

**Property & Liability  
Application for Proposal**

District name: \_\_\_\_\_

Desired effective date of coverage: \_\_\_\_\_

District physical address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Mailing Address (if different): \_\_\_\_\_

County: \_\_\_\_\_ FEIN: \_\_\_\_\_

Primary Contact: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Position: \_\_\_\_\_

Type of District: \_\_\_\_\_

*If a Metropolitan district, what services are provided?* \_\_\_\_\_

**District's Management Company (if applicable):**

*This will be used as the district's mailing address unless otherwise advised.*

Name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Primary Contact: \_\_\_\_\_

Position: \_\_\_\_\_

**District's Broker/Insurance Agent Name and Address (if applicable):**

Name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Primary Contact: \_\_\_\_\_

**General Information:**

1. Is the district currently a member of the Special District Association of Colorado? Yes  No   
*The district must join the SDA in order to be a member of the CSD Pool*

Year district was formed: \_\_\_\_\_

Attach a copy of the district's most recent budget

*For a coverage comparison with the Pool's proposal, please enclose a complete copy of all your current insurance policies*

**General Liability**

2. Quote needed: Yes  No   
3. District self-insures liability coverage: Yes  No   
4. Complete the attached General Liability schedule for district exposures

**Current Policy**

Insurance company name	
Expiration date	
Deductible (if any)	
Expiring Premium	
Per occurrence coverage limit	
Policy type	Claims-Made* <input type="checkbox"/> Occurrence <input type="checkbox"/>

\*Retrospective date of Claims-Made policy: \_\_\_\_\_

**Excess Liability**

1. Quote needed: Yes  No   
2. Desired coverage limit: \_\_\_\_\_ (Up to \$8,000,000)

**Current Policy**

Insurance company name	
Expiration date	
Expiring Premium	
Coverage limit	

**Auto Coverage**

1. Quote needed: Yes  No

**Current Policy**

Insurance company name	
Expiration date	
Expiring Premium	
Auto Liability deductible (if any)	
Auto Liability premium	
Auto Physical Damage deductibles	Comprehensive:                      Collision:
Auto Physical Damage premium	
Coverage limit	

**Property Coverage**

1. Quote needed: Yes  No   
2. Complete the Property and Inland Marine schedules or attach the schedules from your current insurance policy

**Current Policy**

Insurance company name	
Expiration date	
Deductible	
Earthquake coverage	
Flood coverage	
Loss of Income limit	
Expiring Premium	
Term	Annual <input type="checkbox"/> Multi-Year <input type="checkbox"/>

**Equipment Breakdown/Boiler & Machinery Coverage**

1. Quote needed: Yes  No

**Current Policy**

Insurance company name	
Expiration date	
Deductible	
Loss of Income limit	
Expiring Premium	
Term	Annual <input type="checkbox"/> Multi-Year <input type="checkbox"/>

**Crime Coverage**

*The Pool's Crime coverage fulfills State Board Member bonding requirements.*

- 1. Quote needed: Yes  No
- 2. Number of full time employees: \_\_\_\_\_ Number of part time employees: \_\_\_\_\_
- 3. Desired limit of coverage: \$ \_\_\_\_\_ (\$5,000-\$5,000,000)  
*An application is required for limits in excess of \$500,000*
- 4. Names of all ERISA plans: \$ \_\_\_\_\_

**Current Policy**

Insurance company name	
Expiration date	
Deductible	
Expiring Premium	
Term	Annual <input type="checkbox"/> Multi-Year <input type="checkbox"/>

**Public Officials Liability/Wrongful Acts Coverage**

*Public Officials Liability/Wrongful Acts coverage is automatically included in the Pool's Public Entity Liability coverage document.*

**Current Policy**

Insurance company name	
Expiration date	
Deductible	
Expiring Premium	
Coverage limit	
Annual aggregate coverage limit	
Policy type	Claims-made* <input type="checkbox"/> Occurrence <input type="checkbox"/>

\*Retroactive date of Claims-Made policy: \_\_\_\_\_

**Loss History**

Please complete the loss history schedule below or attach currently valued Loss Runs from your existing insurance carrier. Provide full details on any claims or suits which have been made against this applicant or its public officials and/or employees during the past eight years.

**Loss History and Premium Summary**

Complete Loss History starting with current policy term

Year		Property	General Liability	Automobile Liability	Automobile Physical Damage	Public Officials	Equipment Breakdown
	Premium						
	Losses						
	Premium						
	Losses						
	Premium						
	Losses						
	Premium						
	Losses						
	Premium						
	Losses						
	Premium						
	Losses						
	Premium						
	Losses						

Completing the loss history and premium summary for the last eight years will enable the Pool to apply applicable credits.









## ***Property Classifications for Construction Codes: General Overview***

### **FIRE RESISTIVE (FI)**

A fire resistive building must be constructed of any combination of the following materials:

- Exterior walls or exterior structural frame
  - Solid masonry, including reinforced concrete
  - Hollow masonry not less than 12 inches in thickness
  - Hollow masonry less than 12 inches, but not less than 8 inches in thickness, with a listed fire resistance rating of not less than two hours
  - Assemblies with a fire resistance rating of not less than two hours
- Floors and roof
  - Monolithic floors and roof of reinforced concrete with slabs not less than 4 inches in thickness
  - Construction known as "joist systems" with slabs supported by concrete joists spaced not more than 36 inches on centers with a slab thickness of not less than 2 3/4 inches
  - Floor and roof assemblies with a fire resistance rating of not less than two hours
- Structural metal supports
  - Horizontal and vertical load bearing protected metal supports (including pre-stressed or post tensioned concrete units) with a fire resistance rating of not less than two hours.

Fire resistive construction is the best from an underwriting standpoint. The construction materials are either noncombustible with a fire resistive rating of at least two hours or they are protected through the use of a noncombustible covering such as plaster or gypsum to obtain such a rating.

### **MODIFIED FIRE RESISTIVE (MF)**

A modified fire resistive building has bearing walls (walls supporting the upper floors and roof) and columns of masonry or reinforced concrete construction, just as in the fire resistive category. However, the fire resistance rating of the materials is less than two hours but not less than one hour.

### **MASONRY NONCOMBUSTIBLE (MN)**

In the masonry noncombustible class are buildings with exterior walls of fire resistive construction with a rating of not less than one hour or buildings of masonry construction. Roof and floors must be of noncombustible or slow burning materials. The typical masonry noncombustible building has a masonry nonbearing wall surface, a cement floor, some type of metal deck roof, and unprotected steel webbing supported by unprotected columns and roof members. Low initial cost and low maintenance have made this type of construction extremely popular.

### **NONCOMBUSTIBLE (NC)**

A noncombustible building is a building with exterior walls, roof, and floor constructed of and supported by metal, asbestos, gypsum, or other noncombustible materials. While these buildings are noncombustible, they are not fire resistive. If this type of building is filled with combustible contents, structural failure is extremely likely in the event of a serious fire. The unprotected steel structural supports in this type of building will twist and bend when subjected to extreme heat.

### **JOISTED MASONRY (JM)**

Joisted masonry construction is also referred to as ordinary construction. The joisted masonry class includes buildings with exterior walls of fire resistive construction (not less than one hour) or of

masonry construction. The interior framing and floors are of wood or other combustible material. Ordinary construction is also referred to as "brick", "wood joisted", or "brick joisted". Ordinary constructed buildings are found in most of the major metropolitan areas in the northern states. They are infrequently over three stories high, since the exterior walls must be bearing walls. The great majority of these were built prior to World War II. Consequently, underwriters are presented with the potential problems of age, deterioration, and determining proper insurance to value.

#### **FRAME (FR)**

A frame building is one which has exterior walls constructed of wood or other combustible materials. Buildings of mixed construction, such as wood frame with brick veneer, stone veneer, aluminum siding, or stucco, are generally classified as frame buildings. A great many dwellings as well as small mercantile buildings are frame. The desirability of frame construction varies somewhat by geographical area. In some parts of the country, the better class of home is of joisted masonry construction. In areas where earthquakes are frequent, most dwellings are of frame construction with stucco. Frame is superior to masonry in its resistance to earthquakes.

#### **NOC (Not Otherwise Classified)**

Items that do not fall into any of the above categories will fall under to NOC category. Property such as steel tanks, statues, picnic tables, open shelters, bridges, spillways, light poles, signs, fencing, fire hydrants, and other non-conforming structures that are not technically buildings are all included.

#### **UNDERGROUND PIPES**

These need to be added to the Property schedule in order to be covered.

*Administration*

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