

BONNEVILLE COUNTY FIRE PROTECTION DISTRICT NO. 1
Minutes of Regular Meeting held September 9, 2014

The Bonneville County Fire Protection District No. 1 ("Fire District") held its regular monthly meeting of Commissioners on Tuesday the 9th day of September, 2014, at the offices of Nelson Hall Parry Tucker, PLLC, at 490 Memorial Drive, Suite 200, Idaho Falls, Idaho 83402 convening at 12:00 p.m.

The following were present:

Commissioners Dan Gubler, Ralph Isom and Dave Long were present. The following were also present: Fire District Liaison, Dick Fowler; Legal Counsel, Douglas R. Nelson; and, Acting City of Idaho Falls Fire Chief, Duane Nelson. District accountant Terri Gazdick and Steve Serr, County Planning Administrator were excused

Notice of the time, place and purpose was posted at the Bonneville County Courthouse and at the premises of 490 Memorial Drive, Idaho Falls, Idaho. A copy of the notice and agenda is attached to these minutes.

It was declared that a Quorum of Commissioners were present and due notice of the meeting had been posted in accordance with law.

DISCUSSION AND ACTIONS

1. **Call to Order.** The meeting was called to order at 12:10 p.m. by Dan Gubler, acting as Chairman who confirmed that a quorum of Commissioners was present.
2. **Approval of Minutes.** Minutes of the regular meeting of Commissioners held on August 12, 2014 were reviewed. A motion to approve thel minutes was made by Dan Gubler Long, seconded by Dave Long and the same were unanimously approved.
4. **Monthly Financial Report and Bill Authorization.** The summary of accounts payable dated September 9, 2014, prepared and submitted by Accountant Terri Gazdik was reviewed. Upon motion made, seconded and unanimously passed the report was accepted and authorization payments totaling \$123,932.32. A copy of the report is attached to these minutes.
5. **Report by Dick Fowler.** Dick Fowler reviewed the proposed work on the York Road and Faust fire stations for the installation of a 1,500 gallon septic tank. Ralph Isom moved to approve the work proposal from R C Heavy Haul, Inc., in the sum of \$7,520.00 for the York parcel and \$7,380.00 for the Faust parcel. The motion was seconded by Dave Long and then passed unanimously.

The commissioners reviewed various invoices relating to the construction on York and Faust stations and approved several bills and change orders for payment.

6. **Report by Steve Serr.** Steve Serr reported the County inspections of the Faust and York Road buildings have been ongoing and that no adverse conditions have been identified..

8. **Adjournment.** There being no further business to come before the Board of Commissioners at the meeting a motion was made to adjourn and approved unanimously.

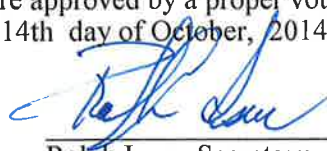
Approved this 14th day of October, 2014.


Assistant Secretary, Douglas R. Nelson


Approved by Acting Board Chairman

ATTEST:

The undersigned, as Secretary of the Bonneville County Fire Protection District No. 1, hereby attests that the foregoing minutes were approved by a proper vote of the Board of Commissioners of the Fire Protection District on the 14th day of October, 2014.


Ralph Isom, Secretary

BONNEVILLE COUNTY FIRE PROTECTION DISTRICT NO. 1

NOTICE AND AGENDA FOR MONTHLY MEETING

September ~~12~~⁹, 2014

Notice is hereby given that the Bonneville County Fire Protection District No. 1 ("Fire District") will hold its regularly scheduled monthly meeting on Tuesday, September ~~12~~⁹, 2014 at the hour of 12:00 o'clock p.m. to be held in the large upstairs conference room at Nelson Hall Parry Tucker, P.A., located at 490 Memorial Drive, Idaho Falls, Idaho 83402. The Commissioners of the Fire District will take up the following agenda during the meeting:

1. Call to Order and Roll Call (Chairman)
2. Review and approve minutes of the regular meeting held August 12, 2014.
3. Review and take action on August, 2014 monthly bills and financial statement (Terri Gazdik).
4. District Liaison Report on pending matters and update regarding the review process and timetable for renewal of City of Idaho Falls Joint Services Agreement.
5. Report from acting Idaho Falls Fire Chief (Duane Nelson) and County Planning Administrator (Steve Serr).
6. Discussion and Report on Old Business.
7. New Business issues as brought by patrons and participants.
9. Executive Session to discuss contract issues and obtain legal advise
10. Recess/Adjournment

Bonneville County Fire Protection District No. 1, Ralph Isom, Dan Gubler, and Dave Long, Commissioners.

**Bonneville County Fire Protection District #1
Summary of Accounts Payable
September 9, 2014**

Vendor	Purchase	Invoice Date	Due Date	Invoice Amount	Discount Available	Net Amt Due
Dick Fowler	Aug Consulting	09/03/14	Upon receipt	750.00		750.00
Nelson Hall Parry Tucker PA	Aug legal	08/31/14	Upon receipt	4,094.86		4,094.86
Cooper Norman	Aug billing	08/31/14	Upon receipt	1,565.00		1,565.00
Century Link	208-525-4800 (pd online) 208-524-9124 (pd by phone)	08/28/14 08/10/14	paid paid	66.50 95.96		66.50 95.96
CableOne	7/23-8/22/14	09/01/14	paid	59.50		59.50
Keith Kennedy, Architect	Aug billing	08/29/14	Upon receipt	375.00		375.00
Shook Construction	Faust York	08/31/14 08/31/14	Upon receipt Upon receipt	27,544.00 87,787.00		27,544.00 87,787.00
Materials Testing & Inspection	Faust station 8-11 to 8-24 York station 7/28 to 8-10	08/29/14 08/14/14	upon receipt upon receipt	404.50 190.00		404.50 190.00
ICRMP	10-1-14 to 9-30-14	09/01/14	upon receipt	1,000.00		1,000.00
Total				123,932.32		123,932.32

Financial Institution	Amount	Current Interest Rate	
Key Bank Matures 12/17/14	248,493.36	0.25%	
Key Bank CD Matures 8/10/16	250,000.00	1.00%	
Mountain America Federal Credit Union matures 3/12/2019	251,636.35	2.20%	
Westmark matures 12/3/14	249,678.31	1.16%	
Scenic Falls - Other Accts.	28.34	0.15%	
Bank of Commerce Matures 01/04/15	210,201.43	0.60%	
Bank of Commerce Matures 01/04/15	267,766.03	0.60%	
Bank of Commerce Matures 7/1/15	267,757.11	0.50%	
Bank of Commerce Matures 7/1/15	269,909.04	0.50%	
Idaho Central Credit Union Savings	25.00		
Key Bank	2,967.52		
Mountain America Federal Credit Union	25.00		
Westmark Savings	25.02		
Zions Bank	226,236.87	0.20%	Not a fixed rate-fluctuates monthly.
Bank of Commerce	26,020.11		Non Interest bearing (net of current month checks)
Bank of Commerce	488,323.82	0.08%	
TOTAL		2,759,093.31	

Fiscal year 2013/2014 City of Idaho Falls payments Due		
October	x	390,250.00
January	x	390,250.00
April	x	390,250.00
July	x	390,250.00
Total		1,561,000.00

Authorization to pay bills



5:27 PM

BONNEVILLE COUNTY FIRE PROTECTION DISTRICT #1

Profit & Loss Budget vs. Actual

October 2012 through August 2013

09/08/14

Accrual Basis

	<u>Oct '12 - Aug 13</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Income				
430.00 · Proceeds from Sale of Assets	16,546.89			
400.0 · Tax Revenues	2,188,617.94	2,029,360.00	159,257.94	107.8%
410.00 · Interest Income	12,966.97	15,410.00	-2,443.03	84.1%
420.00 · Miscellaneous Income	18.88			
Total Income	<u>2,218,150.68</u>	<u>2,044,770.00</u>	<u>173,380.68</u>	<u>108.5%</u>
Expense				
500.00 · Advertising	0.00	458.34	-458.34	0.0%
510.00 · Bank Charges	1,534.96	91.67	1,443.29	1,674.4%
520.00 · Capital Outlay	39,318.50	400,000.00	-360,681.50	9.8%
535.00 · Dues & Subscriptions	1,000.00	1,300.00	-300.00	76.9%
550.00 · Ins - Fire, Auto & Liab.	4,026.63	3,500.00	526.63	115.0%
568.00 · Audit Fees	4,600.00	4,500.00	100.00	102.2%
569.00 · Accounting Costs	16,914.09	13,750.00	3,164.09	123.0%
570.00 · Legal Costs	37,854.79	27,500.00	10,354.79	137.7%
571.00 · Consulting Services - Website	395.00	1,375.00	-980.00	28.7%
572.00 · Contract Services-Inspections	0.00	9,166.67	-9,166.67	0.0%
573.00 · Consulting	8,250.00	8,250.00	0.00	100.0%
574.00 · Contract Services-Machine Hire	11,978.74	1,833.34	10,145.40	653.4%
580.00 · Miscellaneous	1,182.60			
585.00 · Office Expense	3,071.63	3,666.67	-595.04	83.8%
610.00 · Repairs - Tanker	960.13			
615.00 · Repairs - Equipment	2,852.07			
630.00 · Taxes & Licenses	48.00			
633.00 · Payroll Taxes	275.40	0.00	275.40	100.0%
645.00 · Wages	13,934.40	11,850.00	2,084.40	117.6%
655.00 · Workmens Compensation	277.00			
700.00 · Payments - City of Idaho Falls	1,550,147.50	1,550,147.50	0.00	100.0%
Total Expense	<u>1,698,621.44</u>	<u>2,037,389.19</u>	<u>-338,767.75</u>	<u>83.4%</u>
Net Income	<u>519,529.24</u>	<u>7,380.81</u>	<u>512,148.43</u>	<u>7,038.9%</u>

**SUMMARY OF ICRMP PUBLIC ENTITY & SCHOOL DISTRICT
POLICY CHANGES
October 1, 2014 through September 30, 2015**

A. SECTION I, GENERAL DEFINITIONS

Item 1: A. (11.) *Schedule of Values* – CLARIFY

This definition was moved to the specific property sections of the policy since it only applies to those sections.

B. SECTION III, GENERAL CONDITIONS

Item 1: A. (10.) *Duties After Occurrence* – CLARIFY

Added the terms “accident”, “wrongful act”, “occurrence” and “claim” as necessary to clarify that all manners of claims submitted to ICRMP by a member have the same duties after a claim is known.

Item 2: A. (14.) *Loss Payments* – CLARIFY

Clarified to pay loss payments for covered claims as amounts owed are determined.

Item 3: A. (22.) *Subrogation* – CLARIFY

Clarified to make subrogation a pro-rata basis between the member and ICRMP.

Item 4: A. (25.) *Territory* – BROADEN

Broadened to cover claims filed and adjudicated within the fifty states, regardless of where the claim occurred.

C. SECTION IV, GENERAL EXCLUSIONS

Item 1: A. (1.) *Asbestos* – CLARIFY

Expanded definition of asbestos and all related asbestos type claims as excluded for the entire policy.

Item 2: A. (6.) *Cyber Liability* – BROADEN

Cyber Liability is now excluded from the main ICRMP policy and provided through Endorsement #5. The coverage language has been expanded in the endorsement.

Item 3: A. (7.) *Fungi* – CLARIFY

Expanded definition of fungi and all related fungi type claims as excluded for the entire policy.

Item 4: A. (10.) *Lead* – CLARIFY

Expanded existing exclusion for all losses related to lead claims.

Item 5: A. (14.) *Silica* – REDUCTION

Added new exclusion for all losses related to silica claims.

D. SECTION V, PROPERTY INSURANCE

Item 1: Definition #6 –*Earth Movement* - CLARIFY

Amended the earthquake definition to earth movement and clarified what constitutes an earth movement claim. Also, clarified that the deductible is now \$100,000 per loss instead of 10% of the damaged property value.

Item 2: Definition #7 –*Flood* - CLARIFY

Amended the flood definition to clarify what constitutes a flood claim.

Item 3: Specific Condition #5 – *Debris Removal* - BROADEN

Expanded debris removal coverage to include foundations should they be damaged from a covered claim.

Item 4: Specific Condition #6 – *Earth Movement* - CLARIFY

Amended the earth movement condition to clarify floods related to earth movement are considered earth movement and not flood.

Item 5: Specific Condition #7 – *Flood* - CLARIFY

Amended the flood condition to clarify each type of flood and their related deductibles.

Item 6: Specific Condition #8 – *Inadvertently Omitted Property* - BROADEN

Amended the condition to pay up to \$500,000 for items inadvertently omitted from the members schedule of values. Additionally, we will pay up to 50% of the value between \$500,000 and \$1,000,000 of inadvertently omitted items.

Item 7: Specific Condition #9 – *Landscaping Items*- BROADEN

Expanded coverage to provide up to \$25,000 per occurrence for landscaping items as listed.

Item 8: Specific Condition #11 – *Operational Disruption Expense*- BROADEN

A per claim limit has been increased from \$1,000,000 to \$2,500,000 for Insuring Agreement #3, Operational Disruption Expense.

Item 9: Specific Condition #13 – *Preservation of Property* – BROADEN

A per claim limit has been increased from \$25,000 to \$250,000 for preservation of property related to a covered claim.

Item 10: Specific Condition #15 – *Property of Others* – BROADEN

Added coverage for property of employees and volunteers up to a per claim limit of \$50,000 per covered accident.

Item 11: Specific Condition #16 – *Property in Course of Construction* – BROADEN

Increased limit of coverage from \$250,000 to \$1,000,000 for new construction.

Item 12: Specific Condition #20 (i) – *Fine Arts* – BROADEN

Increased limit of coverage for fine arts from \$500,000 to \$1,000,000 for covered claims.

Item 13: Exclusion #2 (a) – BROADEN

Provided an exception within the exclusion that items listed are covered if the damage to them is caused by a covered accident, flood or earth movement claim.

Item 14: Exclusion #4 (a) – BROADEN

Increased limit for service animals from \$10,000 to \$25,000.

E. SECTION VI, GENERAL LIABILITY INSURANCE

Item 1: Insuring Agreement 2. – *Law Enforcement Liability* - CLARIFY

Added the term “jail operations” and defined the same within the definitions to clarify what constitutes a jail operations claim under the Law Enforcement Liability insuring agreement.

Item 2: Definition 6 – *Jail Operations* - CLARIFY

Created a definition for jail operations as it relates to Insuring Agreement 2, Law Enforcement Liability.

F. SECTION VII, AUTOMOBILE LIABILITY INSURANCE

Item 1: Definition #3 – *Insured* - CLARIFY

Clarified who is considered an insured for this section.

G. SECTION VIII, ERRORS AND OMISSIONS INSURANCE

Item 1: Insuring Agreement 2 – *Employee Benefit Liability* - CLARIFY

Removed the word “insurance” from this term and all related to this insuring agreement to clarify that it applies to more than just insurance benefits.

Item 2: Definition 1. (d.) – *Administration* - BROADEN

Expanded definition to include that administration does not mean your decision to not offer a particular benefit, unless required by law.

Item 3: Definition 5. – *Employee Benefit Liability* - BROADEN

Expanded definition to include other types of benefit programs other than insurance related.

Item 4: Exclusion 1. (n.) – CLARIFY

Amended the exclusion to clarify what is not covered in relation to the newly expanded Insuring Agreement #2, Employee Benefit Liability.

H. SECTION IX, CRIME INSURANCE

Item 1: Definition 5. – *Wrongful Taking* - CLARIFY

Clarified the definition to include various types of financial instruments.

Item 2: Exclusion D, 3, b, (4). – *Insufficient Funds Check* - CLARIFY

Clarified that insufficient fund checks are not covered under this section.

I. SECTION X, MACHINERY BREAKDOWN INSURANCE

Item 1: Definition 1. – *Breakdown* - CLARIFY

Clarified the definition to include various types of damages related to a breakdown.

Item 2: Definition 7. – Covered Equipment - CLARIFY

Clarified the definition to include various types of covered equipment related to a breakdown.

Item 3: Condition 3. (b.) – CLARIFY

Clarified the condition to include various types of damages related to utility interruptions.

Item 4: Exclusion 1. (b., and g. through m.)– CLARIFY

Clarified the exclusions providing more detail about what is excluded.

Item 5: Utility Interruption Sublimit – REDUCTION

Reduced the utility interruption sublimit from \$2,500,000 to \$1,000,000.

J. SECTION XII, ENDORSEMENTS

Item 1: Accidental Discharge of Pollutants Amendatory Endorsement #1. – BROADEN

Increased limit from \$25,000 to \$50,000 per occurrence and in the aggregate for this endorsement.

Item 2: Terrorism Amendatory Endorsement #2. – BROADEN

Decreased deductible from \$25,000 to \$10,000 per claim.

Item 3: Cyber Liability Endorsement #5. – BROADEN

Provided additional coverage to pay for cyber liability claims as outlined within the endorsement up to \$1,000,000 per occurrence.