

Benefits **exclusive** to ESIP clients:

* **Deductible Waiver Program** for being loss free for a minimum of two consecutive policy periods.
	+ If the client suffers a loss to a line of business where a deductible is applicable, ESIP will waive each deductible ($1,000 max), three times (three separate occurrences) during the next policy period.
	+ The client also has the benefit of our single occurrence deductible and will only apply one deductible to a loss that occurred no matter the number of lines affected.
	+ This waiver applies to Property, Auto, and Portable Equipment policies.
	+ **Once a client has been loss free for two years, starting year three and subsequent policy periods that continue to be loss free, the insured has a deductible of $0 for up to three claims, up to $1,000 each deductible. If they have a higher deductible ESIP only waives the first $1,000.**
* **Primary Members Auto Coverage**
	+ ESIP is primary for member’s auto liability so long as they are carrying out their duties as a member of the department. This includes returning from, going to the fire station, or returning home from a fire call. Also provides primary coverage for using vehicle under discretion of Chief (running to store under Chief’s discretion to grab materials for weekend fundraising activity. We also are primary for physical damage while going to, returning from, or going to station for fire call.
* **General Liability Coverage with $10,000,000 aggregate**
	+ Coverage is per location, per named insured
* **Guaranteed Replacement Cost Coverage**
	+ Coverage included for all buildings under 75 years old
	+ GRCV coverage included for all business personal property. Competition is typically replacement cost.
	+ Coverage included for all portable equipment
	+ We insure at Guaranteed Replacement Cost Valuation (GRCV).
* **$200,000 Property Off Premises limit**
* **$25,000 for coverage of drones for property and liability damage**
* **Firefighting/Rescue Vehicles**
	+ We provide up to $15,000 in a 90 day period for rental reimbursement. Competition typically affords $250/day in a 40 day period, or $10,000
	+ Physical Damage Coverage - We provide up to 50% extra to update damaged parts to current standards. This can be big with older trucks out of NFPA compliance.
	+ We can insure vehicles 5 years or newer at GRCV vs Agreed Value. All we’ll need is a bill of sale.
* **Member benefits**
	+ Recently amended our form to provide $40/day for 30 days of rental reimbursement for member’s auto and deductible reimbursement for members (up to $1,000) for damage to their primary residence. Both are while responding to, while at or returning from an emergency. No sub-limit or deductible applies for Members of Personal Property coverage.
* **Ordinance and Law Coverage**
	+ No specific limit of insurance or deductible
	+ Coverage for contingent liability and demolition costs are limited to the amount of the necessary loss or expense that is actually incurred.
* **Earthquake Coverage**
	+ $1,000 deductible
	+ Competitors often have a deductible equal to 5% of the building value which is equivalent to $50,000 deductible on a $1,000,000 structure.
* **Temporary Liquor Liability & Host Liquor**
	+ Covers events lasting 10 days or less
* **Blanket Additional Insured & Waiver of Subrogation**
* **Crime Coverages**
	+ $0 deductible for crime claims
	+ $25,000 blanket coverage
	+ $5,000 limit on position schedule
	+ Includes Faithful Performance - Competition doesn’t always include.
	+ $10,000 limit on Credit card forgery with $250 deductible
* **Umbrella**
	+ $1,000,000 limit
	+ $3,000,000 aggregate
	+ No self-insured retention/deductible
	+ We can provide up to $20MM excess in house
* **Policy Deductibles**
	+ Portable Equipment $250 and up
	+ Emergency Apparatus $500 and up
	+ Building and Business Personal Property $500 and up
* **Watercraft Coverages**
	+ Automatic liability coverage for watercraft less than 35 feet, no need to schedule
	+ No horsepower restrictions
* **Business Income/Extra Expense Coverage**
	+ Actual loss sustained
	+ 24 months
	+ Includes civil authority with no mileage restriction.
* **Additional Property and Liability Coverages**
	+ $100,000 defense of suits involving Fair Labor Standards Act
	+ $100,000 for fines and penalties related to the release of individually identifiable health information.
* **Injunctive/Non-monetary Relief**
	+ We provide $100,000. Competition is typically $50,000. This can be a HUGE deal with EPL-related matters where a demand hasn’t been made but an attorney has been retained.
* **Cyber coverage is worldwide, not restricted only to US, Canada, and Mexico territories.**
* **Risk Management** - All at no additional cost. Note that these are additional resources only, not mandates.
	+ Dedicated teams to assist with risk mitigation, employment related practices, and training questions. Accounts have their own dedicated McNeil/ESIP Safety Specialist, if desired. The Safety Specialist can build a specific risk management plan (inclusive of annual driver training, E-Learning courses, etc.) tailored specifically to the department.
	+ Free state of the art E-Learning program with more than 300 classes and growing. In addition to the classes, the platform provides a management tracking system that provides detail on course usage, etc. All classes are in house and tailored from 30+ years’ experience in this market. Accredited courses, and available to all members free with their ESIP business.
	+ Emergency Vehicle Operation Classes and Train the Trainer Classes available
* **Claims**
	+ Every claim is handled by a McNeil & Co claims adjuster
	+ 24/7 Claims Hotline
* SIP providing $250 property deductible, VFIS = $500.
* ESIP providing GRC for both building & contents. VFIS only providing GRC on building, not contents.
* ESIP providing flat $1,000 deductible for both flood & earthquake. VFIS has $1,000 flood deductible, but 5% earthquake deductible, which means the department would have to pay $50,000+ on location one for an EQ loss.
* ESIP providing $50,000 for money & securities. VFIS providing $30,000.
* ESIP providing symbol 19 on commercial auto liability coverage. VFIS did not include.
* ESIP physical damage deductible = $250, VFIS = $500 for comp, and $1,000 for collision.
* ESIP primary on non-owned vehicles (primary liability for member’s autos). Did not see this on VFIS proposal.
* ESIP has GRC availability for trucks 5 years or newer. I do see this option available on VFIS proposal.
* ESIP GL aggregate limit is per named insured, per location. VFIS is shared limits.
* ESIP rental reimbursement is up to $15,000 in 90-day period – Member’s autos are up to $40/day for 30 days. VFIS is $250/day for up to only 40 days. VFIS member vehicle rental reimbursement is 430/day for 30 days.