



NOTICE OF SPECIAL MEETING

TO THE MEMBERS OF THE GOVERNING BODY OF THE CITY OF BASEHOR, KANSAS:

You are hereby notified that I have called and do hereby call a special meeting of the governing body of the City of Basehor, Kansas (the "Issuer"), to be held at Basehor City Hall, 2620 North 155th Street, Basehor, Kansas, 66007 on March 31, 2014, at 6:00 p.m., for the purpose of:

1. 2014-2015 Property Liability Insurance Renewal.

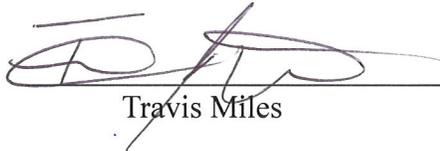


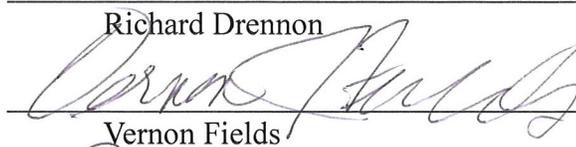
David K. Breuer, Mayor

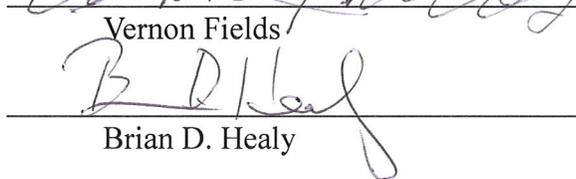
DATED: March 27, 2014.

CONSENT TO MEETING

We, the undersigned, being all the members of the Governing Body of the City of Basehor, Kansas, hereby accept service of the foregoing notice, waiving any and all irregularities in such service and in such notice and consent and agree that said Governing Body shall meet at the time and place therein specified and for the purposes therein stated.


Travis Miles

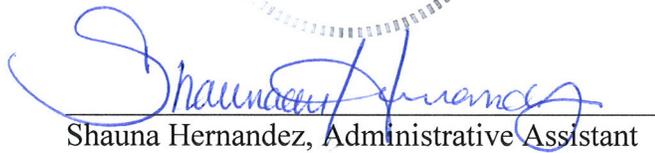
Richard Drennon


Vernon Fields


Ty Garver

Attest/Seal:




Shauna Hernandez, Administrative Assistant

City of Basehor
Agenda Item Cover Sheet

Agenda Item No. 1

Topic: 2014-15 Property/Liability Insurance Renewal

Action Requested: 2014-15 property/liability insurance renewal

Narrative: The City's current property/liability insurance will expire on March 31, 2014. Reilly & Son's (underwriter EMC) currently provides the city's property/liability insurance.

Presented by: Lloyd Martley, City Administrator

Administration Recommendation: Staff is recommending that we use underwriter One Beacon for the City's 2014-2015 Property Liability Insurance.

Committee Recommendation: N/A

Attachments: 2014-2015 One Beacon insurance coverage proposal

Projector needed for this item?

No



The City of Basehor

MEMO

Date: March 31, 2014

To: Governing Body

From: Lloyd Martley, Chief of Police/City Administrator

Ref: 2014-15 Property/Liability Insurance Renewal

The City's current property/liability insurance will expire March 31, 2014. Reilly & Son's (underwriter EMC) currently provides the city's property/liability insurance.

EMC Premium History:	2011/12	2012/13	2013/14	2014/15
	\$44,652	\$47,194	\$54,197	\$64,760

Last year EMC's insurance premium increase was 14.83%. This was attributed to inflation, increased property values, litigation and added equipment. The Reilly Company has advised us that EMC is wanting to increase the limits at several of the lift stations, as they do not feel they are insured to the replacement cost of the building/structure. Increasing the limits along with inflation, increased property values, litigation and added equipment will more than likely increase the rates again this year. This year's insurance premium as presented is a 19.49% increase.

Reilly & Son's contacted underwriter One Beacon and they submitted their policy proposal for \$58,891. One Beacon requires a 25K wind/hail deductible per occurrence (one storm that damages several buildings would fall under this one deductible). All other property deductibles are 5K. The lift stations are still a small area of concern and we will be looking at increasing some of their values. A station that is valued at 25K cost \$40 so to increase it to 50K would only cost an additional \$40. We also raised the value on the water treatment plant to \$9.5 million.

The minimum deductibles for One Beacon on equipment is \$1000, liability is \$1000 and professional liability is \$5000. These are slightly higher than EMC however, the increases are set to basic industry standards and helps reduce the overall cost of the policy.

One Beacon's proposal for \$58,891 is a 9.75% increase from EMC's last year's premium. Staff is recommending that we change underwriters from EMC to One Beacon effective April 1, 2014.

City of Basehor, Kansas
PO Box 406
Basehor, KS 66007

Policy term

April 1, 2014
to
April 1, 2015

ACCOUNT SERVICING TEAM

No matter how comprehensive or price competitive your insurance program is, it's still people who service it to ensure that the coverage will respond when it's needed. We feel our people are our greatest asset - courteous professionals who know that you expect and deserve the very best.

These are the people who will be handling your account:

J.R. REILLY	AGENT	jr.reilly@reillyinsurance.com
CYNDI FRY	ACCOUNT MANAGER	cyndi.fry@reillyinsurance.com
TAMMY WAGNER	CLAIMS	tammy.wagner@reillyinsurance.com

The Reilly Company
Leavenworth Office: 608 Delaware, Leavenworth, KS 66048
Phone: 913-682-1234; FAX: 913-682-8136
Kansas City Office: 11225 College Blvd., Ste 210, Overland Park KS
Phone: 913-708-8700; FAX: 913-708-8880

This presentation is designed to give you an overview of the insurance coverages we recommend for your company. It is intended only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions and exclusions.

COMMERCIAL PROPERTY COVERAGE

Named Insured: City of Basehor
 Company Name: One Beacon (rated A by A.M.Best)
 Policy Term: 04/01/2014 to 04/01/2015

Cause of Loss: Special Form including Breakdown & Earthquake
 Deductible: \$5,000 / 25,000 Wind/Hail / 50,000 on Earthquake
 Valuation: Replacement Cost

Blanket Building and Business Personal Property Limit **\$10,475,456**
 (Items included in Blanket limit are Bolded below)
Earthquake Limit **\$10,000,000**
Blanket Business Income w/Extra Expense **\$ 500,000**

<u>Location</u>	<u>Coverage</u>	<u>Limits</u>
1) 2620 N. 155 th Street Basehor (City Hall)	Building Contents	486,081 112,000
2) N.155 th St. & State Ave. Basehor	Welcome-Sign-Metal Property in Open	3,277
3) N. 142 nd St. & Parallel Basehor	Welcome Sign-Metal Property in Open	3,277
4) 15940 Leavenworth Rd. Basehor	Gazebo, Environmental Classroom/Playground, Picnic tables & grills Property in Open	76,431
5) 2300 N. 158 th St. Basehor	Building Wastewater treatment, Fence, Lights, Control Panel, Holding tank & pumps Contents	9,508,590 50,000
6) 2300 N. 158 th , Basehor Smith Loveless #SN16-47292	Lift Station Prop in Open	121,200

	<u>Location</u>	<u>Coverage</u>	<u>Limits</u>
7)	1512 N. 155 th Basehor # USEMCO5594	Lift Station Property in Open	12,400
8)	2442 Crestwood St. Basehor #FLYGT93801	Lift Station Property in Open	12,400
9)	575 N. 155 th St. Basehor #FX-01151-P	Lift Station Property in Open	37,500
10)	16575 State Ave. Basehor #1608251N	Lift Station Property in Open	36,000
11)	15940 Leavenworth Basehor	Shelter House Property in Open	12,016
12)	15940 Leavenworth Basehor	Restrooms Building	32,769
13)	1312 N. 150 th St. Basehor #FX-01067	Lift Station Property in Open	19,200
14)	20005 163 rd St Basehor #00-504-SJP	Lift Station Property in Open	124,000
15)	14310 Donahoo Rd. Basehor #11-07195V	Lift Station Property in Open	124,000
16)	15120 State Ave. Basehor #FX-01096-V	Lift Station Property In Open	22,000
17)	22539 141 st Terrace Basehor #FX-01199-P	Lift Station Property in Open	21,400
18)	18236 153 rd St. Basehor #16-08029-S	Lift Station Property in Open	16,900

<u>Location</u>	<u>Coverage</u>	<u>Limits</u>
19) 16300 Garden Parking Basehor Fox Ridge Station #16-08187N	Lift Station Property in Open	20,200
20) 19155 166 th St. Basehor Hidden Ridge, #28-00251K	Lift Station Property in Open	36,360
21) 2301 N. 158 Basehor Town Center, #16-08601-00F	Lift Station Property in Open	40,400
22) 14333 Fairmont Road Basehor Field Of Dreams	Building/Office Contents/Office Building/Equipment Garage Contents/Equipment Garage Building/Concession Contents/Concession Building/Ticket Booth Contents/Ticket Booth Building/Parking Booth Contents/Parking Booth Property in Open/Fences Property in Open/Lights Property in Open/Bleachers Property in Open/Water Fountain Property in Open/Scoreboards	70,000 50,000 40,000 15,000 70,000 20,000 4,000 1,000 3,000 1,000 232,000 120,000 19,200 8,500 45,000
23) 2712 N. 158 th St. Hickory Valley Subdivision #16-4729-Z	Lift Station Property in Open	18,000
24) 15458 Evans Road Sewer Dist #3 #16-08758-P	Lift Station Property in Open	45,000
25) 15930 Conley Road BL Elementary School #16-08589-00-S	Lift Station Property in Open	45,000

Key Exclusions: Flood and Losses due to Virus/Bacteria

Automatic Coverage Extensions

Property Policy Coverage Enhancements

Bucket Per Occurrence/can be used for any of the items below \$500,000 Limit

Personal Effects of Officers, Partners & Employees
Valuable Papers/Property
Accounts Receivable
Outdoor Property
Fine Arts - Per Item \$10,000
Computer Hardware and Media
Fire Extinguisher and Automatic
Extinguishing System Recharge
Emergency Response Service Charge
Conditional Sales Agreement
Decreased value of Stock due to
Damage to another part or parts of Stock
Tenants Improvements & Betterments
Electronic Data Damage or
Destruction from Inland Marine
Causes of Loss
Electronic Data Loss of Income and
Extra Expense from Inland Marine

<u>Additional Coverages</u>	<u>Limits</u>	<u>Deductible</u>
Equipment Breakdown	Included	
Expediting Expenses	\$ 100,000	
Hazardous Substances	\$ 100,000	
Perishable Goods	\$ 100,000	
CFC Refrigerants	\$ 100,000	
Employee Theft	\$ 250,000	\$5,000
ERISA Employee Theft	\$ 25,000	0
Forgery & Alteration	\$ 50,000	\$5,000
Computer Fraud	\$ 100,000	\$5,000
Backup of Sewers or Drains	\$ 100,000	\$5,000
Property in Transit	\$ 50,000	\$5,000
Property at Other Locations	\$ 50,000	\$5,000
Crime Limit of Insurance	\$ 25,000	\$5,000
Money and Securities		
Money Orders and Counterfeit Paper		
Currency		
Inside the Premises - Robbery or		
Safe Burglary of Other Property		
Cyber Vandalism – Employee	\$ 50,000	\$5,000
Non-Employee	\$ 10,000	\$5,000
Building Ordinance or Law		
Coverage A Included in building		
Coverage B & C	\$500,000	
Pollutant Clean Up & Removal	\$100,000	\$5,000
Debris Removal	\$250,000	\$5,000

EQUIPMENT FLOATER

Named Insured: City of Basehor
 Company Name: One Beacon (rated A by A.M.Best)
 Policy Term: 04/01/2014 to 04/01/2015

Cause of Loss: Special Form subject to policy exclusions
 Valuation: Actual Cash Value with 80% Coinsurance
 Deductibles: \$ 1,000

<u>Limits</u>	<u>Coverage Description</u>
\$ 122,781	Scheduled Equipment
\$ 80,100	Scheduled Handheld/Mobile Radios
\$ 50,000	Unscheduled Equipment (Maximum any one item \$2,500)
\$ 5,000	Employee Tools
\$ 80,000	Leased or Rented from Others (Maximum any one item \$1,000)

SCHEDULED EQUIPMENT

Item #	Equipment Description	ID/Serial Number	Value
001	1997 Case Uniloader & Attachments	Mod. #1845C	\$ 17,500
002	1006 Generator Model 20DS60	TO FOLLOW	\$ 16,000
003	11 Ft. Lawton Snow Plow	M-RO-1044	\$ 3,500
004	10 Ft. Henderson Salt/Sand Spreader	5P262	\$ 3,500
005	John Deere 997 72inch N 997 ZTRAK	DM9975C020420	\$ 7,000
006	9 Ft. Henderson Salt/Sand Spreader	FSP 9MS HYD	\$ 3,495
007	9 Ft. Western Pro Plus Ultra Mount Snow Plow	1UTPP90	\$ 3,468
008	2003 John Deere 6320 & Attachments	12G168504	\$ 38,000
009	John Deere Tractor	W0300XX005991	\$ 14,000
010	Kubota ZD21F-60P Mower	63217 & 42140	\$ 4,000
011	Kubota	RTV900XTW-H	\$ 12,318

SCHEDULED HANDHELD/MOBILE RADIOS

Item #	Equipment Description/Radios	ID/Serial Number	Value
001	Hand Held Radio XTS2500	205CJM5858	\$ 3,300
002	Hand Held Radio XTS2500	205CJM5859	\$ 3,300
003	Hand Held Radio XTS2500	205CJM5860	\$ 3,300
004	Hand Held Radio XTS2500	205CJM5861	\$ 3,300
005	Hand Held Radio XTS2500	205CJM5862	\$ 3,300
006	Hand Held Radio XTS2500	205CJM5863	\$ 3,300
007	Hand Held Radio XTS2500	205CJM5864	\$ 3,300
008	Hand Held Radio XTS2500	205CJM5865	\$ 3,300
009	Hand Held Radio XTS2500	205CJM5866	\$ 3,300
010	Hand Held Radio XTS2500	205CJM5867	\$ 3,300
011	Hand Held Radio XTS2500	205CJM5868	\$ 3,300
012	Hand Held Radio XTS2500	205CJM5869	\$ 3,300
013	Hand Held Radio XTS2500	205CJM5870	\$ 3,300
014	Hand Held Radio XTS2500	205CJM5871	\$ 3,300
015	Hand Held Radio XTS2500	205CJM5872	\$ 3,300
016	Mobile Radio XLT2500	514CJM4232	\$ 3,060
017	Mobile Radio XLT2500	514CJM4233	\$ 3,060
018	Mobile Radio XLT2500	514CJM4234	\$ 3,060
019	Mobile Radio XLT2500	514CJM4235	\$ 3,060
020	Mobile Radio XLT2500	514CJM4236	\$ 3,060
021	Mobile Radio XLT2500	514CJM4237	\$ 3,060
022	Mobile Radio XLT2500	514CJM4238	\$ 3,060
023	Mobile Radio XLT2500	514CJM4239	\$ 3,060
024	Mobile Radio XLT2500	514CJM4240	\$ 3,060
025	Mobile Radio XLT2500	514CMR2525	\$ 3,060

COMMERCIAL GENERAL LIABILITY COVERAGE
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Named Insured: City of Basehor
 Company Name: One Beacon (rated A by A.M.Best)
 Policy Term: 04/01/2014 to 04/01/2015

Coverage Written On: Occurrence Form

Limits	Coverage Description
\$ 1,000,000	Each Occurrence - Bodily Injury and Property Damage
\$ 2,000,000	General Aggregate
\$ 2,000,000	Products and Completed Operations Aggregate
\$ 1,000,000	Personal and Advertising Injury
\$ 300,000	Fire Damage (any one fire)
\$ 0	Medical Expense (any one person)
\$ 1,000	Deductible
\$ 1,000,000	Employee Benefits Liability Each Employee/Claims Made Form
\$ 2,000,000	Employee Benefits Liability Aggregate
\$ 1,000	Employee Benefits Liability Deductible

Includes:

- Premises and Operations
- Products and Completed Operations
- Owners and Contractors Liability
- Contractual Liability
- Employees as Additional Insureds
- Broad Form Property Damage Liability
- Host Liquor Liability
- Incidental Medical Malpractice
- Non-Owned Watercraft Liability (under 26 feet)
- Limited Worldwide Products

COMMERCIAL GENERAL LIABILITY SCHEDULE OF EXPOSURES

(S) GROSS SALES - PER \$1,000/SALES (A) AREA - PER 1,000/SQ. FT. (M) ADMISSIONS - PER 1,000/ADM
(P) PAYROLL - PER \$1,000 PAY (C) TOTAL COST - PER \$1,000/COST (U) UNIT - PER UNIT (T) OTHER

Classification	Class Code	Premium Basis
Town Liability – Prem/Ops in progress. Includes work subcontracted to others Exposure: Populations Deductible: \$ 500	87523	4,600 T
Street or Roads	48727	Included
Pesticide or Herbicide Applicator	87718	1 T
Parades (Deductible \$3,000 PD)	46590	2 T

Refer to policy for all conditions and exclusions

Key Exclusion: Employment Related Practices (see Linebackers coverage)

LINEBACKER COVERAGE

Named Insured: City of Basehor
Company Name: One Beacon (rated A by A.M.Best)
Policy Term: 04/01/2014 to 04/01/2015

Coverage Written On: [X] Claims-Made Form
Retroactive Date: 2-15-92

Available Extended Reporting Period: (unlimited)

<u>Limits</u>	<u>Coverage Description</u>
\$ 1,000,000	Each Loss
\$ 2,000,000	Aggregate for Each Policy Term
\$ 5,000	Deductible per Loss

Who is an Insured:

- The "Organization" named in the Declarations
- The "Organization's" past, present or future lawfully elected, appointed or employed officials.
- Lawfully appointed members of the commissions
- Boards or other units operated under your jurisdictions and within an allocation of your total operating budget provided, however, that none of the above are insured's with respects to operations involving schools, airports, transit authorities, hospitals, nursing homes, housing, or port authorities, gas or utilities unless specifically endorsed onto this policy.
- "Volunteers" past, present or future while conducting the business of the "organization".
- "Employees" past, present or future of the "organization" while acting within the course and scope of their employment for the "organization".
- "Insured" **does not include** any person working on retainer and/or as an independent contractor.

Linebacker Form: CL7001

Coverage A Public Officials Liability
Coverage B Employment Practices Liability

Note: Refer to policy and forms for all terms and conditions.

LAW ENFORCEMENT OCCURRENCE

Named Insured: City of Basehor
Company Name: One Beacon (rated A by A.M.Best)
Policy Term: 04/01/2014 to 04/01/2015

Coverage Written On: Occurrence Form

<u>Limits</u>	<u>Coverage Description</u>
\$ 1,000,000	Each Occurrence
\$ 2,000,000	Aggregate Limit
\$ 5,000	Medical Expense (any one person)
\$ 5,000	Deductible each wrongful act

Who is an insured:

- The insured named in the Declarations
- Your employees, but only for acts within the scope of their employment by you.
- Volunteers or auxiliary while performing law enforcement activities for you at your request.
- Any elective or appointive officer or a member of any board or commissioner or agency of yours while acting within the scope of their duties as such.

Coverage and Forms:

Law Enforcement Liability
Prior Acts Endorsement Retro Date 2/15/92

Full Time Peace Officers	12
Part Time Peace Officers	1

Exclusion: Mold, Other Fungi, or Bacteria Exclusion Endorsement

COMMERCIAL AUTOMOBILE COVERAGE

Named Insured: City of Basehor
 Company Name: One Beacon (rated A by A.M.Best)
 Policy Term: 04/01/2014 to 04/01/2015

<u>Limits</u>	<u>Coverage Description</u>
\$ 500,000	Combined Single Limit - Bodily Injury & Property Damage
\$ 500,000	Uninsured Motorists
\$ 500,000	Underinsured Motorists
\$ 2,000	Medical Payments

Includes: Non-Owned Auto Liability
 Hired Auto Liability

Additional Conditions and Endorsements

Hired Auto Physical Damage \$ 30,000
 Comprehensive \$ 500 Ded.
 Collision \$ 1000 Ded.

Commercial Automobile Schedule

Veh #	Year	Vehicle Make Vehicle Model Serial Number	Premium	Liab	Med Pay	UM	Comp Deductible	Collision Deductible
001	1999	Ford F350 Truck – Pub. Wks 1FDWF373XEE77292	\$ 303	X	X	X	\$ 500	\$ 1,000
002	1999	Trailer 16 FT. – Pub Wks. FSL14HDE102	\$ 18	X	X	X		
003	2000	Ford Taurus – City Admin. 1FAFP5327YA237970	\$ 308	X	X	X	\$ 500	\$ 1,000
004	2000	Ford F250 Truck – Pub Works 3FTNF21F7YM59915	\$ 298	X	X	X	\$ 500	\$ 1,000
005	2001	Ford F350 Dump Truck – Pub Works 1FDX37F91ED33556	\$ 283	X	X	X	\$ 500	\$ 1,000
006	2002	Ford Ranger – Pub. Works 1FTXR15E02PB11021	\$ 298	X	X	X	\$ 500	\$ 1,000
007	2003	Kenworth Dump Truck – Pub. Works 2NKMHY8X03M899037	\$ 361	X	X	X	\$ 500	\$ 1,000

Commercial Automobile Schedule

Veh #	Year	Vehicle Make Vehicle Model Serial Number	Premium	Liab	Med Pay	UM	Comp Deductible	Collision Deductible
008	2007	Ford Crown Vic - Police 2FAFP71W97X107745	\$ 600	X	X	X	\$ 500	\$ 1,000
009	1999	Ready Bilt 17' Dove Tail Trailer – Pub. Works 47SS142T7X1015526	\$ 34	X	X	X		
010	2008	Ford F475 1 ½ Ton Truck – Pub. Wks 1FDXF47R58EC53401	\$ 414	X	X	X	\$ 500	\$ 1,000
011	2008	Ford Ranger w/Equipment - Police 1FTZR15E78PA03195	\$ 589	X	X	X	\$ 500	\$ 1,000
012	2009	Ford Crown Victoria 2FAHP71V89X126760	\$ 648	X	X	X	\$ 500	\$ 1,000
013	2009	Ford Crown Victoria 2FAHP71V19X126762	\$ 648	X	X	X	\$ 500	\$ 1,000
014	2011	Chevrolet Silverado 1GCNKPEX0BZ422203	\$ 399	X	X	X	\$ 500	\$ 1,000
015	2011	Craftco Supershot 125D Paving Trailer 1C9SY1012B1418227	\$ 127	X	X	X	\$ 500	\$ 1,000
016	2011	Chevrolet Impala -- Police 2G1WD5E33C1160809	\$ 718	X	X	X	\$ 500	\$ 1,000
017	2013	Ford Taurus -- Police 1FAHP2M84DG104133	\$ 718	X	X	X	\$ 500	\$ 1,000
018	2013	Ford Taurus -- Police 1FAFP2M88DG104135	\$ 718	X	X	X	\$ 500	\$ 1,000
019	2013	Ford Taurus -- Police 1FAFP2M8XDG104136	\$ 718	X	X	X	\$ 500	\$ 1,000
020	2014	Ford Explorer – Police 1FM5K8AR0EGA70703	\$ 729	X	X	X	\$ 500	\$ 1,000
021	2014	Ford Taurus – Police 1FAHP2MK6EG124221	\$ 729	X	X	X	\$ 500	\$ 1,000
022	2014	Ford Taurus – Police 1FAHP2MK8EG124222	\$ 729	X	X	X	\$ 500	\$ 1,000

PREMIUM COMPARISON

DESCRIPTION OF COVERAGE	PREMIUM 2013/14	PREMIUM 2014/15
Property, Equipment Breakdown & Earthquake	\$ 24,773	\$ 25,247
Commercial Inland Marine Equipment & Computers	\$ 2,708	\$ 1,464
Commercial General Liability Employee Benefit Liability	\$ 7,622	\$ 9,313
Linebacker & Law Enforcement Coverage	\$ 6,971	\$ 11,743
Commercial Auto	\$ 11,581	\$ 11,124
Total Estimated Premium	\$ 53,655	\$ 58,891

2012/13 Premium: 47,194
 2011/12 Premium: 44,652
 2010/11 Premium: 50,816
 2009/10 Premium: 42,785
 2008/09 Premium: 42,380
 2007/08 Premium: 41,523

Deleting Terrorism - annual savings	\$ 841
\$10,000 Property Deductible - annual savings	\$ 750
\$25,000 Property Deductible - annual savings	\$2,360

Billing/Agency Bill/Annual Pay