
Loveland Fire Rescue Authority Board Meeting



Station 2
3070 W. 29th Street
Community Room
Loveland, Colorado 80537
Wednesday, November 18, 2015
1:00 PM



Loveland Fire Rescue Authority (LFRA) Board Meeting Agenda
Station 2, 3070 W 29th Street
Community Room
Loveland, Colorado 80537
Wednesday, November 18, 2015
1:00 PM

The Loveland Fire Rescue Authority (LFRA) is committed to providing an equal opportunity for services, programs and activities and does not discriminate on the basis of disability, race, age, color, national origin, religion, sexual orientation or gender. LFRA contracts with the City of Loveland for assistance with translation, discrimination concerns, and Americans with Disabilities Act accommodations. Please contact the City of Loveland Title VI Coordinator at TitleSix@cityofloveland.org or 970-962-2372 for translation services and discrimination concerns. LFRA will make reasonable accommodations for citizens in accordance with the Americans with Disabilities Act (ADA). For more information on ADA or accommodations, please contact the City of Loveland ADA Coordinator at bettie.greenberg@cityofloveland.org or 970-962-3319.

La Autoridad de Rescate de Incendios de Loveland (LFRA, por sus iniciales en inglés) se compromete a proveer oportunidades equitativas para servicios, programas, y actividades, y no discrimina basándose en discapacidades, raza, edad, color, origen nacional, religión, orientación sexual, o género. La LFRA tiene contratos con la Ciudad de Loveland para recibir asistencia para traducciones, en caso de preocupaciones de discriminación, y de acomodaciones de la Ley de Americanos con Discapacidades. Por favor comuníquese con el Coordinador del Título VI de la Ciudad de Loveland en TitleSix@cityofloveland.org o al 970-962-2372 si necesita servicios de traducción o tiene preocupaciones de discriminación. La LFRA organizará acomodaciones razonables para ciudadanos de acuerdo con la Ley de Americanos con Discapacidades (ADA, por sus iniciales en inglés). Si desea más información acerca de la ADA o acerca de las acomodaciones, por favor comuníquese con la Coordinadora de la Ciudad de Loveland en bettie.greenberg@cityofloveland.org o al 970-962-3319.

Wireless access: COLGuest, accesswifi

CALL TO ORDER

PLEDGE OF ALLEGIANCE

ROLL CALL

AWARDS AND PRESENTATIONS

PUBLIC COMMENT

CONSENT AGENDA

Anyone in the audience will be given time to speak to any item on the Consent Agenda. Please ask for that item to be removed from the Consent Agenda. Items pulled will be heard at the beginning of the Regular Agenda. You will be given an opportunity to speak to the item before the Board acts upon it.

Public hearings remaining on the Consent Agenda are considered to have been opened and closed, with the information furnished in connection with these items considered as the only evidence presented. Adoption of the items remaining on the Consent Agenda is considered as adoption of the staff recommendation for those items.

Anyone making a comment during any portion of today's meeting should come forward state your name and address for the record before being recognized by the Chair. Please do not interrupt other speakers. Side conversations should be moved outside the meeting room. Please limit your comments to no more than five minutes.

1. Consider a Motion to Approve the Minutes from the Loveland Fire Rescue Authority Board for the October 28, 2015 Regular Board Meeting.



Loveland Fire Rescue Authority (LFRA) Board Meeting Agenda
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2. Consider a Motion to Approve a New LFRA Logo
3. Consider a Motion to Approve the Pay Play for 2016
4. Consider Adoption of a Resolution to Approve the First Amendment to the Intergovernmental Agreement for the Lease of Real and Personal Property and for the Assignment of Personnel
5. Consider Adoption of a Resolution to Approve of an Intergovernmental Agreement for the Colorado Special Districts Property and Liability Pool
6. Consider Adoption of a Resolution to Appropriate the 2015 Supplemental Budget

End of Consent Agenda

REGULAR AGENDA

Anyone who wishes to address the Board on any item on this part of the agenda may do so when the Chair calls for public comment. All public hearings are conducted in accordance with Board By-Laws. When Board is considering approval, the Authority's By-laws only requires that a majority of the Board quorum be present to vote in favor of the item.

7. Consider Adoption of a Resolution Appropriating a Supplemental Budget to the 2016 Loveland Fire Rescue Authority Budget for Additional Funding Associated with the LFRA Employee Conversion
8. Consider a Motion to Select a Firm to Provide Legal Services in 2016
9. Review Briefing Papers and Correspondence
 - a. Chief's Report
 - b. Letters
 - c. October Statistics
10. Board Member New Business/Feedback
11. Any Other Business for Board Consideration
 - a. Consider Changing the Planning Meeting that usually follows the December regular Board meeting to follow the January 28th Board meeting

ADJOURN

Agenda Item Cover

Item No.: 1

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider a Motion to Approve the Minutes from the October 28, 2015 Loveland Fire Rescue Authority (LFRA) Regular Board Meeting

EXECUTIVE SUMMARY

The attached documents, prepared by Roylene Sterkel, are a record of the October 28, 2015 regular meeting of the LFRA Board. The document details the discussions at the meeting including: the consent agenda (minutes, appropriate the 2016 Budget, and the third quarter Budget Biz); approval of an intergovernmental agreement between the City of Loveland and the Authority for legal services; approved items related to the pensions: the current paid firefighter pension board administering all LFRA pension funds for paid personnel, approved a contract with Joyce Nakamura for pension plan document work, and approved the representation on the pension board; received an update on the Health Trust; approved the a supplemental appropriation to the 2015 budget; and the received the Chief's report.

BACKGROUND

Standard meeting protocol

STAFF RECOMMENDATION

Approve as written

FINANCIAL/ECONOMIC IMPACTS

N/A

ASSOCIATED STRATEGIC GOALS

N/A

ATTACHMENTS

October 28, 2015 Minutes



Loveland Rural
Fire Protection
District

Fire & Rescue Authority Board Meeting Minutes Wednesday, October 28, 2015

Members Present:

Board Chair Jeff Swanty
Mayor Cecil Gutierrez
City Manager Bill Cahill
Rural Board President Dave Legits
Rural Board Secretary Greg White

Staff Present

Fire Chief Mark Miller
Public Safety Admin. Dir. Renee Wheeler
Assistant City Attorney Tree Ablao
Assistant City Attorney Moses Garcia
BSC Roylene Sterkel

Staff Absent

BC Greg Ward
Division Chief Ned Sparks

Visitors:

Human Resources Director Julia Holland
BC Jason Starck
Captain Greg Gilbert
Lt. Shawn Williams
Engineer Curtis Burke
FF Matt DeDecker
Firefighter Jeremiah Clymer
Big Thompson Canyon Firefighters
Administrative Analyst Cheryl Cabaruvias
Friends & Family of FF Clymer
Mike Wieda

Call to Order:

Chairman Swanty called the Fire & Rescue Authority Board meeting to order on the above date at 1:05 p.m.

Awards & Presentations:

Chief Miller welcomed FF Clymer and his family. He talked about the meaning of the firefighter

badge. Chairman Swanty administered the Oath of Office to Firefighter Clymer and Grandfather Dennis Clymer did the badge pinning for FF Clymer.

Capt. Gilbert introduced the Western Region Factory Representative for Saw Armor Mike Wieda. Capt. Gilbert read a thank-you letter to Saw Armor for their equipment donation. Mr. Wieda did a short presentation about Saw Armor and the equipment they supply.

Public Comment:

None

Consent Agenda:

1. Consider the minutes from the Loveland Fire Rescue Authority Board for the September 30, 2015 Regular Board Meeting.
2. Appropriate the 2016 Budget.
3. Receive the Third Quarter Budget Biz.

Mayor Gutierrez moved to approve the Consent Agenda. Counselor Fogle seconded the motion and it carried.

Regular Agenda:

4. Consider an Intergovernmental Agreement Between the City of Loveland and the Loveland Fire Rescue Authority for the Provision of Legal Services.

Asst. City Attorney Ablao stated that this IGA is necessary to further achieve the transition before the end of the year.

Counselor Fogle moved to approve the IGA. Mayor Gutierrez seconded the motion and it carried.

5. Receive an Update on 2016 Legal Services and 2015 Pension Legal Services Identified.

Asst. City Attorney Garcia distributed two handouts regarding the Fire Retirement Plan. He stated that new 401a (non-sworn) and 457 (sworn/non-sworn) need to be created and administered beginning in 2016. There is already a Board that manages and administers the current firefighter retirement plan. That Board consists of five voting members and 2 non-voting members who are City staff. The question is, does the LFRA Board want that same group to handle the new plans. Attorney Garcia also noted that this Board will need to contract with outside counsel specializing in plan formation to develop and review the new 401(a) (non-sworn and 457 (sworn/non-sworn) plans. Currently the City uses attorney Joyce Nakamura to provide legal advice regarding the existing Fire Retirement Plan. Under IRS regulations, LFRA has to pay those legal fees associated with formation of the new plans and cannot pass on the cost to plan participants.

Asst. City Attorney Garcia said that the Pension Board is considering making some changes to their current members that might affect the Financial Expert, the Fire Chief and the Finance Member. They are looking at possibly opening up the external financial position to a citizen of

Loveland, the expanding the Fire Chief appointed position to include a Division Chief or Admin. person and the Executive Economic Advisor position to be eliminated since Innovest already administers the plan. They would like this Boards recommendation as to what they would like to see.

Mayor Gutierrez asked what the Executive Economic Advisor member does. HR Director said that position was put in place years ago and for the last three years Innovest has been advising the Fire Retirement Board so the Executive Economic Advisor really is just attending the meetings as required. Right now Rita with HR takes minutes and acts in an administrative role.

Chief Miller said that the LFRA Board has the ultimate responsibility for the Pension Plan and who sits on that board. City Manager Cahill said that the Fire Pension Board is one of several City retirement boards and several years ago there were some concerns on who was sitting on some boards. He said that the Fire Chief can designate who from LFRA attends those meetings.

Chief Miller said since we pay for services by the City, it would be good to make those services internal.

City Manager Cahill said he feels like the non-voting membership doesn't have to include Alan as the Executive Economic Advisor. Chief Miller said he could assign Renee Wheeler or Cheryl Cabaruvias to the Board. City Manager Cahill asked if we need the External Financial Subject Matter position. Captain Gilbert said that the current person in that position is former Fire Chief Klaas who provides a lot of good historical information to the Board. The Retirement Board saw benefits of having someone from the "outside" on the Board.

HR Director Holland said that other Boards have citizen participation as well. She feels like it works well to have that representation.

City Manager Cahill moved to replace the external financial subject matter expert with a Board appointed citizen and to expand the Fire Chief's appointed position to include a member of the LFRA Command Team, Command Staff, Executive Staff, or the Fire Chief and to replace the City Finance Department Representative with an Administrative Services staff member.

Mayor Gutierrez 2nd the motion and it carried.

City Manager Cahill moved to authorize the Fire Retirement Plan Board to administer the new 401 non-sworn employee plan and the 457 plan for all Loveland Fire Rescue Authority employees beginning in 2016.

Mayor Gutierrez seconded the motion and it carried.

Mayor Gutierrez moved to contract with Joyce Nakamura of Hall & Evans, LLC to prepare the new 401(a) non-sworn employee plan and the new 457 plan for all Loveland Fire Rescue Authority employees beginning in 2016.

City Manager Cahill seconded the motion and it carried.

Asst. City Attorney Garcia said the changes to the composition of the Fire Retirement Plan Board will need 65% approval of the of the Fire Retirement Plan participants in order to be effective.

6. Receive an Update on the Health Trust:

HR Director Holland reviewed seven key components of the Health Trust Plan that were in the Board packet. The trustees of the plan include the City Manager, the City Finance Director and the LFRA Fire Chief. The trustees meet twice a year to review the account.

Mayor Gutierrez said this year saw a large increase in claims for the Health Trust with approximately 750 employees participating in the plan. He asked if LFRA employees would be separate from other employees when it comes to figuring out what everyone pays in benefits from the pool of money. HR Director Holland said LFRA employees would still be part of the total and their contribution would be based on that number if the reserve needs more funding. She said that LFRA employee's claims will be tracked separately also in case at some point LFRA decides to break away from the City Trust.

City Manager Cahill asked if this Board needs to act on any part of the Health Benefits Trust Document today. HR Director Holland said they only need to obtain the required signatures. She said the Board needs to approve the three trustees today.

Mayor Gutierrez moved to keep the City Manager, the City Finance Director and the LFRA Fire Chief as Trustees. Counselor Fogle seconded the motion and it carried.

7. Consider a Supplemental Appropriation Resolution Enacting a Supplemental Budget and Appropriation to the 2015 Loveland Fire Rescue Authority Budget to Appropriate Additional Funding for Expenditures Associate with Benefits Expenditures:

The meeting was opened up to a public hearing regarding this item.

Mayor Gutierrez moved to approve the Resolution. City Manager Cahill seconded the motion and it carried.

8. Review Briefing Papers and Correspondence.

Chief Miller updated the Board on the **Meadowsweet Appeal** that was pending. That appeal has been dropped as the contractor went ahead and installed the required sprinkler system.

Chief Miller informed the Board that the **Rossum Drive** sale that was conditional upon getting approval for re-zoning was denied by the Planning Commission. The pending contract has been terminated. He said the main problem was that the neighborhood owners really want to keep the property as open-space and the Planning Commission didn't even ask to see the plans for the property. City Manager Cahill said perhaps we can meet with some of the neighbors to see what might be acceptable to them or the City could go ahead and rezone the property through their own processes. Counselor Fogle said this Board could ask the City Council to go ahead and approve rezoning of the property. This item will need further research and planning.

Chief Miller talked about the **communications tower** located on the top of Fire Station 1. An engineering firm was brought in to evaluate the tower and found that it is extremely unstable and could be brought down by 60 mph winds. It will need to be replaced adjacent to Fire Station 1 on a monopole for approximately \$200,000. Since the tower supplies radio communication to not only us but Water & Power, Parks and Rec., TVEMS, Police, etc. the plan is to get a count of how many radios each department has and share the cost accordingly. Depending on how much money is available through those department budgets it may come

back to City Council for some funding.

Chief Miller told the Board that the Federal Highway Administration has approved funding to build a **new bridge on Railroad Avenue**. 3.5 million has been allocated by FEMA and the Highway Administration. The new bridge will however, make the Fire Engine Red Street that leads to the training grounds unusable. Two options would be to install another bridge to the training area or access that area off of SW 12th Street. We will need to look at some different options for a primary and secondary access and determine what funding it will take.

Chairman Swanty said he hopes the City has appreciation for the **\$25,000** that the Rural Board approved for a contribution toward legal fees.

Mayor Gutierrez said he would like to see a report on how long it is taking for **plan reviews** through the Community Safety Division since it seems to be a concern for developers and contractors. Chief Miller said in the past it has taken too long but now that we have the new part-time Inspector and the other part-time Plans Reviewer he thinks we are getting caught up. Plan review time is shown on the CSD month-end report information. City Manager Cahill said that the Building Department also tracks that information for each department. He agreed that staff shortages both in the Building, Planning and Fire contributed to the longer times, but now that we are staffed better the times will be closer to what they should be.

Chief Miller said he would like to start sending out short **U-Tubes** to communicate with the department. He finds it difficult to communicate events and important information to each individual and this might be a good way to keep everyone informed. He will try it and see how it works.

No further items were discussed and Chairman Swanty adjourned the regular meeting at 2:55 p.m.

Minutes submitted by Secretary Sterkel

Agenda Item Cover

Item No.: 2

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider a Motion to Approve a New LFRA Logo

EXECUTIVE SUMMARY

A logo is an image that provides a unique organizational identity. Staff would like to replace the current logo with the image to the right to create a demarcation at January 1, 2016 when we have established a more autonomous entity.



BACKGROUND

The significant value of the proposed image is that there has been considerable LFRA member involvement. A firefighter committee developed several images, and the department as a whole voted on the image they felt best reflected our values and uniquely represented our organization. You will notice that Fire stands out as the identifier for our service delivery. The C's highlight the three values that are so important to our organization: commitment, courage, and compassion. The national flag, state flag, and the heart are identifiers for our service delivery in greater Loveland area of Colorado in United States. All these affiliations shape who we are as a fire rescue organization.

All electronic materials will be converted immediately. Other items in stock will be used up and then replaced with the new image. The apparatus logos will be changed up over two to three years as the equipment is cycled through our service vendor for other repairs.

STAFF RECOMMENDATION

Approve the image as LFRA's official logo for use on all written material, websites, and apparatus.

FINANCIAL/ECONOMIC IMPACTS

The largest financial impact is the apparatus logo replacement that is expected to cost \$3500 a year over two years.

ASSOCIATED STRATEGIC GOALS

An image that marks the achievement of the Board's goal for autonomy.

ATTACHMENTS

None

Agenda Item Cover

Item No.: 3

Meeting Date: November 18, 2015

Prepared By: Julia Holland, City Human Resources Director



TITLE

Consider a Motion to Approve the Pay Plan for 2016

EXECUTIVE SUMMARY

This is an administrative action for the LFRA Board to adopt the 2016 LFRA Pay Plan. The Pay Plan assists in delivering cost efficient, high quality services by establishing a competitive market based plan, while adhering to budgetary constraints. Annually the salary survey data is used for market analysis to develop pay ranges and compare current pay rates with the identified labor market, while also providing a financially sustainable plan.

BACKGROUND

The LFRA strives to remain competitive in providing employees with a total compensation plan of pay, benefits, and opportunities for development, in order to attract and retain high performing employees. LFRA uses a merit-based pay plan with the intent of maintaining competitive pay practices and to ensure a system that is sustainable for the future. The Pay Plan is established using both external market survey data and internal equity to determine appropriate pay levels for the pay plan. The compensation system does not include guidelines for specific placement of employee compensation within an assigned range other than to ensure employees are within the range of their position (not below the minimum nor above the maximum). The range structures are set based on the market, and the individual pay rates are based on performance, skills, and experience.

STAFF RECOMMENDATION

Adopt as recommended

FINANCIAL/ECONOMIC IMPACTS

Costs associated with personnel have been approved through the adoption of the 2016 Budget.

ASSOCIATED STRATEGIC GOALS

The recruitment and retention of quality employees is required to deliver all three strategic goals.

ATTACHMENTS

2016 LFRA Pay Plan

2016 Proposed Pay Plan



Loveland Fire and Rescue Authority

2016 Proposed Pay Plan

Compensation Philosophy

The LFRA's total compensation system is designed to support the organization's mission, goals and objectives. We strive to offer competitive and performance-driven compensation through a comprehensive pay and benefits package to help attract, retain and motivate competent employees.

As a public employer, the LFRA aims to provide a competitive, market-based, and fiscally responsible compensation program.

The compensation system for LFRA employees is a market based pay plan that strictly adheres to operational and budgetary constraints. This market based compensation system compares an employee's actual salary to other comparable positions found at similar employers in the region. Mountain States Employers Council salary survey is utilized for this process. Our goal is to annually review and when necessary, adjust the pay plan according to market fluctuations.

The LFRA's pay plan is broken out into three sections; exempt; non-exempt and part time. Positions in all three sections are placed within a pay grade level based upon the individual position's market salary or internal equity. Examining actual pay ensures that the salaries paid to employees are competitive with salaries paid in the market.

When market salary information is not available, the LFRA uses internal equity by analyzing factors such as the degree of knowledge, skills, job family progression, span of control, reporting relationships, scope of decision-making authority, types of decisions made, and impact on the organization of such decisions, and autonomy. Positions are placed together into salary grades according to like skills, responsibilities, and qualifications as well as relative market rates.

Employee salaries are not automatically adjusted or raised to reflect range movement unless the position falls outside of the range. Employees may receive a merit increase at the end of each year based on their evaluated work performance. Supervisors have the ability to reward work performance through the performance management system within the following guidelines: actual employee performance plus the department budget must not exceed total dollars allowed for salaries and an employee must be paid a dollar amount within the range of their pay level classification. The performance management system is intended to ensure the LFRA is paying and rewarding employees based on performance.

Salary and Merit Increases

New Hires

New employees are typically hired within the minimum to the midpoint of the pay level for their position. The hiring salary depends upon:

- ❖ Experience and education
- ❖ Market demand
- ❖ Internal equity with others in the same position or pay level
- ❖ Department budget

End of Probation

Employees who successfully complete their initial probationary period are eligible for a salary increase. This increase will depend on:

- ❖ How well the employee is performing in the position
- ❖ Internal equity with others in the same position
- ❖ Department budget

End of Year Evaluations

All employees shall receive a year-end evaluation using the LFRA's performance management system (unless within their probationary period) and may be eligible for a salary increase based upon:

- ❖ How well the employee met the performance expectations of the position
- ❖ Internal equity with others in the same position
- ❖ Department budget
- ❖ Range movement within the respective position pay level

If an employee is at the maximum of their pay range they are not eligible for a base pay increase with merit; however, they may be eligible for a lump sum payment based on performance. All year-end increases must coincide with a completed evaluation signed by the employee and supervisor.

2016 Holiday Schedule

Friday, January 1	New Year's Day
Monday, May 30	Memorial Day
Monday, July 4	Independence Day
Monday, September 5	Labor Day
Friday, November 11	Veteran's Day
Thursday, November 24	Thanksgiving Day
Friday, November 25	Day after Thanksgiving
Monday, December 26	Day after Christmas Day

Employees will also receive 3 floating holidays in 2016

PROPOSED 2016 LFRA Exempt Pay Plan

Exempt Pay Plan

Job Title	Range Minimum	Range Midpoint	Range Maximum
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Salary Grade F- E06 (Vac Level B)	\$75,800	\$98,500	\$121,200
Hourly Rate	\$36.45	\$47.36	\$58.27
Fire Hourly Rate	\$26.04	\$33.83	\$41.62

Deputy Fire Marshall
Emergency Manager
Fire Captain

Salary Grade F- E07 (Vac Level B)	\$81,500	\$106,000	\$130,500
Regular Hourly Rate	\$39.19	\$50.96	\$62.74
Fire Hourly Rate	\$27.99	\$36.40	\$44.81

Battalion Chief

Salary Grade F-E08 (Vac Level A)	\$94,200	\$122,500	\$150,800
Hourly Rate	\$45.29	\$58.89	\$72.50
Fire Hourly Rate	\$32.35	\$42.07	\$51.79

Fire Division Chief
Public Safety Administration Director

Salary Grade F-E09 (Vac Level A)	\$102,200	\$132,900	\$163,600
Hourly Rate	\$49.14	\$63.89	\$78.65

Fire Chief

PROPOSED 2016 LFRA Non-Exempt Pay Plan

Non-Exempt Pay Plan

Job Title	Range Minimum	Range Midpoint	Range Maximum
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Salary Grade F-N04	\$37,800	\$46,350	\$54,900
Hourly Rate	\$18.18	\$22.28	\$26.39

Administrative Technician

Salary Grade F-N05	\$42,400	\$52,000	\$61,600
Hourly Rate	\$20.39	\$25.00	\$29.62

Business Services Coordinator

Salary Grade F-N06	\$45,400	\$56,800	\$68,200
Hourly Rate	\$21.83	\$27.31	\$32.79
Fire Hourly Rate	\$15.60	\$19.51	\$23.42

Firefighter I

Salary Grade F-N07	\$49,800	\$62,300	\$74,800
Hourly Rate	\$23.95	\$29.95	\$35.96
Fire Hourly Rate	\$17.11	\$21.39	\$25.69

Administrative Analyst

Firefighter II

Salary Grade F-N08	\$55,300	\$70,500	\$85,700
Hourly Rate	\$26.59	\$33.89	\$41.20

Plans Reviewer

Salary Grade F-N09	\$59,300	\$75,600	\$91,900
Hourly Rate	\$28.51	\$36.35	\$44.18
Fire Hourly Rate	\$20.37	\$25.96	\$31.56

Fire Engineer

Fire Inspection Technician

Public Affairs Officer

Salary Grade F-N10	\$69,000	\$88,000	\$107,000
Hourly Rate	\$33.18	\$42.31	\$51.44
Fire Hourly Rate	\$23.70	\$30.22	\$36.74

Fire Lieutenant

PROPOSED 2016 LFRA Part Time Pay Plan

Part Time Pay Plan		
Job Title	Range Minimum	Range Maximum

Salary Grade F-PT1	\$8.23	\$12.25
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Fire Records Clerk
Firefighter Apprentice

Agenda Item Cover

Item No.: 4

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider Adoption of a Resolution to Approve the First Amendment to the Intergovernmental Agreement for the Lease of Real and Personal Property and for the Assignment of Personnel

EXECUTIVE SUMMARY

This resolution and the corresponding intergovernmental agreement amendment is intended to clarify that insurance and liability for Big Thompson Canyon stations and equipment is retained with the Loveland Rural Fire Protection District. It authorizes the Fire Chief to sign the amended intergovernmental agreement.

BACKGROUND

This distinction became important when LFRA and the Loveland Rural Fire Protection District sought quotes for property and liability insurance coverage. The following is an excerpt from the amended agreement that is attached.

The District will be solely responsible for all costs related to the Big Thompson Volunteer Fire Department ("the Canyon Department"), its personnel, equipment, apparatus and real property. Neither the City nor the Authority shall be liable for any costs, damage or cause whatsoever related to the Canyon Department. Should the Authority obtain liability insurance covering equipment that is used by the Canyon Department, the District shall reimburse the Authority the cost of insuring said equipment.

The revised Colorado Special Districts Property Liability Pool are attached for Board review as well with agenda item 5. The supplemental appropriation in agenda item 7 includes the revised quote amounts.

STAFF RECOMMENDATION

Approve the resolution as written.

FINANCIAL/ECONOMIC IMPACTS

The action ensures that the appropriate entity is covering the Big Thompson Canyon volunteers, stations and equipment.

Agenda Item Cover

Item No.: 4

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



ASSOCIATED STRATEGIC GOALS

Deliver cost effective services.

ATTACHMENTS

Resolution

First Amendment to the IGA for Leasing Real and Personal Property and Assigning Personnel

RESOLUTION # R-059**A RESOLUTION APPROVING A FIRST AMENDMENT TO THE INTERGOVERNMENTAL AGREEMENT FOR THE LEASE OF REAL AND PERSONAL PROPERTY AND FOR THE ASSIGNMENT OF PERSONNEL**

WHEREAS, in accordance with section §29-1-203 of the Colorado Revised Statutes, governmental entities may cooperate or contract one with another to provide any function, service or facility lawfully authorized to each of the respective units of governments; and

WHEREAS, in accordance with C.R.S. §29-1-201, governmental entities are permitted and encouraged to make the most efficient and effective use of their powers and responsibilities by cooperating and contracting with other governments; and

WHEREAS, Loveland Fire Rescue Authority (“LFRA”) and Larimer County and other agencies and entities expected to join this Agreement (collectively referred to as ‘Participating Agencies’) are independent governmental entities duly organized and existing in accordance with Colorado law and are called upon to respond to emergency areas contained within their respective jurisdictions; and

WHEREAS, the City and the District entered into the Intergovernmental Agreement for the Establishment and Operation of the Loveland Fire Rescue Authority as a Separate Governmental Entity (“Formation Agreement”) and as of the Lease of Real and Personal Property and for the Assignment of Personnel (the “Lease Agreement”) dated December 12, 2011; and

WHEREAS, the City and the District have agreed that effective January 1, 2015, the Authority is responsible for the personnel transferred to it under the Formation Agreement and subsequent amendments to that Agreement; and

WHEREAS, the District employees, volunteers, real property and equipment of the Big Thompson Canyon station have not been transferred to the Authority; and

WHEREAS, the Parties desire to amend the Lease Agreement to clarify each party’s obligations with respect to insurance and liability under the Lease Agreement.

WHEREAS, the LFRA Board of Directors finds that it is in the best interests of the Fire Authority to adopt the amendment to the Lease Agreement attached hereto as **Exhibit A** and incorporated by reference.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF THE LOVELAND FIRE RESCUE AUTHORITY, STATE OF COLORADO, AS FOLLOWS:

Section 1. That the Agreement is hereby approved.

Section 2. That the Fire Chief is hereby authorized and directed to execute the Agreement on behalf of the Loveland Fire Authority, subject to such modifications in form or substance as the Fire Chief, in consultation with the City Attorney, may deem necessary to effectuate the purposes of this Resolution or to protect the interests of the Fire Authority.

Section 3. That this Resolution shall go into effect as of the date and time of its adoption.

ADOPTED this _____ day of _____, 2015.

Jeffrey M. Swanty, Chairperson

ATTEST:

Secretary

**FIRST AMENDMENT TO THE INTERGOVERNMENTAL AGREEMENT
FOR THE LEASE OF REAL AND PERSONAL PROPERTY AND FOR THE
ASSIGNMENT OF PERSONNEL**

THIS FIRST AMENDMENT TO THE INTERGOVERNMENTAL AGREEMENT FOR THE LEASE OF REAL AND PERSONAL PROPERTY AND FOR THE ASSIGNMENT OF PERSONNEL is entered into this _____ day of _____, 2015, by and between the **CITY OF LOVELAND**, a Colorado home rule municipality, ("City"), the Loveland Fire and Rescue Authority ("Authority") and the **LOVELAND RURAL FIRE PROTECTION DISTRICT**, a Colorado Special District, ("District"). The City, Authority, and the District shall be jointly referred to as the "Parties" and individually as "Party."

WITNESSETH

WHEREAS, the City and the District entered into the Intergovernmental Agreement for the Establishment and Operation of the Loveland Fire Rescue Authority as a Separate Governmental Entity ("Formation Agreement") and as of the Lease of Real and Personal Property and for the Assignment of Personnel (the "Lease Agreement") dated December 12, 2011; and

WHEREAS, the City and the District have agreed that effective January 1, 2015, the Authority is responsible for the personnel transferred to it under the Formation Agreement and subsequent amendments to that Agreement; and

WHEREAS, the District employees, volunteers, real property and equipment of the Big Thompson Canyon station have not been transferred to the Authority; and

WHEREAS, the Parties desire to amend the Lease Agreement to clarify each party's obligations with respect to insurance and liability under the Lease Agreement.

NOW, THEREFORE, IN CONSIDERATION OF THE MUTUAL COVENANTS CONTAINED HEREIN, AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT AND SUFFICIENCY OF WHICH ARE HEREBY ACKNOWLEDGED, THE PARTIES AGREE AS FOLLOWS:

1. The Lease Agreement shall be amended by the addition of the following subsection to Section 7:

O. The District will be solely responsible for all costs related to the Big Thompson Volunteer Fire Department ("the Canyon Department"), its personnel, equipment, apparatus and real property. Neither the City nor the Authority shall be liable for any costs, damage or cause whatsoever related to the Canyon Department. Should the Authority obtain liability insurance covering equipment that is used by the Canyon Department, the District shall reimburse the Authority the cost of insuring said equipment.

2. All other provisions of the Lease Agreement remain in force as written and are unaffected by this First Amendment.

This First Amendment to the Lease Agreement IGA is entered into as of the date and year first above written.

(Remainder of Page Left Blank Intentionally)
(Signature Page Follows)

CITY OF LOVELAND

By: _____
William D. Cahill, City Manager

ATTEST:

City Clerk

APPROVED AS TO FORM:

City Attorney

LOVELAND RURAL FIRE PROTECTION
DISTRICT

By: _____

ATTEST:

APPROVED AS TO FORM:

LRFPD Attorney

LOVELAND FIRE RESCUE AUTHORITY

By: _____

ATTEST:

Agenda Item Cover

Item No.: 5

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider Approval of an Intergovernmental Agreement for the Colorado Special Districts Property and Liability Pool

EXECUTIVE SUMMARY

The attached resolution and intergovernmental agreement demonstrate the commitment to secure worker's compensation and property and liability insurance coverage with the Colorado Special Districts Property and Liability Insurance Pool at a significant savings for both LFRA and Rural District, with equal or better service. The \$5,000 deductible will reduce the individual claims exposure and the need for substantial reserves. The coverage would be effective January 1, 2016 to coincide with the effective date of the amended LFRA IGA.

BACKGROUND

Staff brought insurance quotes to the LFRA Board at their September 30, 2015 meeting and the Board approved the selection of the Colorado Special Districts Pool (CSDP) as the workers compensation and property and liability insurance carrier. Those quotes included coverage for Big Thompson Canyon volunteers, Canyon Stations, and Canyon equipment. It was determined that the responsibility for those for the Big Thompson volunteers and property should be retained with the Rural District. Therefore, both of the Colorado Special Districts quotes (for LFRA and Rural District) were revised. The table below shows the September quotes struck out and the revised quotes that have been received.

Summary of Quotes from the City's Risk Management Office

Deductible	Work Comp		Property & Liability	
	Pinnacol	CSDP	CSDP	CIRSA
\$ 1,000.00	\$ 342,921.00	\$ 188,388.00		
\$ 2,500.00	\$ 336,344.00	\$ 178,307.00		
		\$ 168,939.00	\$ 68,479.83	
\$ 5,000.00	\$ 328,677.00	\$ 142,470.89	\$ 71,133.16	\$ 92,670.00

CIRSA's quote for workers comp exceeded \$400,000 so it was not included.

For 2016, Risk allocated \$191,837 for work comp to the LFRA and \$60,978 for Property/Liability.

Bettie Greenburg, the City's Risk Manager, is in the process of identifying why the revised property and liability quote included an increase for "prior acts" from \$3,000 to \$21,372. We expect to have that answer by the November 18th meeting.

Agenda Item Cover

Item No.: 5

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



The resolution and the intergovernmental agreement demonstrate the Boards commitment to seek coverage with the Colorado Special Districts Property and Liability Pool.

STAFF RECOMMENDATION

Approve the resolution as written

FINANCIAL/ECONOMIC IMPACTS

The CSDP quote for workers compensation is \$186,206.11 less than the Pinnacol quote and their quote for the property and liability coverage is \$21,536.84 less than the CIRSA quote. Workers compensation is \$49,366.11 less than the City allocation originally included in the 2016 budget. However, a multiple year plan to set aside reserves to cover the \$5,000 per claim deductible has been included in the 2016 supplemental appropriation. We would like to target accumulating an \$85,000 reserve based on our claims experience. \$30,000 will be set aside the first year and each year thereafter until the target reserve is achieved (considering actual deductibles paid out each year). The revised premium for property and liability coverage is \$10,155.16 higher the allocated budget; however, the previous deductible was \$200,000 rather than \$5,000. A similar reserve strategy has been established for property and liability claim deductibles.

ASSOCIATED STRATEGIC GOALS

Deliver cost effective services.

ATTACHMENTS

Resolution

Intergovernmental Agreement

Revised CSDP Worker's Compensation Quote

Revised CSDP Property and Liability Quote

RESOLUTION #R-058**A RESOLUTION APPROVING THE INTERGOVERNMENTAL AGREEMENT FOR THE COLORADO SPECIAL DISTRICTS PROPERTY AND LIABILITY POOL**

WHEREAS, the Board of the Loveland Fire Rescue Authority (hereafter referred to as the “Authority”) has the authority under Article XIV, Section 18(2)(a) of the Colorado Constitution, and Sections 24-10-115.5, 29-13-102, and 29-1-201, et seq., Colorado Revised Statutes, as amended, to participate in a self-insurance pool for property and liability and/or workers compensation ; and

WHEREAS, the Board of the Authority has reviewed a contract to cooperate with other Colorado Special Districts b participating in a self-insurance pool for property and liability coverage entitled “Intergovernmental Agreement for the Colorado Special Districts Property Liability Pool”, a copy of which is attached hereto as Exhibit A and incorporated into this Resolution ; and

WHEREAS, the Board of the Authority finds that participation in such a pool would be in the best interest of the Authority, its employees and its governing partners’ tax payers; and

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF THE LOVELAND FIRE RESCUE AUTHORITY, STATE OF COLORADO, AS FOLLOWS:

Section 1. Approves the contract entitled Intergovernmental Agreement for the Colorado Special Districts Property and Liability Pool, a copy of which is attached hereto as Exhibit A and incorporated into this Resolution by this reference.

Section 2. Authorizes and directs the Fire Chief to execute Exhibit A on behalf of the Authority.

Section 3. Directs the Secretary of the Board to transmit to the Colorado Special Districts Property and Liability Pool (hereafter referred to as “Pool”), McGriff, Seibels, & Williams, PO Box 1539, Portland, OR 97207-1539, an executed and attested copy of this Resolution and one original of Exhibit A.

Section 4. Designates Bettie Greenburg as the Authority’s initial Representative to the Pool and designates Renee Wheeler as the Authority’s Alternative Representative.

Mailing Addresses:

Bettie Greenberg, 200 North Wilson, Loveland, CO 80537

Renee Wheeler, 410 E. 5th Street, Loveland, Colorado 80537

Section 5. Understands that, with the adoption of this Resolution, the Authority becomes a member of the Pool, with coverage to be provided by or through the Pool on such date as determined by the Authority and the Pool. The Authority hereby requests, unless other dates are later designated by the Authority, that coverage should begin on January 1, 2016 for all designated coverages.

Section 4. That this Resolution shall take effect as of the date of its approval and adoption.

APPROVED AND ADOPTED this 18Th day of November, 2015.

ATTEST:

Jeffrey M. Swanty, Chairperson

Secretary

**INTERGOVERNMENTAL AGREEMENT FOR THE
COLORADO SPECIAL DISTRICTS
PROPERTY AND LIABILITY POOL**

As Amended
SEPTEMBER 14, 2011

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INTERGOVERNMENTAL AGREEMENT FOR THE COLORADO SPECIAL DISTRICTS PROPERTY AND LIABILITY POOL

ARTICLE 1. Definitions

As used in this Pool Agreement, the following terms shall have the meaning hereinafter set out:

- 1.1 **BOARD**: Board of Directors of the Pool.
- 1.2 **CLAIM YEAR**: Any twelve consecutive month period established by the Board. The "initial" claim year is the first claim year established for the Pool.
- 1.3 **DIRECTOR**: A person serving on the Board.
- 1.4 **MEMBER**: A Special District which enters into this Pool Agreement. An "initial" member of the Pool is a member which obtains coverage through the Pool during the initial claim year.
- 1.5 **MEMBER REPRESENTATIVE**: That person who has been designated in writing by a Member as its representative to the Pool.
- 1.6 **POOL**: The Colorado Special Districts Property and Liability Pool established pursuant to the Constitution and the statutes of this state by this Pool Agreement.
- 1.7 **POOL AGREEMENT**: This Intergovernmental Agreement for the Colorado Special Districts Property and Liability Pool.
- 1.8 **SPECIAL DISTRICT**: A political subdivision of the State of Colorado that is a unit of local government pursuant to Article 13, Title 29, C.R.S., as amended, that is a public entity pursuant to 24-10-103(5), C.R.S., as amended, and that is eligible for membership in the Special District Association of Colorado according to the Association's bylaws as amended and in effect from time to time. "Special District" also includes any separate entity created by intergovernmental agreement authorized by Part 2, Article 1, Title 29, C.R.S., as amended, if at least one of the contracting entities is a special district and if all of the contracting entities are units of a local government pursuant to Article 13, Title 29, C.R.S., as amended, and are public entities pursuant to 24-10-103(5), C.R.S., as amended.
- 1.9 **SDA BOARD**: The Board of Directors of the Special District Association of Colorado.

ARTICLE 2. Creation of Pool

- 2.1 The Colorado Special Districts Property and Liability Pool is hereby formed by this Pool Agreement by Member Special Districts as a separate and independent governmental and legal entity pursuant to the provisions of Article XIV, Section 18(2) of the Colorado Constitution and

Constitution and Sections 29-1-201 et. seq., 8-44-101(1)(C) and (3), 8-44-204, 24-10-115.5, and 29-13-102, C.R.S., as amended.

- 2.2 Each Special District entering into this Pool Agreement has the power under Colorado law to make provision for the property and liability coverages, workers' compensation benefits, and risk management, claims handling, and other functions and services which constitute the specific functions and services jointly provided by means of the Pool.

ARTICLE 3. Purposes

- 3.1 The purposes of the Pool are to provide defined property, liability, workers' compensation and associated coverages, and claims and risk management services related thereto, for Member Special Districts through a self-insurance pool.
- 3.2 It is the intent of the Members to use Member contributions to defend and indemnify, in accordance with this Pool Agreement, any Member against stated liability or loss to the extent of the coverage provided by or through the Pool.
- 3.3 All income and assets of the Pool shall be at all times dedicated to the exclusive benefit of its Members.

ARTICLE 4. Non-Waiver of Governmental or Other Immunity

- 4.1 All Pool money, plus earned interest, is money derived from its Members which consist solely of Special Districts within the State of Colorado. It is the intent of the Members that, by entering into this Pool Agreement, they do not waive and are not waiving any immunity provided by any law to the Members or their public employees, as defined in 24-10-103(4), C.R.S., as amended.

ARTICLE 5. Participation

- 5.1 The Board shall have the authority to limit the Members of the Pool to those Colorado Special Districts which are members of the Special District Association of Colorado and which properly enter into and adopt this Pool Agreement.
- 5.2 New Members, including special districts which have previously withdrawn or been expelled from the Pool, shall be admitted only upon approval by the Board, subject to the payment of such sums and under such conditions as the Board in each case or from time-to-time establishes.

- 5.3 A Member may participate in the Pool for either or both of the following purposes:
1. The property and liability coverages authorized by sections 24-10-115.5 and 29-13-102, C.R.S., as amended, and risk management, claims handling and other functions and services related to such coverages;
 2. The workers' compensation coverages authorized by sections 8-44-101(1)(C) and (3) and 8-44-204, C.R.S., as amended, and risk management, claims handling, and other functions and services related to such coverages.
- 5.4 A Member who is participating in the Pool for one of the purposes set forth in Paragraph 5.3 of this Article may be authorized to participate in the Pool for the other of those purposes upon further compliance, as necessary, with Paragraph 5.1 of this Article and approval of the Board, subject to the payment of such sums and under such conditions as the Board in each case or from time-to-time establishes.

ARTICLE 6. Board of Directors and Officers

- 6.1 The Pool Board of Directors shall be composed of nine persons to be appointed by the SDA Board. Directors shall be appointed from among the Member Representatives, each from a different Member. At least one (1) Pool Director shall be appointed by the SDA Board from among the SDA directors. Pool Directors who are not SDA directors shall be appointed by the SDA Board from nominations received from Members. In no event may more than three Pool Directors be appointed from any one of the following types of special districts: Ambulance, Fire, Metropolitan, Park and Recreation, Sanitation, Water, Water and Sanitation, Hospital, or Library Districts. Nominations from the Members shall be submitted to the SDA Board at such time as the SDA Board may provide, and any nomination must be approved by the Board of Directors of the Member submitting the nomination.
- 6.2 The Executive Director of the SDA shall serve as an ex-officio, non-voting Director on the Board.
- 6.3 Terms of the Directors shall be two-year, overlapping terms or until their successors have been appointed, except as provided herein. The term of office shall begin on a January 1, and end at midnight on a December 31, except that the Directors appointed to the first Board following the formation of the Pool shall begin their term prior to a January 1 if the SDA Board so directs. Directors may serve successive terms. The SDA Board shall appoint to the first Board following formation of the Pool, three Directors to serve one-year terms and four Directors to serve two year terms, with the successors of each appointed for two-year terms. Of the two additional persons to be appointed to the Board upon expansion of the Board from seven to nine persons, one shall be appointed to serve a one-year term and one shall be appointed to serve a two-year term, with the successors of each appointed for two-year terms; the terms of office of the two additional persons initially appointed may begin prior to a January 1 if the SDA Board so directs.

- 6.4 The officers of the Pool shall be: president, one or more vice presidents, secretary, one or more assistant secretaries, and comptroller. The officers shall be elected annually by and from among the Directors at the first meeting of the Board following each December 31.
- 6.5 A vacancy shall occur on the Board when a Director:
1. Submits a written resignation to the Board.
 2. Dies.
 3. Ceases to be a Member Representative.
 4. Fails to attend three consecutive regular meetings of the Board without the Board having entered upon its minutes an approval for an additional absence or absences, except that such additional absence or absences shall be excused for temporary mental or physical disability or illness.
 5. Is convicted of a felony.
- 6.6 Any vacancy on the Board shall be filled by appointment by the SDA Board for the unexpired portion of the term.

ARTICLE 7. Meetings of the Board of Directors

- 7.1 The Board may set a time and place for regular meetings which may be held without further notice. The Members shall be notified of the time and place set for regular meetings.
- 7.2 Special meetings may be called by the President or by a majority of the Directors by mailing written notice at least ten (10) days in advance to all Directors or by unanimously executed waiver of notice.
- 7.3 Five Directors shall constitute a quorum to do business. All acts of the Board shall require approval of a majority of the Directors present, except as otherwise specifically provided in this Pool Agreement.
- 7.4 One or more or all Directors may participate in any meeting of the Board by means of a conference telephone or similar communications equipment by which all persons participating in the meeting can hear each other at the same time. Participation by such means shall constitute presence at the meeting.
- 7.5 Any action of the Board may be taken without a meeting if a consent in writing setting forth the action so taken is signed by all Directors appointed to the Board. Such consent shall have the same effect as a unanimous vote. The consent may be executed in counterparts.

ARTICLE 8. Powers and Duties of the Board of Directors

- 8.1 The business and affairs of the Pool shall be managed by the Board which shall exercise all the authority and powers and discharge all the duties of the Pool, except as is otherwise provided in this Pool Agreement.
- 8.2 In addition to all other powers of the Board set out in this Pool Agreement, the Board shall have the power to:
1. Exercise all powers necessary to carry out the purposes of the Pool.
 2. Retain agents, independent contractors and employees necessary to administer and achieve the purposes of the Pool, including, but not limited to, attorneys, accountants, investigators, experts, consultants, and others.
 3. Purchase, sell, encumber, and lease real property, and purchase, sell, encumber or lease equipment, machinery, and personal property.
 4. Invest money as allowed for the Pool by Colorado statutes or by lawful regulations adopted pursuant to Colorado statutes, as from time-to-time amended.
 5. Purchase excess insurance, stop-loss insurance, and reinsurance as the Board deems prudent.
 6. Adopt and adjust the coverages provided through the Pool.
 7. Adopt and adjust contributions to the Pool.
 8. Enter into contracts including, but not limited to, contracts for risk management, claim adjustment, and brokerage services.
 9. Reimburse Directors for reasonable and approved expenses, including expenses incurred in attending Board meetings, and pay compensation to each Director for his or her services in a sum not to exceed the maximum sum which may by statute be paid as compensation for services of directors on Colorado special district boards of directors.
 10. Purchase fidelity bonds from an insurance company approved by the Insurance Commissioner of the State of Colorado to do business in Colorado.
 11. Establish reasonable and necessary loss reduction, prevention and risk management policies and procedures to be followed by the Members.
 12. Appoint committees from time to time as the Board considers desirable.

13. Provide for claims and loss control procedures, and establish conditions to be met prior to the payment or defense of claims.
 14. Establish rules governing its own conduct and procedure, and the authority of its officers, not inconsistent with this Pool Agreement.
 15. Approve attorneys or firms of attorneys to represent Members in claims covered through the Pool.
 16. Delegate in writing fiduciary responsibilities or ministerial powers and duties to individual Directors or committees of the Board or to such agents, employees, and independent contractors as the Board considers desirable.
- 8.3 In addition to all other duties of the Board set out in this Pool Agreement, the Board shall have the duty to:
1. Have an audit of the financial affairs of the Pool be made annually by a certified public accountant in accordance with applicable laws and regulations, and provide a copy thereof to each Member.
 2. Select a qualified actuary to conduct periodic reviews of the Pool's funds and any reviews required by the Insurance Commissioner of Colorado, and make recommendations to the Board based on such reviews.
 3. Designate one or more persons or entities to administer the Pool.
 4. Adopt a budget annually and report the budget to the Members.
 5. Three persons shall be appointed annually to an expulsion committee to serve until January 1 of the year following the appointment. One person, to be appointed by the Board, shall be a director on the board, one person, to be appointed by the Board, shall be a representative of the person(s) or entity(ies) providing general administrative services to the Pool, and one person, to be appointed by the SDA Board, shall be a member of the SDA Board.

ARTICLE 9. Members' Powers and Meetings

- 9.1 The Members shall have the power to:
- a. Amend the Pool Agreement by a two thirds (2/3) vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least forty-five (45) days in advance of any vote on the amendment.
 - b. Dissolve the Pool and disburse its assets by a two thirds (2/3) vote of the Members present at a meeting, pursuant to such notice and in keeping with such procedure as shall be

shall be established by the Board. Notice of the dissolution and plan for disbursement of assets and payment of the remaining obligations of the Pool shall be mailed to the Insurance Commissioner of Colorado at least ninety (90) days prior to the effective date of the dissolution. The plan for disbursement of assets and payment of the remaining obligations of the Pool shall not take effect until approved by the Insurance Commissioner of Colorado. Upon dissolution of the Pool, the assets of the Pool not used or needed for the purposes of the Pool, as determined by the Board and subject to approval by the Insurance Commissioner of Colorado, shall be distributed exclusively to Special Districts which are members of the Pool prior to dissolution to be used for one or more public purposes.

9.2 Meetings of the Members shall be held as follows:

- a. Members shall meet at least once annually at a time and place to be set by the Board, with notice mailed to each Member at least thirty (30) days in advance.
- b. Special meetings may be called by the Board upon its own motion and shall be called by the Board upon written request of thirty (30) percent of the Members, with notice mailed to each Member at least thirty (30) days in advance.
- c. The president of the Pool shall preside at the meetings; a vice president of the Pool shall preside in the absence of the president.
- d. Twenty (20) percent of the Members shall constitute a quorum to do business.
- e. Proxy voting shall be allowed, pursuant to such procedures as the Board may determine.
- f. Each Member shall be entitled to one vote on each issue, to be cast by its Member Representative.
- g. Notwithstanding any other provision of the Pool Agreement, any amendment to the Pool Agreement, except an amendment relating to dissolution of the Pool, may be adopted without a meeting if an approval in writing, setting forth the amendment approved, is signed by the Member Representatives of at least two thirds (2/3) of the Members. The approval may be executed in counterparts.

ARTICLE 10. Obligations of Members

10.1 Each Member shall have the obligation to:

- a. Pay all contributions or other payments to the Pool at such times and in such amounts as shall be established by the Board. Any delinquent payments shall be paid with interest pursuant to a policy established by the Board and uniformly applied.

- b. Designate in writing, a Member Representative and one or more alternates for the Members' meetings. The Representative and any alternate shall be an elected official, employee, or other designee of the Member, and may be changed from time-to-time. Any alternate may exercise all the powers of the Representative during a Member meeting in the absence of the Member Representative.
- c. Allow the Pool and its agents, contractors, employees and officers reasonable access to all facilities and records of the Member as required for the administration of the Pool.
- d. Cooperate fully with the Pool and all agents, contractors, employees and officers thereof in matters relating to the Pool.
- e. Provide information requested by the Pool, and all agents, contractors, employees, and officers thereof, as reasonably required for the administration of the Pool.
- f. Allow the Pool to make decisions regarding, and to designate attorneys to represent the Member in, the investigation, settlement and litigation of any claim within the scope of coverage furnished through the Pool.
- g. Comply with the claims, loss reduction, prevention and risk management policies and procedures established by the Board.
- h. Promptly report to the Pool all incidents or occurrences which could reasonably be expected to result in the Pool being required to consider a claim, in any form required by the Board and in compliance with any applicable excess insurance or reinsurance.
- i. Promptly report to the Pool the addition of new programs and facilities or the significant reduction or expansion of existing programs and facilities or other acts, as directed by the Board and in compliance with any applicable excess insurance or reinsurance.

ARTICLE 11. Contributions

- 11.1 The Board shall establish Member contributions pursuant to guidelines established by the Board from time-to-time. The contributions may include an annual contribution and any additional contributions at such times and in such amounts as the Board deems necessary to insure the solvency and avoid impairment of the Pool or which the Board otherwise deems beneficial to protect the financial condition of the Pool. The Board may provide for disbursement of non-surplus credit balances which are, pursuant to guidelines adopted by the Board from time to time, due a member, and such disbursements shall not be subject to the provisions of paragraphs 11.2 or 15.1.
- 11.2 Any excess funds which the Board determines are not needed for the purposes of the Pool, may be

may be distributed among the Members and former Members, subject to Paragraph 15.1, pursuant to the following:

1. Any such distribution may be in the form of credits against future contributions or in the form of payments, or a combination thereof, as the Board may determine.
2. Money distributed for any claim year shall be distributed only to those Members and former Members which were Members during that claim year and shall be distributed in order of claim year contribution, with Members and former Members of the initial claim year to receive the initial credits.
3. The amount which may be distributed for any claim year shall be established by the Board which shall have discretion as to the amount and timing of any distribution. That amount may not exceed the net sum of (i) the net income of the Pool for that claim year less (ii) the portion of the Pool's net income which equals the amount of the excess loss reserve of the claim year prior to the claim year (which is subject to the distribution) which was taken into income in that claim year plus (iii) the excess loss reserve for the claim year which is subject to the distribution.
4. For the purpose of this paragraph 11.2, the term "excess loss reserves" means the amount by which the amounts credited to loss reserves and charged to operating expenses in any claim year exceed the actual losses (including loss adjustment expenses) for that claim year.
5. The amount established by the Board for a claim year pursuant to paragraph c., above, shall be distributed among each Member and former Member which was a Member during that claim year based on the ratio which each Member's and former Member's contribution (excluding any surplus contribution) for the claim year bears to the total contributions (excluding surplus contributions) for the claim year and less the contributions of former Members which are not eligible for a distribution pursuant to Paragraph 15.1.
6. Excess surplus funds contributed by Members and former Members may be distributed only among such contributing Members or former Members, subject to the five year membership requirement of Paragraph 15.1. The Board has discretion to determine, from time to time, the amount and timing of any distribution of such funds. The amount established by the Board shall be distributed among each Member and eligible former Member based on the ratio which each Member's and former Member's surplus contribution bears to the total amount of surplus funds contributed to the Pool by Members and former Members.
7. No distribution of excess funds, including excess surplus funds contributed by Members, shall be made to any Member or former Member which owes any amount to the Pool until the amount so owed is paid, and any amount so owed may be deducted from the distribution to the Member or former Member.

8. No distribution of excess funds, including excess surplus funds contributed by Members, shall cause the Pool to become impaired or insolvent.
- 11.3 The total amount of surplus shall be determined by the Board from time-to-time, but in no event shall be less than that required by the Insurance Commissioner of Colorado, and the Board may require all Members to make additional contributions to surplus as the Board deem necessary, or the Insurance Commissioner of Colorado may require.
- 11.4 The Pool shall account separately for contributions made for the property and liability coverages authorized by sections 24-10-115.5 and 29-13-102, C.R.S., as amended, and for contributions made for the workers' compensation coverage authorized by sections 8-44-101(1)(C) and (3) and 8-44-204, C.R.S., as amended.
- 11.5 Notwithstanding any provision of this Agreement to the contrary, the Pool Board may establish from any contributions or other assets of the Pool the initial minimum surplus for workers' compensation coverage required by the Insurance Commissioner of Colorado; provided that contributions or other assets derived from coverages other than workers' compensation shall not be used to establish such minimum surplus unless and until the Board first determines that workers' compensation contributions are or will be insufficient to fund such surplus in the amounts and within the time required by the Insurance Commissioner of Colorado; and provided further, that such minimum surplus shall be established from contributions for workers' compensation coverage as soon as the Board determines practicable consistent with ensuring the solvency and avoiding the impairment of the Pool. The Board may issue subordinated debt to establish such minimum surplus consistent with applicable requirements of the Insurance Commissioner of Colorado.
- 11.6 The Pool shall repay the Special District Association of Colorado for its ongoing services to the Pool, provided subsequent to the creation of the Pool, within such time and in such amount as the SDA Board and Pool Board may agree.

ARTICLE 12. Liability of Directors, Officers and Employees

- 12.1 No Director, officer, committee member, or employee of the Pool shall be personally liable for any acts performed or omitted in good faith. The Pool shall indemnify each Director, officer, committee member, and employee of the Pool against any and all expense including attorney fees and liability expenses sustained by them, or any of them in connection with any suit or suits which may be brought against them involving or pertaining to any of their acts or duties performed for this Pool or omitted in good faith. This provision shall not be deemed to prevent compromises of any such litigation where the compromise is deemed advisable in order to prevent greater expense or cost in the defense or prosecution of such litigation.
- 12.2 The Pool shall obtain a fidelity bond or other bond to guarantee the faithful performance of each Director's, officer's and employee's duties hereunder, and shall make reasonable effort to obtain errors and omissions coverage for each Director, officer, committee member, and employee of the

employee of the Pool. The Pool shall obtain bonds for all Directors, officers, committee members, and employees who handle or have access to Pool funds, in an amount which the Board deems appropriate but no less than the minimum amount deemed necessary by the Insurance Commissioner of Colorado.

ARTICLE 13. Withdrawal of Members

- 13.1 Any Member may withdraw from the Pool by giving written notice to the Board of its intent to withdraw at least sixty (60) days prior to the Member's coverage renewal date. A Member which has different renewal dates for different coverages must give such written notice at least sixty (60) days prior to the first renewal date following any January 1. Unless a different date is agreed to by the Board and the Member, the withdrawal shall be effective on the Member's coverage renewal date but, if the Member has different renewal dates for different coverages, the withdrawal shall be effective the latest renewal date following the written notice of withdrawal. After the notice of withdrawal is given, no coverage will be renewed but all coverages will remain in effect only until their respective expiration dates.
- 13.2 Except as otherwise provided in this paragraph, any Member which dissolves or which is consolidated with another Special District shall be considered a withdrawn Member with the same rights and obligations under this agreement as any other withdrawn Member, such withdrawal to be effective on the date of dissolution or consolidation, as the case may be. Notwithstanding paragraph 15.1 and under the following circumstances only, a Special District shall receive the credits against its future contributions to the Pool otherwise allocable to a dissolved or consolidated Member pursuant to paragraph 11.2:
1. If the Special District was formed by a consolidation which included such a Member, the Special District assumed all rights of that Member under this agreement, and the Special District is a Member no later than one year after the effective date of the consolidation; or,
 2. If the Special District assumed all rights of a dissolved Member under this agreement, and the Special District is a Member no later than one year after the effective date of the dissolution.

A Special District entitled to receive such credits of a dissolved or consolidated Member shall not be obligated for any liabilities to the Pool of the dissolved or consolidated Member in excess of the amount of such credits.

ARTICLE 14. Expulsion of Members

- 14.1 A Member which fails to make a contribution or other payment due to the Pool shall be automatically expelled from the Pool on the sixtieth (60) day following the due date, unless time for payment is extended by the Board and payment is made within any extended period. A notice of failure to make a contribution or other payment due to the Pool shall be mailed to the Member at least thirty (30) days prior to the date of automatic expulsion. If payment is not made within

not made within any extended period, the automatic expulsion shall occur on a date, no later than twenty (20) days after the last day of the extended period, set by the Board. An expulsion under this paragraph 14.1 shall not be subject to the provisions of paragraph 14.2.

- 14.2 A Member may be expelled by the Board for failure to carry out any other obligation of the Member, or for failure to maintain its membership in the Special District Association of Colorado if such membership was required by the Board at the time the Member was admitted to the Pool, subject to the following:
1. The Member shall receive notice from the Board of the alleged failure and not less than thirty (30) days in which to cure the alleged failure, along with notice that expulsion may result if the failure is not so cured.
 2. The Member shall receive at least thirty (30) days prior notice from the Board, of the date, place and time when the Board will consider expelling the Member from the Pool, and the Member shall be entitled to be present at that meeting and to present evidence and reasons why it should not be expelled. The decision of the Board shall be effective as of the date and upon the terms and conditions set forth in the Pool Agreement and applicable excess or reinsurance policies and otherwise specified by the Board, except as provided in paragraph c.
 3. The Member may appeal the Board's decision to the expulsion committee, which shall schedule a hearing thereon. The Member and the Board shall be provided at least ten (10) days prior written notice of the date, time and place of the hearing. The appealing Member shall be entitled to be present at that hearing and to present evidence and reasons why it should not be expelled and the Board may present evidence and reasons why expulsion is proper. The decision of the expulsion committee shall be final and any expulsion effective as of the date and upon the terms and conditions set forth in the Pool Agreement and applicable excess or reinsurance policies, and otherwise specified by the Board.

ARTICLE 15. Effect of Withdrawal or Expulsion

- 15.1 No withdrawn or expelled Member shall be entitled to any reimbursement of contributions or distribution or excess funds, including excess surplus funds contributed by Members, unless the Member was a Member for at least five consecutive years.
- 15.2 A withdrawn or expelled Member shall remain obligated for all amounts owing at the time of withdrawal or expulsion for the years during which the member was an active member of the Pool and for all amounts which thereafter become owing for such years pursuant to the Pool Agreement and any other Pool documents which are in effect at the time of withdrawal.
- 15.3 A withdrawn or expelled Member shall be considered a Member of the Pool for the purpose of payment of the Member's claims and expenses related thereto which remain covered under the terms of coverage existing at the time of withdrawal. A withdrawn or expelled Member shall

shall remain subject to all conditions of coverage and obligations of a Member which are in effect at the time of withdrawal. A withdrawn or expelled Member shall have no right to vote on any matter pending before the Pool membership.

- 15.4 No withdrawn or expelled Member may be adversely affected by any change in the Pool Agreement or other Pool documents adopted subsequent to the effective date of the Member's withdrawal or expulsion.
- 15.5 Unless disapproved by an affected excess carrier or reinsurer, the Pool shall offer a withdrawing or expelled Member, no later than forty-five (45) days after the expulsion or Board's receipt of the written notice of withdrawal, at least twenty-four (24) months extended reporting period on any claims-made coverage provided through the Pool, at a cost reasonably calculated by the Board and subject to any contracts existing at the time of withdrawal or expulsion.

ARTICLE 16. Miscellaneous

- 16.1 This document constitutes an intergovernmental agreement among those Special Districts which become Members of the Pool. The terms of this agreement may be enforced in court by the Pool or by any of its Members. The consideration for the duties herewith imposed on the Members to take certain actions and to refrain from certain other actions shall be based upon the mutual promises and agreements of the Members set forth herein.
- 16.2 A certified or attested copy of the resolution of approval for each Member shall be attached to the Member's Pool Agreement on file with the Pool.
- 16.3 Except to the extent of the limited financial contributions to the Pool agreed to herein or such additional obligations as may come about through amendments to this Pool Agreement, the contracting parties intend in the creation of the Pool to establish an organization to operate only within the scope herein set out and have not otherwise created as between Member and Member any relationship of surety, indemnification or responsibility for the debts of or claims against any other Member.
- 16.4 The provisions of this Pool Agreement and of the other documents referred to herein, and the assets of the Pool, are for the benefit of the Members of the Pool only, and no other persons or entities shall have any rights or interest in this Pool Agreement or in any of the other documents referred to herein, or in any such assets, as a third party beneficiary or otherwise. The assets of the Pool shall not be subject to attachment, garnishment, or any equitable proceeding.
- 16.5 It is the intention of the Members that the Pool and any income of the Pool not be subject to taxation, and the Members shall cooperate in such respects, including amending this Pool Agreement, as reasonably necessary to establish and maintain the non-taxable status of the Pool.

- 16.6 The Insurance Commissioner of Colorado shall have such authority with respect to the formation and operation of the Pool as is provided by applicable Colorado law.
- 16.7 Except as permitted in this Pool Agreement, and amendments hereto, neither the Board nor any other person or entity is authorized to incur liabilities or obligations or enter into contracts on behalf of the Members.
- 16.8 "Insolvency" as applied to the Pool shall have the meaning as defined in Section 10-3-212, C.R.S., as amended, or as the Insurance Commissioner of Colorado may otherwise provide.
- 16.9 The statutory reporting period for the Pool shall be the calendar year or such other period as the Insurance Commissioner of Colorado may provide.
- 16.10 If any provision of this Pool Agreement is held invalid or unenforceable by a court of competent jurisdiction, such invalidity or unenforceability shall not affect the other provisions, and this Pool Agreement is expressly declared to be severable.
- 16.11 If the Board or its authorized representative and a Member disagree on whether a loss is covered through the Pool or on the amount of a covered loss, the Board or its authorized representative or the Member may request that the disagreement be submitted to binding arbitration as follows:
1. Unless otherwise agreed by the Board or its authorized representative and the Member, three persons shall be selected for the arbitration panel, one by the Board or its authorized representative, one by the Member, and one by the two so selected to act as umpire to decide the items upon which the other two disagree. If the two so selected fail for fifteen days to agree upon the umpire, the umpire shall be selected by a judge of a court of record agreed to by the Board or its authorized representative and the Member.
 2. The decision of the panel shall be binding on the Board or its authorized representative and the Member.
 3. The Pool shall pay the fees and expenses of the panelist selected by the Board or its authorized representative, the Member shall pay the fees and expenses of the panelist selected by it, and the fees and expenses of the umpire shall be shared equally by the Pool and the Member.

Dated: _____

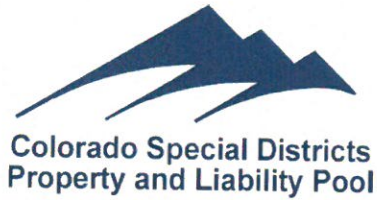
Special District: _____

By: _____
 Title: Chairman, Board of Directors and President

Date: _____

Attest:

By: _____
Title: Secretary



**Designation of Member Representative and Alternate Member Representative
for the
Colorado Special Districts Property and Liability Pool**

Pursuant to Section 10.1(b) of the Intergovernmental Agreement for the Colorado Special Districts Property and Liability Pool (CSD Pool), the Board of Directors of the _____ (District Legal Name) designates the following individuals as its Member Representative and Alternate Member Representative to the CSD Pool to represent the District's interest in CSD Pool matters on behalf of the District:

Member Representative (Print)

Alternate Member Representative (Print)

Association/Position in District

Association/Position in District

Address

Address

Phone

Phone

Fax

Fax

Email

Email

Date Authorized: _____

Authorized Board Signature: _____

Signer's Board Position: _____



Colorado Special Districts Property and Liability Pool

Workers' Compensation Proposal - Coverage Year 2016

District: Loveland Fire and Rescue Authority
2001 N Wilson
Loveland, CO 80537

Broker:

Proposal #:		Entity ID:	Effective Date:			Expiration Date:		Proposal Date:	
16W52054-2367		52054	01-Jan-16			01-Jan-17		29-Oct-15	
Class Code	Description	No. of Vol.	No. of Empl.		2016 Rate	2016 Estimated Employee Payroll	2016 Estimated Volunteer Payroll	Estimated Manual Contribution	
			F/T	P/T					
7710	Firefighter-Career	0	78	12	6.64	\$5,845,540		\$388,143.85	
7711	Firefighter-Volunteer	6	0	0	6.64		\$12,000	\$796.80	
8810	Clerical Office Employees	0	4	0	0.16	\$292,267		\$467.63	
8811	Board Member Coverage	12	0	0	0.55		\$14,400	\$79.20	

Manual Contribution:	=	\$389,487.48
Experience Modification:	x	0.62
Modified Contribution:	=	\$241,482.24
Contribution Volume Credit:	-	\$21,219.52
Designated Provider Discount:	-	\$6,037.06
\$5000 Deductible:	x	0.85
Cost Containment Deviation:	x	0.95
Manual Adjustment:	x	0.88
Multi Program Discount:	x	
Direct Discount:	-	\$3,044.58
Total Estimated Contribution:	=	\$149,184.18
Estimated Annual Contribution:	=	\$149,184.18

Annual Discounted Payment Plan - Payment Due January 8, 2016	\$142,470.89
If payment is not received prior to January 8, 2016 then no discount applies	\$149,184.18

Accepted by: _____
Authorized Representative/Broker

Date: _____
Requested Effective

To effect coverage, please sign, date and return this form before the requested effective date. Fax or scan is acceptable. This Proposal itself does not bind coverage. Named Participant must be a member of the Special District Association of Colorado and must adopt the Pool's Intergovernmental Agreement. NOTE: The terms of your Intergovernmental Agreement require timely payment to prevent automatic cancellation of coverage. Only prior notice to the Colorado Special Districts Property and Liability Pool Board and subsequent approval may extend cancellation provision.

Please Remit To: Colorado Special Districts Property and Liability Pool
c/o McGriff, Seibels & Williams, Inc.
P. O. Box 1539
Portland, OR 97207-1539
Toll Free: 800-318-8870 / Fax: 503-943-6622

Print Date: 29-Oct-15

Colorado Special Districts Property and Liability Pool

Workers' Compensation Proposal - Coverage Year 2015

District: Loveland Rural Fire Protection District
1423 W. 29th Street
Loveland, CO 80538

Broker:

Proposal #:		Entity ID:	Effective Date:			Expiration Date:		Proposal Date:	
15W52738-2381		52738	01-Jan-15			01-Jan-16		12-Oct-15	
Class Code	Description	No. of Vol.	No. of Empl.		2015 Rate	2015 Estimated Employee Payroll	2015 Estimated Volunteer Payroll	Estimated Manual Contribution	
			F/T	P/T					
8811	Board Member Coverage	5	0	0	0.75		\$6,000	\$45.00	

Manual Contribution:		\$45.00
Experience Modification:	x	1.00
Modified Contribution:	=	\$45.00
Contribution Volume Credit:	-	\$0.00
Designated Provider Discount:	-	\$0.00
Cost Containment Deviation:	x	
Manual Adjustment:	x	
Multi Program Discount:	x	
Direct Discount:	-	\$4.00
Total Estimated Contribution:	=	\$196.00
Estimated Annual Contribution:	=	\$196.00

Annual Discounted Payment Plan - Payment Due January 9, 2015	\$190.12
If payment is not received prior to January 9, 2015 then no discount applies	\$196.00

MINIMUM CONTRIBUTION APPLIES

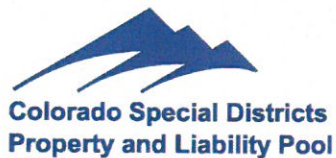
Accepted by: _____
Authorized Representative/Broker

Date: _____
Requested Effective

To effect coverage, please sign, date and return this form before the requested effective date. Fax or scan is acceptable. This Proposal itself does not bind coverage. Named Participant must be a member of the Special District Association of Colorado and must adopt the Pool's Intergovernmental Agreement. NOTE: The terms of your Intergovernmental Agreement require timely payment to prevent automatic cancellation of coverage. Only prior notice to the Colorado Special Districts Property and Liability Pool Board and subsequent approval may extend cancellation provision.

Please Remit To: Colorado Special Districts Property and Liability Pool
c/o McGriff, Seibels & Williams, Inc.
P. O. Box 1539
Portland, OR 97207-1539
Toll Free: 800-318-8870 / Fax: 503-943-6622

Print Date: 12-Oct-15



PROPOSAL SUMMARY

Date: 12-Oct-15

Entity: Loveland Rural Fire Protection District
1423 W. 29th Street
Loveland, CO 80538

Broker:

Proposal #:	Entity ID:	Effective Date:	Expiration Date:	Proposal Date:
28C52738-4231	52738	01-Jan-15	01-Jan-16	12-Oct-15

Coverage:	Contribution:
General Liability	\$1,624.55
Public Officials Liability	\$468.00
Auto Liability	\$0.00
Non-Owned / Hired Auto Liability	\$132.00
Auto Physical Damage	\$0.00
Hired Auto Physical Damage	\$65.00
Excess Liability	\$0.00
Property	\$0.00
Earthquake	\$0.00
Flood	\$0.00
Equipment Breakdown / Boiler and Machinery	\$0.00
Comprehensive Crime and ID Recovery Extension	\$133.31
Ancillary Lines and/or Reinstatement Charge	\$0.00
Total Estimated Contribution	\$2,422.86

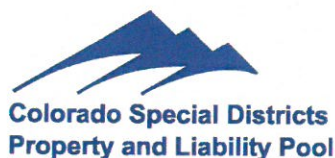
An 8% credit has been applied to districts where their Workers' Compensation is also placed with the CSD Pool. Otherwise, an 8% credit is available when districts participate in both the Property/Liability and Workers' Compensation programs. Not applicable to minimum contributions.

Colorado Special Districts Property and Liability Pool

PO Box 1539

Portland, OR 97207-1539

Toll Free: 800-318-8870 / Fax: 503-943-6622



Public Entity Liability Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 28C52738-4231

Coverage Period: 1/1/2015 to 1/1/2016

Named Member:

Broker of Record:

Loveland Rural Fire Protection District
1423 W. 29th Street
Loveland, CO 80538

This Proposal is provided only to those coverages indicated below for which a contribution is shown.

Coverage	Per Occurrence Limit	Annual Aggregate Limit	Deductible	Contribution
Public Entity Liability Coverage including:	\$1,000,000	None		\$1,624.55
General Liability	Included	None	None	Included
Medical Payments - Premises	\$10,000	None	None	Included
Employee Benefits Admin. Liability	Included	None	None	Included
Public Officials Liability	Included	None	\$1,000	\$468.00
Employment Practices Liability	Included	None	* \$100,000	Included
Pre Loss Legal Assistance	\$2,000	\$4,000	None	Included
No-Fault Water & Sewer BackUp	No Coverage	No Coverage	None	No Coverage
Cyber Liability	\$200,000	**\$1,000,000	\$1,000	Included
Fiduciary Liability	\$200,000	**\$1,000,000	\$1,000	Included
Excess Liability	No Coverage	No Coverage	N/A	No Coverage
Auto Liability	No Coverage	No Coverage	None	No Coverage
Medical Payments - Auto	No Coverage	No Coverage	N/A	No Coverage
Non-Owned/Hired Auto Liability	Included	None	None	\$132.00
Uninsured/Underinsured Motorist	No Coverage	No Coverage	None	No Coverage
Auto Physical Damage	No Coverage	No Coverage	N/A	No Coverage
Hired Auto Physical Damage	\$50,000	None	\$500/\$500	\$65.00
Auto Physical Damage - Employee Deductible Reimbursement	\$2,500	None	N/A	Included
Total Contribution				\$2,289.55

*Employment Practices Liability Deductible: 50% of loss subject to a maximum deductible of \$100,000 each occurrence.

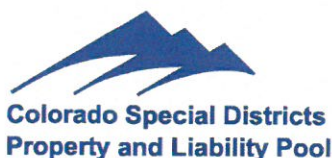
**Cyber Liability and Fiduciary Liability each have a \$1,000,000 All Member Annual Aggregate Limit.

Additional Endorsements applicable to member:

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Comprehensive Crime Proposal

Insured by the Fidelity and Deposit Insurance Co. of Maryland
Master Policy Number: CCP0037259

This Proposal Does Not Bind Coverage

Proposal Number: 28C52738-4231

Named Member:

Loveland Rural Fire Protection District
1423 W. 29th Street
Loveland, CO 80538

Coverage Period: 1/1/2015 Until Cancelled

Billing Period: 1/1/2015 to 1/1/2016

Broker of Record:

Covered ERISA Plan:

Coverage, Limits of Insurance and Deductibles

Limits:

Public Employee Dishonesty Coverage:

\$5,000

- Limit is Per Loss
- Faithful Performance of Duty
- Officers, Directors and Trustees
- Welfare and Pension Plan ERISA Compliance
if Covered Plan is shown on application
- Volunteer Workers as Employees

Forgery or Alteration Coverage:

\$5,000

Theft, Disappearance, and Destruction Coverage:

Inside Premises

\$5,000

Outside Premises

\$5,000

Computer and Funds Transfer Fraud Coverage:

\$5,000

Debit, Credit or Charge Card Forgery Coverage:

\$5,000

Money Orders and Counterfeit Paper Currency Coverage:

\$5,000

Crime Deductible: \$100

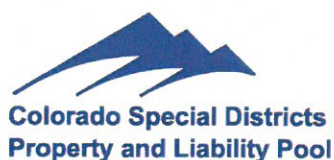
Contribution: \$133.31

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective

Quote Date: Monday, October 12, 2015



Identity Theft Recovery Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 28C52738-4231

Master Policy Number: 2014 CP IDR Form 2008-034-05

Named Member:

Loveland Rural Fire Protection District
1423 W. 29th Street
Loveland, CO 80538

Coverage Period: 1/1/2015 Until Cancelled

Broker of Record:

Member:

All permanent employees and District Board members participating in the Colorado Special Districts Property and Liability Pool; Special District Association of Colorado staff and Board of Directors.

Coverage:

Reimbursement Coverage for Expenses arising from a defined "Identity Theft" event. Including: legal fees for answer of civil judgements and defense of criminal charges; phone, postage, shipping fees; notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.

This coverage does not reimburse the member for monies stolen or fraudulently charged to the member, and excludes loss arising from the members fraudulent, dishonest or criminal act.

Limits:

\$25,000

Annual Aggregate Limit Per Member

Case Management Service Expenses

Does not reduce the limit available

Legal Costs

Reduces the limit available

Sub Limits:

\$5,000 Total

Lost Wages and Child/Elder Care

\$1,000 Total

Mental Health Counseling

\$1,000 Total

Miscellaneous Expenses

Coverage Trigger:

Coverage is provided on a discovery basis with a 60-day reporting requirement

Claims:

For Recovery Assistance and Counseling, please call 1-800-945-4617

Insurance Carrier:

The Hartford Steam Boiler Inspection and Insurance Company

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____

Authorized Representative/Agent

Date: _____

Requested Effective

Colorado Special Districts Property and Liability Pool**Proposal**

General Liability Schedule

Policy Year: 1/1/2015 to 1/1/2016

28C52738-4231

Fill-in the amount for any item that applies to your district. Mark items that do not apply with a zero.

*** Total Operating Expenses = Operating Expenses - Debt Service - Capital Expenditures**

Loveland Rural Fire Protection District

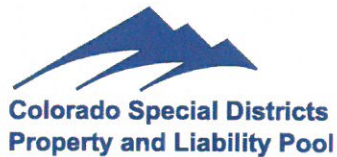
Per Occurrence Deductible: \$0.00

Agent:

Code	Description	Unit	Amount	Effective	Expiration
				Date	Date
	EMT Full-Time Paid	Each	0	1/1/2015	1/1/2016
	Number of Bond Issues	Each	0	1/1/2015	1/1/2016
	Emt Personnel	Each	0	1/1/2015	1/1/2016
	Volunteers - Not Emt - Total Number of	Each	0	1/1/2015	1/1/2016
	Paid Fire Fighters - (Not Emt)	Each	0	1/1/2015	1/1/2016
	Additional First Named Members (Inactive Subdistricts)	Each	0	1/1/2015	1/1/2016
	Total Operating Expenses – Any other	Dollars	0	1/1/2015	1/1/2016
	Total Operating Expense - Fire / Ambulance	Dollars	2,467,114	1/1/2015	1/1/2016
	Buildings & Premises - Occupied By District	Sq. Ft.	7,689	1/1/2015	1/1/2016
	Aboveground Storage Tanks (excluding water tanks)	Each	0	1/1/2015	1/1/2016
	Firefighters Full-Time Paid	Each	0	1/1/2015	1/1/2016
	Maximum Bond Issued	Dollars	0	1/1/2015	1/1/2016
	Firefighters Volunteer	Each		1/1/2015	1/1/2016
	Prior Acts-under A Claims Made Policy	Premium	1,250	1/1/2015	1/1/2016
	EMT Part-Time Paid	Each	0	1/1/2015	1/1/2016
	Board Members - Number of	Each	5	1/1/2015	1/1/2016
	Employees - Permanent Full-Time	Each	0	1/1/2015	1/1/2016
	Employees - Permanent Part-Time	Each	0	1/1/2015	1/1/2016
	Total Payroll	Dollars	0	1/1/2015	1/1/2016
	Class 1 Boats - Under 26'	Each	0	1/1/2015	1/1/2016
	Vacant Land	Acres	0	1/1/2015	1/1/2016
	Fire Department Area Served	Sq Miles	160	1/1/2015	1/1/2016
	Services Contracted Out	Dollars	2,100,460	1/1/2015	1/1/2016
	Events/Fundraisers - No Alcohol Served	Each	0	1/1/2015	1/1/2016
	Events/Fundraisers - Alcohol Served	Dollars	0	1/1/2015	1/1/2016
	Firefighters Part-Time Paid	Each	0	1/1/2015	1/1/2016

If your district has other exposures not common to all similar districts and not listed on the General Liability Schedule, such as: (airplanes, staff security people, bridges, day care centers, or boats) please list below. Certain activities may require a separate insurance policy.

Description	Unit	Amount	Expiration	Effective
			Date	Date



Excess Liability Options Proposal For 2015

This Proposal Does Not Bind Coverage

This report demonstrates what it would cost your district to increase coverage from your current limit of liability to higher coverage limit(s). For questions please call Anne, Julie, or Sandy at 800-318-8870.

Named Member: Loveland Rural Fire Protection District

Certificate Number: 28C52738-423

<u>Excess Limit</u>	<u>Annual Excess Contribution</u>	<u>Change in Contribution</u>
\$1,000,000.00	\$330.00	\$330.00
\$2,000,000.00	\$570.00	\$570.00
\$3,000,000.00	\$810.00	\$810.00
\$4,000,000.00	\$1,020.00	\$1,020.00
\$5,000,000.00	\$1,250.00	\$1,250.00
\$6,000,000.00	\$1,500.00	\$1,500.00
\$7,000,000.00	\$1,750.00	\$1,750.00
\$8,000,000.00	\$2,000.00	\$2,000.00
\$9,000,000.00	\$2,500.00	\$2,500.00

Note: This is not your Coverage Document. It was created solely for informational purposes.

Monday, October 12, 2015

Page 1 of 1



Colorado Special Districts
Property and Liability Pool

PROPOSAL SUMMARY

Date: 09-Nov-15

Entity: Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker:

Proposal #:	Entity ID:	Effective Date:	Expiration Date:	Proposal Date:
29C52054-328	52054	01-Jan-16	01-Jan-17	09-Nov-15

Coverage:	Contribution:
General Liability	\$11,626.91
Public Officials Liability	\$10,758.35
Auto Liability	\$3,491.35
Non-Owned / Hired Auto Liability	\$132.00
Auto Physical Damage	\$26,747.52
Hired Auto Physical Damage	\$65.00
Excess Liability	\$3,651.61
Property	\$11,485.28
Earthquake	\$0.00
Flood	\$0.00
Equipment Breakdown / Boiler and Machinery	\$2,396.20
Comprehensive Crime and ID Recovery Extension	\$278.94
Ancillary Lines and/or Reinstatement Charge	\$500.00
Total Estimated Contribution	\$71,133.16

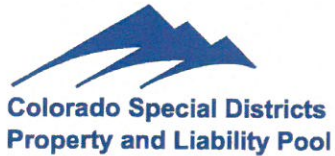
An 8% credit has been applied to districts where their Workers' Compensation is also placed with the CSD Pool. Otherwise, an 8% credit is available when districts participate in both the Property/Liability and Workers' Compensation programs. Not applicable to minimum contributions.

Colorado Special Districts Property and Liability Pool

PO Box 1539

Portland, OR 97207-1539

Toll Free: 800-318-8870 / Fax: 503-943-6622



Public Entity Liability Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 29C52054-328

Coverage Period: 1/1/2016 to 1/1/2017

Named Member:

Broker of Record:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

This Proposal is provided only to those coverages indicated below for which a contribution is shown.

Coverage	Per Occurrence	Annual Aggregate	Deductible	Contribution
Public Entity Liability Coverage incl.:	\$1,000,000	None		\$11,626.91
General Liability	Included	None	\$5,000	Included
Medical Payments - Premises	\$10,000	None	None	Included
Employee Benefits Admin. Liability	Included	None	\$5,000	Included
Public Officials Liability	Included	None	\$2,500	\$10,758.35
Employment Practices Liability	Included	None	* \$25,000	Included
Pre Loss Legal Assistance	\$2,000	\$4,000	None	Included
No-Fault Water & Sewer Backup	No Coverage	No Coverage	None	No Coverage
Cyber Liability	\$200,000	**\$200,000	\$1,000	Included
Fiduciary Liability	\$200,000	**\$200,000	\$1,000	Included
Excess Liability	\$5,000,000	None	N/A	\$3,651.61
Auto Liability	Included	None	\$5,000	\$3,491.35
Medical Payments - Auto	\$10,000	None	None	Included
Non-Owned/Hired Auto Liability	Included	None	None	\$132.00
Uninsured/Underinsured Motorist	\$1,000,000	None	None	Included
Auto Physical Damage	Per Schedule	Per Schedule	Per Schedule	\$26,747.52
Hired Auto Physical Damage	\$50,000	None	\$500/\$500	\$65.00
Auto Physical Damage - Employee Deductible Reimbursement	\$2,500	None	N/A	Included
Total Contribution				\$56,472.74

*Employment Practices Liability Deductible: 50% of loss including Indemnity and Legal Expenses subject to a maximum deductible of \$25,000 each occurrence.

**Cyber Liability and Fiduciary Liability each have a \$1,000,000 All Member Annual Aggregate Limit.

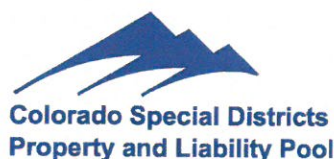
Prior Acts coverage applies to previous Claims Made Policies

Additional Endorsements applicable to member:

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Property Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 29C52054-328

Coverage Period: 1/1/2016 to 1/1/2017

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

Amount of Coverage: (Per occurrence except Earthquake and Flood)

\$10,640,591	Reported Buildings, Business Personal Property, Other Scheduled Item and EDP per Schedule
\$250,000	Business Income including Extra Expense/Rental Income unless a higher limit is specified on Schedule.
\$3,325,582	Portable Equipment, Mobile Equipment, and other Inland Marine Scheduled items.
\$0	Excess of \$2,000,000 Flood Limit, per occurrence and annual aggregate, per Property Schedule. Flood Zones A, AO, AE and V are subject to \$30,000,000 per occurrence and all member annual aggregate limit.
\$0	Excess of \$2,000,000 Earthquake Limit, per occurrence and annual aggregate, per Property Schedule.

Locations Covered: Per Schedules on file. Property in Course of Construction must be shown on schedule to be covered.

Report of Values: Annual statement of values must be submitted and additions/deletions are to be reported as they occur

Perils Covered: Risks of Direct Physical Loss subject to the terms, conditions and exclusions in the Master Property Coverage Document.

Deductibles: \$5,000 Per occurrence except where noted on Member's Schedules.

Earthquake - 2% per occurrence of the value of the covered damaged property at the time loss occurs, subject to a \$5,000 minimum and \$50,000 maximum.

Flood - 2% per occurrence of the value of the covered damaged property at the time loss occurs, subject to a \$5,000 minimum and \$50,000 maximum.

Contribution: \$11,485.28

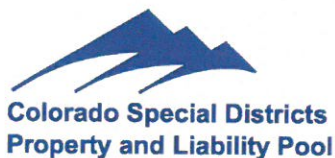
Additional forms applicable to member:

~Fire District Property Coverage Valuation - GRC 01 01 14

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Pollution Liability Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 29C52054-328

Coverage Period: 1/1/2016 to 1/1/2017

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

**Claims-Made
Coverage:**

COVERAGE A: New Pollution Conditions (Premises)

"Claims", "remediation costs", and associated "legal defense expenses", in excess of the "self-insured retention", arising out of a "pollution condition" on, at, under, or migrating from a "covered location", provided the "claim" is first made, or the "insured" first discovers such "pollution condition", during the "policy period".

COVERAGE B: Covered Operations Pollution Conditions Coverage

"Claims" and associated "legal defense expenses", in excess of the "self-insured retention", arising out of a "pollution condition" resulting from "covered operations", provided the "claim" is first made during the "policy period".

Limits:

\$1,000,000 Per "Pollution Condition"

\$5,000,000 Aggregate All Pollution Conditions - All Shared Members

Deductible:

\$1,000 Per "Pollution Condition"

Retroactive Date:

January 1, 2009 Coverage A (Covered Locations)

January 1, 2010 Coverage B (Covered Operations)

Defense Costs:

Defense and Settlement Reduces the Limit of Liability

Major Exclusions:

Asbestos; Contractual Liability; Divested Property; Fines and Penalties; Fungi and Legionella; Known Conditions; Landfills or Recycling Facilities; Lead Based Paint; Underground Storage Tanks; War or Terrorism.

Insurance Carrier:

ACE American Insurance Company

Policy Forms:

PF-29206a (08/10) - Public/Educational Entity Pollution Liability Insurance Policy
PF-24573c - Fungi and Legionella (Bodily Injury Only) Endorsement
PF-27900e - Catastrophe Management Coverage Endorsement
PF-29239 - Notice of Cancellation (120 days) Endorsement
PF-30559 - Basic Extended Reporting Period (90 days) Endorsement
PF-34484 - Colorado Amendatory Endorsement (AAIC PE PPL)
PF-23728 (01/08) - Terrorism Risk Insurance Act Endorsement
TRIA11b (01/08) - Disclosure Pursuant to Terrorism Risk Insurance Act

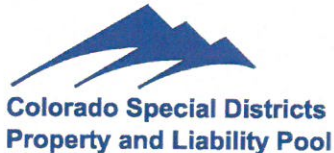
Underground Storage Tanks covered only with completed application, underwriter approval and additional contribution.

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective

Quote Date: Monday, November 09, 2015



Equipment Breakdown Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 29C52054-328

Coverage Period: 1/1/2016 to 1/1/2017

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

Objects Insured: Covered Property that (1) generates, transmits or utilizes energy, including electronic communications and data processing equipment; or (2) which during normal usage, operates under vacuum or pressure, other than the weight of its contents.

Limits: Equipment Breakdown Program Loss Limit: \$50,000,000 or Total Insured Values (100% Buildings, Contents and EDP) whichever is less.

Sub Limits: Business Income / Extra Expense	\$250,000
Service Interruption	\$250,000
Expediting Expenses	\$250,000
Hazardous Substances	\$250,000
Perishable Goods / Spoilage	\$250,000
Data Restoration	\$250,000
Off-Premises Property Damage	\$250,000
Rental Income	\$250,000
Demolition & Increased Cost of Construction	\$1,000,000
90 Day Reporting for Newly Acquired Locations	\$1,000,000
Green Construction upgrade	\$25,000
Computer Equipment	Included
Flood Drying Out	Included
Portable Equipment	Included
CFC Refrigerants	Included
Defense	Included

Deductibles: \$2,500 Each Occurrence, except:

24-Hour Waiting Period (for BI/EE/Perishable Goods) and for Service Interruption.

Locations: Property must be at a location described in the Named Member's current Property Schedule with the Pool; must be owned, leased, or operated under the control of the Named Member (except for Service Interruption).

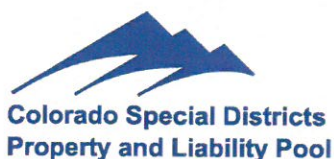
Contribution: \$2,396.20

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective

Quote Date: Monday, November 09, 2015



Comprehensive Crime Proposal

Insured by the Fidelity and Deposit Insurance Co. of Maryland
Master Policy Number: CCP0037259

This Proposal Does Not Bind Coverage

Proposal Number: 29C52054-328

Coverage Period: 1/1/2016 Until Cancelled

Named Member:

Billing Period: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

Covered ERISA Plan: Canyon Pension Fund

Coverage, Limits of Insurance and Deductibles

Limits:

Public Employee Dishonesty Coverage:

\$5,000

- Limit is Per Loss
- Faithful Performance of Duty
- Officers, Directors and Trustees
- Welfare and Pension Plan ERISA Compliance
if Covered Plan is shown on application
- Volunteer Workers as Employees

Forgery or Alteration Coverage:

\$5,000

Theft, Disappearance, and Destruction Coverage:

Inside Premises

\$5,000

Outside Premises

\$5,000

Computer and Funds Transfer Fraud Coverage:

\$5,000

Debit, Credit or Charge Card Forgery Coverage:

\$5,000

Money Orders and Counterfeit Paper Currency Coverage:

\$5,000

Crime Deductible: \$100

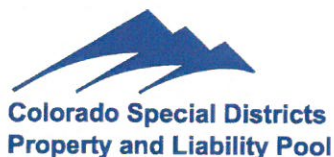
Contribution: \$278.94

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective

Quote Date: Monday, November 09, 2015



Identity Theft Recovery Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 29C52054-328

Master Policy Number: 2014 CP IDR Form 2008-034-05

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Coverage Period: 1/1/2016 Until Cancelled

Broker of Record:

Member:

All permanent employees and District Board members participating in the Colorado Special Districts Property and Liability Pool; Special District Association of Colorado staff and Board of Directors.

Coverage:

Reimbursement Coverage for Expenses arising from a defined "Identity Theft" event. Including: legal fees for answer of civil judgements and defense of criminal charges; phone, postage, shipping fees; notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.

This coverage does not reimburse the member for monies stolen or fraudulently charged to the member, and excludes loss arising from the members fraudulent, dishonest or criminal act.

Limits:

\$25,000

Annual Aggregate Limit Per Member

Case Management Service Expenses

Does not reduce the limit available

Legal Costs

Reduces the limit available

Sub Limits:

\$5,000 Total

Lost Wages and Child/Elder Care

\$1,000 Total

Mental Health Counseling

\$1,000 Total

Miscellaneous Expenses

Coverage Trigger:

Coverage is provided on a discovery basis with a 60-day reporting requirement

Claims:

For Recovery Assistance and Counseling, please call 1-800-945-4617

Insurance Carrier:

The Hartford Steam Boiler Inspection and Insurance Company

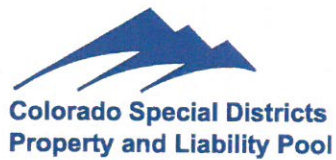
To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____

Date: _____

Authorized Representative/Agent

Requested Effective



Excess Liability Options Proposal For 2016

This Proposal Does Not Bind Coverage

This report demonstrates what it would cost your district to increase coverage from your current limit of liability to higher coverage limit(s). For questions please call Anne, Julie, or Sandy at 800-318-8870.

Named Member: Loveland Fire and Rescue Authority

Certificate Number: 29C52054-328

<u>Excess Limit</u>	<u>Annual Excess Contribution</u>	<u>Change in Contribution</u>
\$1,000,000.00	\$1,938.16	(\$1,713.45)
\$2,000,000.00	\$2,808.93	(\$842.68)
\$3,000,000.00	\$3,230.27	(\$421.34)
\$4,000,000.00	\$3,377.74	(\$273.87)
\$5,000,000.00 *	\$3,651.61	\$0.00
\$6,000,000.00	\$3,932.50	\$280.89
\$7,000,000.00	\$4,213.39	\$561.78
\$8,000,000.00	\$4,494.29	\$842.68
\$9,000,000.00	\$4,775.18	\$1,123.57

* This is your current excess limit

Note: This is not your Coverage Document. It was created solely for informational purposes.

Monday, November 09, 2015

Page 1 of 1

Colorado Special Districts Property and Liability Pool

General Liability Schedule

Policy Year: 1/1/2016 to 1/1/2017

Proposal

29C52054-328

Fill-in the amount for any item that applies to your district. Mark items that do not apply with a zero.

*** Total Operating Expenses = Operating Expenses - Debt Service - Capital Expenditures**

Loveland Fire and Rescue Authority

Per Occurrence Deductible: \$5,000.00

Agent:

Code	Description	Unit	Amount	Effective	Expiration
				Date	Date
	Firefighters Part-Time Paid	Each	12	1/1/2016	1/1/2017
	Number of Bond Issues	Each	1	1/1/2016	1/1/2017
	EMT Personnel	Each	0	1/1/2016	1/1/2017
	Volunteers - Not EMT - Total Number of	Each	0	1/1/2016	1/1/2017
	Paid Fire Fighters - (Not EMT)	Each	0	1/1/2016	1/1/2017
	Additional First Named Members (Active Subdistricts)	Each	0	1/1/2016	1/1/2017
	Additional First Named Members (Inactive Subdistricts)	Each	0	1/1/2016	1/1/2017
	Total Operating Expenses – Any other	Dollars	0	1/1/2016	1/1/2017
	Total Operating Expense - Fire / Ambulance	Dollars	12,374,100	1/1/2016	1/1/2017
	Buildings & Premises - Occupied By District	Sq. Ft.	0	1/1/2016	1/1/2017
	Aboveground Storage Tanks (excluding water tanks)	Each	5	1/1/2016	1/1/2017
	Firefighters Full-Time Paid	Each	78	1/1/2016	1/1/2017
	Prior Acts-under A Claims Made Policy	Premium	21,372	1/1/2016	1/1/2017
	Firefighters Volunteer	Each	6	1/1/2016	1/1/2017
	Maximum Bond Issued	Dollars	2,105,480	1/1/2016	1/1/2017
	EMT Part-Time Paid	Each	0	1/1/2016	1/1/2017
	Board Members - Number of	Each	12	1/1/2016	1/1/2017
	Employees - Permanent Full-Time	Each	83	1/1/2016	1/1/2017
	Employees - Permanent Part-Time	Each	2	1/1/2016	1/1/2017
	Total Payroll	Dollars	6,897,513	1/1/2016	1/1/2017
	Class 1 Boats - Under 26'	Each	4	1/1/2016	1/1/2017
	Vacant Land	Acres	0	1/1/2016	1/1/2017
	Fire Department Area Served	Sq Miles	0	1/1/2016	1/1/2017
	Services Contracted Out	Dollars	172,290	1/1/2016	1/1/2017
	Events/Fundraisers - No Alcohol Served	Each	0	1/1/2016	1/1/2017
	Events/Fundraisers - Alcohol Served	Dollars		1/1/2016	1/1/2017
	EMT Full-Time Paid	Each	0	1/1/2016	1/1/2017

If your district has other exposures not common to all similar districts and not listed on the General Liability Schedule, such as: (airplanes, staff security people, bridges, day care centers, or boats) please list below. Certain activities may require a separate insurance policy.

Description	Unit	Amount	Expiration	Effective
			Date	Date

Colorado Special Districts Property and Liability Pool**Proposal**

29C52054-328

Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent:

Year	Make	Description	Complete Vehicle Identification #	Collision Y/N	Comprehensive Y/N	Deductible Collision	Deductible Comp.	Value	AL Contribution	APD Contribution
Auto #:	0617	Unique #: 52054A9645								
	Mid West	Boat Trailer	1MDAHAR10DA507546	Yes	Yes	\$5,000	\$5,000	\$2,000.00	\$26.34	\$6.55
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	Trailer				
Auto #:	0600	Unique #: 52054A9614								
1993	Haulmark	Trailer	16HGB1427PP003447	Yes	Yes	\$5,000	\$5,000	\$3,200.00	\$26.34	\$10.47
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	Trailer				
Auto #:	0903	Unique #: 52054A9625								
1993	Emergency One	Fire Truck	4ENDAAA87P1002566	Yes	Yes	\$5,000	\$5,000	\$750,000.00	\$32.82	\$1,963.92
Weight Class:	Med Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model:	Fire Truck				
Auto #:	0107	Unique #: 52054A9565								
1995	Spartan	Gladiator	4S7AT9D0XSC018094	Yes	Yes	\$5,000	\$5,000	\$500,000.00	\$41.03	\$1,309.28
Weight Class:	Hwy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model:	Fire Truck				
Auto #:	0902	Unique #: 52054A9624								
1996	Ford	F700	1FDXF80C3TVA20431	Yes	Yes	\$5,000	\$5,000	\$650,000.00	\$136.77	\$2,127.58
Weight Class:	Hwy Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	Truck				
Auto #:	0555	Unique #: 52054A9582								
1996	Freightliner	FL70	1FV6JLBCBOVL564635	Yes	Yes	\$5,000	\$5,000	\$225,000.00	\$136.77	\$981.96
Weight Class:	Hwy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model:	Truck				
Auto #:	0108	Unique #: 52054A9566								
1997	American LaFrance	Eagle	4Z36ESEXBXWR895071	Yes	Yes	\$5,000	\$5,000	\$269,968.00	\$41.03	\$706.93
Weight Class:	Hwy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model:	Fire Truck				

Monday, November 09, 2015

Page 1

Colorado Special Districts Property and Liability Pool
 Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017
Loveland Fire and Rescue Authority

Proposal
 29C52054-328

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent:

Year	Make	Description	Complete Vehicle Identification #	Collision Y/N	Comprehensive Y/N	Deductible Collision	Deductible Comp.	Value	AL Contribution	APD Contribution
Auto #:	0556	Unique #: 52054A9583								
1998		FL70	1FV2JLCB9XHA03597	Yes	Yes	\$5,000	\$5,000	\$245,000.00	\$136.77	\$1,069.25
Weight Class:	Hvy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Truck					
Auto #:	0450	Unique #: 52054A9587								
2000	Ford	F450	1FDXF47F5YED58199	Yes	Yes	\$5,000	\$5,000	\$32,525.00	\$96.00	\$141.95
Weight Class:	Lgt Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Pickup					
Auto #:	0446	Unique #: 52054A9585								
2001	Ford	F550	1FDAF57F82EA73208	Yes	Yes	\$5,000	\$5,000	\$70,000.00	\$96.00	\$229.12
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Pickup					
Auto #:	0602	Unique #: 52054A9616								
2001	Scotly	Trailer	1SSTT1NT3211SS609	Yes	Yes	\$5,000	\$5,000	\$28,000.00	\$26.34	\$91.65
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0202	Unique #: 52054A9572								
2001	HME	1871	44KFT42871WZ19384	Yes	Yes	\$5,000	\$5,000	\$548,621.00	\$41.03	\$1,436.60
Weight Class:	Hvy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Fire Truck					
Auto #:	0156	Unique #: 52054A9577								
2003	Spartan	Gladiator Class	4S7AT2F904C046038	Yes	Yes	\$5,000	\$5,000	\$307,000.00	\$41.03	\$803.90
Weight Class:	Hvy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Fire Truck					
Auto #:	0352	Unique #: 52054A9580								
2003	Spartan	Metro Star FF	4S7CT4903C043196	Yes	Yes	\$5,000	\$5,000	\$330,000.00	\$41.03	\$864.13
Weight Class:	Hvy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Fire Truck					

Monday, November 09, 2015

Colorado Special Districts Property and Liability Pool**Proposal**

29C52054-328

Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent:

Year	Make	Description	Complete Vehicle Identification #	Collision Y/N	Comprehensive Y/N	Deductible Collision	Deductible Comp.	Value	AL Contribution	APD Contribution
Auto #:	0616	Unique #: 52054A9644								
2004	Nor-E First Responde	Decib Trauker	2T9DAADCX41065189	Yes	Yes	\$5,000	\$5,000	\$84,000.00	\$26.34	\$274.95
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	Trailer				
Auto #:	0109	Unique #: 52054A9567								
2004	Spartan	Gladiator	4S7AT2F924C046929	Yes	Yes	\$5,000	\$5,000	\$483,000.00	\$41.03	\$1,264.77
Weight Class:	Hwy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model:	Fire Truck				
Auto #:	0110	Unique #: 52054A9568								
2005	Spartan	Gladiator Evolu	457AT2F955C052001	Yes	Yes	\$5,000	\$5,000	\$307,963.00	\$41.03	\$806.42
Weight Class:	Hwy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model:	Fire Truck				
Auto #:	0312	Unique #: 52054A9574								
2005		Route Star	4UZAAPBW85CU88434	Yes	Yes	\$5,000	\$5,000	\$90,000.00	\$136.77	\$294.59
Weight Class:	Hwy Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	Truck				
Auto #:	3300	Unique #: 52054A9623								
2005	Freightliner	Truck	4UZAASBV85CV38176	Yes	Yes	\$5,000	\$5,000	\$298,855.00	\$136.77	\$978.21
Weight Class:	Hwy Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	Truck				
Auto #:	0710	Unique #: 52054A9601								
2006	Chevrolet	Trail Blazer	1GNET16M566162121	Yes	Yes	\$5,000	\$5,000	\$24,951.00	\$96.00	\$81.67
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	SUV				
Auto #:	0707	Unique #: 52054A9598								
2006	Chevrolet	Trail Blazer	1GNET16M866160623	Yes	Yes	\$5,000	\$5,000	\$24,951.00	\$96.00	\$81.67
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model:	SUV				

Monday, November 09, 2015

Colorado Special Districts Property and Liability Pool
 Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017
Loveland Fire and Rescue Authority

Proposal
 29C52054-328

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent:

Year	Make	Description	Complete Vehicle Identification #	Collision Y/N	Comprehensive Y/N	Deductible Collision	Deductible Comp.	Value	AL Contribution	APD Contribution
Auto #:	0708	Unique #: 52054A9599								
2006	Chevrolet	Trail Blazer	1GNET16MX66160493	Yes	Yes	\$5,000	\$5,000	\$24,951.00	\$96.00	\$81.67
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: SUV					
Auto #:	0709	Unique #: 52054A9600								
2006	Chevrolet	Trail Blazer	1GNET16MX66160848	Yes	Yes	\$5,000	\$5,000	\$24,951.00	\$96.00	\$81.67
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: SUV					
Auto #:	0606	Unique #: 52054A9584								
2006	GMC	K2500	1GTHK29U86E212056	Yes	Yes	\$5,000	\$5,000	\$23,714.00	\$96.00	\$77.62
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Pickup					
Auto #:	0603	Unique #: 52054A9617								
2006		Trailer	5NHUCMZ276W053138	Yes	Yes	\$5,000	\$5,000	\$6,130.00	\$26.34	\$20.06
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0605	Unique #: 52054A9656								
2006	HMD	Trailer	ID06030984CO	Yes	Yes	\$5,000	\$5,000	\$700.00	\$26.34	\$2.29
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0612	Unique #: 52054A9590								
2007	Chevrolet	Express 3500	1GAHCG39U671228023	Yes	Yes	\$5,000	\$5,000	\$25,610.57	\$95.07	\$83.83
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Van					
Auto #:	0711	Unique #: 52054A9602								
2007	Chevrolet	Colorado	1GCDT19E778101920	Yes	Yes	\$5,000	\$5,000	\$22,459.00	\$96.00	\$73.51
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Pickup					

Monday, November 09, 2015

Colorado Special Districts Property and Liability Pool**Proposal**

Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017

29C52054-328

Loveland Fire and Rescue Authority

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent:

Year	Make	Description	Complete Vehicle Identification #	Collision Y/N	Comprehensive Y/N	Deductible Collision	Deductible Comp.	Value	AL Contribution	APD Contribution
Auto #:	0607	Unique #:	52054A9595							
2007	Chevrolet	K3500	1GCHK39K57E548043	Yes	Yes	\$5,000	\$5,000	\$29,129.00	\$95.07	\$95.35
Weight Class:	Lgt Truck	Valuation:	ACV	Term:	1/1/2016 to 1/1/2017	Model:	Van			
Auto #:	0306	Unique #:	52054A9573							
2007	International	4400	1HTMKAZN67H376085	Yes	Yes	\$5,000	\$5,000	\$149,803.00	\$139.50	\$653.78
Weight Class:	Hwy Truck	Valuation:	RCV	Term:	1/1/2016 to 1/1/2017	Model:	All Others			
Auto #:	0604	Unique #:	52054A9618							
2008	Maxey	Trailer	1M9DA08E787704082	Yes	Yes	\$5,000	\$5,000	\$3,660.00	\$26.34	\$11.98
Weight Class:	N/A	Valuation:	ACV	Term:	1/1/2016 to 1/1/2017	Model:	Trailer			
Auto #:	0111	Unique #:	52054A9569							
2008	Pierce	Quantum	4P1CV01E08A007958	Yes	Yes	\$5,000	\$5,000	\$378,280.97	\$41.03	\$990.55
Weight Class:	Hwy Truck	Valuation:	RCV	Term:	1/1/2016 to 1/1/2017	Model:	Fire Truck			
Auto #:	0790	Unique #:	52054A9603							
2009	Ford	Sport Utility	1FMCU59329KA17956	Yes	Yes	\$5,000	\$5,000	\$30,188.30	\$96.00	\$98.81
Weight Class:	Lgt Truck	Valuation:	ACV	Term:	1/1/2016 to 1/1/2017	Model:	SUV			
Auto #:	0103	Unique #:	52054A9607							
2009	Chevrolet	Tahoe	1GNFK03069R201613	Yes	Yes	\$5,000	\$5,000	\$55,409.65	\$96.00	\$181.37
Weight Class:	Lgt Truck	Valuation:	ACV	Term:	1/1/2016 to 1/1/2017	Model:	SUV			
Auto #:	0160	Unique #:	52054A9579							
2009	International	Crimson	1HTWEAZN39J179516	Yes	Yes	\$5,000	\$5,000	\$269,000.00	\$41.03	\$704.39
Weight Class:	Hwy Truck	Valuation:	RCV	Term:	1/1/2016 to 1/1/2017	Model:	Fire Truck			

Monday, November 09, 2015

Colorado Special Districts Property and Liability Pool**Proposal**

29C52054-328

Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent:

Year	Make	Description	Complete Vehicle Identification #	Collision Y/N	Comprehensive Y/N	Deductible Collision	Deductible Comp.	Value	AL Contribution	APD Contribution
Auto #:	0112	Unique #: 52054A9570								
2010	Spartan	Metro Star FF	4S7CT2D91AC072459	Yes	Yes	\$5,000	\$5,000	\$423,500.00	\$41.03	\$1,108.96
Weight Class:	Hvy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Fire Truck					
Auto #:	0615	Unique #: 52054A9622								
2011	Shorelander	Trailer	1MDTGAP1XBA475040	Yes	Yes	\$5,000	\$5,000	\$820.00	\$26.34	\$2.68
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0601	Unique #: 52054A9615								
2011	PJ	Double Trailer	4P5U61015B2153615	Yes	Yes	\$5,000	\$5,000	\$2,000.00	\$26.34	\$6.55
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0601	Unique #: 52054A9655								
2011	PJ	Trailer	4P5V71224C2166845	Yes	Yes	\$5,000	\$5,000	\$2,500.00	\$26.34	\$8.18
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0313	Unique #: 52054A9575								
2012	Spartan	Metro Star FF	4S7CT2D96CC075652	No	Yes	\$5,000	\$5,000	\$437,053.00	\$41.03	\$143.50
Weight Class:	Hvy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Fire Truck					
Auto #:	0201	Unique #: 52054A9597								
2013	Ford	F550	1FD0X5HT8DEB53317	Yes	Yes	\$5,000	\$5,000	\$109,985.00	\$96.00	\$480.00
Weight Class:	Lgt Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Pickup					
Auto #:	0101	Unique #: 52054A9605								
2013	Chevrolet	2500	1GC1KXCG0DF196251	Yes	Yes	\$5,000	\$5,000	\$73,834.00	\$96.00	\$241.67
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Pickup					

Monday, November 09, 2015

Colorado Special Districts Property and Liability Pool**Proposal**

29C52054-328

Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent:

Year	Make	Description	Complete Vehicle Identification #	Collision Y/N	Comprehensive Y/N	Deductible Collision	Deductible Comp.	Value	AL Contribution	APD Contribution
Auto #:	0906	Unique #: 52054A9629								
2013	John Deere	Gator	1M0625GSCDM062101	Yes	Yes	\$5,000	\$5,000	\$98,000.00	\$78.26	\$320.77
Weight Class:	Priv. Pass	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: SUV					
Auto #:	0617	Unique #: 52054A9659								
2013		Trailer	1MDAHAR10DA507546	Yes	Yes	\$5,000	\$5,000	\$1,546.00	\$26.34	\$5.06
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0850	Unique #: 52054A9571								
2013	Spartan	Gladiator Class	4S7AU2E9XDC077232	Yes	Yes	\$5,000	\$5,000	\$655,572.00	\$41.03	\$1,716.66
Weight Class:	Hwy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017		Model: Fire Truck					
Auto #:	0608	Unique #: 52054A9619								
2014	Big Tex	Trailer	16VNX1427E2056598	Yes	Yes	\$5,000	\$5,000	\$2,000.00	\$26.34	\$6.55
Weight Class:	N/A	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Trailer					
Auto #:	0100	Unique #: 52054A9604								
2014	Chevrolet	Tahoe	1GNSKAE01ER204947	Yes	Yes	\$5,000	\$5,000	\$44,068.48	\$96.00	\$144.25
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: SUV					
Auto #:	0905	Unique #: 52054A9628								
2014	John Deere	Gator	1M0825GFLEM081286	Yes	Yes	\$5,000	\$5,000	\$22,511.00	\$78.26	\$73.68
Weight Class:	Priv. Pass	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: SUV					
Auto #:	0200	Unique #: 52054A9596								
2014	Chevrolet	K1500	3GCUKPEC3EG423729	Yes	Yes	\$5,000	\$5,000	\$42,851.32	\$96.00	\$140.26
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017		Model: Pickup					

Monday, November 09, 2015

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Colorado Special Districts Property and Liability Pool Automobile Schedule Policy Year: 1/1/2016 to 1/1/2017

Proposal
 29C52054-328

Auto Liability Per Occurrence Deductible: \$5,000.00

Agent: Loveland Fire and Rescue Authority

Year	Make	Description	Complete Vehicle Identification #	Collision		Comprehensive Y/N	Deductible		Value	AL Contribution	APD Contribution
				Y/N			Collision	Comp.			
Auto #:	0102	Utility	52054A9606								
2015	Ford		1FM5K8AR7FGB26783	Yes		Yes	\$5,000	\$5,000	\$32,674.93	\$95.07	\$106.95
Weight Class:	Lgt Truck	Valuation: ACV	Term: 1/1/2016 to 1/1/2017			Model: Van					
Auto #:	0700	Fire Aerial	52054A9576								
2015	Pierce		4P1BCAGF6FA015015	Yes		Yes	\$5,000	\$5,000	\$1,359,270.21	\$41.03	\$3,559.34
Weight Class:	Hwy Truck	Valuation: RCV	Term: 1/1/2016 to 1/1/2017			Model: Fire Truck					
Auto #:											
Weight Class:		Valuation:	Term:			Model:					
Auto #:											
Weight Class:		Valuation:	Term:			Model:					
Weight Class:		Valuation:	Term:			Model:					

Total: \$9,627,206.43 \$3,491.35 \$26,747.52

Weight Class
 Pri Pass - (0 - 10,000 LBS)
 Lgt Truck - (0 - 10,000 LBS)
 Med Truck - (10,001 - 20,000 LBS)
 Hwy Truck - (20,001 - 45,000 LBS)
 Xhwy Truck - (OVER 45,000 LBS)

Valuation
 No APD = Liability Only
 ACV = Actual Cash Value
 RCV = Replacement Cost Valuation
 AV = Agreed Value

Model
 AO = All Others
 AMBU = Ambulance
 DUMP = Dump Truck
 EXCA = Excavating
 FIRE = Fire Truck
 LADD = Ladder Truck
 LIV = Livery
 MAIN = Maintenance
 PU = Pickup
 PUMP = Pumper
 RESC = Rescue

SEDA = Sedan
 SUV = SUV
 TANK = Tanker
 TRAI = Trailer
 TRAC = Tractor
 TRAN = Transit
 TRUC = Truck
 UTIL = Utility
 VAN = 1-13 Passenger
 VANX = 15 Passenger

Colorado Special Districts Property and Liability Pool

Property Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Agent:

Per Occurrence Deductible: \$5,000.00

Proposal
29C52054-328

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Location/Premise Address / Description				Construction Class	Prot. Class	Valuation	Values			Property Contrib.	Quake Contrib.	Flood Contrib.
Location/Premise#:		001-001	Unique #:	52054P13247	Modified Fire Resistive		4	Replacement	Buildings:	\$329,900.00	\$242	\$0
Fire Training Building			Year Built:	1983	Term:		1/1/2016 to 1/1/2017		Contents:	\$78,030.00		
200 Fire Engine Red St			Sq. Feet:	4,800	County:		Larimer	Ded:	EDP:			
Loveland CO 80537			# Stories:						Business Inc:	\$0.00		
									UG Pipes:			
									Otherwise Classified:			
Location/Premise#:		001-002	Unique #:	52054P13246	Frame		4	Replacement	Buildings:	\$205,400.00	\$348	\$0
Fire Training Garage			Year Built:	1975	Term:		1/1/2016 to 1/1/2017		Contents:	\$26,605.00		
200 Fire Engine Red St			Sq. Feet:	768	County:		Larimer	Ded:	EDP:			
Loveland CO 80537			# Stories:						Business Inc:	\$0.00		
									UG Pipes:			
									Otherwise Classified:			
Location/Premise#:		001-003	Unique #:	52054P13245	Modified Fire Resistive		4	Replacement	Buildings:	\$100,000.00	\$69	\$0
Fire Training Center Command Center			Year Built:	2010	Term:		1/1/2016 to 1/1/2017		Contents:	\$15,000.00		
200 Fire Engine Red St			Sq. Feet:	1,080	County:		Larimer	Ded:	EDP:			
Loveland CO 80537			# Stories:						Business Inc:	\$0.00		
									UG Pipes:			
									Otherwise Classified:			
Location/Premise#:		001-004	Unique #:	52054P13244	Masonry Noncombustible		4	Replacement	Buildings:	\$230,900.00	\$197	\$0
Fire Training Center Burn Building			Year Built:	2007	Term:		1/1/2016 to 1/1/2017		Contents:			
200 Fire Engine Red St			Sq. Feet:	1,680	County:		Larimer	Ded:	EDP:			
Loveland CO 80537			# Stories:						Business Inc:	\$0.00		
									UG Pipes:			
									Otherwise Classified:			

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Colorado Special Districts Property and Liability Pool

Property Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Agent:

Per Occurrence Deductible: \$5,000.00

Proposal
29C52054-328

Location/Premise Address / Description		Construction Class	Prot. Class	Valuation	Values		Property Contrib.	Quake Contrib.	Flood Contrib.
Location/Premise#: 001-006	Unique #: 52054P13250				Buildings:	\$166,500.00	\$91	\$0	\$0
Training Tower	Year Built: 1980	Fire Resistive	4	Replacement	Contents:				
200 Fire Engine Red St	Sq. Feet: 1,315	Term: 1/1/2016 to 1/1/2017			EDP:				
Loveland CO 80537	# Stories:	County: Larimer		Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				
Location/Premise#: 001-007	Unique #: 52054P13251				Buildings:	\$104,600.00	\$67	\$0	\$0
Vehicle Storage /TRG Facility	Year Built: 1996	Fire Resistive	4	Replacement	Contents:	\$19,445.00			
200 Fire Engine Red St	Sq. Feet: 2,017	Term: 1/1/2016 to 1/1/2017			EDP:				
Loveland CO 80537	# Stories:	County: Larimer		Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				
Location/Premise#: 001-008	Unique #: 52054P13249				Buildings:	\$141,500.00	\$172	\$0	\$0
Fire Training House	Year Built: 1980	Joisted Masonry	4	Replacement	Contents:				
200 Fire Engine Red St	Sq. Feet: 1,315	Term: 1/1/2016 to 1/1/2017			EDP:				
Loveland CO 80537	# Stories:	County: Larimer		Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				
Location/Premise#: 002-001	Unique #: 52054P13252				Buildings:	\$1,042,700.00	\$710	\$0	\$0
Fire Station #5	Year Built: 1998	Modified Fire Resistive	4	Replacement	Contents:	\$140,558.00			
251 Knobcone Drive	Sq. Feet: 4,986	Term: 1/1/2016 to 1/1/2017			EDP:				
Loveland CO 80537	# Stories:	County: Larimer		Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				

Colorado Special Districts Property and Liability Pool

Property Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Agent:

Per Occurrence Deductible: \$5,000.00

Proposal
29C52054-328

Location/Premise Address / Description		Construction Class	Prot. Class	Valuation	Values		Property Contrib.	Quake Contrib.	Flood Contrib.
Location/Premise#: 003-001 Fire Station #6 McWhinnery Blvd Loveland CO 80537	Unique #:	52054P13253			Buildings:	\$2,554,108.00	\$1,656	\$0	\$0
	Year Built:	2004		Modified Fire Resistive 4 Replacement	Contents:	\$187,532.00			
	Sq. Feet:	9,620		Term: 1/1/2016 to 1/1/2017	EDP:				
	# Stories:			County: Larimer Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				
Location/Premise#: 004-001 Fire Station #3 900 S Wilson Loveland CO 80537	Unique #:	52054P13254			Buildings:	\$1,141,100.00	\$752	\$0	\$0
	Year Built:	1980		Modified Fire Resistive 4 Replacement	Contents:	\$107,713.00			
	Sq. Feet:	5,811		Term: 1/1/2016 to 1/1/2017	EDP:				
	# Stories:			County: Larimer Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				
Location/Premise#: 005-001 Fire Station #2 3070 W 29th Street Loveland CO 80537	Unique #:	52054P13255			Buildings:	\$3,775,000.00	\$2,354	\$0	\$0
	Year Built:	2014		Modified Fire Resistive 4 Replacement	Contents:	\$102,000.00			
	Sq. Feet:	13,568		Term: 1/1/2016 to 1/1/2017	EDP:				
	# Stories:			County: Larimer Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				
Location/Premise#: 008-001 Fire Station 1 and Admin Office 410 E 5th Street Loveland CO 80537	Unique #:	52054P13258			Buildings:		\$159	\$0	\$0
	Year Built:	1965		Joisted Masonry 4 Replacement	Contents:	\$150,000.00			
	Sq. Feet:			Term: 1/1/2016 to 1/1/2017	EDP:				
	# Stories:			County: Larimer Ded: \$5,000.00	Business Inc:	\$0.00			
					UG Pipes:				
					Otherwise Classified:				

Colorado Special Districts Property and Liability Pool

Property Schedule Policy Year: 1/1/2016 to 1/1/2017

Loveland Fire and Rescue Authority

Agent:

Per Occurrence Deductible: \$5,000.00

Proposal
29C52054-328

Location/Premise Address / Description		Unique #:	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
Location/Premise#:	009-001	52054P13259							
Fire Station #4 - Airport		Year Built:	0						
4900 Earhart Drive		Sq. Feet:							
Loveland CO 80537		# Stories:							
			Joisted Masonry	4	Replacement				
			Term:	1/1/2016 to 1/1/2017					
			County:	Larimer	Ded:	\$5,000.00			
						Buildings:	\$22,000.00		
						Contents:			
						EDP:			
						Business Inc:	\$0.00		
						UG Pipes:			
						Otherwise Classified:			

Colorado Special Districts Property and Liability Pool
 Property Schedule Policy Year: 1/1/2016 to 1/1/2017
Loveland Fire and Rescue Authority

Proposal
 29C52054-328

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Agent:

Per Occurrence Deductible: \$5,000.00

Location/Premise Address / Description		Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
Location/Premise#:	Unique #:				Buildings:			
	Year Built:				Contents:			
	Sq. Feet:	Term:			EDP:			
	# Stories:	County:		Ded:	Business Inc:			
					UG Pipes:			
					Otherwise Classified:			

Location/Premise#:	Unique #:				Buildings:			
	Year Built:				Contents:			
	Sq. Feet:	Term:			EDP:			
	# Stories:	County:		Ded:	Business Inc:			
					UG Pipes:			
					Otherwise Classified:			

Totals:

Buildings:	\$9,813,708.00
Contents:	\$826,883.00
EDP:	
Business Inc:	\$0.00
UG Pipes:	
Otherwise Classified:	

Minimum Property Contribution: \$400.00

Construction Class Options

Fire Resistive Noncombustible
 Modified Fire Resistive Joisted Masonry
 Masonry Noncombustible Frame

Valuation Options

Actual Cash Value
 Replacement Cost

Protection Class

Fire Protection Class is determined by the level of fire protection in your area. Your local fire department should be able to tell you which Protection Class your property is in.

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Colorado Special Districts Property and Liability Pool
 Inland Marine Schedule Policy Year: 1/1/2016 to 1/1/2017

Proposal
 29C52054-328

Loveland Fire and Rescue Authority

Agent:

Per Occurrence Deductible: \$5,000.00

Valuation: Actual Cash Value

Code	Description	Serial Number	Model Number	Ded:	Effective Date	Expiration Date	Value	Inland Mar. Contribution
	Bunker Gear, Uniforms, etc: \$6607 each			\$5,000	1/1/2016	1/1/2017	\$649,879.00	\$906.97
	Dive Rescue	various		\$5,000	1/1/2016	1/1/2017	\$153,707.00	\$214.51
	Extraction	vary		\$5,000	1/1/2016	1/1/2017	\$314,274.00	\$438.60
	Hazmat			\$5,000	1/1/2016	1/1/2017	\$71,931.00	\$100.39
	Hoses			\$5,000	1/1/2016	1/1/2017	\$22,924.00	\$31.99
	Radios (base, mobile and portable)	Vary		\$5,000	1/1/2016	1/1/2017	\$1,102,565.00	\$1,538.74
	Self Contained Breathing Apparatus (SCBA)	various		\$5,000	1/1/2016	1/1/2017	\$511,300.00	\$713.57
	Thermal Imaging			\$5,000	1/1/2016	1/1/2017	\$248,756.00	\$347.16
	Urban Search and Rescue			\$5,000	1/1/2016	1/1/2017	\$250,246.00	\$349.24
Totals:							\$3,325,582.00	\$4,641.18

Minimum Combined Property and Inland Marine Contribution: \$400

Agenda Item Cover

Item No.: 6

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider Adoption of a Resolution to Appropriate the 2015 Supplemental Budget

EXECUTIVE SUMMARY

Appropriation is the final step in the budget process to increase the 2015 budget by \$77,600; \$33,700 for estimated benefit insurance allocations, the contribution from the Rural District for up to \$25,000 in legal fees associated with the LFRA employee conversion, and the \$18,900 contribution from the State for the Heart and Circulatory Trust premiums paid.

BACKGROUND

The LFRA Board approved the supplemental budget at their October 28, 2015 meeting. The Rural District approved it at their November 4, 2015 meeting. City Council is expected to approve it at the November 17 City Council meeting.

STAFF RECOMMENDATION

Approve the resolution as written.

FINANCIAL/ECONOMIC IMPACTS

Increases the budget with offsetting revenues for the legal fees and the heart and circulatory trust premiums.

ASSOCIATED STRATEGIC GOALS

Deliver cost effective services.

ATTACHMENTS

Resolution

RESOLUTION NO. R-060**A RESOLUTION MAKING AN SUPPLEMENTAL APPROPRIATION FOR THE FISCAL YEAR BEGINNING JANUARY 1, 2015 AND ENDING DECEMBER 31, 2015 FOR THE LOVELAND FIRE RESCUE AUTHORITY**

WHEREAS, the Loveland Fire Rescue Authority (“LFRA”) held a public hearing on October 28, 2015 and the Board approved the supplemental appropriation; and

WHEREAS, the Loveland Rural Fire Protection District approved the 2015 Supplemental Appropriation on November 4, 2015; and

WHEREAS, the City of Loveland also approved the Supplemental Appropriation at the City Council meeting on November 17, 2015; and

WHEREAS, LFRA desires to make a supplemental appropriation for the 2015 budget year.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF THE LOVELAND FIRE RESCUE AUTHORITY, STATE OF COLORADO, AS FOLLOWS:

Section 1. That out of estimated resources to be derived from all sources set forth in the 2016 Budget including fees and contributions from the Loveland Rural Fire Protection District and the City of Loveland, there is hereby appropriated \$77,600 for the Loveland Fire Rescue Authority for the fiscal year beginning January 1, 2015.

Section 2. That as provided in Article IV: Section 4.1 of the Intergovernmental Agreement for the Establishment and Operation of the Loveland Fire Rescue Authority as a Separate Governmental Entity, this Resolution shall be published in full by the Board Secretary.

Section 3. That this Resolution shall go into effect as of the date and time of its adoption.

ADOPTED this 18th day of November, 2015.

ATTEST:

Jeffrey M. Swanty, Chairperson

Secretary

Agenda Item Cover

Item No.: 7

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider Resolution Appropriating a Supplemental Budget to the **2016** Loveland Fire Rescue Authority Budget for Additional Funding Associated with the Conversion

EXECUTIVE SUMMARY

This is an administrative action related to a supplemental budget request that would increase the Adopted 2016 Budget by \$81,732. The resolution reduces the budget related to the City allocations for workers compensation and property liability and increases it for the premiums that will be paid directly to the Colorado Special Districts Pool. It establishes the first contribution to a "deductibles reserve" for both workers compensation and property liability. It eliminates the legal and city manager portion of the city services allocation in the budget and adds it to outside legal services and the additional cost for setting up a separate payroll system and preparing all the related reports for taxes and insurance that the City Finance and Human Resources Departments will now have to do for both the City and LFRA.

BACKGROUND

It has always been anticipated that the 2016 Budget would need to be revised to appropriately account for the separate workers compensation insurance, property and liability insurance, and realignment of City provided services. The supplemental budget request increases LFRA generated revenue by the expected contribution from the City of Fort Collins for the ARFF (Aircraft Rescue and Firefighting) Engineer approved in the 2016 Budget. Their contribution is expected to be approximately \$20,000 based on a share of the cost to perform airport related tasks. After this additional revenue, the City contribution for this request would be \$50,620 and \$11,112 for the Rural District. The additional cost is offset by savings in the City's Risk Fund of \$52,069 and the Rural District's budget for insurance of \$11,373.

STAFF RECOMMENDATION

Approve the resolution as written.

FINANCIAL/ECONOMIC IMPACTS

Realign budget resources with the new service strategy with a very slight savings (\$1,449 for the City and \$261 for the Rural District).

ASSOCIATED STRATEGIC GOALS

Deliver cost effective services.

ATTACHMENTS

Resolution

RESOLUTION NO. R-061**A RESOLUTION APPROPRIATING A SUPPLEMENTAL BUDGET TO THE 2016 LOVELAND FIRE RESCUE AUTHORITY BUDGET FOR ADDITIONAL FUNDING ASSOCIATED WITH THE LFRA EMPLOYEE CONVERSION**

WHEREAS, the Loveland Fire Rescue Authority becomes more autonomous effective January 1, 2016 requiring separate workers compensation and property liability insurance policies; and

WHEREAS, requests for proposals and selection process for workers compensation and property liability insurance coverage was concluded after the 2016 budget was approved; and

WHEREAS, LFRA contracts with the City of Loveland for accounting, payroll and information technology services; and

WHEREAS, it has been determined that the existing software cannot perform payroll functions for two separate entities or issue separate checks to LFRA vendors; and therefore, a separate entity needs to be developed in the financial software by 2017; and

WHEREAS, the separate entity development will require assistance from Finance and Information Technology outside the normal scope of business; and

WHEREAS, the Authority requests that City of Loveland (“City”) and Loveland Rural Fire Protection District (“District”) reserve funds be appropriated to the Authority in the amount of \$ to fund the operations expenditures identified below, according to the provisions of the Intergovernmental Agreement creating the Authority, which provides for allocating the payment of costs and expenses of the Authority between the City at 82% and the District at 18%; and

WHEREAS, the Authority Board desires to authorize the expenditure of **\$81,732** by enacting a supplemental budget and appropriation to the budget for 2016; and

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF THE LOVELAND FIRE RESCUE AUTHORITY, STATE OF COLORADO, AS FOLLOWS:

Section 1. That upon appropriation of **\$50,620** by the City and of **\$11,112** by the Rural District, the Authority shall supplementally budget and appropriate said monies as part of the 2016 Authority budget as follows:

Account Title	Account Number	Amount	Description
Sources of Funds:			
Contribution from Rural District	604-22-227-1601-32402	50,620	
Contribution from City	604-22-227-1601-38600	11,112	
Contribution from Fort Collins	604-22-227-1601-32302	20,000	ARFF Engineer
Total Sources of Funds		\$81,732	
Uses of Funds:			
Insurance Prop/Liability	604-22-227-1601-43310	71,133	Colorado Special District's Pool Premium
Insurance Prop/Liability Deductible	604-22-227-1601-43311	30,000	Deductibles
Insurance Worker's Comp	604-22-227-1601-43350	142,471	Colorado Special District's Pool Premium
Insurance Worker's Comp Deductible	604-22-227-1601-43352	30,420	Deductibles
Insurance-Prop	604-22-224-0000-43312	(57,645)	Property Liability-Oprs City Allocation
Insurance-Prop	604-22-227-1601-43312	(3,333)	Property Liability-Rest of the Dept City Allocation
Insurance-W. Comp	604-22-224-0000-41541	(188,559)	Workers Comp-Oprs City Allocation
Insurance-W. Comp	604-22-224-1601-41541	(3,277)	Workers Comp-Rest of the Dept City Allocation
Risk Services	604-22-227-1601-43450	62,973	\$47,797 for workers comp and \$15,176 for property liability
Memberships	604-22-227-1601-43435	1,800	Colorado Special Districts Association Dues
City Legal Services	604-22-227-1601-43450	(37,567)	Board selected outside legal representation
City Manager	604-22-227-1601-43450	(17,744)	City Manager services allocation
Outside Legal Services	604-22-227-1601-43451	30,000	Outside Legal Services Firm
City Services	604-22-227-1601-43450	21,060	Finance and IT for separate payroll set up
Total Uses:		\$81,732	

Section 2. That as provided in Article IV: Section 4.1 of the Intergovernmental agreement for the Establishment and Operation of the Loveland Fire Rescue Authority as a Separate Governmental Entity, this Resolution shall be published in full by the Board Secretary.

Section 3. That this Resolution shall go into effect as of the date and time of its adoption.

ADOPTED this 18th day of November, 2015.

Jeffrey M. Swanty, Chairperson

ATTEST:

Secretary

Agenda Item Cover

Item No.: 8

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider a Motion to Select a Firm to Provide Legal Services in 2016

EXECUTIVE SUMMARY

Two responses were received for the legal services requests for proposals: Sherman and Howard and Ireland Stapleton. They are included in the meeting packet for Board consideration.

BACKGROUND

The Board directed staff at the September 30, 2015 meeting to send out legal services requests for proposals. The requests for proposals were sent out the first week in October for response by November 5, 2015. Just over 70 firms received the requests for proposal information and two firms responded. These proposals are attached for the Boards consideration. Both are excellent firms. Cost per hour of the attorney's time in both of the proposals leads staff to believe we should work with both firms to submit additional information about a retainer approach to services.

STAFF RECOMMENDATION

Information only

FINANCIAL/ECONOMIC IMPACTS

If the 2016 supplemental budget is approved the total resources allocated for outside legal services would be \$60,000.

ASSOCIATED STRATEGIC GOALS

Deliver cost effective services.

ATTACHMENTS

Legal Services Request for Proposal Responses



DINO A. ROSS
Attorney & Counselor at Law
303 • 628 • 3686 (direct)
303 • 623 • 2062 (fax)
dross@irelandstapleton.com

November 5, 2015

Board of Directors
Loveland Fire Rescue Authority
c/o Renee J. Wheeler, Administrative Services Director
410 East 5th Street
Loveland, CO 80537

Re: ***General Counsel Representation by Ireland, Stapleton, Pryor & Pascoe, PC***

Dear Board members:

This letter sets forth the terms of our firm's engagement as general counsel for the Loveland Fire Rescue Authority ("***Fire Authority***").

1. *Effective Date of Engagement.* The effective date of our engagement is the date on which we receive a copy of this engagement letter signed by the Board President.

2. *Scope of Representation.* We will represent the Fire Authority as general counsel, meaning we will provide legal services to the Fire Authority with respect to any matter within our experience, training and capabilities. Except for the retainer services discussed in paragraph 5, below, our legal services will be provided only on an as-requested basis. Because our legal services will only be provided on an as-requested basis, and the Fire Authority may be receiving legal services from other attorneys, we cannot and do not assume any obligation to ensure that all of the Fire Authority's legal matters are addressed, as we will only have knowledge of, and provide legal services with respect to, those specific matters for which our services are requested. Similarly, we cannot and do not assume any on-going obligation to ensure the Fire Authority's administration and operations are in compliance with current or future federal, state or local laws, except to the extent requested by the Fire Authority.

3. *Fees and Billing.* Our fees will be based upon time charges using hourly billing rates charged by each attorney or paralegal working on legal matters for the Fire Authority. My discounted billing rate for special districts is \$295.00 per hour. The discounted hourly rate of our special districts associate attorney, Emily Powell, is \$245.00. Many of the other attorneys and paralegals who may assist with the Fire Authority's legal matters also have discounted special districts rates. In general, rates for other paralegals and attorneys who may assist on the Fire Authority's legal matters range from \$150.00 (paralegals) to \$245.00 (associates) to \$400.00 (partners). We may adjust our hourly rates at any time with prior notice to you.

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Attorneys and paralegals will bill time in one-tenth (1/10) of an hour increments. For example, a six-minute telephone conference with me at the hourly rate of \$295.00 would result in a charge of \$29.50; if the call lasted a half hour, the charge would be \$147.50. We will not charge for travel time to and from the Fire Authority to attend Board and/or Chief Staff meetings.

Generally, invoices for fees and expenses will be submitted to the Fire Authority monthly and are due upon receipt. We are happy to review any questions about our bills. If invoices remain unpaid after thirty (30) days, we will consider them in default, and we may terminate the relationship and collect outstanding balances and costs of collection (including reasonable attorneys' fees).

4. *Out-of-Pocket Expenses.* The Fire Authority will be billed for computer research, large copying projects, delivery and courier fees, and other out-of-pocket expenses. We will charge mileage at the then-current mileage rate established by the Internal Revenue Service.

5. *Retainer.* The Fire Authority and our firm have agreed to a flat rate monthly retainer of \$1,000.00 for the legal services stated below. Out-of-pocket expenses incurred in connection with retainer and non-retainer matters are not covered by the retainer.

- a. Attend one regular or special Board meeting during a calendar month;
- b. Monthly written attorneys' report on the status of matters with which we are involved. To the extent practicable, we will coordinate with Chief Staff to ensure the attorneys' reports are included in the monthly packets provided to the Board members in advance of each meeting;
- c. Periodic updates on developments and changes in the law that may affect the Fire Authority;
- d. Assist with preparing notices and agenda for regular or special Board meetings;
- e. Revise minutes of regular and special Board meetings; and,
- f. Respond to telephone or email inquiries by Directors and Chief Staff regarding legal matters. If, on a specific matter, (i) the telephone conference extends beyond 15 minutes, (ii) the email exchanges become long or numerous, (iii) the matter requires follow up exchanges, analysis of documents or legal research, or (iv) the issue concerns a non-retainer matter with which we are already involved, it will be billed as non-retainer work.

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6. *Record Retention/Destruction.* After ten (10) years from the termination of our relationship, we have the right but not the obligation to destroy any files created and maintained by us during the term of our engagement.

7. *Dispute Resolution.* The attorney-client relationship is one of mutual trust and confidence. Therefore, we encourage the Fire Authority to feel free at all times to raise questions about any aspect of our representation. If a dispute arises and we are unable to reach a satisfactory resolution of it, the Fire Authority may have the right to request arbitration under applicable Colorado Bar Association procedures. In the event of any dispute that relates to our entitlement to any payment from the Fire Authority, all undisputed amounts shall be paid immediately by the Fire Authority and this payment shall not constitute any admission by the Fire Authority concerning disputed amounts.

8. *Termination.* Our firm and the Fire Authority each have the right to terminate the relationship at any time by written notice. In such event, the Fire Authority will immediately pay all legal fees and expenses incurred prior to the termination, and we will provide reasonable assistance in effecting a transfer of files and responsibilities to new counsel.

Please review this engagement letter carefully, and if you have any questions concerning its terms, do not hesitate to call. If these arrangements are acceptable to you, please acknowledge your acceptance by signing a copy of this letter below and returning the signed copy to me.

Best regards,

Dino A. Ross

THE ABOVE AGREEMENT IS
ACCEPTED AND AGREED TO:

LOVELAND FIRE RESCUE AUTHORITY

By: _____
President of the Board

Board of Directors
Loveland Fire Rescue Authority
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ADDENDUM
PUBLIC SERVICES CONTRACT

C.R.S. §8-17.5-101, *et seq.*, prohibits the Loveland Fire Rescue Authority from entering into services contracts with any person or entity employing illegal aliens. The law requires all services contracts to contain certain provisions intended to ensure those providing services to the Fire Authority do not employ illegal aliens. In accordance with this law, this Addendum supplements our Firm's agreement with the Fire Authority by incorporating the following terms and conditions:

a. The Firm will not knowingly employ or contract with an illegal alien in providing services to the Fire Authority; nor will we enter into a contract with a subcontractor who fails to certify that it will not knowingly employ or contract with an illegal alien to perform work in connection with the service we provide to the Fire Authority. Pursuant to C.R.S. § 8-17.5-102, the Firm certifies it does not knowingly employ or contract with an illegal alien who will perform work in connection with the service we provide the Fire Authority, and the Firm will participate in the E-Verify Program or the State Department of Labor and Employment Program ("Department Program") in order to confirm the employment eligibility of all employees newly hired by the Firm for the purpose of providing its services to the Fire Authority. Under no circumstances will we use either the E-Verify Program or the Department Program procedures to undertake pre-employment screening of job applicants during the course of our Firm's providing services to the Fire Authority.

b. If, while providing services to the Fire Authority, our Firm acquires actual knowledge that a subcontractor performing work in connection with such services knowingly employs or contracts with an illegal alien, the Firm will (i) notify the subcontractor and the Fire Authority within three business days that the Firm has actual knowledge the subcontractor is employing or contracting with an illegal alien; and (ii) terminate the subcontractor's contract if within three business days of receiving the notice required in (i), above, the subcontractor does not stop employing or contracting with the illegal alien; except, the Firm will not terminate the subcontractor's contract if during the three business days the subcontractor provides information establishing the subcontractor has not knowingly employed or contracted with an illegal alien.

c. The Firm will comply with any reasonable request by the Colorado Dept. of Labor & Employment made during an investigation pursuant to C.R.S. § 8-17.5-102(5).

d. The Firm agrees that, if it violates one of the foregoing provisions, the Fire Authority may terminate our services, and may seek actual and consequential damages. The Firm acknowledges the Fire Authority also will notify the Secretary of State, which may take further action against the Firm.

Board of Directors
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**PRIVACY POLICY NOTICE TO CLIENTS OF
IRELAND STAPLETON PRYOR & PASCOE, PC**

Attorneys, like other professionals who advise on personal and financial matters, are required by a federal law to inform their clients of their policies regarding privacy of client information. Attorneys have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by this federal law. Therefore, we have always protected your right to privacy.

In the course of providing our clients with income tax, estate tax, and gift tax advice, we may receive significant personal and financial information from our clients. If you are a client of Ireland, Stapleton, Pryor & Pascoe, PC, you should know all information that we receive from you is held in confidence, and is not released to people outside the firm, except as agreed to by you, or as required under an applicable law.

We retain records relating to professional services we provide so we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic and procedural safeguards that comply with our professional standards.



DINO A. ROSS
303.628.3686 (direct)
dross@irelandstapleton.com

November 5, 2015

Submitted via email to renee.wheeler@cityofloveland.org

Board of Directors
Loveland Fire Rescue Authority
c/o Renee J. Wheeler, Administrative Services Director
410 East 5th Street
Loveland, CO 80537

Re: Proposal to Provide General Legal Services to Loveland Fire Rescue Authority

Board of Directors:

On behalf of Ireland Stapleton Pryor & Pascoe, PC, I am pleased to provide this proposal in response to Loveland Fire Rescue Authority's *Request for Proposal - General Legal Services for the Loveland Fire Rescue Authority*.

Emily and I have been honored to assist the Loveland Fire Rescue Authority in transitioning the emergency services personnel from the City of Loveland to the Fire Authority. We believed we have developed a good working relationship with the City's attorneys and management staff, and have earned the respect of the City Council and District Board members. We look forward to the opportunity to continue building those relationships to maximize our effectiveness as general counsel to the Fire Authority.

We have included with this proposal an engagement letter that contemplates a monthly retainer arrangement as described in this proposal. We believe this arrangement will enable us to provide our legal services in the most efficient and cost effective manner possible.

A handwritten signature in black ink, appearing to read "Dino A. Ross".

Dino A. Ross, Director
Ireland Stapleton Pryor & Pascoe, PC

Proposal to Provide Legal Services to Loveland Fire Rescue Authority

1. Legal Experience

Ireland Stapleton's special districts practice group represents as general or special counsel over 40 fire protection districts, fire authorities, municipal fire departments, ambulance districts, emergency dispatch centers and other emergency services providers throughout the State of Colorado. Our team members currently attend the monthly board meetings of approximately 15 fire protection districts. We routinely advise the Boards and Chief Staff of fire departments and other emergency services providers on the multitude of federal and state constitutional, statutory and common laws affecting them, including but not limited to:

- Colorado Special District Act
- Colorado Volunteer Firefighter Pension Act
- Taxpayer Bill of Rights (TABOR)
- Gallagher Amendment
- 1st and 14th Amendments of the United States and Colorado Constitutions
- Colorado Public (Open) Records Act
- Colorado Sunshine (Open Meetings) Law
- Federal Title VII and Colorado Anti-Discrimination Act
- Federal Americans with Disabilities Act and related Colorado laws
- Federal Age Discrimination in Employment Act and related Colorado laws
- Federal Fair Labor Standards Act (FLSA) and related Colorado employment laws
- Colorado Firefighter Safety Act
- Workers' compensation statutes
- Unemployment compensation statutes
- Federal Family and Medical Leave Act (FMLA)
- Federal Patient Protection and Affordable Care Act
- Local Government Budget Law of Colorado
- Colorado Local Government Audit Law
- Federal and state environmental laws
- Prosecuting and defending federal and state litigation, including boundary realignment issues, employment law claims and breach of contract claims
- Financing mechanisms, including bonds, certificates of participation and lease purchase agreements
- Colorado laws relating to public construction projects
- Federal taxation and the Internal Revenue Code, including volunteer and paid pension plans qualified under Section 401(a) of the Internal Revenue Code
- Colorado statutes relating to the fiduciary and ethical obligations of public officials (Board members) and public employees
- Federal and state military regulations and statutes
- Elections and campaign laws, including the Colorado Local Government Election Code and the Fair Campaign Practice Act
- Federal and state grants
- Federal and state real property laws and administrative actions related to zoning and land uses
- Fire code adoption and enforcement

Our attorneys have significant experience with (i) the federal and state laws relating to employees and volunteers and the unique challenges facing combination fire departments; (ii) the federal and state tax laws impacting fire departments, including the tax laws governing defined benefit, defined contribution and money purchase pension plans qualified under Section 401(a) of the Internal Revenue Code; (iii) all aspects of real property transactions, including the sale, purchase and lease of real property, and easements, rights of way and other interests impacting real property; (iv) the financing and construction of fire stations, maintenance facilities and training facilities; (v) the financing and purchase of fire apparatus and equipment; and, (vi) the unique organizational, political and legal challenges facing a Fire Authority.

Community service is a core value at Ireland Stapleton. Hence, we strongly support emergency services in Colorado by routinely providing legal services, without charge, to emergency services organizations and groups. For example, Mr. Ross and associate attorney Emily Powell serve, without charge, as general counsel to the Colorado State Fire Chiefs (CSFC). They also serve on CSFC's legislative committee and on the legislative committee of the Special Districts Association, and prepare or assist with legislation impacting Colorado's fire departments and other emergency services providers. All of the team members regularly provide, without charge, legal trainings on a wide array of emergency services subjects, including teaching at the CSFC's Annual Leadership Conference and Colorado Officer Leadership Symposium, CSFC's Combination Fire Chiefs Section meetings, the annual Northwest Regional Emergency Trauma Advisory Council (NWRETAC) conference, and the Special District Association's Annual Conference.

2. Government Employer References

- Warren Jones (recently retired Fire Chief of Evans Fire Protection District)
62 Turtle Rock Court
Livermore, CO 80536
(970) 397-3114
slk79co@gmail.com

- **Colorado River Fire Protection District** (f/k/a Colorado River Fire Rescue Authority)
Michael Morgan, Fire Chief and former CSFC President
1850 Railroad Avenue
Rifle, CO 81650
(970) 625-1243
mike.morgan@crfr.us

- **Arvada Fire Protection District**
Jon Greer, Fire Chief
7903 Allison Way
Arvada, CO 80005
(303) 424-3012
jon.greer@arvadafire.com

- **Adams County Fire Protection District** (f/k/a North Washington Fire Protection District)
Pat Laurienti, Fire Chief
 8055 N. Washington Street
 Denver, CO 80229
 (303) 539-6803
 plaurienti@acfpd.org

- **Boulder Rural Fire Protection District**
Bruce M. Mygatt, Fire Chief and Chairman of the CSFC Combination Fire Chiefs Section
 6230 Lookout Road
 Boulder, CO 80301
 (303) 530-9575
 bruce.mygatt@brfd.org

- **Frederick-Firestone Fire Protection District**
Ted M. Poszywak, Fire Chief
 8462 Kosmerl Place
 Frederick, CO 80504
 (303) 833-2742
 tposzywak@fffd.us

3. Fees & Expenses

We take a hands-on, proactive approach with our clients to limit risk exposure, to provide solutions to problems and to help achieve desired results. We are part of the solution, not part of the problem. This philosophy is reflected in our billing practices. Ireland Stapleton ensures clients work directly with our most experienced, senior attorneys and also utilizes the cost-effective support of our talented and capable associate attorneys and paralegals. Our commitment to Colorado's fire departments and other emergency services provides also is reflected in the reduced hourly rates our special districts attorneys, and many of the other attorneys in our firm, charge our emergency services clients.

To further assist the Fire Authority in cost containment and predictability, we would like to offer the Fire Authority a monthly retainer arrangement that many of our clients have found beneficial. Under the retainer arrangement, we provide certain regular legal services for a flat monthly retainer fee of \$1,000. Specifically, the legal services provided under the retainer arrangement are:

- Attendance at one regular or special Board meeting per calendar month;
- Providing a monthly written attorneys' report on the status of matters with which we are involved;
- Providing periodic updates on developments and changes in the law that may affect the Fire Authority;
- Assisting with preparing notices and agenda for regular or special Board meetings;

- Revising minutes of regular and special Board meetings; and,
- Responding to brief telephone or email inquiries by Directors and Chief Staff regarding legal matters, as described in the engagement letter.

For your consideration, we have included, as an attachment to this proposal, an engagement letter that sets forth this arrangement.

We keep contemporaneous records of time spent on a matter in increments of one-tenth of an hour. Our billing is based on the actual time spent multiplied by the hourly rate of the billing attorney or paralegal; except that billing for time spent on retainer matters is capped at \$1,000 per month, as described above. Bills are sent to clients monthly and are due upon receipt. The discounted hourly billing rates of the primary and supporting special district attorneys are as follows:

Primary Attorneys:

Dino A. Ross, Director..... \$295/hour
Emily J. Powell, Associate Attorney..... \$245/hour

Supporting Attorneys:

Kelley B. Duke, Director..... \$270/hour
Michelle B. Ferguson, Director..... \$295/hour
William H. Parsons, Director (tax law)..... \$400/hour
Matthew A. Court, Associate Attorney \$195/hour
William E. Henderson, Associate Attorney effective 11-9-15¹..... \$160/hour

Paralegal:

Tanya Mundy, Special Districts Paralegal..... \$155/hour

Expenses

Our firm does not charge for faxes and routine copies. Our firm bills for large copying projects, delivery and courier fees, court fees and other out-of-pocket expenses. We charge mileage at the then-current mileage rate established by the Internal Revenue Service.

4. Attorney Qualifications

Ireland Stapleton is a full-service business law firm that maintains a single office located in Downtown Denver. We are made up of a dedicated team of 33 attorneys, 6 paralegals and 11 support and administrative staff members. The firm works with fire departments and other emergency services providers, special districts, businesses and individuals on matters involving contracts, real estate, litigation, tax, employment law, local government elections and statutory

¹ Mr. Henderson passed the July 2015 Colorado Bar Exam. He will be sworn in to the bar and licensed as an attorney on November 9, 2015.

compliance, corporate, environmental, energy, bankruptcy, estate planning law and regulatory affairs. By design, all of our practice areas are structured to allow clients to leverage the strengths of each discipline and for the firm to serve as a single legal resource. Since opening its doors in 1926, the firm has been advocating for governmental entities, individuals and businesses throughout Colorado.

Primary Attorneys:

Dino A. Ross, Director	Practice Areas	Education
303-628-3686 dross@irelandstapleton.com Bar #20965	<ul style="list-style-type: none"> ▪ Special Districts ▪ Employment & Volunteerism Law 	<ul style="list-style-type: none"> ▪ University of Colorado J.D. 1991 ▪ University of California at Irvine B.A. Philosophy Major, English Minor, 1987

Dino A. Ross, a Director at Ireland Stapleton, is the head of the firm's special districts practice group. For more than 24 years, Mr. Ross has served as general counsel or special counsel to fire departments and other emergency services providers, including but not limited to, fire protection districts, fire authorities, ambulance districts, municipal fire departments (special counsel only) and emergency dispatch agencies. While he represents a number of very large fire protection districts that only or predominantly employ career firefighters and EMS personnel, many of Mr. Ross' clients are "combination" fire protection districts, with both career and volunteer firefighters and EMS personnel. Mr. Ross and associate attorney Emily Powell also serve, without charge, as general counsel to the Colorado State Fire Chiefs.

On a daily basis, Mr. Ross advises Boards and Chief Staff on issues relating to the Colorado Governmental Immunity Act; the Colorado Open Records Act; budget and finance laws; financing mechanisms, such as lease-purchase agreements, bond issuances and certificates of participation; TABOR and Gallagher Amendment issues; regular and special election rules and procedures; all aspects of negotiating and drafting contracts and intergovernmental agreements with vendors, contractors and other public entities; construction contract negotiation and drafting; equipment warranty claims; insurance coverage issues; inclusions/exclusions of real property and related boundary issues; all aspects of regular and special Board meeting procedures and statutory compliance; transactions involving the purchase, sale or lease of real property; all aspects of special district litigation; union negotiations and relations; and, all aspects of employment and volunteerism law.

Several times each year, Mr. Ross presents seminars to groups, associations and organizations, such as the Colorado State Fire Chiefs and the Special Districts Association, on a wide-range of topics, including Board member duties and meeting procedures; the Colorado Open Records Act; premises liability; organizational structures and resource

sharing; and all aspects of the employer-employee/volunteer relationship. Further, Mr. Ross is very involved in helping to develop or change the Colorado laws affecting the emergency services industry. He serves on the Colorado State Fire Chiefs Legislative Committee and the Special Districts Association Legislative Committee. Mr. Ross has drafted numerous legislative bills, many of which have been passed into law.

Additionally, Mr. Ross represents public and private employers in all aspects of employment/volunteerism law, including hiring or appointment of employees and volunteers; day-to-day employment/benefits issues; developing or updating employment related forms, job descriptions, standard operating guidelines/procedures and personnel handbooks; employment agreements; non-disclosure/confidentiality agreements and severance agreements; corrective and disciplinary actions; and employment-related litigation support and administrative proceedings.

Emily J. Powell, Associate	Practice Areas	Education
303-628-3629 epowell@irelandstapleton.com Bar #41369	<ul style="list-style-type: none"> ▪ Special Districts ▪ Employment and Volunteerism Law ▪ Estate Planning 	<ul style="list-style-type: none"> ▪ College of William & Mary J.D., First in Class, Order of the Coif, 2009, Managing Editor, William & Mary Law Review ▪ Colorado State University B.S., Psychology and Foreign Languages and Literatures, <i>summa cum laude</i>, 2006

Ms. Powell joined Ireland Stapleton in 2009 after graduating with highest honors from the College of William & Mary School of Law. Ms. Powell enjoys a diverse practice, participating in Ireland Stapleton's special districts, employment and estate planning practice groups. She provides legal advice to special districts and local governments in order to help them serve their constituencies.

Ms. Powell primarily focuses her practice on special districts law, and specifically, fire protection districts. She is deeply involved in all aspects of representing fire protection districts and fire authorities, such as contract and intergovernmental agreement negotiation and drafting, special district organization and authority formation, real property inclusions and exclusions and boundary realignment issues, as well as advice and assistance on all aspects of statutory compliance, regular and special board meeting procedures, regular and special elections and employment/volunteerism law. She also regularly provides legal advice on issues relating to the Colorado Governmental Immunity Act, the Colorado Open Records Act, the Patient Protection and Affordable Care Act, budget and audit laws, and TABOR and Gallagher Amendment issues.

Further, Ms. Powell is actively involved in helping to develop and improve the Colorado laws affecting the emergency services industry. She serves on the Colorado State Fire Chiefs Legislative Committee and the Special Districts Association Legislative Committee. Ms. Powell has assisted in drafting legislation affecting fire protection districts and other emergency services providers.

In addition to her work with special districts, Ms. Powell assists employers and businesses with employment-related transactional matters, such as preparation of personnel handbooks, employment agreements, standard operating guidelines/procedures, and job descriptions, and in identifying and preventing areas of potential workplace disputes.

Supporting Attorneys:

Kelley B. Duke, Director	Practice Areas	Education
303-628-3663 kduke@irelandstapleton.com Bar #35168	<ul style="list-style-type: none"> ▪ Special Districts ▪ Litigation ▪ Real Estate ▪ Business 	<ul style="list-style-type: none"> ▪ Capital University Law School J.D. <i>magna cum laude</i> ▪ West Virginia University B.S. in business administration with honors

Kelley B. Duke, a Director at Ireland Stapleton, is an experienced trial attorney who leads Ireland Stapleton's Litigation Practice Group. Ms. Duke, a tenacious advocate for her clients, maintains a full trial docket handling a wide range of complex commercial litigation matters. Ms. Duke routinely assists fire protection districts in responding to open records requests and subpoenas and prepares firefighters and EMS personnel for deposition or trial testimony. She has specific experience in real estate matters involving fire protection districts, such as representing a fire protection district in realigning its boundaries with a neighboring fire protection district through the Special District Act's exclusion/inclusion provisions; purchase and sale agreements of real and commercial property; and, eminent domain issues and condemnation actions.

Ms. Duke's litigation experience is wide-ranging, and includes real estate development and construction; accounting; marketing and public relations; franchises; snow sports; oil and gas; and ranch properties, on matters that involve breach of contract; breach of fiduciary duty; antitrust issues; the protection of intellectual property and trade secrets; residential and commercial real estate litigation; development and water rights disputes; commerce clause and equal protection claims; employment law issues; and construction defect disputes.

Michelle B. Ferguson, Director	Practice Areas	Education
303-628-3663 mferguson@irelandstapleton.com Bar #35168	<ul style="list-style-type: none"> ▪ Special Districts ▪ Employment 	<ul style="list-style-type: none"> ▪ American University Washington College of Law, Washington D.C., J.D. <i>magna cum laude</i> ▪ Washington University, St. Louis, B.A., psychology major/music minor

Michelle B. Ferguson is a Director at Ireland Stapleton. She leads the firm's Employment Law Practice Group. She counsels special districts on all governance related matters. Furthermore, she works with special districts, as well as other public and private employers, to keep them out of court by being proactive in identifying and solving employment/volunteerism issues before a claim is filed. Ms. Ferguson works with special districts on all issues relating to their employees/volunteers, including preparation of disciplinary actions; compliance with federal and state wage and benefits laws; conducting anti-discrimination training for managers and employees/volunteers; drafting personnel policies, forms and employment contracts; addressing collective bargaining issues; and representing clients in all types of administrative hearings, including unemployment claims, federal and state employment-related audits and defense of claims filed at the Equal Employment Opportunity Commission and the Colorado Civil Rights Division. Ms. Ferguson also conducts independent investigations regarding claims of discrimination, harassment, retaliation and violations of the Fair Labor Standards Act.

William H. Parsons, Jr., Director	Practice Areas	Education
303-628-3604 wparsons@irelandstapleton.com Bar #7949	<ul style="list-style-type: none"> ▪ Taxation 	<ul style="list-style-type: none"> ▪ University of New Mexico, J.D. ▪ University of New Mexico, B.A.

William H. Parsons, Jr. is a tax attorney with Ireland Stapleton. Mr. Parson's legal practice involves assisting clients by developing and implementing sophisticated federal and state tax planning strategies to accomplish complex commercial/business transactions. Mr. Parsons has in-depth experience advising governmental entities and nonprofit organizations on employee pension plans. Such entities include numerous fire protection districts in Colorado. He has worked extensively on money purchase plans qualified under Section 401(a) of the Internal Revenue Code of 1986, as amended. Such plans include the Fire & Police Protection Association of Colorado (FPPA) Statewide Money Purchase Plan and Non-Standardized Money Purchase Plans adopted by other fire districts. Further, he has represented a large fire district in a comprehensive Internal Revenue Service (IRS) audit focused primarily on its non-standardized money purchase plan and achieved a good result. He also has represented fire districts in other IRS audits that were not primarily focused on employee pension plan issues. As a result, he is keenly aware of the federal tax issues (such

as employee classification and Form 1099 compliance) that the IRS addresses with respect to fire districts and is able to provide counsel on those issues in an effort to head-off tax audits, fines and penalties.

Mr. Parsons assisted in organizing and obtaining IRS qualification of two 501(c)(3) Colorado corporations that support fire and emergency services providers.

Matthew A. Court, Associate	Practice Areas	Education
303-628-3674 mcourt@irelandstapleton.com Bar #44877	<ul style="list-style-type: none"> ▪ Special Districts ▪ Litigation ▪ Employment ▪ Business 	<ul style="list-style-type: none"> ▪ University of Denver Sturm College of Law, J.D., Order of St. Ives ▪ George Mason University , MEd Education Leadership ▪ Elmira College, B.S. Education, <i>magna cum laude</i>

Matthew A. Court is an associate attorney at Ireland Stapleton. He maintains a diverse practice working with special districts, businesses and individuals on matters involving employment law, governance, statutory compliance, contract negotiations and litigation. He provides legal advice to special districts on matters involving the Colorado Open Records Act; the Patient Protection and Affordable Care Act; TABOR and Gallagher Amendment issues; regular and special election rules and procedures; negotiating and drafting contracts and intergovernmental agreements with vendors, contractors and other public entities; inclusion/exclusions of real property and related boundary issues; advice on statutory compliance; all aspects of regular and special Board meeting procedures and statutory compliance; special districts litigation; and employment and volunteerism law.

In his practice, Mr. Court also advises public and private employers on wage and hour issues; discrimination claims; termination issues; compliance with the Fair Labor Standards Act, the Family Medical Leave Act and the Americans with Disabilities Act; employment/volunteerism, including hiring or appointment of employees and volunteers; employment/benefit issues; developing or updating employment related forms, job descriptions, standard operating guidelines/procedures and personnel handbooks; employment agreements; non-disclosure/confidentiality agreements and severance agreements; corrective and disciplinary actions and employment-related litigation support. Additionally, he defends claims filed at the Equal Employment Opportunity Commission and the Colorado Civil Rights Division.

Mr. Court regularly lectures and writes about governance, compliance and employment law issues facing emergency service providers, special districts and nonprofits. Topics include the Social Security Act, the Patient Protection and Affordable Care Act, discrimination and harassment complaints, and the Americans with Disabilities Act.

5. Work Constraints

There are no constraints that would prevent Ireland Stapleton from beginning to perform legal services as general counsel for Loveland Fire Rescue Authority starting January 1, 2016.

6. Insurance

Ireland Stapleton holds two professional liability insurance policies. The carriers and the limits are listed below:

ProSight – Syndicate 1110 Lloyds of London.....	\$5,000,000
North River Insurance Company	\$5,000,000

7. Conflicts

We have performed a system-wide conflicts check for Loveland Fire Rescue Authority, the City of Loveland and the Loveland Rural Fire Protection District. We have not identified any conflicts of interest that would prevent us from representing the Loveland Fire Rescue Authority as general counsel.

SHERMAN & HOWARD L.L.C.

Kirsten B. Stewart, Esq.
Direct Dial Number: 303.299.8272
E-mail: kstewart@shermanhoward.com

November 5, 2015

Via Email

Renee J. Wheeler
Administrative Services Director
Loveland Fire Rescue Authority
410 E; 5th Street
Loveland, CO 80537

Re: Sherman & Howard L.L.C.'s Response to Request for Professional Legal Services regarding
Loveland Fire Rescue Authority

Dear Ms. Wheeler:

Thank you for the opportunity to respond to the Loveland Fire Rescue Authority's Request for Proposal for legal services. We look forward to an opportunity to demonstrate our firm's expertise in employee benefits, employment law and real estate.

Sherman & Howard's attorneys have decades of experience advising governmental entities in all areas. Our team prides themselves on focusing on a public client's needs while being aware of budget constraints and the need for efficiency.

The following information outlines our firm's qualifications to provide these services. For your ease of review, we have organized the information to follow your request for bid. We welcome any specific inquiries to assist you in your decision-making process. Thank you again for this opportunity.

Sincerely,



Kirsten B. Stewart

Request for Professional Legal Services

1. Experience in providing relevant legal advice and representation to governmental and private employers.

Employee Benefits

The attorneys in Sherman & Howard's Employee Benefits Group understand the special needs of governmental clients and their retirement plans and have the experience and capability to provide legal services to the Loveland Fire Rescue Authority in a very efficient and cost-effective manner. Our Employee Benefits Group advises many governmental entities, including municipalities and special districts, with respect to all of their Employee Benefit needs. We currently provide legal benefits advice to more than 30 public entities.

Our lawyers provide comprehensive advice to public clients in structuring and administering all types of benefit plans, including defined benefit, defined contribution and 457 deferred compensation arrangements, and volunteer length of service award plans. This includes providing guidance to clients on compliance with applicable provisions of the Internal Revenue Code, and numerous federal and state laws. We have experience consulting with the Fire & Police Pension Association of Colorado. We represent clients before the Internal Revenue Service in connection with all aspects of their retirement programs, including with respect to audits and participation in EPCRS. We also consult with fiduciaries regarding compliance with their obligations under both federal and state law. We strive to provide practical advice to clients on the design and administration of their benefit programs while ensuring that their plans comply with the technical legal requirements.

Employment

Sherman & Howard's Labor & Employment attorneys have extensive experience with special districts and in particular fire authorities. Our attorneys provide advice and counsel in a broad spectrum of employment matters including harassment, discrimination, union and labor matters, training, employee handbooks and policies, among others. Additionally they understand that many fire authorities have volunteer firefighters and our attorneys are well versed in advising authorities regarding the employment issues that arise surrounding volunteer status.

Real Estate

Sherman & Howard's real estate attorneys represent clients engaged in every facet of the real estate business, including developers, lenders, investors, brokers and others who buy, sell, develop, operate, finance and lease property of every kind. We have handled projects through their entire life-cycles, from entitlements through construction contracts and financing, registration under state and federal law, to the sale and leasing of completed projects. Our experience representing buyers and sellers, lenders and borrowers, and landlords and tenants has given us a broad and practical perspective of the issues involved in real estate transactions. We have experience with special districts and understand their unique needs.

2. Government employer references (names, email addresses and phone numbers).

Karen A Herman
President of the City of Durango Retirement Plan Board
949 East 2nd Avenue
Durango, Colorado 81301

Karen.Herman@durangogov.org
970.375.4994

Jessie Shaffer
District Manager
Woodmoor Water and Sanitation District No. 1
1845 Woodmoor Drive
Monument, Colorado 80132
JessieS@WoodmoorWater.com
719.488.2525 ext. 14

3. Hourly fees to be charged.

Below are the hourly billing rates, effective January 1, 2016, for the attorneys we propose for this engagement. We understand that you want to work with counsel to proactively identify and mitigate risks in an efficient and cost-effective manner. We view ourselves first as problem solvers. Thus, our objective is to develop and implement efficient and effective methods to help our clients achieve their business objectives.

Attorney	Rate
Kirsten Stewart	\$520.00
George Tsai	\$325.00
Emily Keimig	\$520.00
Bruce Muir	\$600.00
Kathy Odle	\$590.00
Adrienne Robertson	\$335.00
Mike Sanchez	\$600.00
Cyndi Stovall	\$400.00
Law Clerk/Paralegal	Rate
Lisa Green	\$185.00

Sherman & Howard has entered into value-driven and other alternative fee arrangements with clients, on request, typically conditioned on the volume of work involved, and we would consider doing so with the Authority. We strive to tailor alternative arrangements to meet the specific needs of the client, and therefore, we don't wish to generalize here, to offer a "one-size-fits-all" arrangement. We welcome further discussion on such matters.

4. List of attorneys who would provide the services along with a description of qualifications

Kirsten Stewart would be the attorney principally in charge of providing these services with assistance from the attorneys listed below. Kirsten would coordinate and staff the engagement and would be the primary individual interacting with the team at the Authority.



Kirsten Stewart is a Member of the Employee Benefits Group. She advises governmental clients in Colorado and Nevada maintaining defined benefit plans, defined contribution plans, 403(b) plans, 457(b) plans and deferred compensation plans. Her practice includes 15 active governmental clients. She received her law degree, *cum laude*, from the University of Minnesota Law School in 1995. She received her undergraduate degree in Mathematics from Indiana University in 1992. Kirsten is listed in *Best Lawyers in America* for Employee Benefits Law and was honored in Best Lawyers in America, Lawyer of the Year – Denver, CO, for Employee Benefits (ERISA) Law, 2014.



Emily Keimig is a Member in Sherman & Howard's Labor & Employment Department. She has worked with employers for more than 20 years, advising and representing companies in virtually all matters that bear upon the employment relationship. Emily's experience is diverse, from counseling and litigating FLSA and discrimination claims to drafting, defending and prosecuting restrictive covenant matters. She devotes a significant part of her practice to information/electronic data governance, social media and privacy matters, and the effects of technology and e-communications in the workplace. Emily received her Juris Doctorate from the University of Colorado School of Law in 1992 and her Bachelor of Science in Business Administration, *cum laude*, from the University of Colorado in 1989.



Bruce Muir is a Member of the Employee Benefits Group. He represents clients in a broad range of Employee Benefit matters, including the planning and establishment of retirement plans, employee stock ownership plans, compensation plans and non-pension fringe benefits for businesses, professional groups and nonprofit entities of all sizes. He also represents ERISA fiduciaries in various transactions. He received his law degree from University of Denver Sturm College of Law in 1973. He received his undergraduate degree, *cum laude*, from Vassar College in 1971. Bruce is listed in *Best Lawyers in America* under the categories of Employee Benefits and Health Care Law.



Kathleen Odle is a Member of the Employee Benefits Group. She provides day-to-day advice to all sizes and types of employers, including publicly traded entities, non-profit entities and governmental employers, on all aspects of Employee Benefits, including qualified plans and 401(k) plans, executive compensation, welfare benefits, and equity arrangements. Her practice includes 16 active public entity clients. Kathy has practiced at Sherman & Howard for her entire career. She has received the *Chambers USA's* highest ranking in the area of Employee Benefits Law, is named in *Best Lawyers in America* for Employee Benefits law, was named "Lawyer of the Year" in the 2012 edition of *Best Lawyers in America* for Employee Benefits, Denver, and is recognized as a *Super Lawyer* in the area of Employee Benefits.



Adrienne Robertson is an Associate in the Employee Benefits Group. She assists clients with employee benefits matters including retirement plans, issues related to merger and acquisition activity, and executive compensation. Adrienne has more than 25 years of experience in the employee benefits field. Prior to becoming an attorney, Adrienne was a benefits consultant, providing clients with guidance on plan design, operational compliance, fiduciary responsibilities, legislative and regulatory changes, and industry trends. Adrienne received her Juris Doctorate, *magna cum laude*, from the Widener University School of Law in 2011 and her Bachelor of Science from Rensselaer Polytechnic Institute in 1985.



R. Michael Sanchez is a Member of the Employee Benefits Group. He provides comprehensive advice to all types of clients, governmental employers included, in structuring and administering all types of Employee Benefit plans. This includes providing guidance on compliance with ERISA and applicable provisions of the Internal Revenue Code. Mike also assists in the design and implementation of defined benefit and defined contribution plans, employee stock ownership plans, nonqualified deferred compensation plans, welfare benefit plans, severance plans and all types of incentive arrangements. He received his law degree from the University of Texas School of Law in 1972. He received his bachelor's degree from Trinity University in 1969.



Cynthia Stovall is a Member of the Real Estate Practice Group. Cyndi represents all types of clients including developers, owners, homeowner associations and other organizations involved in real estate matters. She has experience handling matters on behalf of special districts and understands the unique provisions surrounding their real estate needs. Cyndi received her Juris Doctorate from the University of Colorado School of Law in 1997 and her Bachelor of Arts, *cum laude*, in Ethics and Philosophy from the University of Southern California in 1993.



George Tsai is an Associate in the Employee Benefits Group. George assists all types of employers with employee benefits matters including qualified plans, health & welfare benefits, and executive & equity compensation. In addition to assisting public entity clients with employee benefit matters, George has prior public sector experience as in-house counsel at a municipality and for a pension and retirement board. Before joining Sherman & Howard, George practiced employee benefits law with a global AmLaw 50 law firm. George received his law degree from the University of Virginia School of Law in 2010 and his undergraduate degree in Philosophy, *with distinction*, from the University of Pennsylvania in 2007.

5. Any constraints that would prevent you from commencing work on January 1, 2016.

We anticipate no constraints that would prevent us from commencing work.

6. Limits on professional liability insurance

Attached to this document, please find a certificate of our professional liability insurance.

7. Any conflicts of interest that you may have with the Loveland Fire Rescue Authority, Loveland Rural Fire Protection District or the City of Loveland.

Sherman & Howard previously represented the City of Loveland with respect to public financing, and the City is often associated with the work we currently perform for the Housing Authority of the City of Loveland, so we do not foresee any potential conflict of interest with this representation. Our firm represents numerous clients, including several of which the firm has served for many years. We owe a continuing duty to all clients to represent them on future matters when requested, if possible. It is possible that the Authority may have a conflict of positions that may arise with another client of the firm on a matter wholly unrelated to our proposed representation; however, we are confident that because of our due diligence, the likelihood of conflicts is minimal.



CERTIFICATE OF LIABILITY INSURANCE

 DATE(MM/DD/YYYY)
11/04/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Aon Risk Services Central, Inc. Chicago IL Office 200 East Randolph Chicago IL 60601 USA	CONTACT NAME: PHONE (A/C. No. Ext): (312) 381-1000 FAX (A/C. No.): (312) 381-7007 E-MAIL ADDRESS: <table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: AXIS Surplus Insurance Company</td> <td>26620</td> </tr> <tr> <td>INSURER B: Alterra Excess & Surplus Ins Company</td> <td>33189</td> </tr> <tr> <td>INSURER C: Catlin Specialty Insurance Company</td> <td>15989</td> </tr> <tr> <td>INSURER D: Endurance American Specialty Ins Co.</td> <td>41718</td> </tr> <tr> <td>INSURER E: Aspen Specialty Insurance Company</td> <td>10717</td> </tr> <tr> <td>INSURER F: Ironshore Specialty Insurance Company</td> <td>25445</td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: AXIS Surplus Insurance Company	26620	INSURER B: Alterra Excess & Surplus Ins Company	33189	INSURER C: Catlin Specialty Insurance Company	15989	INSURER D: Endurance American Specialty Ins Co.	41718	INSURER E: Aspen Specialty Insurance Company	10717	INSURER F: Ironshore Specialty Insurance Company	25445
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INSURER F: Ironshore Specialty Insurance Company	25445														
INSURED Sherman & Howard L.L.C. 633 17th Street, Suite 3000 Denver CO 80202 USA															

Holder Identifier :

COVERAGES	CERTIFICATE NUMBER: 570060011186	REVISION NUMBER:
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.		
Limits shown are as requested		

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION						EACH OCCURRENCE AGGREGATE
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR / PARTNER / EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> Y <input type="checkbox"/> N PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT E.L. DISEASE-EA EMPLOYEE E.L. DISEASE-POLICY LIMIT
A B C	Lawyers Prof			ENN 768281/01/2015 MAX7PL0001875 LPPQ-196396-0715	07/01/2015 07/01/2016 07/01/2015 07/01/2016 07/01/2015 07/01/2016		Each Claim \$40,000,000 Aggregate \$80,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Deductible: \$500,000 Per Claim / \$1,000,000 in the Aggregate / \$100,000 Maintenance Retention

CERTIFICATE HOLDER
CANCELLATION

Loveland Fire Rescue Authority 410 E. 5th Street Attn: Renee J. Wheeler Loveland, CO 80537 USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
---	---

Certificate No : 570060011186



LOC #:

ADDITIONAL REMARKS SCHEDULE

Page _ of _

AGENCY Aon Risk Services Central, Inc.		NAMED INSURED Sherman & Howard L.L.C.	
POLICY NUMBER See Certificate Number: 570060011186			
CARRIER See Certificate Number: 570060011186	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 **FORM TITLE:** Certificate of Liability Insurance

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER	
INSURER	
INSURER	
INSURER	

ADDITIONAL POLICIES If a policy below does not include limit information, refer to the corresponding policy on the ACORD certificate form for policy limits.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS	
	OTHER							
D				LPX10007379600	07/01/2015	07/01/2016		
E				LX003TW15	07/01/2015	07/01/2016		
F				001718802	07/01/2015	07/01/2016		

Agenda Item Cover

Item No.: 9

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Review Briefing Papers and Correspondence

EXECUTIVE SUMMARY

The Chief's report includes a variety of general updates.

- Employee Conversion
- State Fire Chief's Conference Sessions Taught by LFRA Leaders
- Training Center Design RFP's
- Rural District Assessed Valuations
- Radio Communications Tower
- Employee Recognition
- Operations Overview
- Community Safety Overview

BACKGROUND

This section of the agenda is intended to provide general information to keep board members apprised of various project status and department updates.

In an effort to streamline the monthly report writing and ensure that all governing boards are receiving the same information at the same time, in January staff began a procedure of distributing the monthly report electronically by the first week of the following month. The report for the previous month is retained in the LFRA Board packet for the official public record and to offer a placeholder on the LFRA Board meeting agenda to field any questions the Board may have on information included in the report. Therefore, this agenda includes the September monthly report that was electronically distributed to all governing board members (LFRA, City and Rural District). The October report will be distributed electronically by the first week in December.

AGREEMENTS SIGNED DURING THE MONTH

- Intergovernmental agreement with Poudre Fire Authority for Mutual Aid
- Intergovernmental agreement with Poudre Fire Authority for Auto Aid

STAFF RECOMMENDATION

N/A

FINANCIAL/ECONOMIC IMPACTS

N/A

ASSOCIATED STRATEGIC GOALS

N/A

Agenda Item Cover

Item No.: 9

Meeting Date: November 18, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



ATTACHMENTS

- Fire Chief's Monthly Report
- Loveland Rural Fire Protection District 2015 Contribution for Legal Fees up to \$25,000
- Letters & Articles
- October Statistics



Loveland Fire Rescue Authority October 2015 Month-End Report

Fire-Rescue Administrative Division

Chief Mark Miller and Public Safety Administrative Director Renee Wheeler

Employee Conversion

All governing partners have approved and signed all the legal documents for the employee conversion to be effective January 1, 2016. Staff has been working on the mechanics of financial and administrative process modifications that are required to implement the conversion, including;

- Health Trust
- Amendment of the equipment and station lease intergovernmental agreement
- Pension plan documents
- Converting workers compensation and property liability insurance coverages
- 2016 Supplemental Budget appropriation to align resources with the implementation
- Purchasing cards
- Payroll
- Sales tax exemption certificate
- Email address changes
- Policy revisions (for example: since the probation period for employees hired after the effective date changes to 12 months, the serious discipline administrative regulation needs to be changed to be consistent.)
- Identifying the impact that more organizational autonomy has on the many internal activities that the City sponsors
- Posted a Request for Proposal for LFRA Legal Services in 2016 – responses due back November 6

There have been some administrative decisions made to retain a consolidated financial system in an effort to ensure that whenever possible the duplication of effort and the cost to the tax payer for fire rescue services is minimized. For instance, we will not be setting up a completely separate financial system for LFRA because of the number of integrated modules and the additional costs to process all the same functions twice (once for the city and once for LFRA). All vendor payments will be made on City checks and 1099's for those payments will be issued as City documents. We are still working on setting up a separate payroll system to assist with all the required benefit and tax reporting that is required. The city has given us a proposal for the additional cost to operate in this "separate" environment that is under review by both parties.

LFRA Leadership Teaching Sessions at the Colorado State Fire Chief's Conference in Keystone

Chief Miller was invited to teach a class on Leadership Transitions and also participate on a panel with three other Chiefs regarding "Valuing the Individual". Battalion Chief Jason Stark and Captain Eric Klaas were invited to teach a class on a scientific approach to transitional fire attack. The conference is always a great networking opportunity with many excellent learning opportunities. We had great feedback from around the State regarding the great things LFRA is doing.



Loveland Fire Rescue Authority October 2015 Month-End Report

Request for Proposals for Fire Training Center Design Work

There have been meetings to begin to formalize a vision for how to best utilize the property purchased in 2014 adjacent on the west to the existing training center to advance the LFRA Strategic Plan. Ken Cooper, City Facilities Manager, has been coordinating the requests for proposals on the design work and engineering at the Training Center to develop the property. \$295,000 was appropriated in the Fire Capital Expansion Fee Fund in 2015 for the annexation and design work. There is a good chance this money will need to be carried forward into 2016. The construction will not occur until 2017.

Development in the Rural District and Property Value Increases

The Rural District received estimates related to the potential impact of the 2534 development on the assessed values in the district. The 2015 assessed values for property tax collection in 2016 increased 21% and the outlook based on the projected estimates received, is very positive. Based on the ten year financial plan, there is a good chance that no mill levy increase will be necessary for the Rural District to fund their share of the LFRA operations. However, there may still need to be a mill levy dedicated to apparatus replacement and Station 10.

Station 1 Radio Communications Tower

Over the course of the last several months we have conducted an analysis of the radio tower on top of station 1. The tower is the primary 800 MHz communications tower for all Loveland public safety agencies as well and many other departments, including Public Works, Water and Power, Parks and Recreation, etc. Through an engineering analysis, it's been determined that the tower is in urgent need of replacement. We have concluded that it cannot remain in its current location and experts have told us a free-standing 120 foot tall tower will need to be erected on the south side station one, adjacent to the parking lot. The total cost could be in excess of \$200,000. This was not a budgeted item, and we are in the process of identifying funding sources with the objective to begin construction of the new tower as soon as possible.

LFRA Employees Recognized at the October Recognition Event

A committee of City employees was formed to select candidates from applications submitted by anyone in the City for an overall employee of the year and an employee of the year for each of the eight values based categories: Exceptional Service, Accountability, Collaboration, Kindness & Courtesy, Most Innovative, Integrity, Safety Excellence and Team of the Year. LFRA employees were amongst those recognized. Captain Eric Klaas was given the Collaboration Award for his role in the interdepartmental team that would respond to active assailants in the community. Battalion Chief Michael Cerovski was one of the three leaders of the Active Assailant Incident Response Team recognized as the Team of the Year award. There were several service year recognitions as well.

Service Awards:



Loveland Fire Rescue Authority October 2015 Month-End Report

- Five Years: Firefighter Paul Brown, Engineer Derek Correa, Engineer Chris Fischer, Engineer Robbie Popp, Engineer Nate Will
- Ten Years: Captain Eric Klaas
- Fifteen Years: Battalion Chief Jason Starck
- Twenty Years: Engineer Janet Probst, Engineer John Sanfilippo, Division Chief Greg Ward

Congratulations to all! This is yet another example of how LFRA members are exemplifying commitment, compassion, and courage as well as the four R's (Response, Readiness, Resources and Relationships) in our quest to build an Excellent, Ethical, Enduring organization.

THANK YOU!

Fire–Rescue Operations Division - Division Chief Greg Ward
Response, Readiness, Resources & Relationships

October 2015

RESPONSE

- On October 6th LFRA responded to a residential structure fire on McKinley Ave, crews located a small fire in the garage. The fire was quickly controlled with the initial hoseline put in service by the crew of Engine 3.
- Battalion 1, Engine 3, Engine 236, Engine 216 and Tender 1 assisted Berthoud Firefighters with a fast moving wildland fire in the area of County Road 8 and County Road 23 on October 17th. No structures were damaged, but several were threatened prior to the fire being brought under control.

READINESS

- LFRA Crews attended a weapons security class designed specifically for fire and EMS responders at Thompson Valley EMS.
- Three LFRA Special Operations Team members attended a 40 hour rope rescue technician course hosted by Larimer County Search and Rescue.
- LFRA hosted an 80 hour Hazardous Material Technician Course at the Training Center, three members of LFRA completed the program and are now certified Hazardous Materials Technicians.
- Mutual aid live fire training was conducted at the Training Center with the Berthoud Fire Department, Estes Valley Fire District, Front Range Fire Rescue Authority and Windsor-Severance Fire Rescue.
- LFRA's Big Thompson Canyon Firefighters attended four live fire training sessions with the LFRA Crews.
- Four LFRA personnel attended the Auto-X course which is the premier auto extrication training in the region hosted by the Arvada Fire Protection District.

RESOURCES

- A diesel exhaust system (Plymovent) was installed in the apparatus room of Station 5, this is an important step in helping to ensure the health of our firefighters. Three Stations now utilize this system, while the other two have air filtration systems installed.
- SVI Trucks completed the refurbishment of the fifteen year old ladder truck, this truck was replaced by Tower 6 earlier this year. The refurbished ladder truck will be placed into reserve status and is expected to remain in service for another ten years.
- LFRA is working with the Highway 34 re-construction contractors to potentially place a couple dry hydrants along the roadway in the Big Thompson Canyon. The dry hydrants would provide much needed firefighting water supply locations in the Canyon.

RELATIONSHIPS

- LFRA Crews participated in numerous public education and community events throughout the month. October is generally the busiest public education month due to the Fire Prevention Week activities.
- The Training Center was utilized by SVI Trucks, Larimer County Sheriff's Office, Front Range Fire Rescue Authority, Army Reserve Engineering Company and the Front Range Fire Consortium Academy.
- The Colorado Wildfire Incident Management Academy utilized the training room at Station 6 for a two day course.
- LFRA hosted and provided the majority of Instruction for a Colorado State Fire Officer II Certification Course. This 40 hour course is designed to prepare officers for the leadership challenges of the Fire Officer II level.



New LFRA Patch Design



E6 at the Honor the Troops Event – Thunder Mountain



McKinley Ave Structure Fire



Station 5 Exhaust System



Refurbished Ladder 6



**Mutual Aid Live
Fire Training –
LFRA, Berthoud,
Estes Valley,
Front Range,
Windsor-
Severance and
the Canyon
Battalion**



Auto-X Extrication Training at Arvada Fire Training Facility



**Community Safety Division
Division Chief, Ned Sparks
October, 2015**

Update/overview of CSD, Special Events (Ned):

- ❖ Fire sprinklers are being installed at Meadowsweet Circle by the builder in compliance with the Notice and Order.
- ❖ Community Risk Assessment is being developed and the evaluation of the Public Education program. The purpose is to verify the services we are providing meet the needs of the community. This will eventually lead to the development of a Public Education team.
- ❖ In the 9th month of the DRT training course and beginning the Strategic Plan Development portion of the training.
- ❖ FIT academy in planning phase to increase FIT on-deck positions. Ty Drage is the coordinator and lead instructor of the 3- day Fire Code 101 class January 6, 7 & 8 and the 3-day Fire Investigation class including a burn site January 13, 14 & 15.
- ❖ Haunted House at 170 N Cleveland – problems with the process for getting the building prepared prior to the event organizers creating the maze.
- ❖ Creepy Walk on Savage Rd. – problem solving fire code issues to ensure the event would open on time.
- ❖ Developing Car Seat Curriculum for internal training and delivery. Working with Tree from legal to make sure forms are being created to release the organization from liability.

Significant Building Plan Reviews, and Inspections (Carie and Ingrid):

- Final inspections for building and fire-protection systems at Clear View Behavioral Health (Johnstown 2534)
- Three staffers participated in either Leadership Journey I or II (Ingrid, Bonnie and Carie)
- Began final building and fire-protection system inspections at Ashley Estates (city Affordable multi-family dwellings)
- Collaborative site planning meetings with Larimer Humane Society and Scion (Larimer County)
- Quarterly FIT program meetings
- Assisted City Building and E.D. with Pulliam Building redevelopment planning
- Haunted House on 617 E. Eisenhower
- Everbridge meeting/ Team C and Empowerment meetings
- Building dept. meeting with contractors and developers - Q&A to CBO re: reviews, permits, etc. Ingrid assisted the new Building Plan Reviewer with orientation to Innoprise and DRT processes.
- UPS temp. modular building.....LOTS of issues, finally going to be resolved and permitted
- Res. Christian modular classroom building- Lots of inadequate permit material, finally building permit was given...waiting on alarm permit information
- Escape from Q. An escape room at basement of 333 E 4th street. The basement is sprinklered, some minor remodel for life safety. Waiting on alarm permit for the modification of the existing fire sprinkler system.

- Meeting w/ Scheels development team – outstanding! We will be at this project a lot and should consider additional making the part-time inspector full time. We will need the help in CSD to complete inspections for the Fire Authority.
- Firehouse Storage development in the Rural – Design for access and structures is in negotiation with property owner and Larimer County Planning and Building.
- Ellis Ranch is near completion of fire sprinkler installation
- Provide Customer Service site visits to help identify code requirements for future permit submittals.

OEM Monthly Report (Pat):

Significant events:

The City Council accepted the request to accept and sign the grant contract for the Mitigation Strategy and Master Plan (MSMP). We are waiting for the State to return the fully executed contract. A contract negotiation meeting was held with the contractors Baker / Logan Simpson earlier this month and Alicia in Legal is drawing up the City contract.

A State grant rep held a grant kickoff meeting with Finance, Legal, FM, and OEM for the Chilson Generator. FM is finalizing the engineering and OEM is working on getting CDPHE permits. FM will be posting the RFP as soon as the paperwork is in order. A second kick off meeting was held for the MSMP.

The update of the Northern Colorado Regional Hazard Mitigation Plan is nearing the last planning stage. Several Loveland small group planning meetings were held and the vendor facilitated the final large group meeting.

The multi-jurisdictional emergency management program white paper was completed and submitted to Rod and Bill. Next, this white paper will be presented to the Fire Board for consideration.

The FAB communications tower will be replaced by a monopole in the south parking lot, next to the building. Capt. Gilbert is working with NCRCN, LFRA, and the City to develop the replacement plan and identify the funding source(s).

Flood Recovery

- On-going city recovery planning meetings

Operations and Maintenance

- Temporary location for the EOC will be in the Library I-Learn Lab
- EOC's Digital Matrix Switching System was purchased and ready for installation when EOC becomes available during the FAB remodel
- Attended ARES's state radio test exercise

Planning and Documentation

- Continued to work on COOP final draft
- Met with several PW groups in separate HMP planning meetings to develop mit project worksheets
- Attended final large group meeting for HMP update
- Completed and submitted multi-jurisdictional EM program white paper
- Met with OEM volunteer Cheri Clymer
- Continued to work on draft DAC plan
- Assisted with review process for FNL's EOP

Emergency Preparedness Relationships

- Attended EPC at MCR
- Attended Officers meeting
- Attended LCEHC meeting
- Met with ARES for on-going program management
- Completed multiple surveys (HMP update, EMPG, LC's vulnerability planning)

Grants

- Attended grant kick off mtg with the State for the MSMP
- Attended grant kick off mtg with the State for emergency generator project
- Mitigation Strategy and Master Plan grant contract signing approved by CC
- Met with the State ref EMPG grant and 2015 contract issues
- Met with Roy & Renee for audit prep
- Continued to prep for EMPG audit

Training and Public Outreach

- Facilitated AAR for 2015 Expo
- Attended Leadership Journey classes
- Attended supervisor's training class
- Provided Severe Weather Safety class for W&P
- Served as evaluator for State TTX at SEOC

PIO, Website & Public Education (Scott):

- 16 new fire safety inspections at schools
- 2 Knox key updates
- Continued research and work on community risk assessment
- Study and test for Fire Inspector II certification (passed the test, well done Scott!)
- Updates to LFRA website
- Numerous LFRA social media posts
- PIO duties for fire incident on McKinley and a handful of phone call info requests from R-H
- Climbing wall site inspection with State at BRMS
- Expo event AAR meeting
- CPS program data entry
- 3rd quarter car seat program recap for State CPS coordinator
- 3rd quarter recap of school inspections for State DFPC

Accreditation, Fracking, Inspections, Investigations (Ty):

- Training for Cheryl on accreditation and Omega FireView
- Attended 3-day Auto X class in Arvada
- Developed draft template for monthly response performance (for BCs and DCs)
- Put together plan for reorganizing CSD folders in V: drive
- Responded to structure fire @ 5625 McKinley (helped DeDecker w/ investigation)
- Researched hazmat by rail for BC Smith
- Completed Blue Card CE #8 (Big Box #2)
- Lots of work on Community Risk and Emergency Services Assessment – Standards of Cover document
- Planning for next FIT academy in January

From: Ward II - Joan Shaffer <Joan.Shaffer@cityofloveland.org>
Date: October 21, 2015 at 1:06:16 AM MDT
To: Mark Miller <Mark.Miller@cityofloveland.org>, Luke Hecker
<Luke.Hecker@cityofloveland.org>
Cc: Bill Cahill <Bill.Cahill@cityofloveland.org>, City Council
<CCouncil@cityofloveland.org>, Temp CCMAIL <TEMPCC@cityofloveland.org>
Subject: Tuesday Night Accident at 4th and Cleveland

Dear Chiefs,

I want to share my appreciation for the Police, Fire and EMS teams who provided such professional public safety services at the southwest corner of East Fourth and Cleveland Avenue last evening through early this morning.

While I did not witness the two car accident that thankfully did not cause injury, but did, unfortunately, take out a window at Gold Star Realty in the so very nicely just redeveloped Loveland Opera House, I can say that I witnessed strong cross team support and incident management.

The weather condition was wet and miserable; however, it was clear our public safety teams were undaunted at their jobs. It is not every night, thankfully, that a councilor is in the comfort of her home to observe such a well trained group of people conduct their highly valuable service.

Please share my appreciation with the crew members and your staff.

Thank you,
Joan

Joan Shaffer
Loveland City Councilor, Ward II

720 S. Colorado Blvd., #380-S, Denver, CO 80246
Telephone: (303) 691-3331 Fax: (303) 691-3379



September 23, 2015

Chief Miller
Loveland Fire Rescue Authority
410 East 5th Street
Loveland, CO 80537

Dear Chief Miller,

I cannot thank you enough for the efforts put forth by Loveland Fire during the 2015 Fill the Boot drive. All of the hours that Dustin invested to improve the program will make a life-saving difference for families living with the challenges of a neuromuscular disease.

The excitement and dedication that was expressed by your department was truly amazing. The 2015 Fill the Boot campaign was an incredible success in Colorado, and your department's contribution was significant, raising **\$8,600**. Firefighters have been heroes to MDA families for years and the commitment of your department solidifies that fact.

Firefighters have fueled MDA's mission to provide support for local families & fund research to find treatments and cures for over 40 neuromuscular diseases. In 1954, when MDA's partnership with firefighters began, a commitment was made that we will battle muscle disease together until a cure is found. I have no doubt when that day arrives, we will all be able to rejoice in the fact that together we made it happen.

Thank you again for all you have done and are continuing to do to help MDA. It is because of people like you that local families affected by muscle disease have hope and the support they need. Your leadership and support of MDA mean so much.

Sincerely,

Amanda Cole
Fundraising Coordinator
MDA Rocky Mountain
303-691-3331 – acole@mdausa.org

"Serving the Loveland Rural Community"

1423 W. 29th Street
Loveland, CO 80538
(970) 667-5310 FAX (970) 667-2527
root@lovelandrfd.org
www.LovelandRFPD.org

October 12, 2015

Loveland Fire Rescue Authority
Attn: Chairman Swanty
410 East 5th Street
Loveland, CO 80537

Dear Board Members:

At its meeting of October 7, 2015, the Board of Directors of the Loveland Rural Fire Protection District approved the transfer of a maximum of \$25,000 from the Rural District to the Fire Authority for use by the Fire Authority to pay fees incurred by the Fire Authority for services rendered by Ireland Stapleton in excess of the \$50,000 budgeted for 2015.

In approving this funding, it is the opinion of the Rural Board that retention and use of special counsel for the transition process was necessary to complete the process in 2015. Completion of the transition of all employees and volunteers from the City to LFRA is a major milestone in the maturation of the Loveland Fire Rescue Authority.

Very Truly Yours,



Gregory A. White

GAW/ldr

CC: Chief Miller
Renee Wheeler
LRFPD Board of Directors

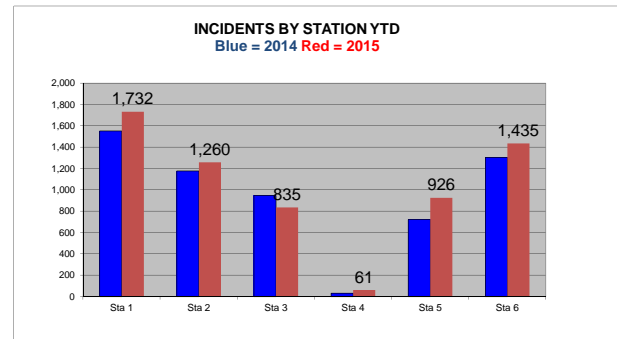
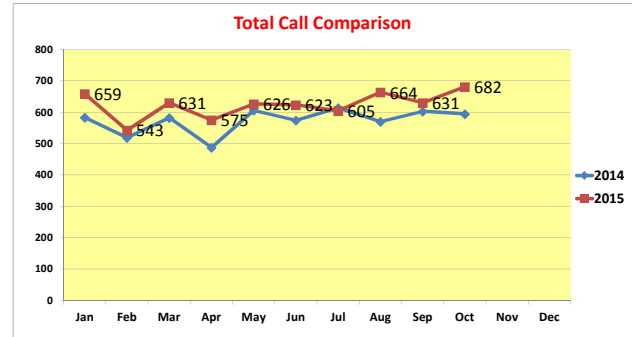


LOVELAND FIRE RESCUE AUTHORITY

October, 2015

CALL INFORMATION					
INCIDENT TYPE	CITY	RURAL	MO. TOTAL	YTD	%
Structure Fire (Residential)	0	2	2	20	
Structure Fire (Commercial)	0	0	0	3	
Vehicle Fire	2	0	2	24	
Grass/Wildland Fire	0	3	3	52	
Smoke/Odor Investigation	11	4	15	104	
Fire Alarm	41	2	43	449	
Other Fire	15	10	25	181	
Total Fire Related	69	21	90	833	13%
Total Medical (EMS)	297	28	325	3,269	53%
Motor Vehicle Accident	56	19	75	630	
Hazmat	9	4	13	125	
Water/Ice Rescue	0	0	0	17	
Animal Rescue	0	0	0	8	
Carbon Monoxide	17	2	19	144	
Public Asst. (Service)	48	6	54	401	
Asst. P.D.	4	2	6	69	
Cancelled Enroute	45	16	61	531	
No Incident Found	19	4	23	130	
Standby	0	0	0	31	
Airport Standby	16	0	16	61	
Airport Emergency	0	0	0	0	
Total Miscellaneous	214	53	267	2,147	34%
Month-End Total	580	102	682		
Year Cumulative	5,221	1,028		6,249	
Percentage YTD	83%	17%			

Average Response Times	YTD in Minutes	Prev. Year	Fire Confined to Room of Origin	Previous Year
Call to Tone Out	2:12	2:31	79%	80%
Dispatch to Enroute	1:37	1:01		
Enroute to 1st Arrival	5:23	3:35		
Average on Scene	15:47	14:35		



MUTUAL/AUTO AID STATISTICS YTD				
	Received	Hours	Given	Hours
Fort Collins	21	19	68	28.5
Previous Year	44	25.25	88	37.75
Berthoud	12	19.5	14	35.5
Previous Year	9	9	17	8.25
Windsor	51	23	36	17
Previous Year	55	27.5	37	19.25
Johnstown	9	5.5	34	19.5
Estes Park	0	0	4	7
Previous Year Totals	108	61.75	139	65.25
YTD TOTALS	93	67	156	107.5

Training & Reserve	Hrs/Month	Hrs/Prev Month	Hrs/Prev Yr.	Hrs/Year to Date
Shift	1,076.75	1,262.00	12,067.50	12,803.00
Reservist	6.00	1.50	353.45	332.50
Admin	55.00	110.50	693.00	704.00
Total	1,137.75	1,374.00	13,114.00	13,809.50
Reservist Shift Hours	235.50	167.75	2,894.50	2,575.00

LOSS/SAVE INFORMATION				
Type of Fire	City		Rural	
	Loss	Save	Loss	Save
Residential Structure	\$ -	\$ -	\$ 12,386	\$ 553,131
Commercial Structure	\$ -	\$ -	\$ -	\$ -
Other Fires	\$ 250	\$ -	\$ -	\$ -
Month Total	\$ 250	\$ -	\$ 12,386	\$ 553,131
Year Cumulative	\$ 1,045,775	\$ 5,036,636	\$ 452,909	\$ 1,855,692

Specialized Disciplines Training			
	YTD Courses	Prev. Yr. Courses	YTD Hrs.
Collapse	23	31	22.5
Rope	152	54	207
Confined Space	26	22	20.5
Search/Rescue	28	3	56
Water	87	51	184.2
TAC	73	7	334.5
Hazmat	56	76	71.5
Animal Rescue	3	NA	2.25
Wildland	263	188	668.5
YTD TOTALS	711	432	1,566.95

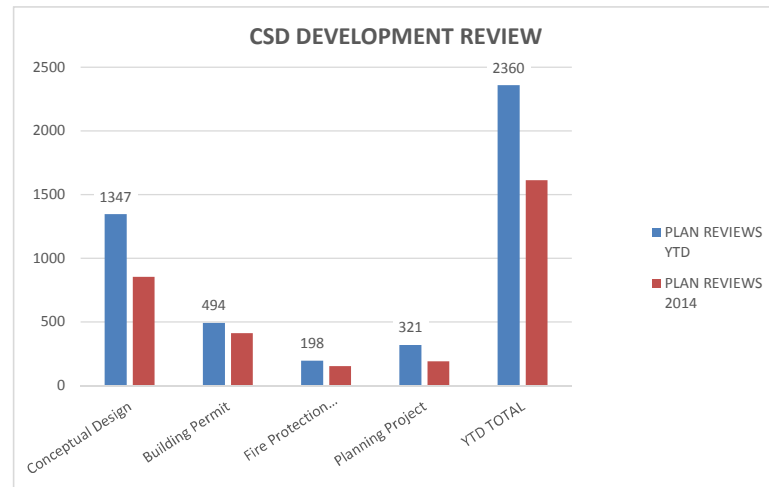


LOVELAND FIRE RESCUE AUTHORITY

October, 2015

DEVELOPMENT REVIEW STATISTICS

	City	County	Johnstown	Totals	Hours
Conceptual Design Reviews	140	4	1	145	63.5
Previous Month	111	1	1	113	53.25
YTD Total	1314	21	12	1347	636.25
Previous YTD	827	28	0	855	641.5
Building Permit Reviews	38	1	0	39	59
Previous Month	17	3	0	20	31
YTD Total	449	12	33	494	745.5
Previous YTD	389	23	0	412	864.5
Fire Protection Permit Review	15	1	2	18	25
Previous Month	14	3	1	18	25
YTD Total	164	10	24	198	208
Previous YTD	150	3	0	153	157.5
Planning Project Reviews	28	4	1	33	49.5
Previous Month	38	1	0	39	58.5
YTD Total	279	34	8	321	552.5
Previous YTD	174	19	0	193	356
TOTAL REVIEWS YTD	2206	77	77	2360	
PREVIOUS YEAR YTD	1540	73	0	1613	



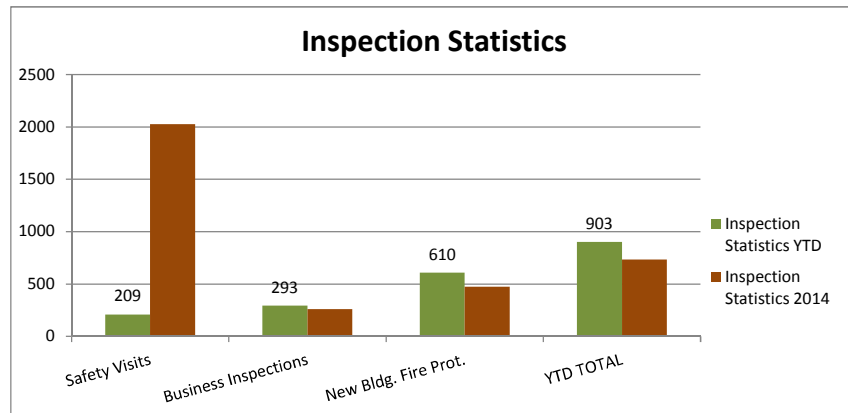
Planning & Building Check-Ins YTD
 Fire Protection Permits Average days in review
 Percent within goal time

1157	294.25
7.8 days	
October	73%

INSPECTION STATISTICS

	City	Rural	Total	Hours
Eng. Co. Safety Visit 2 & 3 Yr.*	96	16	112	118.85
Safety Re-Visit	7	0	7	14
YTD Total	173	36	209	128.1
Previous YTD	409	2026	2435	0
Business Inspections	52	3	55	74.5
Previous Month	54	5	59	58.25
YTD Total	259	34	293	276
Previous YTD	22	239	261	23
New Bldg./Fire Protection	46	21	67	74.5
Previous Month	49	2	51	75.5
YTD Total	521	89	610	894.5
Previous YTD	42	325	367	38
TOTAL INSPECTIONS YTD	780	123	903	
Previous Year	64	564	628	

*Engine Company Safety Visits are not included in YTD Totals



*YTD Total does not include Eng. Co. Safety Visits

CSD OTHER ACTIVITIES

	City	Rural	Hours	Mo. Total	Prev. Mo.	Prev. YTD	YTD Total	Highlights/Projects
Hazmat Permits	10	1	6.25	11	11	108	122	*22 new fire safety inspections at schools
Tents/Special Events*	5	0	3.75	5	9	47	77	*Research and work on Community Risk Assessment
Burn Permits Issued	0	21	0	21	7	106	123	*Numerous LFRA social media posts
Investigations	5	7	12	12	18	25	145	*Interview panel for LFRA Engineer promotional process
Service Call/Complaints	5	1	4.5	6	5	42	83	*1 car seat inspection
Car Seats Installed	8	0	4	8	16	129	157	*Clear View Behavioral Health (Johnstown) multi inspections, 50 hrs. CD/AC
YFS Program	1	0	3	1	1	12	12	*Training: LEAD Loveland, Leadership Journey 1 & 2, Hazmat Class (Boulder Fire Marshal)
Public Education Events	8	0	16.5	8	2	54	79	*Special Attn: Resurrection Christian School Modular Bldg. & Alarm, Scion-Larimer Humane Soc. Mtgs., Silverleaf II Sprinkler Site Visit, Pulliam Bldg. Mtgs.
Total Pub. Ed. Contacts	1592	0		1592	135	4166	5050	*Misc. Customer Assistance and drop-ins - 30 hours

Chief Mark Miller

I want to thank you for the time you spent talking with me on the phone after my Dad passed away. I really appreciate all you did corresponding with Fire Department and EMS personnel to assemble a most impressive presence during my Dad's funeral procession.

Having you all present was a privilege and honor for Dad (Bill Hammons) and it meant a lot to me and my family.

My entire family is truly grateful for all the thoughtfulness, prayers and words of sympathy from Loveland Fire.

We would also like to thank the firefighters on Engine 5 that day, October, 1st for their time and professional presence.

Mark, I truly appreciate you attending my Dad's funeral mass.

With kindest regards,

Brad Hammons
and Family