

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN THAT THE TANGIPAOHA PARISH RURAL FIRE PROTECTION DISTRICT NO. 2 WILL MEET IN **REGULAR SESSION** ON MONDAY, MAY 13, 2024, IMMEDIATELY FOLLOWING THE REGULAR MEETING OF THE TANGIPAOHA PARISH COUNCIL, TANGIPAOHA PARISH GORDON A BURGESS GOVERNMENTAL BUILDING, 206 EAST MULBERRY STREET, AMITE, LA.

AGENDA **TANGIPAOHA PARISH RURAL FIRE PROTECTION DISTRICT NO. 2** **REGULAR MEETING** **MAY 13, 2024**

CALL TO ORDER

ROLL CALL

PUBLIC INPUT - *Anyone Wishing to Address any Agenda Item*

ADOPTION OF MINUTES of regular meeting dated April 22, 2024

PONCHATOULA FIRE MATTERS

1. Ratification of Position amendment from Full-time to Part-time

INDEPENDENCE FIRE MATTERS

2. Approval to Surplus and Sell on Online Auction 1983 Spartan Pumper VIN# S29RT6F08DC423553

3. Adoption of TPRFP #2 Resolution 24-04 - A Resolution to surplus and donate a 2007 Dodge 2500 (VIN -7127) to the Town of Independence

HUSSER FIRE MATTERS

4. Approval of the surplus and disposal of Asset #F4500 Lifepak AED 1000

NATALBANY FIRE MATTERS

5. Ratification of Part-time positions

6. Ratification of Full-time Position

7. Approval to Purchase Land at Station 2 location on Hwy 1064 (1acre)

8. Adoption of TPRFP No. 2 Resolution No. 24-05 - A Resolution supporting the certification of Natalbany Fire Department in the Fire Prevention Bureau

EIGHTH WARD FIRE MATTERS

9. Ratification of Part-time Position

ADMINISTRATORS REPORT

10. Audit Discussion - Laura White, CPA

11. Approval to enter into an Intergovernmental Agreement with the Parish for the LWIN Project

12. Discussion and Possible Action for Renewal of Insurance

13. Discussion and possible action to hire a Human Resource company

OTHER FIRE MATTERS

ADJOURN

POSTED May 9, 2024

PUBLISHED DAILY STAR May 9, 2024

S/Brigette Hyde, President
T. P. Rural Fire District No. 2

S/Jill DeSouge, Secretary
T. P. Rural Fire District No. 2

TANGIPAHOA PARISH RURAL FIRE PROTECTION DISTRICT NO 2 RATIFICATION FORM

This form is to be used for all position placements, additions, or pay raises. Any change to the job description for this position may be forwarded with this form

| | | | | |
|-------------|---|--|----------------------------------|---------------------------------------|
| Department: | <input type="checkbox"/> Manchac | <input type="checkbox"/> 8 th Ward (Robert) | <input type="checkbox"/> Husser | <input type="checkbox"/> Wilmer |
| | <input type="checkbox"/> Loranger | <input type="checkbox"/> Natalbany | <input type="checkbox"/> Hammond | <input type="checkbox"/> Independence |
| | <input checked="" type="checkbox"/> Ponchatoula | <input type="checkbox"/> Other _____ | | |

Position Pay Raise

Name of Person: Gary Jenkins Position Title: Firefighter

Does this person hold a position at any other Fire Department(s) Yes No

If Yes, list the department(s) Hammond Rural Fire Dept. Full-time Part-time

| Ratification of POSITION | |
|---|---|
| Start date should be the beginning of the pay period. This allows enough time to schedule drug screens, physicals, and processing paperwork | |
| Compensation: <u>\$12.00</u> | <input checked="" type="checkbox"/> per hour <input type="checkbox"/> per year <input type="checkbox"/> Other _____ |
| Start Date: _____ | Is the job description current: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Payroll Mode: <input checked="" type="checkbox"/> Biweekly | <input type="checkbox"/> Monthly _____ Days per week _____ Hours per week |
| IF this position for a replacement, give name replacing: _____ | |
| Check employment category | |
| <input type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time <input checked="" type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) | <input checked="" type="checkbox"/> Non-Exempt (Hourly) |

| Ratification of PAY RAISE | |
|--|---|
| Current Pay: <u>\$12.00</u> | Raise Pay: <u>N/A</u> |
| Current employment category | |
| <input type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time <input checked="" type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) | <input checked="" type="checkbox"/> Non-Exempt (Hourly) |

| Approvals: | |
|--------------------------------------|---------------|
| All signatures required for approval | |
| Chief <u>Stormy Joiner</u> | Date: 4/26/24 |
| Fire Board President | Date: |
| TPRFP No 2 Administrator | Date: |

TANGIPAHOA PARISH RURAL FIRE PROTECTION DISTRICT NO. 2
RESOLUTION 24-04

A RESOLUTION TO SURPLUS AND DONATE A 2007 DODGE 2500 (VIN -7127)
TO THE TOWN OF INDEPENDENCE

WHEREAS, TPRFP #2 has an asset that is no longer needed by the Independence Fire Department and TPRFP #2; and

WHEREAS, the Town of Independence is in need of a vehicle; and

THEREFORE, BE IT RESOLVED, by TPRFP #2 that the following asset be donated to the Town of Independence

2007 Dodge 2500 Truck
VIN# D7KR28DX7G797127

BE IT RESOLVED the Board of Commissioners of the Tangipahoa Parish Fire District No. 2 approve of the donation of said asset and approve the TPRFP #2 Fire Administrator to sign all documents to finalize donation.

On motion by _ and seconded by _, the foregoing resolution was hereby declared adopted on this the 13th day of May 2024, by the following roll-call vote:

YEAS:

NAYS:

ABSENT:

NOT VOTING:

Jill DeSouge, Secretary
TPRFPD No. 2

Brigette Hyde, President
TPRFPD No. 2

TANGIPAHOA PARISH RURAL FIRE #2 PROPERTY DISPOSAL FORM

A. REQUEST TO: (Check one)

- | | | |
|--|--|--|
| 1. <input type="radio"/> 2. <input type="radio"/> 3. <input type="radio"/> 4. <input type="radio"/> \$ 5. <input type="radio"/> 6. <input type="radio"/> 7. <input checked="" type="radio"/> | Transfer the following property to another fire department (at no cost) Transfer the following property to another fire department (at cost) Act of Donation to another Public agency Act of Sale to another Public agency Surplus available for sale advertisement, sealed bids Relieve the following property from responsibility/accountability due to: <input type="radio"/> Trade in <input type="radio"/> Lost <input type="radio"/> Theft <input type="radio"/> Destruction <input type="radio"/> Other Cause (Documentation Required) Relieve the following property from responsibility/accountability due to: <input type="radio"/> Obsolescence <input checked="" type="radio"/> Un-repairable <input type="radio"/> No Longer usable by department but still functioning | List Name of Dept/Agency _____ _____ _____ _____ |
|--|--|--|

B. HAZARDOUS EQUIPMENT: Check if any item listed has been used in conjunction with Hazardous, Radiological or Biological materials? Yes No; has the equipment been decontaminated or render safe? Yes No

C. Condition Code: N=New E=Excellent G=Good P=Poor S=Salvage X=Scrap

D. Dispositions Instructions: SA=Sold @ Auction AB = Advertise & Bid DL = Disposed Landfill AD=Donation
 TC=Transfer @ Cost TNC= Transfer @ no cost

| ID Tag No. | Full Description of Item (s) | Condition Code | Disposition Instructions | Present Location | Unit Cost |
|------------|------------------------------|----------------|--------------------------|------------------|-----------|
| F4500 | Life Pak 1000 AED | X | DL | Husser Fire | NV |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

*NV: Mark NV in unit cost box if the item is obsolete, un-repairable, or has no value.

| | |
|--|---------------------------------|
| Surrendering Department | Receiving Department |
| Fire Department <u>Husser Vol. Fire Dept</u> | Fire Department/Agency _____ |
| Signature of Chief <u>[Signature]</u> | Signature of Chief/Agency _____ |
| Contact Number <u>985-320-9697</u> | Contact Number _____ |
| Effective Date of Action _____ | |

DO NOT WRITE BELOW THIS LINE

FOR RELIEF FROM ACCOUNTABILITY

Date _____

Tangipahoa Parish Rural Fire # 2 Administrator

Items listed on this form have been approved and proper documentation completed with the department's inventory list.

TANGIPAHOA PARISH RURAL FIRE PROTECTION DISTRICT NO 2 RATIFICATION FORM

This form is to be used for all position placements, additions, or pay raises. Any change to the job description for this position may be forwarded with this form

Department: Manchac 8th Ward (Robert) Husser Wilmer
 Loranger Natalbany Hammond Independence Kentwood
 Ponchatoula Other _____

Position Pay Raise

Name of Person: Darius Grimes Position Title: Firefighter

Does this person hold a position at any other Fire Department(s) Yes No
If Yes, list the department(s) _____ Full-time Part-time

| Ratification of POSITION | |
|--|---|
| Start date should be the beginning of the pay period. This allows enough time to schedule drug screens, physicals, and processing paperwork | |
| Compensation: <u>9.75</u> <input checked="" type="checkbox"/> per hour <input type="checkbox"/> per year <input type="checkbox"/> Other | Start Date: <u>5-1-2024</u> Is the job description current: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Payroll Mode: <input checked="" type="checkbox"/> Biweekly <input type="checkbox"/> Monthly Days per week ³⁰ Hours per week | IF this position for a replacement, give name replacing: <u>Open Spot</u> |
| Check employment category | |
| <input type="checkbox"/> Reg Full-time <input type="checkbox"/> Temp Full-time <input checked="" type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time | |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) <input checked="" type="checkbox"/> Non-Exempt (Hourly) | |

| Ratification of PAY RAISE | |
|--|------------------|
| Current Pay: _____ | Raise Pay: _____ |
| Current employment category | |
| <input type="checkbox"/> Reg Full-time <input type="checkbox"/> Temp Full-time <input checked="" type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time | |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) <input type="checkbox"/> Non-Exempt (Hourly) | |

| Approvals: | |
|---|------------------------|
| <i>All signatures required for approval</i> | |
| Chief <u>Donnie Starkey</u> | Date: <u>4-17-2024</u> |
| Fire Board President | Date: _____ |
| TPRFP No 2 Administrator | Date: _____ |

TANGIPAOA PARISH RURAL FIRE PROTECTION DISTRICT NO 2 RATIFICATION FORM

This form is to be used for all position placements, additions, or pay raises. Any change to the job description for this position may be forwarded with this form

Department: Manchac 8th Ward (Robert) Husser Wilmer
 Loranger Natalbany Hammond Independence Kentwood
 Ponchatoula Other _____

Position Pay Raise

Name of Person: Benjamin Tebrinke Position Title: Firefighter

Does this person hold a position at any other Fire Department(s) Yes No
 If Yes, list the department(s) _____ Full-time Part-time

| Ratification of POSITION | | | |
|---|--|---|---|
| Start date should be the beginning of the pay period. This allows enough time to schedule drug screens, physicals, and processing paperwork | | | |
| Compensation: <u>9.75</u> | <input checked="" type="checkbox"/> per hour | <input type="checkbox"/> per year | <input type="checkbox"/> Other |
| Start Date: <u>5-1-2024</u> | Is the job description current: | | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Payroll Mode: <input checked="" type="checkbox"/> Biweekly | <input type="checkbox"/> Monthly | Days per week ³⁰ | Hours per week |
| IF this position for a replacement, give name replacing: <u>Open Spot</u> | | | |
| Check employment category | | | |
| <input type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time | <input checked="" type="checkbox"/> Reg Part-time | <input type="checkbox"/> Temp Part-time |
| FLSA Status | | | |
| <input type="checkbox"/> Exempt (Salary) | | <input checked="" type="checkbox"/> Non-Exempt (Hourly) | |

| Ratification of PAY RAISE | | | |
|--|---|--|---|
| Current Pay: | Raise Pay: | | |
| Current employment category | | | |
| <input type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time | <input type="checkbox"/> Reg Part-time | <input type="checkbox"/> Temp Part-time |
| FLSA Status | | | |
| <input type="checkbox"/> Exempt (Salary) | | <input type="checkbox"/> Non-Exempt (Hourly) | |

| Approvals: | |
|---|------------------------|
| <i>All signatures required for approval</i> | |
| Chief <u>Donnie Starkey</u> | Date: <u>4-17-2024</u> |
| Fire Board President | Date: |
| TPRFP No 2 Administrator | Date: |

TANGIPAOHA PARISH RURAL FIRE PROTECTION DISTRICT NO 2 RATIFICATION FORM

This form is to be used for all position placements, additions, or pay raises. Any change to the job description for this position may be forwarded with this form

Department: Manchac 8th Ward (Robert) Husser Wilmer
 Loranger Natalbany Hammond Independence Kentwood
 Ponchatoula Other _____

Position Pay Raise

Name of Person: Brock Bennett Position Title: Firefighter

Does this person hold a position at any other Fire Department(s) Yes No
If Yes, list the department(s) _____ Full-time Part-time

| Ratification of POSITION | |
|---|--|
| Start date should be the beginning of the pay period. This allows enough time to schedule drug screens, physicals, and processing paperwork | |
| Compensation: 9.75 | <input checked="" type="checkbox"/> per hour <input type="checkbox"/> per year <input type="checkbox"/> Other |
| Start Date: 6-1-2024 | Is the job description current: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Payroll Mode: <input checked="" type="checkbox"/> Biweekly <input type="checkbox"/> Monthly | Days per week _____ Hours per week _____ |
| IF this position for a replacement, give name replacing: _____ | |
| Check employment category | |
| <input checked="" type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time <input type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) | <input checked="" type="checkbox"/> Non-Exempt (Hourly) |

| Ratification of PAY RAISE | |
|--|--|
| Current Pay: _____ | Raise Pay: _____ |
| Current employment category | |
| <input type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time <input type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) | <input type="checkbox"/> Non-Exempt (Hourly) |

| Approvals: | |
|---|--------------------------------------|
| <i>All signatures required for approval</i> | |
| Chief | <u>Donnie Starkey</u> Date: 5-2-2024 |
| Fire Board President | Date: _____ |
| TPRFP No 2 Administrator | Date: _____ |

INVOICE

FROM:

Billing Department
 Joseph Mier & Associates
 906 CM Fagan Dr.
 Ste A4
 Hammond, LA 70403
 Telephone Number: 985-230-0730 Fax Number: 985-230-0504

TO:

Mark Hayes
 47353 Whittington Rd.
 Tickfaw, LA 70466

 E-Mail: snailtracker1@hotmail.com
 Telephone Number: (985) 507-1424 Fax Number:
 Alternate Number:

| INVOICE NUMBER | |
|-----------------------|------------|
| 28719 | |
| DATES | |
| Invoice Date: | 04/22/2024 |
| Due Date: | |
| REFERENCE | |
| Internal Order #: | 28719 |
| Lender Case #: | |
| Client File #: | |
| FHA/VA Case #: | |
| Main File # on form: | 28719 |
| Other File # on form: | |
| Federal Tax ID: | 72-1446398 |
| Employer ID: | |

I want to personally THANK YOU for ordering your appraisals from Joseph Mier & Associates Appraisal Services. We continue to strive to make your appraisal ordering experience a good experience. Please let your associates know for Better Turnaround Time, Better Quality and Friendly dependable service request-----
 Joseph Mier & Associates.

Thanks Joe

ORDER AND RECEIVE YOUR APPRAISAL ONLINE AT WWW.JMAPPRAISERS.COM 985-230-0730 Fax 985-230-0504

DESCRIPTION

Lender: Mark Hayes **Client:** Mark Hayes
Purchaser/Borrower: N/A
Property Address: TBD Highway 1064
City: Tickfaw
County: Tangipahoa **State:** LA **Zip:** 70466
Legal Description: 1.0 acre in Section 7,T6S, R7E in Tangipahoa Parish, LA

FEES

AMOUNT

| | |
|-----------------|--------|
| land | 400.00 |
| CC fee | 16.00 |
| SUBTOTAL | |
| | 416.00 |

PAYMENTS

AMOUNT

| | | | |
|------------------|--------------|------------------------|----------------|
| Check #: | Date: | Description: CC | 416.00 |
| Check #: | Date: | Description: | |
| Check #: | Date: | Description: | |
| SUBTOTAL | | | 416.00 |
| TOTAL DUE | | | \$ 0.00 |

APPRAISAL OF REAL PROPERTY

LOCATED AT

TBD Highway 1064
Tickfaw, LA 70466
1.0 acre in Section 7, T6S, R7E in Tangipahoa Parish, LA

FOR

Mark Hayes
47353 Whittington Rd.
Tickfaw, LA 70466

OPINION OF VALUE

36,400

AS OF

04/18/2024

BY

Daniel C. Jourdan
Joseph Mier & Associates
906 C M Fagan Dr Ste 4A
Hammond, LA 70403-6055
(985) 230-0730
dan@jmappraisers.com
<http://www.jmappraisers.com>

LAND APPRAISAL SUMMARY REPORT

File No.: 28719

| | | | |
|---|--|---|---------------------------|
| Property Address: TBD Highway 1064 | City: Tickfaw | State: LA | Zip Code: 70466 |
| County: Tangipahoa | | Legal Description: 1.0 acre in Section 7, T6S, R7E in Tangipahoa Parish, LA | |
| Assessor's Parcel #: Not Assessed Yet | Tax Year: 2023 | R.E. Taxes: \$ 0 | Special Assessments: \$ 0 |
| Market Area Name: Tickfaw | Map Reference: 25220 | Census Tract: 9539.02 | |
| Current Owner of Record: Mark Hayes | Borrower (if applicable): N/A | | |
| Project Type (if applicable): <input type="checkbox"/> PUD <input type="checkbox"/> De Minimis PUD <input type="checkbox"/> Other (describe) | HOA: \$ <input type="checkbox"/> per year <input type="checkbox"/> per month | | |
| Are there any existing improvements to the property? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If Yes, indicate current occupancy: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Not habitable | | | |
| If Yes, give a brief description: The subject property is leased to Tangipahoa Parish Rural Fire District #2. The subject site has water, electricity, gas, septic system and a fire house. Per the clients instruction no value is to be given to the improvements and appraise as vacant raw land. | | | |

| | | | |
|--|--|--|--|
| The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe) | This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective | | |
| Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe) | Intended Use: The intended use is to determine market value only. NOT to be used for any other purpose. | | |
| Intended User(s) (by name or type): Mark Hayes | | | |
| Client: Mark Hayes | Address: 47353 Whittington Rd., Tickfaw, LA 70466 | | |
| Appraiser: Daniel C. Jourdan | Address: 906 C M Fagan Dr Ste 4A, Hammond, LA 70403-6055 | | |

| Characteristics | Predominant Occupancy | One-Unit Housing | Present Land Use | Change in Land Use |
|---|---|------------------|------------------|---|
| Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural | <input checked="" type="checkbox"/> Owner 90 <input type="checkbox"/> Tenant 5 <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%) | PRICE AGE | One-Unit 65 % | <input checked="" type="checkbox"/> Not Likely |
| Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | | \$ (000) (yrs) | 2-4 Unit 5 % | <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * |
| Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow | | 65 Low 0 | Multi-Unit 5 % | * To: _____ |
| Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining | | 800 High 100 | Comm'l 10 % | |
| Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | 250 Pred 20 | VacantLand 15 % | | |
| Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos. | | | | |

| Factors Affecting Marketability | | | | | | | | | | | |
|-----------------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|
| Item | Good | Average | Fair | Poor | N/A | Item | Good | Average | Fair | Poor | N/A |
| Employment Stability | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Adequacy of Utilities | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Convenience to Employment | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Property Compatibility | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Convenience to Shopping | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Protection from Detrimental Conditions | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Convenience to Schools | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Police and Fire Protection | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Adequacy of Public Transportation | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | General Appearance of Properties | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Recreational Facilities | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Appeal to Market | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Market Area Comments: General market conditions in the neighborhood are stable. Homes in this general area do require sellers to offer sales or financing concessions to the market. The supply and demand for properties in this market area is near equilibrium but it is considered a buyers market with typical marketing times for most homes at three to six months with conventional, FHA or VA Financing

| | |
|--|------------------------|
| Dimensions: 200x220 | Site Area: 1.01 Acres |
| Zoning Classification: No Zoning | Description: No Zoning |
| Do present improvements comply with existing zoning requirements? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> No Improvements | |
| Uses allowed under current zoning: Open Use due to no Zoning. | |

| | | |
|--|--|--|
| Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown | Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No | Ground Rent (if applicable) \$ _____ / |
| Comments: | | |
| Highest & Best Use as improved: <input type="checkbox"/> Present use, or <input checked="" type="checkbox"/> Other use (explain) Single Family Residential | | |
| Actual Use as of Effective Date: Vacant Land Residential Use as appraised in this report: Vacant Land Residential | | |
| Summary of Highest & Best Use: Single Family Residence | | |

| Utilities | Public | Other | Provider/Description | Off-site Improvements | Type | Public | Private | Frontage | 200 |
|----------------|-------------------------------------|-------------------------------------|----------------------|-----------------------|---------|-------------------------------------|--------------------------|------------|-------------|
| Electricity | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Entergy or Demco | Street | Asphalt | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Topography | Level |
| Gas | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Municipal | Width | ~30 | | | Size | 1.01 |
| Water | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Municipal | Surface | Asphalt | | | Shape | Rectangular |
| Sanitary Sewer | <input type="checkbox"/> | <input checked="" type="checkbox"/> | PrivateSepticSystem | Curb/Gutter | None | <input type="checkbox"/> | <input type="checkbox"/> | Drainage | Appears Adq |
| Storm Sewer | <input type="checkbox"/> | <input checked="" type="checkbox"/> | Open Ditch | Sidewalk | None | <input type="checkbox"/> | <input type="checkbox"/> | View | Residential |
| Telephone | <input type="checkbox"/> | <input checked="" type="checkbox"/> | HomeownerChoice | Street Lights | None | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Multimedia | <input type="checkbox"/> | <input checked="" type="checkbox"/> | HomeownerChoice | Alley | None | <input type="checkbox"/> | <input type="checkbox"/> | | |

| |
|---|
| Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe) |
| FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 22105C0320F FEMA Map Date 7/22/2010 |
| Site Comments: A precise determination of the location of the subject improvements in relation to the delineated flood hazard area is beyond the scope of this appraisal. No apparent easements or encroachments however no survey was provided to verify this. Private septic systems are typical for the area as public sewer is not available at this time. See Comments |



LAND APPRAISAL SUMMARY REPORT

File No.: 28719

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Corelogic/PublicRecords/MLS

1st Prior Subject Sale/Transfer: Analysis of sale/transfer history and/or any current agreement of sale/listing: The available information on the comparables indicate that they have not been previously sold within the past year. According to the available data the subject has not transferred in the last 3 years.

Date: No previous sale within the Price: with in the last 3 years.

Source(s): Corelogic/PublicRecords/MLS

2nd Prior Subject Sale/Transfer:

Date:

Price:

Source(s):

| FEATURE | SUBJECT PROPERTY | COMPARABLE NO. 1 | | COMPARABLE NO. 2 | | COMPARABLE NO. 3 | |
|--------------------------------------|---------------------------------------|--|----------------|--|----------------|--|----------------|
| Address | TBD Highway 1064 Tickfaw, LA 70466 | 51331 Highway 51 Tickfaw, LA 70466 | | Galafora Rd Tickfaw, LA 70466 | | Abene Rd Tickfaw, LA 70466 | |
| Proximity to Subject | | 4.78 miles NE | | 2.55 miles E | | 4.09 miles NE | |
| Sale Price | \$ | | \$ 60,000 | | \$ 45,000 | | \$ 29,000 |
| Price/ Acre | \$ | \$ 35,928.14 | | \$ 45,000.00 | | \$ 27,884.62 | |
| Data Source(s) | Site Visit | ROAM#2405521;DOM 74 | | ROAM#2438274 ;DOM 7 | | ROAM#2419553;DOM 101 | |
| Verification Source(s) | PublicRecords | ROAMMLS/PublicRecords/Agent | | ROAMMLS/PublicRecords/Agent | | ROAMMLS/PublicRecords/Agent | |
| VALUE ADJUSTMENT | DESCRIPTION | DESCRIPTION | +(-) \$ Adjust | DESCRIPTION | +(-) \$ Adjust | DESCRIPTION | +(-) \$ Adjust |
| Sales or Financing Concessions | | Conventional | | Cash | | Cash | |
| Date of Sale/Time | | No Concessions | | No Concessions | | No Concessions | |
| Rights Appraised | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Location | Interior/Average | Interior/Average | | Interior/Average | | Interior/Average | |
| Site Area (in Acres) | 1.01 | 1.67 | | 1.0 | | 1.04 | |
| Other | None | None | | None | | None | |
| Other | None | None | | None | | None | |
| Other | None | None | | None | | None | |
| Other | None | None | | None | | None | |
| Other | None | None | | None | | None | |
| Net Adjustment (Total, in \$) | | <input type="checkbox"/> + <input type="checkbox"/> - \$ | | <input type="checkbox"/> + <input type="checkbox"/> - \$ | | <input type="checkbox"/> + <input type="checkbox"/> - \$ | |
| Net Adjustment (Total, in \$ / Acre) | | Net % | | Net % | | Net % | |
| Adjusted Sale Price (in \$ / Acre) | | Gross % \$ 35,928.14 | | Gross % \$ 45,000 | | Gross % \$ 27,884.62 | |

Summary of Sales Comparison Approach The comparables analyzed here are recent closed sales located in the subject market area. They are the most similar and most recent sales available. All are considered credible indicators of value for the subject property and were given similar weight.

The comparables range from \$27,885 per acre to \$45,000 per acre. Giving all three sales equal weight a value of \$36,000 per acre is assigned to the subject site. \$36,000 x 1.01 Acres= \$36,360 simply rounded to \$36,400.00

See Additional Comments Page.

PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development.

Legal Name of Project:

Describe common elements and recreational facilities:

Indicated Value by: Sales Comparison Approach \$ 36,360 or \$ 36,000 per Acre

Final Reconciliation The Sales Comparison Analysis is given the most weight since it best reflects the action of the buyers and sellers in the market.

This appraisal is made "as is", or subject to the following conditions: The "Hypothetical Situation" is that the subject site is raw vacant land with no improvements. See Additional Comments Page.


This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

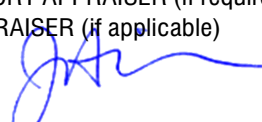
Based upon an inspection of the subject property, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 36,400, as of: 04/18/2024, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains 19 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report, which contains the following attached exhibits: Legal Description Limiting cond./Certifications Narrative Addendum Location Map(s) Flood Addendum Additional Sales Photo Addenda Parcel Map Hypothetical Conditions Extraordinary Assumptions

Client Contact: Mark Hayes Client Name: Mark Hayes
E-Mail: snailtracker1@hotmail.com Address: 47353 Whittington Rd., Tickfaw, LA 70466

SIGNATURES

APPRaiser: 
Appraiser Name: Daniel C. Jourdan
Company: Joseph Mier & Associates
Phone: (985) 230-0730 Fax: (985) 230-0504
E-Mail: dan@jmappraisers.com
Date of Report (Signature): 04/24/2024
License or Certification #: 1236 State: LA
Designation:
Expiration Date of License or Certification: 12/31/2024
Inspection of Subject: Did Inspect Did Not Inspect (Desktop)
Date of Inspection: 04/18/2024

SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable): 
Supervisory or Co-Appraiser Name: Joseph A. Mier, SRA, AI-RRS, RAA
Company: Joseph Mier & Associates
Phone: (985) 230-0730 Fax: (985) 230-0504
E-Mail: joe@jmappraisers.com
Date of Report (Signature): 04/24/2024
License or Certification #: R-1016 State: LA
Designation: SRA, AI-RRS, RAA
Expiration Date of License or Certification: 12/31/2025
Inspection of Subject: Did Inspect Did Not Inspect
Date of Inspection:



Assumptions, Limiting Conditions & Scope of Work

File No.: 28719

Property Address: TBD Highway 1064

City: Tickfaw

State: LA

Zip Code: 70466

Client: Mark Hayes

Address: 47353 Whittington Rd., Tickfaw, LA 70466

Appraiser: Daniel C. Jourdan

Address: 906 C M Fagan Dr Ste 4A, Hammond, LA 70403-6055

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.

If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.

The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.

The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this report or any copy thereof does not carry with it the right of publication.

Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):This appraisal is based on as if the site is vacant with no improvements

Hypothetical condition-

That which is contrary to what exists but is supposed for the purpose of analysis. Hypothetical conditions assume conditions contrary to known facts about physical, legal, or economic characteristics of the subject property; or about conditions external to the property, such as market conditions or trends; or about the integrity of data used in an analysis. A hypothetical condition may be used in an assignment only if:

- o Use of the hypothetical condition is clearly required for legal purposes, for purposes of reasonable analysis, or for purposes of comparison;
- o Use of the hypothetical condition results in a credible analysis; and
- o The appraiser complies with the disclosure requirements set forth in USPAP for hypothetical conditions. (USPAP, 2002 ed.)

Certifications & Definitions

File No.: 28719

Property Address: TBD Highway 1064 City: Tickfaw State: LA Zip Code: 70466
 Client: Mark Hayes Address: 47353 Whittington Rd., Tickfaw, LA 70466
 Appraiser: Daniel C. Jourdan Address: 906 C M Fagan Dr Ste 4A, Hammond, LA 70403-6055

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by

the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:



DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and

Client Contact: Mark Hayes Client Name: Mark Hayes
 E-Mail: snailtracker1@hotmail.com Address: 47353 Whittington Rd., Tickfaw, LA 70466

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| <p>APPRAISER</p>  <p>Appraiser Name: Daniel C. Jourdan Company: Joseph Mier & Associates Phone: (985) 230-0730 Fax: (985) 230-0504 E-Mail: dan@jmappraisers.com Date Report Signed: 04/24/2024 License or Certification #: 1236 State: LA Designation: Expiration Date of License or Certification: 12/31/2024 Inspection of Subject: <input checked="" type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop) Date of Inspection: 04/18/2024</p> | <p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p>  <p>Supervisory or Co-Appraiser Name: Joseph A. Mier, SRA, AI-RRS, RAA Company: Joseph Mier & Associates Phone: (985) 230-0730 Fax: (985) 230-0504 E-Mail: joe@jmappraisers.com Date Report Signed: 04/24/2024 License or Certification #: R-1016 State: LA Designation: SRA, AI-RRS, RAA Expiration Date of License or Certification: 12/31/2025 Inspection of Subject: <input type="checkbox"/> Did Inspect <input checked="" type="checkbox"/> Did Not Inspect Date of Inspection:</p> |
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SIGNATURES

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|------------------|------------------|--------|------------|-------|-------------------|
| Borrower | N/A | | | | |
| Property Address | TBD Highway 1064 | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA Zip Code 70466 |
| Lender/Client | Mark Hayes | | | | |

ADDITIONAL COMMENTS

A Hypothetical Condition is, "a condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is use for the purpose of analysis." (2018 - 2019 Uniform Standards of Professional Appraisal Practices, The Appraisal Foundation)Hypothetical condition.

HIGHEST AND BEST USE:

Highest and Best Use-The reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasible and maximum productivity.
(source Dictionary of Real Estate Appraisal.)

The subject site is currently being used for residential use. The site is surrounded by residential properties and for the foreseeable future will be residential use. Therefore after reviewing the definition of Highest and best Use the subjects' Highest and Best Use is residential.

REAL ESTATE TAXES:

The assessor is required by the Louisiana Constitution to list, value and enumerate all property, subject to ad valorem taxation on an assessment roll each year. The "ad valorem" basis for taxation means that all property should be taxed "according to value". the assessed value is a percentage of "Fair Market Value' as prescribed by law. Land and residential properties are taxed at 10% of "Fair Market Value". The tax rate (millage rate) is determined by the taxing agencies within a district, city or parish and those rates fixed by the Louisiana Constitution. A homestead exemption of \$75,000 (or \$7,500 from the assessed value) is subtracted from the "Fair Market Value" of a qualifying property before the appropriate tax rate (millage rate) is applied. A qualified property assessed at or below the homestead exemption is exempt from property taxes.

ESTIMATED MARKETING AND EXPOSURE TIME:

The definition of Market Value is based on a reasonable time allowed for exposure to the market. Reasonable time is a subjective time period and will vary depending on the type property, marketing effort and price. Marketing Time is a prospective perspective or provides a perspective that is futuristic for the date of valuation with a presumed sale of the property under the assumption the property will sell at market value.

Exposure Time is retrospective in perspective and provides a perspective that is historic for the date of valuation with a presumed sale of the property under the assumption that the property will sell at market value. For purposes of this appraisal, it is assumed that the property would be reasonably priced and aggressively marketed. The estimated marketing time for the property is based on market sales contained in the report, discussions with local real estate agents, and current listings of similar properties in the area.

CONDITIONS OF THE APPRAISAL:

The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively.

It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

RECONCILIATION:

All sales utilized reflect current market price levels. Any sale older than 12 months was used in order to stay within the subject market area. A detailed search of the appraiser's files, Multiple Listing Services, courthouse records and Deedfax was conducted prior to the final comparable selection. The sales chosen as comparables for this analysis represent the best sales data available at the time of this analysis. All are indicative of the current market activity in

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| Borrower | N/A | | | | | | |
| Property Address | TBD Highway 1064 | | | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA | Zip Code | 70466 |
| Lender/Client | Mark Hayes | | | | | | |

the subject's market and are regarded as proper indicators of value for properties such as the subject.

DIGITAL SIGNATURES:

This appraisal report has been signed with a password-protected digital signature. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. This digital signature can only be affixed to, or removed from the appraisal report by the signatory himself by means of a confidential password. No other individual has any knowledge of the password or is authorized to affix or delete such digital signature from the appraisal report or any other attachments thereto. The appraiser certifies that safeguards for the protection and affixation of the signature dictated by USPAP have been observed.

DIGITAL IMAGES:

Digital images, such as photographs, maps, exhibits, etc. are unaltered from their original likeness. Digital images included in this report may have been modified for formatting, brightness, or resolution. These modifications are to reduce file size or enhance readability and do not manipulate the original likeness.

INSPECTION DISCLAIMER:

For vacant land, the examination of the property is from ground level only for obvious characteristics. The appraiser does not take soil samples or otherwise probe the ground. The appraiser is not a surveyor and cannot determine lot lines, easements or encroachments with credibility or exactitude. No survey was supplied to the appraiser as requested. If the site size is found to be different than what is reported on this report the appraiser reserves the right to amend this report or conclude that this report is null and void.

It is further advised any possible adverse or negative conditions that may exist be inspected by the appropriate and or licensed individuals such as wetland determinations and the impact of those findings as this report does not take into consideration any market impacts of wetlands if found on the site.

Appraiser and Client agree to the terms of engagement set forth below and refer to terms collectively as the "Agreement."

1. Subject Property and Appraisal Information.

- a. Identification of Subject Property. The property to be appraised is: TBD Highway 1064, Tickfaw, LA, 70466. 1.0 acre in Section 7,T6S, R7E in Tangipahoa Parish, LA b. Purpose of Assignment and Intended Use of Appraisal. The purpose of this assignment and intended use of the appraisal is to develop and report an opinion of the fair market value of the subject property. Appraiser does not intend or consent to any other use of the appraisal.
- c. Intended User(s). The only intended user of the appraisal shall be Client, unless Appraiser expressly identifies additional parties as intended users in the appraisal report. Appraiser does not intend or anticipate that any other parties will use or rely on the appraisal.
- d. Interest to be Valued. The interest to be valued in the subject property is: fee simple.
- e. Type of Value. The type of value to be used for the appraisal is: "as is" fair market value for purposes of the appraisal requirements under FIRREA; Market Value "As is" Is the value of specific ownership rights to an identified parcel of real estate as of the effective date of the appraisal; relates to what physically exists and is legally permissible and excludes all assumptions concerning hypothetical market conditions or possible rezoning. Client confirms and agrees that this definition of value is appropriate to Client's intended use of the appraisal. See Certification page for definition of value
- f. Date of Value. The subject property is to be valued as of 04/18/2024. Client confirms and agrees that Appraiser is not responsible for determining whether the date of value requested by Client is appropriate for Client's intended use of the appraisal.
- g. Scope of Work.

The following steps were made in arriving at the final estimate of value included in the appraisal report of the subject property:

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|------------------|------------------|--------|------------|-------|----|----------|-------|
| Borrower | N/A | | | | | | |
| Property Address | TBD Highway 1064 | | | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA | Zip Code | 70466 |
| Lender/Client | Mark Hayes | | | | | | |

1. A preliminary search of all available resources was made to determine market trends, influences and other significant factors pertinent to the subject property. The property has been identified previously in this report.

2. In this appraisal assignment the subject property was viewed from the street and or ariel photos to gather information regarding the physical characteristics of the property that are relevant to its valuation.

3. Research and collection of data (costs, improved sales, escrow sales, listings and income) were performed as present in the subject's market area and sufficient in quantity to express an opinion of value as defined herein.

We examined data from MLS, Deedfax, and the various local governmental records departments, as well as our own files. Pertinent data are contained in this report. Some comparable photos may have been previous pictures of the property and or obtained from other sources such as data sources when access was not available or objects were in the way for a clear photo to be obtained.

4. Sales and rental data (when applicable) has been confirmed with at least one of the parties to the transaction or their applicable agents.

5. It is the appraiser who makes the final determination whether to include a value approach as part of the appraisal. This is determined by whether the approach is necessary to develop a credible result.

h. Report Options and Format. The appraisal will reported as an Appraisal Report summarizing the analysis and conclusions reached as a general purpose land appraisal report form.

i. Appraisal Fee. Appraiser's fee for the appraisal is \$ 400.00 . Payment for the appraisal shall be collected at the time of site visit unless other arrangements are made.

j. Interest In or Prior Services Regarding Subject Property. At this time, the appraiser who will perform the appraisal has no knowledge of having any current or prospective interest in the subject property and has not performed any prior services regarding the subject property within the last three years, as an appraiser or in any other capacity.

k. Appraiser. The appraiser who will perform the appraisal is Daniel C. Jourdan.

l. Special Conditions. None

2. Appraisal Conditions. The appraisal(s) performed under this Agreement will be subject to all statements, assumptions, limiting conditions and other conditions (collectively, "Appraisal Conditions") set forth in the appraisal report(s). Client agrees that Client will review the Appraisal Conditions upon receipt of the report(s) and that Client's use of the appraisal(s) will constitute acceptance of the Appraisal Conditions. The Appraisal Conditions shall be considered as being incorporated into and forming part of this Agreement with respect to the appraisal in which they are contained and to the services relating to that appraisal. Appraiser's anticipated Appraisal Conditions at this time are attached hereto as Exhibit A and are incorporated into and form part of this Agreement. Additional Appraisal Conditions may be developed during performance of the appraisal and set forth in the report(s).

Unless specifically stated otherwise in an appraisal report, and without limiting the Appraisal Conditions applicable to any report, Appraiser and Client agree that the appraisal will be based on the following assumptions and that Appraiser and its Personnel shall have no responsibility for determining and disclosing whether: (a) title to the subject property is good and marketable; (b) the subject property is free and clear of liens and encumbrances;

(c) the property is in compliance with local, state and federal zoning, building, disability access and environmental laws, regulations and standards; (d) the subject property is free of contamination, mold, pollution and other hazardous materials; (e) improvements on the subject property are mechanically and structurally sound; (f) required building permits and planning approvals exist for improvements on the subject property; and (g) lease, rent and expense information received by Appraiser from third parties believed to be reputable is truthful and accurate.

4. Confidentiality. Appraiser and its Personnel will comply with all duties of confidentiality imposed by applicable law and professional appraisal standards (including the Uniform Standards of Professional Appraisal Practice, if applicable to the assignment).

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|------------------|------------------|--------|------------|-------|-------------------|
| Borrower | N/A | | | | |
| Property Address | TBD Highway 1064 | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA Zip Code 70466 |
| Lender/Client | Mark Hayes | | | | |

Client consents to and authorizes Appraiser and its Personnel to disclose the appraisal report(s) and other information relating to the appraisal assignment, including information which may be considered confidential, to third persons as required by law, as necessary for compliance with professional appraisal standards, and as necessary for the purpose of Appraiser's or its Personnel's response to threatened or actual legal or regulatory actions.

5. Subpoenas and Testimony. In the event that Appraiser or any of its Personnel is required by subpoena or other legal process to provide testimony or produce documents relating to Appraiser's services or appraisals under this Agreement, whether in court, deposition, arbitration or in any other proceeding, and regardless of the identity of the party requiring such testimony or production of documents, Client agrees to compensate Appraiser for the reasonable time incurred by Appraiser and its Personnel in connection with preparation for and provision of such testimony and/or documents at Appraiser's regular hourly rates in effect at that time for expert/testimonial services and to reimburse Appraiser's reasonable actual expenses.

6. Designation as an Expert Witness. Unless otherwise stated in this Agreement, Client will not designate or disclose Appraiser or any of its Personnel as an expert witness in any court, arbitration or other proceeding without the prior written consent to such designation or disclosure by Appraiser.

7. Third Party Beneficiaries. This Agreement is made solely for the benefit of Client and Appraiser, and no other person shall have any right, benefit or interest under this Agreement, except as otherwise specifically provided in the Agreement.

8. Use of Appraisal(s) for Tax Purposes. In the event that Client utilizes or submits Appraiser's appraisal(s) in connection with a tax matter (with or without Appraiser's consent), Client understands and agrees that Appraiser and its Personnel provide no warranty, representation or prediction as to the outcome of the tax matter. Client understands and acknowledges that the taxing authority (whether it is the Internal Revenue Service or any state or local tax authority) may disagree with or reject the appraisal(s) or otherwise disagree with Client's tax position, and further understands and acknowledges that the taxing authority may seek to collect from Client additional taxes, interest, penalties or fees.

Client agrees that Appraiser and its Personnel shall have no responsibility or liability to Client or any other party for any such taxes, interest, penalties or fees and Client will not seek damages or other compensation from Appraiser or its Personnel relating to any taxes, interest, penalties or fees imposed on Client or for any attorneys' fees, costs or other expenses relating to Client's tax matter. These limitations of liability and damages restrictions shall be in addition to any other limitations and restrictions stated in this Agreement. Appraiser's Personnel are intended third party beneficiaries of this section.

9. Time Period for Legal Actions. Unless the time period is shorter under applicable law, Appraiser and Client agree that any legal action or lawsuit by one party against the other party or by a party against the other party's Personnel relating to (a) this Agreement, (b) any services or appraisals under this Agreement or (c) any acts or conduct relating to such services or appraisals shall be filed in court within one (1) year from the date of delivery to Client of the appraisal(s) to which the claims or causes of action in the legal action or lawsuit relate or, in the event that no appraisal has been performed, within one (1) year from the alleged act or conduct that is the subject of the claim or cause of action in the legal action or lawsuit. The time period stated in this section shall not be extended by any incapacity of a party or any delay in the discovery or accrual of the underlying claims, causes of action or damages.

The time period stated in this section shall apply to all non-criminal claims or causes of action of any type, including, without limitation, breach of contract, interference with contract, negligence or misrepresentation, and also to claims or causes of action pursued as counterclaims or cross-claims. The Personnel of each party are intended third party beneficiaries of this section.

10. Special or Consequential Damages. Neither party or any of its Personnel shall be liable to the other party for special or consequential damages, including, without limitation, loss of profits or damages proximately caused by loss of use of any property, whether arising from either party's or its Personnel's negligence, breach of this Agreement or otherwise, whether or not a party was advised, or knew, of the possibility of such damages, or such possibility was foreseeable by that party or its Personnel. The Personnel of each party are intended third party beneficiaries of this section.

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|------------------|------------------|--------|------------|-------|------------------------|
| Borrower | N/A | | | | |
| Property Address | TBD Highway 1064 | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA Zip Code 70466 |
| Lender/Client | Mark Hayes | | | | |

11. Limitations of Liability of Each Party to the Other Party. Appraiser and Client agree that to the fullest extent permitted by applicable law, each party's and its Personnel's maximum aggregate and joint liability to the other party for any and all claims or causes of action relating to this Agreement or to appraisals or other services under this Agreement shall be limited to the compensation paid to Appraiser for the services that are the subject of the claim(s) or cause(s) of action. The Personnel of each party are intended third party beneficiaries of this section.

12. Entire Agreement. This Agreement contains the entire agreement of the parties with respect to the services described herein. No other agreement, statement, or promise made on or before the date this Agreement became effective will be binding on the parties.

13. Modifications. Except as provided for in this Agreement with regard to incorporation of Appraisal Conditions, this Agreement may only be modified by a subsequent agreement of the parties in writing signed by all the parties.

14. Severability in the Event of Invalidity. If any provision of this Agreement is held, in whole or part, to be unenforceable or invalid for any reason, the remainder of that provision and the remainder of the entire Agreement will be severable and remain in effect.

15. Applicable Law and Jurisdiction. This Agreement shall be construed and governed under the laws of the State of Louisiana without reference to its conflict of laws principles, and any legal action between Client and Appraiser shall be filed in a court of competent jurisdiction located in such state.

16. Signature and Copies. A signature on a copy of this Agreement received by facsimile, by email or in digital form is binding upon the parties as an original. The parties shall treat a photocopy of such facsimile or printout of the emailed or digital form as a duplicate original.

Subject Photo Page

| | | | | | |
|------------------|------------------|--------|------------|-------|-------------------|
| Borrower | N/A | | | | |
| Property Address | TBD Highway 1064 | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA Zip Code 70466 |
| Lender/Client | Mark Hayes | | | | |



Subject Front

TBD Highway 1064

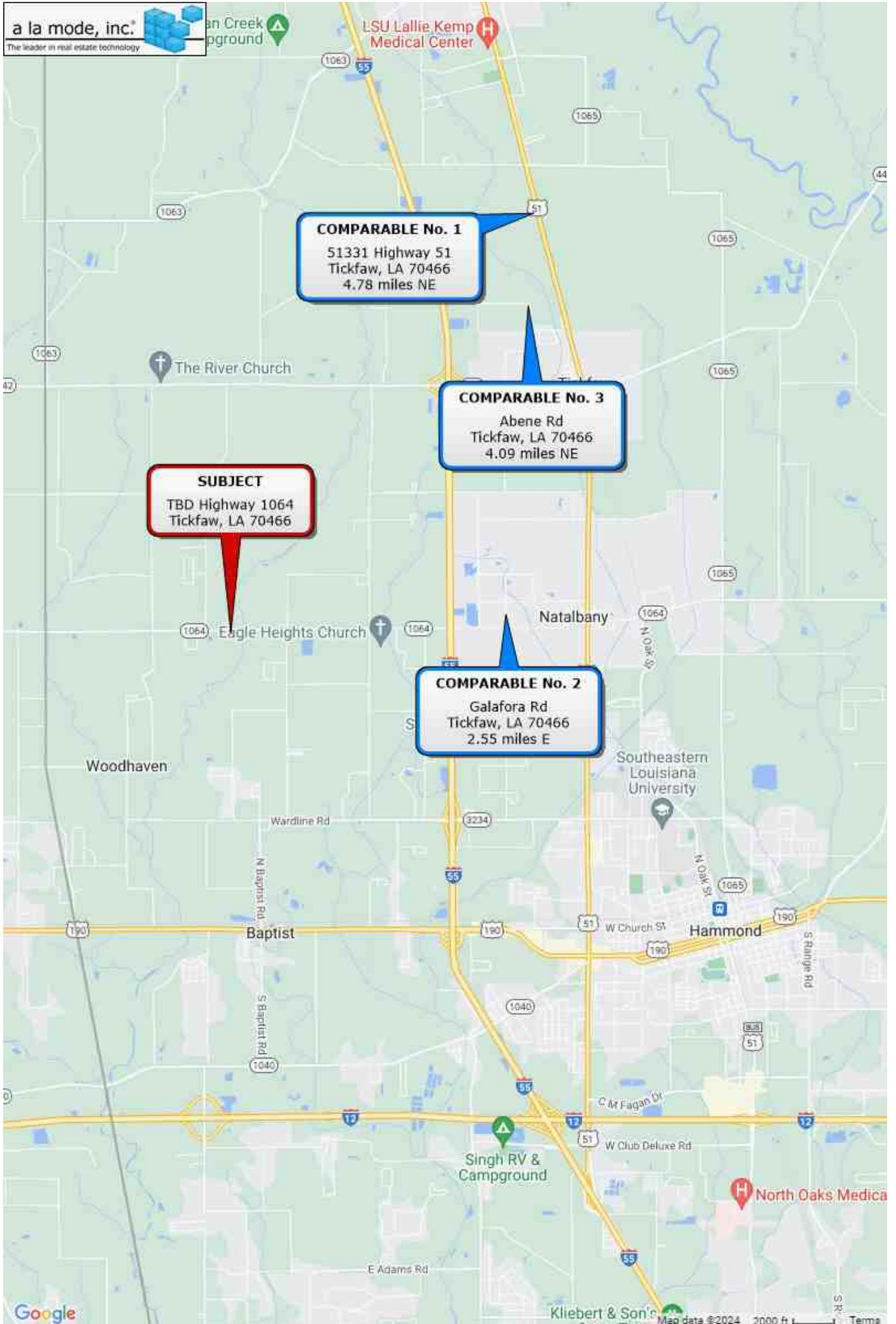
Subject Rear



Subject Street

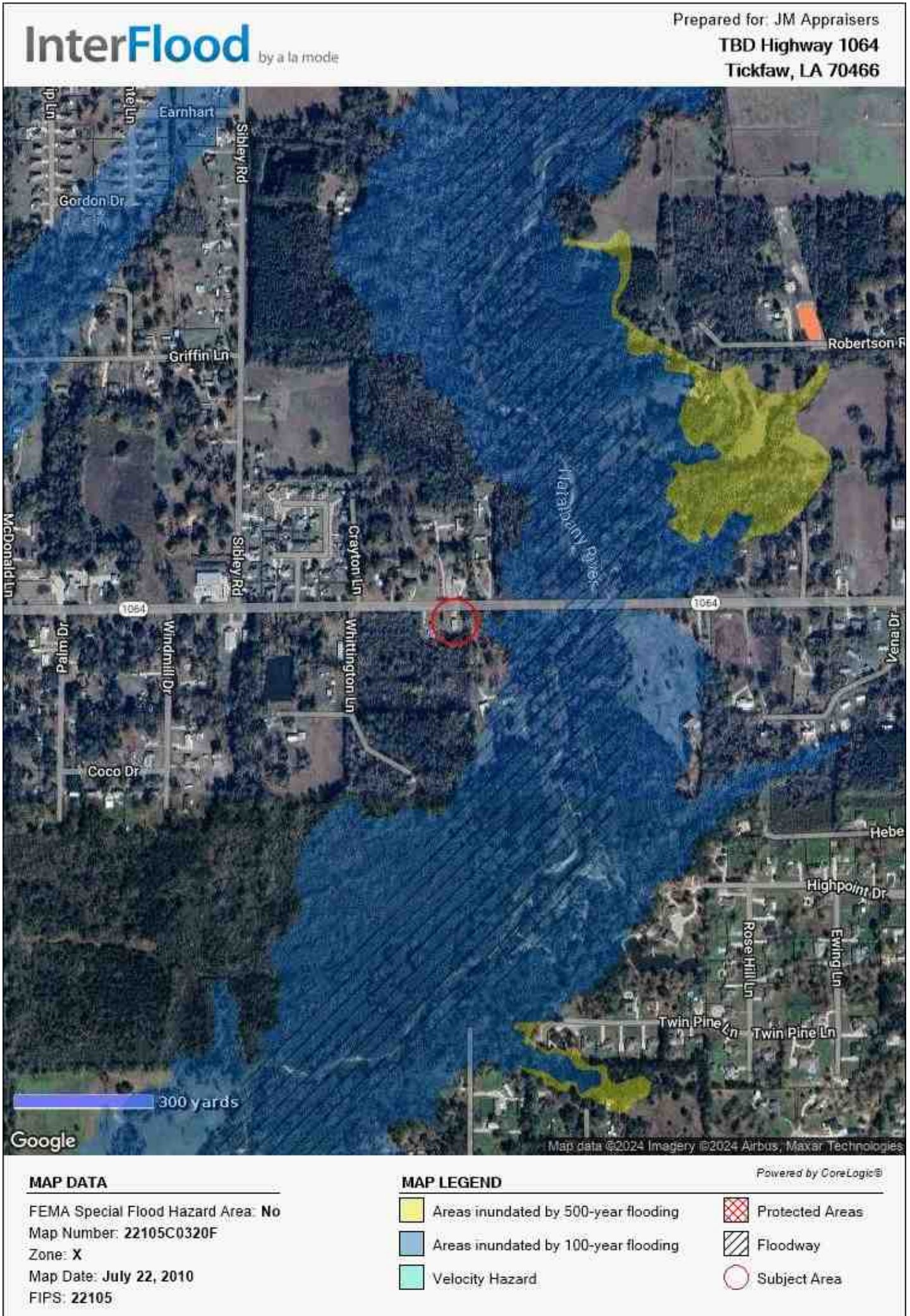
Location Map

| | | | | | | | |
|------------------|------------------|--------|------------|-------|----|----------|-------|
| Borrower | N/A | | | | | | |
| Property Address | TBD Highway 1064 | | | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA | Zip Code | 70466 |
| Lender/Client | Mark Hayes | | | | | | |



Flood Map

| | | | | |
|------------------|------------------|-------------------|----------|----------------|
| Borrower | N/A | | | |
| Property Address | TBD Highway 1064 | | | |
| City | Tickfaw | County Tangipahoa | State LA | Zip Code 70466 |
| Lender/Client | Mark Hayes | | | |



Legal Description

Tangipahoa Parish Rural Fire Protection District #2, here present and accepting for themselves, their heirs, successors, and assigns, hereafter referred to as "lessee" and acknowledging due delivery and possession thereof the following described property to wit:

A certain tract of land located in Section 7, Township 6, South Range 7 East, Tangipahoa Parish, Louisiana, and being more particularly described as one (1) acre more or less in the Northeast corner of Tract 2 of a survey made by Roy Edwards & Associates, dated May 28, 1991 and being more particularly described as follows:

Commencing at the point of beginning which point of beginning is the Northeast corner of Tract 2, proceed south $00^{\circ} 08' 30''$ East, 220 feet to a point and corner; thence South $89^{\circ} 14' 30''$ West, 200 feet to a point and corner; thence North $00^{\circ} 06' 53''$ West, 220 feet to a point and corner; thence North $89^{\circ} 14' 18''$ East, along the apparent right of way line of Louisiana Highway 1064, 200 feet to the point of beginning.

This lease is made and accepted for and in consideration of the following terms and conditions.

| | | | | |
|------------------|------------------|----------------|------------|-------------------------|
| Borrower | N/A | File No. 28719 | | |
| Property Address | TBD Highway 1064 | | | |
| City | Tickfaw | County | Tangipahoa | State LA Zip Code 70466 |
| Lender/Client | Mark Hayes | | | |

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)


My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 3-6 Months
 Exposure Time is retrospective in perspective and provides a perspective that is historic for the date of valuation with a presumed sale of the property under the assumption that the property will sell at market value. For purposes of this appraisal, it is assumed that the property would be reasonably priced and aggressively marketed. Exposure time 3-6 Months

Comments on Appraisal and Report Identification

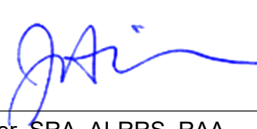
Note any USPAP-related issues requiring disclosure and any state mandated requirements:

I have not provided a previous service and/or performed an appraisal on the subject property within the past three years.

APPRAISER:

Signature: 
 Name: Daniel C. Jourdan
 State Certification #: _____
 or State License #: 1236
 State: LA Expiration Date of Certification or License: 12/31/2024
 Date of Signature and Report: 04/24/2024
 Effective Date of Appraisal: 04/18/2024
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 04/18/2024

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: 
 Name: Joseph A. Mier, SRA, AI-RRS, RAA
 SRA, AI-RRS, RAA
 State Certification #: R-1016
 or State License #: _____
 State: LA Expiration Date of Certification or License: 12/31/2025
 Date of Signature: 04/24/2024
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

Joe Mier Qualifications

File No. 28719

| | | | | | | | |
|------------------|------------------|--------|------------|-------|----|----------|-------|
| Borrower | N/A | | | | | | |
| Property Address | TBD Highway 1064 | | | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA | Zip Code | 70466 |
| Lender/Client | Mark Hayes | | | | | | |

Joseph A. Mier, SRA, AI-RRS, RAA
906 CM Fagan Dr. Ste 4A
Hammond, LA 70403
(985) 230-0730
joe@jmappraisers.com
www.jmappraisers.com

With nearly three decades of experience in residential real estate appraisal across diverse parishes in Louisiana, I bring a depth of proficiency that is backed by the SRA and AI-RRS designations from the Appraisal Institute and the RAA from the National Association of Realtors, signifying an understanding of valuation services. My adeptness in leveraging technological tools ensures up-to-date property evaluations. As an expert witness, my insights are rooted in education and continual professional development and understanding of market dynamics. This blend of qualifications, experience, and a tech-forward approach positions me as an expert witness capable of providing reliable, cogent testimony in legal settings where real estate values are discussed. I have completed over 7,000 residential real estate appraisals in my career.

Professional Experience:

- Owner and Chief Appraiser, Joseph Mier and Associates, July 2008-Present
- Appraiser, Murphy and Mier Appraisal Services, June 2000-July 2008
- Appraiser, Murphy Appraisal Services, September 1998-2000
- Self-employed real estate appraiser, 1996-1998
- Appraiser, Kejan Real Estate Appraisal Services, 1993-1996

Professional Designations:

- Louisiana State Certified Residential Real Estate Appraiser #R1016 (renewed through 12/31/2025)
- SRA Designation from the Appraisal Institute-05/2009
- AI-RRS Designation from the Appraisal Institute (Residential Review Specialist) 02/2014
- RAA from the National Association of Realtors (Residential Accredited Appraiser)
- VA Approved Residential Real Estate Appraiser
- FHA Approved Residential Real Estate Appraiser #LAR1016

Professional Memberships:

- Past President of The Louisiana Chapter of the Appraisal Institute
- Past President of Rotary Club of Hammond, LA
- Past President of Tangipahoa Parish Economic Development
- Past President of Hammond Area Economic Development
- Past Chairperson of Associates Council, Tangipahoa Homebuilders
- Past President of the Louisiana Real Estate Appraisers Coalition
- Past President of the Board of the Louisiana Children's Discovery Center
- Past President of the Northshore Area Board of Realtors
- Currently Serving on the Political Action Committee of the Northshore Homebuilders Association
- Active Member of the National Association of Realtors
- Currently Serving on the National Realtors Association Real Estate Valuation Committee 4th Term
- Currently Serving on the Building Committee for Options Services that assist adults with disabilities with housing needs

Education and Training:

- Over 20 hours of continuing education annually, including USPAP every year
- Attended courses and seminars on a wide range of topics from valuation to technology in appraisals
- Completed Training with the Appraisal Institute including achieving the SRA Designation, Chicago Illinois
- Basic Real Estate Appraisal Education classes at the Uptown Professional Real Estate School New Orleans, LA
- Graduated from Mt. Hermon High School, 1984

Special Skills:

- Expertise in residential property valuation, including multi-family units
- Qualified as an expert witness in regional court cases in multiple parishes
- Qualified instructor for real estate related topics for the Louisiana Real Estate Commission

Achievements:

- Consistently updated with the latest education and appraisal practices

Joe Mier Qualifications

File No. 28719

| | | | | | | | |
|------------------|------------------|--------|------------|-------|----|----------|-------|
| Borrower | N/A | | | | | | |
| Property Address | TBD Highway 1064 | | | | | | |
| City | Tickfaw | County | Tangipahoa | State | LA | Zip Code | 70466 |
| Lender/Client | Mark Hayes | | | | | | |

- Led various professional and community organizations, contributing to economic development and real estate education
- Appraisal Institute Distinguished Service Award

Interests:

- Engaging with industry partners to discuss the real estate market
- Teaching classes on real estate and the appraisal process

Client List:

Legal Professionals:

Attorneys and Law Firms: Collaborated with multiple legal experts, providing appraisal services for cases involving estate planning, divorce settlements, and property disputes.

Courts:

Testified as an expert witness in various parishes, offering clear, well-substantiated appraisals during legal proceedings.

Banks and Mortgage Lenders:

Regular assignments for mortgage lending purposes, refinancing, and property portfolio evaluations.

Credit Unions:

Provided comprehensive property appraisals for residential lending and refinancing activities.

Real Estate Professionals:

Realtors and Real Estate Agencies: Collaborated on numerous pre-listing appraisals, providing market value assessments to assist with property listings.

Property Developers: Appraised properties for development projects, assessing potential market value post-development.

Individual Property Owners:

Homeowners:

Conducted appraisals for private residences for various purposes, including damaged valuation, sale, purchase, or personal record.

Investors: Assessed multi-family units and investment properties, aiding in investment decisions and portfolio management.

Community and Non-Profit Organizations:

Provided pro bono services for community projects, contributing to local development and housing projects.

Note: The names and specific details of individual clients are confidential and are not disclosed without proper consent and adherence to professional standards.

Last updated 1/1/2024

License

Louisiana Real Estate Appraisers Board

Having complied with the requirements of Chapter 51 of Title 37 of the Louisiana Revised Statutes of 1950 and the requirements of the Louisiana Real Estate Appraisers Board,

Certified Residential Appraiser

license is hereby granted to

Joseph Anthony Mier

License Number - APR.01016-CRA

First Issuance Date - 01/01/2024

Expiration Date - 12/31/2025

F. Tracy Williams

Chairperson

Terry L. Meyer

Secretary



License

Louisiana Real Estate Appraisers Board

Having complied with the requirements of Chapter 51 of Title 37 of the Louisiana Revised Statutes of 1950 and the requirements of the Louisiana Real Estate Appraisers Board,

Real Estate Appraiser Trainee

registration is hereby granted to

Daniel C. Jourdan

Registration Number - APR.01236-TRA

First Issuance Date - 01/01/2023

Expiration Date - 12/31/2024

Rebecca A. Rothchild

Chairwoman

[Signature]

Secretary



TANGIPAHOA PARISH RURAL FIRE PROTECTION DISTRICT NO. 2
RESOLUTION 24-05

A Resolution supporting the certification of Natalbany Fire Department in the Fire Prevention Bureau

WHEREAS, the Tangipahoa Parish Council-President Government pursuant of R.S. 40:1563 created a Fire Prevention Bureau; and

WHEREAS, the Tangipahoa Parish Fire Protection District No. 2 boundaries are established in the Tangipahoa Parish Code of Ordinances and identify Natalbany Fire Department within the boundaries.

WHEREAS, the Natalbany Fire Department wishes to assume responsibility and liability for inspections within the boundaries established in the Tangipahoa Parish Code of Ordinances, Chapter 40 Special Districts, Article II Fire Protection District, Division 3 Fire Protection District No. 2, (10) Natalbany Fire Department Response Area.

NOW BE IT RESOLVED the Board of Commissioners of the Tangipahoa Parish Rural Fire Protection District No. 2 does hereby support the certification of Natalbany Fire Department in the Fire Prevention Bureau.

On motion by _ and seconded by _, the foregoing resolution was hereby declared adopted on this the 13th day of May 2024, by the following roll-call vote:

YEAS:

NAYS:

ABSENT:

NOT VOTING:

Jill DeSouge, Secretary
TPRFPD No. 2

Brigette Hyde, President
TPRFPD No. 2

TANGIPAOA PARISH RURAL FIRE PROTECTION DISTRICT NO 2 RATIFICATION FORM

This form is to be used for all position placements, additions, or pay raises. Any change to the job description for this position may be forwarded with this form

| | | | |
|--|---|----------------------------------|---------------------------------------|
| Department: <input type="checkbox"/> Manchac | <input checked="" type="checkbox"/> 8 th Ward (Robert) | <input type="checkbox"/> Husser | <input type="checkbox"/> Wilmer |
| <input type="checkbox"/> Loranger | <input type="checkbox"/> Natalbany | <input type="checkbox"/> Hammond | <input type="checkbox"/> Independence |
| <input type="checkbox"/> Ponchatoula | <input type="checkbox"/> Other _____ | | |

Position Pay Raise

Name of Person: Alexaner Blake Position Title: Firefighter

Does this person hold a position at any other Fire Department(s) Yes No

If Yes, list the department(s) Avondale Volunteer Fire Company Full-time Part-time

| Ratification of POSITION | |
|---|---|
| Start date should be the beginning of the pay period. This allows enough time to schedule drug screens, physicals, and processing paperwork | |
| Compensation: <u>12.00</u> <input checked="" type="checkbox"/> per hour | <input type="checkbox"/> per year <input type="checkbox"/> Other _____ |
| Start Date: <u>5/2/24</u> | Is the job description current: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Payroll Mode: <input checked="" type="checkbox"/> Biweekly | <input type="checkbox"/> Monthly _____ Days per week _____ Hours per week |
| IF this position for a replacement, give name replacing: _____ | |
| Check employment category | |
| <input type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time <input checked="" type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) | <input checked="" type="checkbox"/> Non-Exempt (Hourly) |

| Ratification of PAY RAISE | |
|--|--|
| Current Pay: _____ | Raise Pay: _____ |
| Current employment category | |
| <input type="checkbox"/> Reg Full-time | <input type="checkbox"/> Temp Full-time <input type="checkbox"/> Reg Part-time <input type="checkbox"/> Temp Part-time |
| FLSA Status | |
| <input type="checkbox"/> Exempt (Salary) | <input type="checkbox"/> Non-Exempt (Hourly) |

| Approvals: | |
|--------------------------------------|-------------|
| All signatures required for approval | |
| Chief | Date: _____ |
| Fire Board President | Date: _____ |
| TPRFP No 2 Administrator | Date: _____ |

**PROTECT
YOUR CREW,
YOUR ASSETS,
YOUR FUTURE.**

**TANGIPAHOA PARISH RURAL FIRE
DISTRICT #2**

PRESENTED BY: VFIS OF MISS/LOU
18212 E PETROLEUM DR STE 1-A
BATON ROUGE, LA 70809
225.751.8291

DATE: 05/02/2024

This proposal is valid for 90 days.

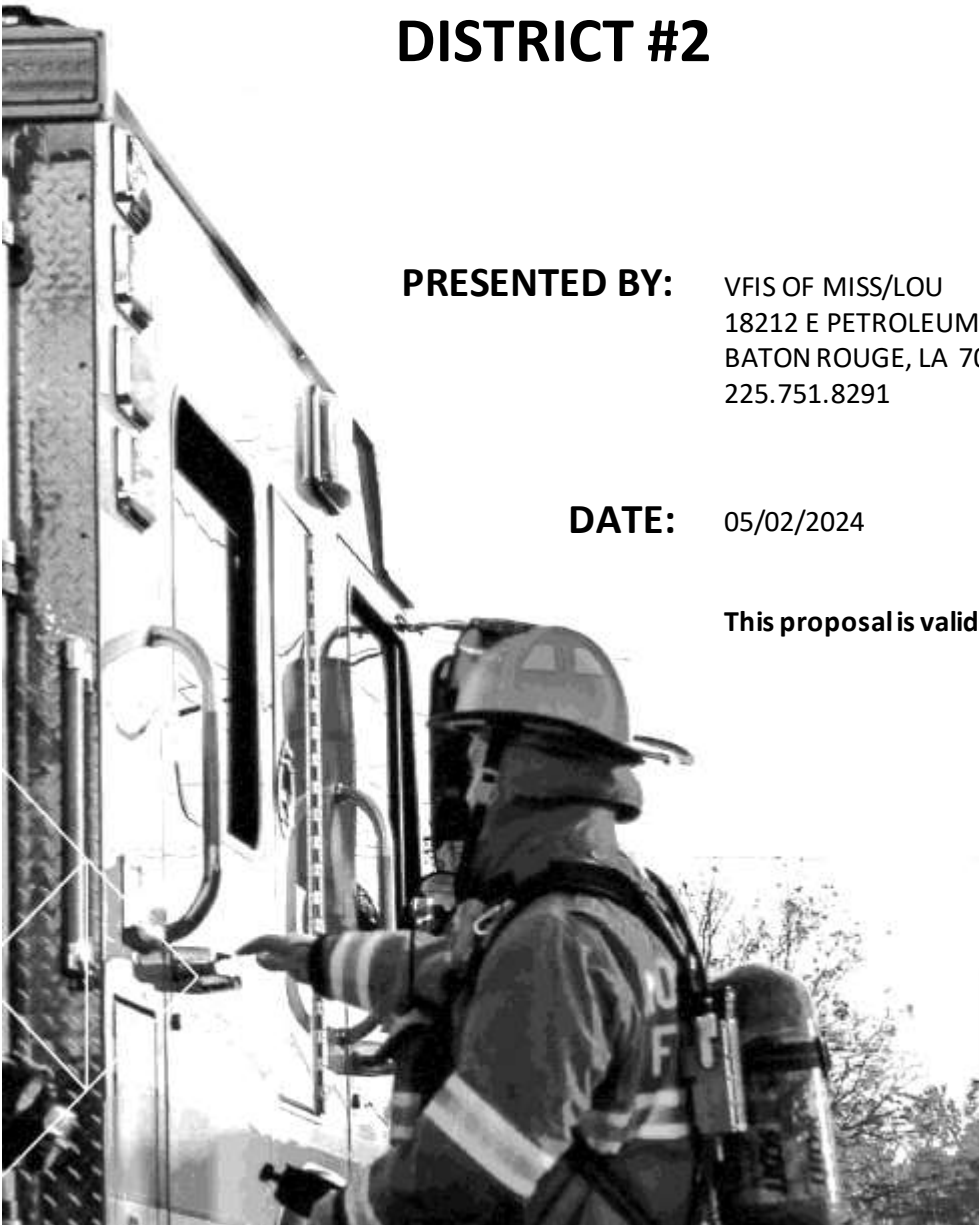


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INTRODUCTION

It's not difficult to notice the VFIS difference.

We've pioneered insurance specifically for you—and all who work in the emergency services industry. Our associates have over 550+ years of combined emergency services experience, so we don't just serve your industry; we live it, respect it and protect it.

As the world's largest provider of insurance to the North American service community, we pride ourselves on our responsiveness, quality support, focus on safety and training and legendary claims service, which we know you'll agree separates us from the rest. When it comes to protecting the most important things in your life, there is no room to sacrifice quality for cost. Just as you dedicate your lives to protecting others, we'll dedicate ours to protecting you.

We understand the risks you face each time you leave for a call. We've listened to the unique needs of today's emergency service organizations, including volunteer fire departments, ambulance and rescue squads and 911 centers. We recognize the importance of protecting your most important assets: your family, your crew, your equipment and your station. That's why we not only offer customized insurance options, but also education, training and risk-management resources all designed to provide you with the proper protection.

In addition to best-in-class coverages, we offer unique benefits that our competitors just can't match. We hope you'll become a part of the VFIS family. Please visit our website at vfi.com for more information, or give us a call at 800.233.1957 anytime.

A handwritten signature in black ink that reads "Troy A. Markel".

Troy A. Markel
Executive Vice President

WE LIVE IT.
WE RESPECT IT.
WE PROTECT IT.

THE VFIS ADVANTAGE

Nothing is created equal. You clearly know the best fire truck manufacturer and the best place to get your gear. You wouldn't sacrifice quality for cost on these items, so why skimp on your insurance coverage?

At VFIS, we've seen the front lines and we pioneered insurance specifically for emergency services. We understand the risks you face every time you leave for a call. That's why we not only offer customized insurance options, but education, training and risk management resources to keep your skills on point. Add in our responsiveness, quality service and legendary claims handling and you can see what separates us from the rest.

Don't be fooled by a knock-off. You, your equipment and your crew deserve the best coverage. You dedicate your life to protecting others. We dedicate ours to protecting you.

On top of all of the best-in-class coverages and features ESO's have come to expect from VFIS, we also offer some **unique benefits our competitors just can't match.**

Accident & Sickness

- 200% of the Principal Sum for quadriplegia and paraplegia and 100% for hemiplegia
- Illness Loss of Life Benefit paying for death due to heart attack or stroke within 48 hours of an emergency response or physical training exercise vs. requiring such a death to be "caused by" a covered activity

Risk Management

- 100+ "Manage Your Risk" best practice guidelines available for download
- Self-evaluation program to identify areas for improvement
- Technical assistance in interpreting and applying codes/standards and regulations
- Building replacement cost estimates
- On-site hazard identification and risk control surveys
- Industry cause of loss statistical reviews and individual loss trending studies
- On-site seminars regarding key loss exposures
- Safety focused ride along observation programs
- Provide resources that help with Human Resources

Specialty Benefits

- Minimum 3% guaranteed rate of return on LOSAP funds
- Accidental burn and disfigurement and burial benefits
- Optional 200% line of duty coverage
- Critical illness coverage for heart attack, stroke, kidney failure and cancer
- Benefits paid out at lump sum upon diagnosis – not as an expense reimbursement
- 24 hour on-and-off duty benefit.

Education, Training & Consulting Services

Our staff has over 300 years of Emergency Services experience and we have industry alliance with CFSI, NVFC, NFPA, IAFC, NFFF, NEMSMA, NAEMSO, VCOS, FDSOA. We have a proud tradition and history of being a leader in providing our emergency services clients with quality training programs and other risk management tools. VFIS provides client access to;

- In person training programs
- Online training programs
- Downloadable training booklets & safety forms
- Safety posters
- A brief overview of the training material we offer can be found in our training resource catalog.
[ETC-Resource-Catalog-VFIS.pdf](#)

Distance Learning

VFIS University offers quality online education and training courses for emergency responders, many of which are recognized as meeting industry continuing education requirements, and you'll receive a certificate upon completion of each course.

All courses are available online 24/7 so you can work to better prepare for every call, help reduce your risk for injury and loss and increase your skillsets to better support your team and community – all from the convenience of your home or work computer.

RISK MANAGEMENT SERVICES

VFIS is more than just a company that you can use to transfer risk. As a valuable service to your organization, VFIS provides Risk Control, Education and Training Services. Our Risk Control team is staffed by active emergency service personnel with more than 200 years of combined emergency service experience.

Employment Practices

It's important to keep up with the latest on employment law liability issues. Through our VFIS HR Help portal, we work to keep our clients up to date and provide timely resources that educate and inspire good employment practices. Through risktools.vfis.com we provide:

- Web-based EPL training that tracks employees' progress and completion
- Tools to evaluate your current HR policies
- Articles highlighting relevant workplace issues
- Checklists to discover areas of exposure
- Lawsuit and court decision summaries
- Free model HR policies and forms for download

Communiqués/Safety Bulletins/Checklists

VFIS has over 100 technical reference bulletins covering fire and EMS operations, vehicle operations, employment practices and ESO administration.

On-site Risk Assessments

VFIS can provide on-site risk control assessments in evaluating the effectiveness of existing procedures for controlling potential loss exposures. These assessments, where requested, will be provided by a Certified Safety Professional with experience in fire and emergency medical services.

Self-Assessment Tools

VFIS provides a web-based self-assessment guide (Mutual Aid by VFIS) which highlights known loss producing exposures and directs users to resources available to assist their organization in addressing them.

Newsletters

VFIS provides quarterly newsletters covering emerging topics of concern to emergency service leaders and personnel.

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to VFIS on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the VFIS insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and VFIS coverage with your insurance representative.

The proposed Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. is rated A (Excellent) in Financial Size Category XV by A.M. Best Company.

VFIS Claims Management provides the claims management services for VFIS Program insureds exclusively.

© 2021 Volunteer Firemen's Insurance Services, Inc. | All rights reserved.

The VFIS Program is administered by Volunteer Firemen's Insurance Services, Inc. CA Insurance Producer License #0B39073. Volunteer Firemen's Insurance Services, Inc., an American International Group, Inc. (AIG) company, is a premier manager and specialist of specialty commercial insurance markets in the U.S. This proposal provides a brief description of proposed insurance coverages for your consideration. It is not a contract of insurance. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PROPOSAL

GENERAL INFORMATION

First Named Insured: TANGIPAHOA PARISH RURAL FIRE DISTRICT #2

Mailing Address: PO BOX 818
AMITE, LA 70422

PROPERTY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Schedule of Locations

| <u>Premises</u> | <u>Item</u> | <u>Address</u> | <u>Occupancy</u> |
|-----------------|-------------|--|------------------|
| 1 | 1 | 14400 HWY 38 KENTWOOD, LA 70444 | FIRE STATION |
| 2 | 1 | 310 AVE G KENTWOOD, LA 70444 | FIRE STATION |
| 3 | 1 | 19055 HWY 1055 KENTWOOD, LA 70444 | FIRE STATION |
| 4 | 1 | 12287 HWY 440 TANGIPAHOA, LA 70465 | GARAGE |
| 5 | 1 | 22115 HWY 10 KENTWOOD, LA 70444 | FIRE STATION |
| 6 | 1 | 66616 HWY 1058 ROSELAND, LA 70456 | FIRE STATION |
| 7 | 1 | 20163 HWY 16 AMITE, LA 70422 | FIRE STATION |
| 8 | 1 | 56296 HWY 445 HUSSER, LA 70442 | FIRE STATION |
| 9 | 1 | 53096 HWY 40 LORANGER, LA 70446 | FIRE STATION |
| 10 | 1 | 20032 FIRE HOUSE RD LORANGER, LA 70446 | GARAGE |
| 11 | 1 | 27208 N COPPER RD LORANGER, LA 70446 | GARAGE |
| 12 | 1 | 16466 E COOPER RD LORANGER, LA 70446 | GARAGE |
| 12 | 2 | 16466 E COOPER RD LORANGER, LA 70446 | GARAGE |
| 13 | 1 | 42382 HWY 445 ROBERT, LA 70455 | FIRE STATION |
| 13 | 2 | 42382 HWY 445 ROBERT, LA 70455 | TRUCK CANOPY |
| 14 | 1 | 11380 HWY 1064 NATALBANY, LA 70451 | GARAGE |
| 15 | 1 | 52291 REDHILL RD INDEPENDENCE, LA 70443 | GARAGE |
| 16 | 1 | 52018 NOTO RD INDEPENDENCE, LA 70443 | GARAGE |
| 17 | 1 | 30221 HWY 51 AKERS, LA 70421 | FIRE STATION |
| 17 | 2 | 30221 HWY 51 AKERS, LA 70421 | STORAGE |
| 18 | 1 | 32266 HWY 51 AKERS, LA 70421 | BOAT SHED |
| 19 | 1 | 610 E PINE ST PONCHATOULA, LA 70454 | FIRE STATION |

| <u>Premises</u> | <u>Item</u> | <u>Address</u> | <u>Occupancy</u> |
|-----------------|-------------|--|------------------|
| 20 | 1 | 21275 HWY 22 PONCHATOULA, LA 70454 | FIRE STATION |
| 20 | 2 | 21275 HWY 22 PONCHATOULA, LA 70454 | DWELLING |
| 21 | 1 | 40015 MORGAN DR PONCHATOULA, LA 70454 | GARAGE |
| 22 | 1 | 44532 S BAPTIST RD HAMMOND, LA 70404 | FIRE STATION |
| 22 | 2 | 44532 S BAPTIST RD HAMMOND, LA 70404 | STORAGE |
| 22 | 3 | 44532 S BAPTIST RD HAMMOND, LA 70404 | TRAINING ROOM |
| 22 | 4 | 44532 S BAPTIST RD HAMMOND, LA 70404 | STORAGE |

Schedule of Limits & Deductibles

Property Deductible: \$5,000

| <u>Premises/ Item</u> | <u>Building Limit</u> | <u>Building Valuation</u> | <u>Contents Limit</u> | <u>Contents Valuation</u> | <u>Earthquake Deductible</u> | <u>Flood Deductible</u> | <u>Wind Hail Deductible</u> |
|---------------------------|---------------------------|-------------------------------|---------------------------|-------------------------------|----------------------------------|-----------------------------|---------------------------------|
| 1 / 1 | \$1,516,080 | GRC | \$35,584 | RC | 5% | 10% | 10% |
| 2 / 1 | Not Covered | N/A | \$65,473 | RC | 5% | 10% | 10% |
| 3 / 1 | \$130,612 | GRC | \$14,233 | RC | 5% | 10% | 10% |
| 4 / 1 | \$152,294 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 5 / 1 | \$512,709 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 6 / 1 | \$128,560 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 7 / 1 | \$65,604 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 8 / 1 | \$1,049,620 | GRC | \$28,466 | RC | 5% | 10% | 10% |
| 9 / 1 | \$721,376 | GRC | \$28,466 | RC | 5% | 10% | 10% |
| 10 / 1 | \$148,844 | RC 80% | Not Covered | N/A | 5% | 10% | 10% |
| 11 / 1 | \$44,075 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 12 / 1 | \$44,075 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 12 / 2 | \$17,548 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 13 / 1 | \$1,025,813 | GRC | \$213,497 | RC | 5% | 10% | 10% |
| 13 / 2 | \$49,815 | RC 80% | Not Covered | N/A | 5% | 10% | 10% |
| 14 / 1 | \$78,365 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 15 / 1 | \$83,509 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 16 / 1 | \$83,509 | GRC | Not Covered | N/A | 5% | 10% | 10% |
| 17 / 1 | \$150,156 | GRC | \$45,545 | RC | 5% | 10% | 10% |
| 17 / 2 | \$13,594 | RC 80% | \$9,250 | RC | 5% | 10% | 10% |
| 18 / 1 | \$46,098 | RC 80% | Not Covered | N/A | 5% | 10% | 10% |
| 19 / 1 | \$1,487,664 | GRC | \$156,592 | RC | 5% | 10% | 10% |
| 20 / 1 | \$765,143 | GRC | \$24,016 | RC | 5% | 10% | 10% |
| 20 / 2 | \$75,273 | ACV 80% | Not Covered | N/A | 5% | 10% | 10% |
| 21 / 1 | \$588,051 | GRC | \$10,534 | RC | 5% | 10% | 10% |

| <u>Premises/Item</u> | <u>Building Limit</u> | <u>Building Valuation</u> | <u>Contents Limit</u> | <u>Contents Valuation</u> | <u>Earthquake Deductible</u> | <u>Flood Deductible</u> | <u>Wind Hail Deductible</u> |
|----------------------|-----------------------|---------------------------|-----------------------|---------------------------|------------------------------|-------------------------|-----------------------------|
| 22 / 1 | \$959,622 | GRC | \$71,166 | RC | 5% | 10% | 10% |
| 22 / 2 | \$4,679 | RC 80% | Not Covered | N/A | 5% | 10% | 10% |
| 22 / 3 | \$11,699 | RC 80% | \$5,849 | RC | 5% | 10% | 10% |
| 22 / 4 | \$5,849 | GRC | \$2,924 | RC | 5% | 10% | 10% |

Valuation Basis

VFIS insures property on a **guaranteed replacement cost (GRC)**, **replacement cost (RC)**, **actual cash value (ACV)** or **functional replacement cost (FRC)** basis. The Schedule of Limits shows how your property was quoted.

Descriptions

Guaranteed replacement cost pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

| | <u>With GRC</u> | <u>Without GRC</u> |
|--------------------------------|-----------------|--------------------|
| Policy limit: | \$100,000 | \$100,000 |
| Actual cost to replace: | \$125,000 | \$125,000 |
| Policy pays: | \$125,000 | \$100,000 |
| You would have to pay: | \$0 | \$25,000 |

Replacement cost pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

Actual cash value pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

Functional replacement cost pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Loss of Income Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to 24 months.

Example: Because of serious wind damage to the roof of the fire station, a volunteer fire company is unable to hold the twice-weekly bingo games they count on to fund their operations. This coverage would pay for the lost income until the roof is repaired and the bingo games can resume.

Extra Expense Protects your organization from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the extra expense (over and above your normal operating expense) incurred during the period of restoration for up to 24 months.

Example: An ambulance squad suffers a total loss to their main garaging location due to a fire. In order to continue responding to calls, they must lease space from the local municipality for the time it takes to rebuild their garage. This coverage would pay for the extra costs (rent, phone installation, furniture leasing and so forth) needed to do so.

Utility Service Interruption Loss of Income and extra expense is extended to cover an interruption in utility services to your premises, if utility interruption occurs as a result of a covered cause of loss.

Subject to a 72 hour waiting period.

Ordinance Coverage Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.

Will pay for the loss of value of the undamaged portion of a building that must be torn down, following a covered loss, because of applicable local, state or federal building codes. If the building is written on a replacement cost basis, the amount paid for such loss is included in your building limit and does not increase it.

Will pay for the cost to demolish the undamaged portion of the building, clear the site, and repair or rebuild according to code. These costs are covered up to 100% of the amount paid for the initial direct physical loss or damage to the building.

Examples of costs covered by this extension include updated electrical systems to comply with local building codes, or improved rest room facilities that are accessible to disabled people.

PROPERTY – COVERAGE HIGHLIGHTS – continued

| | |
|---|---|
| Earthquake | <p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this proposal).</p> <p>Includes volcanic action.</p> <p>A special 5% deductible applies to the value of the building and personal property for each item.</p> |
| Flood | <p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this proposal).</p> <p>A special \$1,000 deductible applies per premises, unless otherwise indicated in this proposal.</p> |
| Equipment Breakdown | <p>Covers the mechanical breakdown of equipment or the explosion of pressure vessels at your premises. Covered equipment includes such things as refrigeration equipment, air conditioners, cascade units and boilers.</p> <p>Covers the mechanical breakdown of certain types of portable equipment (mobile cascade units, mobile generators, portable pumping units, jaws-of-life) away from your premises.</p> <p>Covers loss of income or extra expense your organization may suffer if your utilities are interrupted as a result of an accident to covered equipment owned by your landlord or utility company.</p> <p>No dollar limit.</p> |
| Other Perils (not covered by many property policies) | <p>Damage caused by the back-up of sewers and drains.</p> <p>Damage caused by artificially generated electrical currents.</p> <p>Damage caused by changes in temperature or humidity.</p> |
| Arson Reward | <p>Limit of \$25,000.</p> <p>For the reimbursement of your payment of rewards which provide information related to arson fire.</p> <p>No deductible.</p> |
| Crisis Incident Response Coverage | <p>We will pay up to \$25,000 for any one crisis incident that results in crisis management expenses (to restore your public image) or post-crisis counseling services.</p> |
| Debris Removal | <p>Covered without limit if the expense is incurred as a result of a covered cause of loss.</p> |
| Contents Off-Premises | <p>Pays the greater of \$100,000 or your highest contents limit at any location.</p> <p>Does not apply to portable equipment.</p> |
| Newly Acquired Property | <p>Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.</p> <p>The automatic feature lasts for 90 days or the end of the policy period, whichever is later.</p> <p>Limits are \$2,500,000 for buildings and \$500,000 for contents.</p> |

PROPERTY – COVERAGE HIGHLIGHTS – continued

| | |
|--|--|
| Fine Arts | Limit of \$50,000 when there is a certified appraisal; otherwise the limit is \$25,000 subject to \$1,500 limit per item. |
| Money & Securities | Covers theft, disappearance or destruction on-premises or off-premises. Automatic \$50,000 limit; higher limits are available. |
| Trees, Shrubs, Plants & Lawns | Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism. No dollar limit. |
| Glass Deductible Waiver | Property deductible is waived when loss only involves building glass. |
| Personal Effects | Applies on-premises only. Primary coverage (not excess over a homeowners policy, for example). For members, full replacement cost with no dollar limit. For non-members, a limit of \$1,500 per person applies. No deductible. |
| Member's Property (other than personal effects) | Limit of \$5,000 (for items such as computers, all-terrain vehicles, snowmobiles, golf carts, personal watercraft, tools and firearms). Primary Coverage and not excess over a homeowners policy. No deductible. |
| Member's Real Property Deductible Reimbursement | We will provide up to \$1,000 deductible reimbursement for damage to members residence when responding to an emergency on your behalf. No deductible. |
| Pollution Clean-Up | Applies on-premises only. Limit of \$150,000 for remediation expense you incur resulting from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage. Limit of \$25,000 for all other covered causes of loss. |
| Sirens & Antennas | Sirens, antennas, towers and similar structures and their associated equipment are automatically covered away from your scheduled premises, if you have building coverage with VFIS. No sub-limit applies. |
| Permanently Installed Property Off-Premises | Limit of \$125,000. Applies to outdoor property permanently installed away from your premises. Includes traffic control devices, statues, signs, monuments and fire hydrants. |

PROPERTY – COVERAGE HIGHLIGHTS – continued

**Commandeered
Property of Others**

Replacement cost coverage for any commandeered property other than autos.

Includes the owner's loss of use.

No dollar limit.

No deductible if commandeered property belongs to volunteer, employee, director, officer or trustee.

Computer Software

Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.

Covered causes of loss include computer virus and the breakdown of computer hardware.

Applies on-premises or off-premises.

Automatic limit of \$250,000, higher limits are available.

**Unintentional Errors
and Omissions**

Limit of \$500,000.

Covers for unintentionally omitting real property at the time of application or unintentionally failing to report all real property prior to the beginning of the policy period.

Vehicle Parts

Limit of \$25,000.

Automatically covers vehicle stock owned by you and stored inside a building or at your location.

**Valuable Papers &
Records**

Pays the costs you incur to restore or replace any such documents following a covered loss.

No dollar limit.

Applies on-premises or off-premises.

**Accounts
Receivable**

Pays the costs you incur in restoring your accounts receivable records following a covered loss.

Also pays amounts you can't collect if your accounts receivable records can't be restored.

No dollar limit.

Applies on-premises or off-premises.

**Lock and Key
Replacement**

Limit of \$25,000 to reimburse you for lock and key replacement after theft at your location.

No deductible.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Recharge Costs

Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.

No dollar limit.

No deductible.

**Limited Coverage
for Fungus, Wet Rot,
Dry Rot or Bacteria**

A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.

However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.

An extension has been added to provide a \$25,000 sub-limit if the fungus, wet rot, dry rot or bacteria arises from flood or from a specified cause of loss, as defined in the policy. This sub-limit is the most that will be paid in any policy term regardless of the number of occurrences.

Deductible Waiver

If a Property claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Portable Equipment coverage, the various deductibles will not be stacked.

Only one deductible, the largest, will apply.

Coinsurance

Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.

Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.

Mechanics Tools

Members tools are included as personal property on a replacement cost basis.

PORTABLE EQUIPMENT

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Blanket Portable Equipment Coverage

| <u>Covered For</u> | <u>Limit</u> | <u>Deductible</u> |
|---|-----------------------------|-------------------|
| All causes of physical loss unless excluded | Guaranteed Replacement Cost | \$1,000 |

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

PORTABLE EQUIPMENT – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

| | |
|--|--|
| Personal Effects | <p>Applies on and off premises while on authorized duty.</p> <p>Primary coverage (not excess over a homeowners policy, for example).</p> <p>Full replacement cost with no dollar limit.</p> <p>No deductible.</p> |
| Non-owned Portable Equipment | <p>Coverage for portable equipment of others temporarily in your possession.</p> <p>Automatic \$50,000 limit.</p> |
| Unmanned Aircraft (Drones) | <p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ol style="list-style-type: none"> 1. rented, leased or loaned to others without an operator who is your employee or volunteer 2. used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$35,000 in any one occurrence.</p> |
| Deductible Waiver | <p>If a Portable Equipment claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Property coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> <p>The deductible will be waived after three consecutive years with no portable equipment losses.</p> |
| Coverage to Replace Obsolete Chargers | <p>We will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.</p> |
| Theft of Portable Equipment by Member | <p>At your request we will pay up to \$5,000 for portable equipment taken by a volunteer or employee no longer affiliated with your organization provided the equipment is reported as stolen.</p> <p>The most we will pay in one year is \$10,000.</p> |
| Trailers Used to Transport Covered PE | <p>Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A portable generator is installed on a small trailer that can be pulled to an emergency scene by a number of vehicles; both the generator and its trailer would be covered under Blanket Portable Equipment.</p> </div> |
| Blanket Coverage | <p>Applies to:</p> <ol style="list-style-type: none"> 1. All boats up to 100 horsepower, and 2. All jet skis and waverunners regardless of horsepower. |
| Scheduled Coverage | <p>Required for boats in excess of 100 horsepower.</p> |
| Reporting | <p>No need to determine equipment values if you select blanket coverage.</p> <p>VFIS will rate the coverage based on the number and type of vehicles you use.</p> |

If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

Temporary Storage for Portable Equipment

Provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.

Accident-Impaired Patient Transport Equipment Reimbursement

We will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.

AUTO

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

| <u>Coverage</u> | <u>Symbols</u> | <u>Limits</u> |
|---|----------------|--------------------------|
| Bodily Injury / Property Damage Combined Single Limit | 1 | \$1,000,000 |
| "No Fault" or Statutory Personal Injury Protection | | Not Included |
| Medical Payments | 7 | \$10,000 |
| Uninsured Motorists | 2,8,9 | \$1,000,000 |
| Underinsured Motorists Insurance | 2 | \$1,000,000 |
| Hired & Borrowed Vehicles | | Included |
| Commandeered Vehicles | | Included |
| Volunteers/Employees as Insureds Under Non-Owned Autos | | Included (Primary) |
| Temporary Substitute Vehicles | | Included |
| Fellow Member Liability | | Included |
| Incidental Garage Liability | | Included |
| Physical Damage Comprehensive | 7,8 | see Schedule of Vehicles |
| Physical Damage Collision | 7,8 | see Schedule of Vehicles |
| Auto Liability Deductible Per Accident Bodily Injury & Property Damage | | \$50,000 |

Schedule of Vehicles

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>PE</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|--------------------|-------------|----------------------------|-------------------|-----------|------------|---------------------|-------------------|-------------------|
| 1 | 1988 | FORD PUMPER | 1FDPK74A5JVA25190 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 2 | 1989 | FORD TANKER | 1FDYK84A3KVA13891 | T | | \$160,000 | \$10,000 | \$10,000 |
| 3 | 1984 | FORD TANKER | 1FDX084N7EVA12207 | T | | \$160,000 | \$10,000 | \$10,000 |
| 4 | 1992 | FORD PUMPER | 1FDYK84A2NVA10209 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 5 | 1976 | DODGE TANKER | R81HZ5T004314 | T | | \$80,000 | \$10,000 | \$10,000 |
| 6 | 1997 | FREIGHTLINER PUMPER TANKER | 1FV6JLCB4VH772097 | PT | | \$235,000 | \$10,000 | \$10,000 |
| 7 | 1997 | GMC RESCUE LT | 1GDP7H1J9VJ510098 | RTL | | \$120,000 | \$10,000 | \$10,000 |
| 8 | 1988 | MACK TANKER | 1M3B166K9JT004380 | T | | \$80,000 | \$10,000 | \$10,000 |
| 9 | 1986 | FORD PUMPER | 1FDYD80U6GVA16396 | PR | | \$200,000 | \$10,000 | \$10,000 |
| 10 | 1999 | FREIGHTLINER PUMPER | 1FV6JLCBXXHA71831 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 11 | 2000 | FREIGHTLINER PUMPER TANKER | 1FV6JLCBXYHA81647 | PT | | \$235,000 | \$10,000 | \$10,000 |
| 12 | 1982 | FORD PUMPER | 1FDYD80U3CVA18696 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 13 | 2000 | CHEVROLET BRUSH VEH | 1GBKC34J0YF459935 | BV | | \$55,000 | \$10,000 | \$10,000 |
| 14 | 2001 | FREIGHTLINER PUMPER | 1FVABXBS91HA81693 | PR | | \$235,000 | \$10,000 | \$10,000 |

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>PE</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|--------------------|-------------|-----------------------------|-------------------|-----------|------------|---------------------|-------------------|-------------------|
| 15 | 1987 | MACK TANKER | 1M2B120CXHA060901 | T | | \$100,000 | \$10,000 | \$10,000 |
| 16 | 2001 | GMC PUMPER | 1GDP7H1C71J507339 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 17 | 2002 | FREIGHTLINER PUMPER TANKER | 1FVABXAK62HJ71304 | PT | | \$225,000 | \$10,000 | \$10,000 |
| 18 | 2002 | FREIGHTLINER PUMPER | 1FVABXBSX2HJ53404 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 19 | 2002 | GMC PUMPER | 1GDP7H1C22J501577 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 20 | 1997 | FORD TANKER | 1FDYL90E4VVA26682 | T | | \$120,000 | \$10,000 | \$10,000 |
| 21 | 1986 | VOLVO TANKER | 1WUADCF7GN112314 | T | | \$80,000 | \$10,000 | \$10,000 |
| 22 | 2003 | GMC PUMPER | 1GDS8E1C13F517439 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 23 | 1978 | MACK TANKER | DM685S38660 | T | | \$100,000 | \$10,000 | \$10,000 |
| 24 | 2004 | INTERNATIONAL PUMPER TANKER | 1HTMKADR64H663299 | PT | | \$235,000 | \$10,000 | \$10,000 |
| 25 | 1994 | FORD TANKER | 1FDXK74C3RVA28425 | T | | \$80,000 | \$10,000 | \$10,000 |
| 26 | 2002 | GMC PUMPER TANKER | 1GDP7H1C92J517453 | PT | | \$225,000 | \$10,000 | \$10,000 |
| 27 | 2004 | DODGE RESCUE LT | 3D7KA28D74G210322 | RTL | | \$35,000 | \$10,000 | \$10,000 |
| 28 | 2005 | FREIGHTLINER PUMPER TANKER | 1FVHCYDC55HN96734 | PT | | \$290,000 | \$10,000 | \$10,000 |
| 29 | 2006 | DODGE FIRST RESPONDER | 3D7KR28D56G170074 | FR | | \$35,000 | \$10,000 | \$10,000 |
| 30 | 2006 | FORD RESCUE LT | 1FDAF56P96EA79017 | RTL | | \$140,000 | \$10,000 | \$10,000 |
| 31 | 2006 | FORD BRUSH VEH | 1FDAF57P56EA67719 | BV | | \$95,000 | \$10,000 | \$10,000 |
| 32 | 2007 | FORD BRUSH VEH | 1FTWF33P97EA00191 | BV | | \$55,000 | \$10,000 | \$10,000 |
| 33 | 1998 | GMC PUMPER TANKER | 1GDP7H1J1WJ510579 | PT | | \$235,000 | \$10,000 | \$10,000 |
| 34 | 1998 | GMC PUMPER TANKER | 1GDP7H1J0WJ510279 | PT | | \$235,000 | \$10,000 | \$10,000 |
| 35 | 2006 | GMC PUMPER TANKER | 1GDS8C1C76F419914 | PT | | \$225,000 | \$10,000 | \$10,000 |
| 36 | 2007 | KENWORTH PUMPER | 2NKMHZ8X77M183912 | PR | | \$235,000 | \$10,000 | \$10,000 |
| 37 | 2006 | HENDRICKSON PUMPER | 44KFT42876WZ20896 | PR | | \$325,000 | \$10,000 | \$10,000 |
| 38 | 2006 | INTERNATIONAL TANKER | 1HTMMAAN56H327190 | T | | \$80,000 | \$10,000 | \$10,000 |
| 39 | 2007 | DODGE BRUSH VEH | 3D7KR28DX7G797127 | BV | | \$50,000 | \$10,000 | \$10,000 |
| 40 | 2008 | KENWORTH TANKER | 2NKMLN9X28M215950 | T | | \$220,000 | \$10,000 | \$10,000 |
| 41 | 2004 | STERLING RESCUE HVY | 2FZACHDC34AM89618 | RTH | | \$160,000 | \$10,000 | \$10,000 |
| 42 | 2006 | KENWORTH PUMPER | 2NKMHZ8X86M128612 | PR | | \$240,000 | \$10,000 | \$10,000 |
| 43 | 2005 | INTERNATIONAL PUMPER TANKER | 1HTMKAZR55H115689 | PT | | \$235,000 | \$10,000 | \$10,000 |
| 44 | 2007 | GMC TANKER | 1GDS8C1C97F410200 | T | | \$160,000 | \$10,000 | \$10,000 |
| 45 | 2007 | KENWORTH PUMPER TANKER | 2NKMLZ9X97M170138 | PT | | \$290,000 | \$10,000 | \$10,000 |
| 46 | 2006 | COACHMAN TRAILER | 1TC2B970261308176 | OTH | | \$12,000 | \$5,000 | \$5,000 |
| 47 | 2008 | DODGE RESCUE LT | 3D7KR26D18G230714 | RTL | | \$30,000 | \$10,000 | \$10,000 |
| 48 | 2008 | FORD RESCUE LT | 1FDAF57R48EE53973 | RTL | | \$120,000 | \$10,000 | \$10,000 |
| 49 | 1981 | CHEVROLET MINI PUMPER | 1GBJK34M7B5165591 | MP | | \$130,000 | \$10,000 | \$10,000 |
| 50 | 2009 | FORD RESCUE LT | 7FDAF57R99EB24767 | RTL | | \$140,000 | \$10,000 | \$10,000 |

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>PE</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|--------------------|-------------|-----------------------------|-------------------|-----------|------------|---------------------|-------------------|-------------------|
| 51 | 2003 | ROADCLIPPER TRAILER | 46UFU101831090081 | OTH | | N/A | N/A | N/A |
| 52 | 2010 | FREIGHTLINER PUMPER | 1FVACYBS6AHAK2622 | PR | | \$245,000 | \$10,000 | \$10,000 |
| 53 | 2009 | DODGE RESCUE LT | 3D7KR26T49G556189 | RTL | | \$35,000 | \$10,000 | \$10,000 |
| 54 | 2010 | FORD MINI PUMPER | 1FDAF5HR8AEA19673 | MP | | \$130,000 | \$10,000 | \$10,000 |
| 55 | 2010 | HENDRICKSON PUMPER | 44KFT4284AWZ21867 | PR | | \$360,000 | \$10,000 | \$10,000 |
| 56 | 2011 | PETERBILT TANKER | 2NP3LN9X7BM112200 | T | | \$225,000 | \$10,000 | \$10,000 |
| 57 | 2010 | FREIGHTLINER PUMPER | 1FVACYBS6ADAU4448 | PR | | \$235,000 | \$10,000 | \$10,000 |
| 58 | 2007 | FORD RESCUE LT | 1FDAF56P17EB15008 | RTL | | \$120,000 | \$10,000 | \$10,000 |
| 59 | 2011 | FORD MINI PUMPER | 1FDUF5GT7BEB82293 | MP | | \$200,000 | \$10,000 | \$10,000 |
| 60 | 1994 | EMERGENCY ONE PUMPER | 4ENRAAA86R1003118 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 61 | 2012 | PETERBILT TANKER | 2NP3LN9X2CM157739 | T | | \$250,000 | \$10,000 | \$10,000 |
| 62 | 2006 | TMAN GOOSENECK TRAILER | 5L3EY28326L001485 | OTH | | \$100,000 | \$5,000 | \$5,000 |
| 63 | 2005 | NEW ROAD TRAILER | 46UFU101851097924 | OTH | | N/A | N/A | N/A |
| 64 | 2010 | UTILITY CAO | 4YMUL0814AT027561 | OTH | | N/A | N/A | N/A |
| 65 | 2008 | ROADCLIPPER TRAILER | 45UFU122981119259 | OTH | | N/A | N/A | N/A |
| 66 | 2014 | FREIGHTLINER PUMPER TANKER | 3ALACYCY8EDFR6329 | PT | | \$290,000 | \$10,000 | \$10,000 |
| 67 | 2015 | INTERNATIONAL PUMPER TANKER | 3HAWCAZR3FL724037 | PT | | \$325,000 | \$10,000 | \$10,000 |
| 68 | 1991 | EMERGENCY ONE PUMPER | 46J7BAA85M1003936 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 69 | 1998 | GMC PUMPER | 1GDS7H1J8WJ503935 | PR | | \$225,000 | \$10,000 | \$10,000 |
| 70 | 2013 | CHEVROLET FIRST RESPONDER | 1GNLC2E0XDR284173 | FR | | \$33,000 | \$10,000 | \$10,000 |
| 71 | 1997 | FORD SALVAGE | 3FEJF37H5VMA11880 | S | | N/A | N/A | N/A |
| 72 | 2005 | DODGE FIRST RESPONDER | 1D7HU18D45J576511 | FR | | \$20,000 | \$10,000 | \$10,000 |
| 73 | 2013 | FORD FIRST RESPONDER | 1FT7X2B66DEB53062 | FR | | \$35,000 | \$10,000 | \$10,000 |
| 74 | 2010 | FORD FIRST RESPONDER | 1FMJU1F53AEA24956 | FR | | \$30,000 | \$10,000 | \$10,000 |
| 75 | 2001 | CHEVROLET FIRST RESPONDER | 1GCEC14W21Z280289 | FR | | \$30,000 | \$10,000 | \$10,000 |
| 76 | 2011 | FORD FIRST RESPONDER | 1FMJU1F56BEF28029 | FR | | \$30,000 | \$10,000 | \$10,000 |
| 77 | 2012 | FORD FIRST RESPONDER | 1FMJU1F59CEF16281 | FR | | \$30,000 | \$10,000 | \$10,000 |
| 78 | 2014 | FORD FIRST RESPONDER | 1FTFW1CF2EKE85803 | FR | | \$30,000 | \$10,000 | \$10,000 |
| 79 | 2014 | CHEVROLET BRUSH VEH | 1GC0KVC9EF124451 | BV | | \$45,000 | \$10,000 | \$10,000 |
| 80 | 1998 | GMC PUMPER TANKER | 1GDS7H1J3WJ503952 | PT | | \$235,000 | \$10,000 | \$10,000 |
| 81 | 1991 | FORD TANKER | 1FDYK84A7MVA37632 | T | | \$70,000 | \$10,000 | \$10,000 |
| 82 | 1999 | FORD BRUSH VEH | 1FDWF36F3XEB77236 | BV | | \$45,000 | \$10,000 | \$10,000 |
| 83 | 2000 | GMC PUMPER TANKER | 1GDS7H1C2YJ502148 | PT | | \$180,000 | \$10,000 | \$10,000 |
| 84 | 2012 | FREIGHTLINER TANKER | 1FVHCYBS4CHBS6138 | T | | \$220,000 | \$10,000 | \$10,000 |
| 85 | 2010 | FREIGHTLINER PUMPER | 1FVACYBS3ADAN0286 | PR | | \$297,000 | \$10,000 | \$10,000 |
| 86 | 2014 | FORD BRUSH VEH | 1FTRF3B6XEED36364 | BV | | \$70,000 | \$10,000 | \$10,000 |
| 87 | 2015 | FREIGHTLINER PUMPER | 3ALACYCY9FDGN3638 | PR | | \$280,367 | \$10,000 | \$10,000 |

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>PE</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|--------------------|-------------|---------------------------------------|--------------------|-----------|------------|---------------------|-------------------|-------------------|
| 88 | 2015 | FREIGHTLINER PUMPER | 3ALDCYCY5FDGN3636 | PR | | \$280,367 | \$10,000 | \$10,000 |
| 89 | 1995 | FORD RESCUE LT | 1FDLF47F95EA22724 | RTL | | \$50,000 | \$10,000 | \$10,000 |
| 90 | 2002 | DODGE FIRST RESPONDER | 1D7HA16K52J193697 | FR | | \$20,000 | \$10,000 | \$10,000 |
| 91 | 2015 | FREIGHTLINER PUMPER | 1FVACYCY0FHGP1990 | PR | | \$188,236 | \$10,000 | \$10,000 |
| 92 | 2016 | FREIGHTLINER RESCUE HVY | 3ALACYCY3GDHF7071 | RTH | | \$231,793 | \$10,000 | \$10,000 |
| 93 | 2016 | FORD FIRST RESPONDER | 1FM5K8AR0GGB88706 | FR | | \$25,000 | \$10,000 | \$10,000 |
| 94 | 2016 | CHEVROLET FIRST RESPONDER | 1GNLCCDEC4GR313953 | FR | | \$33,511 | \$10,000 | \$10,000 |
| 95 | 2016 | FORD FIRST RESPONDER | 1FT8W3DT6GEC86098 | FR | | \$39,381 | \$10,000 | \$10,000 |
| 96 | 2016 | RAM FIRST RESPONDER | 1C6RR7XT1GS337238 | FR | | \$26,128 | \$10,000 | \$10,000 |
| 97 | 2016 | FREIGHTLINER PUMPER TANKER | 3ALACYCY5GDHF7072 | PT | | \$295,663 | \$10,000 | \$10,000 |
| 98 | 2017 | FREIGHTLINER TANKER | 1FVHG3CY5HHJD4484 | T | | \$408,100 | \$10,000 | \$10,000 |
| 99 | 2017 | FREIGHTLINER PUMPER | 1FVACYDT1HHHZ1805 | PR | | \$284,862 | \$10,000 | \$10,000 |
| 100 | 1994 | STEWART & STEVENSON HIGH WATER RESCUE | BT0905B-FC | OTH | | \$25,000 | \$10,000 | \$10,000 |
| 101 | 2017 | FORD RESCUE HVY | 1FDXF7DCXHDB11133 | RTH | | \$275,000 | \$10,000 | \$10,000 |
| 102 | 1996 | STEWART & STEVENSON HIGH WATER RESCUE | BT003786BCJE | OTH | | \$25,000 | \$10,000 | \$10,000 |
| 103 | 2018 | FORD FIRST RESPONDER | 1FTEW1E51JKC12412 | FR | | \$30,362 | \$10,000 | \$10,000 |
| 104 | 2018 | FORD FIRST RESPONDER | 1FTEW1E53JKC12413 | FR | | \$30,362 | \$10,000 | \$10,000 |
| 105 | 2018 | CHEVROLET FIRST RESPONDER | 3GCUKNEC5JG275520 | FR | | \$33,264 | \$10,000 | \$10,000 |
| 106 | 2018 | FREIGHTLINER PUMPER | 1FVACYFE3JHJZ1255 | PR | | \$342,216 | \$10,000 | \$10,000 |
| 107 | 2017 | ROADCLIPPER TRAILER | 46UFU1624H1187415 | OTH | | N/A | N/A | N/A |
| 108 | 1993 | SUTPHEN PUMPER TANKER | 1S9A7LFD3P2003085 | PT | | \$29,900 | \$10,000 | \$10,000 |
| 109 | 2019 | FORD FIRST RESPONDER | 1FTEW1E52KKC42598 | FR | | \$32,003 | \$10,000 | \$10,000 |
| 110 | 2019 | FORD FIRST RESPONDER | 1FDUF5GT2KEE36945 | FR | | \$200,000 | \$10,000 | \$10,000 |
| 111 | 2019 | FORD FIRST RESPONDER | 1FTEW1E57KKC78500 | FR | | \$29,877 | \$10,000 | \$10,000 |
| 112 | 2000 | GMC RESCUE HVY | 1GDP7H1C3YJ526819 | RTH | | \$150,000 | \$10,000 | \$10,000 |
| 113 | 2019 | CHEVROLET FIRST RESPONDER | 1GCUYAEF2KZ377375 | FR | | \$40,000 | \$10,000 | \$10,000 |
| 114 | 2019 | FORD FIRST RESPONDER | 1FD0W5HT5KEE29436 | FR | | \$296,735 | \$10,000 | \$10,000 |
| 115 | 2020 | FREIGHTLINER PUMPER | 1FVACYFE2LHLL8426 | PR | | \$347,891 | \$10,000 | \$10,000 |
| 116 | 1981 | MACK FIRST RESPONDER | 1M1A139C28M001419 | FR | | \$20,000 | \$10,000 | \$10,000 |
| 117 | 2004 | INTERNATIONAL PUMPER | 1HTMKADR74H654790 | PR | | \$130,000 | \$10,000 | \$10,000 |
| 118 | 1999 | FREIGHTLINER PUMPER | 1FV6JLCB5XHA03825 | PR | | \$50,000 | \$10,000 | \$10,000 |
| 119 | 2020 | FORD FIRST RESPONDER | 1FT7W2B60LEE82096 | FR | | \$31,800 | \$10,000 | \$10,000 |
| 120 | 2022 | FREIGHTLINER TANKER | 1FVHCYFE5NHND3577 | T | | \$450,000 | \$10,000 | \$10,000 |
| 121 | 2022 | FORD FIRST RESPONDER | 1FT7W2BN3NEE90171 | FR | | \$51,820 | \$10,000 | \$10,000 |
| 122 | 2005 | FORD RESCUE HVY | 1FDAW56P85EB24303 | RTH | | \$38,500 | \$10,000 | \$10,000 |
| 123 | 2022 | FORD FIRST RESPONDER | 1FTFW1E56NFB55921 | FR | | \$55,000 | \$10,000 | \$10,000 |

| <u>Vehicle No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | <u>PE</u> | <u>ACV</u> | <u>Agreed Value</u> | <u>Comp. Ded.</u> | <u>Coll. Ded.</u> |
|--------------------|-------------|----------------------------|-------------------|-----------|------------|---------------------|-------------------|-------------------|
| 124 | 1993 | PIERCE QUINT | 4P1CT02M9PA000580 | QR | | \$100,000 | \$10,000 | \$10,000 |
| 125 | 2022 | RAM FIRST RESPONDER | 1C6RR7FG7NS156744 | FR | | \$42,903 | \$10,000 | \$10,000 |
| 126 | 2022 | FORD FIRST RESPONDER | 1FTEW1EB0NKE91296 | FR | | \$32,792 | \$10,000 | \$10,000 |
| 127 | 2022 | FORD FIRST RESPONDER | 1FTEW1EB5NKE91150 | FR | | \$32,792 | \$10,000 | \$10,000 |
| 128 | 2023 | CHEVROLET FIRST RESPONDER | 3GCUAED3PG111316 | FR | | \$50,327 | \$10,000 | \$10,000 |
| 129 | 2022 | RAM FIRST RESPONDER | 3C6UR5CJXNG369595 | FR | | \$52,748 | \$10,000 | \$10,000 |
| 130 | 2022 | RAM FIRST RESPONDER | 3C6UR5CJ2NG368375 | FR | | \$53,345 | \$10,000 | \$10,000 |
| 131 | 2022 | FORD BRUSH VEH | 1FU8W3DN2NEF42333 | BV | | \$110,000 | \$10,000 | \$10,000 |
| 132 | 2022 | FORD FIRST RESPONDER | 1FT7W2B68NEF42323 | FR | | \$75,000 | \$10,000 | \$10,000 |
| 133 | 2023 | KENWORTH FIRST RESPONDER | 2NKHHJ8X5PM233502 | FR | | \$350,760 | \$10,000 | \$10,000 |
| 134 | 2023 | RAM BRUSH VEH | 3C7WRTBLOPG557248 | BV | | \$59,322 | \$10,000 | \$10,000 |
| 135 | 2023 | FORD FIRST RESPONDER | 1FTFW1E54PKD98797 | FR | | \$51,121 | \$10,000 | \$10,000 |
| 136 | 2022 | RAM FIRST RESPONDER | 3C6UR5CL3NG411610 | FR | | \$59,861 | \$10,000 | \$10,000 |
| 137 | 2000 | CHEVROLET SERVICE | 1GBHC34R3YF461470 | OTH | | N/A | N/A | N/A |
| 138 | 2023 | FORD FIRST RESPONDER | 1FTFW1E57PKE64257 | FR | | \$52,921 | \$10,000 | \$10,000 |
| 139 | 2023 | FREIGHTLINER TANKER | 3ALHCYFE0PDUK1993 | T | | \$338,720 | \$10,000 | \$10,000 |
| 140 | 2023 | FORD FIRST RESPONDER | 1FT7W2BN9PED02045 | FR | | \$56,032 | \$10,000 | \$10,000 |
| 141 | 2017 | MARINE MASTER BOAT TRAILER | 5JUBT2018HT062313 | OTH | | N/A | N/A | N/A |
| 142 | 2023 | FORD RESCUE LT | 1FTFW1E58PKE35074 | RTL | | \$50,866 | \$10,000 | \$10,000 |
| 143 | 2023 | RAM RESCUE LT | 3C6MR5AL2PG565859 | RTL | | \$64,288 | \$10,000 | \$10,000 |
| 144 | 1991 | FORD PUMPER | 1FDYK84AMVA33176 | PR | | \$150,000 | \$10,000 | \$10,000 |
| 145 | 2017 | MAGIC TILT BOAT TRAILER | 1M5BM1719H1E35477 | OTH | | N/A | N/A | N/A |
| 146 | 2017 | MAGIC TILT BOAT TRAILER | 1M5BM1717H1E35476 | OTH | | N/A | N/A | N/A |
| 147 | 2017 | MAGIC TILT BOAT TRAILER | 1M5BB1813H1EF3439 | OTH | | N/A | N/A | N/A |
| 148 | 2017 | MAGIC TILT BOAT TRAILER | 1M5BB1811H1E34392 | OTH | | N/A | N/A | N/A |
| 149 | 2018 | MCCLAIN BOAT TRAILER | 4LYBG1811JH002587 | OTH | | N/A | N/A | N/A |
| 150 | 2019 | CONTINENTAL CARGO TRAILER | 5NHUNSZ26KU121465 | OTH | | N/A | N/A | N/A |

Schedule of Vehicles – Insured's Identifiers

Only vehicles with an insured's identifier are shown below.

| Vehicle | | | | | Insured's Identifier |
|------------|-------------|-------------------------|-------------------|-------|--|
| <u>No.</u> | <u>Year</u> | <u>Make & Model</u> | <u>VIN</u> | | <u>(How YOU refer to this vehicle)</u> |
| 116 | 1981 | MACK FIRST RESPONDER | 1M1A139C28M001419 | 01419 | Example: Chief's Vehicle |

AUTO LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

| | |
|---|--|
| Non-Owned Automobile | <p>Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an <i>excess basis</i>.</p> <p>Covers your liability for commandeered vehicles used on your behalf on a <i>primary basis</i>.</p> |
| Volunteers/Employees as Insureds Under Non-Owned Automobiles | <p>Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A firefighter responds in his personal vehicle on his department's behalf. Upon rounding a curve, he sees a disabled vehicle partially blocking the road. He swerves and accidentally strikes the motorist who was trying to flag down the firefighter. Non-owned vehicle liability would be provided to the firefighter on a primary basis up to the policy limit; not excess over the firefighter's personal auto policy.</p> </div> |
| Additional Insured-Automatic | <p>Any person or organization for which you have agreed in writing in a contract to be added as an additional insured.</p> |
| Expected or Intended Injury | <p>Included for Bodily Injury or Property Damage when resulting from actions taken to protect persons or property.</p> |
| Temporary Substitute Vehicle | <p>Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaner is involved in an intersection accident injuring civilians. Liability coverage would be provided to the department on a primary basis up to the policy limit.</p> </div> |
| Owner of Commandeered Auto as an Insured | <p>The owner of a commandeered auto in your temporary care, custody or control that is being used as part of an emergency operation is an insured.</p> <p>Coverage is on a <i>primary basis</i>.</p> |
| Uninsured Motorist/Underinsured Motorist | <p>Covers your organization for bodily injury and/or property damage sustained by an eligible party caused by a negligent uninsured/underinsured motorist or hit-and-run motorist, based on your state laws.</p> |
| Fellow Member Liability | <p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.</p> <p>Note that the protection applies to the <i>individual</i> against whom the claim is made, whether or not a claim is made against you (the insured organization).</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A fire truck is responding to an emergency call with lights and sirens activated. The vehicle operator fails to see a civilian vehicle resulting in a collision, injuring several passenger firefighters. Fellow member auto liability coverage would be provided to the fire truck driver up to the limit of the policy for claims arising from the injured passenger firefighters.</p> </div> |
| Incidental Garage Liability | <p>Provides liability arising from autos used in connection with an insured's garage operations.</p> <p>Coverage is primary.</p> <p>Provides coverage for your organization if you service or store vehicles owned by others.</p> |

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS

Agreed Value

Physical damage coverage on emergency vehicles is provided on an *Agreed Value* basis. In the event of a loss, you will receive the **lesser of**:

1. The **cost to repair** the covered vehicle; or
2. The **cost to replace** the part with a part of like kind and quality, *without deduction for depreciation*; or
3. The **cost to replace the entire vehicle with a comparable new vehicle**, manufactured to current specifications set by the NFPA, the U. S. Department of Transportation, or similar organization; or
4. The **agreed value** shown in the policy.

Note: If the estimated repair costs for a damaged vehicle covered on an *Agreed Value* basis exceed 60% of the *Agreed Value*, and you choose not to accept payment under paragraph 1. or 2. (above), VFIS will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, VFIS has the rights to all recovery and salvage.

Furthermore, for repairs or replaced parts under paragraph 1. or 2. (above), VFIS will pay up to an additional 25% of the amount of the loss to cover the costs you incur in bringing the repaired or replaced parts into compliance with the latest safety standards. If recertification is required, we will also pay those costs.

Example: A fire department has a 2010 Mack pumper with an Agreed Value of \$150,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$120,000. The replacement cost of the truck at the time of the loss is \$300,000. Since the Agreed Value selected by the insured is \$150,000 and 60% of the Agreed Value is \$90,000, the insured has the option to either repair the vehicle, taking the \$90,000 settlement, or be reimbursed the Agreed Value of \$150,000 with VFIS having the rights to the salvage.

We use this method for emergency vehicles and, at the insured's option, for Chief's vehicles insured on agreed value and private passenger vehicles less than five years old.

Actual Cash Value

Settles the claim based on the current market value of the damaged vehicle or part (old for old).

We use this method for most private passenger vehicles, service vehicles, some trailers and other non-emergency vehicles.

Stated Amount

Settles the claim by paying the lesser of:

1. The current market value of the damaged vehicle or part (old for old).
- or**
2. The amount stated in the policy.

We do not offer stated amount coverage because it is less advantageous to your organization than other methods.

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

Deductible Waiver If an Automobile Physical Damage claim occurs in conjunction with a claim under a VFIS Portable Equipment or Property coverage, the various deductibles will not be stacked.
 Only one deductible, the largest, will apply.
 Additionally, regardless of the number of covered autos suffering a physical damage loss while engaged in a single firefighting, ambulance and/or rescue emergency, only one deductible, the largest, shall apply to the entire event.

Example: A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damages and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage coverage and the Portable Equipment coverage provide that only one deductible, the largest, would be applied to the loss settlement.

The auto physical damage deductible will be waived after three consecutive years with no Auto Physical Damage claims. Maximum benefit of \$1,000.

Collision Damages from overturn or collision with another object.

Comprehensive Damages from causes other than collision or overturn.

Freezing Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.

Includes, but is not limited to, pumps, gauges and tanks.

No freezing coverage for loss to vehicle engines.

Volunteers' or Employees' Personal Automobiles Covers damage to a member's personally owned vehicle:

1. while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and
2. resulting from a covered cause of loss.

Reimburses the members deductible up to \$2,500 if insurance is carried or actual cash value if no insurance is carried. Member is required to maintain minimum state liability coverage.

Airbag Coverage Covers loss caused by accidental discharge of an airbag.

Hired, Borrowed or Commandeered Vehicles Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.

Comprehensive deductible - \$50.

Collision deductible - \$100.

Coverage is primary.

Temporary Substitute Vehicles Coverage for fire trucks and ambulances with loss to be settled based on the valuation method of the owner's policy, up to \$1,000,000. Subject to the insured's deductible.

Customized Vehicle Extension Applies to vehicles, such as chief's cars, insured on an actual cash value basis.

Cost to replace custom features such as gold leaf lettering, light bars, sirens and radios on a *replacement cost basis*.

Extended to equipment owned by the organization that's permanently installed in non-owned autos.

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

| | |
|--|---|
| Towing and Labor | Coverage is provided for vehicles carrying comprehensive coverage. Labor must be performed at the disablement location. No mileage limit. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to the final repair facility. \$5,000 limit applies. |
| Recertification | Included in claims settlement for covered losses. No limit applies. |
| Removal of Apparatus from Environmentally Sensitive Areas | Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense. No sub-limit applies. |
| Rental Reimbursement coverage for Fire Truck and Ambulances | If no spare or reserve units are available, we provide automatic coverage for rental reimbursement expenses for firefighting rescue (class 7909) and ambulance vehicles (class 7919). Limit of \$300 any one day for up to 40 days. |
| Rental Reimbursement for member's personally owned vehicles | Coverage provided when loss occurs while enroute, during, returning from an emergency or while at the direction and knowledge of an officer of the insured. Limit of \$30 per day for up to 30 days. |
| Full Glass Coverage | No glass deductible for vehicles with comprehensive coverage. |
| Garagekeepers Insurance | \$50,000 coverage for vehicles while left with an insured's garage operation. Comprehensive deductible - \$250. Collision deductible - \$500. Coverage is primary. Provides coverage for your organization if you service or store vehicles owned by others. |

GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following four sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of offenses such as false arrest, wrongful eviction or slander.
- **Coverage C. Professional Health Care Liability** protects you when claims are made against you as a result of your handling of patients, or providing, or failing to provide, medical services.
- **Coverage D. Medical Expense** protects you when claims are made against you as a result of injuries suffered by the public (not your volunteers or employees) because of your premises or operations. These expenses are payable even if the injury occurred through no fault of your own.

| <u>Coverages</u> | <u>Limits</u> |
|--|---------------|
| Coverages A. and C. Each Occurrence or Medical Incident | \$1,000,000 |
| Coverage B. Personal and Advertising Injury (each offense) | \$1,000,000 |
| Coverage A. Fire Damage Legal Liability (any one fire)..... | \$1,000,000 |
| Coverage D. Medical Expense (any one person) | \$5,000 |

Coverage Aggregates

| | |
|--|-------------|
| General Aggregate (the total payable in any policy term) | \$2,000,000 |
| Products / Completed Operations Aggregate (the total payable in any policy term) | \$2,000,000 |

Optional Coverages *(apply only if checked)*

Employer's (Stop Gap) Liability

- Provides General Liability and Auto Liability coverage to you (the insured organization) if a volunteer or employee alleges they were injured on the job and are entitled to sue the organization and seek damages beyond the benefits available under the applicable Workers' Compensation statute.
- Needed when the insured's Workers' Compensation policy provided for your volunteers and/or employees does not contain Part Two – Employer's Liability.

Owned Watercraft Liability (boats exceeding 100 horsepower)

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

| | |
|---|--|
| Volunteers and Employees as Insureds | <p>Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees.</p> <p>Also included are the owners of any property you commandeer.</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p> <p>Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:</p> <ol style="list-style-type: none"> 1. Coverage doesn't apply to liability arising from any physician's providing or failing to provide on-line medical direction or medical command via a telecommunications device, and 2. Hands-on treatment of a patient by a physician is excess of any medical malpractice insurance carried by the physician. |
| Blanket Additional Insureds | <p>Automatically covers any person or organization required by contract to be an additional insured, but only for their liability arising out of your premises or operations.</p> <p>The contract must be in effect before the injury or damage occurs.</p> |
| Fellow Member Liability | <p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.</p> <p>Note that the protection applies to the individual against whom the claim is made, whether or not a claim is made against you (the insured organization).</p> |
| "Good Samaritan" Liability | <p>Covers your volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.</p> <p>Applies to professional health care or any other services.</p> <p>To qualify as a "Good Samaritan," the individual must act independently of your organization or any other organization.</p> |
| Unlimited Defense Costs | <p>The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.</p> |
| Intentional Acts | <p>Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.</p> |

Example (bodily injury): A distraught relative of a heart attack victim must be restrained in order for you to administer care to the patient, and in the process the relative is injured.

Example (property damage): In order to gain access to a small fire in one apartment unit, a firefighter breaks down a door to a different unit that is not in imminent danger.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS – continued

- Pollution Liability** Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:
1. emergency operations away from your premises,
 2. training activities, or
 3. water runoff from the cleaning of equipment.
- Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:
1. emergency operations away from your premises, or
 2. training activities away from your premises.
- Covers you for Pollution Liability for your Above Ground Storage tanks. Coverage applies on a named peril basis. You must notify us of the incident as soon as practicable and not more than 14 days after the incident ends.
- Liquor Liability** Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.
- If alcoholic beverages are sold, VFIS requires that you obtain the proper license or permit, comply with our liquor loss control recommendation, and pay the applicable premium charge.
- Contractual Liability** Covers you for the liability you agreed to assume of another party, either orally or in writing.
- The claim must be otherwise covered (not excluded).
- Example:** Farmer Brown agrees to allow a fire department to use his pasture to hold a flea market, as long as any injuries to the public are agreed to be the responsibility of the fire department and not of Farmer Brown.
- Watercraft Liability** Automatic coverage for injury or damage arising from your use of the following:
1. non-owned boats,
 2. owned boats that are not powered by motors,
 3. owned boats that are powered by motors of not more than 100 horsepower, and
 4. jet skis and waverunners regardless of horsepower.
- Unmanned Aircraft (Drones)** Covers you for unmanned aircraft owned, operated, rented or loaned to you.
- Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.
- Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.
- Fire Damage Legal Liability** Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.
- A similar provision covers your liability for other than fire damage to buildings or contents rented or loaned to you for not more than 30 consecutive days.
- Damage to Property of Persons Receiving Services** Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.
- Subject to a \$100 deductible each occurrence.

Example: A patient transported by ambulance to the hospital notices shortly after arrival that his wallet and Rolex watch are missing; he files a claim against the ambulance squad alleging theft of the property.

**Expanded
Aggregate Limit**

The General Aggregate Limit shown in the schedule applies separately to:

1. each named insured (unless you have selected a \$10,000,000 aggregate limit),
and
2. each location you own or rent.

MANAGEMENT LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

| | <u>Limits</u> |
|--|---------------|
| Each Offense or Wrongful Act | \$1,000,000 |
| Aggregate (the total payable in any policy term) | \$2,000,000 |
| Defense Expense for Injunctive Relief..... | \$100,000 |

"Claims made" basis

- This means that coverage is provided only for claims that are reported during the policy period, regardless of when the incident giving rise to a claim occurred. VFIS covers claims arising from incidents that occurred prior to the initial policy period as long as you had no reason to suspect that a claim might be presented as a result of the incident.
- If you are aware of any such incidents, be sure to report them to your agent immediately.

A signed and dated application is required before coverage can be bound.

"Occurrence" basis

- This means that coverage is provided only for claims arising out of incidents that occur during the policy period, regardless of when the claim is eventually reported.
- You should not purchase occurrence coverage unless:
 - You are currently insured on an occurrence basis, or
 - You are currently insured on a claims made basis and you have decided to purchase a supplemental extended reporting period from your current carrier.

Cyber Liability and Privacy Crisis Management Expense

- **Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Cyber Liability

| | | |
|-------------------|-------------|--|
| Each Event Limit: | \$1,000,000 | Each Electronic Information Security Event |
| Retroactive Date: | 06/01/2014 | |

Privacy Crisis Management Expense

| | | |
|-------------------|------------|--------------------|
| Each Event Limit: | \$50,000 | Each Privacy Event |
| Retroactive Date: | 06/01/2014 | |
| Deductible: | \$0 | Each Privacy Event |

Cyber Extortion Expense

| | | |
|-------------------|----------|-----------------------------|
| Each Event Limit: | \$20,000 | Each Cyber Extortion Threat |
| Deductible: | \$0 | Each Cyber Extortion Threat |

Privacy Crisis Management Expense and Cyber Extortion Expense

| | | |
|------------------|----------|-----------|
| Aggregate Limit: | \$50,000 | Aggregate |
|------------------|----------|-----------|

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

Management Liability coverage protects you against claims for monetary damages arising out of:

Employment-related practices, such as wrongful termination, failure to promote or sexual harassment.

Example: A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for back wages, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

Example: A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Other **wrongful acts** not specifically excluded.

Example: A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.

Example: Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$100,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:

1. is not-for-profit, and
2. is related to the emergency services.

Coverage is excess of any insurance.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS – continued

| | |
|---|---|
| Volunteers and Employees as Insureds | <p>Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees.</p> <p>Also included is your medical director (if any).</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p> |
| Estates, Heirs, and Legal Representatives | <p>Included as insureds.</p> |
| Spousal Liability | <p>Included, but only for acts within the course and scope of your operations.</p> |
| Unlimited Defense Costs | <p>The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.</p> |
| Fair Labor Standards Act Suit Defense Coverage | <p>Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act. This coverage is provided on a reimbursement basis.</p> |
| Blanket Additional Insureds | <p>Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability.</p> |
| Unintentional Release of HIPAA Information | <p>Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations.</p> |
| Expanded Aggregate Limit | <p>The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).</p> |

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability and Privacy Crisis Management*

The following apply unless noted otherwise in this proposal:

Cyber Liability

Coverage applies to each electronic information security event which includes:

1. Transmission of malware from your computer system to a third party;
2. The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
3. A personal identity event or corporate privacy event caused by information that is obtained or released directly from your computer system.

As used in this definition, a denial of service attack means an intentional attack directly on your computer system that prevents or slows down access to your web site or your computer network. However, a denial of service attack which affects the internet at large and is not directed at your computer system is not an electronic information security event.

Personal Identity Event or Corporate Privacy Event

What is a personal identity event or corporate privacy event?

1. Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
2. The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Privacy Crisis Management Expense Coverage

Pays on behalf applicable reasonable and necessary fees because of a privacy event which includes:

1. To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
2. Provide a crisis management review and advice by an approved independent crisis management or legal firm;
3. Notification to affected parties for printing, advertising, mailing of materials or other costs;
4. Travel expenses by directors and employees to mitigate damages;
5. Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.

Privacy crisis management expenses shall not include:

1. Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
2. Costs or expenses that would have been incurred in the absence of the "privacy event;"
3. Costs or expenses associated with upgrading, maintaining, improving, repair or remediating any "computer system," procedures, services or property as a result of a "privacy event."

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability and Privacy Crisis Management* – continued

Privacy Event

What is a privacy event?

1. Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;
2. Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;
3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Cyber Extortion Expense

Reimburses you for expenses paid in response to a cyber extortion threat.

Cyber Extortion Threat

What is a cyber extortion threat?

A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving your computer system (not the internet at large) to:

1. Launch a denial of service attack;
2. Steal, release or publish personally identifiable information or confidential corporate information;
3. Alter, damage or destroy electronic data;
4. Cause you to transfer, pay or deliver any funds or property without your authorization.

Coverage Territory

For cyber liability, privacy crisis management expense and cyber extortion expense coverage, the coverage territory means worldwide, but the event and suit must take place in the U.S., Puerto Rico or Canada.

EXCESS LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Excess Liability coverage protects you with the following:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. It will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

| | <u>Limits</u> |
|--|---------------|
| Each Occurrence | \$10,000,000 |
| Annual Aggregate..... | \$20,000,000 |
| Self-Insured Retention..... | None |
| Abuse or Molestation Each Occurrence | \$5,000,000 |
| Abuse or Molestation Aggregate..... | \$5,000,000 |
| Cyber Liability Each Occurrence | \$1,000,000 |
| Cyber Liability Aggregate..... | \$2,000,000 |

Excess over the following underlying coverages:

- Auto
- General Liability and Professional Liability
- Management Liability

| | |
|-----------------------------------|---|
| Liquor Liability | Follows form with underlying coverages. |
| Pollution Liability | Follows form with underlying coverages. |
| Management Liability | Follows form with underlying coverages. |
| Employer's Liability | Follows form with underlying coverages. |
| Unlimited Defense Costs | The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits. |
| Expanded Aggregate Limit | The aggregate limit shown in the schedule applies separately to each location. |
| Unmanned Aircraft (Drones) | Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you. \$1,000,000 each occurrence/aggregate sublimit applies. |

PROPOSAL NOTES

Property

Note: A signed consent to rate document is needed to bind coverage.

Auto

Note: The Medical Payments limit of \$10,000 applies to the following vehicle(s):

Vehicle Number(s)

3, 11, 24, 26, 30, 31, 42, 43, 52, 59, 60, 67, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150

Note: A signed consent to rate document is needed to bind coverage.

PREMIUM SUMMARY

TANGIPAHOA PARISH RURAL FIRE DISTRICT #2 (LA) C03108

| | <u>Premium</u> |
|--|--------------------|
| Property | \$112,830 |
| Crime..... | Not Quoted |
| Portable Equipment | \$973 |
| Auto | \$499,986 |
| General Liability..... | \$2,520 |
| Management Liability..... | \$2,321 |
| Excess Liability | \$64,766 |
| Total Estimated Annual Premium | \$.683,396 |
| <i>(excludes state-imposed taxes, surcharges and fees)</i> | |
| Total of all Taxes, Surcharges and Fees | \$.1,934.65 |

PLUS MORE VALUE!

- Risk Management Included
- Employment practices
 - Manage your risk – **resources**, check lists
 - Risk Management Consultants
 - On-site assessments/self-assessments
- Education, Training & Consulting..... Included
- Classroom seminars, training, resources – **vfis.com**
 - Distance learning – **VFIS University**
 - Consulting Available

Volunteer Firemen's Insurance Services, Inc.®

VFIS®, VFIS® with design and Volunteer Firemen's Insurance Services, Inc.® are all registered service marks of the same PA Corporation.

OTHER VFIS PRODUCTS AVAILABLE

Accident & Sickness Coverage - provides "on duty" coverage for members, auxiliary members, junior members, members in training, officers, deputized by-standers, trustees and board members, and volunteers asked by the organization to help with non-emergency events. Coverage listed below is provided when a member performs any normal duty of the department, whether it is an emergency or not. Insurance coverage underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

- Death Benefit
- Lump Sum Living Benefit
- Disability Income Benefit
- Medical Benefit

Critical Illness Insurance Program - a lump sum cash benefit is available to emergency service personnel, when diagnosed with a heart attack, stroke or life threatening cancer. Underwritten by ACE American Insurance Company, Philadelphia, PA. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Lump Sum Living Benefit (for qualifying illnesses)

Group Term Life Insurance - available for all members which includes active, retired, volunteers, career or auxiliary members. Underwritten by AIG, American General. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Accidental Death and Dismemberment
- Guaranteed Issue Life Insurance for Any Age

Length of Service Award Program (LOSAP) - an incentive program to effectively retain existing volunteers, increase their level of participation and recruit new members. Life insurance underwritten by AIG Life Insurance Company and American Life Assurance Company of New York (Maine and New York). Group annuity contracts underwritten by Hartford Life Insurance Company. Coverage provided:

- 24-hour, On and Off Duty Death Benefit
- Monthly Income During Retirement Years
- Disability Benefit

VFIS ORDER FORM

TANGIPAHOA PARISH RURAL FIRE DISTRICT #2 (LA) C03108

| Coverage | Effective/ Expiration Dates | Accept Initial to accept coverage | Decline Initial to decline coverage | Premium Quoted |
|----------------------|--------------------------------|---|---|-------------------|
| Property | _____ | _____ | _____ | _____ |
| Crime | _____ | _____ | _____ | _____ |
| Portable Equipment | _____ | _____ | _____ | _____ |
| Auto | _____ | _____ | _____ | _____ |
| General Liability | _____ | _____ | _____ | _____ |
| Management Liability | _____ | _____ | _____ | _____ |
| Excess Liability | _____ | _____ | _____ | _____ |
| Total | _____ | _____ | _____ | _____ |

Payment Plans

Please indicate your choice of premium payment options. There are no installment fees. Payment plans do not include any applicable taxes, fees, and surcharges. They will be included with your initial invoice. Payment plans options do not apply to future endorsements. You will receive an invoice based on the payment plan selected. ***Please Note – Any breakdown of premium values listed on this Order Form should not be used for billing purposes. On Installment plans, payment amounts will vary due to rounding on installment schedules. **Please wait for the invoice to bill the insured.** Remittance payment must match the invoice.***

- Annual Default unless otherwise eligible and selected below
- Two-Pay \$2,500 account minimum
- Four-Pay \$3,500 account minimum
- Ten-Pay \$10,000 account minimum

Signature of Insurance Representative

Date

Agency Name/Address _____

Producer/Service Rep. _____

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: 47-2329999
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is Excess Liability.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.

Signature of Insured

Date

Comments/Notes: _____

| | | | | | | |
|---------------------------|-----------|----------------|--------|----------------|----------------|--|
| Internal Use Only: | C03108 | LA | Qt | Eff | Dt: 06/01/2024 | Doc ID: f81796fbd45a4cd293d447903d47f5d4 |
| | Property: | 71941610000000 | Crime: | 0 | PE: | 71941610000000 Auto: 71941610000000 |
| | GL: | 71941610000000 | ML: | 71941610000000 | Excess: | 71941610000000 |