

# PROGRAM OVERVIEW

## COLORADO SPECIAL DISTRICTS POOL

OUR MISSION  
OUR COVERAGES  
OUR PROGRAMS  
YOUR RISK  
MANAGEMENT  
PARTNER



Colorado Special Districts  
Property and Liability Pool

## Part One: About the CSD Pool, Your Risk Management Partner

As your risk management partner, the Colorado Special Districts Property and Liability Pool (CSD Pool) works with you to protect your district's assets and ensure the safety of your staff. Although issues will arise as a result of your duties and exposures, we have you covered when and where you need it most.

The CSD Pool is not your typical insurance company. Because we are member-owned, we don't report to shareholders—we report to you. Our focus on managing your risk and protecting your assets is our top priority as we help you exceed your mission-critical goals within your organization and community.

We offer members over 50 various programs, services, and innovative coverage options, and to help keep them all straight, we created this comprehensive guide to explain how they can help your district. Inside this booklet is everything you need to understand our dedication to serving with you or your broker. Take a look at what over 1,800 special districts in Colorado see in the CSD Pool as their trusted risk management partner.

### **Why choose the CSD Pool?**

The answer is simple. Everything we do focuses on life safety, preventing debilitating injury, and the preservation of district property. Our staff of dedicated industry professionals has pulled together comprehensive coverage products and mission-critical services tailored specifically for special districts. Working with members, our staff's mission is to ensure every district employee returns home at the end of their shift.

Just as every organization's staff, supervisors, and Board members have a fiduciary responsibility to protect their assets, so does the CSD Pool to help you meet that responsibility. Building a positive safety culture starts at the top, and we have the tools, working with brokers, district leadership, and Board members to empower you as you protect all of your district property, including employees, from harm, damage, or injury. We recognize that employees are our members' most valuable asset, and we understand what it takes to keep them safe through the establishment of a positive safety culture.

### **Our Membership:**

A special district is a quasi-municipal corporation and political subdivision providing improvements and/or operations of public facilities for residents within a district. Special districts provide a range of services, and we provide coverage for a wide variety of them, including those listed below.

- Water
- Sanitation
- Water and Sanitation
- Water Conservancy
- Soil Conservancy
- Water Conservation
- Fire Protection
- Ambulance
- 911
- Metropolitan
- Conservation
- Hospital and Health
- Park and Recreation
- Transit
- Mineral
- Energy
- Cultural Facilities
- Mosquito Control
- Library
- Water Control
- Cemetery
- Irrigation
- Drainage
- Business Improvement
- Stadium
- And more

## Part Two: Our History, Our Mission, and Our Partner

It was through our partner, the Special Districts Association of Colorado (SDA), and their mission statement that a member-owned and directed self-insurance group was formed. This came at a time when special district insurance premiums were tripled or non-renewed by other major insurance carriers across the nation.

In 1988, the SDA's Board of Directors established the CSD Pool to escape the volatilities of the traditional insurance industry marketplace. The CSD Pool created an opportunity for members to control their own insurance costs through the joint pooling of resources, making it possible to self-insure property, liability, and workers' compensation insurance. We are a member-owned public entity pool offering the broadest coverage available to Colorado special districts.

Now, there are over 500 public entity pools in the United States, including more than ten pools in Colorado alone. Colorado's public entity pools serve 90% of all cities, counties, school districts, universities, and special districts. It is estimated that 80% of all public entities nationwide are either self-insured or members of a public entity pool.

As the CSD Pool matures and builds more surplus, we continue to provide financial security for our members, expand on coverage enhancements, create additional services, and stabilize rates driven by the needs of Pool members. We provide the management-focused coverages and services included in this overview and more, eliminating the need to buy separate insurance policies, thus lowering the cost of coverage for special districts.

### **CSD Pool's Mission**

As a member-owned, public entity pool, our mission is to provide Colorado special districts a viable and stable alternative at competitive rates and with exceptional customer service, claim handling, and loss prevention assistance.

### **What is the Role of the SDA?**

The Special District Association of Colorado (SDA) is a statewide membership organization created in 1975 to serve the interests of the special district form of local government in Colorado. Special districts fill a vital role in providing many of the basic services and public needs of the people of Colorado. SDA has over 2,150 special district members and 280 associate members. SDA associate members include attorneys, accountants, investment advisors, engineers, management companies, and other consultants.

These knowledgeable professionals provide information for the operation and development of special districts in Colorado. SDA was organized to provide better communication, research, legislative input, administrative support, and educational opportunities for member districts. SDA exists to help special districts serve the public in the most efficient and economical manner possible. The Special District Association advocates on behalf of special districts before the Colorado General Assembly.

### **SDA's Mission**

As a private, not-for-profit organization, the Special District Association of Colorado exists to preserve and enhance the legal and political environment for the existence and successful operation of the special district form of government, and to assist special districts to operate efficiently and appropriately.

## Part Three: Reporting, Financial Analysis, and Organizational Overview

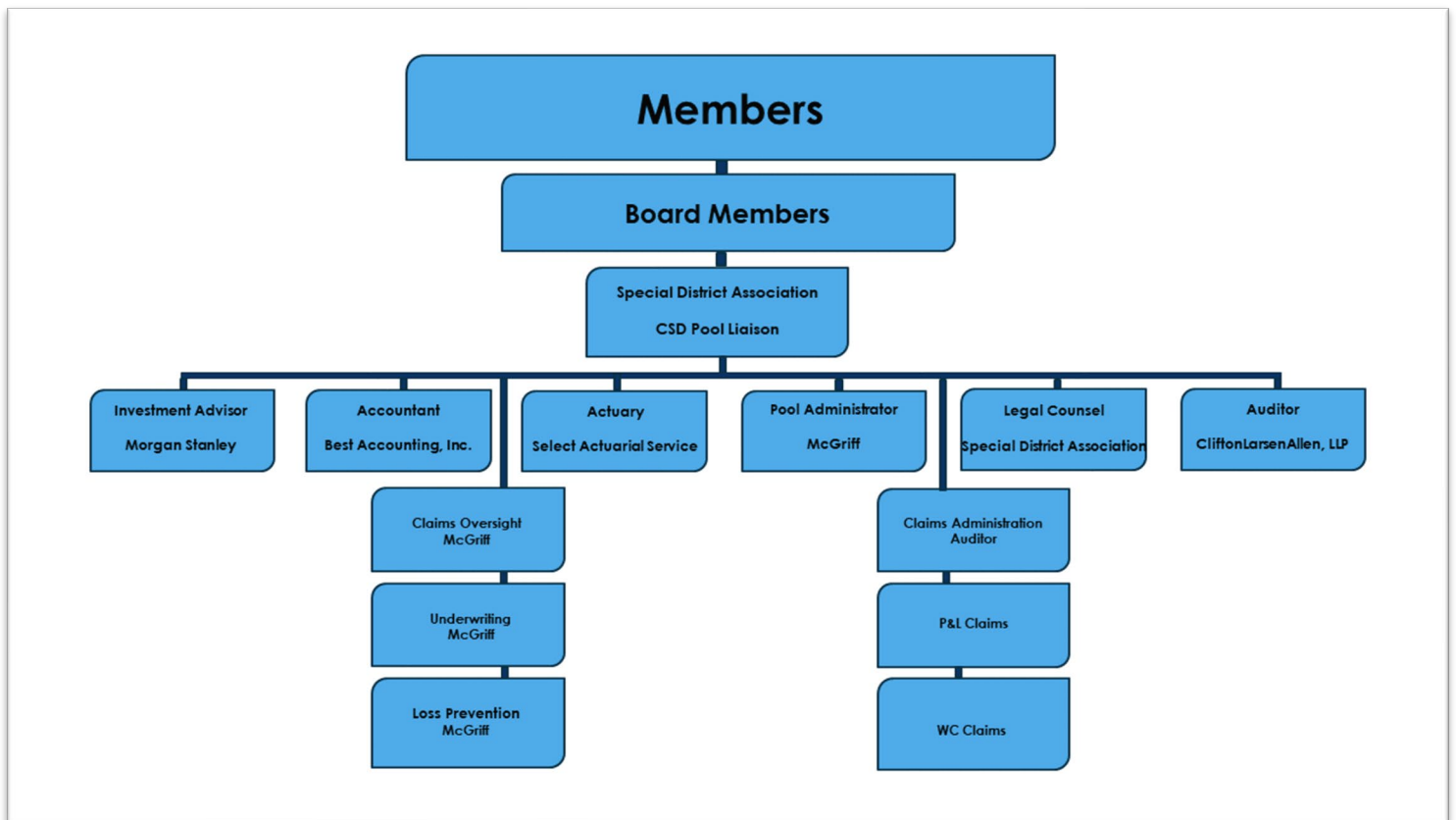
The CSD Pool is a public entity<sup>1</sup> authorized by the Colorado State Legislature and is issued a Certificate of Authority by the Colorado Department of Insurance, to whom we report annually. If financial stability is your concern, you should know that the CSD Pool has a strong financial position when compared with the conventional insurance industry. This report is presented at our Annual Membership Meeting held each September in conjunction with the SDA Annual Conference.

We are more than happy to share our success with you, and we welcome you to request a copy of our Annual Report, which is also available for view on our website. This allows us to better respond to the needs of our pool members. From inception, the Pool has maintained this strong financial performance, and this is demonstrated each year in our Annual Report.

### CSD Pool Receives Highest Financial Rating Available from Demotech

"Colorado Special Districts Property and Liability Pool has earned a Financial Stability Rating® (FSR) of AAA, Unsurpassed, the highest FSR assignable to public entity insurance pools. Demotech assigns this level of FSR to public entity pools possessing unsurpassed financial stability that has been demonstrated by the liquidity of invested assets, acceptable level of financial leverage, realistic pricing, reasonable loss and loss adjustment expense reserves, high quality reinsurance, a meaningful level of surplus and a strategy to control insurance costs through risk management protocols."

### CSD Pool Organizational Chart



<sup>1</sup> A public entity pursuant to Section 24-10-103(5), C.R.S., as amended, and that is formed by this Pool Agreement by Member Special Districts as a separate and independent governmental and legal entity pursuant to the provisions of Article XIV, Section 18(2) of the Colorado Constitution and Sections 29-1-201 et. seq., 8-44-101(1)(C) and (3), 8-44-204, 24-10-115.5, and 29-13-102, C.R.S., as amended.

## Part Four: What Makes Our Coverage Unique?

With our extensive coverage options and resources, we are committed to our members' success within their organization and their community. As our membership grows and the operations of special districts become more complex, we continue to refine our relationship as risk management partners with Colorado special districts. Below is a list of what makes our coverage unique.

- \$2,000,000 Liability base limit written on an Occurrence Form, not Claims-Made
- Defense Costs paid outside the limit of liability (except Pollution Liability and Bonds/Securities)
- Pre-Loss Legal Assistance
- Negligence in the issuance process of Bonds/Securities
- Limited Sexual Molestation (Vicarious)
- Mold, Fungus Liability – \$350,000 limit for water/wastewater treatment
- Limited No-Fault Water Back-Up Damage
- \$50,000 costs for injunctive relief
- Domestic and Foreign Terrorism coverage
- Employment Law Hotline Pre-paid legal
- Identity Theft Recovery coverage included with Crime coverage
- \$200,000 Cyber Coverage Included
- \$2,500 Employee Deductible Reimbursement for auto damage
- Excess Liability limits up to \$8,000,000 available
- No "Failure to Supply" exclusion
- Pollution Liability (Claims-Made) limited to \$1,000,000 per occurrence/per member
- Workers' Compensation coverage with a \$2,000,000 Employer's Liability limit
- Crisis Management Coverage Response – Domestic and International Extraction
- All district directors, officers, employees, and volunteers are covered under the Property and Liability
- Malicious Attack Active Shooter Coverage

### **Coverage included in our Public Entity Liability Form:**

- General Liability
- Public Officials Liability
- Employment-Related Practices Liability
- Data Compromise including Cyber Liability
- Employee Benefits Administration Liability
- Professional Errors and Omissions
- Federal discrimination and civil rights laws
- Automobile Liability
- Fiduciary Liability
- Injunctive Relief

### **Coverage included in our Property Form:**

- Scheduled Property, Mobile Equipment, Outdoor Property, and Computer Equipment
- \$2,000,000 Earthquake and Flood (included with scheduled property)
- Automobile Physical Damage
- Equipment Breakdown
- Business Income and Extra Expense
- Ingress and Egress
- Errors and Omissions (unintentional error or omission in scheduling property)
- Limited Money and Securities
- Limited Pollutant Clean-up
- Scheduled Underground Water and Sewer Infrastructure

## **Part Five: What Does Each Coverage Entail?**

### **Public Officials Liability**

The CSD Pool's Management Public Officials Liability coverage protects your district, Board of Directors, and employees from improper acts or allegations of discrimination, sexual harassment, or wrongful termination, which are all referred to as Employment-Related Practices. This coverage may include:

- Public officials/directors and officers/employee benefits administration/employment-related practices
- Liability under federal discrimination and civil rights statutes
- Costs to defend your district against covered claims will not erode your Liability limits

### **General Liability**

The CSD Pool's General Liability coverage protects our members, their Board of Directors, employees, and volunteers when negligent acts and/or omissions result in injury or damage to third parties on district premises or during operations, within the course and scope of district duties.

### **Employee Benefits Administration Liability**

Employee Benefits Administration Liability coverage covers claims arising out of errors and omissions in the administration of a benefit plan. This includes the failure to enroll an employee in the plan, as well as the administration of plans or improper advice regarding benefits.

### **Fiduciary Liability**

While Public Entities are exempt from ERISA, it does not mean you are protected from a lawsuit. If district employees, officers, directors, or Board of Directors make decisions on your district's retirement or other qualified employee benefits plan(s), their personal assets could be at risk. A suit can still be filed where defense will be needed. The CSD Pool includes a \$200,000 limit per member/\$1,000,000 shared annual all member aggregate limit within the Public Entity Liability coverage form.

### **Automobile Liability**

The CSD Pool covers Automobile Liability for owned, non-owned, or hired autos while they are used within the course and scope of district operations. Personal liability for employees issued district vehicles for personal use should have a written agreement outlining that use.

### **Excess Liability (Following Form)**

The CSD Pool can provide additional increased limits above the base limit of \$2,000,000. Our occurrence coverage form helps eliminate potential exhaustion of limits that are possible from employment, civil rights violations, and other states' torts (when an employee travels); these types of claims are not restricted by the Colorado Governmental Immunity Act and often can exceed \$50,000,000 in payments. We offer up to \$8,000,000 in Excess Liability limits so districts may have \$10,000,000 in total limits.

### **Pollution Liability (Claims-Made Form)**

The CSD Pool's Pollution Liability coverage protects districts against sudden, accidental, and newly discovered pollution events and includes clean-up costs:

- \$1,000,000 per occurrence per member limit – includes aboveground storage tank coverage
- \$5,000,000 shared annual aggregate for all members combined
- Defense expenses reduce the limit of liability
- Covered premises must be scheduled for Property coverage

### **Data Compromise including Cyber Liability**

The CSD Pool's Data Compromise including Cyber Liability coverage is automatically included under the Liability Program and offers a \$200,000 sub-limit for:

- Data Compromise coverage to reimburse expenses (including, but not limited to, cost of notification, forensic analysis, monitoring services, and legal services) incurred as a result of the theft of personal information of others (not including employees) as a result of a network security breach.
- Website publishing coverage for claims resulting from a misstatement, defamation, or violation of a person's right of privacy associated with the content posted to a district's website.
- Replacement or Restoration of Electronic Data coverage to reimburse costs to recreate or restore electronic data to pre-loss conditions after they are damaged or destroyed from a computer virus, malicious code, or denial of service attack.
- Cyber Extortion Threats coverage to reimburse expenses and pre-approved ransom payments arising from an attack or threat of attack against a district's computer operation or system
- Public Relations Expense coverage to reimburse pre-approved expenses to retain the services of a public relations firm to avert or mitigate damages to a district's reputation caused by a data compromise, website publishing, or cyber extortion event. This coverage is limited to \$25,000.

Members may qualify for a \$1,000,000 sub-limit following the submission of a qualifying cyber assessment and a copy of the Board's agenda and minutes confirming they reviewed the district's network security and privacy practices by September 30. Cyber assessment scholarships are available on a limited, first-come-first serve basis.

### **Automobile Physical Damage**

The CSD Pool covers Automobile Physical Damage for owned or hired autos while used within the course and scope of district operations. Emergency response vehicles can be covered for replacement cost (when designated); otherwise, actual cash value applies and includes all other vehicle types.

### **Non-Owned Auto Physical Damage**

If an employee's vehicle is damaged while performing various job duties for the member, the Pool will reimburse the employee up to \$2,500 against their personal auto insurance deductible(s), under either the Comprehensive or Collision coverage.

### **Malicious Attack/Active Shooter/Foreign and Domestic Terrorism Property and Liability**

Our coverage protects our members from foreign or domestic terrorism and malicious attack property damage and liability claims, lost income, crisis management, public relations assistance, and counseling in the event of an attack (such as from an active shooter) while on their property, and includes damage caused by law enforcement.

### **Property**

Our Property coverage form covers district assets from direct physical loss or damage when located in the United States if the property is scheduled. In addition to the normal coverage, scheduled property automatically includes:

- \$2,000,000 Limit for Earthquake
- \$2,000,000 Limit for Flood
- \$250,000 Business Interruption and Extra Expense Coverage

### **Equipment Breakdown**

This is for those that own property and equipment that use or produce electricity, or buildings that use a boiler. Breakdown of a boiler, transformer, and impairment of electronic circuitry are covered by Equipment Breakdown, which includes its own sub-limits for business income, spoilage, service interruption, data restoration, and others.

## **Crime Coverage**

Crime coverage for board directors, volunteers, employees, non-compensated officers, and trustees includes the faithful performance of duty criteria established by state statutes and includes coverage for:

- Public Employee Dishonesty/Theft
- Forgery or Alteration
- In Transit Theft of Money and Securities
- Theft of Client Property
- Computer Fraud and Funds Transfer Fraud
- Money Orders and Counterfeit Paper Currency
- Inside The Premises Theft of Money and Securities
- Credit, Debit or Charge Card Forgery
- Social Engineering Fraud

## **Identity Theft Recovery**

Identity Theft Recovery is a supplemental coverage provided through our Crime coverage for a district's permanent (full and part-time) employees and Board members in the event of identity theft. Coverage includes access to experienced identity theft counselors to answer your questions and provide resources. For those that qualify, expenses such as legal costs to defend a civil suit or remove a civil judgment, phone, postage, and shipping fees, notary and filing fees, and costs for credit bureau reports can be reimbursed up to a \$35,000 aggregate limit with lower sub-limits applicable to reimburse lost wages, child/elder care, and mental health counseling.

## **Workers' Compensation**

The workers' compensation statute is referred to as "Exclusive Remedy" and serves as a mutual agreement between the employer and employee. The statute provides for benefits, both medical and partial wage replacement, for bodily injury by accident or disease – including death – because of employment.

### *Workers' Compensation – Part 1*

- Promote injured employees' return to pre-injury condition
- Prompt/reasonable payment of benefits for injured workers
- Provide a single remedy in place of suits, if necessary
- Avoid litigation, attorney fees, and lengthy trials
- Encourage employer interest in safety and risk management
- Promote analysis of losses to avoid future injury and human suffering

### *Employer's Liability – Part 2*

Tort Liability coverage against an employer for accidents to employees, as distinguished from liability imposed by a workers' compensation statute. The four causes of action listed below apply only if they are the direct consequence of bodily injury to an employee while in the course and scope of employment. Generally permitted by law are sums the insured must legally pay because of:

- Third-Party Over suits, where the insured is liable to a third party for claims against that third party by an injured employee of the insured;
- Consequential Bodily Injury, which pays damages for a direct consequential loss to a spouse, child, parent, or sibling as a result of injury to or disease contracted by an employee (e.g., an emergency worker contracts, through bloodborne pathogen or needle stick, either HIV or Hepatitis, then passes it on to his or her spouse);
- Dual Capacity suits, when an employer is responsible for an employee's injury – not as the immediate employer, but in a separate capacity, such as manufacturer defect;
- Care and Loss of Services (consortium suits).



## Part Six: Our Programs & Services

We enable our members to be more effective and efficient through access to other valuable innovative programs, services, publications, and other various resources. In addition, making safety and loss prevention training available to all of our members is an integral part of our mission to help districts develop their safety culture within their organizations.

In this section, we provide a brief summary of what we provide members. For more information about any of the following items, visit [csdpool.org](http://csdpool.org) or email [info@csdpool.org](mailto:info@csdpool.org).

### *Websites and Publications*

#### **CSD Pool Website**

Visit [csdpool.org](http://csdpool.org) often for the latest in service updates, as we are always working to strengthen what we have to offer our members to help them in their role in the community.

Members and prospects alike can visit the our website to find the following:

- Important Contact Information
- Overview of Coverage and Services
- Coverage Manuals & Claim Forms
- Risk Management Solutions
- Other Member Resources
- Multimedia Training Available 24/7/365/anytime
- Applications for Safety Grant
- Application for SDA Annual Conference Scholarship Programs
- Searchable Archived Newsletters
- How to File a Claim
- Free publications upon request

#### **News, Events Calendar, and Updates**

The CSD Pool publishes a quarterly newsletter, the Risk Management Review, online and in print to educate readers on how to manage, predict, and prepare for risk. Members can view our latest articles at [news.csdpool.org](http://news.csdpool.org).

We also regularly update our annual events calendar at [csdpool.org/events](http://csdpool.org/events) will various webinars, workshops, and other organizational events that might interest our membership.

To sign up for our monthly email blasts and receive a copy of our print newsletter, visit [csdpool.org/subscribe](http://csdpool.org/subscribe).

#### **Drain Facts – Informational Campaign for Water and Wastewater Constituents**

We provide the drain facts campaign to our members to inform their constituents about the dangers of lateral sewer line backups and available insurance options they can obtain from their homeowner's policies. This includes print brochures available upon request and a full website featuring all the relevant information. Find more information online at [coveryourflush.com](http://coveryourflush.com).

#### **Publications**

We offer a wide variety of free publications for members to use as an operation resource. These publications include our claims management flipbook, an emergency preparedness guide, a guide to cutting Workers' Compensation costs, our Annual Report, and our quarterly newsletter.

To request a publication or learn more, visit [csdpool.org/publications](http://csdpool.org/publications).

## *Cyber Resources*

### **Data Compromise and Cyber Liability Resources**

- Client Relations Coordinator to work with you throughout the recovery process
- Ransomware training
- **eRisk Hub**<sup>®</sup>, a free online resource to help in the assessment and mitigation of cyber threats
- Breach coach counseling with a 30-minute free legal assessment
- Step-by-step “Road Map to Recovery” hosts information on pre-screened service providers who can respond to cyber liability issues and data compromise situations

### **Cyber Risk Assessment and Audit**

NetDiligence offers our members three different levels of cyber assessments to ensure your cybersecurity. For members that complete a Health Check or CFO assessment and meet certain criteria, the CSD Pool offers a higher sublimit at no additional cost.

While the assessments range in price, we offer a limited number of cyber assessment grants for members on a first-come-first-serve basis. These grants pay for 100% of the cost of an assessment. By performing the Health Check Assessment, you can qualify for a higher sublimit with the CSD Pool, with an increase from \$200K to \$1M. Members must earn an acceptable score on NetDiligence’s assessment, which is provided to the CSD Pool.

## *Human Resources*

### **HR Consulting Services**

The Pool works with two professional HR consulting firms in Colorado to bring a full range of HR services to CSD Pool members, including workshops and training for Board and management, strategy, and much more. Members are allowed 10 hours of free consulting services annually for special projects, policy reviews, and employment matter investigations and updates.

### **HR Helpline**

The CSD Pool provides members with free access to Enquiron’s HR Helpline. This is a 24/7/365 Human Resources web portal that provides our members with what they need to institute and manage employee policies. It includes:

- Prepaid access to HR attorneys for questions by email or telephone for Pool members only
- FREE access for all CSD Pool members
- Well organized, user-friendly online resource
- HR policy builder with thousands of downloadable sample policies on hundreds of topics
- Job description builder
- HR Professional designation CE Credit webinars

## *Communications*

### **SmartNotice Emergency Notification Application**

Need to communicate with members sue to imclement weather, a catastrophe, or a cyberattack? Members can utilize the SmartNotice mass communication application to notify their staff of critical events in mere seconds from their smartphones, computer, or other devices.

This tool allows district management to blast messages to employees through email, text message, or phone call, replacing the traditional “phone tree” style messaging system. In addition, weather messages can be customized, and the system can also deliver employees notification of weather events and critical information from NOAA.

## *Training*

### **Web-Based Training**

CSD Pool offers online training through our 24/7 employee training resource, VectorSolutions. This also includes specific training for water and wastewater districts as well as fire and EMS (detailed below).

### **Training Credit Program**

Districts can earn a 5% credit on their Liability contribution when 80% or more of a district's employees and supervisors (board members are optional) successfully complete one of the several dozen training courses available on an annual basis. When 100% take the training, the discount is increased to 10%.

### **Water and Wastewater CE Training**

- Free OCPO Water and Wastewater Training Units for Water and Sanitation Entities include qualified courses supporting these certifications:
  - Water and Wastewater Treatment
    - Water Treatment Class A, B, C, S, D, T
    - Wastewater Treatment Class A, B, C, S, D, T
  - Collection and Distribution
    - Collection System Operator Class 1-4
    - Distribution System Operator Class 1-4
  - Industrial
    - Industrial System Operator Class 1, A-T
    - Industrial System Operator Class 2, A-T
- Hosts hundreds of topics dealing with safety, employee relations, leadership, and other training
- All of this training is absolutely free to members

### **Firefighter and EMS Recertification Training**

We offer access to the Fire & EMS version of VectorSolutions to members at a fraction of the regular cost. Currently, the discount is 25% off pricing for Workers' Compensation members or 50% off pricing for any district with Property and Liability coverage. Additionally, you can offset an additional 50% of the cost by utilizing your Safety and Loss Prevention Grant funds, making this invaluable program exceptionally affordable.

*Features include:*

- A system that manages all your records, including credentials, ISO classifications, licenses, and more
- A way to connect with other fire agencies locally and nationally
- A program to track Job Performance Requirements by position
- More than 600 NFPA-certified and EMS CEU courses
- NFPA Series 1001, 1021, and 1500
- A system that is compatible with TargetSolutions Check It

## *Safety and Loss Prevention*

### **Safety and Loss Prevention Grant Program**

\$1,000,000 annual allocation under our Safety and Loss Prevention Grant Program. Safety, loss prevention, and risk management organizational strategic decision-making training opportunities are eligible for 50% cost reimbursement. This program covers eligible goods and services purchased by districts to improve worker safety and help prevent losses covered by the Pool's various coverage forms.

- Funds are available to Pool member districts after their first year of Pool participation, including both Property/Liability and Workers' Compensation contributions
- Funds are allocated based on contributions and longevity with the Pool

- With this reimbursement program, a member district can obtain approval in advance, but reimbursement cannot be made until the district takes delivery of the safety and loss prevention goods or services. Copies of eligible receipts must be sent in conjunction with the submission of the electronic application
- Funds expire after five years of non-use
- Members can apply online

### **Vector EHS Incident Management Software**

Vector EHS allows management or safety professionals to record, track, and analyze a variety of safety incidents. Members are able to track near misses and vehicle accidents, as well as em-ployee, and contractor injuries. They can also can complete workplace safety incident forms on the go with the Vector EHS mobile app. The mobile app works without an internet connection, and can upload accident data once a connection is established.

### **SKIDTRUCK Driver Training**

SKIDTRUCK and SKIDCAR offer a revolutionary system that allows those who drive vehicles on the job, whether larger vehicles such as small buses, fire engines, ambulances, or large pickup trucks/SUVs, or smaller vehicles, such as police cars or maintenance vehicles, to simulate how to drive in inclement weather conditions where loss of traction is a constant risk.

### **SambaSafety - Motor Vehicle Reporting**

SambaSafety Services, the industry leader in Motor Vehicle Records (MVR) and driver monitoring technology, provides out members an enhanced way to manage drivers' safe-driving practices and training. We offer continuous Motor Vehicle Report monitoring services for all members that have employees operating district-owned vehicles.

### **Check It – Apparatus and Inventory Management**

This program makes management of vehicle, apparatus, and inventory checks easy for fire districts, water districts, sanitation districts, and any other entity with vehicles, garages, or more. CSD Pool members qualify for between 30 and 40% discounts off the retail price for Check It services.

### **Safety Data Sheets**

This software allows district staff to create and update virtual collections for their organization. It also allows them to organize chemical inventory and SDS by work area, print out online collections as neatly organized physical binders, secondary container labels, and location fliers with QR codes, use the search feature to quickly find a specific SDS in case of an emergency, remain in compliance with the Globally Harmonized System of Classification and labeling of Chemicals, and provide access to everyone at your district via their smartphones.

### **PowerNoodle – Decision Making Software**

Powernoodle provides the dedicated cloud platform and know-how required to allow dis-tributed, busy, and diverse groups to reach quality decisions. Our intention is to help members utilize enterprise risk management to make informed decisions and become better acquainted with risks fac-ing their organization. This is a cloud-based decision making software designed for use by an entire team; and a 24/7/365 place where staff can share ideas, discuss problems, and come up with solutions in a collaborative way where all employees can have their voice heard.

### **Loss Prevention Consultation**

The Pool's Safety Management Risk Loss Prevention Consultants provide loss prevention services to all members. They lead classes on safety and loss prevention issues, facilitates building positive safety cultures in districts, and conducts on-site safety evaluations. He also helps districts develop best practices and safety committees, create standard operation procedures, and institute cell phone incident reporting.

They also lead our initiative in Organizational Strategic Decision Making using the Enterprise Risk Management (ERM) ISO 31000 model to help inspire a positive safety culture at every special district as part of their mission-critical goals throughout their community. A compliance-focused approach was not adequately addressing the issue of a number of employees not returning home after their shifts.

We now have a focused effort to instill positive organizational safety cultures within our membership through safety committees and the distribution of best practices for each type of district. Developing enterprise leadership qualities and accountability by forming safety committees and best practices is just the beginning of our focus on keeping workers safe on the job. It is every board member's fiduciary responsibility to protect district assets, so focus on the safety of employees needs to start at the board level.

### **Fit Responder Injury Free Program**

The Injury Free program by Fit Responder is a train-the-trainer hire-to-retire system designed to improve first responder fitness and wellness while drastically reducing the risk of injury from patient and equipment handling. Reduce pain, improve mobility, eat better, feel better, and use awesome ergonomics. From sleep to patient handling to fitness, this program will teach you how to survive and thrive in the modern world of first responders.

Change your culture and stop the churn of injury, overtime, staffing turnover, morale, and wellness hurting most departments. In 2020, the CSD Pool has committed to subsidizing 50% of the up-front cost for up to three courses around the state.

The remaining cost will be eligible for Safety Grant reimbursement, leaving only 25% of the original cost for your district. The cost for a two to three day train-the-trainer course is roughly \$400 for CSD Pool members and \$800 for non-Pool members. Districts that would like to participate or host a regional course should email [safety@csdpool.org](mailto:safety@csdpool.org)

## ***Scholarships and Program Discounts***

### **SDA Conference and Training Scholarship Program**

With our Scholarship Program, we reimburse districts for costs incurred to send first-time supervisors and/or board members to specific training offered by the CSD Pool. We offer 55 scholarships annually, worth a total value of \$25,000. The scholarships cover out-of-pocket expenses associated with travel and attendance at training workshops. Scholarship Program includes:

- 25 - \$350 scholarships available for attending regional Pool/SDA training workshops
- 25 - \$900 scholarships available for attending the SDA Annual Conference
- Board members and district supervisors are eligible
- Must be a first-time attendee from a member district
- District must use the online application and Expense Reimbursement Form

Visit our website for more information.

### **Multi-Program Discount**

By becoming a member of both our Property & Liability program and our Workers' Compensation program, you can receive an additional 1% credit against your current Workers' Compensation and an 8% credit against your Property & Liability contribution.

### **Presumption of Cancer Contribution Offset**

Fire districts who participate in the Pool's Workers' Compensation Program get the Colorado Firefighters Cancer Trust Contributions paid on their behalf by the Pool. The reimbursement is scheduled to decrease as the WC rates decrease, as cancer claims experience decreases the cancer load in NCCI rates for firefighting in Colorado.

## Group Purchase Discounts

The Group Purchase Program is an extension of the Pool's Safety and Loss Prevention program. We are making your safety and loss prevention dollars go even further. The Pool has worked diligently to establish this Group Purchase Program through Conney Safety, Red Wing Shoes, and TargetSolutions for safety and loss prevention-related purchases by member districts with available Safety Grant funds.

- **Electronic Chemical Safety Data Sheet service (SDS)** - 24/7 access to the leading database to ensure your inventory is complete and in compliance, with mobile-enabled functionality, mapping support, and compliance via multiple technologies. A safety data sheet is a required document that contains information for the safe handling, use, storage, and disposal of potentially hazardous chemicals. Many require that all potentially hazardous chemicals have information on file to ensure the safety of all personnel that are involved in manufacturing, distributing, transporting, and using these materials in their day-to-day operations.
- **Brite Computers brackets** – CSD Pool members receive discounts on exciting Brite Computer public safety products such as in-car video devices, license plate readers, mobile computing, mobile printing, communications tools, and professional services.
- **Conney Safety** - Conney Safety will provide each member district with a 25% discount and free shipping on all eligible purchases. This discount is in addition to the 50% reimbursement the Pool provides for all Safety Grant purchases. Conney Safety specializes in safety and loss prevention-related products. Conney has 8 million products in its inventory, with 18,000 products continuously in stock. Conney Safety stocks all the major safety brands, as well as Conney's own affordable Direct Safety house brand. Conney Safety has a trusted team of professional sales representatives who are ready to help members with any questions. They are one of the few companies with a team of certified safety professionals who are ready to answer any questions and guide districts on safety-related needs.
- **Red Wing Shoes** - Red Wing Shoes will provide each member district with a 15% discount on all Red Wing shoes bought at official Red Wing retail stores throughout the state of Colorado. This discount is in addition to the 50% reimbursement the Pool provides for all Safety Grant purchases. Red Wing Shoes is one of the top safety boot and work shoe companies in the U.S., with 13 stores in Colorado. All Red Wing shoes are made in the United States in company-owned factories, allowing Red Wing to provide impeccable quality and great service. Pool members will be able to purchase shoes at all Red Wing Shoe flagship stores in Colorado at a 15% discounted price after setting up a billable program with the company. You will be able to send your employees to the store to purchase shoes and have the district billed for them directly!
- **FireCatt** - FireCatt, which uses exclusive industry-leading technology to test-fire hoses and ladders, is offering a 15% discount to Pool members. This is in addition to the 50% reimbursement through the Safety Grant program. FireCatt has the first and only patented technology in the nation for fire hose testing. They are the only hose testing company that controls the test process via computer. No other company in the industry can promise this level of precision and safety. For more information about FireCatt's services, visit <http://www.firecatt.com> or call Marc Radecky at (248) 643-7200.
- **AED Professionals** – AED Professionals is offering a 25% discount on all regular-priced items. This is in addition to the 50% reimbursement through the Safety and Loss Prevention Grant program. Combined, this could mean real savings for this life-saving technology.
- **KickSpike** - The CSD Pool has partnered with KickSpike to help you stay on your feet during the winter season. As the world's first retractable metal spike traction footwear, KickSpike's boots are the premier product for both professional and casual use. Insulated and waterproof, these boots are easy to use as well as affordable, with our exclusive discount of \$75 per pair of boots. To place your order, email KickSpike directly and mention that you are with the Colorado Special Districts Property and Liability Pool. For more information on KickSpike products, please visit [www.kickspike.com](http://www.kickspike.com).

- **Daupler + CSD** – Daupler fields after-hours calls to differentiate between emergency and non-emergency, so you and your department can enjoy your off time. If an emergency is detected, the Daupler software will automatically form a relevant team, log information, and make the crew’s job easier. Reduce your overtime hours, prevent unnecessary paperwork, and never give out your personal phone number again. Discounted pricing is available for members. Contact [csd@daupler.com](mailto:csd@daupler.com) for a demo of the tools.
- **Mallory Safety and Supply** – Formerly known as Essential Safety Products, Mallory distributes an impressive array of occupational safety, health, ergonomic, and environmental equipment and supplies. They are passing along significant savings from many of their suppliers. There are so many discounts, we can't list them all on this page or even on our website, but below is a sample of what's available. For more details, or to access these savings, contact Bill Paul (303-710-6602). He can give you specific price listings, detailed product information, and get your district set up to take advantage of these savings. Here's a list of available discounts from them:
  - 5% off on Aciform safety signs
  - 15% off on Bradley eyewash showers
  - 15% off on Bullard respiratory and 10% off on head protection
  - 10% off on Capital Safety fall equipment
  - 25% off on DuPont personal protective equipment
  - 5% off on miscellaneous products
  - Special pricing on Essential Safety Services training
  - 5% off on Grace Industries Man Down instruments
  - 10% off on Grip All Anti-Slip materials
  - 15% off on Honeywell Analytics gas monitors
  - 25% off on Just Rite Flammables
  - 15% off on Little Giant Ladder systems
  - 15% off on Master Lock products
  - 1% off on Master Lock Safety products
  - 25% off on Nitrox Matting
  - 5% off on RKI Portables, 1% on Fixed Gas Monitors
  - Special pricing on Scott Safety SCBAs
  - 20% off on Streetlight Flashlights
  - 5% off on Sandstorm Respirators
  - 5% off on Zola Automatic External Defibrillators
- **Lexipol Fire** – Lexipol's program provides fire departments with well-written policies in a web-based system that easily manages content and compliance. Nationally-renowned speaker on risk management for public safety, Gordon Graham, co-founded Lexipol. CSD Pool members will receive an additional 10% discount on subscription fees. Members may use their Safety and Loss Prevention Grant to pay up to 50% of Lexipol subscription fees. Lexipol provides customizable, state-specific, web-based Fire Policy Manuals with an integrated training component to help fire protection districts operate more efficiently and effectively. We provide comprehensive defensible policies written by legal and fire professionals.
- **SERVPRO Restoration Services of Greater Boulder** – Pre-disaster preferred pricing for you and the constituents of our Water and Sanitation districts. They have only certified technicians, Guaranteed Quality Control, which is dispatched statewide from Greater Boulder at 303-494-2000.

For more information about any of the programs, services, publications, or resources listed above, email us at [info@csdpool.org](mailto:info@csdpool.org) or visit [csdpool.org](http://csdpool.org)

