

CITY OF WASHINGTON



BID REQUEST FOR

INSURANCE

GENERAL

The City of Washington is requesting bids for insurance coverage.

Information is enclosed listing all types of insurance currently carried by the City, along with worksheets identifying vehicles, equipment, property, and associated coverages and deductibles.

A site visit is encouraged, and may be scheduled by contacting City of Washington at 785-325-2284.

Bidders may submit more than one bid, if desired. Bids including quotes for all levels of coverage are preferred.

The City of Washington's current insurance policies end as of April 1, 2025, so coverage by winning bidder will be required to be in force and effective as of April 1, 2025.

The City reserves the right to reject any or all bids and to waive any informalities or irregularities therein. Federal and State laws supersede any conflicting part of this specification.

Bids are due by Wednesday, March 26, 2025, at 5:00 p.m. to City of Washington, 301 C Street, Washington, KS and will be opened at that time. Bids should be addressed attention to City Clerk, 301 C Street, Washington, KS 66968 and clearly identified as "Insurance Bids". Bids will be presented to council at a special council meeting with a date and time to be determined.

Bid packet may be found at <https://washingtonks.net/request-for-bids> or requested from City Hall or via email to washclerk@washingtonks.net.

City of Washington

Coverage Period -- April 1, 2025 to April 1, 2026

EIN 48-6024762

Incorporated Date: 4/18/1875

Loss Run available upon request

Excel Document – If you would like a copy of the excel spreadsheets emailed to you to work from, please notify the City Clerk at washclerk@washingtontks.net or by calling 785-325-2284.

Please Note on Bid in **RED** areas you do not meet specifications.

Property –

Please schedule a time to view each property to determine the replacement cost value.

- 1) All building and Business Personal Property coverages are on a blanket basis with special form and replacement cost/agreed value.
- 2) Deductible \$10,000 per occurrence on all peril; except \$25,000 on windstorm or hail
- 3) 100% Coinsurance
- 4) Equipment breakdown included
- 5) Terrorism coverage included

The Statement of Values is included for class code and addresses only. The City has requested an onsite visit by the interested bidder to determine replacement cost and building/structure information.

General Liability –

- 1) Coverage Limits –
 - a. Each Occurrence - \$1,000,000
 - b. Damage to premises rented to you limit -- \$300,000 any one premise
 - c. Medical Expense Limit -- \$5,000 any one person
 - d. Personal and advertising injury limit -- \$1,000,000
 - e. General aggregate limit -- \$1,000,000
 - f. Products/Completed operations aggregate limit -- \$1,000,000
- 2) Additional Insureds
 - a. City Library Board
- 3) General Liability Essential Extension
- 4) Violent event response coverage \$100,000
- 5) Class Codes
 - a. Swimming Pool – Commercially operated
Gross sales 2024 \$14,924
 - b. Emergency Medical Services – 32 Employees
 - c. Town Liability – Premises/operations in progress includes work subcontracted to others
Population 1,023
 - d. Sexual Abuse or Sexual Misconduct
Population 1,023
 - e. Pesticide or Herbicide Applicator
 - f. Municipal – Violent Event Response
Population 1,023

- g. Electric Light or Power Companies
Payroll \$362,589
- h. Water Companies
Payroll \$39,853

Inland Marine –

- 1) Contractor's equipment
 - a) \$500 Deductible applies per occurrence
 - b) 80% Coinsurance
 - c) \$516,795 Catastrophe Limit – Most paid per any one occurrence
 - d) Additional Debris removal expense \$5,000
 - e) Supplemental coverage
 - i. Leased or rented from others - \$25,000 per any one item and \$25,000 for any one occurrence.
 - ii. Employee Tools (actual cash value) limit of \$5,000
 - iii. Newly purchased equipment percentage of catastrophe limit 30%
 - iv. Pollutant cleanup and removal \$25,000
 - v. Rental reimbursement limit \$5,000
 - a) Waiting period 72 Hours
 - b) Spare parts and fuel \$5,000
- 2) Data Processing –
 - a) \$500 Deductible applies to all covered perils unless a different deductible is indicated
 - b) \$5,000 Deductible Earthquake and Volcanic Eruption
 - c) Flood Not Covered
 - d) \$1,000 Deductible Mechanical breakdown, electrical disturbance and power supply disturbance
 - e) 80% Coinsurance
 - f) \$59,210 Hardware (Total of three locations)
 - g) \$7,500 Software (Each location)
 - h) \$7,500 Income coverage (Each location)
- 3) Scheduled Property Floater
 - a) 80% Coinsurance
 - b) \$500 deductible per occurrence
 - c) Additional debris removal expense \$5,000
 - d) Pollutant cleanup and removal \$10,000
 - e) Actual cash value \$90,883

Auto –

- 1) Excel worksheet included with current coverage and desired deductible for each vehicle
- 2) Coverage Limits –
 - a) \$500,000 CSL – Covered auto symbol 1
 - b) Uninsured/underinsured motorists – Covered auto symbol 7
 - c) Physical damage coverage – Covered auto symbol 7 & 8
- 3) Additional Insured Endorsement – Washington County Hospital District #1 DBA Hanover Hospital Ambulance, a Kansas political subdivision.

- 4) Hired Autos – for each state
 - a) Excess basis
 - b) Physical Damage Coverages – Cost of hire rating basis
 - Comprehensive - \$1000 Deductible for each covered auto for loss caused by theft or mischief
 - Collision - \$1,000 Deductible for each covered auto
- 5) Schedule for Non-ownership covered auto liability other than a social service agency
 - a) Number of employees 26-100
- 6) Auto Essential Extension Municipality and/or Volunteer Fireman
- 7) \$500 minimum comprehensive deductible to the cost of any glass replacement

Work Comp – Numbers provided by most recent audit from April 2022 to April 2023

- 1) Bodily injury by accident – \$500,000 each accident
- 2) Bodily injury by disease -- \$500,000 each employee
- 3) Bodily injury by disease -- \$500,000 Policy limit
- 4) Experience Modification Factor = .87

Commercial Output Program –

- 1) Electric Generating Inventory –
 - a. 2-12,000 gallon Aboveground Vertical Storage Tanks
 - b. 2-15,000 gallon Aboveground Horizontal Storage Tanks
 - c. 12.5/2.4 High/Low Voltage (kV); 7500 kVA Rating Transformer
 - d. 7-2.4kV Switches/Breakers
 - e. Generators
 - i. 1-Fairbanks Morse 900 kW (Engine 3)
 - ii. 1-Fairbanks Morse 2070 kW (Engines 9 & 10)
 - iii. 1-Nordberg 1250 kW (Engine 1)
 - iv. 1-Nordberg 1540 kW (Engine 6)
 - v. 1-Nordberg 2635 kW (Engine 4)
 - vi. 1-Superior 1000 kW (Engine 2)
- 2) On site visit will be needed. Please call to schedule a time.
- 3) Deductible per occurrence on all covered causes of loss \$10,000, except windstorm or hail \$25,000
- 4) Loss Payee – United Bank & Trust

Linebacker/E&O -

- 1) Limits of Liability -- \$1,000,000 each loss/Aggregate for each policy term -- \$1,000,000
- 2) Defense expense included within the limits
- 3) Insured's deductible each claim \$1,500
- 4) Coverage is provided for board and all employees

Crime –

- 1) Employee Theft
 - a. \$5000 deductible per occurrence Employee Theft
 - b. \$5,000 deductible per occurrence Forgery or Alteration Negotiable Instruments
 - c. \$2,500 deductible per occurrence Fraudulent Impersonation

Cyber Package --

- 1) **Data compromise -- \$50,000 Annual Aggregate**
 - a. **Response Expenses Limit -- \$50,000**
 - b. **Legal Review Sublimit -- \$25,000**
 - c. **Forensic IT Review Sublimit -- \$25,000**
 - d. **Named Malware Sublimit -- \$50,000**
 - e. **Public Relations Sublimit -- \$10,000**
 - f. **Regulatory Fines and Penalties -- \$25,000**
 - g. **PCI Fines and Penalties -- \$25,000**
 - h. **Deductible -- \$1,000**
- 2) **Data Compromise Defense and Liability Limit -- \$50,000 Annual Aggregate**
 - a. **Named Malware Sublimit -- \$50,000**
 - b. **Deductible -- \$1,000**
- 3) **Identity Recovery Coverage**
 - a. **Identity Recovery Limit -- \$25,000 Annual Aggregate**
 - b. **Expense Reimbursement Deductible -- \$1,000**
- 4) **Cyber Coverage --**
 - a. **Computer Attack Limit -- \$100,000 Annual Aggregate**
 - b. **Loss of Business Sublimit -- \$50,000**
 - c. **Public Relations Sublimit -- \$10,000**
 - d. **Cyber Extortion -- \$10,000**
 - e. **Misdirected Payment Fraud -- \$5,000**
 - f. **Deductible -- \$1,000**
- 5) **Network Security Defense and Liability Limit -- \$100,000 Annual Aggregate**
 - a. **Deductible -- \$1,000**
- 6) **Electronic Media Liability -- \$100,000 Annual Aggregate**
 - a. **Deductible -- \$1,000**

Commercial Inland Marine

City ID #	Equipment Description	Value	Equipment premium
	Contractor's Equipment		
711	1980 Model 507A JD Motorgrader	\$100,000	
801	Myers Ram Jet Gallon Sewer Cleaner	\$36,000	
605	2010 JD 4120 MFWD DOM Cut Tractor	\$21,750	
605D	2010 JD 400X Loader attachment	\$3,900	
605E	2010 JD 72 ft. 7 Iron Mower attachment	\$3,025	
606	2013 Club Car Carry All 295 Utility	\$8,500	
704	2014 JD 326E Skid Steer	\$61,000	
901	2014 Cat 304ECRLC Excavator	\$49,870	
906	Hurco Technologies Spin Doctor, Model SD-13F (Valve Turner)	\$10,500	
706	10' RI Seal Master Aggregate Spreader	\$13,000	
715	2003 Ingersoll Rand Pneumatic Roller	\$32,000	
604	2017 Grasshopper Mower 729BT w/72" Deck	\$11,600	
301	2019 Kubota Z421KWT, 60" Riding Mower	\$6,600	
710	2005 JD 44J 4WD Loader	\$54,000	
603	2021 Grasshopper mower	\$5,950	
720	2017 KM Hotbox w/Beckett Burner & Hydraulic Dump	\$31,200	
803	2017 Rovver X Sewer Camera System. Includes Outpost,		
709	Honda Generator	\$41,500	
	2011 Broce Broom CR 350	\$19,000	
	Contractor Equipment Leased From Others \$25,000 coverage with \$500 deductible		
	Scheduled property floater		
19	Zoll Defibrillator (601-2121011-01)	\$28,500	
19	SCBA Packs with bottles (20)	\$43,877	
19	Cascade and compressor system with fill station	\$18,506	
	Electronic Data Processing		
1	Computers, etc. (City Hall)	\$43,435 Hardware; \$7,500 Software; \$7,500 income coverage	
2	Computers, etc. (Power Plant)	\$2,775 Hardware; \$7,500 Software; \$7,500 income coverage	
3	Computers, etc. (Library)	\$13,000 Hardware; \$7,500 Software; \$7,500 income coverage	
602	2023 Grasshopper mower w/61" deck	\$7,400	
	GRAND TOTAL		\$0.00

Workers Compensation

Department	Act. #	Class Code	Exposure as of 4/1/23 to 4/1/24	Premium
Street/Road Construction	15/00/3123	5506		
Waterworks Operation	55/12/3123	7520	39853	
Electric Power	60/14/3123	7539	322736	
Sewage Disposal Plant	65/00/3123	7580	21251	
Pool	15/00/3123	9015	11860	
Cemetery	15/00/3123	9220	5656	
Attorney	15/00/3123	8820	8112	
Clerical	15/00/3123	8810	164850	
Municipal Employee	60/10/3123	9410		
Ambulance	70/00/3123	7705	136900	
Library/Professional Employee	20/00/3123	8810	34278	
Park & Lawn Maintenance	15/00/3123	9102	6030	
Firefighting	15/00/3123	7711		
Employers Liability	15/00/3123	9807		
Terrorism		9740	751526	
Catastrophe		9741	751526	
TOTAL			751526	\$ -

Liability

Description	Department	Act. #	Exposure	Deductible	Each Loss
Linebacker/E&O	General	10/10/3124		\$ 1,500.00	\$1,000,000.00
Crime/Employee Theft*	General	855/10/312		\$ 1,000.00	
Data Compromise	General	10/10/3122		\$ 1,000.00	\$50,000.00
Identity Recovery	General	10/10/3122			\$25,000.00
Cyber Coverage	General	10/10/3122		\$ 1,000.00	\$100,000.00
Electronic Media				\$ 1,000.00	\$100,000.00
Network Security Defense					\$100,000.00
Liability	Pool	10/40/3122	\$ 18,860.00	\$ 1,000.00	
	Emergency Medical Technicians - Washington (17)	70/00/3122		\$ -	
	EMT - Hanover (Added 9/1/22) (15)	70/01/3122		\$ -	
	Town	10/10/3122	1023	\$ 2,500.00	
	Library Board - Additional Insured	20/00/3122		\$ 1,000.00	
	Electric Light/Power Companies	60/14/3122	\$ 322,736.00	\$ 1,000.00	
	Certified Acts of Terrorism	10/10/3122			
	Pesticide/Herbicide Application	10/25/3122		\$ 1,000.00	
	Sexual Abuse/Sexual Misconduct	10/10/3122		\$ 1,000.00	
	Violent Event Response Coverage	10/10/3122		\$ 1,000.00	
	Water Companies	55/10/3122	\$ 39,853.00	\$ 1,000.00	
	General Liability Essential Extension	10/10/3122			
TOTAL			\$ 382,472.00		
General Liability	\$1,000 Deductible per claim unless shown on endorsement				
	\$1,000,000 general aggregate limit				

Commercial Output Program

Description	Department	Act. #	Limit of Insurance
Commercial Output Program	Electric Production	60/14/3128	\$33,990,354.00

Business Auto Policy

A	B	C	F	G	I	J	K
	City ID #	Auto Description	Comp Ded	Collision Ded	Value	Premium total per auto	
1							
2	1	2002 Emergency One Pumper Fire Truck	\$1,000	\$1,000	\$ 80,000.00		
3	2	2002 Freightliner FL60 Oil Districtor	\$1,000		\$ 27,000.00		
4	3	2003 Chevy 2500 Truck	\$1,000	\$1,000	\$ 22,882.00		
5	4	2002 Shoring Trailer - Auto Liability			\$ 2,390.00		
6	5	1994 International 4900 Dump Truck	\$1,000		\$ 62,000.00		
7	6	1999 GMC C7500 Digger Derrick	\$1,000	\$1,000	\$ 36,025.00		
8	7	2009 GPC Trailer/Generac Generator	\$1,000		\$ 34,967.00		
9	8	2005 Johnston Street Sweeper	\$1,000	\$1,000	\$ 53,750.00		
10	9	2010 Titan BH Utility Car Trailer	\$1,000	\$1,000	\$ 4,150.00		
11	10	2009 Chevy K2500, added 8/2/2011	\$1,000	\$1,000	\$ 29,500.00		
12	11	2005 Dodge Ram	\$1,000	\$1,000	\$ 27,770.00		
13	12	2009 Sterling Dump Truck	\$1,000	\$1,000	\$ 39,500.00		
14	13	2016 Ford E450 Ambulance	\$1,000	\$1,000	\$ 111,385.00		
15	14	2010 Chevy Silverado 1500	\$1,000	\$1,000	\$ 20,850.00		
16	15	2019 Freightliner Bucket Truck	\$1,000	\$1,000	\$ 187,755.00		
17	16	2010 Ford Escape	\$1,000	\$1,000	\$ 26,290.00		
18	17	2011 Freightliner Business Class M2 Dump Truck	\$1,000	\$1,000	\$ 86,791.00		
19	18	2022 Ford F550 Bucket Truck	\$1,000	\$1,000	\$ 110,946.00		
20	19	2015 Ford F150 Extended Cab Pickup	\$1,000	\$1,000	\$ 32,905.00		
21	20	2012 International WorkStar 7300 Dump Truck	\$1,000	\$1,000	\$ 66,858.00		
22	21	2017 GMC/Chevy K3500 Ambulance	\$1,000	\$1,000	\$ 160,000.00		
23	22	2006 Ford F 350	\$1,000	\$1,000	\$ 36,140.00		
24							
25		Cost of Hire					
26		Non-Ownership Liability					
27		Terrorism Coverage					
28		Auto Essential Extension - Volunteer Fire					
29		Deductibles Comp \$1,000/Collision \$1,000					
30							
31		GRAND TOTAL				\$0	



EMCASCO INSURANCE COMPANY
WASHINGTON CITY

POLICY NO: 8A6-05-00---25
EFF DATE: 04/01/24 EXP DATE: 04/01/25

SCHEDULE OF LOCATIONS

BLANKET NO: 001

Loc No: 001 100 B ST
WASHINGTON, KS 66968-2010

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: FRIENDLY CORNERS

Loc No: 002 116 E 2ND ST
WASHINGTON, KS 66968-1916

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: LIBRARY

Loc No: 003 111 E 1ST ST
WASHINGTON, KS 66968-1923

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: ELECTRICAL DISTRIBUTION WAREHOUSE

Loc No: 004 200 FNB PARKVIEW LANE
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: SWIMMING POOL AND BATHHOUSE

Loc No: 005 800 PARK RD
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: CONCESSION AND RESTROOMS AT BALL PARK

Loc No: 006 1754 16TH RD
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

DATE OF ISSUE: 03/18/24 (BPP)

(CONTINUED)

FORM: CP7003A ED. 2-12

BPP

04/01/24

071

KB

8A60500 2501



EMCASCO INSURANCE COMPANY
WASHINGTON CITY

POLICY NO: 8A6-05-00---25
EFF DATE: 04/01/24 EXP DATE: 04/01/25

SCHEDULE OF LOCATIONS

BLDG 001
Occupancy: STORAGE BUILDING AT CEMETERY

Loc No: 007 1000 PARK ROAD
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: WATER TREATMENT PLANT
BLDG 002
Occupancy: WATER WORKS STORAGE

Loc No: 008 1500 19TH RD
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: 3 PUMP HOUSES INCL EQUIPM ENT

Loc No: 009 927 PARK RD
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: UTILITY WAREHOUSE 2 @ \$1500

Loc No: 010 500 E 4TH STREET
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: SEWER LIFT STATION INCLUDING PUMPS AND CONTROL PANELS

Loc No: 011 1344 QUIVIRA RD
WASHINGTON, KS 66968-8692

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: GOLF CLUB HOUSE
BLDG 002
Occupancy: 2 CART SHEDS OF EQUAL VALUE
BLDG 003
Occupancy: SHOP AT GOLF COURSE
BLDG 004



EMCASCO INSURANCE COMPANY
WASHINGTON CITY

POLICY NO: 8A6-05-00---25
EFF DATE: 04/01/24 EXP DATE: 04/01/25

SCHEDULE OF LOCATIONS

Occupancy: CART SHED AT GOLF COURSE
BLDG 005
Occupancy: 2 CART SHEDS AT GOLF COURSE @15140
BLDG 006
Occupancy: CART SHED AT GOLF COURSE
BLDG 007
Occupancy: GOLF SHED

Loc No: 012 301 C ST
WASHINGTON, KS 66968-1908

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: CITY OFFICE

Loc No: 013 201 FNB PARKVIEW LANE
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: PLAYGROUND EQUIPMENT

Loc No: 014 201 PARKVIEW LANE
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: SHELTER HOUSES
BLDG 002
Occupancy: SHELTER HOUSES

Loc No: 015 1344 QUIVIRA RD
WASHINGTON, KS 66968-8692

Loc Description: GOLF COURSE

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: GOLF CART SHED

Loc No: 016 925 PARK ROAD
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284



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EMCASCO INSURANCE COMPANY
WASHINGTON CITY

POLICY NO: 8A6-05-00---25
EFF DATE: 04/01/24 EXP DATE: 04/01/25

SCHEDULE OF LOCATIONS

BLDG 001
Occupancy: 4 & 5 HOLER STORAGE BUILDING

Loc No: 017 900 D ST
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: EMERGENCY SERVICES BLDG

Loc No: 018 1004 D ST
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: SHOP

Loc No: 019 209 FNB PARKVIEW LANE
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: PUMP HOUSE INCL EQUIPMENT

Loc No: 020 1010 D ST
WASHINGTON, KS 66968

For Inspection Contact: DENISE POWELL (785)325-2284

BLDG 001
Occupancy: SUBSTATION

DATE OF ISSUE: 03/18/24 (BPP)

FORM: CP7003A ED. 2-12 BPP 04/01/24 071 KB 8A60500 2501

Road Mileage in the City of Washington (owned/maintained by City)

48,565' (9.2 miles) of asphalt roads

3,434' (.65 miles) of brick roads

12,417' (2.35 miles) of gravel roads

6,591' (1.25 miles) of gravel roads at cemetery