

RESOLUTION NO. 09-92

INTRODUCED BY:

Councilperson Havercroft

Councilperson Coppola

**A RESOLUTION OF THE CITY COUNCIL OF
THE CITY OF CASTLE PINES NORTH
DESIGNATING PUBLIC ENTITY PAK/CONTINENTAL WESTERN
AS THE CITY'S INSURANCE PROVIDER**

WHEREAS, the city of Castle Pines North (the "City") is seeking an insurance provider to provide for general liability, property, officers' and other forms of insurance to cover potential claims and accidents involving the City; and

WHEREAS, the City sought proposals from several insurance providers; and


WHEREAS, the City Council has evaluated each proposal and desires to select its insurance provider as provided herein.

THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CASTLE PINES NORTH, COLORADO:

Section 1. The City Council hereby selects and designates Public Entity Pak/Continental Western as the City's insurance provider ("Provider"), subject to the terms and conditions set forth in the proposal submitted by the Provider, a copy of which is attached as **Exhibit A.**

Section 2. This Resolution is effective upon adoption; however the effective date of insurance coverage shall be as set forth in the Provider's proposal.

INTRODUCED, READ AND ADOPTED AT A REGULAR MEETING OF THE CITY COUNCIL OF THE CITY OF CASTLE PINES NORTH by a vote of five (5) in favor, none against and two (2) absent this 17th day of December, 2009.


Maureen A. Shul, Mayor

ATTEST:


Jamie Berry, City Clerk

APPROVED AS TO FORM:

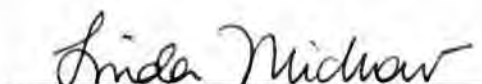
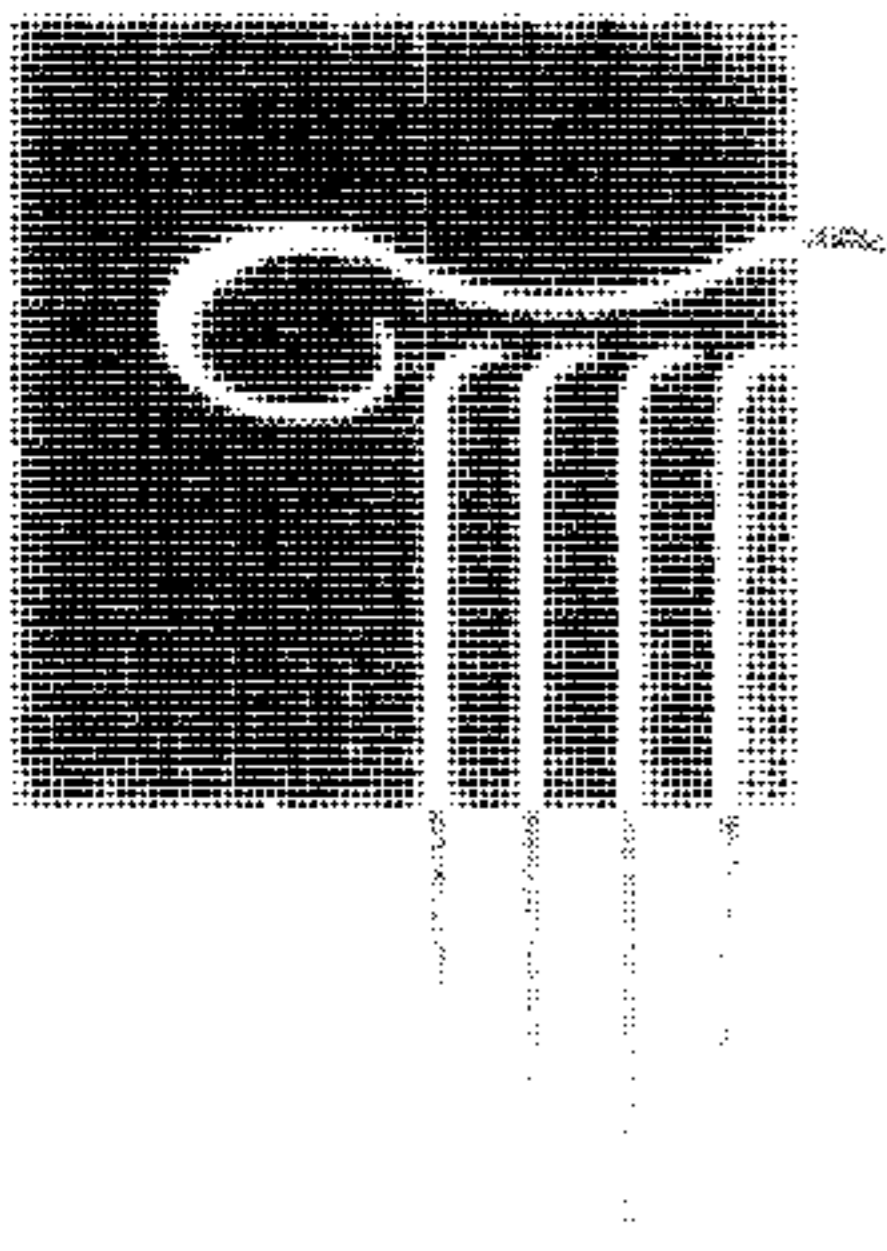

Linda C. Michow, City Attorney

Exhibit A
PROPOSAL



T. CHARLES WILSON
INSURANCE SERVICE

INSURANCE PROPOSAL

FOR

CITY OF CASTLE PINES NORTH

BY

Ken Chansourath
September 24, 2009

Named Insured:
City of Castle Pines North
558 Castle Pines Parkway
Unit B4-20B
Castle Rock, CO 80108

Carrier:	Public Entity Pak/Continental Western
Best Rating:	A+

PROPERTY

LIMITS:

Business Personal Property \$1,500,000

TERMS:

Special Causes of Loss Including Theft
Replacement Cost for Business Personal Property
Deductible \$1,000
Equipment Breakdown with a \$1,000 Deductible
Property Enhancement endorsement (attached)

Named Insured:
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Carrier:	Public Entity Pak/Continental Western
Best Rating:	A+

GENERAL LIABILITY

LIMITS

\$3,000,000	General Aggregate
\$3,000,000	Products & Completed Work Total Limit
\$1,000,000	Personal Injury Each Person Limit
\$1,000,000	Advertising Injury Each Person Limit
\$ 100,000	Premises Damage Limit
\$ 5,000	Medical Payments
\$ No Deductible	

STANDARD FEATURES

Premises & Operations
Extended Bodily Injury
Products and Completed Operations
Contractual
Personal Injury and Advertising
Fire Damage legal
Host Liquor
Incidental Medical Malpractice
Non-Owned Watercraft (less that 75')
Owned Watercraft (less that 25')

Includes two Special Events
July 4th
5K Fun Run

Named Insured:
City of Castle Pines North
558 Castle Pines Parkway
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BUSINESS AUTOMOBILE

LIMITS

\$1,000,000 Per Accident, Combined Bodily Injury & Property Damage

Covers Any Hired and Nonowned Auto as respects to liability.

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PUBLIC OFFICIALS LIABILITY

Limits:

\$2,000,000	Each Wrongful Event
\$5,000,000	Total Limit
\$ 1,000	Deductible - Each Wrongful Event
	Prior Acts Included

The Policy is written on an occurrence basis.

What this Agreement Covers:

Claims that result from the conduct of duties by or for the Named insured caused by a Wrongful Act. A "Wrongful Event" is any act, error or mission.

EMPLOYMENT PRACTICE LIABILITY

Limits:

\$1,000,000	Each Wrongful Event
\$1,000,000	Total Limit
\$ 2,500	Deductible - Each Wrongful Event
	Prior Acts Included

Named Insured:
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CRIME

LIMITS

\$500,000	Employee Theft-Per Loss Coverage
\$500,000	Forgery and Alteration
\$ 10,000	Inside Premises- Theft of Money and Securities
\$ 10,000	Outside the Premises
	\$500 Deductible

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EXCESS LIABILITY

LIMITS

\$5,000,000	General Aggregate
\$5,000,000	Each Occurrence

The Standard Umbrella Excess form with limits above provides coverage over the following forms:

- General Liability
- Automobile Liability
- Worker's Compensation
- Public Entity Management Liability

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**CONTINENTAL WESTERN INSURANCE/PUBLIC ENTITY PAK
PACKAGE POLICY**

PREMIUM SUMMARY

<u>DESCRIPTION OF COVERAGE</u>	<u>PREMIUM</u>
Property	\$ 9,308.00
General Liability	\$ 10,074.00
Auto	\$ 115.00
Public Officials	\$ 2,379.00
Employment Practices	\$ 800.00
Excess	\$ 1,843.00
Terrorism	\$ 238.00
Total Premium	\$ 24,757.00

Payment Plan –

Payment in full to T Charles Wilson Insurance Service

Workers Compensation – ESTIMATE ONLY rates are not finalized with Pinnacol Assurance for the 2010 renewals.

1 Mayor
1 Clerk
1 Treasurer
6 Councilmen

It is based on \$15,600 per. ESTIMATED PREMIUM \$750.00.

**Property Enhancement Endorsement
Increased Coverages**

Coverage	Limits
Premises Boundary Increase	1,000 Feet
Foundations, structures below ground, Bulkheads, pilings, piers, wharves, docks, Retaining walls, underground pipes, flues, drains, Debris Removal	Lesser of 15% of property value or \$300,000
Fire Department Service Charge	\$50,000
Pollutant Clean Up And Removal	\$10,000
Arson, Theft, Vandalism Reward	\$25,000
Backup of Sewer, Drains and Sumps	\$10,000
Business Income	\$50,000/option to increase
Building Ordinance or Law	\$30,000/option to increase
Civil Authority	\$250,000/option to increase
Employee Dishonesty	3 weeks
Errors and Omissions	\$10,000/option to increase
Expediting Expense	\$50,000
Extra Expense	\$25,000
Fire Protection Equipment Refill	\$50,000/option to increase
Forgery and Alteration	\$25,000
Loss Data Preparations Costs	\$5,000/option to increase
Lost Key Consequential Loss	\$50,000
Utility Services	\$5,000
Newly Acquired or Constructed Property - Buildings & Business Personal Property	\$10,000
Personal Effects and Property of Others	\$2,000,000
Valuable Papers and Records (Other Than Electronic Data)	\$25,000
Property Off-Premises Including Transit	\$50,000/option to increase
Outdoor Property	\$50,000
Accounts Receivable	\$50,000
Commandeered Property	\$50,000/option to Increase
Computers, Software and Telephone Systems	\$500,000
Fine Arts at Market Value	\$50,000/option to increase
Money and Securities	\$50,000
Outdoor Signs	\$10,000/option to increase
	\$25,000/option to increase