

MEMORANDUM

DATE: January 1, 2025
TO: SDIS Independent Insurance Agents & SDIS Property/Casualty Insurance Program Participants
FROM: Underwriting Department
RE: 2025 SDIS Property/Casualty Insurance Renewal

RENEWAL PACKET INFORMATION:

Included with this memo is the 2025 SDIS property/casualty coverage final renewal packet. This packet contains your district's invoice, declarations, schedules, loss runs and a comparison report.

Please note that this reflects *all* changes made prior to January 1, 2025.

Any changes made on or after January 1st will be invoiced separately as a mid-term change in early February.

Liability Coverage Changes

The major change to the 2025 SDIS Liability Coverage Document is technically a coverage change, but it better clarifies what our intent (and the intent of our reinsurers) is for the coverage giveback on the Pollution Exclusion.

Currently, Exclusion K. excludes coverage for claims arising from the "...actual, alleged, or threatened discharge, dispersal, seepage, migration, release or escape of Pollutants." This exclusion then specifies that it does not apply (except for the release/discharge of PFAS) to the release of pollutants due to the following activities:

- a. ***Emergency Operations conducted by a Named Participant, and which are conducted away from premises owned by or rented to the Named Participant;***
- b. *Fire district training operations;*
- c. ***Water run-off from the cleaning of the equipment used in Emergency Operations by a Named Participant which is a fire district, or a Named Participant which is assisting a fire district or performing the functions of a fire district;***
- d. ***The handling of residues or residuals after a motor vehicle accident or after a Hostile Fire has been extinguished, by a Named Participant authorized to fight fires, or a Named Participant which is assisting a fire district or performing the functions of a fire district, provided that the Participant's***

conduct in connection therewith is in conformance with applicable federal and state statutes, rules and guidelines;

- e. The use, handling, storage, discharge, dispersal, release or escape of any chemical used in the **Potable Water** treatment process; or*
- f. **Potable Water** which is provided by the **Participant** to others.*

Beginning 1/1/2025, the language in the Liability Coverage Document will clarify that coverage is provided to ‘**Short-Term Pollution Events**’ arising from these excepted activities. ‘**Short-Term Pollution Events**’ will be defined as follows (subject to all other terms, conditions and exclusions listed in the SDIS Liability Coverage Document):

- **Short-Term Pollution Event** means a discharge, dispersal, release or escape of **Pollutants** which:
 - a. Begins during the **Policy Period**;*
 - b. Begins at an identified time and place; and*
 - c. Ends, in its entirety, at an identified time within seventy-two (72) hours of the beginning of the discharge, dispersal, release or escape of the **Pollutants**.*

*To be a **Short-Term Pollution Event**, the discharge, dispersal, release or escape of **Pollutants** need not be continuous. However, if the discharge, dispersal, release, or escape is not continuous, then all discharges, dispersals, releases or escapes of the same **Pollutants** from essentially the same source, considered together, must satisfy provisions a. through c. of this definition to be considered a **Short-Term Pollution Event**.*

Cyber Coverage Changes

The SDIS Trust Annual Aggregate Limit of Liability for Cyber Coverage was reduced from \$5,000,000 to \$2,000,000. We felt it necessary to make this reduction to continue to offer this coverage while still fulfilling our fiduciary obligation to protect Trust assets during this time of increased claims costs and reinsurance premiums.

Contribution Change Comparison Report

We have again included the contribution Comparison Report. ***The report displays the change in annualized contribution from the 2024 coverage year to the 2025 renewal.*** This will show the change in rates as well as how your district’s individual contribution is affected by any changes in exposures that you may have experienced in the last year. Please note that the 2024 contributions displayed in this report include the annualized contributions associated with all mid-term changes made during the 2024 coverage period.

Thank you for your continued support of Special Districts Insurance Services. We are pleased to continue offering the best coverage at the most affordable price for Oregon’s special districts. If you have any questions or concerns, please contact us at underwriting@sdao.com or 800-285-5461.

Invoice

Invoice Number: 40P52061-4994 Entity ID: 52061 Effective Date: 1/1/2025 Expiration Date: 12/31/2025 Invoice Date: 01/01/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Coverage

Contribution

SDIS Liability Coverage

	\$1,486
Less Best Practices Credit	(\$119)
<u>Less Service Group Discount</u>	<u>(\$59)</u>
Adjusted Contribution	\$1,308

Auto Liability*

	\$3,172
Less Best Practices Credit	(\$254)
<u>Less Service Group Discount</u>	<u>(\$127)</u>
Adjusted Contribution	\$2,791

**Non-owned and Hired Auto Liability
Auto Physical Damage**

	\$195
	\$6,303
<u>Less Service Group Discount</u>	<u>(\$252)</u>
Adjusted Contribution	\$6,051

**Hired Auto Physical Damage
Property**

	\$0
	\$8,219
Less Best Practices Credit	(\$308)
<u>Less Service Group Discount</u>	<u>(\$154)</u>
Adjusted Contribution	\$7,757

Earthquake

\$567

Flood

\$249

Equipment Breakdown

\$435

Crime

\$679

Cyber

Included

Total	\$20,032
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The listed coverages are only extended when a specific dollar amount or the word "included" is indicated in the Contribution column. Your payment evidences acceptance of this renewal. Please use the coupon on the following page to help us apply your payment.

* Includes Excess Auto and Auto Supplemental coverages.

Your Contribution is due on 3/1/2025

Please include the bottom portion of this sheet with your payment.

Make Checks Payable to:

Special Districts Insurance Services
PO Box 12613
Salem, OR 97309

Member: Lookingglass Rural Fire District

Member ID: 01-52061

Total Due: \$20,032

Check # _____

Amount \$ _____

SDIS Liability Coverage Declarations

Certificate Number: 40P52061-4994

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

SDIS Liability Coverage:	Description	Limit⁽¹⁾	Deductible^{(2) (3)}
	Per Occurrence Limit of Liability	\$5,000,000	None
	Per Wrongful Act Limit of Liability	\$5,000,000	None
	Annual Aggregate Limit of Liability	No Limit Except As Outlined Below	None

Additional Coverages: List only includes sublimited Additional Coverages. Unless indicated in Section III Additional Coverages, of the SDIS Liability Coverage Document, the following limits are not added to the above identified Limit(s) of Liability.

Coverage	Limit⁽⁴⁾	Participant Limit⁽⁵⁾	All Participants Limit⁽⁶⁾	Deductible	Contribution
Ethics Complaint Defense Costs	\$5,000	\$5,000		None	Included
EEOC/BOLI Defense Costs	\$5,000,000			None	Included
Limited Pollution Coverage	\$250,000	\$250,000		None	Included
Injunctive Relief Defense Costs	\$25,000	\$25,000	Not Applicable ⁽⁷⁾	None	Included
Criminal Defense Costs	\$100,000	\$100,000	\$500,000	None	Included
Premises Medical Expense	\$5,000	\$5,000		None	Included
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$100,000		None	Included
Applicators Pollution Coverage	\$50,000	\$50,000		None	Included
Lead Sublimit Defense Costs	\$50,000	\$50,000	\$200,000	None	Included
Marine Salvage Expense Reimbursement	\$250,000	\$250,000		None	Included
Communicable Disease Defense	\$50,000	\$50,000	\$2,000,000	None	<u>Included</u>
				Total Contribution:	\$1,308

Reference

- (1) Subject to a \$25,000,000 maximum limit for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act.
- (2) Subject to a \$10,000 controlled burn deductible for failure to follow DPSST guidelines.
- (3) Subject to a \$25,000 Employment Practices Deductible when SDIS not contacted for legal advice prior to termination.
- (4) Named Participant's maximum limit per Occurrence or Wrongful Act.
- (5) Named Participant's maximum limit for the Coverage Period.
- (6) Maximum limit of coverage, for all SDIS Trust Participants for the Coverage Period. Does not apply to Injunctive Relief Defense Costs (7).
- (7) Maximum limit of coverage, for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act, is \$100,000.

Forms applicable to Named Participant: SDIS Liability Coverage Document - 01/01/2025

This certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Liability Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Liability Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Countersigned by:



Date: January 01, 2025

Authorized Representative
Property and Casualty Coverage for Education Trust

Auto Liability and Auto Physical Damage Coverage Declarations

Certificate Number: 40P52061-4994

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Coverage is only provided for those coverages indicated below for which a contribution is shown.

Auto Liability

Coverage	Per Accident Limit of Liability	Deductible	Contribution
Auto Liability	\$500,000	None	\$2,791
Non-Owned/ Hired Auto Liability	\$500,000	None	\$195

Applicable Coverage Document: SDIS Auto Liability Coverage Document January 1, 2025

Auto Physical Damage

Coverage	Per Accident Limit of Liability	Deductible	Contribution
Auto Physical Damage	Per Schedule	Per Schedule	\$6,051
Hired Auto Physical Damage	No Coverage	No Coverage*	No Coverage

Applicable Coverage Document: SDIS Auto Physical Damage Coverage Document January 1, 2025

This Certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Auto Liability Coverage Document and SDIS Auto Physical Damage Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Auto Liability Coverage Document and SDIS Auto Physical Damage Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Countersigned by:



Date: January 01, 2025

Authorized Representative
Special Districts Insurance Services

* If two deductibles are displayed (ie: \$100/\$200), the first applies to Comprehensive Coverage and the second Collision Coverage.

Auto Excess Liability Coverage Declarations**Certificate Number:** 40P52061-4994**Coverage Period:** 1/1/2025 through 12/31/2025**Named Participant**Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189**Agent of Record**WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Coverage is only provided for those coverages indicated below for which a contribution is shown.

Excess Auto Liability

Coverage	Limit of Liability*	Retention	Contribution
Excess Auto Liability	\$4,500,000	\$500,000	Included with Auto Liability
Excess Non-Owned/ Hired Auto Liability	\$4,500,000	\$500,000	Included with Non-Owned/ Hired Auto Liability

Applicable Coverage Document: SDIS Excess Auto Liability Coverage Document - January 1, 2025

This Certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Excess Auto Liability Coverage Document. This Certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Excess Auto Liability Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Countersigned by:**Date:** January 01, 2025Authorized Representative
Special Districts Insurance Services

* Per Accident Limit of Liability.

Auto Supplemental Coverage Declarations

Certificate Number: 40P52061-4994**Coverage Period:** 1/1/2025 through 12/31/2025**Named Participant**

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Coverage is only provided for those coverages indicated below for which a contribution is shown.

Auto Supplemental

Coverage	Limit of Liability	Deductible	Contribution
Personal Injury Protection	See Coverage Document	None	Included with Auto Liability
Uninsured/ Underinsured Motorist Bodily Injury	\$500,000 Per Accident	None	Included with Auto Liability

Applicable Coverage Document: SDIS Auto Supplemental Coverage Document - January 1, 2025

This certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Auto Supplemental Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Auto Supplemental Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions which they relate.

Countersigned by:**Date:** January 01, 2025

Authorized Representative
Special Districts Insurance Services

Property Coverage Declarations

Certificate Number: 40P52061-4994

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Scheduled Property Values

\$1,362,665 Buildings, Other Structures and Scheduled Outdoor Property
\$35,600 Personal Property
\$261,480 Mobile Equipment, Scheduled Personal Property and Scheduled Fine Arts

Total Limit of Indemnification (Per Occurrence)

\$1,659,745 The Trust shall not pay, or be liable for more than the Total Limit of Indemnification in any single "occurrence" during the Property Coverage Period, including all related costs and expenses, all costs of investigation, adjustment and payment of claims, but excluding the salaries of your regular employees and counsel on retainer.
\$300,000,000 SDIS Per Occurance Aggregate Loss Limit

Sublimits (Per Occurrence)

The subjects of coverage listed below are sub-limited within the above shown "Total Limit of Indemnification (Per Occurrence)". The Limits reflect the maximum amount the Trust will pay for losses involving these coverages. The titles below are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

Covered Property

Section VIII - Covered Property in the SDIS Property Coverage Document

\$250,000 Personal Property of Others within your Care, Custody, or Control, other than Mobile Equipment
\$100,000 Property of Employees/Volunteers (subject to a \$5,000 maximum per person)
\$100,000 Mobile Equipment of others that is within your Care, Custody or Control or Rented or Leased for up to 30 days
\$10,000 Unscheduled Fine Arts (Fine Art may be specifically scheduled for higher limits)

Additional Coverages

Section X - Additional Coverages in the SDIS Property Coverage Document

\$5,000,000 Debris Removal
Sublimit is \$5,000,000 or 25% of the covered portion of the loss, whichever is less.
\$50,000 Pollutant Clean-up and Removal from Land or Water
Sublimit is \$50,000 or 20% of the scheduled location(s) value, whichever is less.
\$10,000 Fungus as a Result of a "Covered Cause of Loss"
Sublimit is \$10,000 or 10% of the covered portion of the loss, whichever is less
\$10,000 Preservation of Undamaged Covered Property
Sublimit is \$10,000 or 10% of the covered portion of the loss, whichever is less.

\$250,000	Professional Services <i>Sublimit is \$250,000 or 10% of the covered portion of the loss, whichever is less.</i>
\$25,000	Fire Department Service Charge
\$10,000	Recharging of Fire Extinguishing Equipment
\$10,000	Arson Reward
\$5,000,000	Increased Cost of Construction - Enforcement of Ordinance or Law <i>Sublimit is \$5,000,000 or 25% of the covered portion of the loss, whichever is less.</i>
\$500,000	Increased Cost of Construction - Cost Resulting from Unforeseen Delay <i>Sublimit is \$500,000 or 25% of the covered portion of the loss, whichever is less.</i>
\$500,000	Expenses for Restoration or Modification of Landscaping, Roadways, Paved Surfaces and Underground Utilities <i>Sublimit is \$500,000 or 25% of the covered portion of the loss, whichever is less.</i>

Additional Coverages - Business Income and Extra Expense

Section XI - Additional Coverages - Business Income and Extra Expense in the SDIS Property Coverage Document

\$1,000,000	Business Income
\$1,000,000	Extra Expense
\$25,000	Enforcement of Order by Government Agency or Authority
\$25,000	Business Income from Dependent Property
\$100,000	Interruption of Utility Services
\$25,000	Inability to Discharge Outgoing Sewage

Coverage Extensions

Section XII - Coverage Extensions in the SDIS Property Coverage Document

\$2,000,000	Property in the Course of Construction <i>If you have not complied with all of the notification requirements set forth in Section XII.A. within 90 days, the most the Trust will pay for property in the Course of Construction is \$500,000. If after 90 days you have not complied with all the notification requirements set forth in Section XII.A. then no coverage will be provided for property in the Course of Construction.</i>
\$500,000	Newly Acquired or Constructed Property <i>No coverage will be provided for newly acquired or constructed property unless you notify the Trust in writing no later than 90 days after the dates specified in section XII.A.</i>
\$25,000	Unscheduled Outdoor Property
\$250,000	Malicious Mischief or Vandalism to Tracks and Artificial Turf Fields
\$250,000	Property in Transit
\$250,000	Accounts Receivable
\$50,000	Property Damaged by Overflow of Sewers or Drains
\$100,000	Covered Leashold Interest <i>Sublimit is lesser of amount listed here or an amount prorated based on time between the Loss and the earlier of: Lease Expiration, Re-occupancy of leased property, or lease of new property.</i>
\$250,000	Valuable Papers and Records <i>Sublimit is lesser of: Cost to research, restore and replace the lost information; Actual Cash Value in its blank state of the damaged or destroyed paper, tape or other media if records are not actually researched, restored or replaced; or the amount of the sublimit listed here.</i>
\$25,000	Data Storage Media
\$250,000	Miscellaneous Property Damaged by Specified Cause of Loss or Theft <i>Sublimit lesser of: Appraised Value, Fair Market Value, or Sublimit listed here.</i>
\$1,659,745	Property Damaged by an Act of Terrorism or Sabotage <i>The most the Trust will pay for Property Damaged by an Act of Terrorism or Sabotage is described in Section XII.K.9.</i>

Additional Sublimits

Sublimits showing below, if any, are in addition to the sublimits shown above.

Locations Covered

Locations that are specifically listed on the Named Participant's Property Schedule.

Perils Covered

Risks of Direct Physical Loss subject to the terms, conditions and exclusions of the current SDIS Property Coverage Document.

Deductibles

As indicated on the Schedule of Property Values on file with the Trust.

Contribution

\$7,757

Applicable Coverage Document: SDIS Property Coverage Document - January 1, 2025

This Certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the applicable SDIS Property Coverage Document. This Certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Property Coverage Document. Reference the current SDIS Property Coverage Document for complete terms and conditions.

Countersigned by: Frank Stratton Date: Wednesday, January 01, 2025
Authorized Representative
Special Districts Insurance Services

Earth Movement Endorsement

Certificate Number: 40P52061-4994

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

PLEASE CAREFULLY REVIEW THE ENDORSEMENT AS IT WILL MODIFY AND AMEND THE PROPERTY COVERAGE DOCUMENT.

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **\$567**, the **Property Coverage Document** will be amended by adding the following to Section **XII. COVERAGE EXTENSIONS**:

L. Extension of Coverage for Property Damaged by Earth Movement

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **earth movement** that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:
 - a. The deductible shall be no less than the greater of:
 - (1) \$5,000;
 - (2) Two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **earth movement** in a single **occurrence** on premises listed on the Schedule of Property Values on file with the Trust; or
 - (3) The Deductible stated in the Declarations.
 - b. The deductible shall be no more than the greater of:
 - (1) \$50,000; or
 - (2) The Deductible stated in the Declarations.
2. For the purposes of this **Coverage Extension** only, **earth movement** means:
 - a. Sudden and accidental earthquake, seaquake, shock, tremor, landslide, submarine landslide, avalanche, subsidence, sinkhole, collapse, mud flow, rock fall, **volcanic activity**, or any similar seismic activity, resulting in cracking, crumbling, lateral movement, rising, shifting, settling, sinking, or upheaval of **land**;
 - b. **Flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement**, regardless of any other cause or event that contributes concurrently or in any sequence to such **flood**; and
 - c. **Collapse** directly caused by **earth movement**.
3. **Earth Movement** does not mean, and we will not indemnify you or anyone else for, damage caused by, resulting from, or consisting of:
 - a. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, exacerbated by, or arising out of artificial means or artificially created soil conditions, including contraction, corrosion, erosion, excessive or insufficient moisture, expansion, freezing, improperly compacted soil, insufficient fill, liquefaction, slope instability, slumping, subsidence, or thawing;
 - b. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, exacerbated by, or arising out of underground activity of animals, vegetation, or **water**; or
 - c. Any **water movement** or **flood**, except for **flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement** as described in section **XII.L.2**.

4. All **Earth Movement** that occurs within a 72-hour period will constitute a single **occurrence**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **earth movement**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you within one year of the ending date of the **Property Coverage Period**.
7. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless you notify us as soon as reasonably possible after the **earth movement** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
8. Indemnification under this **Coverage Extension** is subject to the following limits:
 - a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is **\$1,659,745**;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of **\$1,659,745**;
 - c. The **SDIS Per-Occurrence Aggregate Loss Limit**;
 - d. An **SDIS Annual Aggregate Loss Limit** of **\$300,000,000** for all damage or loss caused by, resulting from, or arising out of **earth movement, flood, or both**.
9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This Endorsement amends Section **XII. Coverage Extensions** of the **Property Coverage Document** only, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Property Coverage Document**.

This certificate is made and is mutually accepted by the Trust and the Named Participant subject to all provisions, stipulations, and agreements of the applicable SDIS Property Coverage Document that it amends. Reference the applicable SDIS Property Coverage Document, as amended by this and any other applicable endorsements, for complete terms and conditions.

Countersigned by:



Date: Wednesday, January 01, 2025

Authorized Representative
Special Districts Insurance Services

Flood Endorsement

Certificate Number: 40P52061-4994

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

PLEASE CAREFULLY REVIEW THE ENDORSEMENT AS IT WILL MODIFY AND AMEND THE PROPERTY COVERAGE DOCUMENT.

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **\$249**, the **Property Coverage Document** is amended by adding the following to Section **XII. COVERAGE EXTENSIONS**:

M. Extension of Coverage for Property Damaged by Flood

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **flood**, including **collapse** directly caused by **flood**, that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:

- a. If the damaged **Covered Property** is not a **waterway structure** and is located, either partially or wholly, within a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) \$500,000 per occurrence for damage to each covered **building, other structure, outdoor property** and **scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust;
 - (2) \$500,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts** and **scheduled fine arts** located within each covered **building, other structure, outdoor property** and **scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust; and
 - (3) \$500,000 per occurrence for damage to covered **mobile equipment** and **scheduled mobile equipment** listed on the Schedule of Property Values on file with the Trust.
- b. If the damaged **Covered Property** is not a **waterway structure** and is located wholly outside of a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) no less than the greater of:
 - (a) \$5,000;
 - (b) two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **flood** in a single **occurrence** on the premises listed on the Schedule of Property Values on file with the Trust; or
 - (c) the Deductible stated in the Declarations; and
 - (2) no more than the greater of:
 - (a) \$50,000; or
 - (b) the Deductible stated in the Declarations.
- c. If the damaged **Covered Property** is a **waterway structure** then the deductible shall be:
 - (1) \$100,000 per occurrence for damage to each **waterway structure** listed on the Schedule of Property Values on file with the Trust; and
 - (2) \$100,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts** and **scheduled fine arts** located within, on or attached to, each covered **waterway structure** listed on the Schedule of Property Values on file with the Trust.

2. All **Flood** including **collapse** directly caused by **flood**, that occurs within a 72-hour period will constitute a single **occurrence**.
3. Whether or not damaged **Covered Property** is located, either partially or wholly, within a federally designated 100-year or greater SFHA, as defined by FEMA, at the time of **occurrence**, will be determined solely by reference to FEMA Flood Maps and the FEMA Flood Map Service Center, regardless of any previous information, estimate, or designation provided the **Named Participant** or appearing in the Declarations.
4. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **flood**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you during the **Property Coverage Period**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless you notify us as soon as reasonably possible after the **flood** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
7. This **Coverage Extension** does not apply, and we will not indemnify you or anyone else for, any damage or loss to **waterway structures** located within five miles of the Oregon Coast, whether or not expressly identified as **Covered Property**, caused by, exacerbated by, or arising out of **flood** unless damage or loss by **flood** is caused by a **storm surge** which occurs over a period of less than 72 hours.
 - a. For the purposes of this **Coverage Extension** only, **waterway structures** are defined as boardwalks, bridges, bulkheads, dams, dikes, docks, levees, piers, pilings, seawalls, wharves, breakwater and similar structures located on, in, or over **water**, and their corresponding appurtenances and accessories.
 - b. **Storm Surge** is defined as an abnormal rise of water generated by a storm, over and above the predicted astronomical tide as determined by the National Oceanic and Atmospheric Administration (NOAA).
8. Indemnification under this **Coverage Extension** is subject to the following limits:
 - a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is \$1,659,745;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of \$1,659,745;
 - c. The **SDIS Per-Occurrence Aggregate Loss Limit**; ;
 - d. An **SDIS Annual Aggregate Loss Limit** of \$50,000,000 for all damage or loss to **Coverage Property** located, either partially or wholly, within a federally designated 100-year or greater SFHA as defined by FEMA.
 - e. An **SDIS Annual Aggregate Loss Limit** of \$300,000,000 for all damage or loss caused by, resulting from, or arising out of **earth movement, flood**, or both.
9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This Endorsement amends Section **XII. Coverage Extensions** of the **Property Coverage Document** only, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Property Coverage Document**.

This certificate is made and is mutually accepted by the Trust and the Named Participant subject to all provisions, stipulations, and agreements of the applicable SDIS Property Coverage Document that it amends. Reference the applicable SDIS Property Coverage Document, as amended by this and any other applicable endorsements, for complete terms and conditions.

Countersigned by:  Date: Wednesday, January 01, 2025
 Authorized Representative
 Special Districts Insurance Services



Equipment Breakdown/ Boiler and Machinery Coverage Summary

Insured by the Travelers Casualty and Surety Company of America

Travelers Policy Number: BME1-9T31613A

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Covered Equipment "Covered Equipment" as defined in the Coverage Form, located at Covered Property listed and specifically described on the Schedule of Property Values on file with the Trust (SDIS).

Limit of Insurance	\$1,659,745	The most we will pay for any and all coverages for loss or damage from any "One Breakdown."
Sub Limits	\$1,000,000	Business Income/ Extra Expense (excludes any Named Participant generating electrical power for which a survey has not been completed and accepted by Travelers Casualty and Surety Company of America)
	365 Days	Ordinary Payroll
	\$1,000,000	Utility Interruption - (Indirect - Business Income)
	\$250,000	Utility Interruption - (Direct - Spoilage Damage)
	\$1,000,000	Contingent Business Income/ Extra Expense
	\$1,000,000	Spoilage
	\$10,000,000	Expediting Expense
	\$1,000,000	Ammonia Contamination
	\$1,000,000	Water Damage
	\$1,000,000	Hazardous Substances
	\$15,000 / 30 days	Fungus, Wet and Dry Rot
	\$1,000,000	Media and Data
	\$1,000,000	Green Upgrades
	\$2,500,000	Ordinance or Law: Demolition and Increased Cost of Construction for Undamaged Portion of Building
	No Sublimit	Newly Acquired Locations - 120 Day reporting
	Included	Brands and Labels
	Included	CFC Refrigerants
	Included	Computer Equipment

Deductibles	\$1,000	Direct Damage Deductible from any "One Breakdown" - <u>Except as follows:</u>
	\$10/KVA - \$10,000 minimum	Transformers and Secondary Miscellaneous Electrical Apparatus (MEA)
	\$30/KVA - \$10,000 minimum	Internal Combustion Engines, Generator Units and Turbines
	\$10,000 combined	Spoilage Damage/ Ammonia Contamination
	24 Hours	Business Income and Extra Expense Waiting Period - No Power Generation
	30 Days	Business Income and Extra Expense Waiting Period - With Power Generation
	24 Hours	Utility Interruption 24 hour waiting period - Indirect
	\$5,000	Utility Interruption Direct Deductible

Locations Per Special Districts Insurance Services (SDIS) Covered Property listed and specifically described on the Schedule of Property Values on file with the Trust (SDIS).

Contribution \$435

This document provides a brief summary of Equipment Breakdown Coverage from Travelers Casualty and Surety Company of America (Travelers) and in-no-way replaces or supersedes the Travelers policy or coverage terms. Please refer to the Travelers Equipment Breakdown Protection Coverage Form for detailed coverages, exclusions and conditions that may apply.



SPECIAL DISTRICTS
INSURANCE SERVICES

Special Districts Insurance Services
Comprehensive Crime Coverage Summary



Travelers Casualty and Surety Company of America

Certificate Number:

40P52061-4994

Coverage Period:

1/1/2025 through 12/31/2025

Named District Member:

Lookingglass Rural Fire District

7173 Lookingglass Rd

Roseburg, OR 97471-9189

Agent of Record:

WHA Insurance

2930 Chad Dr

Eugene, OR 97408

This Certificate of Insurance is a coverage description intended to provide important information about the protection available to the referenced Insured under the Crime Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter coverage afforded by the Master Policy described herein. The insurance afforded by the Master Policy as described herein is subject to all terms, exclusions and conditions of such Master Policy. The period is specified in the Master Policy.

The Master Policy has been issued to: Special Districts Insurance Services Trust via Special Districts Association of Oregon on behalf of Member entities of the Special Districts Insurance Services Trust as more fully set forth in a "Schedule of Insured Entities – SDIS-SDAO" with the name, limit and retention for each special district. Address: 727 Center Street NE, Salem, Oregon, 97301. Policy Number: 105870359 Underwritten by: Travelers Casualty and Surety Company of America, Hartford CT 06183 ("Travelers") to provide insurance to an Insured for as described in this Certificate.

	For any one loss:	Limit	Retention
A1.	Employee Theft - Per Loss - includes endorsements CRI-7126 (Faithful Performance of Duty, same limit as A1, Non-Compensated Officers, Directors-includes Volunteer Workers as employees, Deletion of Bonded Employee and Treasurer/ Tax Collectors Exclusion) and CRI-10082 (any Sponsored Plan not subject to ERISA, same limit as A1)	\$250,000	\$1,000
A3.	Employee Theft of Client Property A1	\$250,000	\$1,000
B.	Forgery or Alteration - same limit as A1	\$250,000	\$1,000
C.	On Premises - same limit as A1	\$250,000	\$1,000
D.	In Transit - same limit as A1	\$250,000	\$1,000
E.	Money Order Counterfeit Currency - same limit as A1	\$250,000	\$1,000
F1.	Computer Fraud - same limit as A1	\$250,000	\$1,000
F2.	Computer Restoration - same limit as A1 or maximum limit of \$100,000	\$100,000	\$1,000
G.	Funds Transfer Fraud - same limit as A1	\$250,000	\$1,000
H1.	Personal Accounts Forgery or Alteration - same limit as A.1	\$250,000	\$1,000
H2.	Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000	\$25,000	\$0
I.	Claims Expense	\$5,000	\$0
	Telecommunications Fraud - same limit as A-1 or maximum of \$100,000 (see schedule endorsement CRI-19115)	\$100,000	\$1,000
	Sub-limited Social Engineering Fraud Coverage is included via endorsement CRI-19085 (see "SCHEDULE FOR SINGLE LOSS LIMIT AND RETENTION FOR SOCIAL ENGINEERING FRAUD INSURING AGREEMENT ENDORSEMENT CRI-19085").		

Filing a Claim:

To file a claim under the Master Policy, please contact:
Travelers Casualty and Surety Company of America
Travelers Bond & Specialty Insurance Claim
Attn: Devon Morris, Claim Counsel
BSIclaims@travelers.com
Phone (720) 200-8135

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call the Special Districts Association of Oregon for general information at 1-800-285-5461

SDIS Cyber Coverage Declarations

Policy Number: 40P52061-4994

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Lookingglass Rural Fire District
7173 Lookingglass Rd
Roseburg, OR 97471-9189

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Cyber Total Aggregate Limit of Liability \$150,000

First Party Coverage's Sublimit of Liability \$50,000

First Party Coverage Includes:

- Network Interruption
- Event Management
- Cyber Extortion
- Data Restoration
- Computer and Legal Experts
- Public Relations
- Business Income

Third Party Liability Coverage's Sublimit of Liability \$100,000

Third Party Coverage Includes:

- Security Failure or Privacy Event
- Media Content
- Regulatory Action

Deductible \$1,000

SDIS Trust Cyber Annual Aggregate Limit of Liability \$2,000,000

SDIS Member Contribution Included

Applicable Coverage Document: SDIS Cyber Coverage Document, effective January 1, 2025

This Certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Cyber Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Cyber Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Countersigned by:



Date: Wednesday, January 01, 2025

Authorized Representative
Special Districts Insurance Services

Lookingglass Rural Fire District

Policy Year: 01/01/25 to 12/31/25

Agent: WHA Insurance

Automobile Schedule

Auto Liability Per Occurrence Deductible: \$0.00

Auto Code	Year	Make	Description	Vehicle Identification #	Collision	Comp	Deductible Collision Comp		Value	AL Contribution	APD Contribution
002	1979	Freightliner	Tanker	CB113HP167636	Yes	Yes	\$500	\$100	\$15,000.00	\$287.74	\$74.31
Weight Class:		Hvy Truck	Valuation:	Functional	Term:	01/01/2025 to 12/31/2025					
001	1986	Chevrolet	Brush Truck	CGVHK34W5GJ149232	Yes	Yes	\$500	\$100	\$10,000.00	\$275.23	\$66.00
Weight Class:		Lgt Truck	Valuation:	Functional	Term:	01/01/2025 to 12/31/2025					
003	1992	Mack	Pumper	1M2K194C1NM003726	Yes	Yes	\$500	\$100	\$75,000.00	\$287.74	\$371.57
Weight Class:		Hvy Truck	Valuation:	Functional	Term:	01/01/2025 to 12/31/2025					
	1999	Ford	Rescue Vehicle	1FMZU34E0XZB59816	Yes	Yes	\$500	\$100	\$3,000.00	\$262.73	\$14.86
Weight Class:		Med Truck	Valuation:	Functional	Term:	01/01/2025 to 12/31/2025					
004	2006	Pierce	Pumper	4P1CC01A06A006337	Yes	Yes	\$500	\$100	\$200,000.00	\$287.74	\$990.87
Weight Class:		Hvy Truck	Valuation:	Functional	Term:	01/01/2025 to 12/31/2025					
	2007	Dodge	2500 4x4	3D7KS26D77G827501	Yes	Yes	\$500	\$100	\$7,000.00	\$275.23	\$46.21
Weight Class:		Lgt Truck	Valuation:	Functional	Term:	01/01/2025 to 12/31/2025					
005	2008	Freightliner	Tanker	1FVHCYBS78HAB3612	Yes	Yes	\$500	\$100	\$175,000.00	\$287.74	\$867.01
Weight Class:		Hvy Truck	Valuation:	Functional	Term:	01/01/2025 to 12/31/2025					

Auto Code	Year	Make	Description	Vehicle Identification #	Collision	Comp	Deductible Collision Comp		Value	AL Contribution	APD Contribution	
006	2009	Ford	Rescue LT	1FDAW57R29EB12555	Yes	Yes	\$500	\$100	\$75,000.00	\$262.73	\$371.57	
		Weight Class: Med Truck	Valuation: Functional	Term: 01/01/2025 to 12/31/2025								
	2016	Ford	Brush Truck	1FD0W5HT3GEC72819	Yes	Yes	\$500	\$100	\$115,000.00	\$275.23	\$633.05	
		Weight Class: Lgt Truck	Valuation: Replacement	Term: 01/01/2025 to 12/31/2025								
	2024	Freightliner	Water Tender	3ALAC5FE8RDVF4208	Yes	Yes	\$500	\$100	\$475,000.00	\$287.74	\$2,614.81	
		Weight Class: Hvy Truck	Valuation: Replacement	Term: 01/01/2025 to 12/31/2025								
									Total:	\$1,150,000.00	\$2,789.85	\$6,050.26

Weight Class

Priv. Pass = (0 - 10,000 LBS)
Lgt Truck = (0 - 10,000 LBS)
Med Truck = (10,001 - 20,000 LBS)
Hvy Truck = (20,001 - 45,000 LBS)
XHvy Truck = (OVER 45,000 LBS)

Valuation Codes

Replacement = Replacement Cost Valuation
Functional = Functional Replacement Cost

Lookingglass Rural Fire District

Policy Year: 01/01/25 to 12/31/25

Agent: WHA Insurance

**Schedule of Property Values - Section 1
Building, Other Structures and Scheduled Outdoor Property**

Premises: Fire Station														
Covered Property: Fire Station Building Unique ID: 52061P10117 Address: 7173 Lookingglass Road Roseburg OR, 97471 Coverage Class: Building														
Loc Code	01-01	% Sprinkler	0	Appraiser	CBIZ	Year Built	1970	Equip Brk Cov	Yes	Flood Zone*		Valuation	Replacement	
Vacant (Y/N)	No	Fire Alarm	No	App Date	2/4/2021	Sq Footage	5576	Flood Cov	Yes	Eff Date	1/1/2025	Structure Value	\$1,332,322.40	
Protect Class	5	Security Alarm	No	App Code	01-01	# of Stories	1	Earthquake Cov	Yes	Deductible	\$500	Pers Prop Value	\$35,600.47	
Const Class	MASONRY NONCOM	Comments						Remodel	Yes	Contribution	\$6,545	Total Value	\$1,367,922.87	
Covered Property: Generator Unique ID: 52061P131030W Address: 7173 Lookingglass Road Roseburg OR, 97471 Coverage Class: Scheduled Outdoor Property														
Loc Code	Fire Station	% Sprinkler	0	Appraiser		Year Built	2020	Equip Brk Cov	Yes	Flood Zone*		Valuation	Replacement	
Vacant (Y/N)	No	Fire Alarm	No	App Date		Sq Footage	100	Flood Cov	Yes	Eff Date	1/1/2025	Structure Value	\$23,468.55	
Protect Class	5	Security Alarm	No	App Code		# of Stories	0	Earthquake Cov	Yes	Deductible	\$500	Pers Prop Value	\$0.00	
Const Class	FIRE RESISTIVE	Comments						Remodel	No	Contribution	\$36	Total Value	\$23,468.55	
Covered Property: Storage Building Unique ID: 52061P10118 Address: 7173 Lookingglass Road Roseburg OR, 97471 Coverage Class: Building														
Loc Code	01-02	% Sprinkler	0	Appraiser		Year Built	1970	Equip Brk Cov	Yes	Flood Zone*		Valuation	Replacement	
Vacant (Y/N)	No	Fire Alarm	No	App Date		Sq Footage	150	Flood Cov	Yes	Eff Date	1/1/2025	Structure Value	\$6,873.94	
Protect Class	5	Security Alarm	No	App Code		# of Stories	1	Earthquake Cov	Yes	Deductible	\$500	Pers Prop Value	\$0.00	
Const Class	FRAME	Comments						Remodel	No	Contribution	\$11	Total Value	\$6,873.94	
Premises Total:											Contribution	\$6,592	Total Value	\$1,398,265.36

* Flood Zones shown on the Schedule of Property Values are an estimate, either provided by the member, the insurance agent, or an independent appraiser. It is not a guarantee that the location is or is not in federally designated Special Flood Hazard Area (SFHA). In the event of a covered claim under this Supplemental Coverage, a determination on the flood zone will be made based on a review of Federal Emergency Management Agency flood maps, not by the estimated flood zone indicated on this Schedule of Property Values. If there is any question that a location is in a Special Flood Hazard Area, then make sure you obtain NFIP coverage for the location.

Construction Class Options

Fire Resistive	Noncombustible
Modified Fire Resistive	Joisted Masonry
Masonry Noncombustible	Frame

Valuation Options

Actual Cash Value
Replacement
Stated Amount

Protection Class Description

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

Total Structure Value	\$1,362,664.89
Total Personal Property Value	\$35,600.47
Total Value	\$1,398,265.36
Total Contribution	\$6,592

Agent: WHA Insurance

Schedule of Property Values - Section 2
Scheduled Mobile Equipment, Scheduled Personal Property, Scheduled Fine Arts

Code	Description	Coverage Class	Deductible	Serial Number	Valuation	Effective Date	Expiration Date	Value	Contribution
	13 Scott X3Pro 4.5 SCBA 2018	Scheduled Personal Property	\$500		Stated Value	1/1/2025	12/31/2025	\$82,000	\$365.13
	16 Globe Turnout Coats and Pants	Scheduled Personal Property	\$500		Stated Value	1/1/2025	12/31/2025	\$32,000	\$142.49
	24 Scott 4.4 Carbon Bottles	Scheduled Personal Property	\$500		Stated Value	1/1/2025	12/31/2025	\$17,000	\$75.70
	Hose - 2.5" X 50 Ft DJ Nylon	Scheduled Personal Property	\$500		Stated Value	1/1/2025	12/31/2025	\$20,480	\$91.19
	Hurst Tool w/asst. Attachments	Scheduled Personal Property	\$500		Stated Value	1/1/2025	12/31/2025	\$20,000	\$89.05
	Misc. Portable Equipment	Scheduled Personal Property	\$500		Stated Value	1/1/2025	12/31/2025	\$70,000	\$311.69
	Scott Guardian Air Refill System/Comp	Scheduled Personal Property	\$500		Stated Value	1/1/2025	12/31/2025	\$20,000	\$89.05
Totals:								\$261,480	\$1,164.30

* Any equipment or item \$10,000 or greater in value must be specifically scheduled.

* All equipment or items less than \$10,000 in value may be aggregated together and reported as one total miscellaneous amount.

General Liability Schedule

Code	Description	Unit	Amount	Effective Date	Expiration Date	Contribution
520150	2024-2025 Budgeted Personal Services *	Dollars	\$0	1/1/2025	12/31/2025	\$0
520160	2024-2025 Budgeted Materials and Supplies *	Dollars	\$87,111	1/1/2025	12/31/2025	\$1,006
520170	2024-2025 Budgeted Contingencies *	Dollars	\$25,000	1/1/2025	12/31/2025	\$0
520180	Number of Employees	Each	1	1/1/2025	12/31/2025	\$0
520190	Number of Volunteers	Each	16	1/1/2025	12/31/2025	\$0
520192	Number of Board Members	Each	5	1/1/2025	12/31/2025	\$0
520200	District Size	Sq Miles	110	1/1/2025	12/31/2025	\$0
520210	Population Served	Each	3,200	1/1/2025	12/31/2025	\$0
52030	Number Of EMT's (Paid or Volunteer)	Each	4	1/1/2025	12/31/2025	\$104
52033	Junior Fire Fighters	Each	4	1/1/2025	12/31/2025	\$0
52034	Boats	Each	0	1/1/2025	12/31/2025	\$0
52100	Number of Drones (UAVs) Owned or Operated	Each	0	1/1/2025	12/31/2025	\$0
52215	Buildings & Premises - Occupied by District	Sqf	3,400	1/1/2025	12/31/2025	\$0
52550	Area Served	Sq Miles	110	1/1/2025	12/31/2025	\$0
52900	Dollars Paid For Services	Dollars	\$13,878	1/1/2025	12/31/2025	\$0
52901	Law Enforcement Officers (FTE)	Each	0	1/1/2025	12/31/2025	\$0
52997	Events/Fundraisers - No Alcohol Served	Days	1	1/1/2025	12/31/2025	\$0
52998	Events/Fundraisers - Alcohol Served	Days	0	1/1/2025	12/31/2025	\$0
Total Contribution						\$1,110

Statement of Member Benefits

Lookingglass Rural Fire District receives specific services and grants from SDIS. This report displays what SDIS would charge a non-member for equivalent benefits.

Date	Service Provided	Department	Activity	Dollar Benefit
10/8/2024	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
6/13/2024	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
1/29/2024	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
1/24/2024	Risk Management Review	Risk Management	VRMC	\$82.50
7/11/2023	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
6/27/2023	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$58.00
11/1/2022	Public Contracting Inquiry	Technical Assistance	Public Contracting	\$9.00
7/12/2022	RFP Process for District Project	Technical Assistance	Public Contracting	\$36.00
6/23/2022	Onboarding	HR Consulting	Hiring Procedures	\$56.25
4/15/2022	Hiring Volunteer	SDIS Pre-Loss Legal	Hiring Procedures	\$247.50
4/1/2022	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$58.00
3/1/2022	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
2/1/2022	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
6/16/2021	Board terms and oath of office inquiry	Technical Assistance	Board Officers	\$36.00
2/17/2021	Public Records Request	Technical Assistance	Public Meetings	\$45.00
8/1/2020	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$58.00
6/1/2020	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$58.00
5/1/2020	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
11/13/2019	2019-2020 Safety and Security Grant	Risk Management	Safety Grant	\$5,000.00
11/1/2019	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
10/16/2019	Regional Risk Management Training	Risk Management	Training	\$50.00
6/17/2019	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
5/13/2019	Bio Med Medical Testing	Risk Management	Criminal Background Check	\$29.00
5/1/2019	2018 SDIS Safety & Security Grant	Risk Management	Safety Grant	\$3,500.00
2/1/2019	Risk Management Review	Risk Management	VRMC	\$0.00
12/31/2018	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
10/4/2018	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00

Date	Service Provided	Department	Activity	Dollar Benefit
8/23/2018	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
7/10/2018	Bio Med Testing Services	Risk Management	Criminal Background Check	\$58.00
5/17/2018	Loss Control Program	Risk Management	Toolkit Consultation	\$110.00
5/17/2018	Risk Management Review	Risk Management	VRMC	\$110.00
12/12/2017	Criminal Background Check	Risk Management	Criminal Background Check	\$40.00
5/10/2017	Bio Med Testing Services Inc.	Risk Management	Criminal Background Check	\$29.00
12/21/2016	SDAO Musculoskeletal Safety Grant 2017	Risk Management	Safety Grant	\$478.00
11/30/2016	2017 SDAO Safety & Security Grant	Risk Management	Safety Grant	\$478.00
9/9/2016	Bio Med Testing Services Inc.	Risk Management	Criminal Background Check	\$29.00
8/9/2016	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
11/30/2015	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
11/24/2015	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
10/12/2015	Apron drainage issue	Risk Management	Toolkit Consultation	\$45.00
8/13/2015	Consultation	Risk Management	VRMC	\$90.00
6/23/2015	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
6/16/2015	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
11/4/2014	Board Training	Consulting Services	Board Training	\$223.96
10/6/2014	Consulting Services	Consulting Services	Consulting Services	\$212.21
9/29/2014	Consulting Services	Consulting Services	Consulting Services	\$67.20
9/29/2014	Consulting Services	Consulting Services	Consulting Services	\$1,020.00
9/9/2014	Consulting Services	Consulting Services	Consulting Services	\$780.00
8/14/2014	Consulting Services	Consulting Services	Consulting Services	\$597.50
3/27/2014	Risk Management Review	Risk Management	Toolkit Consultation	\$180.00
Total Dollar Benefit				\$14,364.12

This statement is provided for your information. It is not a bill.



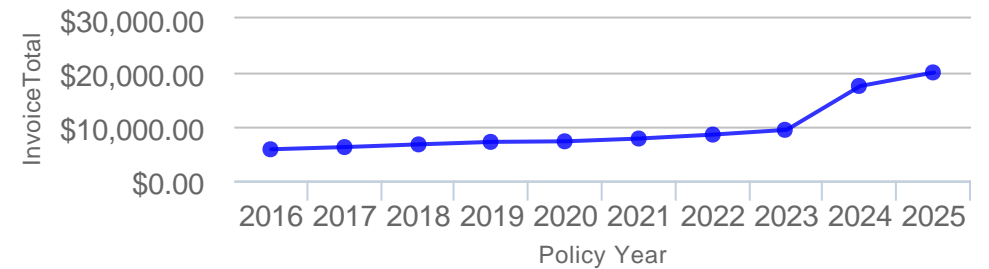
Report displays contribution difference (changes) between 2024 and the 2025 renewal in an effort to provide a general idea of rating components that influence contributions.

Coverage	2024 contribution	Change in exposures	2025 contribution	Total contribution change	Total % contribution change
General Liability	\$1,453	See Below	\$1,308	-\$145	-9.98%
Auto Liability	\$2,553	0	\$2,791	\$238	9.32%
Non-Owned Auto Liability	\$175		\$195	\$20	11.43%
Auto Physical Damage	\$5,121	\$0	\$6,051	\$930	18.17%
Non-Owned APD	\$0		\$0	\$0	
Property	\$6,132	-\$1,408,462	\$7,757	\$1,625	26.51%
Earthquake	\$1,487	-\$1,408,462	\$567	-\$920	-61.87%
Flood	\$701	-\$1,408,462	\$249	-\$452	-64.48%
Equipment Breakdown	\$804	-\$1,408,462	\$435	-\$369	-45.90%
Crime	\$632		\$679	\$47	7.44%
Cyber	\$0		\$0	\$0	
Total All Lines	\$19,057		\$20,032	\$975	5.11%

General Liability Exposure Comparison

Description	Last Year	This Year	Difference
2024-2025 Budgeted Materials and Supplies *	\$88,174	\$87,111	-\$1,063
2024-2025 Budgeted Personal Services *	\$0	\$0	\$0
Events/Fundraisers - Alcohol Served	\$0	\$0	\$0
Law Enforcement Officers (FTE)	\$0	\$0	\$0
Number Of EMT's (Paid or Volunteer)	\$4	\$4	\$0

Annual Contribution History



2019-2023 Net Loss Ratio = 68.17%

Best Practices	Year	% Credit
	2024	6.00%
	2025	8.00%

* Auto Liability Exposure = Number of Autos. Auto Physical Damage = Total Insured Auto Values. Excess Liability = Materials and Supplies + Personal Services. Property and Boiler and Machinery = Total Insured Property Values.

Claims Schedule

Auto Liability

2021

Claim Number	VAAL2021069031	Coverage	Auto Liability	Cause	Driver hazards	Financial Information	Type	Paid	Reserve	Collection	Incurred
Claimant	Winston-Dillard R.F.P.D.	Claim Type	AL	Litigation Type			PD	\$23,615	\$0	\$0	\$23,615
Adjuster	Parker, Amanda	Event Date	8/31/2021	Litigation Status			Totals:	\$23,615	\$0	\$0	\$23,615
Service Code	SDAO	Open Date	10/21/2021	Defense Counsel							
Status	Closed	Close Date	11/1/2021	Plaintiff Attorney							
Description	District vehicle rolled and damaged the forks on the extended loading device for Winston-Dillard ambulance.										

Auto Physical Damage

Claim Number	VAAP2021069030	Coverage	Auto Physical D...	Cause		Financial Information	Type	Paid	Reserve	Collection	Incurred
Claimant	Lookingglass Rural Fire District	Claim Type	AP	Litigation Type			COLL	\$0	\$0	\$0	\$0
Adjuster	Parker, Amanda	Event Date	8/31/2021	Litigation Status			Totals:	\$0	\$0	\$0	\$0
Service Code	SDAO	Open Date	10/21/2021	Defense Counsel							
Status	Closed	Close Date	10/22/2021	Plaintiff Attorney							
Description	District vehicle rolled and damaged the forks on the extended loading device for Winston-Dillard ambulance.										

2024

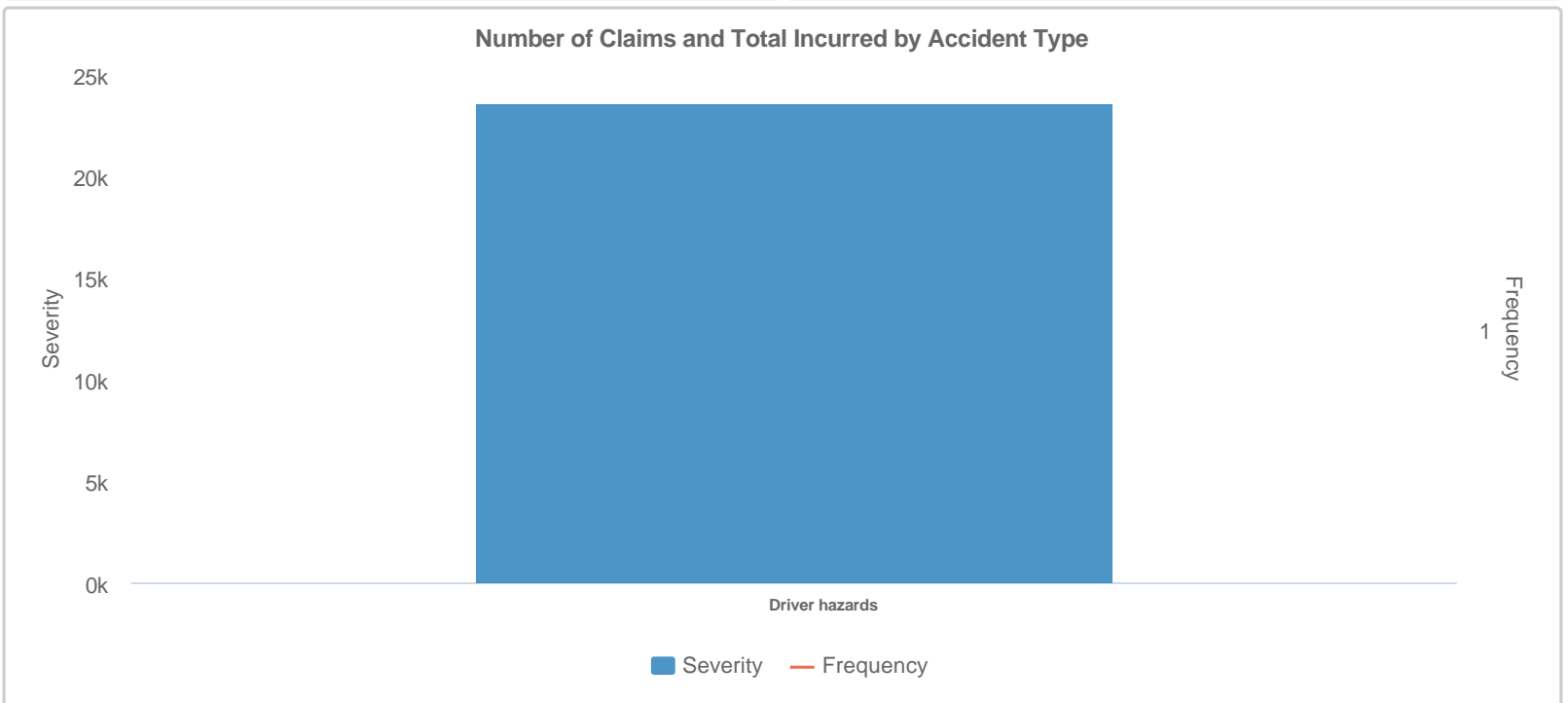
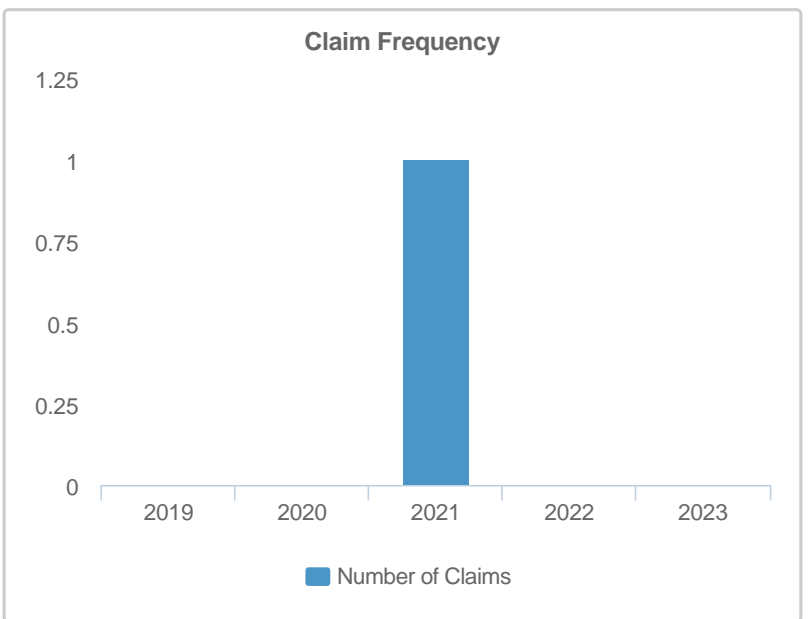
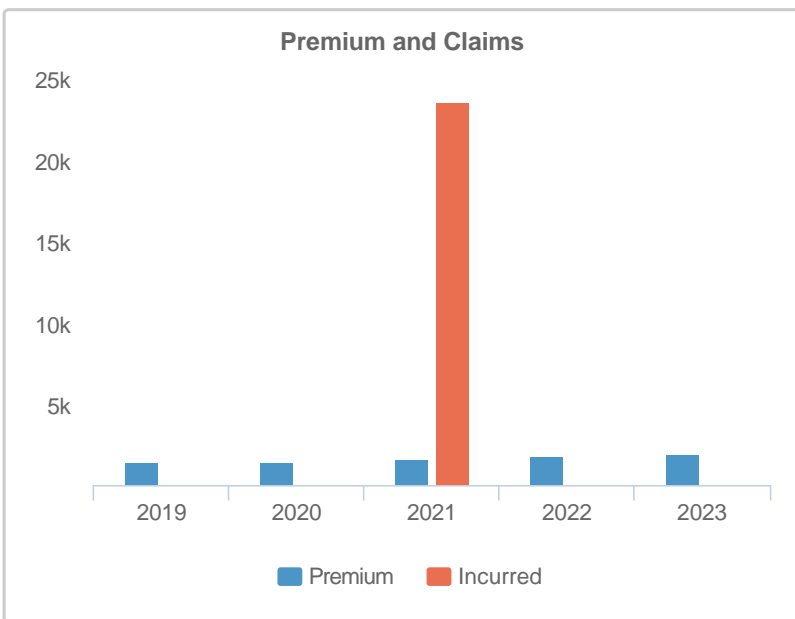
Claim Number	VAAP2024074402	Coverage	Auto Physical D...	Cause	Fire	Financial Information	Type	Paid	Reserve	Collection	Incurred
Claimant	Lookingglass Rural Fire District	Claim Type	AP	Litigation Type			COMP	\$5,645	\$0	\$0	\$5,645
Adjuster	Martin, Toni	Event Date	8/1/2024	Litigation Status			Totals:	\$5,645	\$0	\$0	\$5,645
Service Code	SDAO	Open Date	8/2/2024	Defense Counsel							
Status	Closed	Close Date	9/20/2024	Plaintiff Attorney							
Description	District fire truck was damaged while responding to a large fire.										

Financial Summary	Policy Year	Claims	Paid	Reserve	Collection	Incurred
	2021	2	\$23,615.39	\$0.00	\$0.00	\$23,615.39
	2024	1	\$5,644.55	\$0.00	\$0.00	\$5,644.55
	Total:	3	\$29,259.94	\$0.00	\$0.00	\$29,259.94

Auto Liability Loss Ratios

Lookingglass Rural Fire District

Policy Year	Premium	Paid	Reserves	Expense	Incurred	Count	Loss Ratio
2019	\$1,424.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00%
2020	\$1,419.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00%
2021	\$1,609.00	\$23,615.39	\$0.00	\$0.00	\$23,615.39	1	1467.71%
2022	\$1,773.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00%
2023	\$1,942.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00%
Totals:	\$8,167.00	\$23,615.39	\$0.00	\$0.00	\$23,615.39	1	289.16%



Oregon Auto Liability Coverage Identification Cards

Lookingglass Rural Fire District

Separate cards by cutting along horizontal lines. Fold along the vertical line to create a front and back.

Oregon Auto Liability Coverage Identification Card



Member: **Lookingglass Rural Fire District**
Year/Make/Model: **1979 Freightliner Tanker** Code: **002**
VIN: **CB113HP167636**
Agent: **WHA Insurance** Effective: **1/1/2025**
Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card



Member: **Lookingglass Rural Fire District**
Year/Make/Model: **1986 Chevrolet Pickup** Code: **001**
VIN: **CGVHK34W5GJ149232**
Agent: **WHA Insurance** Effective: **1/1/2025**
Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
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Oregon Auto Liability Coverage Identification Card



Member: **Lookingglass Rural Fire District**
Year/Make/Model: **1992 Mack Pumper** Code: **003**
VIN: **1M2K194C1NM003726**
Agent: **WHA Insurance** Effective: **1/1/2025**
Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card

SDIS

SPECIAL DISTRICTS
INSURANCE SERVICES

Member: **Lookingglass Rural Fire District**

Year/Make/Model: **1999 Ford Rescue Vehicle** Code: N/A

VIN: **1FMZU34E0XZB59816**

Agent: **WHA Insurance** Effective: **1/1/2025**

Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card

SDIS

SPECIAL DISTRICTS
INSURANCE SERVICES

Member: **Lookingglass Rural Fire District**

Year/Make/Model: **2006 Pierce Pumper** Code: **004**

VIN: **4P1CC01A06A006337**

Agent: **WHA Insurance** Effective: **1/1/2025**

Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card

SDIS

SPECIAL DISTRICTS
INSURANCE SERVICES

Member: **Lookingglass Rural Fire District**

Year/Make/Model: **2007 Dodge Pickup** Code: N/A

VIN: **3D7KS26D77G827501**

Agent: **WHA Insurance** Effective: **1/1/2025**

Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card

SDIS

SPECIAL DISTRICTS
INSURANCE SERVICES

Member: **Lookingglass Rural Fire District**

Year/Make/Model: **2008 Freightliner Tanker** Code: **005**

VIN: **1FVHCYBS78HAB3612**

Agent: **WHA Insurance** Effective: **1/1/2025**

Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card

SPECIAL DISTRICTS
INSURANCE SERVICES

Member: **Lookingglass Rural Fire District**

Year/Make/Model: **2009 Ford Rescue Vehicle** Code: **006**

VIN: **1FDAW57R29EB12555**

Agent: **WHA Insurance** Effective: **1/1/2025**

Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card

SPECIAL DISTRICTS
INSURANCE SERVICES

Member: **Lookingglass Rural Fire District**

Year/Make/Model: **2016 Ford Fire Truck** Code: **N/A**

VIN: **1FD0W5HT3GEC72819**

Agent: **WHA Insurance** Effective: **1/1/2025**

Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
- Contact your agent as soon as possible
- If you are unable to contact your agent contact SDIS at 800-305-1736 (phone) or 503-620-9817 (fax).

Oregon Auto Liability Coverage Identification Card

SPECIAL DISTRICTS
INSURANCE SERVICES

Member: **Lookingglass Rural Fire District**

Year/Make/Model: **2024 Freightliner Tanker** Code: **N/A**

VIN: **3ALAC5FE8RDVF4208**

Agent: **WHA Insurance** Effective: **1/1/2025**

Policy Number: **40P52061-4994** Expires: **12/31/2025**

Up-to-date card should be carried in vehicle as evidence of coverage

In the Event of Accident or Loss

- Get medical attention if needed.
- Notify the police immediately.
- Obtain name, address, phone (work & mobile) and license plate numbers of all persons including passengers and witnesses.
- Don't admit fault or discuss the accident with anyone except Special Districts Insurance Services or the police.
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