

PRUDENTIAL COMMITTEE MEETING
2550 CRANBERRY HIGHWAY
June 24, 2021
MINUTES

5:30 Chair Barrett Call meeting to order. No one is recording.

Present: Chair George Barrett, Vice Chair Ron Enos, Rick England, Brian Crocker. Chief Matt Rowley (remote), Mark Santos & Erica O'Connor from Hart Insurance.

Presentation of Insurance Coverages for WFD (see Presentation Report).

Mark: The largest increase in Property coverage is the Water Treatment Plant. A \$22,000 Workers Comp settlement was the cause for that increase.

Discussion ensued on the Pump Houses, the building values and the Contents values. Rick, The pumps should be part of the building not contents. Realistically we should reduce the contents in all Pump Houses. Rick or someone will contact Mark and visit the Pump Houses to get a more accurate value.

Mark: get Numbers on each Pump House so we can better identify.

Also questioning the Contents value on Station 1, 2550 Cranberry Hgwy, Office and shop.

Mark & Erica departed the meeting at **6:42**

Correspondence: Norris, Murray and Peloquin, \$5.00 rate increase.

Wendy: \$1,000,000 Annual Assessment bill to Plymouth County Retirement. She will pay in full and save \$20,273. Budget OK. With an increased budget on Fire but a shortfall on Water.

Chief's Report: (Attached)

All 5 Candidates passed the Captains Exam.

No Public to comment.

Ron Motion to go into Executive Session under exception #3 Union Personnel and Not return to open session. Brian 2nd. George yes, Ron Yes, Rick Yes, Brian yes.

7:20 Adjourned: Open Meeting

Respectively Submitted,

Acting Clerk: Richard H. England, Jr. *Richard H. England, Jr.*

Minutes reviewed and accepted on *6/24/21*

Chair: *George Barrett*

Transcribed by Rick England,

*Ron motion to approve
Brian 2nd 4-0-0*

**INSURANCE PRESENTATION
PREPARED
FOR:**

***WAREHAM WATER DEPARTMENT
WAREHAM FIRE DISTRICT
2550 CRANBERRY HIGHWAY
WAREHAM, MA. 02571***

PRESENTED BY:

MARK A SANTOS

**HART INSURANCE AGENCY, INC.
243 MAIN STREET
PO BOX 700
BUZZARDS BAY, MA. 02532-0700**

**L&S BOULE INSURANCE AGENCY, INC.
165 MAIN STREET
MARLBORO, MA. 01752**

**PHONE 508-759-7326 x206
FAX 508-759-7366**

Email: msantos@hartinsuranceagency.com

Wareham Fire District

Cost Comparison 2020 – 2021

COVERAGE	2020	2021
Package Policy	\$ 68,777	\$103,690
Property		
Inland Marine		
Equipment Breakdown		
General Liability		
Cyber		
Public Officials		
EPLI		
Excess		
Marine Boat Coverage	\$ 5,877	\$ 6,000
Automobile	\$ 43,766	\$ 46,518
Total:	\$118,420	\$156,208

Pollution Liability	\$ 1,662.96	\$ 1,725.44
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VFIS	\$104,660	\$101,973
2020 - 26 Career / 28 Volunteer		
2021 - 26 Career / 28 Volunteer		
Presumptive Cancer Cvg Included		

Workers Compensation	\$ 20,004	\$ 28,245
	Mod 1.04	Mod 1.11
	ARAP 1.07	ARAP 1.21

TOTAL 2020: \$244,746.96 TOTAL 2021: \$288,151.44

Changes:

Auto: Transfer to 2021 Cat Backhoe from 1992 JCB Backhoe, Transfer to 2021 Chev Tahoe from 2004 Chev Tahoe, 1978 Ford Kaiser Deleted, 1994 Humvee added

Property: 2019 Polaris Added, 1978 Ford Kaiser Deleted, Water Treatment Plant Added (+\$36,000)

WAREHAM FIRE DISTRICT

HART INSURANCE AGENCY, INC.
243 Main Street ~ PO Box 700
Buzzards Bay, MA 02532-0700
Phone 759-7326 ~ Fax 508-759-7366

2021

Summary Of Insurance For: Wareham Water Department
2550 Cranberry Highway
Wareham, Ma. 02571

Type of Insurance: Property

Coverage: As Per Statement of Values

\$15,756,608 Replacement Cost, All Risk Per Form – (see 1A)
\$ 25,000 Business Income
\$ 1,000,000 Increased Cost of Construction
\$ 250,000 Pollution Clean-up Coverage
\$ 1,000 Deductible - All Peril
\$ 25,000 Deductible - Named Storm
\$ 1,000,000 Flood Coverage – Deductible \$50,000
(Except for Zone A)
\$ 1,000,000 Earthquake Coverage - Deductible \$25,000

Crime:

\$ 100,000 Employee Dishonesty
\$ 100,000 Depository Forgery
\$ 20,000 Money & Securities Inside / \$10,000 Outside
\$ 1,000 Deductible

Inland Marine:

\$ 47,113 Water Dept Tools, \$1,500 per item / \$500 Deductible
\$ 250,000 Computer Equipment (Shared with Fire)
\$ 100,000 Media Equipment (Shared with Fire)
\$ 100,000 Valuable Papers (Shared with Fire)
\$ 1,000 Deductible

Boiler:

\$15,756,608 Equipment Breakdown
\$ 1,000 Deductible

**WAREHAM WATER DEPARTMENT
2021 Statement of Values**

1.	Seawood Springs Pump House	Building	\$ 300,207
2.	Maple Springs Well Field	Building Contents	\$ 307,125 \$ 91,368
3.	Seawood Springs Well Field	Building Contents	\$ 307,125 \$ 91,368
4.	Maple Springs Well Field Pump House	Building	\$ 228,416
5.	Maple Springs Well Field Pump House	Building Contents	\$ 228,416 \$ 26,105
6.	West Wareham Tank	Building	\$ 417,678
7.	Seawood Springs Pump House	Building	\$ 300,207
8.	Upper Boundary Road	Building	\$ 340,667
9.	Maple Springs Well Field Pump House	Building Contents	\$ 228,416 \$ 228,416
10.	Maple Springs Well Field Pump House	Building	\$ 228,416
11.	Bourne Hill Water Tank Wareham	Building	\$ 417,678
12.	Water Treatment Plant	Building Contents	\$12,000,000 \$ 15,000
TOTAL BUILDINGS & CONTENTS:			\$15,756,608

Type of Insurance: Liability

Coverage:

- \$ 1,000,000 Each Occurrence Limit**
- \$ 3,000,000 Aggregate Limit**
- \$ 100,000 Damage To Property Rented To You**
- \$ 10,000 Medical Expense Limit**
- \$ 1,000,000 Personal & Advertising Limit**
- \$ 1,000,000 Products/Completed Operations Limit**
- \$ 1,000,000/\$1,000,000 Employee Benefit Liability**
- \$ 1,000 Deductible Per Claim**
- 7/01/2000 Retro Date**
- \$ 100,000 Cyber Attack Annual Aggregate**
- \$ 25,000 Cyber Extortion**
- \$ 100,000 Network Security**
- \$ 100,000 Electronic Media**

Type of Insurance: Automobile

Coverage:

- \$ 1,000,000 Bodily Injury & Property Damage**
- \$ 1,000,000 Non-Owned Hired**
- \$ 250,000/\$500,000 Uninsured Motorists**
- \$ 250,000/\$500,000 Underinsured Motorist**
- \$ 500 Deductible Comprehensive Coverage ACV**
- \$ 500 Deductible Collision Coverage ACV**

See Schedule of Owned Vehicles – (see 2A)

Type of Insurance: Public Officials

Coverage:

- \$ 1,000,000 Annual Aggregate**
- \$ 1,000,000 Each Loss**
- \$ 2,500 Deductible**
- 7/01/1994 Retro Date**

Water Vehicle Schedule:

**1970 USARM Utility
2021 CAT Backhoe
2003 Chev Silverado
2004 Sullair Const Trailer
2004 Chev Silverado
2005 JCB Backhoe
1994 Parker Utility Trailer
2008 Chev Colorado
1985 GMC Dump
2004 Homemade Trailer
2013 Ford F150
2013 Ford F150
2015 Chev Silverado
2016 Sure Utility Trailer
2016 Chev Silverado
2017 Intl Dump Truck
2016 Chev Express Van
2018 Chev Silverado
2019 Cargo Utility Trailer
2020 Toyota Prius**

Type of Insurance: Employment Practices Liability

Coverage:

\$ 1,000,000 Annual Aggregate
\$ 1,000,000 Per Wrongful Act
\$ 2,500
7/01/2018 Retro Date

Type of Insurance: Excess Liability

Coverage:

\$ 1,000,000 Occurrence Limit

Type of Insurance: Workers Compensation

Coverage:

Bodily Injury By Accident: \$500,000 Each Accident
Bodily Injury By Disease: \$500,000 Each Employee
Bodily Injury By Disease: \$500,000 Policy Limit

2021 Estimated Payroll: \$711,359 Water Operations & Drivers
\$422,986 Clerical

2021 Experience Modification: 1.11
2021 ARAP: 1.21

2020 Experience Modification: 1.04
2020 ARAP: 1.07

WAREHAM FIRE DISTRICT

**WAREHAM FIRE DISTRICT
2021 Statement of Values**

1.	273 Main Street Station 1 Fire	Building Contents	\$ 1,717,323 \$ 163,155 ✓ ?
2.	2550 Cranberry Highway Office Repair Shop	Building Contents	\$ 1,350,928 \$ 130,527 ✓ ?
3.	313 Main Street HQ	Building Contents	\$ 205,246 \$ 39,010
4.	2368 Cranberry Highway W Wareham Fire Station #2	Building Contents	\$ 914,715 \$ 63,448
5.	281 Glen Charlie Road White Island Fire Station #3	Building Contents	\$ 303,013 \$ 13,052
6.	142 Minot Avenue E Wareham Fire Station	Building Contents	\$ 303,417 \$ 13,052
TOTAL BUILDINGS & CONTENTS:			\$ 5,216,886

Type of Insurance: Liability

Coverage:

- \$ 1,000,000 Each Occurrence Limit
- \$ 3,000,000 Aggregate Limit
- \$ 100,000 Damage To Property Rented To You
- \$ 10,000 Medical Expense Limit
- \$ 1,000,000 Personal & Advertising Limit
- \$ 1,000,000 Products/Completed Operations Limit
- \$ 1,000,000/\$1,000,000 Employee Benefit Liability
- \$ 1,000 Deductible Per Claim
- 7/01/2000 Retro Date
- \$ 100,000 Cyber Attack Annual Aggregate
- \$ 25,000 Cyber Extortion
- \$ 100,000 Network Security
- \$ 100,000 Electronic Media

Type of Insurance: Marine

Coverage:

- \$ 126,250 Vessels Per Schedule
- \$ 500 Deductible
- \$ 1,000 Deductible (Safe Boat only due to value over \$100,000)
- \$ 1,000,000 Protection & Indemnity Liability
- \$ 500 Deductible

Schedule:

- | | | | |
|----|------------|-------------------------------------------|-----------|
| 1. | (M-2) 1971 | 13' Boston Whaler | \$ 1,650 |
| 2. | (M-2) 1989 | 25 HP Mercury Motor | \$ 3,600 |
| 3. | (M-1) 1978 | 21'Whaler | \$ 8,000 |
| 4. | (M-1) 1993 | 100 XLPTO Mercury Motor | \$ 6,000 |
| 5. | | Auxiliary Equipment | \$ 3,000 |
| 6. | | Safe Boat & Twin Mercury OB Motors 225 HP | \$104,000 |

Type of Insurance: Public Officials Liability

Coverage:

- \$ 1,000,000 Annual Aggregate
- \$ 1,000,000 Each Loss
- \$ 2,500 Deductible
- 7/01/1994 Retro Date

Type of Insurance: Employment Practices Liability

Coverage:

\$ 1,000,000 Annual Aggregate
\$ 1,000,000 Per Wrongful Act
\$ 2,500
7/01/2018 Retro Date

Type of Insurance: Automobile

Coverage:

\$ 1,000,000 Bodily Injury & Property Damage
\$ 1,000,000 Non-Owned Hired
\$ 250,000/\$500,000 Uninsured Motorists
\$ 250,000/\$500,000 Underinsured Motorist
\$ 500 Deductible Comprehensive Coverage ACV
\$ 500 Deductible Collision Coverage ACV

See Schedule of Owned Vehicles – (see 6A)

***Eight Autos Insured for Replacement Cost Coverage**
Property Coverage/Deductible Applies

Type of Insurance: Excess Liability

Coverage:

\$ 1,000,000 Occurrence Limit

Type of Insurance: Fire Fighters Accident

Coverage:

\$ 100,000 Accidental Death
\$ 664,000 McNamara Law Benefit - 2021
\$ 100,000 Accident Medical Expense
\$ 900/\$900 Total Disability
(26) Career Personnel
(28) Volunteer & Call Personnel

Fire Vehicle Schedule:

L-1 1985 Federal Motors Ladder*
2004 Rescue 1 Pierce Pumper*
E-2 1999 Pierce Fire Truck*
E-3 1988 Ford Lowtil Pumper*
E-4 1995 Pierce Pumper*
E-1 2013 Pierce Pumper*
F-1 2010 2010 INTL Breaker*
2019 Spartan FDP Fire Truck*

1925 Antique E-1 Maxim Pumper
1994 Marine Noreaster Boat Trailer
1978 Forest 2 Kaiser
1970 Forest 4 Kasier Fire Truck
1986 Special Ops GMC 7000
1998 Marine 1 Calkins Utility Trailer
1987 ILE Magic Utility Trailer
1967 Spill Trailer Stevens
2009 Foam Fire Utility Trailer
2011 C-1 Chev Tahoe
2008 C-2 Chev Tahoe
2021 Chev Silverado
1977 Ford Tanker 1
2000 Squad 1 Chev Bucket Truck
2019 Ford F450
1968 FA Case Trailer
2002 MDU Travel Trailer
1989 Trail Utility Trailer
2013 Light Plant Terex Utility Trailer
2013 Chev Silverado
2014 Chev Silverado
1992 Am Gen Humvee
2003 EZ Boat Trailer
2010 Am General Brush Breaker
2019 Chev Tahoe
1994 Humvee

***Replacement Cost**

Type of Insurance: Workers Compensation

Coverage:

Bodily Injury By Accident: \$500,000 Each Accident
Bodily Injury By Disease: \$500,000 Each Employee
Bodily Injury By Disease: \$500,000 Policy Limit

2021 Estimated Payroll: \$ 84,543 Water Operations & Drivers
\$422,986 Clerical

2021 Experience Modification: 1.11
2021 ARAP: 1.21

2020 Experience Modification: 1.04
2020 ARAP: 1.07

Type of Insurance: Pollution Liability

(2) Two Above Ground Storage Tanks, (1) UST

Coverage Limit:

\$1,000,000 Each Claim \$15,000 Deductible
\$1,000,000 Aggregate

Defense Costs \$250,000



Town of Marion
Two Spring Street
Marion, Massachusetts 02738
jmcgrail@marionma.gov

James P. McGrail
Town Administrator

Telephone 508-748-3520
Facsimile 508-748-6991

June 11, 2021

Chief Matthew Rowley
Wareham Fire District
315 Main Street
Wareham, MA 02571

Dear Chief Rowley:

This letter is regarding the recent donation of the 1978 Ford Brush Breaker.

As you know, the failure of the Marion Fire Department's brush breaker left the department without vital off road capabilities.

Because the donated truck can be used to fight brush and grass fires where traditional pumpers cannot, its donation will help protect the Town of Marion and its citizens.

On behalf of the Town of Marion, I thank you and the Wareham Fire District for the donation.

Sincerely,

James P. McGrail, Town Administrator

Chiefs report for June 24th, 2021

June 11th, 2021

- Harvest Triathlon meeting at AD Makepeace, WFD committed 2 rescue divers, 2 firefighters in the gator and 1 officer for the State ISU
- Southshore Generator reported that the New Transfer Switch had a malfunction and needed to be replaced.

June 12th

- Harvest Triathlon went off without any incidents
- Town Meeting, nothing eventful for the District

June 14th

- Phone lines between Station 1 and 315 Main needed to be updated and replaced. Fire Alarm will be addressing after July 1st.

June 15th

- Meeting with Darryl Correia from Cyber-com regarding our radio and microwave system. A decision was made to go completely back to our old radio system (Re-connecting Bourne Hill and Station 3). I will be drafting a letter for a records request for the Town on the microwave project proposal and all invoices.

June 16th

- Letter received from the Town of Marion thanking the District for the Brush Breaker donation. Attached to my report.
- Car-3 had a mouse nest in the HVAC system with a dead one somewhere. Vehicle was brought to Robertson's and an insurance claim was made.

June 17th

- New Breaker 404 O.O.S. for a leaking tire and was brought to Roland's Tire

June 21st

- Station 1 Generator Transfer Switch was replaced and programmed. All working.
- Master Mechanic Barrett's work schedule was changed to 4 Ten Hour Days, Monday thru Thursday, starting July 5th, 2021.

June 22nd

- Bomb threat was received against all public safety agencies via an email to Wareham Police. Wareham Police staged for our scheduled departure time that never occurred.
- New Car 2 was delivered to MHQ for the lighting and radio installation
- Engine 1 back in service
- Squad 4 back in service
- Met with a third company regarding our radio box system change away from Eastern Electronics. Proposals were requested for an article request for next District Meeting.

June 24th

- Career Captains Written exam was held at Station 2, all candidates passed and will be moving on to the Interview process.
- Request for Records was submitted to the Town Clerks Office regarding the Public Safety Microwave Radio System.
- Brush Breaker 404 back in service.