

## Property & Liability Application

Upon completion, please submit with the GL Supplement at [pc@csdpool.org](mailto:pc@csdpool.org)

Questions? Call us at 800-318-8870, ext. 2

District name: \_\_\_\_\_

Desired effective date of coverage: \_\_\_\_\_

District physical address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Mailing Address (if different): \_\_\_\_\_

County: \_\_\_\_\_

Primary Contact: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Position: \_\_\_\_\_

Type of District: \_\_\_\_\_

*If a Metropolitan district, what services are provided?* \_\_\_\_\_

\_\_\_\_\_

### **District's Management Company (if applicable):**

*This will be used as the district's mailing address unless otherwise advised.*

Name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Primary Contact: \_\_\_\_\_

Position: \_\_\_\_\_

### **District's Broker/Insurance Agent Name and Address (if applicable):**

Name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Primary Contact: \_\_\_\_\_

**General Information:**

1. Is the district currently a member of the Special District Association of Colorado? Yes  No

NOTE: *The district must join the SDA in order to be a member of the CSD Pool*

2. What Year was the district was formed: \_\_\_\_\_

3. FEIN: \_\_\_\_\_

4. Attach a copy of the district's most recent budget

*For a coverage comparison with the Pool's proposal, please enclose a complete copy of all your current insurance policies*

**General Liability**

5. Quote needed: Yes  No   
 6. District self-insures liability coverage: Yes  No   
 7. Complete the attached General Liability schedule for district exposures

**Current Policy Information**

Insurance company name		
Expiration date		
Deductible (if any)		
Expiring Premium		
Per occurrence coverage limit		
Policy type	Claims-Made*	Occurrence

\*Retrospective date of Claims-Made policy: \_\_\_\_\_

**Excess Liability**

1. Quote needed: Yes  No   
 2. Desired coverage limit: \_\_\_\_\_ (Up to \$8,000,000)

**Current Policy Information**

Insurance company name	
Expiration date	
Expiring Premium	
Coverage limit	

**Auto Coverage**

1. Quote needed: Yes  No

**Current Policy Information**

Insurance company name		
Expiration date		
Expiring Premium		
Auto Liability deductible (if any)		
Auto Liability premium		
Auto Physical Damage deductibles	Comprehensive:	Collision:
Auto Physical Damage premium		
Coverage limit		

**Property Coverage**

1. Quote needed: Yes  No   
 2. Complete the Property and Inland Marine schedules or attach the schedules from your current insurance policy

**Current Policy Information**

Insurance company name		
Expiration date		
Deductible		
Earthquake coverage		
Flood coverage		
Loss of Income limit		
Expiring Premium		
Term	Annual <input type="checkbox"/>	Multi-Year <input type="checkbox"/>

**Equipment Breakdown/Boiler & Machinery Coverage**

1. Quote needed: Yes  No

**Current Policy Information**

Insurance company name		
Expiration date		
Deductible		
Loss of Income limit		
Expiring Premium		
Term	Annual <input type="checkbox"/>	Multi-Year <input type="checkbox"/>

**Crime Coverage**

*The Pool's Crime coverage fulfills State Board Member bonding requirements.*

1. Quote needed: Yes  No
2. Number of full time employees: \_\_\_\_\_ Number of part time employees: \_\_\_\_\_
3. Desired limit of coverage: \$ \_\_\_\_\_ (\$5,000-\$5,000,000)  
*An application is required for limits in excess of \$500,000*
4. Names of all ERISA plans: \_\_\_\_\_

**Current Policy Information**

Insurance company name	
Expiration date	
Deductible	
Expiring Premium	
Term	Annual <input type="checkbox"/> Multi-Year <input type="checkbox"/>

**Public Officials Liability/Wrongful Acts Coverage**

*Public Officials Liability/Wrongful Acts coverage is automatically included in the Pool's Public Entity Liability coverage document.*

**Current Policy Information**

Insurance company name	
Expiration date	
Deductible	
Expiring Premium	
Limits – Each Occurrence/Aggregate	
Policy type	Claims-made* <input type="checkbox"/> Occurrence <input type="checkbox"/>
*If Claims-Made – Retroactive Date:	

**Cyber Coverage**

*Cyber coverage is automatically included in the Pool's Public Entity Liability coverage document.*

**Current Policy Information**

Insurance company name	
Expiration date	
Deductible	
Expiring Premium	
Limits – Each Occurrence / Aggregate	
Coverage Types (liability, first party expenses, etc)	
Policy type	Claims-made* <input type="checkbox"/> Occurrence <input type="checkbox"/>
*If Claims-Made – Retroactive Date:	

**Loss History**

Please complete the premium and loss history schedule below and attach a currently valued Loss Runs from your existing insurance carrier. By completing this information for the last eight years, it will enable the Pool to apply applicable credits.

Year		Property	General Liability	Automobile Liability	Automobile Physical Damage	Public Officials Liability	Equipment Breakdown	Excess Liability	Cyber
	Premium								
	Losses								
	Premium								
	Losses								
	Premium								
	Losses								
	Premium								
	Losses								
	Premium								
	Losses								
	Premium								
	Losses								
	Premium								
	Losses								

**Auto Schedule**

Please list all vehicles licensed for road use (for more space, see page 15). You may use your own spreadsheet/list of vehicles or a current copy of the vehicle schedule from your existing policy. *Special equipment permanently attached or mounted on vehicles that is not factory installed (cherry pickers, augers, booms, fire engine equipment, accessories, etc.) should be included in the value of the vehicle and noted in "Model" of the vehicle.*

Do not include unlicensed equipment on this schedule – use the Equipment Schedule below.

Veh #	Year	Make	Model	VIN	Weight Class Code	Comprehensive Deductible	Collision Deductible	Valuation Code	Cost New / Value

**Weight Class Codes**

Code	Description	Gross Vehicle Weight
PP	Private Passenger	0 - 10,000 lbs
LT	Light Truck	0 - 10,000 lbs
MT	Medium Truck	10,000 - 20,000 lbs
HT	Heavy Truck	20,001 - 45,000 lbs
XHT	Extra Heavy Truck	Over 45,000 lbs

Code	Description	Gross Vehicle Weight
ME Light	Light Mobile Equipment	0 - 10,000 lbs
ME Medium	Medium Mobile Equipment	10,000 - 20,000 lbs
ME Heavy	Heavy Mobile Equipment	20,001 - 45,000 lbs
ME X-Heavy	Extra Heavy Mobile Equipment	Over 45,000 lbs
Trailer	Trailer pulled by vehicle	

**Valuation Codes**

Code	Description
ACV	Actual Cash Value
GRC	Guaranteed Replacement Cost
AV	Agreed Value

***Driver Schedule***

Please list all employees, volunteers and board members who will drive any vehicle on district business. You may use your own spreadsheet/list of drivers.

Driver #	State Licensed	First Name	Middle Name	Last Name	Driver's License Number	Date of Birth

**Property Schedule**

Please list all district-owned property and contents (for more space, see page 16). You may use your own spreadsheet/list of buildings and contents, or a current copy of the schedule from your existing policy. Valuation(s) must be 100% of the **Replacement Cost**. Definitions of the construction codes are below.

Loc#	Location Address (or GPS) Required	Occupancy	Sq. Ft.	Year Built	No. of Stories	% Sprinklered	Fire Prot. Class	Building Construction Code	Valuation Code	Building Value	Contents Value	Computer Equipment Value	Underground Pipes Value	Not Otherwise Classified* Value

**Definitions and Codes**

Occupancy should show how the building is being used i.e. an office, station, park, etc. If the location is a well, provide us with more details under “Occupancy” such as a well house, the water system inside which consists of pumps, meters, chemicals and telemetry, etc and place the valuation under “Not Otherwise Classified”.

Fire protection class – the fire protection class can be obtained from your local fire department Property values –100% cost to replace the scheduled property

\* Items that do not fall into any of the other categories shown will fall under to NOC category. Property such as steel tanks, statues, bridges, spillways, and other non-conforming structures that are not technically buildings are all included.

**Building Construction Codes (see pages 12 & 13 for a General Overview of each description)**

Code	Description	Code	Description
FI	Fire Resistive	NC	Non-Combustible
MF	Modified Fire Resistive	JM	Joisted Masonry
MN	Masonry	FR	Frame

**Valuation Codes**

Code	Description
ACV	Actual Cash Value
GRC	Guaranteed Replacement Cost
AV	Agreed Value



**Equipment & Miscellaneous Items Schedule**

Please list all mobile equipment and miscellaneous items (such as tools). You may use your own spreadsheet/list of equipment or a current copy of the schedule from your existing policy.

PTC	Year	Make	Model	Serial No.	Valuation Code	Value(s)

**Property Type Codes (PTC)**

Code	Description
AR	Accounts Receivable
ART	Fine Arts / Museum Collections
COM	Mobile Communications
EQP	Mobile Equipment, not licensed for road use
FD	Fire Department Equipment
TOL	Tools

**Valuation Codes**

Code	Description
ACV	Actual Cash Value
RC	Replacement Cost

**Outdoor Property Schedule**

Please list fencing, exterior signs (attached or detached), light poles, monuments, flagpoles, pavilions, playgrounds or park amenities (picnic tables, dog stations), paved or concrete walkways, driveways or parking lots, open shelters, fire hydrants, etc. You may use your own spreadsheet/list of outdoor property or a current copy of the schedule from your existing policy. Outdoor Property not scheduled is subject to the policy sublimit and actual cash valuation.

Loc #	Location Address (or GPS) Required	Property Description	Value at Replacement Cost (RC)

**NOTE:** Outdoor Property Schedule should **NOT** include:

*Land, Land Improvements, Water, Lawns/Sod (these are excluded)*

*Real Property, Contents, Underground pipes, NOC (place in Property Schedule on page 7)*

*Equipment or tools (place these on the Equipment scheduled on page 8)*

*Plants, trees or shrubs (place these in the schedule below)*

**Plants, Trees or Shrubs Schedule**

The policy provides a sub-limit of \$25,000 for Plants, Trees or Shrubs but higher limits are available when scheduled. Please list below any higher values for these types of property.

Loc #	Location Address (or GPS) Required	Property Description	Value at Actual Cash Value (ACV)
		Trees	
		Plants	
		Flowers (annuals and/or perennials)	
		Shrubs	

***Off-Premises Schedule***

Please list any owned property currently located away from the scheduled premises  
(examples are: a communication tower or antenna, property in a storage facility, etc).

Loc #	Location Address (or GPS) Required	Description of Property	Year Built (if applicable)	Value at Actual Cash Value (ACV)

**ADDITIONAL INTEREST SCHEDULE (\*Loss Payee, Mortgagee, Lender's Loss Payee)**

**Property**

Interest*	Name	Address	City, State, Zip Code	Loc. #	Property Description	Loan #

**ADDITIONAL INTEREST SCHEDULE (\*\*Loss Payee, Additional Insured or LP/AI if both)**

**Automobile**

Interest**	Name	Address	City, State, Zip Code	Vehicle #	Vehicle Description	Loan #

## ***Property Classifications for Construction Codes: General Overview***

### **FIRE RESISTIVE (FI)**

A fire resistive building must be constructed of any combination of the following materials:

- Exterior walls or exterior structural frame
  - Solid masonry, including reinforced concrete
  - Hollow masonry not less than 12 inches in thickness
  - Hollow masonry less than 12 inches, but not less than 8 inches in thickness, with a listed fire resistance rating of not less than two hours
  - Assemblies with a fire resistance rating of not less than two hours
- Floors and roof
  - Monolithic floors and roof of reinforced concrete with slabs not less than 4 inches in thickness
  - Construction known as "joist systems" with slabs supported by concrete joists spaced not more than 36 inches on centers with a slab thickness of not less than 2 3/4 inches
  - Floor and roof assemblies with a fire resistance rating of not less than two hours
- Structural metal supports
  - Horizontal and vertical load bearing protected metal supports (including pre-stressed or post tensioned concrete units) with a fire resistance rating of not less than two hours.

Fire resistive construction is the best from an underwriting standpoint. The construction materials are either noncombustible with a fire resistive rating of at least two hours or they are protected through the use of a noncombustible covering such as plaster or gypsum to obtain such a rating.

### **MODIFIED FIRE RESISTIVE (MF)**

A modified fire resistive building has bearing walls (walls supporting the upper floors and roof) and columns of masonry or reinforced concrete construction, just as in the fire resistive category. However, the fire resistance rating of the materials is less than two hours but not less than one hour.

### **MASONRY NONCOMBUSTIBLE (MN)**

In the masonry noncombustible class are buildings with exterior walls of fire resistive construction with a rating of not less than one hour or buildings of masonry construction. Roof and floors must be of noncombustible or slow burning materials. The typical masonry noncombustible building has a masonry nonbearing wall surface, a cement floor, some type of metal deck roof, and unprotected steel webbing supported by unprotected columns and roof members. Low initial cost and low maintenance have made this type of construction extremely popular.

### **NONCOMBUSTIBLE (NC)**

A noncombustible building is a building with exterior walls, roof, and floor constructed of and supported by metal, asbestos, gypsum, or other noncombustible materials. While these buildings are noncombustible, they are not fire resistive. If this type of building is filled with combustible contents, structural failure is extremely likely in the event of a serious fire. The unprotected steel structural supports in this type of building will twist and bend when subjected to extreme heat.

### **JOISTED MASONRY (JM)**

Joisted masonry construction is also referred to as ordinary construction. The joisted masonry class includes buildings with exterior walls of fire resistive construction (not less than one hour) or of masonry construction. The interior framing and floors are of wood or other combustible material. Ordinary construction is also referred to as "brick", "wood joisted", or "brick joisted". Ordinary constructed buildings are found in most of the major metropolitan areas in the northern states. They are infrequently over three stories high, since the exterior walls must be bearing walls. The great majority of these were built prior to World War II. Consequently, underwriters are presented with the potential problems of age, deterioration, and determining proper insurance to value.

### **FRAME (FR)**

A frame building is one which has exterior walls constructed of wood or other combustible materials. Buildings of mixed construction, such as wood frame with brick veneer, stone veneer, aluminum siding, or stucco, are generally classified as frame buildings. A great many dwellings as well as small mercantile buildings are frame. The desirability of frame construction varies somewhat by geographical area. In some parts of the country, the better class of home is of joisted masonry construction. In areas where earthquakes are frequent, most dwellings are of frame construction with stucco. Frame is superior to masonry in its resistance to earthquakes.

**SUPPLEMENTAL SCHEDULE**

*Auto Schedule Continued*

Veh #	Year	Make	Model	VIN	Weight Class Code	Comprehensive Deductible	Collision Deductible	Valuation Code	Cost New / Value

**SUPPLEMENTAL SCHEDULE**

*Property Schedule Continued*

Loc#	Location Address (or GPS) Required	Occupancy	Sq. Ft.	Year Built	No. of Stories	% Sprinklered	Fire Prot. Class	Construction Code	Valuation Code	Building Value	Contents Value	Computer Equipment Value	Underground Pipes Value	Not Otherwise Classified* Value