

March 21, 2023 Tuesday @ 6:00 PM
SIERRA COUNTY FIRE PROTECTION DISTRICT # 1
DIRECTORS MEETING AGENDA

Location: Fire Station 82 @ 102 E Main Street, Sierraville, CA 96126
and Old Verdi School, 165 Bridge Street, Verdi NV 89439

This meeting will be conducted in person and via conference call. Those wishing to attend the meeting by telephone should dial 1-650-479-3208 and enter the meeting number below. Those who wish to attend via video conferencing should use the following link:

<https://sierracountyfireprotectiondistrictno1-771.my.webex.com/sierracountyfireprotectiondistrictno1-771.my/j.php?MTID=mddde8b46ce168ff8ac4b69f6ae37718d>

Meeting No. 2554 452 4695, Passcode: Sierra

CALL TO ORDER:

Roll Call of Directors

{ } Jeff McCollum, Chairperson { } Tom Archer { } Tom Rowson { } Richard Maddalena
{ } Candy Hunter { } Victoria Fisher { } Tony Commendatore
Quorum Yes/No

PUBLIC INTRODUCTION:

PUBLIC COMMENT: Matters under jurisdiction of the Sierra County Fire Protection District #1, and not on the agenda, may be addressed by the Public at the beginning of the regular agenda and any off-agenda matters before the Board for consideration. However, California law prohibits the Board from taking action on any matter which is not on the posted agenda. Any member of the public wishing to address the Board during the "Public Comment" period will be limited to a maximum of five minutes.

CORRESPONDENCE:

MINUTES APPROVAL: Approval of the Minutes: 2/21/23 & 03/08/23

FINANCIAL STATEMENT:

1. Review P&L, Balance Sheet, Report of Funds as of February 28, 2023 **H**
2. Approve Bill Payments **H**
3. Fire Mitigation Fee Update **H**

REPORTS & REQUESTS FROM DISTRICT CHIEF, BATTALION CHIEFS AND EMS COORDINATOR:

1. Chief's Report (Response Summary, Fleet, Communications System, Facilities)
2. Training / Recruitment/ Retention
3. Request to spend approx.. \$4,300 in water rescue gear and PPE
4. Station 82 air compressor update (replacement on order expected 3/20 in Reno)
5. Need to replace water heater at Station 82

UNFINISHED BUSINESS:

1. Update on Cal Fire Hazard Severity Zone revisions (Rick) **H**
2. Cal OES prepositioning and dozer resource needs (Victoria)
3. Revised Roen equipment agreement (Tom A)
4. Update on planned investments (Tom R)
5. Discussion and decision regarding SAFER grant and review of current benefits

NEW BUSINESS:

1. Approval of JPRIMA insurance renewal for period 04/01/2023-04/01/2024 in the amount of \$29,874
2. Authorize funds to trademark Tour de Manure and TdM including associated artwork (bull chasing bike) (Tom A)
3. Future planning for TdM (create a Not for Profit, contact for coordinator? (Rick)
4. Potential interest in purchasing surplus water tender from Olympic Valley Fire (Jeff/Mick)
5. Consideration of Verdi-Sierra Pines water storage tank (Candy)
6. Volunteer Appreciation BBQ (Tom A)

ANNOUNCEMENTS AND COMMENTS:

NEXT SCHEDULED MEETING: April 18, 2023 at 6:00pm in Sierraville

ADJOURNMENT:

Key: **T** – Tabled from previous meeting **H** –Handout

THIS INSTITUTION IS AN EQUAL OPPORTUNITY PROVIDER & EMPLOYER, PLEASE CALL 530.604.4013 AHEAD IF YOU NEED ANY ACCOMODATIONS.

Sierra County Fire Protection District #1
Profit & Loss Budget vs. Actual
July 2022 through February 2023

	<u>Jul '22 - Feb...</u>	<u>Budget</u>	<u>\$ Over Budg...</u>	<u>% of Budget</u>
Income				
A · Tax Income	187,384.33	294,000.00	-106,615.67	63.7%
B · Fire Income	190,810.67			
C · Fire House Rent	1,200.00			
G · Interest Income	109.62	250.00	-140.38	43.8%
H · Donation Income	15,710.16	2,600.00	13,110.16	604.2%
L · Miscellaneous Income	217.07	1,400.00	-1,182.93	15.5%
M · Mitigation Fees	19,399.74	30,000.00	-10,600.26	64.7%
N · Transfer in From Mitigation Res	0.00	0.00	0.00	0.0%
O · Transfer In From Carryover	345,701.48	300,000.00	45,701.48	115.2%
Total Income	<u>760,533.07</u>	<u>628,250.00</u>	<u>132,283.07</u>	<u>121.1%</u>
Gross Profit	760,533.07	628,250.00	132,283.07	121.1%
Expense				
1.0 · General	83,276.62	112,735.00	-29,458.38	73.9%
2.0 · Emergency Medical	590.00	6,000.00	-5,410.00	9.8%
3.0 · Communications	2,926.53	21,500.00	-18,573.47	13.6%
4.0 · Fire Protection	247,734.72	146,000.00	101,734.72	169.7%
5.0 · Insurance	34,048.56	29,000.00	5,048.56	117.4%
6.0 · Vehicle Repair & Maintenance	13,365.27	40,000.00	-26,634.73	33.4%
7.0 · Utilities	17,559.41	21,927.00	-4,367.59	80.1%
8.0 · Capital Asset/Mitigation Exp	34,634.96	21,088.00	13,546.96	164.2%
10.0 · Transfer to Reserves	0.00	230,000.00	-230,000.00	0.0%
Total Expense	<u>434,136.07</u>	<u>628,250.00</u>	<u>-194,113.93</u>	<u>69.1%</u>
Net Income	<u><u>326,397.00</u></u>	<u><u>0.00</u></u>	<u><u>326,397.00</u></u>	<u><u>100.0%</u></u>

Sierra County Fire Protection District #1
Profit & Loss Budget vs. Actual
July 2022 through February 2023

	Jul '22 - Fe...	Budget	\$ Over Bud...	% of Budget
Income				
A · Tax Income				
A.1 · Secured Property Tax	145,744.59			
A.2 · Unsecured Property Tax	7,018.18			
A.3 · Verdi Zone of Benefits	9,291.03	18,000.00	-8,708.97	51.6%
A.9 · County Interest Income	60.60			
A.11 · Transient OccupancyTax	25,269.93	16,000.00	9,269.93	157.9%
A · Tax Income - Other	0.00	260,000.00	-260,000.00	0.0%
Total A · Tax Income	187,384.33	294,000.00	-106,615.67	63.7%
B · Fire Income				
B.9 · CalOES Preposition	190,810.67			
Total B · Fire Income	190,810.67			
C · Fire House Rent	1,200.00			
G · Interest Income	109.62	250.00	-140.38	43.8%
H · Donation Income	15,710.16	2,600.00	13,110.16	604.2%
L · Miscellaneous Income	217.07	1,400.00	-1,182.93	15.5%
M · Mitigation Fees	19,399.74	30,000.00	-10,600.26	64.7%
N · Transfer in From Mitigation Res	0.00	0.00	0.00	0.0%
O · Transfer In From Carryover	345,701.48	300,000.00	45,701.48	115.2%
Total Income	760,533.07	628,250.00	132,283.07	121.1%
Gross Profit	760,533.07	628,250.00	132,283.07	121.1%
Expense				
1.0 · General				
1.1 · Professional Fees	7,124.00	7,000.00	124.00	101.8%
1.2 · Clerical	22,670.00	35,000.00	-12,330.00	64.8%
1.3 · Office Expense	1,807.46	3,000.00	-1,192.54	60.2%
1.4 · Fire House Maintenance	5,985.78	15,700.00	-9,714.22	38.1%
1.5 · Bank Fee	0.00	50.00	-50.00	0.0%
1.6 · CSDA Membership	756.00	2,700.00	-1,944.00	28.0%
1.7 · Retention Incentives	672.08	3,000.00	-2,327.92	22.4%
1.8 · County Admin Fees	34,774.67	33,785.00	989.67	102.9%
1.9 · Training & Personnel Services	9,486.63	12,000.00	-2,513.37	79.1%
1.10 · Miscellaneous Expense	0.00	500.00	-500.00	0.0%
Total 1.0 · General	83,276.62	112,735.00	-29,458.38	73.9%
2.0 · Emergency Medical				
2.1 · EMS Training	590.00	3,500.00	-2,910.00	16.9%
2.2 · EMS Medical Supplies	0.00	2,500.00	-2,500.00	0.0%
Total 2.0 · Emergency Medical	590.00	6,000.00	-5,410.00	9.8%

Sierra County Fire Protection District #1
Profit & Loss Budget vs. Actual
July 2022 through February 2023

	<u>Jul '22 - Fe...</u>	<u>Budget</u>	<u>\$ Over Bud...</u>	<u>% of Budget</u>
3.0 · Communications				
3.1 · Repeater Site Rental	1,920.00			
3.2 · Web Site	900.00			
3.4 · Radio & Repeater Batteries	106.53			
3.0 · Communications - Other	0.00	21,500.00	-21,500.00	0.0%
Total 3.0 · Communications	<u>2,926.53</u>	21,500.00	-18,573.47	13.6%
4.0 · Fire Protection				
4.1 · Personal Protection Equipment	2,878.27	14,000.00	-11,121.73	20.6%
4.3 · Operating Supplies & Equipment	22,899.73	23,000.00	-100.27	99.6%
4.5 · Equipment Repair & Maintenance	4,727.45	4,000.00	727.45	118.2%
4.6 · Fire Training	262.50	3,000.00	-2,737.50	8.8%
4.7 · Fire Protection Verdi Long Vall	48,000.00	48,000.00	0.00	100.0%
4.8 · Fire Protection Loyalton	27,546.60	52,000.00	-24,453.40	53.0%
4.9 · Fire Labor				
4.905 · OES Preposition	47,175.99			
4.998 · Meals	2,562.18			
Total 4.9 · Fire Labor	<u>49,738.17</u>			
4.10 · Fire Response Equipment	91,682.00			
4.11 · Uniforms	0.00	2,000.00	-2,000.00	0.0%
Total 4.0 · Fire Protection	<u>247,734.72</u>	146,000.00	101,734.72	169.7%
5.0 · Insurance				
5.1 · Workers Compensation Insur	14,096.25			
5.2 · Liability, Facility, Vehicle	19,952.31			
5.0 · Insurance - Other	0.00	29,000.00	-29,000.00	0.0%
Total 5.0 · Insurance	<u>34,048.56</u>	29,000.00	5,048.56	117.4%
6.0 · Vehicle Repair & Maintenance				
6.1 · Fuel	3,692.10			
6.2 · Labor - Vehicles	5,200.00			
6.3 · Parts	4,395.03			
6.7 · Tools Auto	78.14			
6.0 · Vehicle Repair & Maintenance - Other	0.00	40,000.00	-40,000.00	0.0%
Total 6.0 · Vehicle Repair & Maintenance	<u>13,365.27</u>	40,000.00	-26,634.73	33.4%
7.0 · Utilities				
7.1 · Electric	3,921.05			
7.2 · Propane	9,574.72			
7.3 · Water	462.64			
7.4 · Solid Waste & Groundwater	1,116.22			
7.5 · Telephone	740.78			
7.6 · Internet	1,744.00			
7.0 · Utilities - Other	0.00	21,927.00	-21,927.00	0.0%
Total 7.0 · Utilities	<u>17,559.41</u>	21,927.00	-4,367.59	80.1%

Sierra County Fire Protection District #1
Profit & Loss Budget vs. Actual
 July 2022 through February 2023

	<u>Jul '22 - Fe...</u>	<u>Budget</u>	<u>\$ Over Bud...</u>	<u>% of Budget</u>
8.0 · Capital Asset/Mitigation Exp				
8.1 · USDA Rescue Truck Loan Payment				
8.101 · Interest Expense	515.76			
8.1 · USDA Rescue Truck Loan Payment - Ot...	32,810.53	6,088.00	26,722.53	538.9%
Total 8.1 · USDA Rescue Truck Loan Payment	33,326.29	6,088.00	27,238.29	547.4%
8.11 · Sattley Well Pump	1,308.67	15,000.00	-13,691.33	8.7%
Total 8.0 · Capital Asset/Mitigation Exp	34,634.96	21,088.00	13,546.96	164.2%
10.0 · Transfer to Reserves				
10.1 · Transfer to Capital Reserve	0.00	180,000.00	-180,000.00	0.0%
10.2 · Transfer to Mitigation Reserve	0.00	30,000.00	-30,000.00	0.0%
10.3 · Transfer to Prepayment Reserve	0.00	20,000.00	-20,000.00	0.0%
Total 10.0 · Transfer to Reserves	0.00	230,000.00	-230,000.00	0.0%
Total Expense	434,136.07	628,250.00	-194,113.93	69.1%
Net Income	326,397.00	0.00	326,397.00	100.0%

Sierra County Fire Protection District #1

Balance Sheet

03/19/23

As of February 28, 2023

Accrual Basis

	<u>Feb 28, 23</u>
ASSETS	
Current Assets	
Checking/Savings	
105 · Sierra County Investment Pool	109,810.85
110 · Wells Fargo Operating 7568	110,682.45
120 · Plumas Bank Operating	354,027.20
125 · Plumas Bank Savings	50,011.33
Total Checking/Savings	<u>624,531.83</u>
Other Current Assets	
12000 · Undeposited Funds	1,200.00
Total Other Current Assets	<u>1,200.00</u>
Total Current Assets	<u>625,731.83</u>
Fixed Assets	
150 · Buildings and Land	311,412.14
152 · Equipment	136,603.37
154 · Vehicles	530,852.81
160 · Accumulated Depreciation	-535,484.00
Total Fixed Assets	<u>443,384.32</u>
TOTAL ASSETS	<u><u>1,069,116.15</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · *Accounts Payable	4,355.02
Total Accounts Payable	<u>4,355.02</u>
Credit Cards	
6729 · US Bank CalCard	14.99
Total Credit Cards	<u>14.99</u>
Total Current Liabilities	<u>4,370.01</u>
Long Term Liabilities	
250 · USDA Loan	37,667.47
Total Long Term Liabilities	<u>37,667.47</u>
Total Liabilities	<u>42,037.48</u>
Equity	
302 · Net Investment in Fixed Assets	401,019.76
306 · Capital Asset Reserve	59,839.37
309 · Out of District Response Reserv	20,000.00
310 · Retained Earnings	219,822.54
Net Income	326,397.00
Total Equity	<u>1,027,078.67</u>
TOTAL LIABILITIES & EQUITY	<u><u>1,069,116.15</u></u>

1:40 PM
03/19/23
Accrual Basis

Sierra County Fire Protection District #1
Banking Activity Detail
February 1, 2023 - February 28, 2023

Type	Date	Num	Name	Memo	Clr	Split	Amount	Balance	
105 · Sierra County Investment Pool								109,810.85	
Total 105 · Sierra County Investment Pool								109,810.85	
110 · Wells Fargo Operating 7568								126,416.55	
Bill Pmt -Check	02/06/2023		Cascade Fire Equip...	QuickBooks generated zero amount trans...	X	20000 · *Accounts Payable	0.00	126,416.55	
Bill Pmt -Check	02/21/2023	7733	AT&T	9391059363	X	20000 · *Accounts Payable	-68.17	126,348.38	
Bill Pmt -Check	02/21/2023	7734	AT&T- Calpine	9391059370	X	20000 · *Accounts Payable	-22.91	126,325.47	
Bill Pmt -Check	02/21/2023	7735	Autoglass Express	Replace Windshield 2009 Chev Silverado ...	*	20000 · *Accounts Payable	-377.07	125,948.40	
Bill Pmt -Check	02/21/2023	7736	Cascade Fire Equip...	12 Lg Wildland Glove (were on backorder)		20000 · *Accounts Payable	-591.31	125,357.09	
Bill Pmt -Check	02/21/2023	7737	CMC Rescue, Inc.	Caribiner etc rescue equipment	X	20000 · *Accounts Payable	-269.09	125,088.00	
Bill Pmt -Check	02/21/2023	7738	High Sierra Gas	4500	X	20000 · *Accounts Payable	-4,007.51	121,080.49	
Bill Pmt -Check	02/21/2023	7739	Intermountain Dispo...		X	20000 · *Accounts Payable	-52.29	121,028.20	
Bill Pmt -Check	02/21/2023	7740	Kelly Champion	February 2023	X	20000 · *Accounts Payable	-2,600.00	118,428.20	
Bill Pmt -Check	02/21/2023	7741	Mick Connolly	February Professional Services	X	20000 · *Accounts Payable	-1,000.00	117,428.20	
Bill Pmt -Check	02/21/2023	7742	Plumas-Sierra REC		X	20000 · *Accounts Payable	-722.56	116,705.64	
Bill Pmt -Check	02/21/2023	7743	Plumas-Sierra Telec...		X	20000 · *Accounts Payable	-218.00	116,487.64	
Bill Pmt -Check	02/21/2023	7744	Plumas Ace Hardware	Ice Melt, Adapter, O Rings	X	20000 · *Accounts Payable	-54.62	116,433.02	
Bill Pmt -Check	02/21/2023	7745	Rick Maddalena	Reimburse 2 Ladders	X	20000 · *Accounts Payable	-598.13	115,834.89	
Bill Pmt -Check	02/21/2023	7746	Rudy Hoyos Repair	February 2023 Contract Payment	X	20000 · *Accounts Payable	-600.00	115,234.89	
Bill Pmt -Check	02/21/2023	7747	Sierra Booster	01/05/23 Annual Accomplishment	*	20000 · *Accounts Payable	-207.75	115,027.14	
Bill Pmt -Check	02/21/2023	7748	Sierraville Public Util...	01/01/23-01/31/23	*	20000 · *Accounts Payable	-57.83	114,969.31	
Bill Pmt -Check	02/21/2023	7749	Sierraville Service & ...		*	20000 · *Accounts Payable	-401.74	114,567.57	
Bill Pmt -Check	02/21/2023	7750	State Compensation...	02/15/23-03/15/23	X	20000 · *Accounts Payable	-1,566.25	113,001.32	
Bill Pmt -Check	02/21/2023	7751	Thompson Garage D...	Realign Photo Eyes, Replace Receivers &...	*	20000 · *Accounts Payable	-1,278.39	111,722.93	
Bill Pmt -Check	02/21/2023	7752	US Bank	2-10-2023	X	20000 · *Accounts Payable	-600.08	111,122.85	
Bill Pmt -Check	02/21/2023	7753	Zach Pehling-PNO C...	2022 State Controllers Report		20000 · *Accounts Payable	-450.00	110,672.85	
Deposit	02/28/2023			Interest	X	G · Interest Income	9.60	110,682.45	
Total 110 · Wells Fargo Operating 7568								-15,734.10	110,682.45
6729 · US Bank CalCard								-530.57	
Credit Card C...	02/02/2023		Office Depot	Ink	X	1.3 · Office Expense	-69.51	-600.08	
Bill	02/02/2023	486...	US Bank	2-10-2023	X	20000 · *Accounts Payable	600.08	0.00	
Credit Card C...	02/27/2023		Adobe	Adobe Pro Subscription	X	1.3 · Office Expense	-14.99	-14.99	
Total 6729 · US Bank CalCard								515.58	-14.99
TOTAL							-15,218.52	220,478.31	

Sierra County Fire Protection District #1
Unpaid Bills Detail
All Transactions

Type	Date	Num	Due Date	Aging	Open Balance
AT&T					
Bill	01/20/2023	000019392573	02/27/2023	20	0.67
Bill	02/20/2023	000019538308	03/02/2023	17	70.26
Total AT&T					70.93
AT&T- Calpine					
Bill	02/20/2023	000019538310	03/29/2023		22.82
Total AT&T- Calpine					22.82
High Sierra Gas					
Bill	01/20/2023	U0015866	02/19/2023	28	0.02
Bill	03/01/2023	U0315927	03/31/2023		563.60
Bill	03/01/2023	U0315934	03/31/2023		548.08
Bill	03/10/2023	U0017140	04/09/2023		647.78
Bill	03/16/2023	U0017251	04/15/2023		460.79
Bill	03/16/2023	U0017261	04/15/2023		437.68
Bill	03/16/2023	U0017271	04/15/2023		383.17
Total High Sierra Gas					3,041.12
Intermountain Disposal Inc.					
Bill	02/28/2023	75038	03/30/2023		52.29
Total Intermountain Disposal Inc.					52.29
Kelly Champion					
Bill	03/15/2023	03.15.23	03/15/2023	4	2,600.00
Total Kelly Champion					2,600.00
Mick Connolly					
Bill	03/01/2023	03.01.23	03/15/2023	4	1,000.00
Total Mick Connolly					1,000.00
Napa Auto Parts					
Bill	02/09/2023	252273	03/10/2023	9	232.86
Total Napa Auto Parts					232.86
O'Reilly Automotive					
Bill	02/18/2023	4426434817	03/20/2023		177.99
Total O'Reilly Automotive					177.99
Plumas-Sierra REC					
Bill	02/28/2023	3310	03/21/2023		51.94
Bill	02/28/2023	2867	03/21/2023		283.57
Bill	02/28/2023	3656	03/21/2023		111.27
Bill	02/28/2023	5410	03/21/2023		39.82
Bill	02/28/2023	17453	03/21/2023		186.28
Total Plumas-Sierra REC					672.88
Plumas-Sierra Telecommunications					
Bill	02/28/2023	65061	03/21/2023		109.00
Bill	02/28/2023	64988	03/21/2023		109.00
Total Plumas-Sierra Telecommunications					218.00
Rudy Hoyos Repair					
Bill	03/01/2023	03.01.23	03/15/2023	4	600.00
Total Rudy Hoyos Repair					600.00
Sierra Valley Home Center					
Bill	02/03/2023	211849	02/13/2023	34	98.91
Bill	02/16/2023	213953	03/10/2023	9	10.49
Total Sierra Valley Home Center					109.40

Sierra County Fire Protection District #1
Unpaid Bills Detail
All Transactions

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Due Date</u>	<u>Aging</u>	<u>Open Balance</u>
Sierraville Public Utilities District					
Bill	02/28/2023	031	03/30/2023		57.83
Total Sierraville Public Utilities District					57.83
Sierraville Service & County Store					
Bill	02/28/2023	1368	03/30/2023		240.00
Total Sierraville Service & County Store					240.00
State Compensation Ins. Fund					
Bill	03/15/2023	9013012	04/10/2023		1,566.25
Total State Compensation Ins. Fund					1,566.25
US Bank					
Bill	03/10/2023	48669145555...	04/09/2023		14.99
Total US Bank					14.99
Vickers Consulting Services, Inc.					
Bill	02/24/2023	026780	03/26/2023		2,500.00
Total Vickers Consulting Services, Inc.					2,500.00
TOTAL					13,177.36



Sierra County Fire Protection District # 1
PO Box 255
Sierraville, CA 96126
www.sierracountyfireprotectiondistrict1.com

Directors

Jeff McCollum– Chairman
Tony Commendatory
Rick Maddalena
Thomas Archer
Tom Rawson
Candace Hunter
Victoria Fisher

March 21, 2023

Daniel Berlant
Acting State Fire Marshal
Attention: Fire Hazard Severity Zoning Comments
715 P Street, 9th Floor
Sacramento, CA 95814

Dear Fire Marshal Berlant:

The Sierra County Fire Protection District #1 is responsible for structure protection in the Eastern part of Sierra County including properties in and out of the State Responsibility Area. As a vested partner in fire management in this part of the Sierra Nevada mountain range, our District is making comment on the FHSZ 2023 reclassification.

Our District includes 514.9 square miles of Eastern Sierra County with a large variety of vegetation types from high elevation red fir and mountain hemlock to the dry sagebrush areas on the Sierra Front. The District has reviewed the classification changes from those on record from the 2007 review to the current 2023 draft classifications.

Concern 1. Modeling Criteria: A portion of the town of Sierraville (Between 401 and 541 South Lincoln Street) and a small area in Sattley (even numbered properties between 150 and 156 Main Street) will shift from the 2007 “moderate” rating to the 2023 “Very High”. This shift must be a result of the modeling criteria that has been used for this process.

That raises two areas of concern related to modeling and fuels assessment.

a. Weather/Fuels Criteria:

From a modeling perspective, we first question the validity of using the 95th percentile burning conditions as an acceptable tool for modeling spread from the wildlands into communities that are in the irrigated portion of Sierra Valley. For decades, fire behavior specialists have used the 90th or lower percentile criteria. There is a large difference between the consequences of using the different sets of variables.

b. Spotting potential:

In addition to the fairness question of using the 95th percentile criteria to show spotting distance into the communities of Sierraville and Sattley, the question of the fuel bed receptiveness near these homes needs attention. Most of the homes and the community church in the area under question are surrounded by large, manicured lawns kept green by weekly irrigation of premium quality natural valley soils. These lawns have been mowed weekly since the advent of power mowers. Some for longer periods. These irrigated and mowed lawns are NOT receptive fuel beds limiting the changes of ignition even under extreme conditions. These homes have gone through changes in ownership with higher interest in home pride of ownership reinforcing the irrigation/ mow behaviors—not the opposite.

This classification process should reward that homeowner behavior, not penalize the property owner by an arbitrary use of extreme weather variables and false understanding of the receptiveness of the fuels near these homes.

The Fire District and impacted property owners need to understand what purpose the use of these extreme criteria have to the value of protecting these homes in these small areas versus the consequences of leaving these homeowners with little chance of having sustainable insurance coverage. The District request re-consideration of those criteria coupled with re-consideration of the flammability (receptiveness) of the long established irrigated and mowed lawns that represent the fuel bed.

Concern 2, Credit for Fuels Treatments: As a broader topic than those that are sight specific presented above, the Fire District believes that this planning process should consider the value of fuels treatment on both public and private properties adjacent our communities. The Fire District realize that these treatments will require maintenance support through time and believe that the technologies are available to the State of California to map both the treatments and maintenance of these areas allowing credit in the FHSZ displays.

Submitted respectfully,

Jeff McCollum, Chair
Sierra County Fire Protection District #1

CC: Sierra County Fire Safe Council
Sierraville Fire Wise Committee

AGREEMENT TO PROVIDE FIRE SUPPRESSION EQUIPMENT

THIS AGREEMENT for supplying Fire Suppression Equipment (“Agreement”) is made and entered into by and between the Sierra County Fire Protection District No. 1, (“**SCFPD#1**”), located in Sierra County, CA and Paul Roen; DBA Paul Roen Company (“**Roen**”).

RECITALS

WHEREAS, the SCFPD#1 has structure protection responsibilities for most of the Eastern Portion of Sierra County including communities located inside “High or Moderate Hazard” Areas as classified by CalFire, which areas are within the State Responsibility Area (SRA);

WHEREAS, the SCFPD#1 trains its volunteers and maintains firefighting equipment (including type 3 engines and type 6 engine) to respond to and suppress wildland fires cooperatively pursuant to an agreement with the US Forest Service;

WHEREAS, SCFPD#1 recognizes the value of having access to additional fire suppression equipment to enhance and fulfill its mission to suppress wildland fire at the smallest acreage possible;

WHEREAS, Roen owns, maintains, and leases Equipment and skilled Operators for fire suppression purposes, including the Equipment are as set forth on “**EXHIBIT A**”, attached hereto and incorporated by this reference, and

WHEREAS, Roen desires to lease and make the Fire Equipment and skilled Operators available to SCFPD#1 for immediate and/or cooperator fire response, which shall be subject to the Command and Control of such resources by SCFPD#1,

NOW THEREFORE, in consideration of the foregoing, and each and every covenant and condition contained herein, the Parties hereto agree, as follows:

- 1. RECITALS.** The foregoing Recitals are incorporated herein by this reference.
- 2. HIRE OF EQUIPMENT AND PERSONNEL,** The lease and hire of equipment plus operator, as subject hereof, shall be rendered, as follows:
 - a. When dispatched through “Sierra County Sheriff’s Office Dispatch” or “Grass Valley Emergency Response Center” Roen will provide equipment and operator to aid in the suppression of wildland fire, as then available, within or adjacent to the District where SCFPD#1 has responsibility or where it may respond. The Equipment will meet specifications outlined by Cal Fire.
 - b. SCFPD#1 will notify cooperators of the availability of such fire suppression resources available through this Agreement. If the Equipment, as set forth in this Agreement, are requested or utilized by a Cooperating Agency, SCFPD#1 will notify Roen, who will provide equipment under the terms of this Agreement and

pursuant to the provisions of existing cooperative agreements with those agencies

- 3. TERM.** The Term of this Agreement shall commence upon execution hereof and shall be annually automatically renewed unless terminated, as set forth below:

 - a. Either Party may terminate this Agreement upon the giving of a Thirty (30) Day written Notice of the intent to terminate.
- 4. CHARGES AND COMPENSATION.** Under circumstances where Equipment and Operators owned by Roen are provided by request of SCFPD #1 and are subject to use by a cooperating state or federal agency which is in charge of wildland fire suppression efforts under the terms of an existing agreement with SCFPD#1:

 - a. Equipment and Operator use rates will be as determined annually by Cal OES or FEMA schedules for the specific type and size of equipment.
 - b. Roen will be responsible for maintaining Equipment and Operator records, as provided and used per Incident, for the purpose of documenting and submission of the Charges to be paid by the Cooperating Agency.
 - c. Completed documentation shall be presented to SCFPD#1 for billing to the Cooperating Agency for compensation of the Charges incurred by Roen at the given Incident.
 - d. SCFPD#1 will submit the Charges, so documented, to the appropriate agency payment center and will include a 10% Overhead Assessment for its effort to submit, collect and remit payment to Roen.
 - e. SCFPD#1 will reimburse Roen for the full amount paid to the District by the cooperator for the services rendered less the 10% Overhead Assessment.
- 5. INDEMNITY.** Roen, at its expense, shall indemnify, hold harmless, and when requested by District to do so, defend SCFPD#1, its Commissioners, officers, agents, and volunteers from any and all claims, demands or causes of action and from any loss or liability, including attorney's fees and expenses of litigation, arising out of negligent acts or omissions, willful misconduct or fraudulent representations or concealments of Contractor, its employees or agents in the performance of this Agreement, excepting and excluding liability for damages caused by reason of the sole negligence of SCFPD#1, its officers, agents, directors, employees, or volunteers.
- 6. INSURANCE.** Roen shall, at his expense, maintain in effect at all times during the duration of this Agreement not less than the following coverage and limits of insurance, which shall be maintained with insurers and under forms of policy satisfactory to SCFPD#1.

 - a. Comprehensive General and Automobile Liability, Property Damage and Personal Injury. Such comprehensive general and automobile liability insurance, which insurance shall include, but not be limited to, protection against claims arising

from bodily or personal injury or damage to property resulting from operations, equipment, or products supplied or used by Roen or by his employees, operators, or anyone directly or indirectly providing the Equipment or services as required by this Agreement. The amount of insurance shall be no less than Two Million Dollars (\$ 2,000,000) single limit coverage applying to bodily and personal injury and property damage, or a combination of both.

- b. Such insurance shall include a provision or endorsement naming SCFPD#1, its officers, employees, and agents, as Additional Insured, with respect to liability arising out of the performance of any work under this Agreement, and providing that such insurance is primary insurance with respect to the interests of SCFPD#1 and that any other insurance maintained by SCFPD#1 is excess non-contributing insurance with the insurance required hereunder.
- c. Certificates of Insurance. Upon execution of this Agreement, and prior to commencement of any work, Roen shall provide SCFPD#1 with the Additional Insured Endorsement and certificates of insurance as required hereby. The certificates and policies shall provide that thirty (30) days written notice of any change or cancellation of the insurance policies will be provided to District.

7. AUTHORITY. The Parties represent, one to the other, that each of them have the power and authority to enter into this Agreement.

8. GOVERNING LAW. This Agreement, including its substantive terms as well as the procedures for enforcing it and the remedies available in any action arising out of or relating to it, shall be governed by the laws of the state of California.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement __ day of _____, 2023.

Sierra County Fire Protection District #1

Paul Roen Company

By: _____
Jeff McCollum, Chairperson

By: _____
Paul Roen

Attest: _____
Kelly Champion, Clerk to Board

SCFPD #1 Cash Reserve Options

Plumas Bank saving account pays .25%

Plumas Bank best CD rates are .75% for 9 month and .80% on a 1 year term.

U.S. T-Bills cannot be purchased by government entities.

NOTE: Entity accounts are not available at this time for unincorporated associations, **governmental organizations**/officers, or tribal organizations.

California Class: Is well-organized with a great web site. However, deposits are not FDIC insured and there is no guarantee that the principal will not diminish if there is a down turn (“correction”) in the stock market.

California Class is easy to join by completing an online application. As soon as you link the source bank account with either of the two funds offered you are in business. Their most recent ROI has been averaging 4.6% for 2023.

Live Oak Bank: Based in North Carolina and offers a fully FDIC insured a business saving account up to 250K.

Web site info: www.liveoakbank.com/business-banking/business-savings/

Accounts can be opened online in about 15 minutes and linked up to three outside bank accounts. I called the bank to ask a few questions and spoke with a very professional customer service rep. ie/ there is customer support

Current rate on a business saving account is 3.5%.

6 Month C.D. is currently 4.5%

1 Year C.D. is currently 4.8%



**CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES
JOINT POWERS RISK AND INSURANCE MANAGEMENT AUTHORITY (JPRIMA)**

**COVERAGE PROPOSAL
Sierra County Fire Protection District #1**

**COVERAGE PERIOD
4/1/2023 - 4/1/2024**

**PRESENTED BY:
ISU Insurance Services - Atwood Agency**



**Insurance Administrator
www.alliedpublicrisk.com
Allied Community Insurance Services, LLC
CA License Number: 0L01269
National Producer Number: 17536322**



PREMIUM SUMMARY

NOTE: This proposal is prepared from information supplied to us on the application submitted by you or insurance broker. It may or may not contain all terms requested on the application. Coverage is provided by the JPRIMA Memorandum of Coverage (MOC) and subject to its terms, exclusions, conditions and limitations. A specimen MOC is available for your review, as is the JPRIMA Member Agreement. Enrollment in the JPRIMA requires execution of the JPRIMA Member Agreement as well as membership in the California Association of Mutual Water Companies (Cal Mutuals).

PAGE	COVERAGE SECTION		PREMIUM
3-7	SECTION 1. PROPERTY (Property, Equipment Breakdown & Mobile Equipment, if offered in the section)	\$	9,608.00
8	SECTION 2. COMMERCIAL CRIME	\$	625.00
9-10	SECTION 3. COMMERCIAL GENERAL LIABILITY	\$	5,271.00
11	SECTION 4. PUBLIC OFFICIALS & MANAGEMENT LIABILITY (Wrongful Acts, Employment Practices & Employee Benefits, Privacy and Network Risk, if offered in the section)	\$	2,997.00
12	SECTION 5. BUSINESS AUTO	\$	4,007.00
13	SECTION 6. COMMERCIAL EXCESS LIABILITY	\$	4,560.00
		MEMBER CONTRIBUTION	\$ 27,068.00
		JPRIMA ADMINISTRATION FEES	\$ 2,806.00
		TOTAL AMOUNT DUE*	\$ 29,874.00
*Payment is due within thirty (30) days of binding.			

NOTES:

The JPRIMA MOC has a common anniversary date of April 1, 2023.
Terrorism coverage is automatically included for Property and General Liability.
Terms are per expiring. Binding is subject to completed renewal application. Exposure changes may result in a premium increase.



SECTION 1. PROPERTY*

***PROPERTY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Proprietary & Integrated

LIMITS:

Blanket Property: (Real Property & Business Personal Property)	\$5,453,685
Blanket Coverage Extension: A separate blanket limit that applies to the following coverages: Business Income, Extended Business Income, Commandeered Property, Civil Authority, Extra Expense, Tenant Leasehold Interest, Electronic Data, Preservation of Property.	\$2,000,000
Equipment Breakdown / Boiler & Machinery:	Included
Mobile Equipment (scheduled):	\$30,000
Mobile Equipment (unscheduled, maximum \$10,000 any one item):	\$25,000
Mobile Equipment (borrowed, rented & leased):	\$50,000
Flood Zone X(unshaded)/C:	N/A

DEDUCTIBLES:

\$5,000	Property
\$5,000	Mobile Equipment
N/A	Unmanned Aircraft (Drone)
\$5,000	Equipment Breakdown (aboveground & less than 50 feet belowground)
\$5,000	Equipment Breakdown (greater than 50 feet belowground)
N/A	Flood Zone X(unshaded)/C (per occurrence)

COVERAGE HIGHLIGHTS:

- Blanket Property Limits & Blanket Coverage Extension Limits
- No Coinsurance
- Equipment Breakdown
- Broad Definition of Covered Property
- Proprietary Coverage Extensions

VALUATION:

- Replacement Cost: Real Property & Business Personal Property
- Actual Cash Value: Mobile Equipment
- Actual Loss Sustained: Loss of Income & Expenses
- Market Price: Fine Arts

KEY EXCLUSIONS:

- Earthquake & Earth Movement
- Flood (unless coverage is designated above, such coverage would be limited to locations in Zone X(Unshaded)/C only)

COVERAGE PROPOSAL FOR MEMBER: Sierra County Fire Protection District #1

EFFECTIVE DATE: 4/1/2023 - 4/1/2024

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.

SPECIAL COVERAGES:

- **New Locations or Newly Constructed Property:**
Pays up to \$1,000,000 for your new real property while being built on or off described premises as well as real property you acquire, lease or operate at locations other than the described premises; and business personal property located at new premises.
- **Utility Services – Direct Damage, Business Income & Expense:**
Pays up to \$250,000 for covered property damaged by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss and does not apply to loss or damage to electronic data, including destruction or corruption of electronic data. Separate limits apply to Direct Damage and Business Income/Expense.
- **Pollution Remediation Expenses:**
Pays up to \$100,000 or \$250,000 for remediation expenses resulting from a Covered Causes of Loss or Specified Cause of Loss occurring during the coverage 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; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow; ice or sleet; water damage; and equipment breakdown.
- **SCADA Upgrades:**
Pays up to \$100,000 to upgrade your scheduled SCADA system after direct physical loss from a Covered Cause of Loss. The upgrade is in addition to its replacement cost. SCADA means the Supervisory Control and Data Acquisition system used in water and wastewater treatment and distribution to monitor leaks, waterflow, water analysis, and other measurable items necessary to maintain operations.
- **Contract Penalties:**
Pays up to \$100,000 for contract penalties you are required to pay due to your failure to deliver your product according to contract terms solely as a result of direct physical loss or damage by a Covered Cause of Loss to Covered Property.
- **Contamination:**
Pays up to \$250,000 for loss or damage to covered property because of contamination as a result of a Covered Cause of Loss. Contamination means direct damage to real property and business personal property caused by contact or mixture with ammonia, chlorine, or any chemical used in the water and / or wastewater treatment process.
- **Property In Transit:**
Pays up to \$100,000 for direct physical loss or damage to covered property while in transit more than 1000 feet from the described premises. Shipments by mail must be registered for covered to apply. Electronic data processing property and fine arts are excluded.
- **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.

KEY DEFINITIONS

■ **Real Property:**

The buildings, items or structures described in the Declarations that you own or that you have leased or rented from others in which you have an insurable interest. This includes:

- Aboveground piping;
- Aboveground and belowground penstock; but only if such penstock is scheduled in the policy;
- (If not covered by other insurance): Additions under construction, alterations and repairs to the “real property” or structure, material, equipment supplies and temporary structures on or within 100 feet of the described premises, used for making additions, alterations or repairs to the “real property” or structure;
- Buildings;
- Business personal property owned by you that is used to maintain or service the real property or structure or its premises, including fire-extinguishing equipment; outdoor furniture, floor coverings and appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
- 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;
- Fixtures, including outdoor fixtures;
- Glass which is part of a building or structure;
- Light standards;
- Paved surfaces such as sidewalks, patios or parking lots;
- Permanently installed machinery and equipment;
- Permanent storage tanks;
- Solar panels;
- Submersible pumps, pump motors and engines;
- Underground piping located on or within 100 feet of premises described in the Declarations;
- Underground vaults and machinery.

■ **Business Personal Property:**

The property you own that is used in your business including:

- Furniture and fixtures;
- Machinery and equipment;
- Computer equipment;
- Communication equipment;
- Labor materials or services furnished or arranged by you on personal property of others;
- Stock;
- Your use interest as tenant in improvements and betterments.
- Leased personal property for which you have a contractual responsibility to insure.

■ **Pollution Conditions:**

The discharge, dispersal, release, seepage, migration, or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, minerals, chemical elements and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

KEY DEFINITIONS *(continued)*■ **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 statutes, or any subsequent amendments thereof enacted to address pollution conditions; and (2) a legally executed state voluntary program governing the cleanup of "pollution conditions."

■ **Outdoor Property:**

Fixed or permanent structures that are outside covered real property including but not limited to:

- Historical markers or flagpoles;
- Sirens, antennas, towers, satellite dishes, or similar structures and their associated equipment or structures;
- Exterior signs not located at a premises;
- Fences or retaining walls;
- Storage sheds, garages, pavilions or other similar buildings or structures not located at a premises; or
- Dumpsters, concrete trash containers, or permanent recycling bins;

■ **Equipment Breakdown:**

Direct damage to mechanical, electrical or pressure systems as follows:

- Mechanical breakdown including rupture or bursting caused by centrifugal force;
- Artificially generated electrical current, including electrical arcing, that disturbs electrical devices, appliances or wires;
- Explosion of steam boilers, steam piping, steam engines or steam turbines owned or leased by you, or operated under your control;
- Loss or damage to steam boilers, steam pipes, steam engines or steam turbines; or
- Loss or damage to hot water boilers or other water heating equipment;
- If covered electrical equipment requires drying out as a result of a flood, we will pay for the direct expenses for such drying out.
- None of the following are covered objects as respects to equipment breakdown:
 - a. Insulating or refractory material;
 - b. Buried vessel or piping;
 - c. Sewer piping, piping forming a part of a fire protection system or water piping other than:
 - (1) Feed water piping between any boiler and its feed pump or injector;
 - (2) Boiler condensate return piping; or
 - (3) Water piping forming a part of refrigerating and air conditioning vessels and piping used for cooling, humidifying or space heating purposes;
 - d. Structure, foundation, cabinet or compartment containing the object;
 - e. Power shovel, dragline, excavator, vehicle, aircraft, floating vessel or structure, penstock, draft tube or well-casing;
 - f. Conveyor, crane, elevator, escalator or hoist, but not excluding any electrical machine or electrical apparatus mounted on or used with this equipment; and
 - g. Felt, wire, screen, die, extrusion, late, swing hammer, grinding disc, cutting blade, cable chain, belt, rope, clutch late, brake pad, non-metallic part or any part or tool subject to frequent, periodic replacement.



PROPERTY SUBLIMITS:

Coverage	Limit
Accounts Receivable	\$500,000
Valuable Papers and Records	\$500,000
Tools and Equipment Owned by Your Employees	\$5,000
Personal Effects and Property of Others	\$5,000
Fine Arts	\$25,000
Contamination	\$250,000
Indoor and Outdoor Signs (unscheduled)	\$50,000
Outdoor Property (unscheduled)	\$100,000
New Locations or Newly Constructed Property	\$1,000,000
Business Personal Property at New Locations	\$1,000,000
Backup/Overflow of Water from Sewer, Drain, Sump	\$250,000
Utility Services - Direct Damage	\$250,000
Utility Services – Business Income and Extra Expense	\$250,000
Dependent Business Premises	\$250,000
Property at Other Locations	\$250,000
Pollution Remediation Expense (specified cause of loss)	\$250,000
Pollution Remediation Expense (covered cause of loss)	\$100,000
Contract Penalties	\$100,000
SCADA Upgrades	\$100,000
Property in Transit	\$100,000
Limited Coverage for “Fungus”, Wet Rot or Dry Rot	\$50,000
Fire Department Service Charge	\$25,000
Fire Protection Devices	\$25,000
Key and Lock Replacement Expenses	\$25,000
Trees, Shrubs & Plants (maximum \$1,000 any one item)	\$25,000
Arson Reward	\$10,000
Rental Reimbursement – Mobile Equipment	\$10,000
Cost of Inventory or Adjustment	\$5,000
Non-Owned Detached Trailers	\$5,000
Water Contamination Notification Expense	\$5,000
Patterns, Dies, Molds, Forms	\$2,500
Debris Removal	25% of debris removal expense + \$250K
Ordinance or Law Provision	100% of scheduled limit plus 25%

NOTES:

Flood and Earthquake coverages are excluded.

Endorsements to be included:

- **Emergency Services Portable Equipment** included under definition of BPP

COVERAGE PROPOSAL FOR MEMBER: Sierra County Fire Protection District #1

EFFECTIVE DATE: 4/1/2023 - 4/1/2024

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 2. COMMERCIAL CRIME*

***COMMERCIAL CRIME IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor’s Rating

FORM:

- Proprietary & Integrated

RATING BASIS:

- On file with underwriter
- Non auditable

LIMITS:

EMPLOYEE THEFT	FORGERY OR ALTERATION	INSIDE THE PREMISES Theft of Money and Securities	INSIDE THE PREMISES Robbery or Safe Burglary or Other Property	OUTSIDE THE PREMISES	COMPUTER FRAUD	FUNDS TRANSFER FRAUD	MONEY ORDERS & COUNTERFEIT PAPER CURRENCY
\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000

DEDUCTIBLE:

\$1,000 each claim

DESIGNATED EMPLOYEE BENEFIT PLAN(S):

COVERAGE HIGHLIGHTS:

- Separate Limits Apply to Each Coverage
- Coverage Extended to Directors and Authorized Volunteers
- Faithful Performance

NOTES:

COVERAGE PROPOSAL FOR MEMBER: Sierra County Fire Protection District #1

EFFECTIVE DATE: 4/1/2023 - 4/1/2024

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 3. GENERAL LIABILITY*

***GENERAL LIABILITY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Occurrence
- Defense Costs Outside the Limit
- Proprietary & Integrated

RATING BASIS:

- On file with underwriter
- Non auditable

LIMITS:

Per Occurrence	\$1,000,000
General Aggregate	\$10,000,000
Products & Completed Operations Aggregate	\$10,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Medical Payments	\$10,000

DEDUCTIBLE:

N/A

COVERAGE HIGHLIGHTS:

- Duty to Defend
- Broad Definition of Enrolled Named Member
- Blanket Additional Enrolled Named Member
- Water & Wastewater Testing Errors & Omissions
- Expanded Pollution Liability
- Failure to Supply (no ISO limitation)
- Lead (potable water)
- Waterborne Asbestos (potable water)
- Product Recall
- Impaired Property
- Fungi & Bacteria

OPTIONAL COVERAGE(S):

Inverse Condemnation

COVERAGE PROPOSAL FOR MEMBER: Sierra County Fire Protection District #1

EFFECTIVE DATE: 4/1/2023 - 4/1/2024

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.

SPECIAL COVERAGES:

- **Water & Wastewater Testing Errors & Omissions:**
Coverage is provided for damages arising out of an act, error or omission which arises from your water or wastewater testing.
- **Failure To Supply:**
Coverage is provided for bodily injury or property damage arising out of the failure of any Enrolled Named Member to adequately supply water.
- **Waterborne Asbestos:**
Coverage is provided for bodily injury or property damage from waterborne asbestos arising out of potable water which is provided by you to others.
- **Contractual Liability - Railroads:**
Coverage is provided for any contract or agreement that indemnifies a railroad for bodily injury or property damage arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing. Available via endorsement only.
- **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:
 - Potable water which you supply to others;
 - Chemicals you use in your water or wastewater treatment process;
 - Natural gas or propane gas you use in your water or wastewater treatment process;
 - 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;
 - Your application of pesticide or herbicide chemicals if such application meets all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government;
 - Smoke drift from controlled or prescribed burning that has been authorized and permitted by an appropriate regulatory agency.
 - 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
 - Escape or back-up of sewage or waste water from any sewage treatment facility or fixed conduit or piping that you own, operate, lease, control or for which you have the right of way, but only if property damage occurs away from land you own or lease.
 - Sudden and accidental events that are neither expected nor intended by an Enrolled Named Member. However, no coverage is provided under this exception for petroleum underground storage tanks.
- **Damage to Impaired Property or Property Not Physically Injured**
Coverage is provided for bodily injury or property damage arising from your potable water, nonpotable water, or wastewater as well as any loss of use of other property arising out of sudden and accidental physical injury to “your product” or “your work” after it has been put to its intended use.
- **Fungi or Bacteria**
Coverage is provided for bodily injury or property damage arising from any “fungi” or bacteria that are, are on, or are contained in a good or product intended for consumption; or to any injury or damage arising out of or caused by your water, irrigation, or wastewater intake, outtake, reclamation, treatment and distribution processes.
- **Recall of Products, Work or Impaired Property**
Coverage applies to any injury or damage arising out of or caused by your potable water, nonpotable water, or wastewater for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of: “Your product”; “Your work”; or “Impaired property”; if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

NOTES:

Endorsements to be included:

- **Healthcare Professional Liability** added under Professional Activity
- **Firefighting Pollution Liability** added under Pollution Exclusion Exceptions
- **Class B Foam** exclusion will be attached

COVERAGE PROPOSAL FOR MEMBER: Sierra County Fire Protection District #1

EFFECTIVE DATE: 4/1/2023 - 4/1/2024

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.

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SECTION 4. PUBLIC OFFICIALS & MANAGEMENT LIABILITY*

***PUBLIC OFFICIALS & MANAGEMENT LIABILITY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Proprietary & Integrated
- Occurrence
- Defense Costs Outside the Limits of Liability

RATING BASIS:

- On file with underwriter
- Non auditable

LIMITS:

Wrongful Acts	\$1,000,000 per act
Employment Practices (including third party discrimination)	\$1,000,000 per offense
Employee Benefit Plans	\$1,000,000 per act
Injunctive Relief	\$5,000 per act
	\$10,000,000 aggregate limit

PRIVACY LIABILITY AND NETWORK RISK¹:

Privacy & Network Security Wrongful Acts (Coverage A Only)	\$1,000,000 per act
¹ Coverage provided for Privacy Liability & Network Risk Coverage is issued on a claims made basis with defense inside the limit of liability. Coverage is limited only to the Primary policy. Privacy Retroactive Date: 11/1/2008. Privacy Deductible: \$10,000.	
*\$1,000,000 maximum annual aggregate applies per Enrolled Named Member, with a \$2,000,000 coverage form aggregate applicable to all participating Enrolled Named Members.	

OPTIONAL COVERAGE(S):

Inverse Condemnation

RETROACTIVE DATE:

N/A

DEDUCTIBLE:

\$10,000 Each Wrongful Act or Offense including expenses

EPL DEDUCTIBLE:

\$25,000 Each Offense including expenses

COVERAGE HIGHLIGHTS:

- Duty To Defend
- Broad Definition of Enrolled Named Member including Past and Future Employees
- Outside Directorship

NOTES:

COVERAGE PROPOSAL FOR MEMBER: Sierra County Fire Protection District #1

EFFECTIVE DATE: 4/1/2023 - 4/1/2024

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 5. BUSINESS AUTO*

***BUSINESS AUTO IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor’s Rating

FORM:

- ISO Business Auto
- Proprietary Endorsements

PORTFOLIO:

Coverage	Symbol	Limit
Combined Single Limit for Bodily Injury & Property Damage (each accident)	1	\$1,000,000
Hired Auto Liability	8	\$1,000,000
Non-Owned Auto Liability	9	\$1,000,000
Medical Payments	2	\$5,000
Uninsured / Underinsured Motorists	2	\$1,000,000
Hired Physical Damage	8	\$100,000
Owned Physical Damage – Comprehensive	7	ACV
Owned Physical Damage – Collision	7	ACV
Fleet Automatic		Included

DEDUCTIBLE:

Liability: None
Comprehensive: \$2,000
Collision: \$2,000

POLICY HIGHLIGHTS:

- Fleet Automatic Coverage
- Commercial Auto 360 Endorsement
- Pollution Liability – Broadened Coverage for Coverage Autos

NOTES:

Please refer to the auto worksheet provided for per unit coverage information.

Auto deductible is \$5,000 for vehicles valued > \$100k

Endorsements to be included:

- Agreed Value for Emergency Apparatus
- Physical Damage to Personal Auto Endorsement
- Auto, Symbol 10

COVERAGE PROPOSAL FOR MEMBER: Sierra County Fire Protection District #1

EFFECTIVE DATE: 4/1/2023 - 4/1/2024

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 6. EXCESS LIABILITY*

***EXCESS LIABILITY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Following Form
- Proprietary

LIMITS:

\$4,000,000/\$4,000,000

SCHEDULED UNDERLYING POLICIES:

Commercial General Liability -Yes
 Hired and Non-Owned Auto Liability - Yes
 Owned Auto Liability - Yes
 Public Officials & Management Liability - Yes
 Wrongful Acts -Yes
 Employment Practices - Yes
 Employee Benefit Plans - Yes
 Employers' Liability: *(minimum underlying limit requirement of \$500,000 / \$500,000 / \$500,000)* - Yes
 Other:

NOTABLE EXCLUSION:

- Workers' Compensation
- Uninsured Motorists / Underinsured Motorists
- Underlying Limits < \$1,000,000 except for Employers' Liability

NOTES:

Employers' Liability subject to JPRIMA minimum security requirements.
Please provide current WC declaration page for EL consideration in Excess line.

Signature _____ Date _____

Sierra County FPD #1 - Property & IM SOV - 2023 - PROPERTY SCHEDULE

Loc#	Description	Yr Last Updated	Stories	Sq. Ft.	Street	City	State	Zip	Building	Contents
1-1	Fire Station				102 East Main Street	Sierraville	CA	96126	\$ 1,300,000.00	\$ 118,976.00
1-2	Storage				102 East Main Street	Sierraville	CA	96126	\$ 5,408.00	\$ 8,653.00
1-3	Fire Station				102 East Main Street	Sierraville	CA	96126	\$ 1,200,000.00	\$ 70,304.00
2-1	Fire Station				156 Main Street, Highway 89	Calpine	CA	96124	\$ 800,000.00	\$ 11,898.00
3-1	Storage/Station				129 County Road	Calpine	CA	96124	\$ 1,800,000.00	\$ 88,691.00
4-1	Radio Tower				Beckworth Peak	Portola	CA	96122	\$ 11,898.00	\$ -
5-1	Radio Tower				Harding Point	Sierraville	CA	96126	\$ 11,898.00	\$ -
6-1	Radio Tower				Yuba Pass	Sattley	CA	96124	\$ 11,898.00	\$ -
7-1	Radio Tower				Babbit Lookout	Loyalton	CA	96118	\$ 14,061.00	\$ -
									\$ -	\$ -
									\$ -	\$ -
<i>Please fill in the missing information above.</i>									\$ 5,155,163.00	\$ 298,522.00

PLEASE STRIKE THROUGH ANY BUILDINGS ABOVE THAT SHOULD BE DELETED.

Total Combined Insurance Value: \$ 5,453,685.00

PLEASE ADD NEW BUILDINGS BELOW:

Loc#	Description	Yr Last Updated	Stories	Sq. Ft.	Street	City	State	Zip	Building	Contents

Insured Signature

Sierra County FPD #1 - Property & IM SOV - 2023 - IM SCHEDULE

Valuation	Description	Serial #/ ID #	Model Year	Value (Cost new)
RCV	Blanket Portable Equipment			Included
ACV	Leased, Borrowed, Rented			\$ 50,000.00
ACV	Misc. Equipment (\$10K Max Item Limit)			\$ 25,000.00
ACV	Eagle Compressor	53424001		\$ 30,000.00

Total Scheduled Equipment \$ 30,000.00
Total Value \$ 105,000.00

PLEASE ADD CHANGES BELOW:

Valuation	Description	Serial #/ ID #	Model Year	Value (Cost new)

**Please strike through any deletions.*

Insured Signature

Date

