



# TRUCKEE MEADOWS FIRE PROTECTION DISTRICT

## STAFF REPORT

Board Meeting Date: June 19, 2018

**DATE:** May 23, 2018

**TO:** Truckee Meadows Fire Protection District Board of Fire Commissioners

**FROM:** Charles A. Moore, Fire Chief  
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**SUBJECT:** Discussion and approval of the Property and Liability and Workers' Compensation Insurance Proposal for the Truckee Meadows Fire Protection District with the Travelers Insurance to include Data and Security liability through National Union Fire Insurance Company, Pollution Liability through Great American, and Excess Earthquake coverage through Houston Casualty for one year beginning July 1, 2018 for a total annual premium of \$1,137,615 and authorize purchase of insurance based upon the proposal. (All Commission Districts) **FOR POSSIBLE ACTION**

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### **SUMMARY**

Discussion and approval of the Property and Liability and Workers' Compensation Insurance Proposal for the Truckee Meadows Fire Protection District with the Travelers Insurance to include Data and Security liability through AIG, Pollution Liability through Great American, and Excess Earthquake coverage through Houston Casualty, for one year beginning July 1, 2018 for a total annual premium of \$1,137,615 and authorize purchase of insurance based upon the proposal.

**Strategic Objective supported by this item:** *Safe, Secure and Healthy Communities*

### **PREVIOUS ACTION**

June 20, 2017 the Board of Fire Commissioners approved a Property and Liability and Workers' Compensation Insurance Policy for the Truckee Meadows Fire Protection District with the Travelers Insurance to include Data and Security liability through AIG, Pollution Liability through Great American, and Excess Earthquake coverage through Houston Casualty for one year beginning July 1, 2017 for a total annual premium of \$1,167,884.

### **BACKGROUND**

As of FY2018, Truckee Meadows Fire Protection District moved the coverage of Property and Liability and Workers' Compensation from POOL/PACT, to Traveler's insurance with other supplemental carriers. After receiving current coverage renewal quotes from Travelers insurance, staff is recommending renewal with Traveler's Insurance at a total premium of \$1,137,615.

### **FISCAL IMPACT**

The cost for the one-year insurance policy is \$1,137,615 and sufficient funding is allocated in the FY 18/19 Budget.

### **RECOMMENDATION**

It is recommended that the Board of Fire Commissioners approve a Property and Liability and Workers' Compensation Insurance Proposal for the Truckee Meadows Fire Protection District with the Travelers Insurance to include Data and Security liability through National Union Fire Insurance Company, Pollution Liability through Great American, and Excess Earthquake coverage through Houston Casualty for one year beginning July 1, 2018 for a total annual premium of \$1,137,615 and authorize purchase of insurance based upon the proposal.

### **POSSIBLE MOTION**

Should the Board agree with staff's recommendation a possible motion would be:

*"I move to approve a Property and Liability and Workers' Compensation Insurance Proposal for the Truckee Meadows Fire Protection District with the Travelers Insurance to include Data and Security liability through National Union Fire Insurance Company, Pollution Liability through Great American, and Excess Earthquake coverage through Houston Casualty for one year beginning July 1, 2018 for a total annual premium of \$1,137,615 and authorize purchase of insurance based upon the proposal."*