Enabling you through our services to more than exceed and surpass your goals serving your community within the course and scope of your duties in service to your district.
CSD Pool Mission – Member Owned
The mission of the Pool 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.

SDA Mission – Private Not-for-Profit
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.

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, including fire and rescue services, water and wastewater treatment and delivery, parks and recreation amenities, hospitals, libraries and cemeteries. SDA has over 1,800 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. The Special District Association 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.

CSD Pool: Member-Owned Public Entity Pool
It was through the implementation of the SDA Mission that a member-owned and directed self-insurance group formed. This came at a time when special district insurance premiums were tripled or non-renewed by other major insurance carriers across the nation. 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.

In 1988, the SDA Board of Directors established the Colorado Special Districts Property and Liability Pool (CSD Pool) to escape the volatilities of the traditional insurance industry. 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 owned by our members, and focused on constantly enhancing our coverages and services to the benefit of all our members. The CSD Pool is a member-owned public entity pool offering the broadest coverage available to Colorado special districts. As the 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. Enhancements to standard industry coverage are driven by the needs of Pool members. We provide the management coverage 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.
Why Choose the CSD Pool for your Risk Management and Financing Partner?

Everything we do is focused on delivering the most extensive scope of coverage products and mission critical services that our staff of dedicated industry professionals can pull together. And we are not finished yet!

What Makes CSD Pool Coverage Unique?

- $2,000,000 Liability base limit on Occurrence Form, not Claims-Made
- Defense outside the limit of liability (except Pollution and Bonds/Securities)
- Pre-Loss Legal Assistance
- Negligence in the issuance process of Bonds/Securities
- Sexual Molestation (Vicarious Liability)
- Mold, Fungus Liability – $350,000 limit for water/wastewater treatment
- Limited No-Fault Back-Up / Water Operations Damage
- $50,000 Defense Reimbursement costs for injunctive relief
- Domestic and Foreign Property and Liability Terrorism coverage
- Employment Law Hotline Pre-paid

- Identity Theft Recovery coverage included with Crime coverage
- Cyber Coverage Included
- $2,500 Employee Deductible Reimbursement for auto damage
- $10 million in Liability limits available
- No “Failure to Supply” exclusion
- Pollution Liability (Claims-Made) with $1 million per occurrence/per member
- Workers’ Compensation coverage with $2 million Employer’s Liability limit
- Crisis Management Coverage Response – Domestic and International Extraction
- All district directors, officers, employees, and volunteers are covered under the P&L
- Malicious Attack Coverage

Public Entity Liability Coverage

- General Liability
- Public Officials Liability
- Employment-Related Practices Liability
- Data Cyber Liability
- Employee Benefits Administration Liability

- Professional Errors and Omissions
- Federal discrimination and civil rights laws
- Automobile Liability
- Fiduciary Liability – ERISA

Property Coverage

- Property, Mobile Equipment, and Electronic Data Processing 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
- Limited Money and Securities
- Limited Pollutant Clean-up
- Scheduled Underground Water and Sewer Infrastructure

The CSD Pool more than fulfills and exceeds through enabling special districts with the resources to be the most efficient and effective local government by being your risk management partner. As our membership grows and the operations of special districts become more complex, we continue to be a valuable partner to special districts.
Reporting and Financial Analysis

The CSD Pool is a public entity 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 Pool has a strong financial position when compared with the conventional insurance industry. This report is presented at the Annual Membership Meeting held in 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. This allows us to better respond to the needs of our 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."

Pool Programs Overview

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 includes:

- 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 Coverage

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 Liability

Employee Benefits 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

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. While public entities are exempt from ERISA, a suit can still be filed and 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.
Excess Liability (following form)

The CSD Pool can provide additional increased limits in excess of 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 $5 million in payments. We offer up to $10 million in total limits.

Pollution Liability (Claims-Made form)

The CSD Pool’s Pollution Liability coverage protects districts against sudden and accidental newly discovered 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 offers a $200,000 sub-limit for the cost to respond to liability due to the district’s or its employees’ participation on the Internet within the course and scope of their business, or data breach of a member’s and/or their constituent’s personal data. This also includes compliance with state or federal statutes regarding notification and remediation. Data Compromise including Cyber Liability coverage is automatically included in the Liability program.

Following the submission of a CIS-CAT self-assessment completed through the Center for Internet Security’s MS-ISAC program, members may qualify for a $1,000,000 limit on Cyber Liability. Free phishing training and district employee adherence assessment is available.

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 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.

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 – as a result 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, 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 only apply 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 blood borne 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)

Malicious Attack/Active Shooter Coverage

The CSD Pool’s Malicious Attack coverage protects our members from property damage, liability claims, lost income, crisis management, public relations assistance and counseling in the event of attack (such as from an active shooter) while on their property, and includes damage caused by law enforcement.

Property Coverage

The CSD Pool’s broad Property coverage form is enough to cover district assets from direct physical loss or damage when located in the United States if 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 Coverage

Equipment Breakdown

The CSD Pool’s Equipment Breakdown coverage is for districts that own property and equipment that use or produce electricity, or if any of your buildings use a boiler. Breakdown of a boiler or impairment of electronic circuitry are covered by Equipment Breakdown, and includes its own sub-limits for business income, spoilage, service interruption, data restoration, and others.

Crime Coverage

To assist our districts in satisfying their legal requirement, our Crime coverage for board of directors, volunteers, employees, non-compensated officers, and trustees includes the faithful performance of duty criteria established by state statutes and also includes coverage for:

• Public Employee Dishonesty
• Forgery or Alteration
• Social Engineering
• ERISA Compliance if needed
• Theft, Disappearance and Destruction
• 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
• Fraudulent Impersonation
Identity Theft Recovery

The CSD Pool’s Identity Theft coverage includes a $25,000, subject to sub-limits, limits for the recovery costs associated with the identity theft of district Board of Directors, regular (non-temporary) full and part-time employees of the district, as well as SDA board members and staff, when Crime coverage is purchased. Coverage includes legal costs to defend a civil suit or remove a civil judgment arising from identity theft, phone, and postage, shipping fees, and notary and filing fees, credit bureau reports, lost wages, child/elder care, and mental health counseling.

Pool Services

CSD Pool Website

Members and prospects alike can visit the CSD Pool website at csdpool.org 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
- Applications for Safety Grant
- Application for SDA Annual Conference Scholarship Programs
- Searchable Archived Newsletters
- How to file a claim

Visit our website often for the latest in service updates as we tend to always be working to strengthen what we have to offer our members.

Building an efficient and effective safety culture within district organizations is an integral part of our mission is to make safety and loss prevention training available to all of our members in order to help build an efficient and effective safety culture within district organizations. The CSD Pool publishes a quarterly newsletter, the Risk Management Review, to educate readers on how to manage, predict, and prepare for risk. We also post an annual training calendar online.

We enable our members to be more effective and efficient through access to other valuable innovative services, such as:

Cover Your Flush Campaign

The CSD Pool provides the Cover Your Flush campaign to its members to inform their constituents about the dangers of lateral sewer line backups and of available insurance options they can obtain from their homeowner’s policies. This includes print brochures and a full website featuring all the relevant information. Find more online at coveryourflush.com.

Data Compromise and Cyber Liability resources

- eRisk Hub®, an online portal to help in the assessment and mitigation of cyber threats
- Breach coach counseling with one hour free 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 threat assessment vendor discount

Human Resources

- CSD Pool HR Helpline - a human resources web portal that provides our members with what they need to institute and manage employee policies
  - 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 Consulting Services**

The Pool works with 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 updates.

**Web Based Training**

- CSD Pool online training is a 24/7 employee training resource
- Free 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

**5% to 10% credit on their Liability contribution in two ways members can access:**
- Our Training Credit program. Districts can earn this credit when 80% or more of a district’s employees and supervisors (board members are optional) successfully complete one of the several courses listed below on an annual basis. When 100% take the training, the discount increases to 10%.

**SmartNotice Mass Communication Tool**

Pool members can utilize the SmartNotice mass communication platform to notify their staff of critical events in mere seconds. This tool allows district management to blast messages to employees through email, text message, or phone calls, replacing the traditional ‘phone tree’ style messaging system. Where you have a disaster and need all employees to check in this can be accomplished in minutes.

These messages can be customized and the system will also deliver notification of weather events and critical information from the CSD Pool regarding how to handle a claim and respond to the weather event.

**Firefighter and EMS Certification Training**

- TargetSolutions offers 100% of the didactic training for certification of professionals at a fraction of the cost of traditional classroom training.
- The Pool discounts this service between 25% and 50% off the retail cost, not including a further 50% reimbursement through the Safety and Loss Prevention Grant Program.
Safety and Loss Prevention Grant Program

Under our Safety and Loss Prevention Grant Program, safety or loss prevention training opportunities are eligible for 50% cost reimbursement, which 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

Group Purchase Program

We are happy to update the growing CSD Pool Group Purchase Program! 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.

- **Brite Computers** – 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 through the state of Colorado. This discount is in addition to the 50% reimbursement the Pool provides for all Safety Grant purchases. Red Wing Shoes are one of the top safety boot and work shoe companies in the US with 13 stores in Colorado. All Red Wing shoes are made in the United States in company owned factories, allowing for 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 the 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 up to 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](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 percent 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. In order 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).

• **First Gear Driving Academy** - We are pleased to announce our new partnership with First Gear Driving Academy, LLC, your place to go for innovative advanced defensive driving classes in Denver, Colorado. Through the use of a SKIDCAR, hydraulic wheels mounted onto a sub frame underneath a vehicle, First Gear can simulate winter driving conditions such as icy roads. First Gear also provides general defensive driving training to help members hone their skills on the road. If you are interested in scheduling a course for you and your district employees, you can sign up via the online form. As a Pool member, be sure to use the exclusive coupon code: pool. For more information on First Gear Driving Academy, please visit [www.firstgearskidschool.com](http://www.firstgearskidschool.com).

• **Incident Tracking Systems** – SOSPES or TargetSolutions – We are working with several vendors looking for the most Efficient and Effective systems. If you’re looking for incident tracking contact Adam Johnsen for a review of your organizational needs.

• **ESP Safety Products** - Essential Safety Products distributes an impressive array of occupational safety, health, ergonomic, 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 (bpaul@espsafety.net / 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 ESP:
  - 5% off on Accuform 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 EnPRO AED compliance services
  - 5% off on miscellaneous products
  - Special pricing on Essential Safety Services training
  - 5% off on Grace Industries Man Down instruments
  - 10% off on GripAll Anti-Slip materials
  - 15% off on Honeywell Analytics gas monitors
  - 25% off on Justrite flammables
  - 25% off on Kappler protective clothing
  - 15% off on Little Giant Ladder systems
  - 15% off on Master Lock products
  - 1% off on Master Lock Safety products
  - 25% off on Notrax Matting
  - 5% off on RKI Portables, 1% on Fixed Gas Monitors
  - Special pricing on Scott Safety SCBAs
  - 20% off on Streamlight Flashlights
  - 5% off on Sundstrom Respirators
  - 5% off on Zoll 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. The company was co-founded by Gordon Graham, nationally renowned speaker on risk management for public safety. CSD Pool members will receive an additional 5% 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.
Loss Prevention Assistance

Adam Johnsen is the Pool’s Safety Management Consultant, providing loss prevention services to all Pool members. Adam leads classes on safety and loss prevention issues and conducts on-site safety evaluations. Adam’s experience allows him to help districts develop best practices, procedures, and SOPs, and to participate and assist districts in their safety committee meetings.

As the Pool’s Safety Management Consultant, Adam is leading our initiative to help inspire safety culture at every special district. A compliance-focused approach was not adequately addressing the issuance of a number of employees not returning home after their shift. We now have a focused effort to instill organizational safety cultures within our membership. Focus on the safety committee through development and distribution of best practices for each type of district is our goal. Adam Johnsen, the Pool’s Safety Management Consultant, is leading this initiative. Developing 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.

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 and the SDA. We offer fifty-five scholarships annually, worth a total value of $25,000. The scholarships are intended to cover out-of-pocket expenses associated with travel and attendance at training workshops. Scholarship Program includes:

- 25 $350 scholarships available for attending regional Pool 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

For more information or to apply for a scholarship, visit our website.

Center for Internet Security (CIS)

Special districts can join at no cost to their district and take advantage of a suite of cyber services unmatched in the industry. CIS is the Pool’s preferred vendor for cyber assessment and remediation to qualify for our $1,000,000 in cyber liability limits. Take the cyber assessment, achieve 70%, send us your results, and we will endorse your coverage to the higher limits at no additional charge.

Fit Responder Injury Free Program

The Injury Free program by Fit Responder is a train the trainer hires 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 2018, the CSD Pool has committed to subsidizing 50% of the up-front cost for three courses around the state. The remaining cost will be eligible for Safety Grant reimbursement, leaving only 25% of the original cost for your department. The cost for a 2-day train-the-trainer course is $400 for CSD Pool members and $800 for non-Pool members. Districts that would like to participate or host one of the three regional courses the Pool will be offering in 2018, should contact Adam Johnsen at ajohnsen@mcgriff.com.

TargetSolutions Check It

This new program make 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.
Payments & General Inquiries:
Colorado Special Districts Pool
c/o McGriff, Seibels & Williams, Inc.
PO Box 1539, Portland OR 97207-1539

Toll-Free: 800-318-8870
Email: info@csdpool.org

Claims Submissions:
Colorado Special Districts Pool
c/o TRISTAR Risk Management, Inc.
PO Box 2805, Clinton IA 52733-2805

Toll-Free: 800-318-8870, ext. 1
Email: claims@csdpool.org