

BOARD OF
FIRE COMMISSIONERS
Paul J. Carlo, Chairman
Brian E. Keating
Paul M. Ranellone
Anthony J. Lore, Sr.
Tony Cerasi

FIRE DISTRICT
OF THE
TOWN OF EASTCHESTER, N.Y.
HEADQUARTERS
255 MAIN STREET
EASTCHESTER, N.Y. 10709-2901
Tel: (914) 793-6402
Fax: (914) 779-2759

FIRE DISTRICT
Brian Tween
FIRE CHIEF
Jamie Hedstrom
TREASURER
Marissa Isang Smith
SECRETARY to the BOARD

SPECIAL MEETING - AGENDA

Location: Station 1 - 255 Main Street, Eastchester, NY

Date: Wednesday, March 27th, 2024

Public Session: 6:00 PM

1. Call to Order

Subject	1.1 - Meeting Called to Order
Meeting	March 27th - 2024 - Special Meeting EBOFC
Recommended Action	The time is _____. The March 27th, 2024, Special Meeting of the Eastchester Board of Fire Commissioners is called to Order.

2. Salute to the Flag

3. Other Business

Subject	3.1 - Gallagher Rates - P&C Insurance
Meeting	March 27, 2024 - Special Meeting
Recommended Action	BE IT RESOLVED: That the Board of Fire Commissioners authorizes the Chief and the Treasurer to execute the paperwork necessary to facilitate the renewal of the general liability insurance policy offered by Arthur J. Gallagher Risk Management Services, LLC effective April 1, 2024, at the cost of _____ for the policy year April 1, 2024 through March 31, 2025. Arch Insurance Group will be the carrier for all coverages with the exception of cyber liability, which will be covered by Coalition Insurance Solutions.

Subject	3.2 - Station 4 - Emergency Generator
Meeting	March 27, 2024 - Special Meeting
Recommended Action	BE IT RESOLVED: That the Eastchester Board of Fire Commissioners authorizes Chief Brian Tween to sign off on the Stewart and Stevenson quote for \$9,345.00 to bring in a John Deere technician to remove and replace the Electronic Control Unit and diagnose the engine and check for fault codes at Station 4.

4. Comments from Local 916

5. Comments from the Public

6. Comments from the Commissioners

7. Adjournment



**Stewart & Stevenson
Power Products LLC**

ATLANTIC POWER SYSTEMS



March 25, 2024

Mr. Hank Henninger
Eastchester Fire Dept.
255 Main Street
Eastchester, N.Y. 10709

Acct# : 543253
Reference: **LGL08523**

10 Oregon Rd. - Bronxville
Emergency Generator
John Deere s/n PE4024L138822

Dear Mr. Henninger:

During the February service call to diagnose generator our technician checked and verified engine cranks – no start. Also, the DGC 2020 controller display failed and will need to be replaced - when the engine performance issue is resolved.

He recommends as an initial step to hire/bring in (1) John Deere technician as required to Remove and Replace the (ECU) Electronic Control Unit, diagnose engine and check for fault codes. S&S will provide (1) technician to assist and connect to DGC-2020 controller with Basler software and monitor controller communication with engine during diagnosis.

We will furnish and install (1) 100Kw portable load bank. Test run and check engine under load. The Atlantic Power Systems division of Stewart & Stevenson Power Products would like to offer our proposal to perform the aforementioned repair on the above referenced unit at customer site.

Your cost for this service during **Regular** hours is **\$ 9,345.00**

Should this meet with your approval please issue hard copy Purchase Order referencing LGL08523 Please note the PO must be made out to Stewart & Stevenson Power Products – ADDA Division Sign quote and return to r.loczko@kirbycorp.com

This proposal is subject to Stewart & Stevenson Power Products LLC General Terms & Conditions which are attached. <http://www.stewartandstevenson.com/terms-of-sale>

Quote pricing valid for 30 Days.

Sincerely, Robert Loczko

Approval: Signature _____ Date _____ PO _____



Proposal of Insurance

Eastchester Fire District

255 Main Street
Eastchester, NY 10709

Arthur J. Gallagher Risk Management Services LLC
Sulim Bartok | Producer
Sulim_Bartok@ajg.com | (650) 863-2556

Presented: March 6, 2024

AJG License Nos. IL 100292093 / CA 0D69293



ajg.com

©2022 Arthur J. Gallagher & Co. All rights reserved.



Gallagher

Insurance | Risk Management | Consulting

Table of Contents

Your Gallagher Team	3
Program Structure	4
Named Insured	4
Market Review	5
Location Schedule	6
Full Program Details	7
Package – Property - Arch Insurance Company	7
Package - Crime - Arch Insurance Company	11
Package - Automobile - Arch Insurance Company.....	12
Package - General Liability - Arch Insurance Company	14
Inland Marine - Arch Insurance Company	18
Cyber Liability - Arch Insurance Company	22
Cyber Liability – Coalition Insurance Solutions, Inc.	23
Umbrella - Arch Insurance Company	26
Premium Summary	28
Premium Financing	30
Payment Plans	31
Coinsurance Illustration	32
Proposal Disclosures	33
Proposal Disclosures.....	33
Client Signature Requirements	36
Coverages for Consideration.....	36
Client Authorization to Bind Coverage.....	37
Appendix	39
Bindable Quotations & Compensation Disclosure Schedule	39
Binding Requirements	40
Claims Reporting By Policy	41
Gallagher STEP Flyer	43

Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
Sulim Bartok Producer	Producer	Sulim_Bartok@ajg.com	(914) 697-6080
Nicole Anstett Client Service Manager Sr.	Client Service Manager	Nicole_Anstett@ajg.com	(914) 697-6066
Trevor Biel Client Service Manager Trainee - Achieve	Client Service Associate	Trevor_Biel@ajg.com	(203) 447-6669

Named Insured

<i>Named Insured</i>	<i>Package</i>	<i>Inland Marine</i>	<i>Cyber Liability</i>	<i>Umbrella</i>
Bronxville Engine & Hose Company	X	X	X	X
Eastchester Fire District	X	X	X	X
Fire Patrol	X	X	X	X
North End Hook & Ladder Company	X	X	X	X
North End Hose Company	X	X	X	X
Rescue Hook & Ladder Company	X	X	X	X
Tuckahoe Hose Company	X	X	X	X
Union Corners Engine & Hose Company	X	X	X	X
Waverly Engine Company	X	X	X	X

Note: Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships, and joint ventures.

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

<i>Line Of Coverage</i>	<i>Insurance Company ** (AM Best Rate/Financial Strength)</i>	<i>Market Response *</i>	<i>Admitted ***</i>
Package	Arch Insurance Company (A+ XV)	Quoted	Admitted
Inland Marine	Arch Insurance Company (A+ XV)	Quoted	Admitted
Cyber Liability	Arch Insurance Company (A+ XV)	Quoted	Admitted
Umbrella	Arch Insurance Company (A+ XV)	Quoted	Admitted

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

Best's Credit Ratings™ reproduced herein appear under license from AM Best and do not constitute, either expressly or impliedly, an endorsement of Gallagher's service or its recommendations. AM Best is not responsible for transcription errors made in presenting Best's Credit Ratings™. Best's Credit Ratings™ are proprietary and may not be reproduced or distributed without the express written permission of AM Best.

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the AM Best website at <http://www.ambest.com/ratings>.

***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Location Schedule

Loc#	Bldg #	Address including street #	City	State	ZIP Code	Occupancy Description	Builders Risk	Building Value	Contents Value
1	1	255 Main Street	Eastchester	NY	10709	Waverly Fire Station #1		2,970,768	166,846
2	1	25 Underhill Street	Tuckahoe	NY	10707	Tuckahoe Fire Station #2		2,185,940	27,243
3	1	20 Midland Avenue	Bronxville	NY	10708	Bronxville Fire Station #3		3,044,426	45,507
4	1	10 Oregon Avenue	Bronxville	NY	10708	Union Corners Fire Station #4	782,250	4,482,926	27,243
5	1	31-33 Wilmont Road	Scarsdale	NY	10583	North End Fire Station #5		2,927,182	70,355

Full Program Details

Package

Carrier Information	Expiring	Renewal Quote
Policy Term	4/1/2023 - 4/1/2024	4/1/2024 - 4/1/2025
Carrier	Arch Insurance Company	Arch Insurance Company
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Payable directly to the carrier.	Payable Directly to the carrier.
Payment Method	Direct Bill	Direct Bill
Premium & Exposures		
Premium	\$102,562.00	\$117,549.00
Carrier Fees	\$10.00	\$9.00
Carrier Fees - NY Flre Fee	\$59.00	\$81.09
Minimum Type	None	None
Annual Premium	\$102,631.00	\$117,639.09
Terrorism	Not Purchased	\$1,423.00Additional Premium

Package - Property

	Expiring	Renewal Quote
Standard Coverages		
Building Limits	\$2,081,848 Loc.#/Bldg.#1/1 \$2,829,303 Loc.#/Bldg.#2/1 \$2,787,792 Loc.#/Bldg.#3/1 \$4,269,453 Loc.#/Bldg.#4/1 \$745,000 Loc.#/Bldg.# 4/2 \$2,899,453 Loc.#/Bldg.# 5/1 \$29,485 Loc.#/Bldg.# 6/1 \$6,381 Loc.#/Bldg.#7/1 \$6,381 Loc.#/Bldg.#8/1 \$0 Loc.#/Bldg.# 9/1	\$2,185,940 Loc.#/Bldg.#1/1 \$2,970,768 Loc.#/Bldg.#2/1 \$2,927,182 Loc.#/Bldg.#3/1 \$4,482,926 Loc.#/Bldg.#4/1 \$782,250 Loc.#/Bldg.# 4/2 Builder Risk Deleted no Longer renting Loc 6/1-9/1 are Insured via \$200,000 Limited Endorsement
Business Personal Property Limits	\$25,946 Loc.#/Bldg.#1/1 \$158,901 Loc.#/Bldg.#2/1 \$67,005 Loc.#/Bldg.#3/1 \$25,946 Loc.#/Bldg.#4/1 \$0 Loc.#/Bldg.# 4/2 \$43,340 Loc.#/Bldg.# 5/1 \$0 Loc.#/Bldg.# 6/1 \$0 Loc.#/Bldg.# 7/1 \$0 Loc.#/Bldg.# 8/1 \$21,000 Loc.#/Bldg.# 9/1	\$27,243 Loc.#/Bldg.#1/1 \$168,846 Loc.#/Bldg.#2/1 \$70,365 Loc.#/Bldg.#3/1 \$27,243 Loc.#/Bldg.#4/1 \$0 Loc.#/Bldg.# 4/2 Deleted no longer renting Loc 6/1-9/1 are Insured via \$200,000 Limited Endorsement
Flood	\$1,000,000 Per Occ and Aggregate	\$1,000,000 Per Occ and Aggregate
Earthquake	\$1,000,000 Per Occ and Aggregate	\$1,000,000 Per Occ and Aggregate
Building Ordinance or Law	Contingent Loss to the Undamaged Port of the Building Demolition Cost Coverage Increased Cost of Construction	Contingent Loss to the Undamaged Port of the Building Demolition Cost Coverage Increased Cost of Construction

	<i>Expiring</i>	<i>Renewal Quote</i>
Business Income/Extra Expense	Actual Loss Sustained: Up to 24 Months Applies to: Newly acquired and constructed Locations 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	Actual Loss Sustained: Up to 24 Months Applies to: Newly acquired and constructed Locations 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 - Broadened Causes of Loss	\$250,000	\$250,000
Software, Data and Valuable Papers - Broadened Causes of Loss	Included with No Sub-limit	Included with No Sub-limit
Equipment Breakdown Coverage - Heating and Cooling Systems; Telephone Systems; Communication Equipment; Back-Up Generators; Miscellaneous Electrical Equipment;	Included with no Sub-Limit Hazardous Substance Contamination (\$250,000)	Included with no Sub-Limit Hazardous Substance Contamination (\$250,000)
Newly Acquired Property - Up to 180 Days; Material, Equipment and Supplies	\$2,500,000	\$2,500,000
Outdoor Property - Fences; Monuments and Memorials; Paved Surfaces such as Parking Lots and Sidewalks; Trees, Shrubs, Plants and Lawns (\$25,000 Each)	\$300,000	\$300,000
Property In Transit - Broadened Causes of Loss	\$50,000	\$50,000
Property Off Premises - Broadened Causes of Loss	\$100,000	\$100,000
Uncollected Funds - Broadened Causes of Loss	Included With No Sub-Limit	Included With No Sub-Limit
Pollutant Clean-Up	\$150,000	\$150,000
Debris Removal	\$100,000	\$100,000
Spoilage	\$250,000	\$250,000
Money & Securities	\$50,000	\$50,000
Premises Expanded	1,000 Feet	1,000 Feet
Outdoor Signs	Included with no Sub-Limit	Included with no Sub-Limit
Fire Extinguishing Equipment	Cost to Recharge; No Sub-Limit	Cost to Recharge; No Sub-Limit
Property of Others - Broadened Causes of Loss (Primary Coverage)	Included with no Sub-Limit	Included with no Sub-Limit
Sewer and Drain Back up	Included with no Sub-Limit	Included with no Sub-Limit
Antiquities, Trophies & Awards	Included with no Sub-Limit	Included with no Sub-Limit

	<i>Expiring</i>	<i>Renewal Quote</i>
Additional Covered Property - 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	Building & Personal Property Limit	Building & Personal Property Limit
Lock and Key Replacement	\$25,000	\$25,000
Unintentional Omission of Property	\$500,000	\$500,000
Tenant Glass	\$10,000	\$10,000
Snow Removal Expense	\$1,000 Per Policy Period	\$1,000 Per Policy Period
Inventory or Appraisal	\$50,000	\$50,000
Non-Owned Detached Trailers	\$10,000	\$10,000
Utility Services (Direct Damage)	\$50,000	\$50,000
False Pretense	Included with no Sub-Limit	Included with no Sub-Limit
Garages and Storage Sheds	\$10,000	\$10,000
- Contents in Garage or Storage Shed	\$1,000	\$1,000
Unscheduled Buildings or Structures Used by the Public	\$100,000	\$100,000
- Contents in Unscheduled Buildings or Structures Used by the Public	\$10,000	\$10,000
Business Income/Extra Expense	Actual Loss Sustained; Up to 24 Months	Actual Loss Sustained; Up to 24 Months
- Non-Owned Fundraising Locations	Up to 30 Days	Up to 30 Days
Increased Time Due to Enforcement of an Ordinance or Law	Includes	Includes
Civil Authority with No Mileage Restriction	Includes	Includes
Preservation of Property	90 Days	90 Days
Deductibles/SIR		
Deductible - Building Deductible	\$10,000 Single Occurrence Deductible	\$10,000 Single Occurrence Deductible
Deductible - Business Personal Property Deductible	\$10,000 Single Occurrence Deductible	\$10,000 Single Occurrence Deductible
Deductible - Builder's Risk Deductible	\$10,000 Single Occurrence Deductible	\$10,000 Single Occurrence Deductible
Deductible - Flood - Loc.#/Bldg.# 1/1, 2/1, 3/1, 5/1, 6/1, 7/1, 8/1, 9/1 Each	\$1,000	\$1,000
Deductible - Earthquake - Loc.#/Bldg.# 1/1, 2/1, 3/1, 5/1, 6/1, 7/1, 8/1, 9/1 Each	\$1,000	\$1,000
Deductible - Glass Deductible	Waived if Only Damage	Waived if Only Damage
Deductible - Waived Deductible - 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	Up to \$1,000	Up to \$1,000

	<i>Expiring</i>	<i>Renewal Quote</i>
Valuations		
Replacement Cost		
Guaranteed Replacement Cost	Business Personal Property	Business Personal Property
Actual Cash Value	Builder's Risk - Building - Loc.#/Bldg.# 4/2	Builder's Risk - Building - Loc.#/Bldg.# 4/2
Coinsurance		
Agreed Amount	Builder's Risk; Building	Builder's Risk; Building

Endorsements (including but not limited to)
00 ML020700 Forms List
IL DS 00 Commercial Lines Policy Common Declarations
00 ML0207 Long Named Insured Endorsement
05 ML0002 Signature Page
IL P 001 OFAC0US Treasury Department
IL0268 NY Changes – Cancellation and Non Renewal
IL0017 Common Policy Conditions
IL0182 NY Changes
CP DS 00 E Commercial Property Coverage Part Declarations Page
CP0010 Building & Personal Property Coverage Form
PR1008 Ordinance or Law Coverage
CP0030 Business Income Including Extra Expense
CP0133 NY Changes
CP1065 Flood Coverage Endorsement
PR DS 03 Earthquake Coverage Schedule
Exclusions (including but not limited to)
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure
Loss Due to Virus or Bacteria

<i>Type</i>	<i>Description</i>
Special Form Perils	Applies

Package - Crime

	<i>Expiring</i>	<i>Renewal Quote</i>
Standard Coverages		
Employee Theft - Blanket (Includes All Employees, Volunteers, Board Members and Treasurers)	\$500,000	\$500,000
Employee Theft Excess - Applies to the following positions:		
- Fire Chief (1)	\$1,000,000	\$1,000,000
- Secretary (1)	\$250,000	\$250,000
- Treasurer (1)	\$750,000	\$750,000
Faithful Performance of Duty	Included	Included
Forgery or Alteration	\$500,000	\$500,000
Credit Card Forgery	\$10,000	\$10,000
Deductibles/SIR		
Deductible - Credit Card Forgery	\$250	\$250
Form Type		
Form Type - Crime	Discovery	Discovery

Exclusions (including but not limited to)
Third Party Employee Dishonesty
Government Action Exclusion
Accounting or Arithmetic Errors
Voluntary Parting of Property
Loss in which the existence of such loss is only proved by a profit and loss comparison or inventory records
Any theft or criminal act committed by a partner of the insured
Employee Dishonesty (does not apply to Employee Theft Coverage)

Package - Automobile

	<i>Expiring</i>	<i>Renewal Quote – Option 1</i>
Standard Coverages (Symbol)		
Combined Single Limit Liability (1, 19)	\$1,000,000	\$1,000,000
PIP/No Fault (5)	\$50,000	\$50,000
Additional PIP/No Fault (5)	\$100,000	\$100,000
Medical Payments (7)	\$5,000	\$5,000
Uninsured Motorists (6, 19)	\$250,000	\$1,000,000
Underinsured Motorists (6, 19)	\$250,000	\$1,000,000
Optional Basic Economic Loss	\$25,000	\$25,000
New York Mutual Aid	\$1,000,000	\$1,000,000
Comprehensive (7)	ACV, cost to repair or replace, or stated amount, whichever is less	ACV, cost to repair or replace, or stated amount, whichever is less
Collision (7)	ACV, cost to repair or replace, or stated amount, whichever is less	ACV, cost to repair or replace, or stated amount, whichever is less
Additional Coverages		
Towing and Labor for Vehicles Carrying Physical Damage- Sub-Limit Within	250 Miles	250 Miles
Towing and Labor for Vehicles Carrying Physical Damage	\$2,500 Beyond 250 Miles	\$2,500 Beyond 250 Miles
Rental Reimbursement for ACV Vehicles	\$50 Per Day For 30 Days	\$50 Per Day For 30 Days
Damage to Customer's Autos	\$50,000	\$50,000
Bail Bonds	\$5,000	\$5,000
Your Expenses	\$1,000 per day	\$1,000 per day
Waiver of Immunity - Applicable to Property Damage Claims	up to \$250,000	up to \$250,000
Rental Reimbursement	Up to \$15,000 in 90 Day Period	Up to \$15,000 in 90 Day Period
Substitute Vehicles - For Up to 6 Months	\$1,000,000	\$1,000,000
Newly Acquired Vehicles - For Up to 60 Days	\$1,000,000	\$1,000,000
Hired Vehicles	\$500,000	\$500,000
Vehicle Debris Removal	\$25,000	\$25,000
Deductibles/SIR		
Comprehensive Deductible	\$100	\$100
Collision Deductible	\$500	\$500
Emergency Apparatus Deductible	\$2,500	\$2,500

Endorsements (including but not limited to)
AU4001 Who is an Insured
AU4002NY Injury to Volunteers NY
AU4006 Vehicle Equipment
AU4004 Towing
AU4005NY Deductible-NY
AU4011 Damage to Non-Owned Building
CA2260 N OBEL Coverage

CA9923 Rental Reimbursement
CA0112 NY Changes in Business Auto Coverage
CA3107 NY Supplementary Uninsured/Underinsured Motorists Endorsement
CA0225 NY Changes-Cancellation
Exclusions (including but not limited to)
Excluded Drivers
Expected or Intended Injury
Contractual
Workers' Compensation
Employers' Liability
Property Damage to Property Owned or Transported by you
Pollution
Other standard policy exclusions apply
Terrorism

Covered Autos:

Symbol	Symbol Name	Description of Covered Auto Designation Symbols
1	Any Auto	
2	Owned Autos Only	Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned Private Passenger Autos Only	Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned Autos Other Than Private Passenger Autos Only	Only those autos you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned Autos Subject To No-Fault	Only those autos you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned Autos Subject To A Compulsory Uninsured Motorists Law	Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists' requirement.
7	Specifically Described Autos	Only those autos described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in Item Three).
8	Hired Autos Only	Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent, or borrow from any of your employees, partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Nonowned Autos Only	Only those autos you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes autos owned by your employees, partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.

Covered Autos:

Symbol	Symbol Name	Description of Covered Auto Designation Symbols
19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those autos that are land vehicles and that would qualify under the definition of mobile equipment under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

Vehicles:

Veh#	Year	Make Model	VIN	ACV	Agreed Value
1	2001	American / Lafrance	4Z3AAACG61RJ04459		\$298,896
2	2003	American / Lafrance	4Z3HAACG93RL66350		\$725,000
3	2002	Seagrave / Pumper	1F9F838L12CST2128		\$574,764
4	1997	Ford / Van/Bus	1FDLE40FXVHB58568		\$25,000
5	2003	Haulmark / Trailer	16HGB20254P034879		\$25,000
6	2004	Ford / Expedition	1FMPU16L04LB62303		\$31,650
7	2005	Ford / Pickup	1FTWX31P95EA23404		\$27,726
8	2007	GMC / Yukon	1GKFK16347J241872	X	
9	2007	GMC / Yukon	1GKFK13077J239978	X	
10	2007	GMC / Yukon	1GKFK13047J238058	X	
11	2010	KME / Pumper	1K9AF4281AN058904		\$490,437
12	2011	Ford / F350 Utility	1FDRF3B6XBEC06887		\$35,076
13	2019	Pierce / Fire Truck	4P1BAAFF0KA020051		\$624,700
14	2019	Pierce / Pumper	4P1BAAFF2KA020052		\$624,700
15	2019	Pierce / Pumper	4P1BAAFF4KA020053		\$624,700
16	2020	Pierce / Ladder Truck	4P1BCAFF7LA021953		\$1,114,984
17	2020	Chevrolet / Tahoe	1GNSKFECXLR255884	X	
18	2022	Venture VB-1000 / Bunk Trailer	47GBC151XNB005705		\$2,821
19	2021	Ford / F350	1FD8W3F69MED50116	X	
20	2023	John Deere / Gator	1M0835MDLPM060179	N/A	
21	2022	Chevrolet / Tahoe	1GNSKLEDXNR302843	X	
22	2024	BWise / Utility Trailer	58BC1DUC22RC000602		\$4,700
23	2023	Ford / Explorer	1FM5K8ABXPGB98677	X	
24	2023	Ford / Explorer	1FM5K8AB8PGB98757	X	

Options:

Option 4 – Deleting Comprehensive and Collision (Insured for Just Liability):

2007 GMC Yukon on the package policy would be an approximate \$283 RP

2007 GMC Yukon on the package policy would be an approximate \$283 RP

2007 GMC Yukon on the package policy would be an approximate \$283 RP

Return Premium of \$849

Package - General Liability

	<i>Expiring</i>	<i>Renewal Quote</i>
Standard Coverages		
General Aggregate	\$10,000,000	\$10,000,000
Products/Completed Operations Aggregate	\$10,000,000	\$10,000,000
Each Occurrence	\$1,000,000	\$1,000,000
Personal & Advertising Injury	\$1,000,000	\$1,000,000
Damage to Premises Rented to You - Damage by Fire, Lightning or Explosion	\$100,000	\$100,000
Medical Expense	\$5,000	\$5,000
Host Liquor Liability	Included	Included
Temporary Liquor Liability for Events Lasting 10 Days or Less	Included	Included
Additional Coverages		
Owned Watercraft	Less than 35 Feet	Less than 35 Feet
Emergency Services Liability - Non-Monetary Relief	\$100,000	\$100,000
Emergency Services Liability - Defense of Suits Involving Fair Labor Standards Act	\$100,000	\$100,000
Pollution Liability - On-Premises	Includes Above Ground Fuel Storage Tanks	Includes Above Ground Fuel Storage Tanks
Pollution Liability - Off-Premises	\$1,000,000 - Sub-Limit for Corrective Action Costs	\$1,000,000 - Sub-Limit for Corrective Action Costs
Property Damage to Rented Premises (other than fire)	\$50,000	\$50,000
Bail Bonds	\$5,000	\$5,000
Your Expenses	\$1,000 - Per Day	\$1,000 - Per Day
Newly Acquired/Formed Organizations	180 Days	180 Days
Deductibles/SIR		
Deductible	\$0	\$0
Form Type		
Form Type	General Liability - Occurrence Emergency Services Liability - Claims Made, Pollution Liability	General Liability - Occurrence Emergency Services Liability - Claims Made, Pollution Liability
Incident/Claim Reporting Provision	Refer to Policy Form	Refer to Policy Form
Run Off Provisions	Refer to Policy Form	Refer to Policy Form
Definition Of Claim: Refer to Policy Form		
Claims Made Disclaimer:		

	<i>Expiring</i>	<i>Renewal Quote</i>
<p>Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([30]) days of the expiration date. The cost of this extended reporting period is [100]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([30]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.</p>		

Endorsements (including but not limited to)
GL0163 NY Changes – Comm. General Liability
GL0104 NY Changes – Premium Audit
CG2026 Additional Insured – Designated Person or Organization
GL2002 Who is Insured
GL2001 Fire and Rescue Services
GL2003 Injury to Volunteers
GL2005 Aggregate Limit
GL2006 Aircraft & Watercraft
GL2004 Fellow Member
GL3344 NY Changes – Binding Arbitration
Exclusions (including but not limited to)
Bodily Injury and Property Damage from pollutants - Absolute Exclusion
Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
Employment Related Practices Exclusion
Liquor Liability Exclusion
Aircraft Products Exclusion
Professional Liability Exclusion
Real Property in Your Care, Custody, and Control Exclusion
Absolute Asbestos Exclusion
Absolute Lead Exclusion
War and Nuclear Hazard
Mold / Fungus
Non-Pecuniary Claims Coverage

Inland Marine

<i>Carrier Information</i>	<i>Expiring</i>	<i>Renewal Quote – Option 1</i>
Policy Term	4/1/2023 - 4/1/2024	4/1/2024 - 4/1/2025
Carrier	Arch Insurance Company	Arch Insurance Company
A.M. Best Rating	A+XV	A+ XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Payable directly to the carrier	Payable directly to the insurance carrier
Payment Method	Direct Bill	Direct Bill
Premium & Exposures		
Premium	\$24,660.00	\$35,039.00
Fee	Included	\$9.00
Estimated Cost	\$24,660.00	\$35,048.00
TRIA	Rejected	\$876 Additional Premium
Minimum Type	None	None
Standard Coverages		
Traffic Signal	\$80,000	\$80,000
2021 Defender 18' Inflatable Boat #DE101896G021 and Mercury 20 HP Outboard \$7,407 Motor		
Evinrude Engine	\$3,800	\$3,800
1985 Trailer	\$500	\$500
Commandeered and Impounded Property - Member's ATV's, Watercraft, Golf Carts and Snowmobiles	Includes	Includes
Member's Personal Property - ATV's, Watercraft, Golf Carts and Snowmobiles	Includes	Includes
Patient's Property	\$50,000	\$50,000
Computers in Transit	\$25,000	\$25,000
Cost to Recertify	\$10,000	\$10,000
Permanently Installed Property off Premises	\$200,000	\$200,000
Equipment Breakdown Coverage	Included	Included
Drones	\$25,000	\$25,000
Additional Living Expenses - Members	Up to \$1,000	Up to \$1,000
Deductibles/SIR		
Deductible - Portable Equipment - Deductible (Single Occurrence)	\$1,000	\$1,000
Deductible - Schedule of Other Property - Deductible (Single Occurrence)	\$1,000	\$1,000
Deductible - Deductible Reimbursement - Members - Damage to Member's Primary Residence; Responding to, while at or returning from an emergency	Up to \$1,000	Up to \$1,000

<i>Carrier Information</i>	<i>Expiring</i>	<i>Renewal Quote – Option 1</i>
Deductible - Waived Deductible - 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	Up to \$1,000	Up to \$1,000
Valuations		
Guaranteed Replacement Cost	Portable Equipment	Portable Equipment
Replacement Cost	Schedule of Other Property; Member's Personal Property	Schedule of Other Property; Member's Personal Property
Actual Cash Value	Actual Cash Value or Legal Liability - Whichever is Greater; Adjusted Based on Owner's Policy Provisions if Other Than ACV	Actual Cash Value or Legal Liability - Whichever is Greater; Adjusted Based on Owner's Policy Provisions if Other Than ACV

Exclusions (including but not limited to)
Inland Marine - Cranes & Rigging Equipment
Inland Marine, Equipment Floater - Mechanical or Equipment Breakdown
Equipment Floater - Pollution
Equipment Floater, EDP, Transit - War and Nuclear Hazard
Equipment Floater, EDP, Transit - Wear and Tear, Gradual Deterioration, or Obsolescence
Equipment Floater - Mold / Fungus
EDP - Utility Service Interruption
EDP - Expected or Intended Loss
EDP - Programming Errors
Transit - Government Authority Exclusion

Option 2

Unit	Current Value	Proposed Value	Additional Premium with \$2,500 Ded
2007 GMC Yukon Vin 9978	ACV \$30,000	ACV \$87,915	\$810
2007 GMC Yukon Vin 8058	ACV \$30,000	ACV \$87,915	\$810
2020 Chevy Tahoe Vin 5884	ACV \$52,312	ACV \$72,655	\$395
2003 American LaFrance Tower Vin 6350	Agreed Value \$725,000	Agreed Value \$1,000,000	\$1,207
2005 Ford Pick Up Vin 3404	Agreed Value \$27,726	GRC \$50,000	\$209
2011 Ford F350 Vin 6887	Agreed Value \$35,076	GRC \$80,000	\$328
2021 Ford F350 Vin 0116	ACV \$88,170	GRC \$88,170	\$231

2022 Chevy Tahoe Vin 2843	ACV \$45,575	GRC \$45,575	\$120
2023 Ford Explorer Vin 8677	ACV \$43,727	GRC \$43,727	\$120
2023 Ford Explorer Vin 8757	ACV \$43,727	GRC \$43,727	\$102
2010 KME Pumper Vin 8904	ACV \$490,437	ACV \$1,117,200	\$2,752
2019 Pierce Pumper Vin 0051	ACV \$624,700	ACV \$1,117,200	\$2,162
2019 Pierce Pumper Vin 0052	ACV \$624,700	ACV \$1,117,200	\$2,162
2019 Pierce Pumper Vin 0053	ACV \$624,700	ACV \$1,117,200	\$2,162
2020 Pierce Ladder Truck Vin	ACV \$1,114,984	ACV \$2,261,000	\$5,032
2024 Bwise Trailer	ACV \$4,700	GRC \$4,700	No Premium Change
			\$18,602

Option 3

Unit	Current Value	Proposed Value	Additional Premium with a \$5,000 Ded.
2007 GMC Yukon Vin 9978	ACV \$30,000	ACV \$87,915	\$721
2007 GMC Yukon Vin 8058	ACV \$30,000	ACV \$87,915	\$721
2020 Chevy Tahoe Vin 5884	ACV \$52,312	ACV \$72,655	\$304
2003 American LaFrance Tower Vin 6350	Agreed Value \$725,000	Agreed Value \$1,000,000	\$569
2005 Ford Pick Up Vin 3404	Agreed Value \$27,726	GRC \$50,000	\$183
2011 Ford F350 Vin 6887	Agreed Value \$35,076	GRC \$80,000	\$287
2010 KME Pumper Vin 8904	ACV \$490,437	ACV \$1,117,200	\$2,077
2019 Pierce Pumper Vin 0051	ACV \$624,700	ACV \$1,117,200	\$1,486
2019 Pierce Pumper Vin 0052	ACV \$624,700	ACV \$1,117,200	\$1,486
2019 Pierce Pumper Vin 0053	ACV \$624,700	ACV \$1,117,200	\$1,486

2020 Pierce Ladder Truck Vin	ACV \$1,114,984	ACV \$2,261,000	\$3,728
2024 Bwise Trailer	ACV \$4,700	GRC \$4,700	No Premium Change
			\$13,048

Option 4

Deleting Comprehensive and Collision from the following vehicles (these vehicles would be covered for Auto Liability only):

1997 Ford Van/Bus with an Agreed Value of \$25,000 from the Inland Marine policy would be an approximate \$223 RP

2001 American LaFrance with an Agreed Value of \$298,896 from the Inland Marine policy would be an approximate \$2,550 RP

2002 Seagrave Aerial/Pumper with an Agreed Value of \$574,764 from the Inland Marine policy would be an approximate \$3,762 RP

2004 Ford Expedition with an Agreed Value of \$31,650 from the Inland Marine policy would be an approximate \$671 RP

2005 Ford Pickup with an Agreed Value of \$27,726 from the Inland Marine policy would be an approximate \$634 RP

2010 KME Pumper with an Agreed Value of \$490,437 from the Inland Marine policy would be an approximate \$3,381 RP

Return Premium \$11,221

Cyber Liability

Carrier Information	Expiring	Renewal Quote
Policy Term		4/1/2024 - 4/1/2025
Carrier	Arch Insurance Company	Arch Insurance Company
A.M. Best Rating	A+ XV	A+ XV
Admitted/Non-Admitted	Admitted	Admitted
Premium & Exposures		
Premium	Included in Package	\$5,617.00
- Fees		\$9.00
Minimum Type		None
Estimated Cost		\$5,626.00
Standard Coverages		
Aggregate		\$500,000
Cyber Extortion		\$25,000
Network Security and Privacy Liability	\$1,000,000/\$10,000 Aggregate	\$500,000
Data Incident Response Expense Coverage		\$500,000
Deductibles/SIR		
Deductible: Cyber Liability	\$0	\$5,000
Form Type		
Form Type	Network Security and Privacy Liability, Data Incident Response Expense - Claims Made	Network Security and Privacy Liability, Data Incident Response Expense - Claims Made
Retroactive Date	Network Security and Privacy Liability, Data Incident Response Expense - 01/01/2015	Network Security and Privacy Liability, Data Incident Response Expense - 01/01/2015
Incident/Claim Reporting Provision	Refer to Policy Form	Refer to Policy Form
Run Off Provisions	Refer to Policy Form	Refer to Policy Form
Definition Of Claim: Refer to Policy Form		
Claims Made Disclaimer: Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([30]) days of the expiration date. The cost of this extended reporting period is [100]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([30]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.		

Cyber Liability - Option

<i>Carrier Information</i>	<i>Expiring – N/A</i>	<i>Optional Quote</i>
Policy Term		4/1/2024 - 4/1/2025
Carrier		Coalition Insurance Solutions, Inc.
A.M. Best Rating		A+ XV
Admitted/Non-Admitted		Non-Admitted
Premium & Exposures		
Premium		\$4,045.00
- Fees		\$400.00
Surplus Lines Tax		\$157.31
Minimum Type		None
Estimated Cost		\$4,602.31
Standard Coverages		
Aggregate		\$1,000,000
Network and Information Security Liability		\$1,000,000
Regulatory Defense and Penalties		\$1,000,000
Multimedia Content Liability		\$1,000,000
Breach Response		\$1,000,000
Crisis Management and Public Relations		\$1,000,000
Cyber Extortion		\$1,000,000
Business Interruption and EE		\$1,000,000 8 Hours Waiting Period 8 Hours Enhanced Waiting Period
Digital Asset Restoration		\$1,000,000
Funds Transfer Fraud		\$250,000
Computer Replacement Endorsement		\$1,000,000
Services Fraud		\$250,000
Reputational Harm Loss		\$1,000,000 14 Days Waiting Period
Reputation Repair		\$1,000,000
Deductible/Retention		
Retention – All Other		\$50,000
Retention – Funds Transfer Fraud		\$25,000
Form Type		Claims Made – Full Prior Acts
Incident/Claim Reporting Provision		Refer to Policy Form
Run Off Provisions		Refer to Policy Form
Definition Of Claim:		

1. a written demand for money or services, including the service of a suit or institution of arbitration proceedings;
2. with respect to coverage provided under Section II.B, REGULATORY DEFENSE AND PENALTIES, a regulatory proceeding; and
3. a written request or agreement to toll or waive a statute of limitations relating to a potential claim described in paragraph 1 above.

All claims that have a common nexus of fact, circumstance, situation, event, transaction, or cause, or a series of related facts, circumstances, situations, events, transactions, or causes will be considered a single claim made Against you on the date the first such claim was made.

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([30]) days of the expiration date. The cost of this extended reporting period is [100]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([30]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (Including but not limited to)
Policy Declarations
Signature Allianz-NY or CA
Signature Page Arch
Signature Page Ascot
Signature Page Fortegra
Coalition Cyber Policy
Quota Share Endorsement
Service of Suit Endorsement
Computer Replacement Endorsement
Court Attendance Cost Reimbursement Endorsement
Criminal Reward Coverage
Duty to Cooperate Endorsement
Your Obligations an Insured Endorsement
Amended Definition of Insured
Additional Insureds
Invoice Manipulation Endorsement
Multi-Factor Authentication (MFA) Retention Reduction
NY Changes
Phishing (Impersonation) and Proof of Loss Reparation Expense
Wrongful Collection and Biometric Privacy Exclusion
\$0 Retention for Services from Coalition Incident Response
Exclusions (including but not limited to)
Bodily Injury
Contractual Liability
Directors & Officers Liability
Discrimination
Employment Practices & Discrimination
Fraud by a Senior Executive

Governmental Order
Illegal Remuneration
Insured Versus Insured
Intellectual Property
Merchant Liability
Natural Disaster
Nuclear
Pollutants
Prior Knowledge
Recall
Tangible Property

Umbrella

<i>Carrier Information</i>	<i>Expiring</i>	<i>Renewal Quote</i>
Policy Term	4/1/2023 - 4/1/2024	4/1/2024 - 4/1/2025
Carrier	Arch Insurance Company	Arch Insurance Company
A.M. Best Rating	A+XV	A+ XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Payable Directly to the Carrier	Payable Directly to the carrier
Payment Method	Direct Bill	Direct Bill
Premium & Exposures		
Premium	\$13,119.00	\$14,326.00
- Fees	Included	\$9.00
Estimated Cost	\$13,119.00	\$14,335.00
TRIA	Not Purchased	\$244.00 – Additional Premium
Minimum Type	None	None
Standard Coverages		
Aggregate	\$10,000,000	\$10,000,000
Each Occurrence	\$10,000,000	\$10,000,000
Personal & Advertising Injury	\$10,000,000	\$10,000,000
Deductibles/SIR		
Self- Insured Retention - Umbrella	None	None
Form Type		
Form Type - Umbrella	Occurrence	Occurrence

Endorsements (including but not limited to)
Commercial Liability Umbrella Declaration
Endorsement Schedule
Long Name Insured Endorsement
Signature Page
OFAC-US Treasury Department
Common Policy Conditions
Location Schedule Umbrella
Compliance with Applicable Law NY
Commercial Liability Umbrella Coverage Form
NY Changes
Excess Liability Coverage
Primary and Non-Contributory-Other Insurance Condition
NY Amendment of Insured Contract Definition
Underlying Claims-Made Coverage
Exclusions (including but not limited to)
Workers' Compensation, Auto No Fault, Uninsured/ Underinsured Motorists, Disability, and Unemployment Compensation Laws
Pollution (Hostile Fire Exception)
Asbestos
Physical Damage to Property in Insured's Care, Custody, or Control

Auto First-party Coverage
Pollution (Auto)
Products Recall
Employment Related Practices Exclusion
Total Pollution Exclusion
Professional Liability Exclusion
Retained Limit

Underlying Schedule of Insurance:

Coverage	Description	Limit	Carrier Name	Effective Date	Expiration Date
Automobile Liability	Limit	\$1,000,000	Arch Insurance Company	4/1/2024	4/1/2025
General Liability	Limit	\$1,000,000 \$10,000,000 Agg	Arch Insurance Company	4/1/2024	4/1/2025
NYS Mutual Aid	Limit	\$1,000,000	Arch Insurance Company	4/1/2024	4/1/2025

Premium Summary

The estimated program cost for the options are outlined in the following table:

Line of Coverage		Expiring	Renewal Option 1	Renewal Option 2	Option 3	Renewal Option 4
		Arch Insurance Co	Arch Insurance Co	Arch Insurance Co	Arch Insurance Co	Arch Insurance Co
Package	Premium	\$102,562.00	\$117,549.00	\$117,549.00	\$117,549.00	\$117,639.09
	Estimated Cost*	\$102,631.00	\$117,639.09	\$117,639.09	\$117,639.09	\$116,790.09
	Change (\$)	-	\$15,008.09	\$15,008.09	\$15,008.09	\$14,159.09
	Change (%)	-	+14.6%	+14.6%	+14.6%	+14%
		Arch Insurance Co	Arch Insurance Co	Arch Insurance Co	Arch Insurance Co	Arch Insurance Co
Inland Marine	Premium	\$24,660.00	\$35,039.00	\$35,048.00	\$35,048.00	\$35,048.00
	Estimated Cost*	\$24,660.00	\$35,048.00	\$53,650.00	\$48,096.00	\$23,827.00
	Change (\$)	-	\$10,388.00	\$28,990.00	\$23,436.00	-\$833.00
	Change (%)	-	+34%	+74%	+64%	-3%
		Arch Insurance Co	Recommended Coalition Ins	Recommended Coalition Ins	Recommended Coalition Ins	Recommended Coalition Ins
Cyber Liability (Recommended Program)	Premium	Included in Package Premium	\$4,345.00	\$4,345.00	\$4,345.00	\$4,345.00
	Estimated Cost*		\$4,602.31	\$4,507.94	\$4,507.94	\$4,507.94
	Change (\$)		\$4,602.31	\$4,507.94	\$4,507.94	\$4,507.94
	Change (%)		+100%	+100%	+100%	+100%
		Arch Insurance Co	Arch Insurance Co	Arch Insurance Co	Arch Insurance Co	Arch Insurance Co
Umbrella	Premium	\$13,119.00	\$14,335.00	\$14,335.00	\$14,335.00	\$14,335.00
	Estimated Cost*		\$14,335.00	\$14,335.00	\$14,335.00	\$14,335.00
	Change (\$)		\$1,216.00	\$1,216.00	\$1,216.00	\$1,216.00
	Change (%)		+9%	+9%	+9%	+9%
Total Program Cost		\$140,410.00	\$171,624.40	\$190,226.40	\$184,672.40	\$159,554.40
Change (%)			+20%	+30%	+27%	+12%

Eastchester Fire District

All Quotes are Valid Until 4/1/24

Option 1 – Per Expiring Vehicle Exposures

Option 2 - Values Higher on Specific Vehicles with \$2,500 Deductible

Option 3 – Values Higher on Specific Vehicles with \$5,000 Deductible

Option 4 – Deleting Comp & Coll from 9 Vehicles



Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Gallagher is responsible for the placement of the following lines of coverage:

Package

Inland Marine

Cyber Liability

Umbrella

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.



Gallagher

Insurance | Risk Management | Consulting

Premium Financing

Gallagher is pleased to offer Premium Financing for our clients.

What is Premium Financing?

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

Why Premium Financing May be Good for Your Business?

- May improve **capital and cash flow management** by spreading out premium payments over the policy period.
- Allows for **consolidation of** multiple policies into one premium finance agreement with a single monthly or quarterly payment.
- Provides automated **ACH options and flexible payment** terms.

Want to Learn More?

If you are interested in learning more or obtaining a quote, contact your Client Service Manager.

Payment Plans

<i>Carrier / Payable Carrier</i>	<i>Line Of Coverage</i>	<i>Payment Schedule</i>	<i>Payment Method</i>
Arch Insurance Company (Arch Insurance Group)	Package	Payable directly to the insurance carrier	Direct Bill
Arch Insurance Company (Arch Insurance Group)	Inland Marine	Payable directly to the insurance carrier	Direct Bill
Arch Insurance Company (Arch Insurance Group)	Cyber Liability	Payable directly to the insurance carrier	Direct Bill
Arch Insurance Company (Arch Insurance Group)	Umbrella	Payable directly to the insurance carrier	Direct Bill
Coalition Insurance Solutions, Inc.	Cyber Liability	Payable within 20 days of Binding	Agency Billed

Coinsurance Illustration

Coinsurance Formula:

$$\text{Insurance Carried} \div \text{Insurance Required} \times \text{Loss} - \text{Deductible} = \text{Settlement}$$

Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

\$400,000

(Insurance Carried)

\$800,000

(Insurance Required)

$$\times \$200,000 \text{ (Loss)} - \$500 \text{ (Deductible)} = \$99,500 \text{ Settlement}$$

Note: If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover \$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these “Terms”) govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the “CAB”) included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher’s assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects’ rights, as applicable. To the extent applicable under associated data protection laws, you are a “business” or “controller” and Gallagher is a “service provider” or “data processor.” You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher’s Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we’d like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher’s services or the relationship governed by this Proposal (“Dispute”), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice (“Notice”) of the claim to the other party and to the American Arbitration Association (“AAA”) in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys’ fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years’ experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all

other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Coverages for Consideration

Overview

Gallagher recommends that you consider purchasing the following additional coverages for which you have exposure. A Proposal for any of the coverages below can be provided.

- Cyber Liability

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our insurance Proposals. If you are interested in pursuing additional coverages other than those listed above, please list the additional coverages in the Client Authorization to Bind.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 3/6/2024, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier	TRIA
<input type="checkbox"/> Accept <input type="checkbox"/> Reject <input type="checkbox"/> Accept <input type="checkbox"/> Reject	Package - Arch Insurance Company – Option 1 Option 4 – Comp & Coll Deleted from 3 Vehicles	<input type="checkbox"/> Accept <input type="checkbox"/> Reject
<input type="checkbox"/> Accept <input type="checkbox"/> Reject <input type="checkbox"/> Accept <input type="checkbox"/> Reject <input type="checkbox"/> Accept <input type="checkbox"/> Reject <input type="checkbox"/> Accept <input type="checkbox"/> Reject	Inland Marine - Arch Insurance Company Option 1 – Per Expiring Exposures Option 2 – Higher Vehicle Values with \$2,500 Ded Option 3 – Higher Vehicle Values with \$5,000 Ded. Option 4 – Comp & Coll Deleted from 6 Vehicles	<input type="checkbox"/> Accept <input type="checkbox"/> Reject
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability - Arch Insurance Company	<input type="checkbox"/> Accept <input type="checkbox"/> Reject
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Umbrella - Arch Insurance Company	<input type="checkbox"/> Accept <input type="checkbox"/> Reject
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability – Option – Coalition Insurance	<input type="checkbox"/> Accept <input type="checkbox"/> Reject

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

Coverage Amendments and Notes:

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your

relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: _____

Print Name (Specify Title)

Company

Signature

Date: _____

Bindable Quotations & Compensation Disclosure Schedule

Client Name: Eastchester Fire District

Coverage	Insurance Company	Wholesaler, MGA, or Intermediary Name ¹	Est. Annual Premium ²	Comm. % or Fee ³	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Package	Arch Insurance Company (Arch Insurance Group)	McNeil & Company, Inc.	\$117,549.00	10%	
Inland Marine	Arch Insurance Company (Arch Insurance Group)	McNeil & Company, Inc.	\$35,915	10%	
Cyber Liability	Arch Insurance Company (Arch Insurance Group)	McNeil & Company, Inc.	\$5,617.00	10%	
Umbrella	Arch Insurance Company (Arch Insurance Group)	McNeil & Company, Inc.	\$14,326.00	10%	
Cyber Liability	Coalition Insurance Solutions, Inc.	RPS	\$4,045.00	13%	7%

¹ We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

² If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

³ The commission rate is a percentage of annual premium excluding taxes & fees.

* Gallagher is receiving ___% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

Binding Requirements

<i>Coverage (Issuing Carrier)</i>	<i>Binding Requirements</i>
Package – Inland Marine – Cyber Liability - Umbrella Arch Insurance Company	Property - Signed Statement of Values All Lines - Policy Request Form Property - - Renewal Survey All Lines - An Application Signed and Dated by an Owner or Official of the Entity and the Agent Must be Received Prior to Binding Coverage. Automobile - UM/UIM and PIP Election Forms.

Claims Reporting By Policy

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer’s policy requirements.

If you are using a third party administrator (“TPA”), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

Coverage(s): <i>Umbrella, Cyber Liability</i>	Report To:
Insurer: Arch Insurance Company Policy Term: 4/1/2024 to 4/1/2025	Insurer/TPA Name: Arch Insurance Company Phone: 877-688-2724 Fax: 866-266-3630 Email: claims@archinsurance.com Web: https://www.archcapgroup.com/Insurance/Regions/United-States/Claims

Coverage(s): <i>Package, Inland Marine, General Liability</i>	Report To:
Insurer: Arch Insurance Company Policy Term: 4/1/2024 to 4/1/2025	Insurer/TPA Name: Arch Insurance Company Phone: 877-688-2724 Fax: 866-266-3630 Email: claims@archinsurance.com Web: https://www.archcapgroup.com/Insurance/Regions/United-States/Claims

Coverage(s): <i>Umbrella, Cyber Liability</i>	Report To:
Insurer: Coalition Insurance Solutions, Inc. Policy Term: 4/1/2024 to 4/1/2025	Attn: Coalition Claims claims@thecoalition.com Phone: 1-833-866-1337 Fax: 866-266-3630 ATTN: Coalition Claims 55 2 nd Street, Suite 2500 San Francisco, CA 94105

Reporting to Gallagher or Assistance in Reporting

<i>Coverage(s):</i>	<i>Report To:</i>
Gallagher Claim Center Policy Number: Policy Term:	Phone: 855-497-0578 Fax: 225-663-3224 Email: ggb.nrcclaimscenter@ajg.com

Gallagher STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit ajg.com/us/gallagher-step/ to learn more.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Gallagher CORE360® is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services. Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Cleaning by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

The Gallagher Way.
Since 1927.

Please visit ajg.com/us/gallagher-step/ to learn more.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC.
(License Nos. 100292093 and/or 0D69293).

© 2023 Arthur J. Gallagher & Co. All rights reserved.
GGB43790