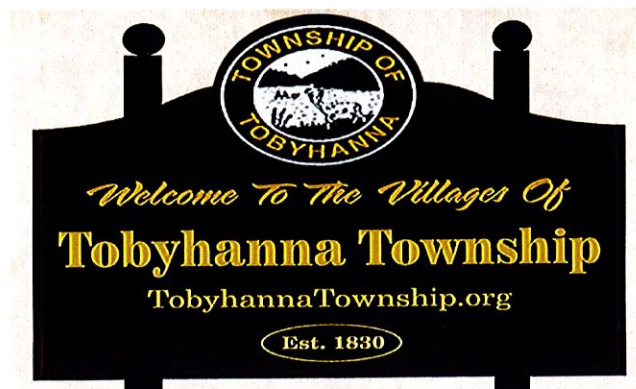


**AN INSURANCE PROPOSAL  
PREPARED FOR:**



**PRESENTED BY:**

TODD C. ZIMMERMAN



**May 15, 2018**

## **SERVICING TEAM**

### **Knowles Associates LLC**

316 Penn Ave  
Scranton, PA 18503  
570-342-3214 (Phone)  
570-342-3125 (Fax)  
[www.knowlesins.com](http://www.knowlesins.com)

### **Account Manager**

Ann Patton  
[apatton@knowlesins.com](mailto:apatton@knowlesins.com)

### **Claims Reporting**

Knowles Associates

### **Certificates of Insurance Requests**

Eileen Kelly  
[ekelly@knowlesins.com](mailto:ekelly@knowlesins.com)

# **NAMED INSURED**

Tobyhanna Township

Economic Development Authority

Neighborhood Improvement District Authority

# LOCATIONS

<u>PREMISE #</u>	<u>BUILDING #</u>	<u>ADDRESS</u>
1	1	N/O Blakeslee Corners, Blakeslee, PA 18610
2	1-3	Government Center Way, Pocono Pines, PA 18350 (Blanche Price Park)
3	1-4	105 Government Center Way, Pocono Pines, PA 18350
4	1	Route 115 & Route 940, Blakeslee, PA 18610
5	1	Route 423 & Route 940, Tobyhanna Twp, PA 18350
6	1	Route 940 & Long Pond Road, Pocono Summit, PA 18346
7	1-2	1560 SR 940, Pocono Lake, PA 18347
8	1	806 Stoney Hollow Road, Pocono Lake, PA 18347
9	1	Route 115 /Keipers & Blanche Park, Pocono Lake, PA 18347
10	1	Route 940 & Harvest Lane, Pocono Summit, PA 18346
11	1	Route 940 & 380, Pocono Summit, PA 18346
12	1	Cross Street - Keiper Park, Pocono Lake, PA 18347
13	1	533 Sullivan Trail Road, Pocono Summit, PA 18346
14	1	Route 115 & Commercial Blvd, Pocono Summit, PA 18346

## Property Insurance Coverage

**CAUSE OF LOSS FORM USED:** Special Form: Provides coverage against All Risk of direct physical loss or damage, except those perils that are specifically excluded in the policy, for example:

Catastrophe: (i.e. flood, earthquake, nuclear disaster)

Maintenance: (i.e. wear & tear and gradual deterioration)

Blanket Building & Contents Limit: \$8,529,879

Special Form including Theft

Replacement Cost

Agreed Amount

Deductible: \$1,000

Equipment Breakdown included

Spoilage \$50,000

Data & Media \$25,000

Expediting Expenses \$50,000

Service Interruption \$20,000

Business Income \$500,000

Extra Expense \$500,000

Earthquake \$500,000 with \$25,000 deductible – only available for Non-Damage Areas

Flood \$500,000 with \$25,000 deductible – Special Flood Hazard Areas excluded

Property Extension Coverage included

# Equipment Floater Limits

## TYPE OF EQUIPMENT DEDUCTIBLE

Misc Tools & Equipment Maximum per item \$2,500 w/\$25,000 maximum	\$1,000
Computer Equipment - Total Limit \$215,776 Hardware & Software w/\$5,000 maximum per item	\$1,000
Contractor - Equipment – Leased or Rented from Others - \$100,000	\$1,000

## SCHEDULED EQUIPMENT

<u>ITEM #</u>	<u>YEAR</u>	<u>DESCRIPTION MODEL</u>	<u>ID/SERIAL #</u>	<u>AMT OF INS.</u>
1		Wacker MDL 1514	5246593	\$2,200
2		Henderson Spreader	TGS04816	\$3,400
3		Flink Spreader		\$3,400
4		Henderson Spreader	TGS03946	\$3,400
5		Henderson Spreader	TGS05301	\$3,400
6		Henderson Spreader	TGS-03844	\$3,400
7	1995	John Deere Tractor Mower	MDL F-725 MOF725X051784	\$2,500
8	1996	John Deere Backhoe Loader	T0410+G822316	\$12,000
9	1997	New Holland #6640 Tiger TRB50C Side Boom		\$50,000
10	2005	Wacker Trench Roller	5586259	\$20,000
11		New Holland Tracker Mower	27NXH1218	\$8,000
12		5 Tenco Plowes @ \$9000 each		\$45,000
13		1 Meyer Plow		\$2,500
14		Cat Loader Broom BA25		\$19,500
15	2011	Crafco 125 DC Supershot Tar Machine	1C9SV1221B1418234	\$45,700
16		Stanley Sign Machine GT18 HYD Unit PD45		\$10,000
17		Line Laser 3000 Paint Machine		\$2,500

18	2002	John Deere Gator 6x4	VG06X4D031417	\$6,000
19		Pro Chopper Hay Machine	20209 1295	\$3,000
20		Stone 3 inch Pump	1200	\$1,200
21		Monroe Plow		\$9,000
22		Western 9" Ultra Mount Pro Plus Plow		\$6,000
23		Buyer's SS Under Tail-Gate Spreader		\$3,000
24		Bosch Jackhammer	11COA	\$1,500
25		Shark Pressure Washer	HO20170544	\$2,500
26	2013	Ferris Mower IS31002 20161410		\$9,500
27		2 - Portable Generators		\$2,000
29		9" Western Plow		\$5,000
30	2014	Gradall	XL3300 3300000757	\$243,838
31		Caterpillar 925K	OPWR04450	\$156,400
32		(2) Gledhill Plows @ \$13,500 each		\$27,000
33		Wacker Vibratory Plate		<u>\$1,800</u>
		<b>Total</b>		<b>\$714,638</b>

# Commercial Crime Coverage

<u>COVERAGES</u>	<u>LIMIT</u>	<u>DED.</u>
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INSURING AGREEMENTS:

Employee Dishonesty (A)	\$100,000	\$500
Forgery or Alteration (B)	\$100,000	\$500
Computer Fraud (F)	\$100,000	\$500
Theft of Money		
Inside	\$25,000	\$500
Outside	\$25,000	\$500



# Commercial General Liability Coverage

COVERAGE WRITTEN ON:

Occurrence Form

<u>COVERAGE</u>	<u>LIMITS</u>
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$1,000,000
Personal/Advertising Injury Limit	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage Limit – Premises Rented to You	\$1,000,000
Medical Expense Limit - Any One Person	\$5,000
Employee Benefits Liability	\$1,000,000
Deductible - \$1,000	
Claims Made	

# Commercial Automobile Coverage

<u>COVERAGE</u>	<u>LIMIT</u>	<u>PER</u>
<b>LIABILITY (A):</b>		
Bodily Injury and Property Damage	\$1,000,000	CSL Ea. Accident
Hired Non-owned Auto	\$1,000,000	
Work Loss	\$1,000 Monthly/\$5,000 Maximum	
Funeral Expense	\$1,500	
Accidental Death Benefits	\$5,000	
Uninsured Motorist – Non-Stacked	\$35,000	Each Accident
Underinsured Motorist – Non-Stacked	\$35,000	Each Accident
PP - Towing and Labor:	\$50	
Hired Auto Physical Damage	\$50,000	
Comprehensive deductible	\$500	
Collision deductible	\$500	

Fire Trucks are rated on a replacement cost basis. No age limit on the vehicles.

**Endorsements:**

Employees & Volunteers as Insureds

1987 AM General M98 Hummer – RC Value - \$120,000

## Vehicle Schedule – 29 UNITS

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Comp Ded</u>	<u>Coll Ded</u>	<u>Vehicle ID</u>
1928	International	Fire Truck	n/a	n/a	45L50818
1988	Eager		\$500	\$1,000	1120TL104JS030263
1991	International		\$1,000	\$1,000	1HTSAZRM9N402537
1997	Peterbilt	Fire Truck	\$1,000	\$1,000	1NP8LROXOVN39702
2000	International	4000 Series	\$1,000	\$1,000	1HTSDAARXYH266688
2002	Sterling	L8500	\$1,000	\$1,000	2FZAAWAK12AJ53601
2003	Mack	600 RD600	\$1,000	\$1,000	1M2P267C13M065105
2004	Mack		\$1,000	\$1,000	1M2AG11C44M006990
2005	Volvo		\$1,000	\$1,000	4V5KC9GG85N394896
2005	THUL		\$500	\$1,000	5FGC8162X52020728
2007	Ford	F550 Super	\$1,000	\$1,000	1FDAW57P27EA51298
2007	Ford	F550	\$1,000	\$1,000	1FDAW57P27EA51299
2008	Ford	F150 Super	\$500	\$1,000	1FTPW14V88FB58894
2009	Ford	Ranger	\$500	\$1,000	1FTYR15E39PA40869
2010	Pierce	Quantum	\$1,000	\$1,000	4P1CU01E8AA010676
2012	Pierce	Aerial/Lad	\$1,000	\$1,000	4P1CJ01A8CA012470
2002	Pequeea		\$500	\$1,000	4JASL16202G101943
2012	Dodge	Ram 5500 S	\$500	\$1,000	3C7WDNAL1CG100373
2013	Ford	Escape SE	\$500	\$1,000	1FMCU9GX3DUC48309
2013	Ford	Escape SE	\$500	\$1,000	1FMCU9GX6DUD24850
2014	Dodge	Ram 4550	\$500	\$1000	3C7WRLAL0EG197980
2015	Chevy	K1500 Subu	\$500	\$1,000	1GNSK5KC9FR167492
2015	Pierce		\$1,000	\$1,000	4P1BAAFF9FA015064
2016	Freightliner	114SD	\$500	\$1000	1FVHG3CY5CHHP9366

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Comp Ded</u>	<u>Coll Ded</u>	<u>Vehicle ID</u>
1995	Peterbilt		\$1,000	\$1,000	1XPALBOX5SN375519
1997	Emergency	One Pumper	\$1,000	\$1,000	4ENGAAA81V1007465
1987	AM General	M98 Hummer	\$1,000	\$1,000	032280
2003	Ford	Explorer X	\$500	\$1,000	1FMZU72K63UC15460
2006	E-One/Saul		\$1,000	\$1,000	4ENGAAA8361001510

## UMBRELLA LIABILITY COVERAGE

<u>COVERAGE</u>	<u>LIMIT</u>	<u>PER</u>
Limit of Liability	\$4,000,000	Each Occurrence
	\$4,000,000	Annual Aggregate
Self Insured Retention	\$10,000	

# **PUBLIC OFFICIAL & EMPLOYMENT PRACTICES LIABILITY-**

<b><u>COVERAGE</u></b>	<b><u>LIMIT</u></b>
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Public Officials Liability and Employment Practices Liability

Each Wrongful Act	\$1,000,000
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Aggregate Limit of Liability	\$3,000,000
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Deductible – Each Wrongful Act	\$10,000
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**Coverage Endorsements:**

Claims Made

Defense Cost in addition to limit

Modified Consent to Settle clause

Retro Date – None - Full Prior Acts

Business invitee (Third Party) Liability covering Emotional Distress, Sexual Harassment, Discrimination & other allegations

# PREMIUM QUOTATION

Insured: Tobyhanna Township  
Insurer: Allied World National Assurance Company – (AM Best Rating – A XV)  
Policy Term: 6-1-18 To 6-1-19

<u>COVERAGE</u>	<u>PREMIUM</u>
Commercial Package	\$14,201
Business Auto	\$23,416
Umbrella	\$2,250
PO/EPL	<u>\$3,483</u>
<b>Total</b>	<b>\$43,350</b>

## PAYMENT PLANS:

Package - Annual or 2 pay  
Umbrella, Auto & PO/EPL – Annual

## OPTIONAL COVERAGE:

Terrorism – Additional Premium \$342.00

§  
DISCLAIMER - The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. Please read your policy for specific details of coverages.