



Date September 21, 2020

TO: VLCT PACIF Member Municipality

FROM: VLCT PACIF Underwriting Division

RE: **2021 Renewal Application – Please Return by 10/9/2020**

Dear Member:

Please find enclosed your 2021 Renewal Application for VLCT PACIF membership. If your municipality has registered for the PACIF Policy Portal, this renewal application is now available online, and we encourage you to use the Portal to complete it. Whether completing the application through the portal or manually, the due date is **10/9/2020**.

If your municipality is not yet registered for the PACIF Policy Portal, we encourage you to do so, as this will allow you to efficiently complete the renewal process online. In addition, it also provides access to numerous reports and allows you to make coverage and exposure changes throughout the course of the year. Should you have any question about registering, using, or accessing the portal, please contact a member of our underwriting staff at (800) 649-7915. Click this link for more portal details: <https://www.vlct.org/PolicyPortalGuide>.

#### PROPERTY & CASUALTY

Your Property, Vehicle, and Dam listings are enclosed for you to review and update. Please sign and return these listings after updating with the following information:

- Update all property locations using E-911 addresses including both the number and the street. Please indicate if you have made significant renovations to existing properties as we may need to order an appraisal to determine an accurate updated value. If you are adding a property to the schedule, you must include a value for the structure and/or contents. Do not forget to schedule outbuildings, fencing, playground equipment, etc., individually with a value for each, if you want property coverage for them.
- Valuation Type - Please note that Guaranteed Replacement Cost (GRC) is the default valuation unless you have a building that has been vacant for 60 consecutive days, then the valuation type must be Actual Cash Value (ACV). If you would like to discuss other *Property Valuation Options*, please call Underwriting.
- If a property appraisal was completed in 2020, that value will be used as the 2021 scheduled value.
- A 2.2% inflation factor has been applied to the 2020 property values to arrive at the 2021 value.
- Indicate the average number of employees who work in each building.
- Indicate the number of vehicles and mobile equipment stored in each building.

#### WORKERS' COMPENSATION

Review your *Workers' Compensation Estimated Payroll Worksheet* included in this packet. These payroll estimates will be used to determine your 2021 Workers' Compensation Deposit Contribution. Estimates are based on the 2019 audited payroll, increased by 1.5% for inflation.

#### Sponsor of:

VLCT Employment  
Resource and Benefits  
Trust, Inc.

VLCT Municipal  
Assistance Center

VLCT Property and  
Casualty Intermunicipal  
Fund, Inc.

- A minimum annual payroll of \$275 is applied for constables and firefighters. The EMT, Ambulance and Rescue personnel (7705) minimum annual payroll is \$300.

Note that some renewal questions require a response. Please take the time to answer these, even if not applicable is your response.

#### **60 DAY NOTICE**

- VLCT PACIF is a member-owned organization, and our Bylaws and Member Agreements govern the terms and conditions of membership. The bylaws state that members are required to provide a 60-day written notice of their intent to withdraw from the Fund and, further, that members can only withdraw at the end of a coverage period. Therefore, members intending to go out to bid or withdraw from the Fund must notify PACIF in writing, postmarked by November 1, 2020.

Please return your completed 2021 renewal package to us **as soon as possible, but no later than October 9, 2020.** If you have any questions or need assistance in completing the application, Suzie Benoit, Denise Ricker or Vicky Abare in our underwriting department can be reached at 800-649-7915 or you can email us at [Pacif-Renewals@vlct.org](mailto:Pacif-Renewals@vlct.org).

If you complete your renewal using the PACIF Policy Portal, we will receive automatic notification when you submit the completed application. Otherwise, email completed applications to [Pacif-Renewals@vlct.org](mailto:Pacif-Renewals@vlct.org) or mail them to:

**VLCT PACIF**  
**ATTN: Underwriting Department**  
**89 Main Street, Suite 4**  
**Montpelier, VT 05602**

**DUE BY OCTOBER 9, 2020**

**Before returning this application (if returning my mail, email or fax), have you:**

- \_\_\_\_\_ **Completed the Renewal Application.**
- \_\_\_\_\_ **Reviewed the Property Schedule**  
*Please review, update and return this worksheet with the completed application.*
- \_\_\_\_\_ **Reviewed the Vehicle and Mobile Equipment Schedule**  
*Please review, update and return this worksheet with the completed application*
- \_\_\_\_\_ **Reviewed the Dam Listing for Liability Coverage (if applicable)**  
Prior underwriting approval is required prior to adding downstream liability coverage for dams.  
*Please sign and return this worksheet with the completed application.*
- \_\_\_\_\_ **Reviewed and completed the Workers Compensation Estimated Payroll Worksheet**  
*Please sign and return this worksheet with the completed application.*

*Please make every effort to return all applicable listings with your application. We cannot process your renewal without them.*

## VLCT PACIF PROPERTY VALUATION OPTIONS

The choices available to members under the valuation condition of the Coverage Document are listed below. **The Guaranteed Replacement Cost (GRC) option is the standard default valuation that VLCT PACIF has always offered and will be applicable to the majority of your property.** If you have any questions, please call Underwriting at 1-800-649-7915.

Please review your property schedule carefully to determine if the proper valuation type is appropriate for each property item on the schedule.

### A. Real Property:

- (1) **Replacement Cost (RC)** – The lesser of the following: (a) the cost to repair or replace with new property of comparable material and quality at the time of loss and used for the same purpose without deduction for depreciation or, (b) the Building Value limit shown on the Property Schedule.
- (2) **Guaranteed Replacement Cost (GRC)** – Replacement Cost without regard to the Building Value limit shown on the Property Schedule, where the cost to repair or replace the structure is no more than \$4,500,000. Where the cost to repair or replace a structure exceeds \$4,500,000, Replacement Cost without regard to the Building Value limit shown on the Property Schedule only applies to the first \$4,500,000 of loss. For any repair or replacement costs above \$4,500,000, the most the Fund will pay is the difference between 130% of the Building Value limit shown on the property Schedule and \$4,500,000.
- (3) **Historical Reconstruction Cost (HRC)** – The least of the following: (a) the cost to repair or replace the damaged building or specific building attribute with the same materials, workmanship and architectural features that existed at the time of loss or damage provided they are reasonably available and used for the same purpose without deduction for depreciation. In the event that such materials, workmanship and architectural features are not reasonably available, Historical Reconstruction Cost means the cost to repair or replace with reasonably available materials, workmanship and architectural features that most closely resemble those that existed at the time of loss or damage or; (b) the Building Value limit shown on the Property Schedule applicable to the damaged building or specific building attribute; or (c) Replacement Cost if the Named Member does not contract for repairs or replacement to restore the damaged building or specific building attribute for the same occupancy and use, within 180 days of the damage, [unless a time extension has been granted by the Fund].
- (4) **Agreed Value (AV)** – The least of: (a) the cost to repair or replace the property or, (b) the Building Value shown on the Property Schedule or, (c) the Actual Cash Value of the property.
- (5) **Actual Cash Value (ACV)** – Replacement Cost less depreciation, but in any event for not more than the financial interest of the Named Member.

- B. With respect to **Vacant Buildings** – Unless written authorization has been granted by the Fund, after a building has been vacant for 60 consecutive days, it is no longer covered for Guaranteed Replacement Cost, Replacement Cost, Historical Reconstruction Cost, or Agreed Value. Instead, it is covered only for Actual Cash Value.
- C. With respect to all valuation methods above, it is a requirement hereunder that the Named Member repair or replace the damaged or destroyed Building in order to collect on a Replacement Cost, Guaranteed Replacement Cost, Historical Reconstruction Cost or Agreed Value basis for loss or damage covered by this Coverage. Any loss of real or personal property, which is not contracted for repair or replacement within 180 days, unless a time extension has been granted by the Fund, will be settled on an Actual Cash Value basis.

If the Member decides to replace the destroyed or damaged property on another site, the cost of such site and site preparation work is not included hereunder.



Member Name: East Montpelier Town  
PACIF #: 180  
Policy #: R1802021-01  
Coverage Period: 01/01/2021 - 01/01/2022

## Renewal Application

### Important!

Please update and return this form within two weeks of postmark to ensure accurate coverage for 2021.

Please return to: VLCT PACIF  
Attention: Underwriting  
89 Main Street, Suite 4  
Montpelier, Vermont 05602  
or return via FAX to 802 229 2211 Attn: Underwriting  
or return via email to PACIF-Renewals@vlct.org

### GENERAL INFORMATION (Please provide corrections where appropriate)

Member Name: Town of East Montpelier

Mailing Address: PO Box 157

City, State, ZIP: East Montpelier, VT 05651

PACIF Contact: C. Bruce Johnson

Title: Town Administrator

Telephone Number: (802) 223-3313

Email Address: eastmontadmin@comcast.net

Preparer's Name: \_\_\_\_\_  
(Please print)

Preparer's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Fire Fighting**

Does your municipality have its own fire department?	No	Same
Does VLCT PACIF cover the liability for the fire department?	No	
Enter the number of full time paid firefighters:		
Enter the number of part time paid firefighters:		
Enter the number of volunteer firefighters:		

**Ambulance Services**

Does your municipality have its own ambulance, rescue or fast squad?	No	Same
Does VLCT PACIF cover the liability for the ambulance, rescue, or fast squad?	No	
Enter the number of ambulance, rescue or fast squad personnel:		
How many ambulance, rescue or fast squad personnel are already included in the number of firefighters?		

**Law Enforcement****Constables**

Enter the number of constables in your municipality:	1	Same
Enter the number of constables that are law enforcement certified by the Vermont Criminal Justice Training Council:	0	

**Police Officers**

Enter the number of regular, full time police officers:	0	Same
Enter the number of regular, part time police officers:	0	
Enter the number of full time equivalent (FTE) police officers (for example, two officers each working 20 hrs per week is 1 FTE):	0	
Enter the number of your police officers that also serve as constables for your municipality and were include the previous police officer count:		
Does your Municipality operate a Dispatch Center?	No	
Do any of your certified law enforcement personnel carry tasers?		
Do any of your certified law enforcement personnel wear body cameras?		
Has your Police Department implemented VLCT PACIF's Model Policing Policies?		
If you have both a police department and certified law enforcement constables, do your constables follow the same policing policies as the police department?		N/A

**Crime Coverage**

Do you have a system of financial internal controls that are effectively used throughout the municipality?		Yes
Do you have ALL of the following financial management policies in place: 1) Accounting, Auditing, and Financial Reporting; 2) Purchasing; 3) Cash Receipts, Petty Cash, and Returned Check; 4) Code of Ethics; 5) Fraud ?		No
Are bank account statements received, opened and reconciled by someone who is not authorized to deposit or withdraw?	No	Same
Are checks prepared by a different person than the signer?	No	
Has the municipality had a financial audit performed by a qualified independent outside auditor within the last 3 years?	Yes	

**Sewer Connections**

Number of sewer connections:	0	0
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**Covered Bridges**

If you have covered bridges on the property schedule with a value of greater than \$500,000, have they been professionally appraised?		N/A
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**Employment Law**

Has your municipality adopted a personnel policy or an employee manual/handbook?	1	Yes
Indicate year that personnel policy/handbook was last revised or zero if no such policy exists		2017
Does your municipality consult with an employment law attorney prior to terminating employees?	No	Yes
Indicate how current most of your job descriptions are.		4/5 years

**Cyber Risk**

Do you have written computer and information systems policies that govern employee usage of these devices?	No	No
Does your municipality use commercial firewall and antivirus protection?	Yes	Yes
Are computer systems and software maintained, updated, and patched regularly to maintain the highest level of security?	Yes	Yes
When an employee leaves service, is their email access terminated promptly?	Yes	Yes
Are computer system backup files physically separated from your IT systems so they cannot be accessed and encrypted in the event you have a ransomware event?	Yes	Yes
If the municipality has a website where it publishes content, is there a process to review such content to ensure that copyright infringement is avoided?	0	No
Does your municipality comply with Payment Card Industry standards, if credit cards are accepted?	1	Yes
Does your municipality provide your employees with any training on Cyber Risk exposures such as phishing or ransomware?	Yes	Yes

**Employees**

Total Number of Full-Time Employees (30+ hours per week):	7	7
Total Number of Part-Time Employees (30 or less hours per week):	10	10
Please indicate total headcount of all municipal employees, including part timers and elected officials:		38
Is your municipality able to provide modified duty for employees who are injured at work?		No

**Additional Information**

If you have a municipal swimming pool, are swim meets or races held there?	n/a	N/A
Please estimate the number of volunteers (excluding volunteer fire and ambulance/rescue/fast squad personnel) your municipality utilizes on an annual basis.	50	50
Does your municipality use a drone for any purpose?	No	No
If a drone is in use, describe the types of uses and using departments?		N/A
Are any of your buildings vacant or have less than 30% occupancy?	No	No
If you have any vacant or partially vacant buildings, please list those buildings.		N/A
Does your municipality employ CDL drivers?	Yes	Yes
Please indicate whether your municipality operates an after-school or daycare program.		No

**Boiler and Machinery**

Does your municipality have any electric power generating equipment in use, other than what might be used for emergency back-up purposes?	No	No
If yes, please list the location, type and generating capacity in KW. Include solar panels if part of a large array. Examples of listings include turbines (wind, steam, gas, micro), methane digesters, generators, hydro, etc; provide details.		N/A



Member Name: East Montpelier Town  
 PACIF ID: 180  
 Policy #: R1802021-01  
 Coverage Period: 01/01/2021 - 01/01/2022

## 2021 Vehicle and Mobile Equipment Schedule

Veh ID	Year	Make / Model	Vehicle Type / VIN	Department	Garage Location	Valuation Type	APD / AL	Veh#
7	2007	CARRY-ON TRAILER	Trailer 4YMUL10197V140937	Cemetery	888 COUNTY RD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					
9	2014	CARRY-ON 5 8 SP TRAILER	Trailer 4YMUL081XEV011925	Cemetery	888 COUNTY ROAD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					
15	2020	CARRY-ON 5.5X10GWHDP TRAILER	Trailer 4YMBU1029LV020487	Cemetery	365 TEMPLETON ROAD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					
11	2018	JOHN DEERE 6110M 4WD TRACTOR W ATTACHMENTS	All Other Mobile Equipment 1L06110MCJG908118	Highway / DPW	325 TEMPLETON ROAD EAST MONTPELIER, VT 05651	MACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					

APD: Auto Physical Damage (Collision & Comprehensive). AL: Auto Liability. Full Coverage means both APD & AL

Veh ID	Year	Make / Model	Vehicle Type / VIN	Department	Garage Location	Valuation Type	APD / AL	Veh#
3	2013	MACK GU713	Dump Truck 1M2AX09C9DM016916	Highway / DPW	325 TEMPLETON ROAD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					
8	2015	INTERNATIONAL 7600 DUMP W/PLOW/WING	Dump Truck 1HTWDAZR0FH627090	Highway / DPW	325 TEMPLETON RD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					
10	2017	MACK GU713 WITH ATTACHMENTS	Dump Truck 1M2AX09C8HM034992	Highway / DPW	325 TEMPLETON RD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					
13	2018	MACK GU713	Dump Truck 1M2AX09CXJM038841	Highway / DPW	325 TEMPLETON RD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					
14	2019	JOHN DEERE 772G MOTOR GRADER	Grader 1DW772GPTJF692577	Highway / DPW	325 TEMPLETON ROAD EAST MONTPELIER, VT 05651	MACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location		APD / AL	Veh#
<input type="checkbox"/> Change?		Model	VIN					

APD: Auto Physical Damage (Collision & Comprehensive). AL: Auto Liability. Full Coverage means both APD & AL

Veh ID	Year	Make / Model	Vehicle Type / VIN	Department	Garage Location	Valuation Type	APD / AL	Veh#
1	2008	VOLVO EW160C WHEELED EXCAVATOR	Loader/Backhoe/Excavator EW160C120893	Highway / DPW	325 TEMPLETON RD EAST MONTPELIER, VT 05651	MACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location	APD / AL	Veh#	
<input type="checkbox"/> Change?		Model	VIN					
5	2018	KOMATSU WA270-8 WHEEL LOADER WITH 2017 JRB ATTACHMENTS	Loader/Backhoe/Excavator 83548	Highway / DPW	325 TEMPLETON ROAD EAST MONTPELIER, VT 05651	MACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location	APD / AL	Veh#	
<input type="checkbox"/> Change?		Model	VIN					
4	2013	GMC SIERRA 2500 HD	Pickup Truck 1GT02ZCG9DZ128889	Highway / DPW	2812 US ROUTE 2 EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location	APD / AL	Veh#	
<input type="checkbox"/> Change?		Model	VIN					
12	2018	SURE-TRAC 16 FOOT TRAILER	Trailer 5JW2U162XK1256049	Highway / DPW	325 TEMPLETON ROAD EAST MONTPELIER, VT 05651	ACV	Full Coverage	
<input type="checkbox"/> Delete?	Year	Make	Vehicle Type	Department	Garage Location	APD / AL	Veh#	
<input type="checkbox"/> Change?		Model	VIN					

APD: Auto Physical Damage (Collision & Comprehensive). AL: Auto Liability. Full Coverage means both APD & AL

<input type="checkbox"/> Add?	Year	Make	Vehicle Type	Department	Garage Location	Cost New	APD / AL	Veh#
		Model	VIN					
<input type="checkbox"/> Add?	Year	Make	Vehicle Type	Department	Garage Location	Cost New	APD / AL	Veh#
		Model	VIN					
<input type="checkbox"/> Add?	Year	Make	Vehicle Type	Department	Garage Location	Cost New	APD / AL	Veh#
		Model	VIN					
<input type="checkbox"/> Add?	Year	Make	Vehicle Type	Department	Garage Location	Cost New	APD / AL	Veh#
		Model	VIN					

APD: Auto Physical Damage (Collision & Comprehensive). AL: Auto Liability. Full Coverage means both APD & AL.



Member Name: East Montpelier Town  
 PACIF ID: 180  
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## 2021 Property Schedule

### Valuation Definitions

RC: Replacement Value GRC: Guaranteed Replacement Value HRC: Historical Replacement Value AV: Agreed Value ACV: Actual Cash Value

BLDG #	E-911 LOCATION	DESCRIPTION	DEPARTMENT	EMPLOYEES PER BLDG	VEHICLES GARAGED IN BLDG	BUILDING VALUE	CONTENTS VALUE	VALUATION TYPE
8	2812 US ROUTE 2	Dwelling	General	0	0	\$82,900		ACV
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
9	2812 US ROUTE 2	Garage	General	0	0	\$6,935		ACV
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
3	40 Kelton Rd	Municipal Bldg	General	7	0	\$525,371	\$86,650	GRC
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
2	Coburn Road	Covered Bridge (Coburn/Cemetery) 69 feet	Highway / DPW	0	0	\$120,521	\$0	AV
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
7	325 Templeton Rd	Salt Shed	Highway / DPW	4	0	\$128,165	\$0	GRC
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
5	325 Templeton Rd	Town Garage	Highway / DPW	4	7	\$632,103	\$50,000	GRC
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
10	110 VT ROUTE 14 N	Bus Shelter	Parking	0	0	\$24,617		AV
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								

BLDG #	E-911 LOCATION	DESCRIPTION	DEPARTMENT	EMPLOYEES PER BLDG	VEHICLES GARAGED IN BLDG	BUILDING VALUE	CONTENTS VALUE	VALUATION TYPE
11	110 VT ROUTE 14 N	Level II EV Station	Parking	0	0	\$7,542		AV
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
4	555 Vincent Flats Rd	Dugouts	Parks & Recreation	0	0	\$4,821	\$0	AV
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
6	555 Vincent Flats Rd	Shed	Parks & Recreation	0	0	\$7,215	\$0	GRC
<input type="checkbox"/> Delete?								
<input type="checkbox"/> Change?								
<input type="checkbox"/> Add?								
<input type="checkbox"/> Add?								
<input type="checkbox"/> Add?								
<input type="checkbox"/> Add?								

**TOTAL BUILDINGS:** \$1,540,191  
**TOTAL CONTENTS:** \$136,650

**COMBINED TOTAL:** \$1,676,841



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PACIF ID: 180  
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## 2021 WC Estimated Payroll Worksheet

Classification	Code	2019 Audited Payroll	2020 Current* Payroll	2021 VLCT Estimate	2021 Your Estimate	Reasons for Change
Highway / Public Works	5506	\$205,408	\$215,000	\$208,489	215,000	2.5% ↑ / year
Water / Sewer	7520					
Electric Light or Power	7539					
Solid Waste	7590					
Ambulance Attendants & Drivers	7705					
Fire / Rescue - Paid	7710					
Fire / Rescue - Volunteer	7711					
Police / Constable / Animal Control	7720	\$2,100	\$3,000	\$2,132	3,000	Budgeted Stipends
Administration	8810	\$239,673	\$230,000	\$243,268	248,000	Addition of Listers
Librarians	8810L					
Parks & Recreation	9102	\$17,113	\$11,000	\$17,370	16,000	2019 an anomaly
Municipal Employees - NOC	9410					
Total Payroll		\$464,294	\$459,000	\$471,258	482,000	

Your 2021 invoice will reflect the VLCT estimated payroll, unless a Municipal estimate is entered.

Please provide reasons for all changes submitted. Note that changes are subject to Underwriting approval. An audit will be completed the following year to determine actual payroll. Please enter a **minimum** annual payroll of \$275 for each volunteer firefighter and constable, and \$300 for each ambulance attendant in the appropriate class.

\*Current payroll is based on your 2020 Renewal Invoice

PACIF CONTACT: C. Bruce Johnson

Phone # (802) 223-3313

Prepared by: (please print name)

Phone #

Signature:

Date: