

REQUEST FOR PROPOSALS

Comprehensive Insurance Program

Edgerton-Trimble Fire Protection District

500 Belt Ave. | P.O. Box 165 | Edgerton, Missouri 64444

Contact: Rodney Deckman, Fire Chief

Phone: 816-790-3476 | Email: admin@etfpd.org

RFP Issue Date: March 18th 2026

Proposal Due Date: April 8th 2026

District Snapshot		Current Asset Values	
2 stations Approx. 250–300 annual calls 63 sq. miles served Volunteer staffing model		Buildings: \$890,000 Apparatus: \$3,950,000 Total known insured assets: \$4,840,000	

1. Introduction

The Edgerton-Trimble Fire Protection District (“District”) is requesting sealed proposals from qualified insurance carriers or brokers to provide a comprehensive insurance program for the District’s operations, personnel, facilities, vehicles, and equipment. The District seeks proposals that meet or exceed the current program structure reflected in the insurance schedules and supporting underwriting information provided with this packet.

The District reserves the right to accept or reject any proposal, waive informalities, request clarification, and negotiate terms that best serve the interests of the District.

2. District Overview

- Average annual calls: approximately 250–300
- Personnel: volunteer firefighters and stipend command staff
- Stations: 2
- Primary service area: approximately 63 square miles
- Population served: approximately 2,500
- Operations: fire suppression, EMS response, rescue, apparatus operation, community outreach, public education, fundraisers, training, and related emergency services

3. Scope of Services Requested

- Property insurance for stations, contents, and related district property
- Automobile liability and physical damage for apparatus and support vehicles
- General liability / professional health care liability
- Volunteer accident coverage
- Management liability / public officials / employment practices related coverage
- Crime coverage
- Portable equipment / inland marine coverage
- Excess liability / umbrella coverage
- Cyber liability and privacy crisis management where available

4. Proposal Requirements

- Description of each coverage provided, including limits, deductibles, and major endorsements
- Annual premium by line of coverage and total program premium
- Coverage exclusions or material coverage restrictions
- Claims handling procedures and service contacts
- Loss control or risk management services available to the District
- Experience insuring fire departments, emergency service organizations, municipalities, or similar public entities
- References from at least three comparable public safety or public entity accounts
- Proposed policy effective dates and carrier financial strength information

5. Current Insurance Program Snapshot

The table below summarizes the current program information reflected in the uploaded schedules so proposers can quote comparable or improved coverage.

6. Property Coverage Specifications

Current property schedule information should be used as the baseline for comparable coverage.

Premises	Address	Occupancy	Building Value	Building Valuation	Contents Value	Deductible
1	500 Belt Ave, Edgerton, MO 64444	Fire Station	\$239,927	GRC	\$44,367 (RC)	5% EQ / \$1,000 flood / wind hail N/A
2	400 E 169 Hwy, Trimble, MO 64492	Fire Station	\$623,054	GRC	\$105,344 (RC)	5% EQ / \$1,000 flood / wind hail N/A

Property Valuation Basis

The uploaded VFIS property schedule states that the policy is written on a guaranteed replacement cost (GRC), replacement cost (RC), actual cash value (ACV), or functional replacement cost (FRC) basis depending on the item shown. The District requests that proposers clearly identify the valuation basis for each covered class and any limitations that would apply if replacement cost exceeds scheduled limits.

Property Coverage Extensions Reflected in Current Program

Extension	Current Indication
Loss of Income	Actual loss sustained
Extra Expense	Actual expense incurred
Ordinance Coverage	Applies to buildings insured on RC or GRC
Earthquake	Buildings and contents; 5% deductible
Flood	Buildings and contents; \$1,000 deductible
Crisis Incident Response Coverage	\$25,000 limit any one crisis incident
Money & Securities	Included / \$50,000 limit
Trees, Shrubs, Plants & Lawns	Full replacement cost
Sirens & Antenna	Included in building amount
Commandeered Property of Others	Full replacement cost / loss of use
Computer Software	Included / \$250,000 limit / computer virus
Valuable Papers & Records	Actual incurred cost
Accounts Receivable	Actual incurred cost
Recharge Costs	Incurred recharge cost / no deductible
Deductible Waiver	Included

7. Apparatus and Vehicle Schedule

Provide quote terms on each unit listed below or on an equivalent blanket/scheduled basis that is not materially less favorable.

Unit	Type	Year	Make / Model	VIN	Pump	Tank	Replacement Value	Station
R81	Rescue	2020	Dodge 5500	3C7WRNFL5LG216346	—	—	\$500,000	1
P80	Pumper	2003	Pierce	4P1CT02M83A003285	1250 GPM	1000 gal	\$1,000,000	1
T81	Tanker	2005	Kenworth	2NKMHZ8X65M096256	250 GPM	2000 gal	\$500,000	1
B81	Brush	2003	Stewart Stevenson	AT021115EFGN	250 GPM	600 gal	\$200,000	1
R82	Rescue	2022	Dodge 5500	3C7WRNFL4NG363194	—	—	\$500,000	2
E82	Pumper	1994	Pierce Saber	4P1CT02U7RA000323	1250 GPM	500 gal	\$1,000,000	2
S82	Brush	2002	Ford F450	1FDXX47F92EC65254	—	—	\$200,000	2
R83	Utility	2000	Ford F550	1FDAW56F6YEE23915	—	—	\$150,000	2
B82	Brush	1993	Chevy 3500	1GBHK34J9PE237122	—	—	\$200,000	2

Total Apparatus Replacement Value: \$4,250,000

Detailed Apparatus Underwriting Information

Unit	Type	Pump Capacity	Tank Size	Seating	Mileage	Annual Mileage	Replacement Value
P80	Pumper	1250 GPM	1000 gal	6		1,000	\$1,000,000
E82	Pumper	1250 GPM	500 gal	6		1,000	\$1,000,000
T81	Tanker	250 GPM	2000 gal	3		1,000	\$500,000

8. Automobile Coverage Specifications

- Bodily Injury / Property Damage combined single limit: \$1,000,000
- No-fault or statutory personal injury protection: not included
- Medical payments: \$5,000
- Uninsured motorists: \$1,000,000
- Underinsured motorists: \$1,000,000
- Physical damage comprehensive and collision: per schedule of vehicles
- Hired and borrowed vehicles: included (excess)
- Commandeered automobile: included (primary)
- Volunteers / employees as insureds under non-owned automobiles: included (primary)
- Owned automobiles garage liability: included
- Fellow member liability: included
- Deductible waiver for freezing of attached special equipment: included
- Volunteers' or employees' personal automobiles: deductible reimbursement up to \$2,500 if insurance is carried to actual cash value or if no insurance is carried
- Towing and labor: incurred cost maximum of \$5,000
- Recertification, full glass coverage, garagekeepers insurance, and apparatus environmental removal extensions: included as shown in current schedule

9. General Liability / Professional Health Care Liability

Coverage	Current Limit
Each occurrence or medical incident	\$1,000,000
Personal and advertising injury	\$1,000,000
Fire damage legal liability (any one fire)	\$1,000,000
Medical expense (each person)	\$500,000
General aggregate	\$3,000,000
Products / completed operations aggregate	\$3,000,000
Line of Duty Accidental Death Limit	\$10,000

Current Liability Coverage Extensions

- Volunteers and employees as insureds
- Blanket additional insureds
- Fellow member liability
- Good Samaritan liability
- Intentional acts
- Pollution liability
- Liquor liability
- Contractual liability
- Owned watercraft liability up to 100 hp
- Non-owned watercraft liability
- Owned personal watercraft (jet skis and waverunners)
- Expanded aggregate limit per insured and per location

10. Management Liability / Cyber / Privacy Crisis Management

Coverage	Current Limit / Terms
Each offense or wrongful act	\$1,000,000
Aggregate	\$3,000,000
Defense expense for injunctive relief	\$100,000
Outside directorship liability	Included
Blanket additional insureds	Included
Expanded aggregate limit	Per named insured
Fair Labor Standards Act suit defense coverage	\$100,000 each claim limit
Unintentional release of HIPAA information	\$100,000 limit
Cyber liability – each electronic information security event	\$1,000,000
Cyber retroactive date	None
Privacy crisis management expense – each privacy event	\$50,000
Privacy crisis management retroactive date	None
Privacy crisis management deductible	\$0 each privacy event
Cyber extortion expense – each threat	\$20,000
Cyber extortion deductible	\$0 each cyber extortion threat

11. Crime Coverage

Covered Entity / Coverage	Positions / Notes	Limit	Deductible
Public Employee Dishonesty – Blanket per employee	Includes treasurers and tax collectors; district & firefighters auxiliary	\$10,000	None
Computer and Funds Transfer Fraud	District / firefighters auxiliary	\$10,000	None
Fraudulent Impersonation	District / firefighters auxiliary	\$10,000	None
Identity Fraud Expense	District / firefighters auxiliary	\$10,000	None
Public Employee Dishonesty – Secretary / Treasurer	1 position	\$50,000	None
Public Employee Dishonesty – Board Members	3 positions	\$1,000	None

12. Portable Equipment Coverage

- Blanket portable equipment coverage valuation: Guaranteed Replacement Cost
- Deductible: \$250
- All causes of physical loss unless excluded
- Coverage applies to portable firefighting, ambulance, and rescue equipment owned or furnished for regular use
- Personal effects: primary / replacement cost / no deductible
- Temporarily borrowed portable equipment: \$50,000

- Deductible waiver: included
- Watercraft: up to 100 horsepower
- Personal watercraft and trailers used primarily to transport covered portable equipment: included

13. Volunteer Accident Coverage

The District requests volunteer accident coverage that is at least as broad as the current schedule summarized below.

Loss of Life Benefits

Benefit	Amount
Accidental death benefit amount	\$25,000
Seat belt benefit amount	\$6,250
Safety vest benefit amount	\$6,250
Military death benefit amount	\$15,000
Illness loss of life benefit amount	\$25,000
Dependent child and education benefit amount	\$30,000
Spousal support and education benefit amount	\$15,000
Memorial benefit amount	\$5,000
Dependent elder benefit amount	\$5,000
Repatriation benefit amount	\$2,500

Lump Sum Living Benefits

Benefit	Principal Sum
Accidental dismemberment and paralysis	\$25,000
Vision impairment	\$25,000
Injury permanent impairment	\$25,000
Heart permanent impairment	\$25,000
Illness permanent impairment	\$25,000
Cosmetic disfigurement resulting from burns	\$25,000
HIV positive lump sum living benefit	\$25,000

Weekly Income, Medical, and Additional Volunteer Benefits

Benefit	Current Amount / Election
Total disability weekly amount (first 28 days)	\$300
Total disability maximum weekly amount (after 28 days)	\$600
Total disability minimum weekly amount	\$75
Partial disability weekly amount (first 28 days)	\$150
Partial disability maximum weekly amount (after 28 days)	\$300
Partial disability minimum weekly amount	\$38
Occupational retraining benefit maximum amount	\$20,000
Weekly injury permanent impairment benefit	Yes

Benefit	Current Amount / Election
Medical expense benefit maximum amount	\$10,000
Medical expense option	Excess of Workers' Compensation or No-Fault Auto Insurance Benefits
Cosmetic plastic surgery maximum amount	\$25,000
Post-traumatic stress disorder maximum amount	\$25,000
Critical incident stress management maximum amount	\$25,000
Family expense benefit amount (per day)	\$100
Family bereavement and trauma counseling (per person)	\$1,000
Transition benefit	Yes
Felonious assault benefit amount	\$25,000
Home alteration and vehicle modification benefit maximum amount	\$50,000
Extended total disability benefit	No
Long-term total disability benefit	No
Cost of living adjustment (weekly injury and long-term total disability)	No
Extra expense benefit monthly amount	\$500
Extra expense benefit maximum amount	\$12,000
24-hour accident benefit amount	None
Off-duty accident benefit amount	\$25,000

14. Excess Liability Coverage

Coverage	Current Limit / Terms
Each occurrence	\$4,000,000
Annual aggregate	\$8,000,000
Self-insured retention	None
Abuse or molestation each occurrence	\$4,000,000
Abuse or molestation aggregate	\$4,000,000
Cyber liability each occurrence	\$1,000,000
Cyber liability aggregate	\$2,000,000

Coverage Highlights

- Follows form with underlying liquor liability, pollution liability, management liability, and employed lawyers liability where applicable
- Unlimited defense costs included
- Expanded aggregate limit per location
- Unmanned aircraft (drones) included subject to \$1,000,000 sublimit

15. Evaluation Criteria

Criteria	Weight
Coverage adequacy	30%
Cost of coverage	25%
Experience with fire departments / emergency services	20%
Claims service and support	15%
Risk management / loss control services	10%

16. Proposal Submission

Proposals must be submitted no later than: **April 8th 2026**

Sealed proposals shall be mailed or delivered to:

Edgerton-Trimble Fire Protection District
P.O. Box 165
Edgerton, MO 64444

Envelope shall be plainly marked: INSURANCE PROPOSAL

Date proposals will be opened: **April 11th 2026**

Questions regarding this RFP must be directed to Rodney Deckman, Fire Chief, Rodney.Deckman@etfpd.org, 816-790-3476.

17. Carrier Response Worksheet

Proposers may complete this worksheet or provide an equivalent schedule showing all requested information.

Coverage Line	Quoted Limit / Basis	Quoted Premium	Material Notes / Deviations
Property			
Auto			
General Liability			
Volunteer Accident			
Crime			
Portable Equipment			
Management Liability			
Excess Liability			
Cyber / Privacy			
Other			

18. Official Proposal Submission Form

Insurance Carrier / Agency: _____

Writing Carrier(s): _____

Agent / Broker Name: _____

Address: _____

Phone: _____

Email: _____

AM Best Rating(s): _____

Total Proposed Annual Premium: _____

Proposed Effective Date: _____

Authorized Signature: _____

Printed Name / Title: _____

Date: _____