



**DISTRICT OF CARLETON NORTH
TENDER 2024-10
MUNICIPAL INSURANCE**

CLOSING DATE: NOVEMBER 15TH, 2024

Sealed tenders properly marked as to contents addressed to the undersigned will be received until **2:00 pm, local time, Friday, November 15th, 2024;**

**Amy McIntosh, CAO
District of Carleton North
19 Station Road.
Florenceville-Bristol, NB E7L 3J8**

Public Opening of this tender will take place on **November 15th, 2024, at 2:00 pm at 19 Station Road, Florenceville-Bristol, New Brunswick.**

It is understood by the undersigned that the right is reserved by the District of Carleton North to reject any and all bids, and to accept any bid deemed to be in the Municipality's best interest.

Company: _____

Address: _____

Name (print): _____

Signature: _____

Telephone: _____

Fax: _____

GOALS AND OBJECTIVES

The District of Carleton North is committed to securing the best value for its ratepayers while ensuring comprehensive insurance coverage for its operations. With increasing annual premiums affecting a significant portion of the District's budget, it is crucial to manage these expenses responsibly while maintaining appropriate protection.

The goal of this tender is to provide comprehensive insurance coverage for the District of Carleton North, including liability insurance and coverage for municipal assets such as buildings, vehicles, and equipment. The term of this contract will cover the 2025 calendar year, with an option for renewal for up to four (4) additional years (through 2029).

The municipality of the District of Carleton North only invites respondents who are established insurance brokers or providers.

**TITLE: DISTRICT OF CARLETON NORTH
TENDER 2024-010
MUNICIPAL INSURANCE**

Tender proposals will be received at the Municipal Office, 19 Station Road, Florenceville-Bristol, NB. Canada, E7L 3J8 until **1:59 PM** local time on **November 15th, 2024**. Proposals will be binding for 90 days unless otherwise specified. All proposals submitted shall be irrevocable for 60 calendar days following the opening date unless the respondent(s), upon request of the CAO, agrees to an extension.

DOCUMENT VERSION: 1.0
AMENDMENTS: Nil.

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1. GENERAL TERMS AND CONDITIONS

Part 1 of this Tender document sets out a Summary of Requirements and outlines the General Terms and Conditions.

- The municipality of the District of Carleton Norths shall hereby be referred to as the “Municipality” throughout this document.
- Proposal may mean “the Tender” or the tender bid throughout this document.

1.1 PURPOSE

The Municipality is in the process of selecting an Insurance Broker to provide insurance and risk management services in the areas contained within this Tender. This tender will follow the Public Purchasing Act of NB.

Through this Tender, the Municipality seeks to:

- Specify the terms and conditions that would govern any resulting policy
- Select the successful proponent, if any.

This Tender states the instructions for submitting proposals, and the procedures and criteria by which the successful proponent will be selected.

1.2 PROPOSAL SUBMISSIONS

The proposal is to be submitted in a sealed envelope clearly marked with the proposal name and tender document number to the Municipality on or before the closing date and time. Proponents must submit THREE (3) complete submissions. Your proposal must be written in ink or type written. Erasure, overwriting or strike-outs must be initiated by the person signing on behalf of the proponent.

Fax or E-Mails proposals are not acceptable.

Proposals shall not be accepted after the closing date and/or time. Proponents shall not make modifications to their Proposals after the closing date and/or time.

All proposals shall become the property of the Municipality.

It is the responsibility of each proponent to submit all required documents as outlined in this Proposal. Failure to quote on all options set out may disqualify your proposal.

1.3 IRREVOCABLE OFFER

The proponent hereby acknowledges that offers contained within your response to this Proposal shall remain open for acceptance by the Municipality for a period of not less than sixty (60) days from the closing date of this Tender.

1.4 PROPOSAL COSTS

The Municipality is not liable for any costs incurred by Brokers or Insurers in preparing responses to this Tender or for any work performed prior to official appointment by the Municipality.

1.5 MUNICIPAL CONTACT FOR TENDER

It shall be the proponent's responsibility to clarify any points in question with the Municipality prior to submitting the proposal. Responses to inquiries will be forwarded to all proponents. Inquiries should be directed to:

Name	Amy McIntosh, CAO
Address	19 Station Road, Florenceville - Bristol, NB E7L 3J8
Telephone	506-392-6763
Fax	506-392-5211
Email	<u>amy.mcintosh@carletonnorth.com</u>

If a proponent discovers any inconsistency, discrepancy, ambiguity, error, or omission in this Tender, it must notify the Municipality immediately in writing.

Any revision to this Tender will be issued as an addendum to all proponents.

1.6 SCHEDULE OF EVENTS

The following schedule is provided for planning purposes only. The Municipality may alter this schedule at any time and accepts no responsibility for adherence to this schedule:

- a. Issue of Tender – Wednesday, October 23rd, 2024
- b. Closing Date/Opening of Tender – Friday, November 15th, 2024 @ 2:00 pm
- c. Proponent Selected – estimated to be at Regular Meeting of Council on November 26th, 2024

1.7 OPENING

Proposals/bids will be received at the Municipal Office as previously noted.

Three (3) copies of your proposal must be received by the municipality of District of Carleton North no later than 2:00pm local time, November 15th, 2024.

Proposals will be signed by an official authorized to bind the Brokers and Insurers and will provide the name(s), title(s), address(es) and telephone number of the individual(s) to be contacted if needed.

1.8 SELECTION PROCESS

The Municipality will not necessarily accept the lowest price or any proposal. Any implication that the lowest price or any proposal will be accepted is hereby expressly negated.

Selection

The General Insurance and Risk Management Services Program will be selected based upon evaluation criteria developed by the Municipality which in its sole discretion will determine the manner in which each response to this Tender meets the evaluation criteria.

Evaluation Criteria

Each response to this Tender will be evaluated by the Municipality to determine the degree to which it responds to the requirements as set out. Because this is a Tender, other factors in addition to price will be considered when submissions are evaluated. Factors to be considered will include, but not necessarily be limited to:

Completeness of submission and project appreciation. (20 Points)

- Responsiveness to the tender requirements as demonstrated by the proponent's ability to provide all of the coverage specified as well as all other details requested in this tender document. The proposal will be awarded to one firm only.

Experience (25 points)

- The proponent's proven ability to implement and administer the Municipality's general insurance program.
- The Insurer's experience in providing insurance to municipalities.

Services Offered (5 points)

- Risk Management Services.
- Claims Management Services, including evidence of how the proponent links claims analysis to their risk management advisory services.
- On site meetings as requested

Proponent's Financial Statements/Stability (5 points)

- The Insurer's and Broker's financial strength and long-term viability, including financial statements of Main Insurers.
- Broker and Insured both licensed in the Province of New Brunswick

Price (30 points)

- Cost will be a factor and will be evaluated with reference to the lowest presented bid that, in the opinion of the Municipality, meets or exceeds the risk requirements presented in the tender. Cost, while an important factor, will not be the only factor to be considered. Cost will be based annually.

Future Price Adjustments (15 points)

- Bidder stipulates conditions relating to future price adjustments which will be evaluated based on:
 - a. Costs related to increase in Insurance base (additions, alterations and repairs, New Generation coverage and Inflation protection).
 - b. Length of time the company is prepared to lock in price subject to increased risk over specified limits.

Brokers and Insurance companies are advised that proposals will be evaluated solely on the basis of information submitted in accordance with this Tender.

1.9 REJECTION OF PROPOSALS

The municipality of the District of Carleton North reserves the right to reject any and/or all proposals received. The Municipality is not under any obligation to award a contract and reserves the right to terminate the Tender at any time for any reason, and to withdraw from discussions with all or any of the proponents who have responded. The receipt and opening of a proposal do not constitute acceptance of any proposal.

1.10 CONFIDENTIALITY

The Municipality and the proponent agree that the content of each response to this Proposal will be held in the strictest confidence, and details of any response will not be discussed with any other party. By submitting a response to this Proposal, each proponent, broker and insurer agrees not to disclose this information at any time. Only information subject to the Freedom of Information and Privacy Act may be disclosed. The Municipality agrees to notify the proponent should a request for information be received.

1.11 TERM OF AGREEMENT

The successful proponent will provide services to and arrange insurance for the Municipality for an initial 1-year period, from January 1, 2025 to January 1, 2026. Based on performance, service, and reasonable rates, an option to renew the proposal over the proceeding (4) four-years may be granted by the Municipality.

1.12 CLAIMS ADJUSTER

The Municipality, together with the Insurer, may appoint an independent adjuster to handle all or any of the claims.

1.13 COVERAGE

Details of the Municipality's required coverage and deductibles are set out in the Coverage Specifications Section. The following highlights some of the key requirements:

Subscription Identification: If more than one Insurer is proposed for a selected coverage, each Insurer and percentage of subscription is to be identified for each class of insurance and the proponent must warrant that all subscriptions are firm authorizations.

Wordings: Insurers may quote in their own wordings as long as all conditions are met by the wordings. The Municipality will require that original specimen wordings must accompany the proposal showing all Terms, Conditions and Exclusions. It is mandatory that deviations from the coverage requested be outlined in full in a separate section, marked "Deviations".

Claims Made: The Public Officials Liability, Errors and Omissions Liability and the Environmental Liability policies are to be written on a claim made form.

Assignment/Transfer: The successful proponent will not assign or transfer any portion of the tender submitted and subsequently accepted without receiving prior approval to do so by the Municipality.

Coverage: At any time of this Agreement the Municipality reserves the right to increase coverage for insurance purposes, or to add additional items to the respective policies or to increase or decrease deductibles, all of which would be subject to increases/decreases to premium costs.

If coverage exceeds those set out in the "Coverage Specifications", Section 3.0 to 3.11, proponents must include a separate Recommendations section to their submission outlining enhancements and costs associated.

1.14 RESERVATION OF RIGHT

Proponents will not have the right to change the conditions, terms or prices of the proposal once the Tender has closed.

1.15 GOVERNING LAW

Any contract resulting from this Tender shall be governed by and interpreted in accordance with the laws of the Province of New Brunswick.

1.16 CANCELLATION

Municipality requires sixty (60) days written notice prior to annual renewal date of Insurance for notice of non-renewal/cancellation by Insurer.

2. SERVICE REQUIREMENTS

Please provide responses to the following in the order presented.

2.1 PROPONENT/BROKERAGE RESPONSIBILITIES

Brokers and Insurers must provide evidence of long-term strength and viability, flexibility to react to the changing insurance needs of the Municipality but have the ability to anticipate the Municipality's needs and respond with innovative solutions. Brokers must have access to appropriate insurance markets.

Each Insurer is asked to provide evidence of long-term financial strength and viability including:

- Financial statements
- AM Best rating
- Confirmation of License in the Province of New Brunswick.

Please provide evidence your organization is licensed and in good standing to operate as an insurance broker in the Province of New Brunswick.

Brokers and insurers must provide evidence of municipal experience including your familiarity with operations and associated risks as well as demonstrated comprehensive knowledge of legislation governing municipal operations.

Outline the Account Management team you propose to assemble to service the needs of the Municipality including the qualifications and functions of each team member. Include the locations of the proposed servicing office and methods by which the Municipality will be able to interact with the proposed servicing office.

Provide a list of current municipal clients of similar size, exposures and scope of operations to the Corporation of the municipality of District of Carleton North in your proposal. Please include a list of three (3) references including contact names, addresses and phone numbers.

2.2 RISK MANAGEMENT SERVICES

The Municipality is interested in receiving information on new and innovative ways to manage its risks and insurance requirements during the policy period.

Include in your response an overview of the Risk Management Services (including seminars and training) that you have provided to your municipal clients of a similar size and scope of operations as the Corporation of the Municipality of District of Carleton North within the last three (3) years.

Information should be included in your proposal regarding any advisory services which are included in the premium, and those which are provided on a fee for service basis.

2.3 CLAIMS MANAGEMENT SERVICES

Please describe in detail how claims for the Municipality will be handled. Provide an overview of the Claims Management Program that your organization would use. Outline the claim/incident reporting procedure(s) that would be implemented to standardize this process in a multi-site operation.

Discuss the use of adjusters, legal representatives, investigation and settlements.

3. COVERAGE SPECIFICATIONS

Coverage requirements for policies are outlined on the following pages:

- Municipal General Liability Insurance (Occurrence Form)
- Follow Form Excess Liability
- Public Officials Liability and Errors and Omissions Liability Insurance
- Non-Owned Automobile Insurance
- Environmental Liability Insurance
- Crime Insurance
- Property Insurance
- Boiler and Machinery Insurance
- Municipal Official's Accident
- Automobile Fleet Insurance

3.1 MUNICIPAL GENERAL LIABILITY INSURANCE (OCCURRENCE FORM)

1. NAMED INSURED:

District of Carleton North

2. DESCRIPTION:

Insures all operations, properties and land of the Municipality against claims arising from bodily injury, property damage, and personal injury.

3. LIMITS OF PROTECTION PER OCCURRENCE:

\$ 5,000,000 per occurrence

\$ 10,000,000 any one liability claim annual aggregate OF \$10,000,000

\$ 250,000 Wrongful Dismissal (legal expense) Limit per claim.

\$ 250,000 Annual Aggregate Limit.

4. DEDUCTIBLE:

\$ 5,000 Third Party Claims Deductible (including expenses):

\$ 5,000 Sewer Backup Deductible (including expenses):

\$ 5,000 Wrongful Dismissal Deductible

5. POLICY COVERAGE AND CONDITIONS:

- Bodily injury, property damage and personal injury and professional liability
- Separate limit of liability
- Broad definition of insured applies, including Mayor, Councilors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions and Committees.
- Cross Liability included
- Employers' Liability
- Contractual Liability
- Liquor Liability
- Products Liability
- Malpractice Liability
- Blanket Tenants' Legal Liability
- No exclusion for sexual, physical or mental abuse
- Coverage applies Worldwide
- Medical Malpractice
- Watercraft Liability

6. ATTACH SPECIMEN COPY OF PROPOSED POLICY

7. LIST EXCLUSIONS

3.2 FOLLOW FORM EXCESS LIABILITY

1. NAMED INSURED:

District of Carleton North

2. DESCRIPTION:

Insures against claims covered by the policies listed below:

- Municipal General Liability
- Public Officials, Errors & Omission Liability
- Municipal Employee Benefits Liability
- Owned Automobile
- Non-Owned Automobile
- Tenants Legal Liability
- Marine Liability/ if applicable

3. LIMITS OF PROTECTION PER CLAIM:

\$45,000,000 excess of the underlying \$5,000,000 limits for the following:

- Municipal General Liability
- Public Officials, Errors & Omission Liability
- Municipal Employee Benefits Liability
- Owned Automobile
- Non-Owned Automobile
- Tenants Legal Liability
- Marine Liability/ if applicable

4. DEDUCTIBLE: Nil

5. ATTACH SPECIMEN COPY OF PROPOSED POLICY

6. LIST EXCLUSIONS

3.3 PUBLIC OFFICIALS/ERRORS AND OMISSIONS LIABILITY INSURANCE (CLAIMS MADE POLICY)

1. NAMED INSURED:
District of Carleton North
2. DESCRIPTION:
Insures the Municipality for claims arising from an error, omission, misleading statement or neglect or breach of duty.
3. LIMITS OF PROTECTION PER CLAIM:
\$ 5,000,000 any one claim
\$ 5,000,000 annual aggregates
4. DEDUCTIBLE, INCLUDING EXPENSES:
\$ 5,000
5. POLICY COVERAGE AND CONDITIONS:
 - Broad form definition of Insured applies including Mayor, Councilors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions and Committees.
 - Separate Limit of Liability applies.
 - Administration of Employee Benefits Programs included to the full policy limit
 - Coverage applies Worldwide.
 - Legal Expense
6. Legal Expense \$100,000 with 250,000 Aggregate
7. ATTACH SPECIMEN COPY OF PROPOSED POLICY
8. LIST EXCLUSIONS

3.4 NON-OWNED AUTOMOBILE INSURANCE

1. NAMED INSURED:
District of Carleton North
2. DESCRIPTION:
Provides legal liability protection against claims arising out of accidents involving vehicles not owned by the municipality but operated on their behalf.
3. LIMITS OF PROTECTION PER CLAIM:
\$ 5,000,000 any one liability claim, with no annual aggregate
\$ 250,000 Legal Liability for Non-owned Vehicles (S.E.F. No. 94)
All Perils Physical Damage
4. DEDUCTIBLE:
\$ 1,000
5. POLICY COVERAGE AND CONDITIONS:
 - Main coverage is as per S.P.F. No. 6 – Non-Owned Automobile Policy
 - Comprehensive form.
 - Separate limit of liability applies
 - Coverage is extended to provide excess automobile liability insurance, to the policy limit, for Mayor, Councillors, Board Members, Officers, Employees and Volunteers for claims arising while driving their own vehicles on municipal business.
 - Physical damage coverage is provided for the municipality's contractual and legal liability for damage to vehicles not owned by the corporation or any other insured.
6. ATTACH SPECIMEN COPY OF PROPOSED POLICY
7. LIST EXCLUSIONS

3.5 ENVIRONMENTAL LIABILITY INSURANCE (CLAIMS MADE POLICY)

1. NAMED INSURED:

District of Carleton North

2. DESCRIPTION:

Protects the municipality from environmental liability for claims because of bodily injury, property damage and the prevention, control, repair, clean-up or restoration of environmental impairment.

3. LIMIT OF PROTECTION PER CLAIM:

\$ 5,000,000 any one liability claim

\$ 5,000,000 annual aggregates

4. SELF-INSURED RETENTION

\$ 5,000

5. POLICY COVERAGE AND CONDITIONS:

- Broad form definition of Insured applies, including Mayor, Councilors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions and Committees.
- Broad definition of Environmental Impairment applies.
- Coverage is included for sudden and accidental events and for liability resulting from events that occur gradually and over a period of time.
- Separate limits of liability apply specifically to this coverage.
- Coverage is included for liability arising out of the escape of contaminants from properties previously owned, leased or operated by the municipality.
- Coverage is included for impairment caused by owned watercraft.
- Coverage applies worldwide.
- No exclusion for landfill sites, open or closed.
- No exclusion for fuel tanks, above or underground.

6. ATTACH SPECIMEN COPY OF PROPOSED POLICY

7. LIST EXCLUSIONS

3.6 CRIME INSURANCE

1. NAMED INSURED:

District of Carleton North

2. DESCRIPTION:

Provides protection to the municipality for the loss of money, securities and other property through the fraudulent or dishonest acts of employees and others.

3. LIMITS OF PROTECTION:

Blanket Position Bond	\$	1,000,000
Money and Securities – Blanket any Location	\$	200,000
Audit Expense	\$	200,000
Computer Fraud or Funds Transfer Fraud	\$	200,000

4. DEDUCTIBLE:

On All Cover - Nil

5. POLICY COVERAGE AND CONDITIONS:

- Coverage to be provided on a Commercial Blanket Bond package, and may include:
 - Employee dishonesty
 - Loss of money and securities
 - Money order and counterfeit paper currency
 - Depositors' forgery
- Audit expense coverage to be in addition to overall bond limit, subject to maximum amount specified
- Employee is extended to include all persons holding positions in the municipality's service who are not compensated, and includes members of Council, members of all Boards, Commissions and Committees appointed by and under Council's jurisdiction.
- Definition of "messenger" is extended to include persons not compensated
- None of the cover is to include a deductible nor a minimum loss wording

6. ATTACH SPECIMEN COPY OF PROPOSED POLICY

7. LIST EXCLUSIONS

3.7 PROPERTY INSURANCE (INCLUDING DATA PROCESSING INSURANCE)

1. NAMED INSURED:

District of Carleton North

2. DESCRIPTION:

Insures the municipality's buildings, contents and equipment or other property for which the municipality is legally liable or has agreed in advance to insure, for damage caused by "All Risks" of direct physical loss or damage.

3. LIMITS OF INSURANCE:

Total Sum Insured	\$	61,018,100
Valuable Papers	\$	500,000
Accounts Receivable (other than Data Processing)	\$	500,000
Extra Expense (other than Data Processing)	\$	500,000
Business Interruption:		
Rent or Rental Value Form	\$	500,000
Fine Arts	\$	50,000
Data Processing:		
Systems and Equipment	\$	58,710
Media	\$	10,000
Extra Expense	\$	500,000
Flood Deductible	\$	100,000
Earthquake Deductible 3% of total loss or \$100,000 minimum		

4. DEDUCTIBLE: \$ 2,500

Note: Property Insured (See list of properties in Exhibit "A" attached)

5. POLICY COVERAGE AND CONDITIONS:

- Broad Definition of property insured
- No co-insurance clause
- Replacement cost coverage provided
- Worldwide coverage included
- Replacement on same site not required
- No restriction on property in transit and coverage is provided to policy limit
- Newly acquired property is automatically included with no limit other than the policy limit
- Sewer back-up coverage included
- By-law coverage included to the policy limit
- Permission is granted: to make additions, alternations and repairs; for property to remain vacant or unoccupied; to keep and use materials as usual and necessary to the Insured's business.
- Debris removal (including Environmental/Pollution Clean-up) included to policy limit
- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.
- One deductible applies should there be a loss involving both the property and boiler and machinery insurance policies

6. ATTACH SPECIMEN COPY OF PROPOSED POLICY

7. LIST EXCLUSIONS

3.8 BOILER AND MACHINERY INSURANCE (EQUIPMENT BREAKDOWN)

1. NAMED INSURED:

District of Carleton North

2. DESCRIPTION:

Objects Insured.

- "A" Any boiler, any fired vessel, any metal unrefined vessel subject to a vacuum or internal pressure, other than static pressure of contents, any refrigerating system, or any piping and its accessory equipment and including any boiler or pressure vessel mounted on mobile equipment.
- "B" Any mechanical or electrical machine or electrical apparatus used for the generation, transmission or utilization of mechanical or electrical power. This includes transformers, bus structures, miscellaneous electrical apparatus, motors, compressors, pumps, air conditioning units, etc. as well as communication equipment.

3. LIMITS PER ACCIDENT - COMPREHENSIVE: \$ 15,000,000

Special Extensions to Be Included:

Extra Expense	\$	500,000
Water Damage	\$	500,000
Ammonia Contamination	\$	500,000
Expediting Expenses		Included
Hazardous Substance (including PCB Contamination)	\$	500,000
Spoilage – Goods under Refrigeration	\$	50,000
Professional Fees	\$	500,000
Data and Media	\$	10,000
By-Law Cover		Included
Errors or Omissions	\$	100,000

Computer Control Equipment – coverage is provided for the breakdown of equipment whenever it is used solely to control or operate an insured object.

Provides sudden and accidental breakdown to production machinery.

4. DEDUCTIBLES:

Mechanical and Electrical Objects	\$	5,000
All Other Insurable Objects	\$	1,000

5. POLICY COVERAGE AND CONDITIONS:

- Comprehensive Blanket coverage provided
- Broad definition of Object, includes communication equipment and production machinery
- Settlement is based on repair or replacement costs (no depreciation factor)
- Broad definition of Accident applies
- New locations and newly installed objects are automatically included
- One deductible applies should there be a loss involving both the boiler and machinery and property insurance policies

6. LOCATIONS: All locations excluding unlisted sub-stations

7. ATTACH SPECIMEN COPY OF PROPOSED POLICY

3.9 MUNICIPAL OFFICIAL'S ACCIDENT

1. NAMED INSURED:
District of Carleton North

2. DESCRIPTION:
Insured persons under the age of 80 years who suffer bodily injury as a result of an accident. The policy may apply on either a "While on Municipal Business, including Travel" basis or a "24-Hour" basis, except Weekly Accident Indemnity, which applies only while traveling on business of the Public Sector Entity. Insures 7 Council Members.

3. PRINCIPAL SUM:
\$ 250,000

4. BASIC COVERAGE:
24 HOURS

5. COVERAGE APPLIES TO:
8 Council Members

6. ATTACH SPECIMEN COPY OF PROPOSED POLICY

7. LIST EXCLUSIONS

3.10 AUTOMOBILE FLEET INSURANCE

1. NAMED INSURED:

District of Carleton North

2. DESCRIPTION:

This policy provides protection for all claims arising out of the use or operation of licensed automobiles owned or leased by the municipality. Coverage is provided as per the Standard Automobile Policy.

3. LIMITS OF PROTECTION PER CLAIM:

\$ 5,000,000 Liability Limit
All Perils Coverage

4. DEDUCTIBLES:

No Physical Damage (As per Exhibit B Attached)
All Perils applies to: \$ 2,500.

Note: Owned Vehicles (See list of vehicles in Exhibit "B" attached)

5. POLICY COVERAGE AND CONDITIONS:

- Coverage provided for liability, accident benefits, uninsured automobile, and direct compensation (property damage)
- Coverage is automatically extended to include:
 - Newly acquired vehicles,
 - Inappropriately licensed drivers,
 - Permission to carry explosives and Radioactive materials,
 - Drive Government Vehicles,
 - Permission to rent or lease,
 - Loss of Use Endorsement
 - Damage caused by freezing of Fire-Fighting Apparatus, and
 - Permission to carry passengers for compensation.
- Replacement cost to provide repairs or replacement of vehicles with no deduction for depreciation
- Guaranteed Amount coverage can be provided on specified vehicles. Repairs or replacement will be undertaken without deduction for depreciation up to the Guaranteed Amount shown on the automobile schedule attached to the policy.
- Valued coverage can be provided on specified vehicles, usually those that are obsolete, would not be replaced, or would be replaced with a used vehicle.
- Actual cash value coverage can be provided on specified vehicles
- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.

Note: See attached List of Endorsements to be Included

6. ATTACH SPECIMEN COPY OF PROPOSED POLICY

7. LIST EXCLUSIONS

3.11 SCHEDULE OF ENDORSEMENTS

FORM	DESCRIPTION	SUB LIMIT	CONDITIONS	DEDUCTIBLE
NBEF 3	Drive Government Automobiles	\$50,000		
NBEF 4a	Permission to Carry Explosives			
NBEF 4B	Permission to Carry Radioactive Material			
NBEF 5	Permission to Rent or Lease (Specified Lessee)			
NBEF 6a	Permission to Carry Passengers For Compensation			
NBEF 20	Loss of Use Endorsement	No Limit per day, \$1,000 per occurrence	PPV & LCV Only	
SEF 21B	Blanket Basis Fleet Endorsement		As per attached endorsement	
ASEF 38	Increased Limit, Automobile Sound And Electronic Communication Equipment		All Units	
NBEF 40	Fire and Theft Deductible		All Units	
NBEF 43R	Limited Waiver of Depreciation Endorsement		24 months	
NBEF 43R (L)	Limited Waiver of Depreciation (Specified Lessee) Endorsement		24 months	
NBEF 44	Family Protection Endorsement			
	Inappropriately Licensed Driver Coverage			
	Replacement Cost			
	Fire Equipment Apparatus Endorsement			

*For automobiles registered in provinces or territories other than New Brunswick, the appropriate provincial or territorial policy form will apply

3.12 SUMMARY OF COVERAGE

Coverage Description	Limits and Deductibles	Premium
MUNICIPAL GENERAL LIABILITY		Included
Bodily Injury and Property Damage Limit of Liability		
Deductible – All Losses (including Expenses) Except Sewer Back Up	\$5,000,000 per occurrence	
Deductible – Sewer Back Up (including Expenses)	\$5,000 per occurrence	
Personal Injury Limit of Liability	\$5,000 per claimant \$5,000,000 per occurrence	
Deductible (including expenses)	\$5,000 per occurrence	
Tenants Legal Limit of Liability	\$5,000,000 per occurrence	
Deductible (including expenses)	\$5,000 per occurrence	
Forest Fire Expense Limit of Liability	\$5,000 per occurrence	
Deductible (including expenses)	\$5,000 per occurrence	
Medical Payments Limit of Liability	\$25,000 per accident	
Deductible (including expenses)	\$2,500 per accident	
Voluntary Compensation Limit of Liability	See Policy Wordings – Schedule of Benefits	
Deductible (including expenses)	\$NIL	
Subject to:	\$5,000,000 Products-Completed Operations Hazard Aggregate Limit \$10,000,000 General Aggregate Limit	
PUBLIC OFFICIALS LIABILITY (Claims Made Form)		Included
Limit of Liability	\$5,000,000 each loss \$5,000,000 annual aggregate	
Deductible	\$5,000 each loss	
ENVIRONMENTAL IMPAIRMENT LIABILITY (Claims Made Form)		Included
Limit of Liability	\$5,000,000 each loss \$5,000,000 annual aggregate	
Self-Insured Retention (including Expenses)	\$5,000 each loss	

Coverage Description	Limits and Deductibles	Premium
LEGAL EXPENSE (Claims Made Form)		Included
Coverage "A" – Legal Expense Insurance (including Conflict of Interest)		
Limit of Liability	100% of incurred expenses up to \$100,000 per action \$250,000 annual aggregate	
Deductible	\$NIL per action	
Coverage "B" – Wrongful Dismissal Legal Expense Insurance		
Limit of Liability	\$250,000 per action \$250,000 annual aggregate	
Deductible	\$5,000 per action	
MUNICIPAL EMPLOYEE BENEFITS LIABILITY (Claims Made Form)		Included
Limit of Liability	\$5,000,000 each claim \$5,000,000 annual aggregate	
Deductible	\$5,000 per action	
OWNED AUTOMOBILE		Included
Third Party Liability – Limit of Liability	\$5,000,000 per occurrence	
Deductible – All Perils of Loss or Damage	\$2,500 per vehicle	
All Statutory Coverage Included with basic Benefits and/or minimum limits, unless otherwise stated		
SPF 6 – STANDARD NON-OWNED AUTOMOBILE		Included
Section A – Third Party Liability	\$5,000,000 per occurrence	
Section A – Deductible	\$NIL	
Including:		
SEF 96 (Contractual)		
SEF 99 (excluding Long Term Leased Vehicle Endorsement)		
SEF 94 – Limit for Physical Damage to Hired Automobiles	\$250,000 per vehicle	
SEF 94 - Deductible	\$1,000 per vehicle	
EXCESS LIABILITY		Included
Limit of Liability	\$45,000,000 excess of underlying \$5,000,000 limits for the following: <ul style="list-style-type: none"> • Municipal General Liability • Public Officials, Error and Omission Liability • Municipal Employee Benefits Liability • Owned Automobile • Non-Owned Automobile • Tenants Legal Liability • Marine Liability/if applicable 	
Deductible	NIL	

Coverage Description	Limits and Deductibles	Premium
CRIME – COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION		Included
I – Employee Dishonesty Form A	\$ 1,000,000	
II – Loss Inside the Premises	\$ 200,000	
III – Loss Outside the Premises	\$ 200,000	
IV – Money Orders and Counterfeit Paper Currency	\$ 200,000	
V – Depositors Forgery	\$ 1,000,000	
VI – Computer Fraud	\$ 200,000	
VII – Audit Expenses	\$ 200,000	
	(to be paid only when a valid claim of \$4,000 or greater is paid by the Insurer)	
Deductible	\$NIL	
PROPERTY – COMBINED PHYSICAL DAMAGE BROAD FORM		Included
Amount of Insurance – Property of Every Description	\$ 61,018,100	
Extension of Coverage for which sub- limits are included in the Amount of Insurance shown above:		
• Valuable Papers	\$ 500,000	
• Extra Expense	\$ 500,000	
• Accounts Receivable	\$ 500,000	
• Gross Rentals	\$ 500,000	
• Media/Computer/EDP	\$ 58,710	
• Profits	\$ 100,000	
• Fine Arts	\$ 50,000	
	(subject to \$5,000 limit per item)	
Boiler & Machinery	\$ 15,000,000	
Please see Policy Wordings for additional Extensions of Coverage included under this Insurance Policy		
Deductibles	\$2,500 per claim except	
	\$1,000 applies to Media/computer/EDP	
	\$25,000 applies to Anaerobic Digestors	
	\$ 5,000 applies to Pollutant Clean Up and Removal	
	\$2,500 applies to Fire Suppression System Recharge	
	\$100,000 applies to Flood	
	3% of total loss or \$100,000 minimum	
	Whichever is greater, applies to Earthquake	

Coverage Description	Limits and Deductibles	Premium
MUNICIPAL OFFICIALS' ACCIDENT Principal Sum Basis of Coverage Coverage Applies to:	\$ 250,000 24 Hours 8 insured persons as follows: <ul style="list-style-type: none">• 8 Council members	Included

EXHIBIT "A"
PROPERTY SCHEDULE

ITEM NO.	LOCATION	DESCRIPTION	CONSTRUCTION MATERIAL	VALUE BUILDING	VALUE CONTENTS	TOTAL
GENERAL GOVERNMENT						
1	19 Station Road, Florenceville-Bristol	Municipal Office, Fire Dept. – Contents & Equipment	Frame/ Wood/ Steel	\$1,200,800.00	\$70,000.00	\$1,270,800.00
2	161 School St, Bath	Municipal Office & Garage – Contents & Equipment	Frame/ Wood / Steel	\$420,700.00	\$117,400.00	\$655,500.00
3	698 Central St, Centreville	Municipal Office - Contents & Equipment	Frame/ Wood/ Steel	\$4,815,000.00	\$200,000.00	\$4,815,000.00
WATER & WASTEWATER						
1	9227 Main St. Florenceville-Bristol	Lagoon – blower, building / storage / workshop		\$307,700.00	\$50,000.00	\$357,700.00
2	24 Waugh Road, Florenceville-Bristol	Lagoon – blower building, control		\$307,700.00	\$50,000.00	\$357,700.00
3	24 Waugh Road, Florenceville-Bristol	Sewage Lift Station #1		\$372,300.00		\$372,300.00
4	571 Main Street, Florenceville-Bristol	Sewage Lift Station #2		\$372,300.00		\$372,300.00
5	42 Crockett Road, Florenceville-Bristol	Sewage Lift Station #3		\$372,300.00		\$372,300.00
6	575 Riverview Drive, Florenceville-Bristol	Sewage Lift Station #4		\$372,300.00		\$372,300.00
7	107 Main Street, Florenceville-Bristol	Sewage Lift Station #5		\$372,300.00		\$372,300.00
8	9078 Main Street, Florenceville-Bristol	Sewage Lift Station #6		\$372,300.00		\$372,300.00
9	499 Centreville Road, Florenceville-Bristol	Sewage Lift Station #7		\$372,300.00		\$372,300.00
10	8854 Main Street, Florenceville-Bristol	Sewage Lift Station #8		\$372,300.00		\$372,300.00
11	1 Jim Davis Drive, Florenceville-Bristol	Sewage Lift Station #9		\$372,300.00		\$376,500.00
12	40 McCain Street, Florenceville-Bristol	Sewage Lift Station #10		\$372,300.00		\$372,300.00
13	110 Rogers Road, Centreville	Lagoon – blower building		\$307,700.00	\$50,000.00	\$357,700.00
14	110 Rogers Road, Centreville	Lagoon – storage shed		\$4,300.00		\$4,300.00
15	700 Central St, Centreville	Sewage Lift Station #1		\$389,600.00		\$389,600.00
16	55 Charleston Road, Centreville	Sewage Lift Station #2		\$386,600.00		\$386,600.00
16	4 Hawkins Road, Centreville	Sewage Lift Station #3		\$382,700.00		\$382,700.00
17	112 Hospital St, Bath	Water Standpipe		\$842,800.00		\$842,800.00
18	112 Hospital St, Bath	Well Monitoring Equipment Building		\$14,900.00	\$15,000.00	\$29,900.00
19	128 School Street, Bath	Well House #1		\$432,700.00	\$51,500.00	\$457,700.00
20	128 School Street, Bath	Well House #3		\$432,700.00	\$51,500.00	\$484,200.00

ITEM NO.	LOCATION	DESCRIPTION	CONSTRUCTION MATERIAL	VALUE BUILDING	VALUE CONTENTS	TOTAL
21	117 Hospital St, Bath	Booster Station #1		\$238,100.00		\$238,100.00
22	70 Mechanic St, Bath	Booster Station #2		\$238,100.00		\$238,100.00
23	148 Main St, Bath	Lagoon – Blower building		\$307,700.00	\$50,000.00	\$357,700.00
24	200 Main St, Bath	Grinder Station		\$342,200.00		\$342,200.00
25	16 Bohan Ave, Bath	Sewage Lift Station #1		\$397,800.00		\$397,800.00
26	230 Main St, Bath	Sewage Lift Station #2		\$488,500.00		\$488,500.00
27	159 Mechanic St, Bath	Sewage Lift Station #3		\$384,900.00		\$384,900.00
28	137 Water St, Bath	Sewage Lift Station #4		\$387,400.00		\$387,400.00
Buildings & Structures						
1	40 McCain St, Florenceville-Bristol	Storage Shed		\$8,100.00		\$8,100.00
2	40 McCain St, Florenceville-Bristol	Fieldhouse / Recreation Center /Arena; Electronic Computer systems (laptops)		\$30,000,000.00	\$900,000.00	\$30,910,000.00
3	9189 Main St, Florenceville-Bristol	Tourist Building – Former Train Station		\$351,700.00	\$20,000.00	\$371,700.00
4	9189 Main Street, Florenceville-Bristol	Restaurant – Former Train Dining Car		\$300,000.00	\$40,000.00	\$340,000.00
5	9189 Main St, Florenceville-Bristol	Two Former Train Cars		\$350,000.00	\$10,000.00	\$360,000.00
6	9189 Main St, Florenceville-Bristol	40' Sea Container (Storage)		\$12,900.00	\$8,000.00	\$20,900.00
7	9207 Main St, Florenceville-Bristol	Welcome Center – Gift Shop		\$511,200.00		\$511,200.00
8	19 Station Road, Florenceville-Bristol	Storage Building		\$65,600.00	\$50,000.00	\$115,600.00
9	8696 Main St, Florenceville-Bristol	Community Hall		\$1,012,300.00	\$148,000.00	\$1,160,300.00
10	8696 Main St, Florenceville-Bristol	Lookout – Gazebo at Boardwalk		\$11,700.00		\$11,700.00
11	8 McCain St, Florenceville-Bristol	Andrew & Laura McCain Library & Gallery		\$1,306,900.00	\$50,000.00	\$1,356,900.00
12	9185 Route 105, Florenceville-Bristol	Washroom		\$500,000.00		\$500,000.00
13	9207 Main St, Florenceville-Bristol	Riverside Park Bandstand / Gazebo		\$130,400.00		\$130,400.00
14	9207 Main St, Florenceville-Bristol	Riverside Park Ice House (Utility / Storage Building)		\$56,200.00	\$10,000.00	\$66,200.00
15	Across from 9227 Main St, Florenceville-Bristol	Picnic Shelter		\$8,000.00		\$8,000.00
17	4728 Juniper Road, Florenceville-Bristol	Playground Equipment / Splash Pad		\$200,000.00		\$200,000.00
18	E7L 3J6 Florenceville-Bristol	Recreational Fencing – Various Locations		\$64,600.00		\$64,600.00
19	9207 Main St, Florenceville-Bristol	Playground Equipment		\$6,300.00		\$6,300.00

ITEM NO.	LOCATION	DESCRIPTION	CONSTRUCTION MATERIAL	VALUE BUILDING	VALUE CONTENTS	TOTAL
20	32 McCain St, Florenceville-Bristol	Change & Washroom Building		\$273,000.00		\$273,000.00
21	9208 Main St, Florenceville-Bristol	Storage Shed (at school)		\$4,000.00	\$2,000.00	\$6,000.00
22	38 McCain St, Florenceville-Bristol	Pool Equipment – pool & kiddie pool		\$400,000.00		\$400,000.00
23	E7L 3J6 Florenceville-Bristol	Recreational Fencing – Various Locations		\$54,100.00		\$54,100.00
24	E7L 3J6 Florenceville-Bristol	Recreational Fencing – Various Locations		\$92,900.00		\$92,900.00
25	E7L 2W9 Florenceville-Bristol	Spectator Bleachers Various Locations		\$53,800.00		\$53,800.00
26	4728 Juniper Road, Florenceville-Bristol	Pavilion / bandstand		\$21,700.00		\$21,700.00
27	4728 Juniper Road, Florenceville-Bristol	Two (2) picnic shelters		\$7,300.00		\$7,300.00
	73 Curtis Road, Florenceville-Bristol	Bristol Cemetery / Vault		\$30,000.00		\$30,000.00
28	326 Main St, Bath	Office Building (leased to Carleton Mutual Insurance)		\$523,200.00		\$523,200.00
29	161 School St, Bath	Two Monuments		\$10,000.00		\$10,000.00
	161 School St, Bath	Seacan Storage Container		\$6,000.00	\$15,000.00	\$21,000.00
31	198 Main St, Bath	Ball Diamond Floodlighting		\$43,900.00		\$43,900.00
32	128 School St, Bath	Pool Change house		\$212,100.00	\$5,200.00	\$217,300.00
35	128 School St, Bath	Pool / Kiddie Pool		\$400,000.00		\$400,000.00
36	128 School St, Bath	Back-up generator building		\$45,600.00		\$45,600.00
37	128 School St, Bath	Recreational Fencing (pool site)		\$13,300.00		\$13,300.00
38	198 Main St, Bath	Recreational Fencing (Ball Fields)		\$40,100.00		\$40,100.00
39	198 Main St, Bath	Dugouts (Ball Fields)		\$7,900.00		\$7,900.00
40	128 School St, Bath	Recreational Bleachers (pool site)		\$7,400.00		\$7,400.00
41	198 Main St, Bath	Recreational Bleachers (ball field)		\$9,100.00		\$9,100.00
43	200 Main St, Bath	Canteen & Washroom Building		\$84,600.00	\$10,000.00	\$94,600.00
44	200 Main St, Bath	Storage Building		\$21,100.00	\$5,000.00	\$26,000.00
45	200 Main St, Bath	Pavilion		\$25,000.00		\$25,000.00
46	200 Main St, Bath	Washrooms		\$50,000.00		\$50,000.00
47	200 Main St, Bath	Booth Building		\$65,000.00		\$65,000.00
48	836 Central St, Centreville	Storage Shed		\$7,400.00	\$1,000.00	\$7,500.00
	758 Central St, Centreville	Cemetery Vault		\$27,100.00		\$27,100.00
	751 Central St,	Gazebo		\$17,300.00		\$17,300.00

ITEM NO.	LOCATION	DESCRIPTION	CONSTRUCTION MATERIAL	VALUE BUILDING	VALUE CONTENTS	TOTAL
	Centreville					
	14 Burt St, Centreville	Storage building		\$200,000.00	\$50,000.00	\$250,000.00
	18 Burt St, Centreville	Pool house building and equipment		\$532,900.00		\$532,900.00
	18 Burt St, Centreville	Storage Shed at pool		\$2,800.00	\$1,000.00	\$3,800.00
	18 Burt St, Centreville	Splash Park		\$152,700.00		\$152,700.00
	E7K 2E7 Centreville	Six (6) mini pumps – various locations		\$96,000.00		\$96,000
FIRE SERVICES						
1	4724 Juniper Road, Florenceville-Bristol	Fire Hall – contents and equipment		\$831,600.00	\$400,000.00	\$1,072,900.00
2	4724 Juniper Road, Florenceville-Bristol	Fire Truck – Pump 1 – Onboard Equipment				
3	4724 Juniper Road, Florenceville-Bristol	Rescue 1 – Onboard Equipment				
4	4724 Juniper Road, Florenceville-Bristol	Support Unit 1 (half-ton truck) – Onboard Equipment				
5	19 Station Road, Florenceville-Bristol	Fire Hall – contents and equipment		*See General Government Info for this Fire Hall		
6	19 Station Road, Florenceville-Bristol	Fire Truck – Pump 2 – Onboard Equipment				
7	19 Station Road, Florenceville-Bristol	Fire Truck – Tanker 3 – Onboard Equipment				
8	125 Church St, Bath	Fire Hall – contents and equipment		\$1,169,200.00	\$500,000.00	\$2,555,650.00
9	125 Church St, Bath	Fire Truck – Pumper 551 – Onboard Equipment				
10	125 Church St, Bath	Fire Truck – Rescue 561 – Onboard Equipment				
11	125 Church St, Bath	Fire Truck – Unit 562 - Onboard Equipment				
12	125 Church St, Bath	Fire Truck – Tanker 571 – Onboard Equipment				
13	117 Church Street, Bath	Fire Hall – contents and equipment		\$935,400.00	\$65,915.00	\$1,001,315.00
14	117 Church Street, Bath	Unit 563 (half-ton) – Onboard Equipment				
15	117 Church Street, Bath	Support Vehicle (half ton) – Onboard Equipment				
16	117 Church Street, Bath	Rescue 581 (half ton, portable water pumps) – Onboard Equipment				
17	117 Church Street, Bath	Rescue 582 (Kabota UTV) – Onboard Equipment				
18	117 Church Street, Bath	Command Trailer with Snowbulance				
19	117 Church Street, Bath	UTV Trailer with Tool Box and Grassland Packs				
20	117 Church Street, Bath	Hi Vol Trailer with Hi Vol Hydrant Hose				

ITEM NO.	LOCATION	DESCRIPTION	CONSTRUCTION MATERIAL	VALUE BUILDING	VALUE CONTENTS	TOTAL
22	836 Central St, Centreville	Fire Hall – contents and equipment		\$618,800.00	\$422,000.00	\$1,040,800.00
23	836 Central St, Centreville	Fire Truck – Rescue 240 – Onboard Equipment				
24	836 Central St, Centreville	Fire Truck – Pumper 241 – Onboard Equipment				
25	836 Central St, Centreville	Fire Truck – Pumper 242 – Onboard Equipment				
26	836 Central St, Centreville	Fire Truck – Tamer 243 – Onboard Equipment				
27	836 Central St, Centreville	Support Vehicle (half ton) – Onboard Equipment				
28	8585 Route 107, Glassville	Fire Hall – contents and equipment		\$500,000.00	\$358,516.00	\$858,516.00
29	8585 Route 107, Glassville	Fire Truck – Pumper / tanker – Onboard Equipment				
30	8585 Route 107, Glassville	Fire Truck – Rescue Van – Onboard Equipment				
31	9 Teague Road, Juniper	Fire Hall – contents and equipment		\$1,067,300.00	\$432,848.00	\$1,500,148.00
32	9 Teague Road, Juniper	Fire Truck – Unit 1 – Onboard Equipment				
33	9 Teague Road, Juniper	Fire Truck – Unit 2 – Onboard Equipment				
34	9 Teague Road, Juniper	Fire Truck – Unit 3 (Walk-in Rescue) – Onboard Equipment				
35	9 Teague Road, Juniper	Unit 4 (half ton) – Onboard Equipment				
36	9 Teague Road, Juniper	Off Road Rescue 5 – Kubota RTV 4x4 with sled – Onboard Equipment				
	9 Teague Road, Juniper	Quality Street Trailer				
37	16 Deal Road, Lakeville	Fire Hall – contents and equipment		\$709,000.00	\$361,716.00	\$1,069,716.00
38	16 Deal Road, Lakeville	Fire Truck – Unit 5 – Onboard Equipment				
39	16 Deal Road, Lakeville	Fire Truck- Unit 6 – Onboard Equipment				
40	16 Deal Road, Lakeville	Fire Truck – Unit 7 – Onboard Equipment				
41	16 Deal Road, Lakeville	Support Vehicle (half ton) – Onboard Equipment				

TOTAL SCHEDULE	\$61,018,100.00	\$4,571,595.00	\$66,254,745.00
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ITEM NO.	LOCATION	DESCRIPTION	CONSTRUCTION MATERIAL	VALUE BUILDING	VALUE CONTENTS	TOTAL
1	Accounts Receivable	\$500,000.00				
2	Extra Expenses	\$500,000.00				
3	Business Income	\$600,000.00				
4	Valuable Papers/Docs	\$500,000.00				
5	Computer Equipment	\$60,000.00				

TOTAL BLANKET AMOUNT						\$68,414,745.00
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EXHIBIT "B"
VEHICLE FLEET SCHEDULE

ITEM NO.	YEAR	MAKE / MODEL	VEHICLE IDENTIFICATION NUMBER	DEPT #	VALUE	PURCHASE PRICE
FIRE						
1	2004	GMC Sierra Pick Up – Unit 563	1GTHK23U34F157998	BFD	>\$25,000.00	\$20,000.00
2	2015	Qualitec Utility Trailer	56UBE2423FB000798	BFD	>\$15,000.00	\$18,000.00
3	2017	Custom Trailer	NB101267	BFD	>\$5,000.00	\$9,000.00
4	1999	Ford F350 – Rescue 581	1FDWF37F8XED41188	BFD	>\$25,000.00	\$15,000.00
5	2021	Dodge Ram 2500 – Support	3C6UR5HJ1MG606790	BFD	>\$25,000.00	\$48,260.00
6	2000	Chevrolet Express – Unit 562	1GBJG31R8Y1252796	BFD	>\$65,000.00	\$60,000.00
7	2018	Custom FAB Cobra Replica	NB101724	BFD	>\$4,000.00	\$4,000.00
8	2004	Sterling LT8500 Pumper – Tanker 571	2FZAAWDC84AM84652	BFD	>\$750,000.00	\$207,000.00
9	2021	Freightliner M2 112 – Pumper 551	1FVHC5FE0MHMJ6247	BFD	>\$750,000.00	\$200,000.00
10	2019	Freightliner M2 106 – Rescue 561	1FVACYFE2KHKG6105	BFD	<\$500,000.00	\$400,000.00
11	2015	Kubota Utility TRV 1140	A5KD1HDAE0G33189	BFD	>\$30,000.00	\$24,000.00
12	2017	Freightliner M2 106 – Pumper 241	3ALACYCYAHJE8117	CFD	>\$750,000.00	\$340,000.00
13	2005	Freightliner M2 112 – Tanker 243	1FVHC5CV55HN62861	CFD	>\$750,000.00	\$320,000.00
14	1998	Ford E-450 – Rescue 240	1FDXE47S2WHB32598	CFD	<\$500,000.00	\$150,000.00
15	1997	Ford F450 – Pumper 242	1FDLF47F1VEB95299	CFD	>\$750,000.00	\$130,000.00
16	2017	Chevrolet Silverado	3GCUKREC9HG499617	CFD	>\$25,000.00	\$20,000.00
17	2004	Sterling LT8500 Tanker	2FZAAWDC04AM84662	GFD	>\$750,000.00	\$197,000.00
18	2003	Ford E-450 Van – Rescue	1FDXE45F93HB20126	GFD	<\$500,000.00	\$125,000.00
19	2011	Dodge Ram 2500 4X4 – Unit 4	1D7RV1CT0BS608022	JFD	>\$25,000.00	\$19,400.00
20	2004	Sterling LT8500 Tanker – Unit 1	2FZAAWDC44AM84650	JFD	>\$750,000.00	\$207,000.00
21	2008	Freightliner M2 106 – Unit 2	1FVACYBS78HZ94933	JFD	>\$750,000.00	\$205,000.00
22	2020	Quality Street Trailer	5LEB1CJ27L1202702	JFD	<\$10,000.00	\$7,000.00
23	2018	Kubota	A5KD2GDBJJG025969	JFD	>\$28,000.00	\$28,500.00
	2018	Freightliner Walk-in Rescue – Unit 3		JFD	<\$500,000.00	\$144,300.00
24	2004	Ford E-450 – Unit 6	1FDXE45S44H107232	LFD	<\$500,000.00	\$150,000.00
25	1999	International F-2674 Pumper / Tanker – Unit 5	1HTGLAET9XH643167	LFD	>\$750,000.00	\$250,000.00
	2016	International 440 – pumper / tanker	1HTMKAZR4GH748607	LFD	>\$750,000.00	\$250,000.00
	2014	Dodge Ram 1500	1C6RR7TT9ES417941	LFD	>\$25,000.00	\$25,000.00
26	1998	Freightliner – Tanker 3	2FUPDSZBXWA94374	FBFD	>\$750,000.00	\$75,000.00
27	2020	Freightliner M2 112 – Pump 1	1FVACC5FE8LHMC4950	FBFD	>\$750,000.00	\$435,300.00
28	2018	Freightliner M2 106 – Rescue 1	3ALACXFC5JDJY5391	FBFD	>\$750,000.00	\$144,300.00
29	2015	Dodge Ram – Support Unit 1	3C6JR7DT0FG706906	FBFD	>\$25,000.00	\$26,400.00
30	2002	Sterling Pumper / tanker – Pump 2	2FZHAZAN72AK61943	FBFD	>\$750,000.00	\$150,000.00
OPERATIONS / PUBLIC WORKS						
1	2018	Dodge Ram 1500 - Truck	1C6RR7FT8JS196354	FB	>\$50,000.00	\$32,000.00
2	2013	Dodge Ram - Truck	1C6RR7FG0DS713377	FB	>\$50,000.00	\$22,500.00
3	2014	Dodge Ram - Truck	1C6RR7FT0ES402613	FB	>\$50,000.00	\$24,174.00

4	2023	Dodge Ram - Truck	1C6RR7FG2P5548047	FB	>\$60,000.00	\$60,700.00
5	2016	Chev Silverado - Truck	1GCNCNEH9GZ284050	C'ville	>\$50,000.00	\$31,000.00
6	2023	Dodge Ram - Truck	1C6RR7FG3PS555606	Bath	>\$60,000.00	\$60,700.00
7	2018	Dodge Ram - Truck	1C6RR7FTXJS326697	Bath	>\$50,000.00	\$38,020.00
8	2012	Chev Silverado - Truck	1GB3CZCG1CF151520	Bath	>\$50,000.00	\$22,500.00
9	2024	Cub Cadet ZTX 60 - Mower	1C19RH30046	FB	>\$20,000.00	
10	2018	Hustler X-One - Mower	19042560	FB	>\$20,000.00	
11	2018	Hustler X-One - Mower	19042561	FB	>\$20,000.00	
12	2020	Kioti ZXC SE – Mower	WSB100028	FB	>\$20,000.00	
13	2024	Cub Cadet ZTS2 60 - Mower	1B20RH50054	C'Ville	>\$20,000.00	
16	2020	Cub Cadet Z Force S - Mower	1C020H30007	C'Ville	>\$20,000.00	
17	2020	Cub CadetZForce S - Mower	1C020H30005	C'Ville	>\$20,000.00	
18	2011	Cub Cadet LTX 1050 - Mower	1A311H30148	C'Ville	>\$20,000.00	
20	2019	Case Tractor with attachments	LSMF40CCTK0010143	C'ville	>\$20,000.00	
21	2020	Kubota - Mower	41707	Bath	>\$20,000.00	
22	2000	John Deere – Tractor	1LV1023EEBE112250	Bath	>\$30,000.00	
23	2000	John Deere – Tractor	1LV1023EKBE112500	Bath	>\$30,000.00	
25	N/A	Thomas Skid Steer	LK003909	FB	>\$50,000.00	
26	2011	Zamoni	9930	FB	>\$200,000.00	
TRAILERS						
1	2010	Gator	4Z1HD1622AS009985	Bath		
2	2019	Alcom Stealth – Enclosed Trailer	5WFB1624KW093042	FB		\$10,000.00
3	2016	Stirling Trailor	2SSUB11A0GB094811	FB		
4	N/A	Easy hauler / boat trailer	2SPBCSB1XPN070064	FB		