discharge of an airbag.
Hired, Borrowed or Commandeered Vehicles	<p>Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.</p> <p>Comprehensive deductible - \$50.</p> <p>Collision deductible - \$100.</p> <p>Coverage is primary.</p>
Temporary Substitute Vehicles	Coverage for fire trucks and ambulances with loss to be settled based on the valuation method of the owner's policy, up to \$1,000,000. Subject to the insured's deductible.
Customized Vehicle Extension	<p>Applies to vehicles, such as chief's cars, insured on an actual cash value basis.</p> <p>Cost to replace custom features such as gold leaf lettering, light bars, sirens and radios on a <i>replacement cost basis</i>.</p> <p>Extended to equipment owned by the organization that's permanently installed in non-owned autos.</p>

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

Towing and Labor	<p>Coverage is provided for vehicles carrying comprehensive coverage. Labor must be performed at the disablement location.</p> <p>No mileage limit. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to the final repair facility.</p> <p>\$5,000 limit applies.</p>
Recertification	<p>Included in claims settlement for covered losses.</p> <p>No limit applies.</p>
Removal of Apparatus from Environmentally Sensitive Areas	<p>Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense.</p> <p>No sub-limit applies.</p>
Rental Reimbursement coverage for Fire Truck and Ambulances	<p>If no spare or reserve units are available, we provide automatic coverage for rental reimbursement expenses for firefighting rescue (class 7909) and ambulance vehicles (class 7919).</p> <p>Limit of \$300 any one day for up to 40 days.</p>
Rental Reimbursement for member's personally owned vehicles	<p>Coverage provided when loss occurs while enroute, during, returning from an emergency or while at the direction and knowledge of an officer of the insured.</p> <p>Limit of \$30 per day for up to 30 days.</p>
Full Glass Coverage	<p>No glass deductible for vehicles with comprehensive coverage.</p>
Garagekeepers Insurance	<p>\$50,000 coverage for vehicles while left with an insured's garage operation.</p> <p>Comprehensive deductible - \$250.</p> <p>Collision deductible - \$500.</p> <p>Coverage is primary.</p> <p>Provides coverage for your organization if you service or store vehicles owned by others.</p>

GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

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

Optional Coverages (apply only if checked)

- Employer's (Stop Gap) Liability
- Owned Watercraft Liability (boats exceeding 100 horsepower)

Coverage Extensions

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

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Volunteers and Employees as Insureds	<p>Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees. Also included are the owners of any property you commandeer.</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p> <p>Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:</p> <ol style="list-style-type: none"> 1. Coverage doesn't apply to liability arising from any physician's providing or failing to provide on-line medical direction or medical command via a telecommunications device, and 2. Hands-on treatment of a patient by a physician is excess of any medical malpractice insurance carried by the physician.
Blanket Additional Insureds	<p>Automatically covers any person or organization required by contract to be an additional insured, but only for their liability arising out of your premises or operations.</p> <p>The contract must be in effect before the injury or damage occurs.</p>
Fellow Member Liability	<p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.</p> <p>Note that the protection applies to the individual against whom the claim is made, whether or not a claim is made against you (the insured organization).</p>
"Good Samaritan" Liability	<p>Covers your volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.</p> <p>Applies to professional health care or any other services.</p> <p>To qualify as a "Good Samaritan," the individual must act independently of your organization or any other organization.</p>
Unlimited Defense Costs	<p>The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.</p>
Intentional Acts	<p>Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.</p>

Example (bodily injury): A distraught relative of a heart attack victim must be restrained in order for you to administer care to the patient, and in the process the relative is injured.

Example (property damage): In order to gain access to a small fire in one apartment unit, a firefighter breaks down a door to a different unit that is not in imminent danger.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS – continued

- Pollution Liability** Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:

 1. emergency operations away from your premises,
 2. training activities, or
 3. water runoff from the cleaning of equipment.

Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:

 1. emergency operations away from your premises, or
 2. training activities away from your premises.

Covers you for Pollution Liability for your Above Ground Storage tanks. Coverage applies on a named peril basis. You must notify us of the incident as soon as practicable and not more than 14 days after the incident ends.
- Liquor Liability** Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.

If alcoholic beverages are sold, VFIS requires that you obtain the proper license or permit, comply with our liquor loss control recommendation, and pay the applicable premium charge.
- Contractual Liability** Covers you for the liability you agreed to assume of another party, either orally or in writing.

The claim must be otherwise covered (not excluded).

Example: Farmer Brown agrees to allow a fire department to use his pasture to hold a flea market, as long as any injuries to the public are agreed to be the responsibility of the fire department and not of Farmer Brown.
- Watercraft Liability** Automatic coverage for injury or damage arising from your use of the following:

 1. non-owned boats,
 2. owned boats that are not powered by motors,
 3. owned boats that are powered by motors of not more than 100 horsepower, and
 4. jet skis and waverunners regardless of horsepower.
- Unmanned Aircraft (Drones)** Covers you for unmanned aircraft owned, operated, rented or loaned to you. Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.

Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.
- Fire Damage Legal Liability** Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.

A similar provision covers your liability for other than fire damage to buildings or contents rented or loaned to you for not more than 30 consecutive days.
- Damage to Property of Persons Receiving Services** Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.

Subject to a \$100 deductible each occurrence.

Example: A patient transported by ambulance to the hospital notices shortly after arrival that his wallet and Rolex watch are missing; he files a claim against the ambulance squad alleging theft of the property.
- Expanded Aggregate Limit** The General Aggregate Limit shown in the schedule applies separately to:

 1. each named insured (unless you have selected a \$10,000,000 aggregate limit), and
 2. each location you own or rent.

MANAGEMENT LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

	<u>Limits</u>
Each Offense or Wrongful Act.....	\$1,000,000
Aggregate (the total payable in any policy term).....	\$3,000,000
Defense Expense for Injunctive Relief.....	\$100,000

<input type="radio"/> "Claims made" basis	<input checked="" type="checkbox"/> "Occurrence" basis
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Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices**, such as wrongful termination, failure to promote or sexual harassment,
- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation, and
- Other wrongful acts.

Coverage Extensions

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

Cyber Liability

- **Security and Privacy Liability** protects you when claims are made against you during the policy period for monetary damages arising out of a security failure or privacy event.
- **Event Management Coverage** pays for event management losses you incur as a result of a privacy event or extortion threat first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach such as legal, technical, and public relations advice, investigation expenses, and notification costs.
- **Cyber Extortion Coverage** pays for expenses you incur as a result of a cyber extortion threat first occurring during the policy period.
- **All claims must be reported pursuant to the terms of the policy.**

Security and Privacy Liability

Per Claim Sublimit:	\$1,000,000
Aggregate Sublimit:	
Retention:	\$0
Retroactive Date:	05/17/2013
Continuity Date:	None

Event Management

Aggregate Sublimit:	\$250,000
Retention:	\$0

Cyber Extortion

Aggregate Sublimit:	\$20,000
Retention:	\$0

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

Management Liability coverage protects you against claims for monetary damages arising out of:

Employment-related practices, such as wrongful termination, failure to promote or sexual harassment.

Example: A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for back wages, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

Example: A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Other **wrongful acts** not specifically excluded.

Example: A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.

Example: Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$100,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:

1. is not-for-profit, and
2. is related to the emergency services.

Coverage is excess of any insurance.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS – continued

Volunteers and Employees as Insureds	<p>Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees.</p> <p>Also included is your medical director (if any).</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p>
Estates, Heirs, and Legal Representatives	Included as insureds.
Spousal Liability	Included, but only for acts within the course and scope of your operations.
Unlimited Defense Costs	The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Fair Labor Standards Act Suit Defense Coverage	Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act. This coverage is provided on a reimbursement basis.
Blanket Additional Insureds	Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability.
Unintentional Release of HIPAA Information	Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations.
Expanded Aggregate Limit	The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability*

The following apply unless noted otherwise:

Security and Privacy Liability Pays for loss that an insured is legally obligated to pay resulting from a claim alleging a security failure or privacy event first occurring on or after the retroactive date and prior to the end of the policy period.

Loss means damages, judgments, settlements, pre-judgment and post-judgment interest and defense expense, including without limitation::

1. Punitive, exemplary and multiple damages where insurable by the applicable law which most favors coverage for such punitive, exemplary and multiple damages;
2. Civil fines or penalties imposed by a governmental agency and arising from a “regulatory action”, where insurable by the applicable law which most favors coverage for such civil fines or penalties; and
3. Any monetary amounts an insured is required by law or has agreed by settlement to deposit into a consumer redress fund.

Security Failure

1. Transmission of malware from an insured computer system to a third party;
2. The unauthorized access or unauthorized use of an insured computer system; or
3. The inability of an authorized user to access your web site or your computer system because of a denial of service attack;

A denial of service attack means an intentional attack directly on an insured computer system that prevents or slows down access to your web site or computer network. However, a denial of service attack which affects the internet at large and is not directed at an insured computer system is not a security failure.

Privacy Event

1. Any loss, theft or unauthorized disclosure of confidential information including, without limitation, any such event that results from social engineering (including phishing), or could result in identity theft or other wrongful emulation of the identity of an individual or corporation;
2. Any failure to disclose an event referenced in 1. above in violation of any data privacy law;
3. Any unintentional failure of an insured to comply with those parts of an insured entity’s privacy policy that prohibit or restrict the disclosure or sale of confidential information by an insured, or require an insured to allow an individual to access or correct confidential information about such individual; or
4. Any violation of a federal, state, foreign or local privacy law alleged in connection with an event described in 1., 2., or 3. above.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability*

Event Management Coverage

Pays event management loss incurred as a result of a privacy event or extortion threat.

Event Management Loss

1. Legal advice on minimizing harm, regarding the course of action that is legally required to respond, retention of vendors, on the appropriate content, scope and distribution of any notices and disclosure, regarding any responses to inquiries from government agencies, regulators, law enforcement or other interested parties;
2. For technical advice relating to the most effective and efficient response to the privacy event or extortion threat, including the recommendation of vendors;
3. To conduct an investigation (including a forensic investigation) to determine the existence, validity, cause and scope of the privacy event or extortion threat, identify any affected parties and contain and resolve the privacy event or extortion threat;
4. For public relations and/or crisis management advice in order to minimize harm to the reputation and maintain and restore public confidence, including costs to implement any public relations campaign;
5. To advise the proper response to an extortion threat and assist in negotiating a resolution;
6. Notification to affected parties including printing, advertising, and mailing of materials;
7. Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.
8. Any other services approved by us to mitigate the effects of a privacy event or extortion threat or avoid loss.

Event management loss does not include compensation, fees, benefits, overhead or internal charges of any insured. Expenses and costs to perform the services or tasks described above shall only be covered as event management loss to the extent such services or tasks are performed by a firm specifically appointed by us to perform such services or tasks.

Cyber Extortion Coverage

Pays for loss incurred as a result of an extortion threat:

Loss means:

1. the reasonable amount of money paid by or on behalf of an insured to a person or entity believed to be responsible for an extortion threat that could result in harm or further harm to any insured, but only if such payment is made with our prior written consent; and
2. the reasonable and necessary expenses incurred to obtain cryptocurrency to be surrendered as ransom (including service and credit charges paid to obtain cryptocurrency).

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability* **Extortion Threat**

A cyber extortion threat is a demand for money, digital assets (including cryptocurrency), securities, tangible and intangible property, or the performance or cessation of a service or other activity by an insured, in order to:

1. Launch a denial of service attack;
2. Avoid an attack on, the corruption of, damage to or destruction of an insured computer system;
3. End a threat or connected series of threats to disclose information concerning a vulnerability in an insured computer system; or
4. End a threat or connected series of threats to unlawfully access, use, disclose, damage or destroy confidential information for which an insured is legally responsible.

EXCESS LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Excess Liability coverage protects you with the following:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. It will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

	<u>Limits</u>
Each Occurrence.....	\$8,000,000
Annual Aggregate.....	\$16,000,000
Self-Insured Retention.....	None
Abuse or Molestation Each Occurrence.....	\$5,000,000
Abuse or Molestation Aggregate.....	\$5,000,000
Cyber Liability Each Occurrence.....	\$1,000,000
Cyber Liability Aggregate.....	\$2,000,000

Coverage Highlights

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

ADDITIONAL INTERESTS

Auto

<u>Vehicle No.</u>	<u>Type</u>	<u>Name/Address</u>
18	Loss Payee	3 ENTERPRISE FM TRUST PO BOX 16805 ST LOUIS, MO 63105
19	Loss Payee	3 ENTERPRISE FM TRUST PO BOX 16805 ST LOUIS, MO 63105
20	Loss Payee	3 ENTERPRISE FM TRUST PO BOX 16805 ST LOUIS, MO 63105
21	Loss Payee	ZIONS BANK PO BOX 30880 SALT LAKE CITY, UT 84130
22	Loss Payee	ZIONS BANK PO BOX 30880 SALT LAKE CITY, UT 84130

PREMIUM SUMMARY

	<u>Premium</u>
Property.....	\$10,861
Crime.....	\$495
Portable Equipment.....	\$688
Auto.....	\$34,496
General Liability.....	\$1,699
Management Liability.....	\$6,451
Excess Liability.....	\$6,914
Total Estimated Annual Premium.....	\$61,604
<i>(excludes state-imposed taxes, surcharges and fees)</i>	
<i>A "zero" premium indicates no existing coverage for that particular line of business.</i>	
Total of all Taxes, Surcharges and Fees.....	\$22.00

When to Notify Us

Please inform us whenever a significant change in your business takes place, such as:

- Expansion to additional locations
- New construction
- Changes in property values
- Ownership change
- Sudden increase/decrease in sales
- Increased/decreased hazards
- Security or protection change
- Product line change
- New contractual obligations
- Vehicle change

Above are only examples of situations which we should be made aware. There are others as well. If you have any questions, please call us right away.

Disclaimer

This is a summary of proposed insurance coverage, not a legal contract. It does not constitute an acceptance or binding of coverage. The terms and conditions of the proposal does not present all the terms, conditions, limitations, and exclusions that are contained in the policy and that may govern in the event of a loss. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that will govern in the event of loss.

Specimen copies of these policies may be available for your review prior to the binding of coverage. In evaluating your exposure to loss, we have relied upon information provided to us by you. You should review the proposed coverage to confirm that it reflects the coverage, limits and terms that you require. Higher limits for property and liability may be available. If there are other areas that need to be evaluated prior to binding coverage, or if any of the information you provided is now inaccurate, please bring these areas to our attention.

Should there be a change in your business or exposures after coverage is bound, please let us know so that proper coverage changes can be discussed.

In the event of a discrepancy between this presentation and the policy, the policy will supersede this presentation.

Requests to bind or change coverage through email, voice mail or other means will not take effect until you receive written communication from your Mahoney Group team confirming coverage is bound.

Payment Definitions

Agency Bill

Payment is made to The Mahoney Group at the address shown in our invoice. All invoices, including installment invoices, are due on the stated effective date.

Direct Bill

Payment is made directly to the insurance company, at the address shown on their invoice. It is critical that payments are made on time to ensure that coverage remains in force. We are not informed of payments due, received, or past-due. As such, we cannot provide notification of cancellation. The insurance company will cancel if payments are not made on time.

Premium Finance

We can help you in making financing arrangements with a premium finance company. We will collect the down payment and the signed finance agreement and submit it to the finance company. Once the agreement is in place, you will make payments directly to the premium finance company, to ensure that coverage remains in force. We are not informed of payments due, received, or past-due. As such, we cannot provide notification of cancellation.

THE MAHONEY GROUP[®]





**INSURANCE PROPOSAL
PREPARED FOR:**

Tubac Fire District

PROPOSED EFFECTIVE DATE:

6/1/2026 - 6/1/2027

PRESENTED BY:

Johnson & Williamson Insurance LLC DBA RT Insurance

PROGRAM MANAGER

www.providentfireplus.com
Allied Public Risk, LLC
National Producer Number: 17536322
Provident Agency, Inc.
National Producer Number: 2007953
(800) 447- 0360
info@providentfireplus.com



PREMIUM SUMMARY

NOTE: This proposal is prepared from information supplied to us on the application submitted by your insurance broker. It may or may not contain all terms requested on the application. It also may contain inadvertent errors. This proposal does not amend, or otherwise affect or alter, the provisions of coverage on the policy. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the applicable provisions of the issued policy, the facts and circumstances involved in the claim and any applicable law. Specimen policies are available from your insurance broker.

SECTION	COVERAGE		PREMIUM
1	PROPERTY		\$ 12,220.00
2	INLAND MARINE (EMERGENCY SERVICES EQUIPMENT)		\$ 1,263.00
3	COMMERCIAL CRIME (Including Faithful Performance, if granted)		\$ 399.00
4	COMMERCIAL GENERAL LIABILITY (Including Professional Healthcare Liability, if granted)		\$ 2,346.00
5	PUBLIC OFFICIALS & MANAGEMENT LIABILITY (Including Wrongful Acts, Employment Practices, Employee Benefits, if granted)		\$ 5,667.00
6	BUSINESS AUTO (Including Primary Member Auto Liability and Physical Damage, if granted)		\$ 21,296.00
7	COMMERCIAL EXCESS LIABILITY (Including Commercial General Liability, Professional Healthcare Liability, Wrongful Acts, Employment Practices, Employee Benefits, Business Auto, and Employers Liability, if granted)		\$ 10,505.00
		Total Annual Premium (excludes state-imposed taxes, surcharges, and fees)	\$ 53,696.00
		Terrorism Premium	\$ Included at No Charge
		Risk Management Services Fee	\$ 100.00
		State-Imposed Taxes, Surcharges, & Fees	\$ N/A
		TOTAL AMOUNT DUE*	\$ 53,796.00

*Payment is due in accordance with the producer agreement.

NOTES:

Quote subject to receiving the following signed documents, which are all **due at binding**: Application; UM/UIM Selection/Rejection form; Driver List; SOV.

Terrorism automatically included for no additional premium.

INSURED: Tubac Fire District
EFFECTIVE DATE: 6/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 1. PROPERTY (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS

Real Property (See SOV)	\$11,505,327
Personal Property (See SOV)	\$379,000
Loss of Income:	\$250,000
Extra Expense:	\$250,000
Equipment Breakdown:	\$11,884,327
Earthquake (Each Occurrence):	\$5,000,000
Flood Zone Low/Moderate <input checked="" type="checkbox"/> : (Each Occurrence):	\$5,000,000
Flood Zone High <input type="checkbox"/> : (Each Occurrence)	Excluded

DEDUCTIBLES

Property Deductible (per occurrence)	\$1,000	Flood Zone High (\$) Deductible (per occurrence)	N/A
Equipment Breakdown Deductible (per occurrence)	\$1,000	Wind/Hail ¹ \$ Deductible (per occurrence / per premises)	N/A
Earthquake (\$) Deductible (per occurrence)	N/A	Wind/Hail ¹ % Deductible (per occurrence / (reference form for applicability))	N/A
Earthquake (%) Deductible (per occurrence)	5%		
Flood Zone Low/Moderate (\$) Deductible (per occurrence)	\$1,000		

COINSURANCE (Does not apply to GRC valuations): N/A

POLICY HIGHLIGHTS:

- ◆ Broad Definition of Covered Property
- ◆ Option for Special Property Floater
- ◆ Glass Deductible Waiver

VALUATION:

- ◆ Replacement Cost (Non Fire/EMS Locations): Real Property & Business Personal Property
- ◆ Guaranteed Replacement Cost (Fire/EMS Locations only): Real Property & Business Personal Property (All Buildings subject to Property Valuation)
- ◆ Replacement Cost: Commandeered Property
- ◆ Actual Loss Sustained: Loss of Income & Extra Expense (12 months or the Limits listed above, whichever is less)
- ◆ Optional Extended Loss of Income (12 months Actual Loss Sustained or \$1,000,000, whichever is less).

INSURED: Tubac Fire District
EFFECTIVE DATE: 6/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
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SPECIAL COVERAGES

Newly Acquired or Under Construction Real Property and Related Personal Property: Pays up to **\$2,500,000** for your newly acquired real property or under construction “real property” intended for use in your “operations” acquired or where construction began after policy inception. This applies to “real property” you buy, lease, rent, or construction, including temporary structures. An additional **\$500,000** limit of insurance applies to “personal property” located at new premises.

Equipment Breakdown³: Pays up to the limit in the declarations for direct physical damage to covered real property or personal property and loss of income sustained and extra expense incurred that is the result of an accident or electronic circuitry impairment. The most paid under any one equipment breakdown is the limit for real property and personal property for the applicable premises. The most paid for loss of income or extra expense in any one equipment breakdown is the limit of insurance shown in the declarations under C. Loss of Income and D. Extra Expense, respectively. The limits in this extension are part of and not in addition to the limits applicable in Section I – Coverages.

Under this extension, the following coverages also apply to loss caused by or directly resulting from an accident or electronic circuitry impairment. However, with respect to coverage (9) Service Interruption below, coverage will apply only to the direct result of an accident and will not apply to the direct result of an electronic circuitry impairment. The coverages described in (1) through (10) below do not provide additional amounts of insurance, they are part of and not in addition to the applicable limits of insurance:

- (1) **Data Restoration** – Pays up to your reasonable and necessary cost to research, replace and restore lost electronic data. The most we will pay for loss, damage, or expense for electronic data restoration including actual loss of income you sustain and necessary extra expense you incur is **\$500,000**.
- (2) **Expediting Expenses** – With respect to your covered real property and personal property that is damaged, we will pay the reasonable cost to make temporary repairs; and expedite permanent repairs or permanent replacement. The most we will pay for loss or expense under this coverage is **\$100,000**.
- (3) **Extra Expense** – Extra expense is extended to apply to extra expense incurred as a result of an accident or electronic circuitry impairment covered under this extension, and subject to the limit stated in the Property Coverage Declarations.
- (4) **Green** – Subject to more extensive provisions outlined in the policy, we will pay additional costs for the repair, replacement, disposal, and/or damages as they relate to items associated with a “recognized environmental standards program.” The most we will pay for any qualifying loss, damage, or expense under this coverage, including actual loss of Loss of Income you sustain and any necessary Extra Expense you incur is **\$100,000**.
- (5) **Hazardous Substances** – Pays for the additional cost to repair or replace covered real property or personal property because of contamination by a hazardous substance. This includes the additional expense to clean up or dispose of such property. This does not include contamination of perishable goods by refrigerant. The most we will pay for loss, damage, or expense under this coverage, including actual loss of income you sustain and necessary extra expense you incur is **\$250,000**.
- (6) **Loss of Income** – Loss of Income is extended to apply to loss of income sustained as a result of an accident or electronic circuitry impairment covered under this extension, and subject to the policy limit as shown in the Property Coverage Part Declarations.
- (7) **Off-Premises Equipment Breakdown** – Subject to more extensive provisions outlined in the policy, this extends coverage to an accident or electronic circuitry impairment for the following types of equipment used in the insured’s firefighting, ambulance or rescue operations, whether mobile/portable or permanently mounted on a vehicle, anywhere in the policy territory: 1) mobile cascade units; 2) mobile electrical generators; 3) portable pumping units; and 4) portable extrication devices, such as jaws-of-life. For equipment other than that used in your firefighting, ambulance or rescue operations, we will pay for physical damage to transportable covered equipment that, at the time of the accident or impairment is not at a covered location, among other offerings. The most we will pay is **\$25,000**.

INSURED: Tubac Fire District
EFFECTIVE DATE: 6/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



- (8) Public Relations** – Subject to you sustaining an actual loss of income covered under this extension, this pays for reasonable costs for professional services to create and disseminate communications, when the need for such communications arises direction for the interruption of your business. Communication must be directed to the media, public, or your customers/clients/members. Costs are subject to during the period of restoration or up to 30 days. The most we will pay for loss or expense under this coverage is **\$5,000**.
- (9) Service Interruption** – Subject to more extensive provisions outlined in the policy, any insurance provided for loss of income, extra expense, data restoration or spoilage is extended to apply to your loss, damage, or expense caused by a failure or disruption of service. Failure or disruption of service needs to exceed 24 hours immediately following the “accident”.
- (10) Spoilage** – We will pay for physical damage to perishable goods due to spoilage; for physical damage to perishable goods due to contamination from the release of refrigerant; and/or any necessary expenses you incur to reduce the amount of loss under this coverage. Valuation and replacement conditions apply. The most we will pay for loss, damage or expense under this coverage is **\$100,000**.

³Please consult the exact policy language for all provisions that apply to each of the above Equipment Breakdown coverage.

Pollution Remediation Expenses: Pays up to **\$100,000** (Covered Causes of Loss) or **\$250,000** (Specified Cause of Loss) for remediation expenses incurred because of an actual, alleged, or threatened presence of pollution conditions at a premises described in the Declarations occurring during the policy period and reported within 180 days. Covered Causes of Loss means risks of direct physical loss unless the loss is excluded or limited by the Property Coverage Form. Specified Cause of Loss means the following: fire, lightning, windstorm or hail, explosion, riot or civil commotion, vehicles or aircraft, smoke, sonic boom, vandalism and malicious mischief, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, weight of ice, snow or sleet, or water damage. Water damage means only accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.

Property In Transit or Off Premises: Pays up to \$100,000 for direct physical loss or damage to covered property (real and personal property) while in transit or while temporarily off premises caused by a covered cause of loss, including your covered computer hardware while off premises.

Unintentional Errors: Pays up to \$250,000 for any unintentional error or omission you make in determining or reporting values or in describing the covered property or covered locations.

Personal Effects: Pays up to \$25,000 for direct physical loss or damage to personal effects owned by you, your officers, managers, elected or appointed officials, employees, or volunteer workers caused by a covered cause of loss at your premises. Will pay up to “replacement cost”.

Lock Replacement: Pays up to \$25,000 for lock, lock cylinder, & key replacement after theft at insured premises or damage as a result of a covered cause of loss at an insured premises. No deductible applies.

Sirens and Antennas: Your real property, loss of income, and extra expense coverages are extended to include sirens, antennas, towers and similar structures located on a described premise.

Foundations: Your real property includes foundations located on a described premise.

KEY DEFINITIONS

Covered Equipment: Means covered real property and personal property that generates, transmits, or utilizes energy or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents. Covered equipment may utilize conventional design and technology or new or newly commercialized design and technology. None of the following is covered equipment: (a) structures, foundation, cabinet or compartment; (b) insulating or refractory material; (c) sewer piping, buried vessels or piping, piping forming or part of a sprinkler or fire suppression system; (d) water piping other than boiler feedwater piping, boiler condensate return piping or water piping form as part of a refrigerating or air conditioning system; (e) vehicle or any equipment mounted on a vehicle; (f) satellite, spacecraft or any equipment mounted on a satellite or spacecraft; (g) dragline, excavation, or construction equipment; (h) equipment manufactured by you for sale; or (h) electronic data.

Electronic Circuitry: Means microelectronic components, including but not limited to circuit boards, integrated circuits, computer chips, and disk drives.

Electronic Circuitry Impairment:

- (a) Means a fortuitous event involving electronic circuitry within covered equipment to suddenly lose its ability to function as it had been functioning immediately before such event. This definition is subject to the conditions specified in (b), (c), and (d) below.
- (b) We shall determine that the reasonable and appropriate remedy to restore such covered equipment's ability to function is the replacement of one or more electronic circuitry components of the covered equipment.
- (c) The covered equipment must be owned or leased by you or operated under your control.
- (d) None of the following is an electronic circuitry impairment:
 - (i) Any condition that can be reasonably remedied by:
 - 1) Normal maintenance, including but not limited to replacing expendable parts, recharging batteries or cleaning;
 - 2) Rebooting, reloading, or updating software or firmware; or
 - 3) Providing necessary power or supply.
 - (ii) Any condition caused by or related to:
 - 1) Incompatibility of the covered equipment with any software or equipment installed, introduced, or networked within the prior 30 days; or
 - 2) Insufficient size, capability, or capacity of the covered equipment;
 - 3) Exposure to adverse environmental conditions, including but not limited to change in temperature or humidity, unless such conditions result in an observable loss of functionality. Loss of warranty shall not be considered an observable loss of functionality.

Outdoor Property: Fixed or permanent structures including but not limited to:

- ◆ Docks, wharves, piers, pilings, or bulkheads;
- ◆ Dumpsters, concrete trash containers, or permanent recycling bins;
- ◆ Electric utility power transmission and distribution lines, poles and related equipment owned by the insured;
- ◆ Exterior signs not located at a premises;
- ◆ Fences and retaining walls;
- ◆ Historical markers and flagpoles;
- ◆ Hydrants, not associated with a sprinkler system;
- ◆ Lighting towers;
- ◆ Playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
- ◆ Storage sheds, garages, pavilions, or other similar buildings or structures not located at a premises; or
- ◆ Traffic lights, streetlights, traffic signs, parking meters, or bus shelters.

Personal Property: Means all property used in your operations other than real property, including but, not limited to:

- ◆ Furnishings and office equipment
- ◆ Building contents;
- ◆ Computer equipment;
- ◆ Communication systems;

- ◆ Materials, supplies (including your inventory of vehicle parts and supplies) while held on your premises awaiting installation;
- ◆ Base stations and dispatching systems, provided the property is on your premises and also provided you own the property or the property is in your custody or control, and you are responsible for it, even though it belongs to someone else;
- ◆ Value of your right to use improvements made as a tenant, if you have paid for alterations or additions to any building or structure that you do not own (improvements must be at a premises).

Pollution Conditions (Wording differs in the State of Indiana – please refer to the policy for exact verbiage): The discharge, dispersal, release, seepage, migration, or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, hazardous materials, waste materials (including medical, infectious and pathological wastes) or electromagnetic fields into or upon land or any structures thereon, the atmosphere, or any watercourse or body of water including groundwater.

Real Property: The items at a premises described in the Declarations. This includes:

- ◆ Aboveground piping;
- ◆ Aboveground and belowground “penstock”;
- ◆ Additions under construction;
- ◆ Air cascade units that are not designed to be used off “premises”;
- ◆ All appurtenant buildings or structures other than playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
- ◆ Alterations and repairs to the buildings or structures;
- ◆ Completed additions;
- ◆ Exterior signs, meaning neon, automatic, mechanical, electric or other signs either attached to the outside of a building or structure, or standing free in the open;
- ◆ Foundations;
- ◆ Materials, equipment, supplies and temporary structures you own or for which you are responsible, on the “premises” or in the open (including property inside “vehicles”) within 1,000 feet of the “premises”, used for making additions, alterations or repairs to buildings or structures at the “premises”;
- ◆ Outdoor fixtures;
- ◆ Paved surfaces such as sidewalks, bike paths, walkways, patios or parking lots;
- ◆ Permanently installed fixtures, machinery, and equipment;
- ◆ “Personal property” used for the maintenance and service of buildings or structures, including tools, lawn care equipment, and free-standing appliances for refrigerating, ventilating, cooking, dishwashing and laundering;
- ◆ Submersible pumps, pump motors and engines; or
- ◆ Underground piping located on or within 100 feet of a “premises” described in the Declarations.

Remediation Expenses: Expenses incurred for or in connection with the investigation, monitoring, removal, disposal, treatment, or neutralization of pollution conditions to the extent required by: (1) federal, state or local laws, regulations or any subsequent amendments thereof enacted to address pollution conditions; and (2) a legally executed state voluntary program governing the cleanup of pollution conditions.

Tools and Equipment: All tools and equipment, together with attached devices, accessories and trailers, that are used in your operations. Tools and equipment includes, but is not limited to, hand tools, mechanics tools, power tools, meter readers, generators, air compressors, welders, trash pumps, trenchers, saws, jack hammers, maintenance or diagnostic equipment including specialized audio-visual equipment and its associated laptop, as well as recreational equipment, such as outdoor portable seating, temporary stands, food service trailers not licensed for road use, or portable restrooms.

Tools and equipment also includes mobile equipment such as, but not limited to, bulldozers, mobile equipment that travels on crawler treads, tractors, loaders, backhoes, excavators, graders, or road surfacing equipment, and equipment whether self-propelled or not, maintained primarily to provide mobility to permanently mounted cranes, shovels, loaders, diggers, and drills. Tools and equipment also includes snow plows, salt spreaders, and other similar equipment when not attached to a vehicle.



PROPERTY SUBLIMITS	
Coverage	Limit
Accounts Receivable	\$500,000
Arson, Theft, or Vandalism Information Reward	\$25,000
Building Glass – Tenant	Lesser of replacement cost or amount liable under contract
Claim Expense	\$20,000
Commandeered Property (RC + loss of use)	For the time you officially use the commandeered property + reasonable return time.
Damage to Building from Theft	\$100,000
Debris Removal Expenses	50% + \$100,000
Fine Arts	\$50,000 (appraised) \$25,000 (not appraised – subject to \$1,500/item max)
Fire Department Charges	\$25,000
Fire Extinguishing Equipment Recharge Costs	“Necessary and reasonable” (per policy)
Limited Coverage for Fungus, Wet Rot or Dry Rot	\$25,000
Lock Replacement	\$25,000
Newly Acquired or Under Construction Real Property (Coverage A) and Related Personal Property (Coverage B)	Coverage A: \$2,500,000 Coverage B: \$500,000
Non-owned Detached Trailers	\$50,000
Ordinance Coverage: Coverage A: Undamaged Real Property Coverage B: Demolition Coverage C: Increased Cost	Coverage A: Limit of Insurance (applicable to that item) Coverage B and Coverage C: Greater of 100% of direct physical loss or \$1,000,000
Outdoor Property	\$150,000
Personal Effects	\$25,000
Pollution Remediation Expense	\$100,000 (covered cause of loss) \$250,000 (specified cause of loss)
Preservation of Property	Included
Real Property or Personal Property in Transit or Off-Premises	\$100,000
Software	\$500,000
Spoilage Due to Off Premises Electric Service Interruption	\$50,000
Utility Services – Direct Damage	\$0
Trees, Shrubs, Plants and Lawns (max \$1,000 any one item)	\$25,000
Valuable Papers and Records	\$500,000
Water Contamination Notification Expense	\$25,000 (annual aggregate)
Water Sewer Backup	N/A

NOTES:

Premium is calculated from application’s property schedule. (Please review property schedule for coverage and limit accuracy).

INSURED: Tubac Fire District
EFFECTIVE DATE: 6/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 2. INLAND MARINE (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS

Coverage A: Blanket Tools and Equipment: (Unscheduled, Maximum \$10,000 any one item)	Excluded
Coverage B: Mobile Equipment (Scheduled):	\$59,000
Coverage C: Blanket Emergency Services Equipment:	Guaranteed Replacement Cost

COVERAGE EXTENSIONS – Adds or extends the coverage under Section I – Coverages. Unless stated otherwise in the policy, a) each extension is limited to direct physical loss or damage cause by or resulting from a covered cause of loss; b) the limits in each extension are in addition to the limits applicable in Section I – Coverages; and c) All other applicable terms and conditions of the coverage form apply to each extension. (**whichever comes first)

1. Debris Removal Expenses (whichever is greater)	25% of direct physical loss or \$5,000
2. Employee Tools (no deductible applies)	Max \$25,000 (per occurrence)
3. Emergency Services and Law Enforcement Personal Effects (Coverage C extension, no deductible applies)	Replacement Cost
4. Rented or Borrowed Equipment · Coverage A: Blanket Tools and Equipment and Coverage C: Blanket Emergency Services Equipment (\$1,000 deductible applies) · Coverage B: Scheduled Equipment (Extended to equipment not owned by you, \$1,000 deductible applies)	**Replacement Cost or \$10,000 (per occurrence) **Actual Cash Value or \$100,000 (per occurrence)
5. Newly Acquired Scheduled Equipment (Coverage B extension)	30 days on Replacement Cost Basis (not to exceed the purchase price)
6. Personal Watercraft and Watercraft (Coverage A & C extension only)	**Replacement Cost or \$25,000 (per occurrence)
7. Rental Reimbursement for Scheduled Equipment (Coverage B extension, no deductible applies)	Max \$10,000 (per occurrence)
8. Unmanned Aircraft (\$500 deductible applies)	Max \$25,000 (per occurrence)
9. Fire Department Charges (no deductible applies)	Max \$1,000 (per occurrence)
10. Fire Extinguishing Recharge Costs (no deductible applies)	Necessary and reasonable costs (extinguishing equipment must be for the protection of your inland marine equipment)

DEDUCTIBLES

Coverage A: Blanket Tools and Equipment:	N/A
Coverage B: Scheduled Equipment:	\$500
Coverage C: Blanket Emergency Services Equipment:	\$500

INSURED: Tubac Fire District
EFFECTIVE DATE: 6/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



POLICY HIGHLIGHTS:

- ◆ Blanket Coverages: "Tools and Equipment" and "Emergency Services Equipment"
- ◆ Emergency Services Organizations Inland Marine Enhancement Endorsement
- ◆ Emergency Services and Law Enforcement Personal Effects Coverage
- ◆ Expanded Coverage for Newly Acquired Scheduled Equipment
- ◆ Expanded Coverage for Personal Watercraft and Watercraft
- ◆ Coverage Extension Added for Member Theft
- ◆ Rental Reimbursement for Scheduled Equipment

VALUATION:

- ◆ Coverage A: Blanket Tools and Equipment: Replacement Cost
- ◆ Coverage B: Scheduled Equipment: Replacement Cost or Actual Cash Value
- ◆ Coverage C: Blanket Emergency Services Equipment: Guaranteed Replacement Cost

NOTES:



Section 3. COMMERCIAL CRIME (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Proprietary

LIMITS

Coverage Group	Employee Theft	Forgery or Alteration	Theft of Money & Securities	Robbery or Safe Burglary	Outside the Premises	Computer and Funds Transfer Fraud	Money Orders/ Counterfeit Money
4	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

DEDUCTIBLE

\$500 each claim

POLICY HIGHLIGHTS:

- Separate Limits Apply to Each Coverage
- Broad Definition of Employee
- Faithful Performance of Duty

NOTES:



Section 4. COMMERCIAL GENERAL LIABILITY (Included in the proposal? Yes)

CARRIER:	Munich Re Specialty Insurance affiliate company A+ XV (Excellent) A.M. Best Rating
FORM:	Proprietary

LIMITS		
General Aggregate	\$3,000,000	
Products & Completed Operations Aggregate	\$3,000,000	
Each Occurrence or Medical Incident	\$1,000,000	
Personal & Advertising Injury Limit	\$1,000,000	
Damage to Premises Rented to You	\$1,000,000	
Medical Payments	\$10,000	
Line of Duty Reimbursement – Accidental Death Benefit (Each Employee/Volunteer)	Excluded	

DEDUCTIBLE
N/A (each occurrence)

SELECTED OPTIONAL COVERAGES WITH SEPARATE LIMITS			
Abuse or Molestation Liability Coverage (Each Act / Aggregate)	\$	1,000,000	\$ 1,000,000
• Occurrence or Claims-Made?			Occurrence
• Abuse or Molestation Retroactive Date			N/A
• Special Supplementary Payment Limit			\$10,000

SELECTED OPTIONAL COVERAGES
Above Ground Storage Tank Liability

- POLICY HIGHLIGHTS:**
- ◆ Duty to Defend w/ Defense Costs In Addition to Limits
 - ◆ Broad Definition of Insured
 - ◆ Pollution & Asbestos Liability Exceptions Unique to ESO
 - ◆ Professional Healthcare Liability
 - ◆ Host Liquor Liability
 - ◆ Owned & Non-owned Watercraft
 - ◆ Contractual Liability
 - ◆ Blanket Additional Insured
 - ◆ Non-auditable

NOTES:

INSURED: Tubac Fire District
EFFECTIVE DATE: 6/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued. Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



SPECIAL COVERAGES

Professional Health Care Liability: We will pay those sums that the insured becomes legally obligated to pay as damages because of injury arising out of a medical incident, which includes any act, error or omission by the insured in the rendering of or failure to render professional healthcare services.

Damage to Property: We will pay for property damage to personal property belonging to anyone receiving service from any insured during any emergency service activity because of loss by theft, physical damage or disappearance of such property during the period when volunteers or employees of the insured arrive on the scene or while they are rendering service to others and ending when they either leave the scene, complete their service, or transfer care of a transported patient to others.

Asbestos: Coverage is provided for bodily injury or property damage arising from or the costs of abatement, removal or disposal of asbestos released as a result of emergency service activity or training operations away from premises which are either owned by, rented to, or occupied by any insured.

Pollution: Coverage is provided for bodily injury or property damage which occurs or takes place as a result of your operations and arises out of the following:

- ◆ Emergency operations conducted away from premises owned by or rented to you or any fire department, hazardous materials unit, first aid squad, ambulance squad or rescue squad qualifying as an insured under this coverage form;
- ◆ Training operations;
- ◆ Water runoff from the cleaning of equipment used in emergency operations;
- ◆ Urgent response for the protection of property, human life, health or safety conducted away from premises owned by or rented to or regularly occupied by you;
- ◆ Smoke drift from controlled or prescribed burning that has been authorized and permitted by the respective regulatory agency; or
- ◆ Fuels, lubricants or other operating fluids needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of mobile equipment or its parts.

Who is Insured: Coverage is extended to Scheduled Named Insureds comprising individuals, spouses, partnerships, joint ventures, corporations, trusts, limited liability companies, public entities, operating authorities, boards, commissions, districts, governmental units, nonprofit entities, and other organizations. Insureds also include: elected or appointed officials; employees or volunteer workers; real estate managers; temporary custodians; legal representatives; medical directors; mutual aid agreements; Good Samaritans; owners of commandeered equipment; blanket additional insureds; and newly acquired or formed entities.

KEY DEFINITIONS

Emergency Operations: Emergency operations means actions:

- ◆ Which are urgent responses for protection of property, human life, health or safety; and
- ◆ Which result from the performing or attempting to perform firefighting services, hazardous materials unit services, first aid, ambulance or rescue squad services, or related services, including the stabilizing or securing of an emergency scene; and
- ◆ Which are sanctioned or authorized by the chief or other senior officer or other officially authorized individual, committee, board or counsel of the fire department, hazardous materials unit, or first aid, ambulance or rescue squad qualifying as an insured.

Medical Incident: Medical incident means any act, error or omission in the rendering of or failure to render professional health care services by the insured or by anyone for whose professional health care services the insured is legally responsible. Any act, error or omission, together with all related acts, errors or omissions in the provision of “professional healthcare services” to any one person, shall be considered one medical incident.

Professional Healthcare Services: Professional healthcare services means:

- ◆ Providing Medical or nursing services;
- ◆ Providing professional services provided of any other healthcare professional including emergency medical technicians and paramedics;
- ◆ Furnishing or dispensing of drugs, or medical, surgical or dental supplies appliances;
- ◆ Handling of patients:
 - ◆ From the place where they are accepted for movement into or onto the means of transport, during transport, and from the means of transport to the place where they are finally delivered;
- ◆ Dispatching of, including the failure or refusal to dispatch, personnel to provide any of the above services;
- ◆ Serving on, or carrying out the orders of, a healthcare accreditation board or similar professional board or committee; and
- ◆ Establishing medical protocol, creating medical training curricula, providing medical training, conducting medical quality assurance programs and carrying out similar duties.

Training Operations: Training operations means activities used to prepare, train, or instruct members of a fire department, hazardous materials unit, or a first aid, ambulance or rescue squad in accepted and recognized emergency procedures, including municipal, state and federal standards.



Section 5. PUBLIC OFFICIALS & MANAGEMENT LIABILITY (Included in the proposal? Yes)

CARRIER:	Munich Re Specialty Insurance affiliate company A+ XV (Excellent) A.M. Best Rating
FORM:	Occurrence Defense Costs Outside the Limits of Liability

LIMITS		
Coverage A: Wrongful Acts - Employment Practices - Employee Benefit Plans	\$1,000,000 Included Included	Each Wrongful Act or Offense
Coverage B: Injunctive Relief	\$5,000	Each Action
Aggregate Limit	\$3,000,000	Coverage A & B Combined
HIPAA Fines and Penalties Coverage	\$100,000	Per Claim
Wage and Hour Laws – Defense Expenses	\$100,000	Per Claim

WRONGFUL ACTS DEDUCTIBLE	EMPLOYMENT PRACTICES DEDUCTIBLE
\$1,000 (each Wrongful Act or Offense)	\$1,000 (each Wrongful Act or Offense)
WRONGFUL ACTS RETROACTIVE DATE (CLAIMS-MADE)	EMPLOYMENT PRACTICES RETROACTIVE DATE (CLAIMS-MADE)
N/A	N/A

EMPLOYEE BENEFITS LIABILITY RETROACTIVE DATE (CLAIMS-MADE)
N/A

- POLICY HIGHLIGHTS:**
- ◆ Duty To Defend
 - ◆ Broad Definition of Named Insured
 - ◆ Outside Directorship (not restricted to nonprofit entities only)
 - ◆ Nonauditable

NOTES:



Section 6. BUSINESS AUTO (Included in the proposal? Yes)

CARRIER:	Munich Re Specialty Insurance affiliate company A+ XV (Excellent) A.M. Best Rating
FORM:	ISO & Proprietary

PORTFOLIO

Coverage	Symbol	Limit
Combined Single Limit for Bodily Injury & Property Damage (each accident)	1, 10	\$1,000,000
Hired Auto Liability	8	\$1,000,000
Non-Owned Auto Liability	9	\$1,000,000
"No-Fault" or Statutory Personal Injury Protection (each person)	N/A	Excluded
Medical Payments	2	\$5,000
Uninsured / Underinsured Motorists	2	\$1,000,000
Hired Physical Damage	8	\$500,000
Owned Physical Damage – Comprehensive	7, 10	AV
Owned Physical Damage – Collision	7, 10	AV

DEDUCTIBLE

Liability:	\$0 (per accident)
Comprehensive:	\$1,000 (each covered auto)
Collision:	\$1,000 (each covered auto)

POLICY HIGHLIGHTS

- | | |
|--|---|
| <ul style="list-style-type: none"> ◆ Primary Auto Liability (members) ◆ Fellow Employee ◆ Commandeered Auto as Covered Auto ◆ Audio, Visual or Electronic Equipment ◆ Glass Repair Deductible Waiver ◆ Care, Custody or Control ◆ Airbag Repair ◆ Customized Accessories & Equipment ◆ Broadened Named Insured ◆ Additional Insured – Automatic Status | <ul style="list-style-type: none"> ◆ Primary Physical Damage (Fire/EMS/Ambulance Districts) ◆ Extra Expense for Stolen Autos ◆ Temporary Vehicle Substitute ◆ Garage Liability @ \$1,000,000 ◆ Garage Keepers @ \$50,000 ◆ Towing & Disablement Repairs @ \$2,500 ◆ Rental Reimbursement @ \$100 per day (non-firefighting) and up to \$250 per day (Fire/EMS/Ambulance Districts) up to 40 days ◆ Personal Effects @ \$1,000 ◆ Loss of Earnings @ \$300 a day |
|--|---|

NOTES:

INSURED: Tubac Fire District
EFFECTIVE DATE: 6/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



Section 7. COMMERCIAL EXCESS LIABILITY (Included in the proposal? Yes)

CARRIER: Munich Re Specialty Insurance affiliate company
A+ XV (Excellent) A.M. Best Rating

FORM: Following Form

LIMITS

\$8,000,000/\$16,000,000

SCHEDULED UNDERLYING COVERAGE FORMS

Commercial General Liability – Included

Auto Liability – Included

Public Officials & Management Liability (Wrongful Acts) – Included

Employers' Liability: (minimum underlying limit requirement of \$500,000 / \$500,000 / \$500,000) – Excluded

Other:

NOTABLE COVERAGES INCLUDED IN THE EXCESS (require minimum underlying limits of \$1,000,000)

Law Enforcement Liability (General Liability) – Excluded

Professional Healthcare Liability (General Liability) - Included

Hired and Non-Owned Auto Liability (General Liability) – Excluded

Employee Benefit Plans (General Liability) – Excluded

Hired and Non-Owned Auto Liability (Owned Auto) –Included

Employment Practices (POML) – Included

Employee Benefit Plans (POML) – Included

RATING BASIS:

- ◆ On file with underwriter; Non auditable

NOTABLE EXCLUSIONS:

- ◆ Workers' Compensation
- ◆ Abuse or Molestation Liability
- ◆ Uninsured Motorists Liability

NOTES:

Employers' Liability subject to MRSI security requirements.

ALLIED PUBLIC RISK - INLAND MARINE SCHEDULE

INSURED: Tubac Fire District

POLICY YEAR EFFECTIVE: 6/1/2026 - 6/1/2027

ITEM NUM	IM CATEGORY	DESCRIPTION	SERIAL #/ID#	TOTAL INSURED VALUE	DEDUCTIBLE	VALUATION
1	Scheduled Equipment Item	2020 Tempus Pro Monitor	615700/LS 7022.000744	\$14,000	\$500	RC
2	Scheduled Equipment Item	2020 Tempus Pro Monitor	615705/LS 7022.000746	\$14,000	\$500	RC
3	Scheduled Equipment Item	2020 Tempus Pro Monitor	615709/LS 7022.00747	\$14,000	\$500	RC
4	Scheduled Equipment Item	2020 Tempus Pro Monitor	615693/LS 7022.30000749	\$14,000	\$500	RC
5	Scheduled Equipment Item	1989 Club Car Golf Cart	A8908166820	\$3,000	\$500	RC

PRINTED NAME

AUTHORIZED SIGNATURE

DATE

ARIZONA UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE OFFER AND SELECTION/REJECTION

Applicant/Named Insured: Tubac Fire District	Policy Effective Date: 6/1/2026
Company: American Alternative Insurance Corporation	Producer: Johnson & Williamson Insurance LLC DBA RT Insurance

Arizona law permits you to make certain decisions regarding **UN**insured Motorists Coverage and **UNDER**insured Motorists Coverage. This document describes these coverages and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding **UN**insured Motorists Coverage or **UNDER**insured Motorists Coverage and your options with respect to these coverages.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages your policy provides.

DO NOT SIGN UNTIL YOU READ

You have a legal right to purchase **both UN**insured and **UNDER**insured Motorist coverages with the proposed automobile liability policy. **THESE COVERAGES PROTECT YOU, YOUR FAMILY AND YOUR PASSENGERS. LIABILITY COVERAGE DOES NOT IN MOST CASES.**

UNinsured motorist insurance provides protection for bodily injuries caused by a negligent motorist who has no insurance. **UNDER**insured motorist coverage provides protection if the negligent motorist does not have enough liability insurance to pay for the injuries caused. For a more detailed explanation of these coverages, refer to your policy. Your policy provides **UN**insured/**UNDER**insured coverage in the same amount as the policy's Bodily Injury Liability Limit, unless you select a lower amount or no coverage, as stated in this notice.

You have a right to purchase both **UN**insured Motorist coverage and **UNDER**insured Motorist coverage in any amount from \$50,000 single limit (or \$25,000/50,000 split limits) up to your policy's bodily injury liability limit, or you may reject the coverage entirely. Neither limit may exceed your liability coverage limits for Bodily Injury.

Your Bodily Injury Limit on the policy: _____

A. Mandatory Offer Of UNinsured Motorists Coverage

Please indicate a choice from either 1., 2., or 3. below by initialing next to the appropriate item.

1. Selection Of UNinsured Motorists Coverage

(Initials) _____	I select UNinsured Motorists Coverage at limits equal to the limits of my Liability Coverage.	Premium \$ _____
----------------------------	--	----------------------------

2. Rejection Of UNinsured Motorist Coverage

(Initials) _____	I reject UNinsured Motorists Coverage.
----------------------------	---

3. Rejection Of UNinsured Motorists Coverage At Limits Equal To Liability Coverage Limits

(Initials)		I reject UNinsured Motorists Coverage at limits equal to the limits of my Liability Coverage and I select the following lower limits:					
(Choose one):							
		Split Limits		OR		Combined Single Limit	
(Initials)		<u>Premium</u>			(Initials)	<u>Premium</u>	
_____	\$	25,000/50,000	\$ _____		_____	\$	50,000 \$ _____
							65,000 _____
_____		50,000/100,000	_____		_____		75,000 _____
_____		100,000/200,000	_____		_____		100,000 _____
_____		100,000/300,000	_____		_____		200,000 _____
_____		250,000/500,000	_____		_____		250,000 _____
_____		300,000/300,000	_____		_____		300,000 _____
_____		500,000/500,000	_____		_____		350,000 _____
_____		500,000/1,000,000	_____		_____		500,000 _____
_____		1,000,000/1,000,000	_____		_____		1,000,000 _____
_____		(Other)	_____		_____		(Other)

B. Mandatory Offer Of UNDERinsured Motorists Coverage

Please indicate a choice from either 1., 2., or 3. below by initialing next to the appropriate item.

1. Selection Of UNDERinsured Motorists Coverage

(Initials) _____	I select UNDERinsured Motorists Coverage at limits equal to the limits of my Liability Coverage.	Premium \$ _____
----------------------------	--	----------------------------

2. Rejection Of UNDERinsured Motorist Coverage

(Initials) _____	I reject UNDERinsured Motorists Coverage.
----------------------------	---

3. Rejection Of UNDERinsured Motorists Coverage At Limits Equal To Liability Coverage Limits

(Initials) _____	I reject UNDERinsured Motorists Coverage at limits equal to the limits of my Liability Coverage and I select the following lower limits:					
(Choose one):						
	Split Limits		OR		Combined Single Limit	
(Initials)		Premium		(Initials)		Premium
_____	\$ 25,000/50,000	\$ _____		_____	\$ 50,000	\$ _____
					65,000	_____
_____	50,000/100,000	_____		_____	75,000	_____
_____	100,000/200,000	_____		_____	100,000	_____
_____	100,000/300,000	_____		_____	200,000	_____
_____	250,000/500,000	_____		_____	250,000	_____
_____	300,000/300,000	_____		_____	300,000	_____
_____	500,000/500,000	_____		_____	350,000	_____
_____	500,000/1,000,000	_____		_____	500,000	_____
_____	1,000,000/1,000,000	_____		_____	1,000,000	_____
_____	(Other)	_____		_____	(Other)	_____

I understand that this form reflects the offer of Uninsured Motorist and Underinsured Motorist Coverage options made to me. I understand that my **policy Declarations Page** will be sent to me and I need to review it to confirm that my policy contains the Uninsured Motorist and Underinsured Motorist Coverages I selected.

DO NOT SIGN UNTIL YOU READ

Signed: _____
(Named Insured)

Date

Attached to application dated: _____

Named Insured: Tubac Fire District

Type of Policy: Property or General Liability

Effective Date: 6/1/2026

Insurance Company: American Alternative Insurance Corporation

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you now have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury--in consultation with the Secretary of Homeland Security, 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 certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Coverage for certified acts of terrorism has been included in your policy. No additional premium has been charged under this policy for such terrorism coverage.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE, IF ANY, IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION, IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

HOW DOES THE ACT AFFECT YOUR INSURANCE COVERAGE?

You have a policy of insurance issued by us which has no terrorism exclusion attached to it.

- This policy will remain in effect as written for the remainder of the policy period shown in the Declarations of the policy.
- The decision not to include a terrorism exclusion to your policy when it was issued or last renewed was based on a number of reasons, and the continuation or importance of these reasons may or may not have been altered by the passage of the Act.
- In the time between now and the next renewal we will examine and refine our treatment of terrorism under your policy. This means that you may or may not have the same terms offered to you upon renewal and that the premium charged may or may not reflect alteration based upon the terrorism exposure.

WHAT IS THE TERRORISM RISK INSURANCE ACT ?

The following is a partial summary of the Terrorism Risk Insurance Act, as amended, (hereinafter referred to as the Act). Only the provisions of the Act determine the scope of the insurance protection available for the losses covered under the Act. The Act has been extended through December 31, 2027.

The Act provides coverage for property and casualty insurance for "insured losses" as a result of an "act of terrorism." As stated in the Act:

- A. "Insured loss" means any loss resulting from an "act of terrorism" (including an act of war, in the case of worker's compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if such loss:
1. Occurs within the United States; or
 2. Occurs to an air carrier (as defined in section 40102 of title 49, United States Code), to a United States flag vessel (or a vessel based principally in the United States, on which US income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs, or at the premises of any United States mission.
- B. "Act of terrorism" means any act or acts that are certified by the Secretary of Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States:
1. To be an act of terrorism;
 2. To be a violent act or an act that is dangerous to:
 - a. Human life;
 - b. Property; or
 - c. Infrastructure;
 3. To have resulted in damage within the United States, or outside of the United States in the case of:
 - a. An air carrier or vessel described in paragraph (5)(B) of Section 102 of the Act; or
 - b. The premises of a United States mission; and

4. To have been committed by an individual or individuals, as part of an effort to coerce the civilian populations of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- C. Section 102 (1)(B) of the Act states “no act shall be certified by the Secretary as an act of terrorism if:
1. The act is committed as part of the course of a war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or
 2. Property and casualty insurance losses resulting from the acts, in the aggregate, do not exceed \$5,000,000.”
- D. The Act also contains a “program trigger” in Section 103(e)(1)(B), pursuant to which the federal government does not pay compensation for losses resulting from a certified act occurring after December 31, 2007, unless aggregate industry insured losses from such a certified act exceed a certain amount, or “trigger.” For insured losses occurring in 2008 and for all additional calendar years, the program trigger is \$100,000,000 through 2015, \$120,000,000 beginning on January 1, 2016, \$140,000,000 beginning on January 1, 2017, \$160,000,000 beginning on January 1, 2018, \$180,000,000 beginning on January 1, 2019, \$200,000,000 beginning on January 1, 2020, of aggregate industry insured losses.
- E. The Act does not apply to: crop or livestock insurance; private mortgage insurance or title insurance; financial guaranty insurance issued by monoline financial guaranty insurance corporations; insurance for medical malpractice; health or life insurance; flood insurance provided under the National Flood Insurance Act of 1968; commercial automobile insurance; burglary and theft insurance; surety insurance; professional liability insurance (except Directors and Officers Liability); or farm owners multiple peril insurance.
- F. Under the Act for calendar years through December 31, 2027, the federal government will reimburse the insurance company for 80% beginning on January 1, 2020 of its insured losses in excess of a deductible, until aggregate “insured losses” in any calendar year exceed \$100 billion. Each insurer's deductible will be 20% of its direct earned premium for property and casualty insurance (as reported on Page 14 of the company's Annual Statement), over the immediately preceding calendar year.
- For the purposes of determining such deductibles, direct earned premium means only the premiums earned on the commercial lines property and casualty insurance covered by the Act for U.S. risks or vessels, aircraft and foreign missions outside the U.S. covered by the Act.
- Neither the insurance company (having met its statutorily mandated share as described above) nor the federal government will be liable for payment of any portion of “insured losses” under the Act that exceeds \$100 billion in the aggregate during any calendar year.



A D J U S T E R S , I N C

• CLAIMS ADMINISTRATORS • ADJUSTERS • INVESTIGATORS

Stanford Place I - 8055 East Tufts Avenue, Suite 600, Denver, CO 80237 – Ph: 877-533-1211

CLAIM CALL CENTER

**8055 E. Tufts Ave
Suite 600
Denver, CO 80237**

877-533-1211

**Adam Beltz– Ext 765
Reyleen Wood Ext 699
J. Mayer – Ext 664**

**Karen Zapata – Ext. 326
Subrogation Supervisor**

TO REPORT A NEW CLAIM OR LOSS

- **PHONE** **877-533-1211 Option 3
24 Hour Call Center**

- **E-MAIL** **claims@providentfireplus.com**

Coverage Comparison

DISCLAIMER: The below comparison is based on a proposal provided by a third party and reflects our best interpretation of the information available. We have not independently verified coverage, forms, or endorsements. Actual policy terms, conditions, exclusions, and limitations may differ significantly. This comparison is not intended to represent a complete or binding analysis of coverage. Final coverage determinations are governed solely by the issued policy documents.

	VFIS	Provident
Property		
Total Building Limits (See SOV & Breakdown for specifics)	\$12,186,830	\$11,505,327
Business Personal Property	\$497,565	\$379,000
Loss of Income/Business Income	Actual loss sustained within 24 month period of restoration	Actual Loss Sustained - 12 months or \$250,000, whichever is less
Extra Expense	Actual loss sustained within 24 month period of restoration	Actual Loss Sustained - 12 months or \$250,000, whichever is less
Property Deductible	\$5,000	\$1,000
Back Up of Sewers and Drains	Included - No Sublimit	Don't see on proposal
Debris Removal	100% of the expenses	50% +\$100,000
Personal Effects Coverage	No dollar limit for members and primary coverage	\$25,000
Valuable Papers and Records Coverage and Accounts receivable	No dollar limit and is not restricted to a scheduled premises	\$500,000
Unintentional Omission of Property	\$500,000	Don't see on proposal
Earthquake	Applies to full amount of coverage you carry on buildings and contents	\$5,000,000
Earthquake Deductible	5%	5%
Flood	Applies to full amount of coverage you carry on buildings and contents	\$5,000,000
Flood Deductible	\$1,000	\$1,000
General Liability		
General Aggregate	\$3,000,000	\$3,000,000
Products/Completed Ops	\$3,000,000	\$3,000,000
Each Occurrence	\$1,000,000	\$1,000,000
Personal & Advertising Injury	\$1,000,000	\$1,000,000
Medical Payments	\$5,000	\$10,000
Professional Health Care	Included	Included
Abuse or Molestation	See Below- Umbrella	\$1,000,000
Crime		
Employee Theft	Not Applicable	\$100,000
Public Employee Dishonesty - Blanket Per Employee	\$100,000	Don't see on proposal
Public Employee Dishonesty- Position Scheduled (Office Administrators)	\$100,000	Don't see on proposal
Forgery Alteration	\$100,000	\$100,000
Theft of Money & Securities	Not Applicable	\$100,000
Robbery & Safe Robbery	Not Applicable	\$100,000
Outside the Premises	Not Applicable	\$100,000
Fraudulent Impersonation	\$500,000	Don't see on proposal
Identity Fraud	\$500,000	Don't see on proposal
Computer & Funds Transfer Fraud	\$500,000	\$100,000
Money Orders/Counterfeit Money	Not Applicable	\$100,000
Public Officials & Management Liability		
Employment Practices & Employee Benefit Plans	\$1,000,000	\$1,000,000
Aggregate Limit	\$3,000,000	\$3,000,000
FLSA Defense Expense Schedule/Wage and Hour Laws - Defense Expenses	\$100,000	\$100,000
Unintentional Release of HIPAA Information /HIPPA Fines and Penalties Coverage	\$100,000	\$100,000
Employment Practices Deductible	\$0	\$1,000

Wrongful Acts Deductible	\$0	\$1,000
Inland Marine		
Mobile Equipment (Scheduled)	Monitors included in Blanket-Golf Cart on Auto Policy	\$59,000 - See Schedule
Blanket Emergency Services Equipment/ Blanket Portable Equipment Coverage	Guaranteed Replacement Cost	Guaranteed Replacement Cost
Auto		
Combined Single Limit	\$1,000,000	\$1,000,000
Hired Auto Liability	Yes	Yes
Non-Owned Auto Liability	Yes	Yes
Medical Payments	\$5,000	\$5,000
Underinsured/Uninsured	\$1,000,000	\$1,000,000
Comprehensive/Collision Deductible	\$1,000	\$1,000
Hired Physical Damage	Included -Actual Cash Basis	\$500,000
Towing & Labor	\$5,000	\$2,500
Full Glass Coverage	Included	Don't see on proposal
Valuation	Physical damage coverage on emergency vehicles is provided on an Agreed Value basis. Actual Cash Value or most private passenger vehicles, service vehicles, some trailers and other non-emergency vehicles.	Don't see on proposal
Umbrella		
Umbrella Limits	\$8,000,000/\$16,000,000	\$8,000,000/\$16,000,000
Abuse or Molestation	\$5,000,000/\$5,000,000	Excluded
Unmanned Aircraft	\$1,000,000/\$1,000,000	Don't see on proposal
ADDITIONAL NOTES:		
<p>Under Property Coverage:</p> <p>1) GRC/RC Repair Period is two years.</p> <p>2) VFIS waives other deductibles if a claim involves multiple lines of coverage. You may want to verify that the competitor offers that coverage.</p> <p>3) VFIS gives up to \$5,000 for member's property to include ATV's, personal watercraft, golf carts and miscellaneous tools at their premises.</p> <p>4) VFIS gives \$1,000 deductible reimbursement for damage to a member's residence while responding to an emergency on the insured's behalf.</p> <p>5) We don't see the following locations on Competitors SOV: 5-1 457 Camino Agosto & 6-1 2239 E Frontage Road Crew Quarters</p> <p>Under Portable Equipment Coverage:</p> <p>1) Personal Effects owned by members used for fire / rescue like helmets, radios, etc. are covered with no limit.</p> <p>2) If Tubac has a vehicle accident VFIS will pay up to \$5,000 to rent temporary storage for the equipment due to a covered PE loss.</p> <p>Under Auto Physical Damage:</p> <p>1) VFIS has a lower threshold for a total loss, 60% compared to 75%.</p> <p>2) VFIS offers rental reimbursement for a member's personally owned vehicle if loss occurs at direction of a fire officer.</p> <p>4) We don't see an auto schedule and therefore unsure if all vehicles have comparable agreed values to VFIS or if competitor is insuring vehicles to ACV only.</p> <p>5) Regardless of the number of covered vehicles damaged in a single emergency event, only the single largest deductible applies.</p> <p>6) VFIS rental reimbursement is \$300 vs their \$250 if a fire, rescue or ambulance is wrecked and no spare or reserve is available.</p> <p>Under Management Liability:</p> <p>1) VFIS defense expense for injunctive relief is \$100,000 vs. \$5,000.</p>		