

**CITY OF TWIN OAKS
BOARD OF ALDERMEN MEETING
VIRTUAL MEETING
FRIDAY, MARCH 26, 2021, 2 p.m.**

To balance both the need for continuity of government and protection of the health and safety of our residents, business persons and employees, this meeting of the Board of Aldermen will not be open to public attendance *in person* but shall be accessible by the public by telephone (audio only) or by using their tablet/laptop/pc (audio/video) at:

Telephone: (312) 626-6799

Computer: <https://us02web.zoom.us/j/5197276201?pwd=SHZXODU1cGtKOWJNSTFUUFRSQnY5Zz09>

Webinar ID: 519-727-6201

Passcode: 9YgwmB

In addition, the meeting will also be livestreamed on Facebook so that the public may watch and listen to the meeting virtually. The livestream of the meeting will be accessible by tablet/laptop/PC or mobile device at www.facebook.com/twinoaksmo.

The Board apologizes for any inconvenience these requirements may pose but it is extremely important all measures in compliance with the orders issued by public health authorities be taken to protect employees, residents, and elected officials during these extraordinary times.

Tentative Agenda

- 1) REGULAR MEETING CALLED TO ORDER
- 2) PLEDGE OF ALLEGIANCE
- 3) ROLL CALL
- 4) APPROVAL OF AGENDA
- 5) OLD BUSINESS
 - a) Bill No. 21-5: AN ORDINANCE APPROVING INSURANCE PROPOSALS BY C.J. THOMAS, INC.
- 6) ADJOURNMENT

Frank Johnson
City Clerk

POSTED: March 25, 2021, 12:30 p.m.

Please note: Any person requiring physical or verbal accommodations should contact the city office 12 hours prior to meeting at 636-225-7873. Copies of public records for this agenda are available for public inspection before and at the time of the meeting.

**AN ORDINANCE APPROVING INSURANCE PROPOSALS
BY C. J. THOMAS, INC.**

BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF TWIN OAKS, MISSOURI, AS FOLLOWS:

Section 1. The Board of Aldermen hereby approves the proposal from C.J. Thomas on behalf of Hudson Insurance Company as set forth in “Exhibit 1” attached hereto and incorporated herein by reference (the “Liability Proposal”) for Commercial Property, Commercial Automobile, and Commercial General Liability, Public Entity Management Liability, Excess Errors & Omissions Liability and Umbrella Liability insurance coverage from April 3, 2021 through April 3, 2022, at a total premium of \$24,830.00.

Section 2. The Board of Aldermen hereby approves the proposal from C.J. Thomas on behalf of Accident Fund Insurance Company as set forth in “Exhibit 2” attached hereto and incorporated herein by reference (the “Work Comp Proposal”) for Worker’s Compensation insurance coverage from April 3, 2021 through April 3, 2022, at a total premium of \$2,762.00.

Section 3. The City Clerk and Mayor are hereby authorized to execute contract(s) of insurance under the terms and at the price(s) contained in the Liability Proposal, Work Comp Proposal, and the Terrorism Proposal and to take such other actions on behalf of the City of Twin Oaks to ensure that the coverage is in place.

Section 4. This Ordinance shall be in full force and effect on and after its passage and approval by the Mayor.

PASSED AFTER HAVING BEEN READ IN FULL OR BY TITLE TWO TIMES PRIOR TO PASSAGE BY THE BOARD OF ALDERMEN OF THE CITY OF TWIN OAKS, MISSOURI, THIS 26th DAY OF MARCH 2021.

Russ Fortune, Mayor

Attest:

Frank Johnson, City Clerk

Exhibit 1

CITY OF TWIN OAKS

INSURANCE PROPOSAL

APRIL 3, 2021 – APRIL 3, 2022

COMMERCIAL PACKAGE

(PROPERTY, GENERAL LIABILITY, CRIME - EMPLOYEE BENEFITS, PUBLIC ENTITY LIABILITY, AUTO, EMPLOYEE THEFT, UMBRELLA, INLAND MARINE/CONTRACTOR'S EQUIPMENT AND

EXCESS ERRORS & OMISSIONS)

PRESENTED BY:

BILL WITTENBERG, PRESIDENT

C. J. THOMAS COMPANY, INC.

Commercial Property					
Carrier:	Hudson Insurance Company				
Best's Rating:	A XV				
Policy Term:	4/03/21		12:01 am		4/03/22 12:01 AM
Policy No.:	PEP00005185-01				
Named Insured & Address:	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021				
Insured Risk Locations:	<ul style="list-style-type: none"> ▪ 1381 Big Bend Big Bend Road, ▪ #1 Twin Oaks Court, Twin Oaks, MO (Park to include: Restroom Building, Picnic Pavilion, Gazebo, Playground Equipment, Recreation Equipment and Fences)				
Property Limits of Liability:		2021/2022 Hudson	2020/2021 Hudson		
	Total Property	\$2,959,209	\$2,959,209		
	<u>1381 Big Bend:</u>				
	Building	\$1,708,941	\$1,708,941		
	Business Personal Property	\$70,769	\$70,769		
	Tax Revenue (No Annual Limitation)	\$925,000	\$925,000		
	<u>#1 Twin Oaks Court</u>				
	Restroom Building	\$155,000	\$155,000		
	Picnic Pavilion	\$84,925	\$84,925		
	Gazebo	\$28,307	\$28,307		
	Playground Equipment	\$530,450	\$530,450		
	Recreation Equipment	\$44,583	\$44,583		
	Fence	\$35,384	\$35,384		
	Water Features & Bridges	\$200,850	\$200,850		
	Computer Systems	\$100,000	\$100,000		
	Equipment Breakdown	Included	Included		
	Miscellaneous Business Income & Extra Expense Coverage	\$250,000	\$250,000		
	Earthquake	\$3,942,209	\$3,942,209		

Additional Coverages:		2021/2022 Hudson	2020/2021 Hudson	
	Valuable Records Research	\$250,000	\$250,000	
Crime	Money & Securities – \$100 Ded. Inside Limit Outside Limit	\$25,000 \$25,000	\$25,000 \$25,000	
	Employee Theft – Per Loss -- \$1,000 Deductible	\$100,000	\$100,000	
	Forgery or Alteration - \$1,000 Ded	\$100,000	\$100,000	
	Computer Fraud - \$1,000 Deductible	\$100,000	\$100,000	
	Funds Transfer Fraud - \$1,000 Ded	\$100,000	\$100,000	
Inland Marine/ Contractors Equipment:	Unscheduled Equipment Scheduled: 2021 Kawasaki UTV #7069	\$50,000 \$7,800 \$57,800	\$50,000 \$7,800 \$57,800	
Deductibles:	All Coverages with the exception of:	\$1,000	\$1,000	
	Business Income Flood/Earthquake Inland Marine	72 Hours \$25,000/\$50,000 \$1,000	72 Hours \$25,000/\$50,000 \$1,000	
Terms & Conditions:		As Travelers and Hudson Property Policy coverage form		
		Valuation: Replacement Cost, Blanket per Statement of Values		
Coverage:		Risk of direct physical loss or damage except as indicated in the policy exclusions.		

Commercial Automobile				
Carrier:	Hudson			
Best's Rating:	A XV			
Policy Term:	4/03/21	12:01 am	4/03/22	12:01 am
Policy No.:	PEA00005153-01			
Named Insured & Address:	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021			
Limits of Liability:		2021/2022 Hudson	2020/2021 Hudson	
	Combined Single Limit – Including Hired and Non-owned Auto Insurance	Missouri Statutory Immunity Limitations Apply	Missouri Statutory Immunity Limitations Apply	
	Uninsured/Underinsured Motorist – Any Owned Auto	\$1,000,000	\$1,000,000	
	Medical Payments –	\$5,000	\$5,000	
	Comprehensive	Included	Included	
	Collision	Included	Included	
	Hired Auto Physical Damage	\$35,000	\$35,000	
Deductible:	Comprehensive	\$1,000	\$1,000	
	Collision	\$1,000	\$1,000	
	Hired Auto Comp. & Coll.	\$1,000	\$1,000	
Terms & Conditions:	Subject to Auto Policy Coverage form			
Endorsements				
Exclusions & Limitations:	Subject to Hudson Auto Policy Coverage Form and Endorsements			
Scheduled Vehicle:	2008 Ford Truck Vin #1FTNF2156AFA94085			

Commercial General Liability, Public Entity Management Liability, Excess Errors & Omissions Liability and Umbrella Liability						
Carriers:	Hudson Insurance Company					
Best's Ratings:	A XV					
Policy Term:	4/03/21		12:01 am		4/03/22	12:01 am
Policy No.:	PEP00005185-01					
Named Insured & Address:	City of Twin Oaks 1381 Big Bend Twin Oaks, MO 63021					
Limits of Liability:			2021/2022 Hudson		2020/2021 Hudson	
	General Aggregate Total Limit		Missouri Statutory Immunity Limitations Apply		Missouri Statutory Immunity Limitations Apply	
	Products and Completed Operations Aggregate		Missouri Statutory Immunity Limitations Apply		Missouri Statutory Immunity Limitations Apply	
	Personal Injury Each Occurrence Limit		\$1,000,000 Each Occurrence \$3,000,000 Aggregate		\$1,000,000 Each Occurrence \$3,000,000 Aggregate	
	Advertising Injury Each Occurrence Limit		\$1,000,000 Each Occurrence \$3,000,000 Aggregate		\$1,000,000 Each Occurrence \$3,000,000 Aggregate	
	Each Occurrence Limit		Missouri Statutory Immunity Limitations Apply		Missouri Statutory Immunity Limitations Apply.	
	Premises Damage		\$100,000		\$100,000	
	Employee Benefits Liability Retro Date: 4/3/2011		\$1,000,000 Each Employee \$3,000,000 Aggregate		\$1,000,000 Each Employee \$3,000,000 Aggregate	

Commercial General Liability, Public Entity Management Liability, Excess Errors & Omissions Liability and Umbrella Liability				
		2021/2022 Hudson	2020/2021 Hudson	
	Employment Practices Liability Insurance: CLAIMS MADE COVERAGE FORM Retro Date: 7/06/2010	\$1,000,000/ \$1,000,000	\$1,000,000/ \$1,000,000	
	Public Entity Management Liability: Each Wrongful Act Aggregate CLAIMS MADE COVERAGE FORM Retro Date: 3/03/1988	\$1,000,000/ \$1,000,000	\$1,000,000/ \$1,000,000	
	Excess Liability Insurance General Aggregate Total Limit	\$4,000,000 Each Person/Accident Limited Immunity Per State Statute	\$4,000,000 Each Person/Accident Limited Immunity Per State Statute	
	Each Event Limit	\$4,000,000 Each Person/Accident Limited Immunity Per State Statute	\$4,000,000 Each Person/Accident Limited Immunity Per State Statute	
	Public Entity Management Liability	\$4,000,000	\$4,000,000	
	Employment Practices Liability Insurance Limit	\$4,000,000	\$4,000,000	
Terms & Conditions:		Covers the premises and operations exposures of the City of Twin Oaks as well as its professional and management exposures. It covers amounts any protected person is legally required to pay as damages for covered injury or damage not subject to MO sovereign immunity limits up to the policy limits of protection.		

Premium:	2021/2022 Hudson	2020/2021 Hudson	
Property	\$7,606	\$6,479	
Crime	Included	Included	
Inland Marine	Included	Included	
Automobile	\$1,126	\$1,124	
General Liability	\$6,709	\$6,613	
Employee Benefit Plan Administration	Included	Included	
Public Entity Management Liability	\$1,000	\$1,000	
Employment Practices Liability	\$1,650	\$1,650	
Umbrella Excess Liability	\$6,739	\$6773	
Package Grand Total	\$24,830	\$23,639	

NOTICE:

This coverage summary has been prepared expressly for your use and is intended to provide a simplified explanation of your business insurance program. This summary may include a partial listing of terms, conditions and exclusion and does not preempt or take the place of the actual insurance contracts. In the event of a discrepancy between the proposal and the insurance contracts, the insurance contracts will dictate the terms of coverage. Should you have a specific question concerning the program or its coverage, please contact our office for assistance.

The coverage summary is based on the values developed and exposures to loss disclosed to us, in our prior discussions with your company. If there are other areas that need to be evaluated prior to binding of coverage, please bind these areas to our attention. Should any of your exposures change after coverage is bound, such as beginning new operations, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

All contract review performed by our office is for insurance purposes only and is not intended to be a legal review of contract terms and conditions.

**SUBJECT TO RECEIPT OF THE FOLLOWING PRIOR TO
BINDING:**

*Completed and signed forms to Accept or Reject Terrorism on Package
and Excess Liability.*

Copy of 2021 city budget

RECOMMENDATIONS

*Certificates of Insurance should be secured from all contractors
including wording of additional insured status to the village on a
primary and non-contributory basis.*

Exhibit 2



Workers Compensation and Employers Liability Insurance Policy

Policy Number	Policy Period	
	From	To
WCV 6018986	04/03/2021	04/03/2022 12:01 A.M. Standard Time at the described location

Transaction

INFORMATION PAGE
RENEWAL OF POLICY WCV 6018986

Named Insured and Address	Agent
CITY OF TWIN OAKS 1381 BIG BEND ROAD TWIN OAKS MO 63021	C. J. THOMAS COMPANY, INC. 800 MARKET ST SUITE 1655 SAINT LOUIS MO 63101 Telephone: 314-231-1717
	0015128

Other Workplaces Not Shown Above: See schedule attached
Extended Named Insured: Absence of an entry means no exception

Interstate ID:	Intrastate ID:
Insured Is: GOVERNMENT ENTITY	FEIN # 431195675
Bureau/Risk ID: 241070182	NCCI #: 16729
Unemployment Id Number:	

ITEM 2. POLICY PERIOD is from 12:01 A.M., 04/03/2021 to 12:01 A.M., 04/03/2022 Standard Time at the insured's mailing address.

ITEM 3. COVERAGE

- A. Workers Compensation Insurance:** Part One of the policy applies to the Workers Compensation Law of the states listed here: MO
- B. Employers Liability Insurance:** Part TWO of the policy applies to work in each state listed in Item 3A. The limits of our liability under Part TWO are:

Bodily Injury by Accident	\$	500,000	each accident
Bodily Injury by Disease	\$	500,000	policy limit
Bodily Injury by Disease	\$	500,000	each employee
- C. Other States Insurance:** Part Three of the policy applies to the states, if any, listed here: All states and U.S. territories except monopolistic states, Puerto Rico, the U.S. Virgin Islands, and states designated in Item 3. A. of the Information Page.
- D. This policy includes these endorsements and schedules:**

N-NTI-PD	(5/20)	PN99NSF	(1/18)	WC000000C	(1/15)	WC000403	(4/84)
WC000414A	(1/19)	WC000419	(1/01)	WC000422C	(1/21)	WC000425	(5/17)
WC240302	(1/14)	WC240406D	(8/16)	WC240601B	(1/96)	WC240602B	(7/06)

ITEM 4. PREMIUM

The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates, and Rating Plans. All information required below is subject to verification and change by audit.

C L A S S I F I C A T I O N S

SEE SCHEDULE OF CLASSIFICATIONS ON FOLLOWING PAGE(S)

Minimum Premium	Deposit Premium	Total Estimated Annual Premium	Premium Adjustment Period:
\$800	\$2,762	\$2,762	Annual - Reporting

INSURED COPY

Policy Number	Policy Period	
	From	To
WCV 6018986	04/03/2021	04/03/2022
12:01 A.M. Standard Time at the described location		

Transaction

INFORMATION PAGE
 RENEWAL OF POLICY WCV 6018986

Named Insured and Address	Agent
CITY OF TWIN OAKS 1381 BIG BEND ROAD TWIN OAKS MO 63021	C. J. THOMAS COMPANY, INC. 800 MARKET ST SUITE 1655 SAINT LOUIS MO 63101
	Telephone: 314-231-1717 0015128

SCHEDULE OF CLASSIFICATIONS:

CLASSIFICATIONS	CODE NO	PREM BASIS ESTIMATED REMUNERATION	RATE PER \$100	ESTIMATED ANNUAL PREMIUM
STATE: Missouri				
CLERICAL OFFICE EMPLOYEES NOC	8810	144,380	0.14000	202
BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOY	9015	74,897	3.39000	2,539
MUNICIPAL, TOWNSHIP, COUNTY, OR STATE EMPLOYEE NOC	9410		3.36000	
Subtotal State Premium				\$ 2,741
EXPENSE CONSTANT	0900			230
2ND INJURY FUND PREMIUM SURCHARGE	2ND IN	2,630	1.03000	79
TERRORISM	9740	219,277	0.00800	18
INCR LIMITS OF EMPLOYERS LIAB	9807	2,741	0.00800	22
TO EQUAL MINIMUM PREMIUM (E L)	9848			53
SCHEDULE CREDIT	9887	2,647	0.90000	- 265
EXPERIENCE MODIFICATION	9898	2,816	0.94000	- 169
MO SUPPLEMENTAL SECOND INJURY FUND	MO SSS	2,630	1.02000	53
Total State Premium				\$ 2,762
Total Estimated Premium				\$ 2,762