JOHNSON COUNTY
AMBULANCE DISTRICT

Board of Directors Meeting

BOARD PROPOSAL

Workers' Compensation Insurance Renewal

PRESENTED BY	DATE	SUBJECT
Dustin Gamblin, EMS Chief	September 24, 2026	Insurance Renewal

PURPOSE

To obtain Board approval for the District's workers' compensation insurance renewal for the upcoming policy period.

BACKGROUND

The District's current workers' compensation insurance carrier is ICW. ICW has provided a renewal proposal in the amount of $159,600.

As part of the renewal process, Missouri Employers Mutual (MEM) provided an alternative proposal of $152,411 for the District's workers' compensation coverage.

The District anticipated an increase in workers' compensation premiums due to an increase in the District's experience modification factor from 1.17 to 1.26. The experience modification factor is used by workers' compensation insurers as one factor in determining an employer's premium based on its loss experience compared to similar employers.

RECOMMENDATION

Switch the District's workers' compensation insurance carrier from ICW to Missouri Employers Mutual. MEM's proposal provides the District with a lower annual premium than the renewal proposal from the District's current carrier, ICW.

FINANCIAL IMPACT

The MEM proposal is $152,411, compared to the ICW renewal proposal of $159,600.
This represents an annual premium savings of $7,189 compared to renewing with ICW.

BOARD ACTION

Approve the change in the District's workers' compensation insurance carrier from ICW to Missouri Employers Mutual (MEM) at an annual premium of $152,411.

Authorize the EMS Chief to execute the necessary insurance documents.

Higginbotham™

Lead with values
and value leads.

Insurance Proposal

Prepared for:

Johnson County
Ambulance District

Proposal Date: October 2026

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Risk Consultant

Mason Foley
Commercial Insurance

Higginbotham Insurance Agency
www.higginbotham.com

Lead with values
and great people follow.

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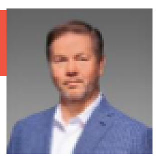

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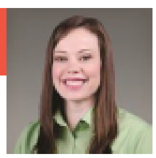

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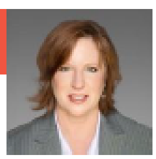

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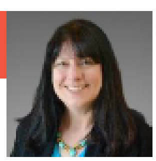

Claims Reporting

reportaclaim@higginbotham.com
Available 24/7 at (844) 857-5899

SUPPLEMENTAL TO PROPOSAL

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed proposed policy(ies) and is not intended to reflect all terms and conditions or exclusions of each proposed policy. Moreover, the information contained in this document reflects proposed coverage as of the effective date(s) of the proposed policy(ies) and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed proposed policy(ies). The insurance afforded by the listed proposed policy(ies) is subject to all terms, exclusions and conditions of such proposed policy(ies). All coverages, coverage forms, rates, rating procedures, rating plans, deductibles and other provisions will apply in conformance with those used by the various Insurance Companies and authorized by the State Regulatory Authorities. Any provision contained herein which conflicts with State Regulations will be amended as required to conform.

Higginbotham receives a commission based on a percentage of the premium from insurance companies for placement of insurance and service of our clients. Higginbotham may be eligible for additional compensation, bonuses or awards based on volume and profitability of business placed with some insurance providers.

GENERAL LIABILITY

CARRIER	Selective
A.M. BEST'S RATING	A
POLICY PERIOD	10/1/2026 - 10/31/2027
COVERAGE	General Liability

NAMED INSURED

- Johnson County Ambulance District

LOCATION SCHEDULE

Location #	Address
1	500 E Young Ave, Warrensburg, MO 64093-1200
2	263 SE 13 Hwy, Warrensburg, MO 64093-7575
3	1601 Corporate Dr, Warrensburg, MO 64093
4	1360 NW 565th Rd, Holden, MO 64040-9499
5	2342 W Irish Ln, Knob Noster, MO 65336-1020
6	707 W 2nd St, Holden, MO 64040-1285
7	420 E Young Ave, Warrensburg, MO 64093

Policy Level

	Limit
General Aggregate	2,000,000
Products/Completed Ops	2,000,000
Each Occurrence	1,000,000
Personal & Advertising Injury	1,000,000
Fire Damage	1,000,000
Medical Expense	5,000

Additional Coverages	Quantity/Limit
Employee Benefits Program	1 - 49
Emergency Services and Governmental General Liability Extension Coverage	

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Location Level

Location 001/001 - 500 E YOUNG AVE, WARRENSBURG, MO
Class 40032 - AMBULANCE SERVICE NOT FOR PROFIT ONLY

Coverage	Exposure
Premises Operation (Final Rate 38.609)	67

Location Level

Location 002/001 - 263 SE STATE ROUTE 13, WARRENSBURG, MO
Class 40032 - AMBULANCE SERVICE NOT FOR PROFIT ONLY

Coverage	Exposure
Premises Operation (Final Rate 38.609)	34

Location Level

Location 003/001 - 1601 CORPORATE DR, WARRENSBURG, MO
Class 40032 - AMBULANCE SERVICE NOT FOR PROFIT ONLY

Coverage	Exposure
Premises Operation (Final Rate 38.609)	34

Location Level

Location 004/001 - 1360 NW 565TH RD, HOLDEN, MO
Class 40032 - AMBULANCE SERVICE NOT FOR PROFIT ONLY

Coverage	Exposure
Premises Operation (Final Rate 38.609)	34

Location Level

Location 005/001 - 2342 W IRISH LN, KNOB NOSTER, MO
Class 40032 - AMBULANCE SERVICE NOT FOR PROFIT ONLY

Coverage	Exposure
Premises Operation (Final Rate 38.609)	34

Location Level

Location 006/001 - 707 W 2ND ST, HOLDEN, MO
Class 40032 - AMBULANCE SERVICE NOT FOR PROFIT ONLY

Coverage	Exposure
Premises Operation (Final Rate 38.609)	34

Location Level

Location 007/001 - 420 E YOUNG AVE, WARRENSBURG, MO
Class 61225 - BUILDINGS PREM OCCUP EMPL NOT FOR

Coverage	Exposure
Premises Operation (Final Rate 144.870)	3,600

Abuse or Molestation

	Limit
Each Abuse or Molestation/Aggregate	$1,000,000/1,000,000
Deductible:	NONE

Volunteer Emergency Services / Admin

	Limit
Aggregate Limit/Per Claim	1,000,000/1,000,000
Number of Members	67
Prior Acts	

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

GENERAL LIABILITY

Coverage	Limit
Additional Insured – Primary and Non-Contributory Provision	Included
Blanket Additional Insureds – As Required By Contract	Included
Broad Form Vendors Coverage	Included
Commandeered Mobile Equipment ▲	Included
Commandeered Mobile Equipment – Owner As Additional Insured ▲	Included
Damage To Premises Rented To You (Including Fire, Lightning or Explosion)	$1,000,000 ▲ (Limit to be shown on Dec Page)
Electronic Data Liability	$100,000
Emergency Services Errors and Omissions ▲	Included
Employee Definition Amended	Included
Employees As Insureds Amendment ▲	Included
Employees As Insureds Modified	Included
Employer's Liability Exclusion Amended (N/A in NY)	Included
Expected or Intended Injury – Emergency Services or Law Enforcement Activities ▲	Included
Fellow Employee Provision ▲	Included
Functional Additional Insureds ▲	Included
Golf and Tennis Pros As Additional Insureds ▲	Included
Incidental Broadcasting and Publishing ▲	Included
Incidental Garage Operations ▲	Included

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

GENERAL LIABILITY

Coverage	Limit
Incidental Malpractice Exclusion modified	Included
Incidental Medical Malpractice ▲	Included
Injunctive Relief Defense Expense (N/A in NY) ▲	$50,000
Injury to Firemen, Ambulance or Rescue Squad Workers Exclusion ▲	N/A
Knowledge of Occurrence, Claim, Suit or Loss	Included
Law Enforcement Activities Exclusion ▲	N/A
Liberalization Clause	Included
Limited Property Damage – Golf Ball Damage ▲	$2,500
Medical Liability ▲	Included
Medical Payments Amendments	
Any Insured Amendment	Included
Products Amendment	Included
Mental Anguish Amendment (N/A in NY)	Included
Newly Formed or Acquired Organizations	Included
Non-Accumulation of Limits (N/A in NY or WI)	Included
Non-Owned Aircraft	Included
Non-Owned Watercraft (under 60 feet)	Included
Not-For-Profit Organization Members as Additional Insureds	Included
Personal and Advertising Injury	
Civil Rights Exclusion ▲	N/A
Discrimination Amendment (N/A in NY)	Included
Law Enforcement Activities Exclusion ▲	N/A
Pollution Exclusion Exceptions ▲	
Emergency and Training Operations ▲	Included
Exception for Potable Water ▲	Included
Exception for Water or Wastewater Treatment ▲	Included
Property of Others In Your Care ($250 Deductible applies)▲	Included
Supplementary Payments Amended	Included
Bail Bonds	$5,000
Loss of Earnings	$1,000

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Coverage	Limit
Temporary Liquor Liability ▲	Included
Unintentional Failure To Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery (subrogation)	Included
Waiver of Transfer of Rights of Recovery – Golfing Facility ▲	Included

Notable Endorsements
Note: Refer to policy for complete list

PROPERTY

CARRIER	Selective
A.M. BEST RATING	A
POLICY PERIOD	10/1/2026 - 10/31/2027
COVERAGE	Property

NAMED INSURED

- Johnson County Ambulance District

PERILS INSURED

Risks of Direct Physical Loss, Including Theft of Contents and Limited Transit Subject to Policy Terms, Conditions and Exclusions. Flood and Earthquake are specifically excluded. Please advise if quote for Flood and/or Earthquake are desired.

Policy Level

Deductible: 2,500
Coinsurance: Bldg: 100 BPP: 100
Loss Free Years: 3

Optional Coverages/Extensions	**Limit**
Emergency Services Property Extension Coverage	
Systems Power Pac Clas Rated Deductibles	
Combined All Coverages Ded: Follows Property Deductible	
GreenPac® Prop. Inc. Cost (Occur/Agg)	25,000/25,000
GreenPac® Soft Costs (Occur/Agg)	25,000/25,000

Location Level

Deductible Type: Location
Location 001/001 - 500 E YOUNG AVE, WARRENSBURG, MO Wind/Hail Deductible: 1%

Coverage	Limit
Building	4,194,247
Replacement Cost	
Business Pers Prop - Business Personal Property	200,000
Replacement Cost	
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Deductible Type: Location

Location 002/001 - 263 SE STATE ROUTE 13, WARRENSBURG, MO Wind/Hail Deductible: 1%

Coverage	Limit
Building	1,520,000
Replacement Cost	
Business Pers Prop - Business Personal Property	35,000
Replacement Cost	
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Location 002/001 - Total Premium

Deductible Type: Location

Location 003/001 - 1601 CORPORATE DR, WARRENSBURG, MO Wind/Hail Deductible: 1%

Coverage	Limit
Building	602,955
Replacement Cost	
Business Pers Prop - Business Personal Property	18,000
Replacement Cost	
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Location 003/001 - Total Premium

Deductible Type: Location

Location 004/001 - 1360 NW 565TH RD, HOLDEN, MO Wind/Hail Deductible: 1%

Coverage	Limit
Building	507,504
Replacement Cost	
Business Pers Prop - Business Personal Property	35,000
Replacement Cost	
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Location 004/001 - Total Premium

Deductible Type: Location

Location 005/001 - 2342 W IRISH LN, KNOB NOSTER, MO Wind/Hail Deductible: 1%

Coverage	Limit
Building	800,000
Replacement Cost	
Business Pers Prop - Business Personal Property	35,000
Replacement Cost	
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Location 005/001 - Total Premium

Deductible Type: Location

Location 006/001 - 707 W 2ND ST, HOLDEN, MO Wind/Hail Deductible: 1%

Coverage	Limit
Building	1,076,000
Replacement Cost	
Business Pers Prop - Business Personal Property	35,000
Replacement Cost	
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Location 006/001 - Total Premium

Location 007/001 - 420 E YOUNG AVE, WARRENSBURG, MO Wind/Hail Deductible: 1%

Coverage	Limit
Building	600,000
Replacement Cost	
Business Pers Prop - Business Personal Property	50,000
Replacement Cost	
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Location 007/001 - Total Premium

***Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim.*

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Coverage	Limit [1]
Additional Costs	$25,000
Additional Property Covered:	
The cost of excavations, grading, backfilling or filling	Included in Bldg Limit
Foundations of buildings, structures, machinery or boilers	Included in Bldg Limit
Personal property while airborne or waterborne	Included in BPP Limit
Underground pipes, flues or drains	Included in Bldg Limit
Arson, Theft and Vandalism Rewards (not applicable in New York)	$25,000
Automated External Defibrillators ▲	$10,000
Back Up Of Sewer, Drain Or Sump - Direct Damage	$100,000
Brands and Labels	Included in BPP Limit
Building Owner - Tenant Move Back Expenses	$25,000
Business Income – Actual Loss Sustained ES&G - 24 Month Limitation CP 7663	Included
Business Income/Extra Expense Related Additional Coverages:	
Auto Physical Damage Business Income	$25,000
Back Up Of Sewer, Drain Or Sump - Business Income	$100,000
Building Owner - Lessor's Leasehold Interest	$25,000
Contractual Penalty	$25,000
Denial of Service	$25,000
Dependent Properties	$100,000
Emergency Vacating Expense ▲	$25,000
Extended Period of Indemnity	180 Days
Food Contamination Shutdown	$25,000

Coverage	Limit [1]
Increased Realty Tax Assessment	$25,000
Ingress or Egress	$50,000
Newly Acquired Locations - Business Income	$250,000
Pollutant Clean-up and Removal - Business Income	$25,000
Project R & D Documentation and Prototypes Business Income	Included in BI Limit
Transit Business Income	$25,000
Unnamed Premises - Business Income	$10,000
Utility Services - Time Element	**Actual Loss Sustained**
Business Personal Property Seasonal Increase	10%
Canine Coverage ▲	$10,000 Per Canine $25,000 Any One Policy Year
Change of Temperature and Humidity	Included
Claim Expenses	**$50,000**
Confiscated Property ▲	$100,000 Any One Policy Year
Consequential Loss to Stock	Included in Valuation
Debris Removal - Additional Limit	Actual Loss Sustained
Deductible (waiver of multiple property deductibles and disappearing deductible) ▲	Included
Deferred Payments	$25,000
Fire Department Service Charge	**Actual Service Charge Incurred**
Fire Extinguishing Equipment	Actual Loss Sustained
Fungus, Wet Rot, Dry Rot, Bacteria and Virus - Limited Coverage	**$30,000**
Inland Marine Related Coverages:	
Accounts Receivable	**Actual Loss Sustained**
Commandeered Property ▲	Actual Loss Sustained
Communication Equipment ▲	Actual Loss Sustained
Electronic Information Systems (aka Computer Equipment and Electronic Data)	**Actual Loss Sustained**
Fine Arts	**Actual Loss Sustained**
Installation Property	$25,000
Mobile Equipment	$25,000
Personal Effects - Within the Coverage Territory	**Actual Loss Sustained**
Personal Effects - Outside the Coverage Territory	$5,000 Per Person $25,000 Per Occurrence

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Coverage	Limit [1]
Property in Transit - Within the Coverage Territory	**$50,000**
Property in Transit - Outside the Coverage Territory	$10,000
Refrigerated Property - In Transit	$25,000
Salesperson's Samples - Within the Coverage Territory	$25,000
Salesperson's Samples - Outside the Coverage Territory	$10,000
Tools and Equipment	$10,000
Valuable Papers and Records	**Actual Loss Sustained**
Lock Replacement	$10,000
Marring and Scratching	Included
Members' and Guests' Property	$1,000 Per Person $25,000 Per Occurrence
Newly Acquired or Constructed Property - Building Per Location	**$2,000,000**
Newly Acquired or Constructed Property - Business Personal Property Per Location	**$1,000,000**
Non-Owned Detached Trailers	$10,000
Ordinance or Law Coverage:	
Coverage A - Undamaged Parts of a Building	Included in Bldg Limit
Coverage B - Demolition Cost	**Actual Loss Sustained**
Coverage C - Increased Cost of Construction	**Actual Loss Sustained**
Coverage D - Tenants' Improvements and Betterments	**Actual Loss Sustained**
Outdoor Property	**$250,000**
Outdoor Trees, Shrubs and Plants ($2,500 any one item)	$25,000 Per Occurrence $100,000 Any One Policy Year
Personal Property At Unnamed Premises - Within the Coverage Territory	**$100,000**
Personal Property At Unnamed Premises - Outside the Coverage Territory	$10,000
Personal Property of Others	Included in BPP Limit
Pollutant Clean-up and Removal	**Actual Expenses Incurred**
Premises Boundary Increased Distance	**1,500 Feet**
Preservation of Property	60 Days
Protective Safeguards Upgrade ▲	$25,000
Replacement Cost Valuation for Personal Property of Others	Included
Roof Protection ▲	$500 Any One Roof $1,000 Any One Policy Year

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Coverage	Limit [1]
Selling Price Valuation	Included
Specified Appurtenant Structures ▲	$100,000 - Public Use $1,000 - Contents
Spoilage (formerly Refrigerated Property)	$25,000
Tenant Building and Business Personal Property Coverage Required By Lease	$25,000
Tenant's Building Glass Liability	Included in BPP Limit
Tenant Lease Assessment	$5,000
Tenant Leasehold Improvements	$25,000
Theft Damage to Building	Included in BPP Limit
Theft Limitation Amendments:	
Furs	$5,000
Patterns, Dies, Molds and Forms	Included in BPP Limit
Precious Metals	$10,000
Underground Fiber Optic Cable ▲	$10,000 Per Occurrence $50,000 Any One Policy Year
Unintentional Omissions of Real Property ▲	$500,000
Utility Service - Direct Damage	**Actual Loss Sustained**
Voluntary Parting by Trick, Scheme or Device	Included

Notable Endorsements
Note: Refer to policy for complete list

CO-INSURANCE PENALTY

A policy may contain a co-insurance clause requiring that the limit of coverage be a minimum percentage (usually 80%) of the insurable value of your property. If the amount of insurance carried is less than what is required by this clause, any claim payment may be reduced by the same percentage as the deficiency.

Below is an example of how the Co-Insurance Clause works:

Assuming

- 80% Co-Insurance Clause
- $1,000,000 Insurable Value at the time of loss
- $400,000 Insurance Carried
- $800,000 Insurance Required (80% of $1,000,000)
- $100,000 Loss
- $10,000 Deductible

$$\left(\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss}\right) - \text{Less Deductible} = \text{Amount Received}$$

$$\left(\frac{\$400,000}{\$800,000} \times \$100,000\right) = \$50,000 - \$10,000 = \$40,000$$

Result

- Amount Recovered before Deductible = $50,000
- Amount Recovered after Deductible = $40,000

*Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim.

WIND/HAIL BUYBACK

CARRIER	Underwriters at Lloyd's of London
A.M. BEST RATING	A
POLICY PERIOD	10/1/2026 - 10/31/2027
COVERAGE	Wind/Hail Buyback

NAMED INSURED

- Johnson County Ambulance District

PROPERTY COVERED AND AMOUNTS

Location	Address	Building	Contents
1	500 E Young Ave, Warrensburg, MO	$4,194,247	$200,000
2	263 SE State Route 13, Warrensburg, MO	$1,520,000	$35,000
6	707 W 2nd St, Holden, MO	$1,076,000	$35,000

DEDUCTIBLE

- Buying down from a 1% deductible to a $10,000 deductible (per location)

Notable Endorsements
Note: Refer to policy for complete list

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

AUTOMOBILE

CARRIER	Selective
A.M. BEST'S RATING	A
POLICY PERIOD	10/1/2026 - 10/31/2027
COVERAGE	Automobile

NAMED INSURED

- Johnson County Ambulance District

Policy Level

Coverage	Symbol	Limit	Premium
Liability Limit Type CSL			
- Liability	7,8,9	1,000,000	
Non-Owned Employee Count		65	$888.00
Emergency Services and Governmental Auto Extension Coverage			$1,500.00

State Level Coverages (MO)

Coverage	Symbol	Limit	Premium
Excess Hired		IF ANY	
UM/UIM (BI/CSL)	7	$1,000,000	
Primary Hired			$183.00
Hired PD Comp		$500	$57.00
Hired PD Coll		$1,000	$18.00

Vehicle Level

Vehicle MO/002 : 2011 FORD F-150 VIN# 1FTFW1EF6BKD86961

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$997.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	1,000 Ded	$171.00
Collision	7,8	1,000 Ded	$202.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$1,515.00

Vehicle MO/003 : 2013 CHEVROLET TAHOE VIN# 1GNSK2E05DR209329

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$1,052.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	1,000 Ded	$188.00
Collision	7,8	1,000 Ded	$236.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$1,621.00

Vehicle MO/004 : 2017 CHEVROLET TAHOE VIN# 1GNSKFEC7HR347669

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$1,189.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	1,000 Ded	$265.00
Collision	7,8	1,000 Ded	$379.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$1,978.00

Vehicle MO/005 : 2020 RAM 1500 VIN# 1C6SRFMT9LN358511

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$1,242.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	1,000 Ded	$306.00
Collision	7,8	1,000 Ded	$497.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$2,190.00

Vehicle MO/006 : 2024 FORD EXPEDITION MAX VIN# 1FMJK1J89REA82718

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$1,465.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	1,000 Ded	$472.00
Collision	7,8	1,000 Ded	$910.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$2,992.00

Vehicle MO/007 : 2010 KING AMERICAN TRAILER VIN# 517BE1211AD002300

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$65.00
Medical Payments	2	10,000	$1.00
Comprehensive-AP	7,8	1,000 Ded	$32.00
Collision	7,8	1,000 Ded	$42.00
Vehicle Total Premium			$140.00

Vehicle MO/008 : 2014 STEALTH TRAILER VIN# 52LBE1622EE027682

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$70.00
Medical Payments	2	10,000	$1.00
Comprehensive-AP	7,8	1,000 Ded	$43.00
Collision	7,8	1,000 Ded	$42.00
Vehicle Total Premium			$156.00

Vehicle MO/009 : 2014 LOAD TRAIL TRAILERS UE07 VIN# 4ZEUT1625E1055371

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$65.00
Medical Payments	2	10,000	$1.00
Comprehensive-AP	7,8	1,000 Ded	$40.00
Collision	7,8	1,000 Ded	$42.00
Vehicle Total Premium			$148.00

Vehicle MO/010 : 2011 FORD F550 VIN# 1FDUF5HT5BEB91864

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/011 : 2011 FORD F550 VIN# 1FDUF5HT7BEB91865

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/012 : 2012 FORD F550 VIN# 1FDUF5HT6CEC71756

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/014 : 2016 RAM 5500 VIN# 3C7WRNCL6GG145314

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/015 : 2016 RAM 5500 VIN# 3C7WRNCL2GG145312

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/016 : 2016 RAM 5500 VIN# 3C7WRNCL4GG145313

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/017 : 2020 RAM 5500 VIN# 3C7WRNCL7LG136535

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/018 : 2020 RAM 5500 VIN# 3C7WRNCL0LG136540

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/019 : 2020 RAM 5500 VIN# 3C7WRNCL0LG138675

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/020 : 2020 RAM 5500 VIN# 3C7WRNCL2LG136538

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/021 : 2023 RAM 5500 VIN# 3C7WRNCL9PG638582

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/022 : 2023 RAM 5500 VIN# 3C7WRNCL0PG638583

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/023 : 2024 FORD F550 VIN# 1FDUF5HT7RDA07203

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$2,779.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	2,000 Ded	$477.00
Collision	7,8	2,000 Ded	$849.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$4,250.00

Vehicle MO/024 : 2025 FORD EXPLORER VIN# 1FMUK8DHXSGA34334

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$1,340.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	1,000 Ded	$401.00
Collision	7,8	1,000 Ded	$834.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$2,720.00

Vehicle MO/025 : 2027 FORD EXPEDITION MAX VIN# 1FMJK1J83VEA04302

Coverage	Symbol	Limit	Premium
Liability	7,8,9	See State Level	$1,361.00
Medical Payments	2	10,000	$13.00
UM/UIM (BI/CSL)	7	See State Level	$26.00
Comprehensive-AP	7,8	1,000 Ded	$496.00
Collision	7,8	1,000 Ded	$1,062.00
UIM (BI/CSL)		See State Level	$106.00
Vehicle Total Premium			$3,064.00

Coverage	Limit
Amendment To Section I – Covered Autos Coverages and Section II – Covered Autos Liability Coverage	
Employee-Owned Autos – Business Use	Included
Amendments To Section II - Liability Coverage	
Newly Acquired Or Formed Organizations – qualify as named insured if majority owned with no similar insurance available	Included
Limited Liability Companies – members and managers are insureds while using an auto not owned or hired by named insured	Included
Employees As Insureds - while using auto not owned or hired by named insured in named insured's business	Included
Blanket Additional Insureds	Included
Commandeered Auto - Owner As An Insured ▲	Included
Expenses For Bail Bonds And Loss Of Earnings	
Bail Bonds	$3,000 Per "Accident"
Loss Of Earnings	$1,000 Per Day
Expected or Intended Injury Amendment Excluding Law Enforcement Personnel - exclusion does not apply in certain circumstances ▲	Included
Expected or Intended Injury Amendment For Law Enforcement Personnel - exclusion does not apply in certain circumstances ▲	Included
Employee Indemnification and Employer's Liability Amendment – exclusion does not apply to volunteer workers not entitled to Workers Compensation coverage	Included
Fellow Employee Coverage (N/A in Virginia) – the exclusion is deleted	Included

Coverage	Limit
Amendments To Section II - Liability Coverage, Continued	
Care, Custody or Control Amendment - Emergency Services and Governmental Entities - exclusion does not apply to property owned by anyone other than an insured ▲	$25,000 Per "Accident" $500 Deductible Per "Accident"
Commandeered Autos - Care, Custody or Control Amendment – exclusion does not apply during an emergency operation ▲	Included
Pollution Exclusion Amendment - Emergency And Training Operations (N/A in New York) – exclusion does not apply to emergency or training operations ▲	Included
Primary Non-Owned Coverage for Volunteer Workers and Employees - Emergency Services Organizations – qualify as insureds while using an auto not owned or hired by named insured while en route to, during, or returning directly from emergency scene; this insurance is primary ▲	Included
Non-Ownership Extension - Public Entities – elected or appointed officials and board members are insureds during course of their duties while using an auto not owned or hired by named insured▲	Included
Amendments To Section III - Physical Damage Coverage	
Towing And Labor Coverage - covers all reasonable towing and labor costs - maximum limit of $2,500 if tow exceeds 200 miles ▲	Included
Mutual Aid Expense – Reimbursement – coverage for expenses incurred due to a loss of a covered auto, up to 90 days▲	Lesser of $7,500 per Mutual Aid Assistance or Actual Expenses Incurred
Locksmith Services – coverage for necessary locksmith services for keys locked inside a covered private passenger auto▲	$250 per Occurrence
Additional Transportation Expenses – for owned autos, subject to certain conditions▲	$10,000 Per "Loss"
Newly Acquired Owned Autos - coverage equal to broadest coverage available to any covered auto on DEC, subject to certain conditions ▲	Lesser of $1,000,000, ACV, or cost to repair
Deductible Reimbursement - Volunteer Workers or Employees - Non-Emergency Services Organizations ▲	Lesser of $1,000 or their deductible
Hired Auto Physical Damage Coverage - coverage equal to broadest coverage available to any covered auto on DEC, with certain conditions; will use OEM parts under certain conditions ▲	Lesser of $250,000, ACV, or cost to repair
Hired Auto Physical Damage – Loss of Use Expenses ▲	$50 Per Day up to a maximum of $1,500
Non-Owned Auto Physical Damage Coverage – for temporary substitute autos, with certain conditions ▲	Included

Coverage	Limit
Amendments To Section III - Physical Damage Coverage, Continued	
Auto Physical Damage - Volunteer Workers and Employees – Emergency Services Organizations – includes coverage for special equipment, painting and lettering on their autos if related to emergency operations, subject to certain conditions ▲	$10,000 Per "Loss"
Auto Loan/Lease Gap Coverage (N/A in New York) – includes unpaid amount due on lease or loan, with exceptions	Included
Personal Effects Coverage - for covered personal items in a covered auto at time of theft, no deductible applies	$500 Per "Accident"
Green Automobile Replacement Coverage	10% up to $3,000 per "auto", $10,000 maximum per "loss"
Freezing of Permanently Attached Equipment And Airbag Coverage ▲	Included
Sound Receiving Equipment Coverage – covers installed equipment in owned police, fire or emergency vehicles ▲	Included
Expanded Audio, Visual, and Data Electronic Equipment Coverage – coverage applies for telematic devices, GPS and other described electronic equipment	Included, subject to $50 deductible
Comprehensive Deductible – Location Tracking Device – 50% reduction of deductible if tracking device aided in recovery of the auto	Included
Physical Damage Limit Of Insurance – removes restriction for betterment and sublimit of $1,000 for electronic equipment; also includes coverage for special equipment, painting, or lettering on owned autos if related to emergency operations; includes coverage for enhancements if required by new standards ▲	Included
Deductible Amendments (N/A in New York) - Comprehensive deductible does not apply to fire, lightning, or glass breakage ▲	Included
Rental Reimbursement For Volunteer Workers' And Employees' Personally Owned Vehicles ▲	$30 Per Day up to a maximum of $900
Amendments To Section IV - Business Auto Conditions	
Duties In The Event Of Accident, Claim, Suit Or Loss – this condition does not apply unless certain persons have knowledge of the accident, claim, suit or loss	Included
Waiver of Subrogation – blanket waiver when liability has been assumed under an insured contract	Included
Multiple Deductibles – if two or more covered autos involved in loss, only the highest applicable deductible applies	Included

Coverage	Limit
Amendments To Section IV - Business Auto Conditions, Continued	
Concealment, Misrepresentation Or Fraud – coverage not denied if named insured unintentionally fails to disclose existing hazard	Included
Policy Period, Coverage Territory – covers any type of covered auto hired for 30 days or less anywhere in the world	Included
Two Or More Coverage Forms Or Policies Issued By Us – Deductibles – only the highest applicable deductible will apply	Included
Amendments To Section V – Definitions	
Bodily Injury Including Mental Anguish (N/A in New York)	Included

Notable Endorsements

Note: Refer to policy for complete list

CARRIER Selective

A.M. BEST RATING A

POLICY PERIOD 10/1/2026 - 10/31/2027

COVERAGE Inland Marine

NAMED INSURED

- Johnson County Ambulance District

Policy Level Coverages

	Limit
Contractors Equip	
Scheduled - (Ded $500)	22,000
VESP Portable Equipment	
Unscheduled - Formula (Ded $1,000)	1,472,900

Flood and Earthquake Coverage

Coverage Method - Blanket Coverage

Type of Coverage - Flood & Earthquake

Refer to the end of Inland Marine Coverage section for location Flood & EQ coverage information

Earthquake Coverage

Occurrence Limit 5,000,000(applies to each "covered location")

Aggregate Limit 5,000,000(applies to each "covered location" for any one policy period)

Catastrophe Limit 10,000,000(applies to all "covered locations" for any one policy period)

EQ Deductible - 10,000

Flood Coverage

Occurrence Limit 5,000,000(applies to each "covered location")

Aggregate Limit 5,000,000(applies to each "covered location" for any one policy period)

Catastrophe Limit 10,000,000(applies to all "covered locations" for any one policy period)

Flood Deductible - 10,000

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Coverage Extensions

Additional Debris Removal Expenses-25% Of loss paid plus	10,000
Emergency Removal	30
Limited Fungus Coverage	15,000

Supplemental Coverages

Foundations of Buildings, Pilings and Underground Pipes	100,000
Newly Acquired Buildings (applies for 90 days)	100,000
Ordinance or Law -Undamaged Parts of Building	COVERED
Ordinance or Law -Increased Cost to Repair or Demolish	100,000
Personal Property Acquired Locations	100,000
Pollutant Clean Up and Removal	25,000
Property in Transit	50,000

Coverage Options

Masonry Veneer	Covered for Loss caused by Earthquake
Valuation	Replacement Cost
IM-PAC PRIMARY - (Class Code 900/ Ded $500)	25,000

Flood and Earthquake Location Coverage Schedule

Loc#	Bldg#	EQ Coverage	Flood Coverage
001	001	Yes	Yes
002	001	Yes	Yes
003	001	Yes	Yes
004	001	Yes	Yes
005	001	Yes	Yes
006	001	Yes	Yes

Notable Endorsements

Note: Refer to policy for complete list

CARRIER	Fidelity & Deposit Company of Maryland
A.M. BEST RATING	A
POLICY PERIOD	10/1/2026 - 10/31/2027
COVERAGE	Crime

NAMED INSURED

- Johnson County Ambulance District

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft – Per Loss Coverage	$ 100,000	$ 1,000
2. Employee Theft – Per Employee Coverage	NOT COVERED	
3. Forgery Or Alteration	$ 100,000	$ 1,000
4. Inside The Premises – Theft Of Money And Securities	$ 100,000	$ 1,000
5. Inside The Premises – Robbery Or Safe Burglary Of Other Property	$ 5,000	$ 500
6. Outside The Premises	$ 100,000	$ 1,000
7. Computer And Funds Transfer Fraud	$ 100,000	$ 1,000
8. Money Orders And Counterfeit Money	$ 100,000	$ 1,000

COMMON POLICY FORMS AND ENDORSEMENTS

U-GU-D-310-A	01-93	COMMON POLICY DECLARATIONS
U-GU-619-A CW	10-02	SCHEDULE OF FORMS AND ENDORSEMENTS
U-GU-319-G	01-26	IMPORTANT NOTICE - IN WITNESS CLAUSE
U-GU-1191-A CW	03-15	SANCTIONS EXCLUSION ENDORSEMENT

CRIME FORMS AND ENDORSEMENTS

CR DS 04	08-13	GOVERNMENT CRIME POLICY DECLARATION
CR 00 26	11-15	GOV'T CRIME POLICY (DISCOVERY FORM)
CR 20 20	10-10	CALCULATION OF PREMIUM
CR 02 38	02-13	MISSOURI CHANGES
CR 25 19	08-13	ADD FAITHFUL PERF OF DUTY COV GOVT EMPL

Notable Endorsements

Note: Refer to policy for complete list

CYBER LIABILITY

CARRIER Arch Specialty Insurance Company

BEST'S RATING A+

POLICY PERIOD 10/5/2026 - 10/31/2027

COVERAGE Cyber Liability

NAMED INSURED

- Johnson County Ambulance District

Aggregate Policy Limit of Liability:	$1,000,000	**Optional Separate Limit of Liability for Breach Response Costs:**	Included
Retroactive Date:	Full Prior Acts Coverage	**Continuity Date:**	October 05, 2023
Policy Premium			**$3,501.00**
MO Surplus Lines Tax (5%)			$175.05
Total:			**$3,676.05**

Insuring Agreement(s), Limits, Retentions, and Waiting Period		
Coverage under this Policy is provided only for those Insuring Agreements for which a limit is indicated below. If no limit is shown for an Insuring Agreement, such Insuring Agreement is not provided by this Policy. The Aggregate Policy Limit of Liability shown above is the maximum amount the Insurer(s) will pay under this Policy, regardless of the number of Insuring Agreements purchased. If the Optional Separate Limit of Liability for Breach Response Costs has been elected, then the Limit specified for the Breach Response Costs Insuring Agreement will not be subject to the Aggregate Policy Limit of Liability or the Per Event Limit of Liability.		
Per Event Limit of Liability	$1,000,000	
INSURING AGREEMENTS		
FIRST PARTY COVERAGES		
ACTIVE RISK CONTROL COVERAGES	**LIMIT**	**RETENTION**
Rapid Response Services	*Rapid Response Services are not subject to a Retention and will not erode the Aggregate Policy Limit of Liability*	
Breach Response Costs	$1,000,000	$5,000
		$0

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

		for computer forensic services provided by Coalition Incident Response
Ransomware and Cyber Extortion	$1,000,000	$5,000
Data Recovery and Computer Replacement Costs	$1,000,000	$5,000
BUSINESS INTERRUPTION COVERAGES	**LIMIT**	**RETENTION**
Direct Business Interruption Waiting Period: 8 hours Reduced Waiting Period: 1 hour		
• Security Failure	$1,000,000	$5,000
• Systems Failure	$1,000,000	$5,000
• Voluntary Shutdown	$1,000,000	$5,000
Contingent Business Interruption Waiting Period: 8 hours		
• IT Provider Security Failure	$1,000,000	$5,000
• IT Provider Systems Failure	$1,000,000	$5,000
• Non-IT Provider Security Failure	$500,000	$5,000
• Non-IT Provider Systems Failure	$250,000	$5,000
• Voluntary Shutdown	$1,000,000	$5,000
Reputational Harm Loss	$1,000,000	$5,000
Proof of Loss Preparation	$250,000	$5,000
CYBER CRIME COVERAGES	**LIMIT**	**RETENTION**
Funds Transfer Fraud and Social Engineering	$250,000	$5,000 *Reduced FTF Retention*: $2,500
Service Fraud Including Cryptojacking	$250,000	$5,000
Impersonation Repair	$250,000	$5,000
Invoice Manipulation	N/A	N/A

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

CYBER LIABILITY

THIRD PARTY LIABILITY COVERAGES		
CYBER LIABILITY COVERAGES	**LIMIT**	**RETENTION**
Network Security and Privacy Liability	$1,000,000	$5,000
Regulatory Actions	$1,000,000	$5,000
PCI Fines and Assessments	$1,000,000	$5,000
Funds Transfer Liability	$1,000,000	$5,000

TECHNOLOGY E&O AND MEDIA LIABILITY COVERAGES	LIMIT	RETENTION
Technology Errors and Omissions	N/A	N/A
Media Liability	$1,000,000	$5,000
ADDITIONAL BENEFITS		
Court Attendance	i. *Total Limit:* $25,000 ii. *Per day, per person limit: $250*	$0
Criminal Reward	$25,000	$0

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Endorsements and Forms at Inception

#	Name of Form or Endorsement	Coalition Reference #
	DECLARATIONS	CYUSP-50DC-0125-01
	SIGNATURE PAGE - USA	CYUSP-00NT-000002-0725-03
	SIGNATURE PAGE ARCH	CYUSP-00NT-000006-0922-00
	SIGNATURE PAGE FORTEGRA	CYUSP-00NT-000003-0323-01
	SIGNATURE PAGE VANTAGE	CYUSP-50NT-000007-0225-01
	SIGNATURE PAGE ASPEN SPECIALTY INSURANCE COMPANY	CYUSP-50NT-000003-0124-01
	COALITION ACTIVE CYBER POLICY	CYUSP-50PF-0125-01
1	QUOTA SHARE ENDORSEMENT	CYUSP-50EN-000085-0125-01
2	SERVICE OF SUIT ENDORSEMENT	CYUSP-50EN-000090-0125-02
3	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	CYUSP-50EN-000109-0125-01
4	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	CYUSP-50EN-000110-0125-01
5	FUNDS TRANSFER LOSS REQUIRING AUTHENTICATION ENDORSEMENT	CYUSP-50EN-000054-0125-02
6	COALITION ACTIVE INSURED – VANISHING RETENTION ENDORSEMENT	CYUSP-50EN-000120-0125-01
7	RENEWAL LIBERALIZATION CLAUSE ENDORSEMENT	CYUSP-50EN-000112-0125-01
8	NEW BUSINESS LIBERALIZATION CLAUSE – RISK PLACEMENT SERVICES ENDORSEMENT	CYUSP-50EN-050025-0125-01
9	DEEPFAKE RESPONSE ENDORSEMENT	CYUSP-50EN-000139-1025-01
10	SINGLE HIGHEST RETENTION/DEDUCTIBLE ENDORSEMENT/PRO RATA SHARING OF LIMITS COALITION PREFERRED - CYBER & EXECUTIVE RISK	CYUSP-50EN-000088-0125-01

UMBRELLA

CARRIER	Selective
A.M. BEST RATING	A
POLICY PERIOD	10/1/2026 - 10/31/2027
COVERAGE	Umbrella

NAMED INSURED

- Johnson County Ambulance District

Policy Level	Limit/Premium Basis
Excess Limit	$4,000,000
Aggregate Limit	$8,000,000
Self Insured Retention	ZERO

Underlying Liability	Limit/Premium Basis
Automobile	
Carrier: Selective Ins Co of South Carolina	
CSL	1,000,000
Employers Liability	
Carrier:	
Each Accident Limit	500,000
Each Employee Limit	500,000
Policy Limit	500,000
General Liability	
Carrier: Selective Ins Co of South Carolina	
General Aggregate	2,000,000
Prod Comp Aggregate	2,000,000
Pers/Adv Aggregate	1,000,000
Each Occurrence	1,000,000
Vesp DO/Admin EO	
Carrier: Selective Ins Co of South Carolina	
General Aggregate	1,000,000
Per Claim Aggregate	1,000,000
Employee Benefits	
Carrier: Selective Ins Co of South Carolina	
General Aggregate	2,000,000
Per Claim Aggregate	1,000,000

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

CARRIER	MEM Protect Insurance Company
A.M. BEST RATING	A
POLICY PERIOD	10/31/2026 - 10/31/2027
COVERAGE	Workers' Compensation

NAMED INSURED

- Johnson County Ambulance District

Missouri				
Location 1: 500 E YOUNG AVE WARRENSBURG MO 64093-1200				
AMBULANCE SERVICE COMPANIES A	7705	3,146,000.00	5.232	164,599.00
CLERICAL OFFICE EMPLOYEES NOC	8810	351,000.00	0.181	635.00
COLLEGE Professional Employee	8868	465,000.00	0.583	2,711.00
Location 2: 263 SE Business 13 Hwy Warrensburg MO 64093				
CLERICAL OFFICE EMPLOYEES NOC	8810	0.00	0.181	0.00
Location 3: 707 W 2ND ST HOLDEN MO 64040-1285				
CLERICAL OFFICE EMPLOYEES NOC	8810	0.00	0.181	0.00
Location 4: 1360 NW 565TH RD HOLDEN MO 64040-9499				
CLERICAL OFFICE EMPLOYEES NOC	8810	0.00	0.181	0.00
Location 5: 2342 W IRISH LN KNOB NOSTER MO 65336-1020				
CLERICAL OFFICE EMPLOYEES NOC	8810	0.00	0.181	0.00

Manual Premium	**167,945.00**
Increased Employers Liability 1.011	1,847.00
Subject Premium	**169,792.00**
Exp. Modifier 1.26	44,146.00
Modified Premium	**213,938.00**
Schedule Rating Credit/Debit -25.0%	(53,485.00)
Standard Premium	**160,453.00**
Premium Discount 0.9147	(13,691.00)
Expense Constant	240.00
Terrorism Risk Act	333.00
Catastrophe Surcharge	666.00
Total Estimated Premium	**148,001.00**
Missouri SIF 0.03	4,440.00
Total Premium and Surcharges	**152,441.00**

Subject to a final audit

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

PREMIUM SUMMARY

Coverage	Premium
Property*	$20,151.00
General Liability (With Vol Emergency Services and Abuse or Molestation) *	$14,750.00
Umbrella*	$22,460.00
Automobile*	$77,025.00
Inland Marine*	$10,115.00
Crime	$929.00
Cyber	$3,938.55
Wind Hail Buyback	$5,740.35
Workers' Compensation*	$152,441.00
Total	*$307,549.90*

COMPANY BILL PAYMENT OPTIONS

Coverage | Property, General Liability, Auto, Inland Marine, Umbrella, Workers' Compensation

Payment needs to be made in full to get renewal date extended to 10/31

FULL PAY

Coverage | Crime, Cyber, and Wind Hail (Cyber premium will be prorated to match renewal dates)

Please pay upon receipt of invoice

Note

***Coverage(s) premiums written on a Company Bill or Premium Finance basis are the sole responsibility of the insured. Premiums will be billed directly from the insurance carrier or finance company with no premium payment reminders provided by Higginbotham.*

NON-ADMITTED CARRIER DISCLOSURE

CARRIER	Arch Specialty Insurance Company
A.M. BEST RATING	A+
POLICY PERIOD	10/1/2026 - 10/31/2027
Coverage	Cyber Liability

Named Insured

Johnson County Ambulance District

PREMIUM

$	3,501.00	Premium
$	250.00	Policy Fee
$	187.55	Surplus Lines Taxes and Fees
$	3,938.55	Total

Please note that this premium will change as the premium above is reflected for 10/1/2026 to 10/1/2027. The carrier will pro rate at time of binding.

Missouri Non-Admitted Regulatory Disclosure:

This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. This insurer is not licensed by the State of Missouri and is not subject to its supervision

NON-ADMITTED CARRIER DISCLOSURE

CARRIER	Underwriters at Lloyd's of London
A.M. BEST RATING	A+
POLICY PERIOD	10/1/2026 - 10/31/2027
Coverage	Wind/Hail Buyback

Named Insured

Johnson County Ambulance District

Minimum Earned Premium

100%

PREMIUM

$	4,867.00	Premium
$	600.00	Policy Fee
$	273.35	Surplus Lines Taxes and Fees
$	5,740.35	Total

Missouri Non-Admitted Regulatory Disclosure:

This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. This insurer is not licensed by the State of Missouri and is not subject to its supervision

Proposal Acceptance – Johnson County Ambulance District

In evaluating your exposures to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as you beginning new operations, forming new entities, hiring employees in new states, buying additional property, changing locations, new product lines or services, vehicle and driver changes, etc., please let us know so proper coverage(s) can be discussed. This proposal of insurance is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is NOT intended to replace or supersede the insurance policy(ies). This proposal is a basic overview and is not intended as a substitute for actual policy provisions. This proposal does not provide all policy terms, coverages, conditions, limitations and exclusions. The policy forms govern and supersede all information provided herein. In the event of a variance between the contents of this proposal and the terms and conditions of the policy, the policy will govern and supersede all information provided herein.

Higher Limits may be available, please ask for quotes if higher limits are desired. If there are any coverages Higginbotham Insurance did not offer or discuss; please bring to our attention. We have provided this proposal based on the risks and exposure information you provided Higginbotham Insurance. Higginbotham Insurance is not liable for offering or placing coverage on undisclosed or misrepresented information. Coverage cannot and will not be provided for unforeseen and undisclosed risks or exposures. Please refer to the policy for specific terms, conditions, limitations and exclusions as this proposal is meant as a general overview and is not a legal contract. A specimen copy of the policy is available for review, upon request.

<u>Please note any changes that need to be made to the proposal prior to binding coverage:</u>

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*****Any Requested Changes Are Not Guaranteed. We will issue a request to the insurance company(ies) for acceptance of the requested changes. Please be advised that some or all requested changes may result in additional premium charges. *****

We (I) hereby accept this proposal and request coverage to be bound subject to the limits, terms, conditions and exclusions presented herein. <u>We (I) understand that this proposal is meant as a summary only of the coverage to be issued by the Company(s), and that the actual policy forms as issued will govern in the event of loss. We (I) have reviewed and We (I) understand all information contained within this proposal. We (I) understand that the premium(s) quoted herein are subject to change after complete underwriting review.</u>

____ ____________________

Insured Signature **Date**

____ ____________________

Producer Signature **Date**

MARKET LIST AND RESPONSE

Line	Carrier	Response
Multi Lines	National Interstate	Declined
Multi Lines	VFIS	Declined
Multi Lines	Selective	Quoted
Multi Lines	MOPERM	Incumbent Carrier Renewal Pricing: $170,244.00
Work Comp	ICW	Quoted $159,600

PROPERTY & CASUALTY COMMON INSURANCE COVERAGE RECOMMENDATIONS

COMMERCIAL LINES INSURANCE RECOMMENDATIONS

- Property Coverages
- Liability Coverages
- Cyber / Identity Theft / Crime
- Automobile Coverage
- Workers' Compensation Coverages
- Umbrella
- Directors & Officers Liability / Employment Practices / Fiduciary
- Errors & Omissions / Professional Liability
- Wind/Hail, Earthquake, and Flood
- Foreign Coverages
- Pollution Liability

PERSONAL LINES INSURANCE RECOMMENDATIONS

- Automobile
- Home
- Flood/Earthquake
- Umbrella
- Farm & Ranch
- Watercraft/Recreational Vehicles
- Personal Articles Floater

BOND RECOMMENDATIONS

- Contract
- Court
- Fidelity
- Financial Institution
- License & Permit
- Probate
- Public Official
- Surety

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

RECOMMENDATIONS

EMPLOYEE BENEFITS COMMON INSURANCE COVERAGE RECOMMENDATIONS

EMPLOYEE BENEFITS RECOMMENDATIONS

- HR Services
- Group Medical
- Group Dental
- Group Life and Accidental Death & Dismemberment
- Long Term Care
- Section 125 Cafeteria Plans
- Short Term Disability
- Vision
- Individual Medical/Dental

LIFE DEPARTMENT RECOMMENDATIONS

- Business Planning
- Estate Planning

RETIREMENT PLAN SERVICES RECOMMENDATIONS

- Qualified Plans
- Non-Qualified Plans

INSURANCE CERTIFICATE MANAGEMENT RECOMMENDATIONS

CertCon Services (an affiliate of Higginbotham)

- Reviews Certificates of Insurance to ensure that the requirements in Master Service Agreements, leases, subcontracts and other agreements are met
- Provides web access to the compliance status of any vendor, tenant or subcontractor
- Controls insurance costs by avoiding unnecessary claims payments under the policy
- Helps reduce premiums and keeps clients insurable

Certificate Processing

- Helps to implement industry-specific agreements
- Requests and receives certificates from vendors, tenants, subcontractors, suppliers and others
- Analyzes certificates for compliance with agreements
- Mails or emails non-compliance reports requesting corrections
- Monitors expiration dates and requests renewal certificates
- Re-analyzes certificates upon renewal of insurance
- Updates clients of the insurance status (e.g. compliance standing, contract information, requirements, etc.) via website login

CertCon Services Contact
Rick Carson, Director of Operations
817-810-0870
rcarson@certcon.com

RISK MANAGEMENT INFORMATION SYSTEMS

MyWavePortal®

MyWave is a personalized Web site that allows you to click, connect and communicate with Higginbotham. It's designed to offer you time-saving resources that build convenience into managing your everyday work tasks—whether you want to collaborate with our agency online, quickly access timely news, information and resources, or connect with more than 100,000 peers in your industry.

- Collaboration Center
- Survey Benchmarking
- Community

MyWaveRM®

Whether you're looking for flyers to help support your employee safety programs or searching for Workers' Compensation information, MyWave's Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again.

- Safetyzone
- Documents on Command
- Resources
- Online Services

MyWaveOSHA®

To help you simplify and manage your OSHA reporting, we've gathered the occupational safety resources you need into one easily-accessible spot, with functionality and content designed to help you efficiently meet your OSHA reporting needs.

- Local and Resourceful
- OSHA Log Forms
- Reports and Analyses
- FAQs

SUCCEED RISK MANAGEMENT CENTER™

The Risk Management Center is a repository of tools that empowers you to proactively manage your risk exposures and reduce claims, losses and associated costs. Too, importing your claims data into the Center reveals the root causes of your losses through vivid reports. This information assists in determining the effectiveness of your overall property and casualty insurance programs and provides vital information for making loss control and risk management program changes. Nearly every exhibit contains brilliant charts to make the data easier to comprehend.

- Online Training Library
- Incident Tracking/Trending and Claims Reporting
- Employee Training Management
- Safety Data Sheet Management
- Behavior Based Safety Track
- Job Description Track
- Certificate of Insurance Management

Higginbotham™

Day Two Services®

The Higginbotham Difference

Safety & Loss Control

Risk management gap analysis
OSHA compliance support
DOT compliance support & CAB reports
Safeland PEC training
Site assessments
Safety program review & development
Safety training resources
Work eligibility support
Loss source analysis & performance measurement
Business continuity & disaster preparedness
Insurance carrier coordination

Risk Management Technology

ZyWave risk management platform:
Sample policies & procedures
Training resources
HR resources
Succeed risk management center:
Sample policies & procedures
Training resources
HR resources
Learning management systems (LMS)
500+ streaming videos
Globex International Group:
Network access to international markets
Exposure analysis global and local risks

Claims Advocacy

Incident consultations
24/7 loss reporting
Claims oversight
Coverage advocacy
Litigation support
Claims Reviews
Business interruption support
Catastrophe response support Safety enhancement
Regulatory compliance
Carrier service coordination

Contract Review

Attorney review of:
Indemnification agreements
State anti-indemnity acts
Antiquated insurance requirements
Defense and release provisions
Control of risk issues during development & construction
Assumption of liabilities & coverage implications

Analytics

Custom risk analysis
Experience modifier analysis & forecasting
Loss forecasting
Benchmarking
Collateral requirement evaluations

HiggService24

A 24/7 Service Portal

You know the saying—time is your most valuable asset. At Higginbotham, we help you make the most of your time with HiggService24. With this software, you have a resource that streamlines service, empowering you to communicate with your account team and take action on your insurance policies 24/7. You get immediate fulfillment by logging into a secure online portal or mobile app.

Service Anytime, Anywhere

HiggService24 conveniently makes your insurance information immediately available to you so you will never have to search for your policy documents again. And, you can act upon your policies for real-time service whenever the need arises on your computer or mobile device.

Time-Saving Capabilities

HiggService24 is simple to use, letting you:

- Obtain Certificates of Insurance instantly.
- Print auto ID cards on demand.
- Print lists of vehicles, drivers or certificate holders.
- Request policy changes, like updating your address or adding vehicles/drivers.
- View your policy information.
- Share documents with us.
- Report claims.

Easy Access

To get started:

1. Go to https://portal.csr24.com/mvc/7282374.
2. Enter the User ID provided.
3. Enter the temporary password: Password1 (case sensitive).
4. Create new account password when prompted.
5. Accept the user agreement.
6. Enter the portal.