

Boulder Fire Rescue  
Boulder Rural Fire Rescue  
Front Range Fire Rescue  
Greeley Fire Department  
Lafayette Fire Department



Longmont Fire Department  
Loveland Fire Rescue Authority  
Mountain View Fire Protection  
Platte Valley Fire Protection  
Windsor Severance Fire Rescue

**FRFC Board of Directors  
Notice of Regular Board Meeting and Agenda  
January 16, 2024, 2:00pm  
Virtual Meeting - Via Teams  
(Video and Phone Conference Attendance Options Below)**

*The agenda is preliminary and subject to change by majority vote of the Board at the meeting.*

*Individuals requiring special accommodation to attend and/or participate in this meeting please advise the ADA Compliance Officer at [Chief@frontrangefireconsortium.org](mailto:Chief@frontrangefireconsortium.org) or call 970-962-2869 to assist with any specific need(s) as soon as possible.*

**AGENDA ITEMS**

- 1. Call to Order:**
- 2. Roll Call:**
- 3. Approval or Changes to the Agenda:**
- 4. Approval or Changes to Previous Board Meeting Minutes: Previous Board Meeting Minutes from December 13, 2023 - Regular Meeting**
- 5. Call to the Public:**
- 6. Financials:**
  - a. Discussion/Possible Action: Monthly Financial Report – (Sara Simonton – JVG)**
  - b. Discussion/Possible Action: RFP for Fiscal Year 2023 - Audit Services for the FRFC – (Sara Simonton – JVG)**
  - c. Discussion/Possible Action: Review and Renewal of FRFC Insurance Policy (DBA TCW Risk Management – Chief Kuznik),**
  - d. Discussion/Possible Action: Work Group Report – Third Party Review of FRFC Operations/Structure - (Chief Sendelbach Chief Kuznik, Chief Calderazzo, Chief Beebe)**

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**7. Old Business:**

- a. **Discussion/Possible Action:** FRFC Academy 2024-1 Update – (Chief Klaas)
- b. **Discussion:** Aims/FRFC Bridge Academy Update and FRFC Offerings – (Chief Sendelbach)

**8. New Business:**

- a. **Discussion/Possible Action:** **Resolution 2024-01**  
Review and Approval of the Regular Board of Directors Meeting Schedule for Calendar Year 2024
- b. **Discussion/Possible Action:** **Resolution 2024-02**  
Review and Approval of Fire Chief John Willson’s request for Louisville Fire Protection District to join the Front Range Fire Consortium.
- c. **Discussion/Possible Action:** **Resolution 2024-03**  
Review and Approval of Fire Chief Stephen Charles’ request for Berthoud Fire Protection District to join the Front Range Fire Consortium.
- d. **Discussion:** Updating the Front Range Fire Consortium IGA – (Chief Sendelbach)
- e. **Discussion:** Strategic Plan – (Chief Sendelbach)
- f. **Discussion:** Pilot Program Offering from - All American Leadership (Chief Sendelbach)

**9. Next Regular Meeting:** 2:00pm February 20, 2024, Greeley Fire Department – Station 1, 1155 10<sup>th</sup> Ave. Greeley, CO 80631

**10. Adjournment:**

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## Microsoft Teams meeting

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Meeting ID: 239 735 256 978

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**FRFC Board of Directors  
Special Board Meeting Minutes  
December 13, 2023, 10:00AM  
Front Range Fire Rescue  
101 S Irene Ave. Milliken, CO  
(Station 2)**

**AGENDA ITEMS**

1. **Call To Order:** The meeting was called to order at 10:05am by FRFC Board President, Chief Tim Sendelbach.
2. **Roll Call:** Chief Tim Sendelbach (Loveland), Chief Michael Calderazzo (Boulder), Chief Greg Schwab (Boulder Rural), Chief Michael West (Front Range), Chief Dan Higgins (Longmont), Chief Jim Klug (Platte Valley), Chief Brian Kuznik (Greeley), Chief Darren Jaques (Windsor) Chief Dave Beebe (Mountain View)

**Also Present:** Greg Ward (Loveland), Eric Klaas (Loveland), Tyson Barela (In for Chief Derek Bergsten – Poudre), Justin Boehler (Boulder), John Teague (Boulder), Joel Bates (Boulder), Neil Ferrell (Front Range), Cody Hinkle (Front Range), John Willson (Louisville), Jeramie Greer (Windsor), Sara Simonton (JVG – James Vincent Group), Emily Powell (Ireland Stapleton), Cherie Kozak (FRFC & LFRA)

3. **Approval or Changes to the Agenda:** Chief Tim Sendelbach requested a change, to add two items to the agenda for new business.
  1. Review of Compensation for Cherie Kozak (Annual Review)
  2. Renewal of Insurance Policy

*Motion to approve the agenda with the adjustment to add Annual Compensation Review for Cherie Kozak and Renewal of Insurance Policy – Chief Michael West (Front Range Fire Rescue) seconded - Chief Dan Higgins (Longmont Fire Department)  
All Approved – Motion Carried*

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**4. Approval or Changes to Previous Board Meeting Minutes:** Previous Board Meeting Minutes from November 7, 2023 - Special Meeting

*Motion to approve the previous Regular Board Meeting Minutes from November 7, 2023 - Chief Greg Schwab (Boulder Rural Fire Rescue)  
seconded – Chief Brian Kuznik (Greeley Fire Department)  
All Approved – Motion Carried*

**5. Call to the Public:** No members of the public provided comment either in person or online.

**6. Financials:**

**a. Discussion/Possible Action: Monthly Financial Report**

Sara Simonton with James Vincent Group (JVG) shared her PowerPoint presentation of the financials which were also emailed to the Board. Sara said total revenue to date through November was \$595,000.00.

She shared that they have not billed out for Fall Academy revenue, but they are currently preparing that to send out.

Sara also said that total expenses were \$817,676.00 which is slightly under budget, and the main expenditures were Leased Resources and Administration. She included that the savings were due to not hiring the executive position for the 2023 Academy year.

*Motion to approve the monthly financial report as presented - Chief Michael West (Front Range Fire Rescue)  
seconded - Chief Brian Kuznik (Greeley Fire Department)  
All Approved – Motion Carried*

**b. Discussion/Possible Action: PFA Refund Request and IGA**

Chief Sendelbach acknowledged the letter from Chief Derek Bergsten from Poudre Fire Authority regarding their request to withdraw from the FRFC. Additionally, Poudre made a request for a refund, that was based on some of the figures put forth during presentations at previous Board Meetings.

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Chief Sendelbach went on to say that the FRFC was operating on an IGA with a \$10,000.00 non-refundable annual membership contribution. He went on to include that the FRFC currently operated outside of the IGA through board presentations, with the intention to work toward modification of the financial arrangement until the IGA can be reconstructed.

Chief Sendelbach then shared that the FRFC had transitioned to individual training accounts based on the historical financial investment of each entity. He continued that the general understanding was that any investment was a contribution to the product that was received, such as the recruit academy and leadership program. He said it is an incumbered financial investment and per the IGA, there are no grounds for a refund and nothing to the contrary was suggested through the previous presentations regarding financial restructuring. He shared that the collective understanding was that the money would be put into a training account to utilize on other FRFC products/class offerings.

Emily Powell said she is on the call to hear what is going on with the Front Range Fire Consortium. She also said that Ireland Stapleton has advised the Consortium and Poudre Fire Authority that to the extent that the group is able to work out an arrangement that is satisfactory to everyone, they can facilitate that if something needs to be drafted. She included that if there isn't an agreement, they can help the Front Range Fire Consortium and Poudre Fire Authority obtain separate legal counsel to represent their individual interests.

Chief Tyson Barela from Poudre Fire Authority offered that the refund request was based on their understanding of the presentations that were given outside of the IGA. He continued by saying the basis of their request was due to the other agencies receiving funds to their training accounts, outside of their \$10,000.00 membership fee, and that there was approximately \$40,000.00 going into the Poudre Fire Authority training account. Chief Barela said they were just asking for the money back instead of having it sit there in their account.

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Chief Brian Kuznik asked if Emily could speak to the changes to the IGA and operating outside the IGA as they have recently been doing. Emily said the consortium is operating with a written agreement that isn't completely being followed and a pattern of practice that is being followed but isn't written down and that they are trying to manage the transition until they can finalize an amended and restated IGA.

Chief Michael West said there was a similar situation he had experienced where the same discussion was held. He said that in that similar experience, they determined that there was an established credit for the holder, but it had to be used internally for the products or programs that were offered and was not transferable to cash. He likened it to how a gift card is established and used.

Chief Sendelbach expressed concern that if a door was opened to provide a refund from the Consortium, it would likely establish vulnerability for the remaining invested agencies and could create potential future financial instability within the organization.

*Motion to accept the resignation of Poudre Fire Authority's membership in the Front Range Fire Consortium and to deny the request for the refund. – Chief Michael West (Front Range Fire Rescue)*

*seconded – Chief Brian Kuznik (Greeley Fire Department)*

*All Approved – Motion Carried*

**c. Discussion: Work Group Report – Executive Administrator Role and Third-Party Consultant.**

Chief Brian Kuznik suggested that if the Board is still interested in pursuing a third-party consultant, that they do an RFQ (Request for Quote) for that position. He said he would like to be in the work group to help facilitate finding the consultant. Chief Tim Sendelbach expressed a desire to be in the work group as well, along with Chief Michael Calderazzo and Chief Dave Beebe. Chief Sendelbach also stated that he and Cherie would work on starting a shared file for the Consultant Work Group.

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**7. Discussion/Possible Action: Annual Fees, Contributions and Reimbursement Schedule (Annual Wages and Facility Use Fees)**

Chief Eric Klaas shared the spreadsheet (included in the Board Packet) for the 2024 Academy wage increases.

Chief Kuznik suggested that the Board follow the adoption of the fee schedule for 2024 in accordance with how it was done previously, until a consultant is engaged to evaluate the fees and the IGA can be updated. He said he feels all agencies should have a salary entry for their represented ranks and then calculate the average for the adopted 2024 fees.

*Motion to fill in the missing amounts for the represented ranks within the respective organizations, tabulate the average and that becomes the adopted rate for 2024 - Chief Dan Higgins (Longmont Fire Department)  
seconded - Chief Michael West (Front Range Fire Rescue)  
All Approved – Motion Carried*

**8. Old Business:**

**a. Discussion/Possible Action: FRFC Academy 2023-2 Update**

Chief Sendelbach shared that the 2023-2 Academy was the first time they instated the facility use fee for classroom and non-burn facility use. Chief Klaas shared that the 2023-2 academy facility use fees were:

- \$150.00 for a half day \$300.00 for a full day for non-burn days (Facility use: Classroom, Drill Ground, Training Tower, Water Use...) Chief Sendelbach said this is the new fee.
- \$250.00 for a half day \$500.00 for a full day for burn days and Chief Klaas said these rates have been in the fee structure for the past academies.

Chief Sendelbach asked the Board if they were happy to stay with these fees moving forward and no Board Members voiced any opposition.



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Chief Klaas shared in his academy update that it was a 15-week program with the new schedule of 4 10's Monday through Thursday. He said they started academy with a budget of \$240,000 with 20 recruits at \$12,000 per recruit, and in weeks 6 and 8 they lost a recruit, resulting in a \$12,000 decrease from their initial budget. He included that they implemented the facility use fee which resulted in almost \$13,000 in facility use fees which was approximately an \$8,700 increase to the facility fees from previous academies. He said they ended academy at \$254,000 which put them over budget.

Chief Higgins and Chief Sendelbach discussed the increases to the overall cost of academy to help determine what Academy actually costs. They both voiced a concern that Academy will always come in over budget with the new increases of:

- Dismissed/Lost Recruit Refund
- Facility Use Fee
- Increased Lease Back Rate for 2024 (Academy Fee Structure)
- The Future Availability of the Forge (Chief Sendelbach shared that currently there is no cost to Academy which represents 50% of the classroom schedule. He said this would translate to facility use fees if the Forge is no longer available to the FRFC in the future)

Chief Higgins suggested that they might consider a higher fee for academy with the stipulation, if there are funds left over at the end of academy, that the overage or part of the overage is refunded to the participating agencies by percentage of their participation of recruits.

*Motion to adjust the per recruit cost for academy to \$14,000 for the 2024-1 Academy with the potential to receive partial credit back based on agency participation, after the adjustment of the facility use fee – Chief Greg Schwab (Boulder Rural Fire Rescue)*

*Seconded – Chief Michael West (Front Range Fire Rescue)*

*All approved – Motion Carried*

**b. Discussion: Projected Recruit Numbers to Help Determine One or Two Battalions.**

Chief Klaas said the projection for Academy 2024-1 is currently 35 recruits. He recommended the two Battalion system for this coming academy due to the recruit numbers and requested agency support for the Cadre needed.

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c. **Discussion/Possible Action: Succession Plan and Agency Academy Support for 2024 Academies**

Chief Klaas said he has been in discussion with Lieutenant Stew Visser from Longmont Fire Department, regarding shared responsibilities and splitting the Academy tasks. He shared that Lieutenant Visser would assume the role of Academy Administrator while he will remain the Academy Chief and that he would manage personnel matters as needed.

Chief Klaas also shared that 2024 will be his last year in Training, and he would like to start the succession plan, so he can train someone into the position. He recommended a Cadre of 6 which would give 3 Cadre per Battalion.

Chief Dan Higgins said he is in support of Stew pursuing the Academy Administrator position, and included that he will be committing a Cadre member to the Spring Academy as well.

Chief Klaas shared that they continued to bring in subject matter experts with the major modules in order to keep a smaller Cadre who teach the smaller modules. Chief Klaas asked the Board who the Cadre will be, and the reply was:

- Longmont is sending 1 Cadre.
- Windsor would send 1 Cadre.
- Mountain View would send 1 Cadre.
- Front Range would send 1 Cadre.
- Boulder will send 2 Cadre.

Chief John Willson of Louisville said if Louisville were invited into the Academy, they would be sending 4 to 5 Recruits, and they could supply 1 instructor.

d. **Discussion: Aims/FRFC Bridge Academy Update**

Chief Sendelbach said he would continue discussions with John from Aims and he would ultimately like to invite him to come to the Board for a presentation to discuss the possibilities.

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e. **Discussion/Possible Action: Formal Document for New Agency Requesting FRFC Membership - CMCB PPM Document**

Chief Barela said there was nothing to report from Chief Derek Bergsten at Poudre Fire Authority.

9. **New Business:**

a. **Discussion: Updating the Front Range Fire Consortium IGA**

Chief Sendelbach said he and Emily Powell have discussed the update to the IGA and they are working to get it back on the schedule. They will soon be asking the Consortium Members for additions or modifications to the IGA.

Emily said she would like to get a draft of the IGA to the board for the next meeting.

b. **Discussion/Possible Action: 2024 Regular Meeting Dates and Locations (Dates must be determined and announced before the first regular meeting of the 2024 calendar year) – Dates/Times Attached in Meeting Packet.**

Cherie Kozak said the Doodle Poll showed that the Boards preferred day and time to hold their regularly scheduled meetings were the third Tuesday of each month at 2:00pm – 4:00pm.

Chief Sendelbach said he will have Cherie circulate the list to the Board Members to fill in the 6 in person meetings that required a host agency.

c. **Discussion/Possible Action: 2024 Election of Officers (2-year terms) Must be voted on and established at the December 2023 Regular Meeting. Offices up for election:**

- Vice President (Current – Chief Michael West) and Chief Dan Higgins was nominated by Chief Jim Klug for the Office of Vice President.
- Secretary (Current – Chief Brian Kuznik) and Chief Brian Kuznik was nominated by Chief Jim Klug for the Office of Secretary)

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Chief Sendelbach opened the floor for additional nominations for the position of Vice President. No additional nominations were presented. Chief Sendelbach opened the vote to elect Chief Dan Higgins to the office of Vice President. There was no opposition.

*Motion to approve the election of Chief Dan Higgins from Longmont Fire Department to the office of Vice President – Chief Michael West (Front Range Fire Rescue)*

*Seconded – Chief Greg Schwab*

*All Approved – Motion Carried*

Chief Sendelbach opened nominations for the position of Secretary, and up for renomination was Chief Brian Kuznik. Nominations were opened and no additional nominations were presented.

*Motion to approve the reelection of Chief Brian Kuznik from Greeley Fire Department to continue to serve in the office of Secretary – Chief Michael West (Front Range Fire Rescue)*

*Seconded – Chief Jim Klug (Platte Valley Fire Protection District)*

*All Approved – Motion Carried*

**d. Discussion/Possible Action: Renewal of Insurance Policy**

Chief Sendelbach requested to table that discussion until the January meeting as it is not due to renew until February.

**e. Discussion/Possible Action: Review of Compensation for Cherie Kozak (Annual Review)**

Chief Sendelbach stated that he is advocating for a salary adjustment.

*Motion to approve the salary adjustment for Cherie Kozak for 2024 – Chief Michael Calderazzo (Boulder Fire Rescue)*

*Seconded – Chief Greg Schwab (Boulder Rural Fire Rescue)*

*All Approved – Motion Carried*

**10. Next Regular Meeting: Regular Meeting - Virtual (Via Teams)**

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**11. Adjournment:**

*Motion to adjourn - Chief Darren Jaquez (Windsor Severance Fire Rescue)*

*seconded - Chief Michael Calderazzo (Boulder Fire Rescue)*

*All Approved – Motion Carried*

**ATTESTATION OF MINUTES:** *We attest that the foregoing minutes, which have been approved by the affirmative majority vote of the Board of Directors of the Front Range Fire Consortium, are a true and accurate record of the meeting held on the date stated above.*

\_\_\_\_\_, FRFC Board President  
Fire Chief Tim Sendelbach

\_\_\_\_\_, FRFC Board Secretary  
Fire Chief Brian Kuznik



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## 2024 Renewal Proposal:

**Presented By:**



**Christie Kersnick**

Senior Account Manager

[ckersnick@tcwrn.com](mailto:ckersnick@tcwrn.com)

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Englewood, CO 80112

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# Your Risk, Our Responsibility

## **Your Risk**

Every day in the operation of your organization you assume risk, whether the risk is of someone getting injured on one of your premises, damage to one of your buildings or the potential of an employee causing an auto accident. While some of the risks you face are quite obvious, there are multiple risks you may not have even considered.

On your own it is very challenging to identify and manage **Your Risk**.

## **Our Responsibility**

We understand how difficult this process can be and we are here to help you. We have the tools available to address risk, risk your organization may or may not face. We can recommend insurance programs, risk transfer devices and help with the mitigation of risk. But...to do so, we must understand your operations, your risk tolerance and your financial ability to withstand loss.

To accurately and adequately address your risk we must develop a partnership, a partnership in which you share information about your operations, finances, human resources and any concerns you may have now and in the future. In turn we can help you to identify, mitigate, transfer and insure **Your Risk** in the most appropriate and cost beneficial manner possible.

Together in partnership with you, it is **Our Responsibility!**

## **General Disclaimer**

Insurance summaries issued by TCW Risk Management are outlines of coverage offered by insurers. TCW Risk Management relies upon information provided by clients/prospects when preparing these summaries. If changes need to be made, please notify our office immediately. All changes are subject to review and acceptance by the insurance company. Summaries do not constitute a contract and do not include all the terms, coverage, exclusions, limitations or conditions of the actual contract language. The policies themselves must be read for those details. For your reference, policy forms will be made available upon request. In all cases, the policy wording will govern in the event of a loss or claims incident.



# PREMIUM SUMMARY

## Policy Premium

	Premium	Includes TRIA of	Fees
Commercial Package	\$7,949	\$25	
Commercial Inland Marine	\$1,030	\$25	
Commercial Umbrella	\$754	\$2	
Cyber Liability	\$801		
<b>Total:</b>	<b>\$10,534</b>	<b>\$52</b>	

## Binding Requirements

- Completed and Signed Renewal application
- Signed Policy Request Form
- Signed TRIA (if rejecting)
- Signed SOV

## Additional Coverage Lines Available

Accident & Health  
Group Life  
24hr AD&D

# NAMED INSURED

## Named Insured will read on the policy as:

### First Named Insured:

Front Range Fire Consortium

Other Named Insureds should include all legal entities under which you operate or own property, including any Fire Company, Volunteer Association, Auxiliary, or Cadet Program. If the named insureds shown above are not correct please advise your ESIP agent.

# PROPERTY COVERAGE

## Basic Coverage Information

<b>Coinsurance</b>	Agreed Amount
<b>Business Personal Property Deductible</b>	\$1,000 Single Occurrence Deductible
<b>Cause of Loss Form:</b>	Special

## Additional Terms and Conditions

Total Windstorm and Hail Exclusion applies to all property

# PROPERTY COVERAGE



## Limits of Insurance

**Premises 2: 815 14th St. SW, Building C, Loveland, CO 80537**

**2 - 1 Classroom/Office Space**

Building:	\$0	Business Personal Property:	\$22,050
Building Valuation:	No Coverage		
Business Personal Property Valuation:	Guaranteed Replacement Cost		
Ordinance or Law Provision:	N/A		

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# PROPERTY COVERAGE

## Coverage Extensions Included

### Business Income/Extra Expense

Actual Loss Sustained; Up to 24 Months

Applies at:

Newly Acquired and Constructed Locations

Non-Owned Fundraising Locations for up to 30 days; No Waiting Period

Locations of Sirens, Antennas, Towers and Similar Structures

Includes Increased Time Due to Enforcement of an Ordinance or Law

Includes Civil Authority with No Mileage Restriction

**Computers and Communications Equipment** \$250,000

Broadened Causes of Loss

**Software, Data and Valuable Papers** Included with No Sub-limit

Broadened Causes of Loss

**Newly Acquired Property** \$2,500,000

Up to 180 Days

Material, Equipment and Supplies (\$25,000)

**Outdoor Property** \$300,000

Fences

Monuments and Memorials

Paved Surfaces such as Parking Lots and Sidewalks

Trees, Shrubs, Plants and Lawns (\$25,000 Each)

**Property In Transit** \$50,000

Broadened Causes of Loss

**Property Off Premises** \$100,000

Broadened Causes of Loss

**Uncollected Funds** Included With No Sub-Limit

Broadened Causes of Loss

**Pollutant Clean-Up** \$150,000

# PROPERTY COVERAGE



## Coverage Extensions Included

<b>Debris Removal</b>	\$100,000
<b>Spoilage</b>	\$250,000
<b>Money &amp; Securities</b>	\$50,000
<b>Premises Expanded</b>	1,000 Feet
<b>Outdoor Signs</b>	Included With No Sub-Limit
<b>Fire Extinguishing Equipment</b>	Cost to Recharge; No Sub-Limit
<b>Property of Others</b>	Included With No Sub-Limit
Broadened Causes of Loss (Primary Coverage)	
<b>Sewer and Drain Back Up</b>	Included With No Sub-Limit
<b>Antiquities, Trophies &amp; Awards</b>	Included With No Sub-Limit
<b>Additional Covered Property</b>	Building & Personal Property Limit
Not to Exceed \$500,000	
Excavations, Grading, Backfilling or Filling	
Foundations of Buildings, Structures, Machinery or Boilers	
Bulkheads, Pilings, Piers, Wharves or Docks	
Retaining Walls that are not part of a Building	
Underground Pipes, Flues or Drains	
<b>Lock and Key Replacement</b>	\$25,000
<b>Unintentional Omission of Property</b>	\$500,000
<b>Waived Deductible</b>	Up to \$1,000
Waiver applies to not more than 3 claims in any line in any one policy term	
Applies if previous 2 policy periods with us were loss free	
<b>Glass Deductible</b>	Waived if Only Damage
<b>Tenant Glass</b>	\$10,000
<b>Snow Removal Expense</b>	\$1,000 per Policy Period

# PROPERTY COVERAGE



## Coverage Extensions Included

<b>Inventory or Appraisal</b>	<b>\$50,000</b>
<b>Non-Owned Detached Trailers</b>	<b>\$10,000</b>
<b>Utility Services (Direct Damage)</b>	<b>\$50,000</b>
<b>Garages and Storage Sheds</b>	<b>\$10,000</b>
<b>Unscheduled Buildings or Structures Used by the Public</b>	<b>\$100,000</b>
<b>Preservation of Property</b>	<b>90 Days</b>

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## Limits of Insurance

<b>General Aggregate</b>	\$3,000,000
<b>Products/Completed Operations Aggregate</b>	\$3,000,000
<b>Each Occurrence</b>	\$1,000,000
<b>Personal &amp; Advertising Injury</b>	\$1,000,000
<b>Damage to Premises Rented to You *</b>	\$1,000,000
* Damage by Fire, Lightning or Explosion	
<b>Medical Expense</b>	\$10,000

## Schedule of all Premises you Own, Rent or Occupy

**Location 1: 3400 W. Vine Dr., Fort Collins, CO 80521**

**Location 2: 815 14th St. SW, Building C, Loveland, CO 80537**

**Location 3: 6055 Reservoir Rd., Boulder, CO 80301**

**Location 4: 7222 Commerce Cir., Cheyenne, WY 82001**

**Location 5: 1155 10th Ave. , Greeley, CO 80634**

**Location 6: 111 First Ave., Longmont, CO 80501**

**Location 7: 1040 Emergency Dr. , Loveland, CO 80537**

**Location 8: 100 7th St., Windsor, CO 80550**

**Location 9: 27128 Co Rd. 53, Kersey, CO 80644**

**Location 10: 131 N. 35th Ave, Greeley, CO 80634**

**Location 11: 1350 New Liberty Rd., Windsor, CO 80550**



## Coverages Included

**Non-Owned Aircraft & Watercraft**

**Owned Watercraft less than 35 feet**

**Owned Unmanned Aircraft (Drones)**

**Contractual Liability**

**Fund Raising Activities**

**Host Liquor Liability**

**Temporary Liquor Liability for Events Lasting 10 Days or Less**

**Members as Insureds**

Includes Physicians acting within the scope of their duties for Insured

**Emergency Services Liability - Occurrence**

Directors and Officers Liability

Spousal Liability

Estates, Heirs & Legal Representatives Liability

Employee Benefits Liability

Employment Related Practices Liability

Unintentional Release of Individually Identifiable Health Information

Outside Directorships

\$100,000 Non-Monetary Relief

\$100,000 Defense of Suits Involving Fair Labor Standards Act

# GENERAL LIABILITY

## Coverages Included

\$100,000 Fines and Penalties Related to Release of Individually Identifiable Health Information

### **Pollution Liability**

On-Premises

Includes Above Ground Fuel Storage Tanks

Off-Premises

\$1,000,000 Sub-Limit for Corrective Action Costs

### **Injury to Volunteers**

### **Fellow Member Liability**

Bodily Injury and Property Damage

### **Property Damage to Rented Premises (other than fire) \$50,000**

### **Enhanced Property Damage**

Use of Reasonable Force to Protect Persons or Property

### **Bail Bonds - \$5,000**

### **Your Expenses - \$1,000 per day**

### **Blanket Additional Insured**

Persons or Organizations - As Required by Contract

Managers, Landlords or Lessors of Premises

Lessors of Leased Equipment

### **Waiver of Subrogation**

### **Newly Acquired/Formed Organizations - 180 Days**

### **Duties in the Event of an Occurrence, Offense, Claim or Suit**

Limits Persons Required to Give Notice

### **Liberalization**

# GENERAL LIABILITY

## Coverages Included

**Bodily Injury Includes Mental Anguish**

## Limits of Insurance

<b>Aggregate</b>	\$500,000
<b>Cyber Extortion</b>	\$25,000
<b>Network Security and Privacy Liability</b>	\$500,000
Retro Date: 2017-02-01	
<b>Data Incident Response Expense Coverage</b>	\$500,000
Retro Date: 2017-02-01	

## Basic Coverage Information

<b>Deductible (applicable to all coverage parts)</b>	\$5,000
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# CRIME

## Type of Coverage

## Limit of Insurance (no deductible applies)

<b>Employee Theft - Blanket</b> Includes All Employees, Volunteers, Board Members and Treasurers	\$75,000
<b>Faithful Performance of Duty</b>	Included
<b>Forgery or Alteration</b>	\$75,000

## Coverage Extensions

<b>Credit Card Forgery</b> \$250 Deductible	\$10,000
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**Limits of Insurance**

**Combined Single Limit Liability (Symbols: 8, 9)**

**\$1,000,000**

## Included Coverages

**Non - Owned Vehicles (Primary Liability Including Member's Autos)**

**Hired / Borrowed Vehicles**

**Members as Insureds**

**Fellow Member Liability**

**Injury To Volunteers**

**Rental Reimbursement for ACV Vehicles**

\$40 Per Day For 30 Days

**Damage to Non-Owned Buildings You Occupy**

**Garage Liability**

**Damage to Customer's Autos \$50,000**

**Pollution Liability**

For Pollutants Used in Emergency Operations

**Waived Deductible**

Up to \$1,000

Waiver applies to not more than 3 claims across all lines in any one policy term

Applies if previous 2 policy periods with us were loss free

**Accidental Discharge of an Airbag for Vehicles Carrying Physical Damage**

**Enhanced Property Damage**

Use of Reasonable Force to Protect Persons or Property

**Bail Bonds - \$5,000**

**Your Expenses - \$1,000 per day**

**Blanket Additional Insured**

Persons or Organizations - As Required by Contract

## Included Coverages

### **Waiver of Subrogation**

### **Duties in the Event of an Accident, Claim, Suit or Loss**

Limits Persons Required to Give Notice

### **Bodily Injury Includes Mental Anguish**

### **Waiver of Immunity**

Applicable to Property Damage Claims of up to \$250,000



# PORTABLE EQUIPMENT

## Limits of Insurance

<b>Valuation</b>	Guaranteed Replacement Cost
<b>Deductible (Single Occurrence)</b>	\$100

## Coverage Extensions

### Commandeered and Impounded Property

Primary Coverage

Actual Cash Value or Legal Liability - Whichever is Greater

Adjusted Based on Owner's Policy Provisions if Other Than ACV

Loss of Use and Income

Includes Member's ATV's, Watercraft, Golf Carts and Snowmobiles

### Member's Personal Property

Cost to Repair or Replace

\$0 Deductible

Includes ATV's, Watercraft, Golf Carts and Snowmobiles

**Patient's Property** \$50,000

**Computers in Transit** \$25,000

**Cost to Recertify** \$10,000

**Permanently Installed Property Off Premises** \$200,000

**Equipment Breakdown Coverage** Included

**Drones** \$25,000

**Additional Living Expenses - Members** Up to \$1,000

**Deductible Reimbursement - Members** Up to \$1,000

Damage to Member's Primary Residence

Responding to, while at or returning from an emergency

**Waived Deductible** Up to \$1,000

Waiver applies to not more than 3 claims across all lines in any one policy term

Applies if previous 2 policy periods with us were loss free

# UMBRELLA LIABILITY

## Limits of Insurance

<b>Aggregate*</b>	\$3,000,000
<b>Each Occurrence</b>	\$1,000,000
<b>Personal &amp; Advertising Injury</b>	\$1,000,000
<b>Self Insured Retention</b>	None

\* Auto Liability claims are not subject to the aggregate limit

# UMBRELLA LIABILITY

## Excess Over

### **Automobile Liability**

- Fellow Member Liability
- Garage Liability

### **General Liability**

- Non-Owned Aircraft & Watercraft
- Owned Watercraft up to 35 feet
- Owned Unmanned Aircraft (Drones)
- Contractual Liability
- Host Liquor Liability
- Fellow Member Liability
- Temporary Liquor Liability

### **Emergency Services Liability**

- Directors and Officers Liability
- Spousal Liability
- Estates, Heirs & Legal Representatives Liability
- Employee Benefits Liability
- Employment Related Practices Liability
- Unintentional Release of Individually Identifiable Health Information
- Outside Directorships

### **Pollution Liability**

McNeil & Co.'s commitment to our client doesn't end with our comprehensive, industry-tailored policies. More than any other insurance company, we want to help you mitigate risk, increase safety, and control losses. We are proud to offer a variety of valuable Risk Management Services with every policy we write.

## ESIP RISK MANAGEMENT SERVICES

- Designated Account Safety Specialist
- Wheelchair Van Safety & Security Checklist
- Motor Vehicle Record (MVR) Reviews \*(Available for Business Auto policies)
- Sample Policies & Policy Reviews
- Hazardous Materials & Incident Command Pocket Guides
- Specialized Safety Forms, Checklists, and Self-Inspection Sheets
- Driver Training & Evaluation Info, including EVOC, accident investigation guides, etc.
- Risk Management Surveys & Recommendations, to help identify potential areas of loss
- Employment Practices Hotline
- Alcohol Server Training
- Sample Liability Waivers
- Safety Posters

### Don't Forget About



E-Learning is our internet-based training and tracking management platform with instant, 24/7 access to a wide range of courses. This platform enables your members to access vital information and training anywhere with an internet connection, including via most mobile devices. Our management tools empower your organization's leaders to create customized training programs, track user activity, and easily maintain detailed records. We also offer document dropbox for uploading your own policies and training materials. Training specialists are available to help set up E-Learning for your organization, lead system walkthroughs and tutorials, and provide technical support. Best of all, these services come at no additional cost to you!

**For more information on our Risk Management Services or E-Learning, visit [esip.com](http://esip.com) or call 1-800-822-3747 ext. 176.**

# DISCLAIMER

## **GENERAL CONDITIONS:**

**This proposal is based on information provided to McNeil & Company by your Agent. An application signed and dated by an owner or official of the entity and the Agent must be received prior to binding coverage.**

**The information in this proposal may not match the limits and coverages requested in any bid specifications or application received. Obtaining limits and coverages required by any statute, regulation, or contract applicable to you are the sole responsibility of you and your Agent. McNeil & Company expressly disclaims any responsibility for providing a proposal or policy that meets such requirements placed on you.**

**This proposal highlights certain features and benefits of the program, but does not highlight all terms, conditions, exclusions, and limitations in the policy. Each individual policy contains the actual terms, conditions, exclusions, and limitations.**

**Final premium is subject to adjustment based on any changes to limits and coverages received after the release of this proposal.**

**RESOLUTION  
BOARD OF DIRECTORS  
FRONT RANGE FIRE CONSORTIUM**

**A RESOLUTION: 1) APPROVING THE REGULAR BOARD OF DIRECTORS MEETING SCHEDULE FOR CALENDAR YEAR 2024; AND 2) DESIGNATING POSTING LOCATIONS FOR NOTICES OF REGULAR AND SPECIAL MEETINGS**

**WHEREAS**, the Front Range Fire Consortium ("*Consortium*") is a political subdivision of the State of Colorado, established pursuant to that certain Intergovernmental Agreement Establishing Front Range Fire Consortium effective January 1, 2017 ("*Establishing IGA*"), for the purpose of providing training and other services supporting the provision of fire and emergency medical services by certain fire protection districts, fire authorities, and municipal fire departments located within the State of Colorado;

**WHEREAS**, pursuant to Section 5.2.2 of the Establishing IGA, the Consortium Board of Directors ("*Board*") is required to meet at least quarterly during each calendar year. In addition to its regular meetings, the Board also is authorized to schedule special meetings pursuant to Section 5.2.3 of the Establishing IGA. Regular and special meetings of the Board may be held in a physical location or may be held telephonically, electronically, or by other means that do not include physical presence;

**WHEREAS**, pursuant to the Colorado Sunshine Law, C.R.S. § 24-6-402(2)(c), the Consortium is required to designate annually at the Board's first regular meeting of each calendar year the public place for posting notices of the Consortium's regular and special Board meetings at least 24 hours prior to each meeting. The Consortium may designate a public website as the place at which notices of the Consortium's regular and special Board meetings will be posted at least 24 hours prior to such meeting;

**WHEREAS**, pursuant to C.R.S. § 32-1-903, the notice of all meetings of the Board that are held telephonically, electronically, or by other means not including physical presence must include the method or procedure, including the conference number or link, by which members of the public can attend the meeting; and

**WHEREAS**, the Board believes it is in the best interests of the Consortium and the citizens it serves that:

- (a) the Board be authorized to conduct its regular and special meetings either (i) at a physical location, (ii) at a physical location with telephonic or electronic attendance availability, or (iii) entirely telephonically or electronically, as the business needs and best interests of the Consortium demand; and

(b) the Consortium post notices of regular and special Board meetings online on the Consortium's website, and, to the extent practicable, link the online Board meeting notices on social media platforms the Consortium may utilize now or in the future, if any.

**NOW, THEREFORE**, be it resolved by the Board of Directors of the Front Range Fire Consortium that:

1. Regular Board meetings for the calendar year 2024 shall be held at 2:00 pm on the following dates and at the following locations, unless a different location is specified on the applicable meeting notice. Special meetings of the Board may be called as provided in the Establishing IGA. The location of such regular and special meetings may include (i) physical location, (ii) a physical location with telephonic or electronic attendance availability, or (iii) an entirely telephonic or electronic location, as the business needs and best interests of the Consortium demand.

January 16, 2024  
Virtual (Via Teams)

February 20, 2024  
Greeley Fire Department – Station 1  
1155 10<sup>th</sup> Ave. Greeley, CO 80631

March 19, 2024  
Virtual (Via Teams)

April 16, 2024  
Boulder Rural Fire Rescue  
6230 Lookout Rd. Boulder, CO 80301

May 21, 2024  
Virtual (Via Teams)

June 18, 2024  
Windsor Severance Fire Rescue – Station 1  
100 N. 7<sup>th</sup> Street, Windsor, CO 80550

July 16, 2024  
Virtual (Via Teams)

August 20, 2024  
Loveland Fire Rescue Authority – Station 10  
4301 Ronald Reagan Blvd. Johnstown, CO 80534

September 17, 2024  
Virtual (Via Teams)

October 15, 2024  
Platte Valley Fire Protection  
27128 Co Rd 53, Kersey, CO 80644

November 19, 2024  
Virtual (Via Teams)

December 17, 2024  
Front Range Fire Rescue – Station 2  
101 S Irene Ave, Milliken, CO 80543

2. Notices for meetings that will be held telephonically, electronically, or by other means not including physical presence shall include the method or procedure, including the conference number or link, by which members of the public can attend the meeting.

3. All notices of regular or special Board meetings shall be posted on the Consortium's website at least 24 hours prior to each meeting at the following location:

[frontrangefireconsortium.org](http://frontrangefireconsortium.org)

To the extent practicable, (a) such notices shall be searchable by type of meeting, date of meeting, time of meeting, agenda contents, and any other category deemed appropriate by the Board, and (b) a link to the notices will also be posted on at least one of the social media platforms utilized by the Consortium, if any.

4. In the event a meeting notice cannot be posted online due to internet service disruption, website unavailability, or other reason, the Consortium designates the following locations for physically posting a notice:

Loveland Fire Rescue Authority  
Fire Station 1  
410 E 5th Street  
Loveland, CO 80537

5. This Resolution supersedes and replaces all Resolutions previously adopted by the Board related to the schedule or location of regular or special Board meetings, or the posting of notices thereof, which Resolutions are hereby rescinded and rendered null and void for all purposes.

ADOPTED this 16<sup>th</sup> day of January, 2024.

BY THE BOARD OF DIRECTORS  
FRONT RANGE FIRE CONSORTIUM

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President

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Secretary



**RESOLUTION  
BOARD OF DIRECTORS  
FRONT RANGE FIRE CONSORTIUM**

**A RESOLUTION APPROVING THE ADDITION OF AN ESTABLISHING MEMBER TO  
THE FRONT RANGE FIRE CONSORTIUM**

**WHEREAS**, the Front Range Fire Consortium ("*Consortium*") is a political subdivision of the State of Colorado, established pursuant to that certain Intergovernmental Agreement Establishing Front Range Fire Consortium effective January 1, 2017 ("*Establishing IGA*"), for the purpose of providing training and other services supporting the provision of fire and emergency medical services by certain fire protection districts, fire authorities, and municipal fire departments located within and outside of the State of Colorado;

**WHEREAS**, all capitalized terms set forth in this Resolution shall be defined as provided in the Establishing IGA;

**WHEREAS**, pursuant to the Establishing IGA, the Consortium is comprised of Establishing Members, and may also include Associate Members and Contracting Members;

**WHEREAS**, pursuant to Section 4.1.6 of the Establishing IGA, a new governmental agency may join the Consortium as an Establishing Member upon the Super Majority vote of the Voting Directors consenting to the new governmental agency becoming an Establishing Member;

**WHEREAS**, the City of Louisville has submitted a request to join the Consortium as an Establishing Member;

**WHEREAS**, the Consortium's Voting Directors have reviewed and considered the City of Louisville's request at a public meeting held January 16, 2024, and, upon the affirmative vote of a Super Majority of such Voting Directors consenting to City of Louisville becoming an Establishing Member of the Consortium, the Board of Directors of the Front Range Fire Consortium hereby **RESOLVES THAT:**

**Pursuant to Section 4.1.6 of the Establishing IGA, the City of Louisville, a political subdivision of the State of Colorado, is added to the Consortium as an Establishing Member, effective January 16, 2024.**

ADOPTED this 16th day of January, 2024.

BOARD OF DIRECTORS  
FRONT RANGE FIRE CONSORTIUM

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President

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Secretary

**RESOLUTION  
BOARD OF DIRECTORS  
FRONT RANGE FIRE CONSORTIUM**

**A RESOLUTION APPROVING THE ADDITION OF AN ESTABLISHING MEMBER TO  
THE FRONT RANGE FIRE CONSORTIUM**

**WHEREAS**, the Front Range Fire Consortium ("*Consortium*") is a political subdivision of the State of Colorado, established pursuant to that certain Intergovernmental Agreement Establishing Front Range Fire Consortium effective January 1, 2017 ("*Establishing IGA*"), for the purpose of providing training and other services supporting the provision of fire and emergency medical services by certain fire protection districts, fire authorities, and municipal fire departments located within and outside of the State of Colorado;

**WHEREAS**, all capitalized terms set forth in this Resolution shall be defined as provided in the Establishing IGA;

**WHEREAS**, pursuant to the Establishing IGA, the Consortium is comprised of Establishing Members, and may also include Associate Members and Contracting Members;

**WHEREAS**, pursuant to Section 4.1.6 of the Establishing IGA, a new governmental agency may join the Consortium as an Establishing Member upon the Super Majority vote of the Voting Directors consenting to the new governmental agency becoming an Establishing Member;

**WHEREAS**, the City of Berthoud has submitted a request to join the Consortium as an Establishing Member;

**WHEREAS**, the Consortium's Voting Directors have reviewed and considered the City of Berthoud's request at a public meeting held January 16, 2024, and, upon the affirmative vote of a Super Majority of such Voting Directors consenting to City of Berthoud becoming an Establishing Member of the Consortium, the Board of Directors of the Front Range Fire Consortium hereby **RESOLVES THAT:**

**Pursuant to Section 4.1.6 of the Establishing IGA, the City of Berthoud, a political subdivision of the State of Colorado, is added to the Consortium as an Establishing Member, effective January 16, 2024.**

ADOPTED this 16th day of January, 2024.

BOARD OF DIRECTORS  
FRONT RANGE FIRE CONSORTIUM

\_\_\_\_\_  
President

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Secretary