

**Johnson County
Ambulance District**
500 E. Young Ave.
Warrensburg, Mo 64093
Office: 660.747.5735



Dustin Gamblin
EMS Chief
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www.jocoamb.com

Property & Liability Insurance Renewal October 1, 2025 – October 1, 2026

Missouri Public Entity Risk Management Fund (MOPERM)

2025-2026: \$163,551 (15.1% Increase)

2024-2025: \$142,056 (37.6% Increase)

2023-2024: \$103,192 (45.7% Increase)

2022-2023: \$70,778

MKI contacted other insurance carriers, however, all declined to quote due to our loss history.

2025-2026 Renewal Premium Breakdown

- Auto Insurance - \$98,130
 - Stated values of ambulances increased on newer ambulances and some values were slightly decreased due to the age of the older ambulances.
- Property - \$38,382
 - We have increased the value of the Headquarters facility to include coverage for the generator and the storage buildings at headquarters, maintenance, and House #4.
 - Total insured value for all real property \$8,890,768. This section also includes insurance coverage of medical equipment on ambulances and support vehicles. The total insured value is \$958,500.
- Liability - \$27,039

Deductible Options

- Standard renewal: \$163,551 with \$1,000 deductible on all coverage.
- Higher deductible: \$154,805 with a \$5,000 deductible for automotive liability, employment practices liability, errors & omissions, general liability, and healthcare malpractice liability.
 - Comprehensive & collision deductibles remain at \$1000.
 - Reduces premium by \$8,746.

Recommendation

I recommend accepting the MOPERM renewal with the \$5,000 deductible for a total cost of \$154,805. Although the deductible price is higher, it applies to areas where we have little to no claim's history, making this the most cost-effective option.



Pricing for JOHNSON COUNTY AMBULANCE DISTRICT

Quote Date: 8-19-2025

Expiration Date: 8-26-2025

Line of Business	Quoted Deductibles	Contribution Quoted Deductibles	Optional Deductibles	Contribution Optional Deductibles
Automobile Liability		\$41,038.00		\$36,864.00
Automobile Liability	1,000	\$33,132.00	5,000	\$28,958.00
Auto Medical Payments	0	\$6,652.00	0	\$6,652.00
Hired and Non-Owned Vehicles	0	\$0.00	0	\$0.00
Uninsured Motorist	0	\$1,254.00	0	\$1,254.00
Auto Physical Damage		\$8,034.00		\$8,034.00
Collision	1,000	\$5,279.00	1,000	\$5,279.00
Comprehensive	1,000	\$2,755.00	1,000	\$2,755.00
Auto Physical Damage (Stated Value)		\$55,617.00		\$55,617.00
Collision (Stated Value)	1,000	\$40,416.00	1,000	\$40,416.00
Comprehensive (Stated Value)	1,000	\$15,201.00	1,000	\$15,201.00
Liability		\$27,039.00		\$25,904.00
Employee Benefit Liability	1,000	\$319.00	1,000	\$319.00
Employment Practices Liability*	1,000	\$9,512.00	5,000	\$9,107.00
Errors & Omissions Liability*	1,000	\$2,332.00	5,000	\$2,235.00
General Liability*	1,000	\$7,677.00	5,000	\$7,350.00
Healthcare Malpractice Liability*	1,000	\$7,199.00	5,000	\$6,893.00
Property		\$38,382.00		\$34,945.00
Property	1,000	\$30,493.00	5,000	\$27,604.00
Earth Movement		\$0.00		\$0.00
Electronic Data Processing Equip	1,000	\$18.00	5,000	\$17.00
Equipment	1,000	\$3,082.00	2,500	\$2,952.00
Equipment Breakdown	1,000	\$4,789.00	5,000	\$4,372.00
Flood		\$0.00		\$0.00
Water Damage		\$0.00		\$0.00

TOTAL PRICING

\$ 170,110.00

\$ 161,364.00

\$2,500 deductible is not available for Auto Liability

*Deductibles for these coverages must be uniform.



Member Name: JOHNSON COUNTY AMBULANCE DISTRICT

Coverage Period: October 1, 2025 to October 1, 2026

Agency Name: MIKE KEITH INSURANCE INC

Policy Number: PLP-4817-202510

Policy Effective Date: October 1, 2025

2025 Schedule of Total Property Insured Values

Location	Physical Address	Description	SqFt	Building Value	Contents Value	EDP Value	Business Income Amount	Total Insured Value	Property Deductible	EBD Deductible	Contribution per Location
LOCATION 01	707 W 2ND ST	01 AMBULANCE STATION	5380	\$986,571	\$35,000	\$700	\$0	\$1,022,271	\$1,000	\$1,000	\$4,129.00
LOCATION 02	263 MO-13 BUSINESS	01 AMBULANCE STATION	7600	\$1,208,377	\$35,000	\$700	\$0	\$1,244,077	\$1,000	\$1,000	\$4,891.00
LOCATION 03	1601 CORPORATE DR	01 MAINTENANCE	3150	\$630,088	\$18,000	\$0	\$0	\$648,088	\$1,000	\$1,000	\$2,958.00
LOCATION 03	1601 CORPORATE DR	02 STORAGE OUTBUILDING	120	\$8,000	\$0	\$0	\$0	\$8,000	\$1,000	\$1,000	\$37.00
LOCATION 04	1360 NW 565 RD	01 AMBULANCE STATION	2720	\$530,342	\$35,000	\$700	\$0	\$566,042	\$1,000	\$1,000	\$2,285.00
LOCATION 04	1360 NW 565 RD	02 STORAGE OUTBUILDING	80	\$8,000	\$0	\$0	\$0	\$8,000	\$1,000	\$1,000	\$38.00
LOCATION 05	2342 IRISH LN	01 AMBULANCE STATION	4000	\$789,602	\$35,000	\$700	\$0	\$825,302	\$1,000	\$1,000	\$3,276.00
LOCATION 06	500 E YOUNG ST	01 TRAINING CENTER/HQ	16600	\$4,382,988	\$85,000	\$3,000	\$0	\$4,470,988	\$1,000	\$1,000	\$17,279.00
LOCATION 06	500 E YOUNG ST	02 GENERATOR		\$90,000	\$0	\$0	\$0	\$90,000	\$1,000	\$1,000	\$370.00
LOCATION 06	500 E YOUNG ST	03 STORAGE OUTBUILDING	160	\$8,000	\$0	\$0	\$0	\$8,000	\$1,000	\$1,000	\$37.00
	Totals			\$8,641,968	\$243,000	\$5,800	\$0	\$8,890,768			\$35,300.00

Minimum Premium Adjustments

\$0.00

By:

Date: 8-8-2025

Ed. 7-24



MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

JOHNSON COUNTY AMBULANCE DISTRICT

SCHEDULE OF COVERED AUTOMOBILES

Memorandum Number: 4817

Policy Period: October 1, 2025 to October 1, 2026

Policy Effective Date: October 1, 2025

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
							C=Coverage /NC=No Coverage					
1	\$1,731.00		AMBULANCE DISTRICT	2009 FORD ESCAPE XLT	1FMCU93GX9KB39502			\$1,000	\$1,000	\$1,000	C	C
5	\$1,921.00		AMBULANCE DISTRICT	2011 FORD F-150	1FTFW1EF6BKD86961			\$1,000	\$1,000	\$1,000	C	C
6	\$2,298.00		AMBULANCE DISTRICT	2013 CHEVROLET TAHOE	1GNSK2E05DR209329			\$1,000	\$1,000	\$1,000	C	C
14	\$2,298.00		AMBULANCE DISTRICT	2017 CHEVROLET TAHOE	1GNSKFEC7HR347669			\$1,000	\$1,000	\$1,000	C	C
15	\$1,921.00		AMBULANCE DISTRICT	2020 RAM 1500 PICKUP	1C6SRFMT9LN358511			\$1,000	\$1,000	\$1,000	C	C
23	\$2,847.00		AMBULANCE DISTRICT	2024 FORD EXPEDITION MAX	1FMJK1J89REA82718			\$1,000	\$1,000	\$1,000	C	C
24	\$2,847.00		AMBULANCE DISTRICT	2025 FORD EXPLORER	1FMUK8DHXSGA34334			\$1,000	\$1,000	\$1,000	C	C
2	\$70.00		AMBULANCE DISTRICT	2010 KING AMERICAN 6X12 TRAILER	517BE1211AD002300			\$1,000	\$1,000	\$1,000	NC	NC

By:

Date: 8-8-2025

M400(Ed. 7-24)

JOHNSON COUNTY AMBULANCE DISTRICT

Memorandum Number: 4817

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
							C=Coverage /NC=No Coverage					
8	\$97.00		AMBULANCE DISTRICT	2014 STEALTH TRAILER	52LBE1622EE027682			\$1,000	\$1,000	\$1,000	NC	NC
10	\$643.00		AMBULANCE DISTRICT	2014 LOAD TRAIL UT7714/UT8320	4ZEUT1625E1055371			\$1,000	\$1,000	\$1,000	NC	NC
26	\$70.00		AMBULANCE DISTRICT	2014 LAND UTV UTILITY TRAILER	MOPERM4817-1			\$1,000	\$1,000	\$1,000	NC	NC
3	\$4,828.00		AMBULANCE DISTRICT	2011 FORD F-550 ALS AMBULANCE	1FDUF5HT5BEB91864		\$148,522	\$1,000	\$1,000	\$1,000	C	C
4	\$4,828.00		AMBULANCE DISTRICT	2011 FORD F-550 ALS AMBULANCE	1FDUF5HT7BEB91865		\$148,522	\$1,000	\$1,000	\$1,000	C	C
7	\$4,828.00		AMBULANCE DISTRICT	2012 FORD F-550 ALS AMBULANCE	1FDUF5HT6CEC71756		\$156,088	\$1,000	\$1,000	\$1,000	C	C
9	\$4,828.00		AMBULANCE DISTRICT	2014 FORD F-550 ALS AMBULANCE	1FDUF5HT4EEA61630		\$162,842	\$1,000	\$1,000	\$1,000	C	C
11	\$5,702.00		AMBULANCE DISTRICT	2016 RAM 5500 ALS AMBULANCE	3C7WRNCL6GG145314		\$199,197	\$1,000	\$1,000	\$1,000	C	C
12	\$5,702.00		AMBULANCE DISTRICT	2016 RAM 5500 ALS AMBULANCE	3C7WRNCL2GG145312		\$201,245	\$1,000	\$1,000	\$1,000	C	C
13	\$5,702.00		AMBULANCE DISTRICT	2016 RAM 5500 ALS AMBULANCE	3C7WRNCL4GG145313		\$201,245	\$1,000	\$1,000	\$1,000	C	C
16	\$6,579.00		AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL7LG136535		\$249,121	\$1,000	\$1,000	\$1,000	C	C
17	\$6,579.00		AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL0LG136540		\$249,121	\$1,000	\$1,000	\$1,000	C	C

By:



Date: 8-8-2025

M400(Ed. 7-24)

JOHNSON COUNTY AMBULANCE DISTRICT


Memorandum Number: 4817

Auto #	Contrib.	A C D	Department	Year/Make/Model	VIN	License #/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
							C=Coverage /NC=No Coverage					
18	\$6,579.00		AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL0LG138675		\$249,121	\$1,000	\$1,000	\$1,000	C	C
19	\$6,579.00		AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL2LG136538		\$249,121	\$1,000	\$1,000	\$1,000	C	C
20	\$7,899.00		AMBULANCE DISTRICT	2023 RAM 5500 AMBULANCE AEV TYPE 1	3C7WRNCL9PG638582		\$325,958	\$1,000	\$1,000	\$1,000	C	C
21	\$7,899.00		AMBULANCE DISTRICT	2023 RAM 5500 AMBULANCE AEV TYPE 1	3C7WRNCL0PG638583		\$325,958	\$1,000	\$1,000	\$1,000	C	C
22	\$7,899.00		AMBULANCE DISTRICT	2024 FORD AEV TYPE 1 AMBULANCE	1FDUF5HT7RDA07203		\$325,959	\$1,000	\$1,000	\$1,000	C	C
25	\$1,515.00		UNDESIGNATED	2014 KAWASAKI 4010 UTV	JK10FLR14EB523164			\$1,000	\$1,000	\$1,000	C	C

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:



Date: 8-8-2025

M400(Ed. 7-24)



Equipment Schedule

Entity Name: JOHNSON COUNTY AMBULANCE DISTRICT

Agency Name: MIKE KEITH INSURANCE INC

Effective Date: October 1, 2025

Policy Period: October 1, 2025 to October 1, 2026

Item #	Description	ID#/ Serial	Department	Amount of Insurance	Deductible	Contribution per Item
1	2014 MED LITE TRANSPOT MTS - 102		AMBULANCE DISTRICT	\$3,500	\$1,000	\$11.00
2	EQUIPMENT VEH #1		AMBULANCE DISTRICT	\$6,000	\$1,000	\$19.00
3	EQUIPMENT VEH #3		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
4	EQUIPMENT VEH #4		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
5	EQUIPMENT VEH #5		AMBULANCE DISTRICT	\$6,000	\$1,000	\$19.00
6	EQUIPMENT VEH #6		AMBULANCE DISTRICT	\$6,000	\$1,000	\$19.00
7	EQUIPMENT VEH #7		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
8	EQUIPMENT VEH #9		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
9	EQUIPMENT VEH #10		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
10	EQUIPMENT VEH #12		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
11	EQUIPMENT VEH #13		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
12	EQUIPMENT VEH #14		AMBULANCE DISTRICT	\$25,000	\$1,000	\$80.00
13	EQUIPMENT VEH #15		AMBULANCE DISTRICT	\$6,000	\$1,000	\$19.00
14	EQUIPMENT VEH #16		AMBULANCE DISTRICT	\$6,000	\$1,000	\$19.00
15	EQUIPMENT VEH #17		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
16	EQUIPMENT VEH #18		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
17	EQUIPMENT VEH #19		AMBULANCE DISTRICT	\$60,000	\$1,000	\$193.00
18	EQUIPMENT VEH #20		AMBULANCE DISTRICT	\$100,000	\$1,000	\$322.00
19	EQUIPMENT ON 24 FORD #7203		AMBULANCE DISTRICT	\$100,000	\$1,000	\$322.00
20	EQUIPMENT ON 23 RAM #8582		AMBULANCE DISTRICT	\$100,000	\$1,000	\$322.00
Totals				\$958,500		\$3,082.00

By:

Date: 8-8-2025

Ed. 7-24



INVOICE

MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

3425 Constitution Court, 3rd Floor
P.O. Box 7110
Jefferson City MO 65102
(888) 566-7376 Fax (573) 751-8276

Date 9-10-2025	Invoice Number 150135
Account Number 4817	Policy Number PLP-4817-202510

Invoice To:

JOHNSON COUNTY AMBULANCE DISTRICT
500 E YOUNG AVE
WARRENSBURG MO 64093

MIKE KEITH INSURANCE INC

Policy Term: October 1, 2025 to October 1, 2026

TERMS DUE UPON RECEIPT
PLEASE REMIT PAYMENT TO:
MOPERM
3425 Constitution Court, 3rd Floor
P.O. Box 7110
Jefferson City MO 65102

	Description	Amount
	Endorsement #1	
	Automobile Liability	-\$3,479.00
	Auto Physical Damage	-\$453.00
	Auto Physical Damage (Stated Value)	-\$2,627.00
	TOTAL AMOUNT DUE	-\$6,559.00



INVOICE

MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

3425 Constitution Court, 3rd Floor
P.O. Box 7110
Jefferson City MO 65102
(888) 566-7376 Fax (573) 751-8276

Date 9-22-2025	Invoice Number 150160
Account Number 4817	Policy Number PLP-4817-202510

Invoice To:

JOHNSON COUNTY AMBULANCE DISTRICT
500 E YOUNG AVE
WARRENSBURG MO 64093

MIKE KEITH INSURANCE INC

Policy Term: October 1, 2025 to October 1, 2026

TERMS DUE UPON RECEIPT
PLEASE REMIT PAYMENT TO:
MOPERM
3425 Constitution Court, 3rd Floor
P.O. Box 7110
Jefferson City MO 65102

	Description	Amount
	Endorsement #2	
	Automobile Liability	-\$3,821.00
	Liability	-\$1,135.00
	Property	-\$3,437.00
	TOTAL AMOUNT DUE	-\$8,393.00



MISSOURI PUBLIC ENTITY RISK MANAGEMENT FUND

JOHNSON COUNTY AMBULANCE DISTRICT

SCHEDULE OF COVERED AUTOMOBILES

Memorandum Number: 4817

Policy Period: October 1, 2025 to October 1, 2026

Auto #	Effective Date	Contrib.	A C D	Department	Year/Make/Model	VIN	License#/Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage													
1	10/1/2025	\$0.00	D	AMBULANCE DISTRICT	2009 FORD ESCAPE XLT	1FMCU93GX9KB39502			NC	NC	NC	NC	NC
5	10/1/2025	-\$128.00	C	AMBULANCE DISTRICT	2011 FORD F-150	1FTFW1EF6BKD86961			\$1,000	\$1,000	\$5,000	C	C
6	10/1/2025	-\$128.00	C	AMBULANCE DISTRICT	2013 CHEVROLET TAHOE	1GNSK2E05DR209329			\$1,000	\$1,000	\$5,000	C	C
14	10/1/2025	-\$128.00	C	AMBULANCE DISTRICT	2017 CHEVROLET TAHOE	1GNSKFEC7HR347669			\$1,000	\$1,000	\$5,000	C	C
15	10/1/2025	-\$128.00	C	AMBULANCE DISTRICT	2020 RAM 1500 PICKUP	1C6SRFMT9LN358511			\$1,000	\$1,000	\$5,000	C	C
23	10/1/2025	-\$128.00	C	AMBULANCE DISTRICT	2024 FORD EXPEDITION MAX	1FMJK1J89REA82718			\$1,000	\$1,000	\$5,000	C	C
24	10/1/2025	-\$128.00	C	AMBULANCE DISTRICT	2025 FORD EXPLORER	1FMUK8DHXSGA34334			\$1,000	\$1,000	\$5,000	C	C
25	10/1/2025	-\$128.00	C	UNDESIGNATED	2014 KAWASAKI	JK10FLR14EB523164			\$1,000	\$1,000	\$5,000	C	C

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:

Date: 9-22-2025

M400(Ed. 7-24)

JOHNSON COUNTY AMBULANCE DISTRICT

Endorsement #2

Memorandum Number: 4817

Auto #	Effective Date	Contrib.	A C D	Department	Year/Make/Model	VIN	License#/ Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage													
					4010 UTV								
2	10/1/2025	\$0.00	C	AMBULANCE DISTRICT	2010 KING AMERICAN 6X12 TRAILER	517BE1211AD002300			\$1,000	\$1,000	\$5,000	NC	NC
8	10/1/2025	\$0.00	C	AMBULANCE DISTRICT	2014 STEALTH TRAILER	52LBE1622EE027682			\$1,000	\$1,000	\$5,000	NC	NC
10	10/1/2025	\$0.00	C	AMBULANCE DISTRICT	2014 LOAD TRAIL UT7714/UT8320	4ZEUT1625E1055371			\$1,000	\$1,000	\$5,000	NC	NC
26	10/1/2025	\$0.00	C	AMBULANCE DISTRICT	2014 LAND UTV UTILITY TRAILER	MOPERM4817-1			\$1,000	\$1,000	\$5,000	NC	NC
3	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2011 FORD F-550 ALS AMBULANCE	1FDUF5HT5BEB91864		\$148,522	\$1,000	\$1,000	\$5,000	C	C
4	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2011 FORD F-550 ALS AMBULANCE	1FDUF5HT7BEB91865		\$148,522	\$1,000	\$1,000	\$5,000	C	C
7	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2012 FORD F-550 ALS AMBULANCE	1FDUF5HT6CEC71756		\$156,088	\$1,000	\$1,000	\$5,000	C	C
9	10/1/2025	\$0.00	D	AMBULANCE DISTRICT	2014 FORD F-550 ALS AMBULANCE	1FDUF5HT4EEA61630			NC	NC	NC	NC	NC
11	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2016 RAM 5500 ALS AMBULANCE	3C7WRNCL6GG145314		\$199,197	\$1,000	\$1,000	\$5,000	C	C
12	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2016 RAM 5500 ALS AMBULANCE	3C7WRNCL2GG145312		\$201,245	\$1,000	\$1,000	\$5,000	C	C

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:



Date: 9-22-2025

M400(Ed. 7-24)

JOHNSON COUNTY AMBULANCE DISTRICT

Endorsement #2

Memorandum Number: 4817

Auto #	Effective Date	Contrib.	A C D	Department	Year/Make/Model	VIN	License#/ Asset #	Stated Value	Comp Ded.	Coll Ded.	Liability Ded.	Unins. Motorist	Med Pay
C=Coverage /NC=No Coverage													
13	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2016 RAM 5500 ALS AMBULANCE	3C7WRNCL4GG145313		\$201,245	\$1,000	\$1,000	\$5,000	C	C
16	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL7LG136535		\$249,121	\$1,000	\$1,000	\$5,000	C	C
17	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL0LG136540		\$249,121	\$1,000	\$1,000	\$5,000	C	C
18	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL0LG138675		\$249,121	\$1,000	\$1,000	\$5,000	C	C
19	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2020 RAM 5500 ALS AMBULANCE	3C7WRNCL2LG136538		\$249,121	\$1,000	\$1,000	\$5,000	C	C
20	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2023 RAM 5500 AMBULANCE AEV TYPE 1	3C7WRNCL9PG638582		\$325,958	\$1,000	\$1,000	\$5,000	C	C
21	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2023 RAM 5500 AMBULANCE AEV TYPE 1	3C7WRNCL0PG638583		\$325,958	\$1,000	\$1,000	\$5,000	C	C
22	10/1/2025	-\$225.00	C	AMBULANCE DISTRICT	2024 FORD AEV TYPE 1 AMBULANCE	1FDUF5HT7RDA07203		\$325,959	\$1,000	\$1,000	\$5,000	C	C
Totals		-\$3,821.00											

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:



Date: 9-22-2025

M400(Ed. 7-24)


Member Name: JOHNSON COUNTY AMBULANCE DISTRICT

Coverage Period: October 1, 2025 to October 1, 2026

Agency Name: MIKE KEITH INSURANCE INC

Policy Number: PLP-4817-202510

Policy Effective Date: October 1, 2025

Schedule of Total Property Insured Values

Effective Date	A C D	Location	Physical Address	Description	SqFt	Building Value	Contents Value	EDP Value	Business Income Amount	Total Insured Value	Property Deductible	EBD Deductible	Contribution per Location
10/1/2025	C	LOCATION 01	707 W 2ND ST	01 AMBULANCE STATION	5380	\$986,571	\$35,000	\$700	\$0	\$1,022,271	\$5,000	\$5,000	-\$387.00
10/1/2025	C	LOCATION 02	263 MO-13 BUSINESS	01 AMBULANCE STATION	7600	\$1,208,377	\$35,000	\$700	\$0	\$1,244,077	\$5,000	\$5,000	-\$458.00
10/1/2025	C	LOCATION 03	1601 CORPORATE DR	01 MAINTENANCE	3150	\$630,088	\$18,000	\$0	\$0	\$648,088	\$5,000	\$5,000	-\$279.00
10/1/2025	C	LOCATION 03	1601 CORPORATE DR	02 STORAGE OUTBUILDING	120	\$8,000	\$0	\$0	\$0	\$8,000	\$5,000	\$5,000	-\$4.00
10/1/2025	C	LOCATION 04	1360 NW 565 RD	01 AMBULANCE STATION	2720	\$530,342	\$35,000	\$700	\$0	\$566,042	\$5,000	\$5,000	-\$214.00
10/1/2025	C	LOCATION 04	1360 NW 565 RD	02 STORAGE OUTBUILDING	80	\$8,000	\$0	\$0	\$0	\$8,000	\$5,000	\$5,000	-\$4.00
10/1/2025	C	LOCATION 05	2342 IRISH LN	01 AMBULANCE STATION	4000	\$789,602	\$35,000	\$700	\$0	\$825,302	\$5,000	\$5,000	-\$307.00
10/1/2025	C	LOCATION 06	500 E YOUNG ST	01 TRAINING CENTER/HQ	16600	\$4,382,988	\$85,000	\$3,000	\$0	\$4,470,988	\$5,000	\$5,000	-\$1,618.00
10/1/2025	C	LOCATION 06	500 E YOUNG ST	03 STORAGE OUTBUILDING	160	\$8,000	\$0	\$0	\$0	\$8,000	\$5,000	\$5,000	-\$4.00
10/1/2025	C	LOCATION 06	500 E YOUNG ST	02 GENERATOR		\$90,000	\$0	\$0	\$0	\$90,000	\$5,000	\$5,000	-\$32.00

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:

Date: 9-22-2025

Ed. 7-24

Agency Name:

Effective Date	A C D	Location	Physical Address	Description	SqFt	Building Value	Contents Value	EDP Value	Business Income Amount	Total Insured Value	Property Deductible	EBD Deductible	Contribution per Location
Totals						\$8,641,968	\$243,000	\$5,800	\$0	\$8,890,768			-\$3,307.00

By: 

Date: 9-22-2025

Ed. 7-24



Equipment Schedule

Entity Name: JOHNSON COUNTY AMBULANCE DISTRICT

Agency Name: MIKE KEITH INSURANCE INC

Effective Date: October 1, 2025

Item #	Effective Date	A C D	Description	ID#/ Serial	Department	Amount of Insurance	Deductible	Contribution per Item
1	10/1/2025	C	2014 MED LITE TRANSPOT MTS - 102		AMBULANCE DISTRICT	\$3,500	\$2,500	\$0.00
10	10/1/2025	C	EQUIPMENT VEH #12		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
11	10/1/2025	C	EQUIPMENT VEH #13		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
12	10/1/2025	C	EQUIPMENT VEH #14		AMBULANCE DISTRICT	\$25,000	\$2,500	-\$3.00
13	10/1/2025	C	EQUIPMENT VEH #15		AMBULANCE DISTRICT	\$6,000	\$2,500	-\$1.00
14	10/1/2025	C	EQUIPMENT VEH #16		AMBULANCE DISTRICT	\$6,000	\$2,500	-\$1.00
15	10/1/2025	C	EQUIPMENT VEH #17		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
16	10/1/2025	C	EQUIPMENT VEH #18		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
17	10/1/2025	C	EQUIPMENT VEH #19		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
18	10/1/2025	C	EQUIPMENT VEH #20		AMBULANCE DISTRICT	\$100,000	\$2,500	-\$14.00

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:

Date: **9-22-2025**

Ed. 7-24

Endorsement #2

Item #	Effective Date	A C D	Description	ID#/ Serial	Department	Amount of Insurance	Deductible	Contribution per Item
19	10/1/2025	C	EQUIPMENT ON 24 FORD #7203		AMBULANCE DISTRICT	\$100,000	\$2,500	-\$14.00
2	10/1/2025	C	EQUIPMENT VEH #1		AMBULANCE DISTRICT	\$6,000	\$2,500	-\$1.00
20	10/1/2025	C	EQUIPMENT ON 23 RAM #8582		AMBULANCE DISTRICT	\$100,000	\$2,500	-\$14.00
3	10/1/2025	C	EQUIPMENT VEH #3		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
4	10/1/2025	C	EQUIPMENT VEH #4		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
5	10/1/2025	C	EQUIPMENT VEH #5		AMBULANCE DISTRICT	\$6,000	\$2,500	-\$1.00
6	10/1/2025	C	EQUIPMENT VEH #6		AMBULANCE DISTRICT	\$6,000	\$2,500	-\$1.00
7	10/1/2025	C	EQUIPMENT VEH #7		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
8	10/1/2025	C	EQUIPMENT VEH #9		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
9	10/1/2025	C	EQUIPMENT VEH #10		AMBULANCE DISTRICT	\$60,000	\$2,500	-\$8.00
Totals						\$958,500		-\$130.00

A-ADDITION; C-CHANGE; D-DELETION

Issued by the Missouri Public Entity Risk Management Fund (MOPERM), P.O. Box 7110 Jefferson City Missouri 65102

By:



Date: 9-22-2025

Ed. 7-24