

AMERICAN FORK CITY
COUNCIL MEETING MINUTES
JUNE 5, 2014

WORK SESSION

ATTACHMENTS (3)

The purpose of City Work Sessions is to prepare the City Council for upcoming agenda items on future City Council Meetings. The Work Session is not an action item meeting. No one attending the meeting should rely on any discussion or any perceived consensus as action or authorization. These come only from the City Council Meeting.

The American Fork City Council met in a work session on Thursday, June 5, 2014, in the American Fork City Offices, 51 East Main Street, commencing at 3:30 p.m. Those present included Mayor James H. Hadfield and Councilmembers Carlton Bowen, Brad Frost, Robert Shelton, Jeff Shorter, and Clark Taylor.

Staff present: Administrative Intern Brittany Bailey
Associate Planner Wendelin Knobloch
City Administrator Craig Whitehead
City Attorney Kasey Wright
City Planner Adam Olsen
City Recorder Richard Colborn
Finance Director Cathy Jensen
Fire Chief Kriss Garcia
Library Director Sheena Parker
Parks & Recreation Director Derric Rykert
Police Chief Lance Call
Public Works Director Dale Goodman

Also present: Lela Bartholomew, Maxine Steele, Sydney Thomas, and Darrell Child

Mayor Hadfield explained that he had reviewed the previously made Council assignments, talked with Councilmembers about some options and as a result the Recreation / Parks / Trails have been passed on from Councilman Bowen to Councilman Taylor. **(See ATTACHMENT 1)**

REPORT ON THE USE OF ARTS GRANTS IN FY 2014 – Lela Bartholomew

Mayor Hadfield welcomed Timpanogos Arts Foundation Executive Director Lela Bartholomew and several members of the Arts Council to the meeting. A year ago the operation of the Arts Council was transferred to a Grant Program. Today was a report on their progress.

Ms. Bartholomew thanked the Mayor and the City Council for keeping them together this year. She provided information from July 1, 2013 thru March 31, 2014.

American Fork Symphony presented four concerts including, *Salute to America; A Night of Enchanting Music; Christmas Wishes; and Movies and Masterpieces*. There were approximately 90 volunteer musicians who practiced two hours every Saturday at the American Fork Junior High School.

Wasatch Winds presented four concerts including, *In the Good Ole' Summertime; Fall Sounds; Christmas Joy;* and *President's Day Salute*. Approximately 75 volunteer musicians practiced two hours every Thursday evening at the American Fork High School.

American Fork Children's Choir held an Olympic Choir Camp last summer as well as a Ukulele Camp along with two concerts. There were 16 children that attended weekly classes that were free.

Timpanogos Chorale has presented two concerts thus far this year, *O Night Divine!* and a performance at the Assembly Hall on Temple Square. The Chorale consisted of 40 adults who rehearsed at the Historic City Hall every Thursday evening for two hours. Over Memorial Day weekend they performed at the Kennedy Center in Washington D.C. The tour was funded by the chorale members.

Visual Arts Classes for all ages met every week in the Historic City Hall and the Arts Annex of the Recreation Center. They focused on watercolors and drawing and painting. There was an annual Children's Art Show, "Christmas in the Rotunda," held at the American Fork Library. The visual arts group also held the Steel Days Art Show. On Tuesday's from 10 am until 2 pm was "Table Time" at the Historic City Hall for all who wanted to bring their own supplies and do artwork and socialize. A small fee is collected for each visit. Also, the Edna Birk Memorial Scholarship is awarded to one American Fork High School Senior each year. It is funded by the Birk Family Foundation.

American Fork Youth Theatre presented three musicals this year including *Winnie the Pooh*, with a cast of 50, *Mulan*, with a cast of 42, and *Pinocchio*, with a cast of 27. There were musical theatre classes held weekly for children and teens. Tuition was charged but no one was turned away because of inability to pay. They rehearsed in the Art Annex at the Recreation Center and perform at the American Fork Junior High and American Fork Amphitheatre.

American Fork Community Theatre presented *Aida*, last August at the American Fork Amphitheatre in conjunction with the Highland Arts Council. Forty volunteer cast members rehearsed weekly from June to August in the Art Annex at the Recreation Center. This year they were going to present, *Barnum*.

Writing Classes were also provided weekly from July thru January. They were looking for an instructor and program manager for the program.

Mary Kawakami Speech Contest was funded by Mary Kawakami. Jr. and Senior High Students competed for scholarship prize money writing about our Country.

The Arts Council had an all-volunteer governing board. For this reporting time period there had been an estimated attendance at all events of 11,170. There were estimated to be 11,584 volunteer hours.

Some of the activities were very good at fundraising and others relied on funding entirely from the City. As of March 31, 2014 they were under budget.

Councilman Shorter thanked Ms. Bartholomew for the presentation and added that he was learning a lot about the Arts and Recreation in American Fork City. There were a lot of good activities.

Ms. Bartholomew explained that they held a retreat a few months ago where they set goals and one was Marketing Website Development and branding of their organization.

Mayor Hadfield added that as a Board they needed to do a better job in scheduling events. He realized there were only certain nights that certain venues could be utilized but once during the past year there were three events on the same night.

Ms. Bartholomew responded that they struggled during the holiday season and they would be trying to address that.

Councilman Taylor noted that a lot were on the same night based on what was available.

Mayor Hadfield was desirous to see that worked out explaining that there were not many communities this size that had a symphony, and a chorus, and the other things. In other communities when someone moved in they were asked 'what sports do your kids play.' In American Fork it was 'what instruments do your kids play.' American Fork was blessed to have the arts in the high school and community.

Mayor Hadfield continued that many of those volunteers in both the Symphony and the Wasatch Winds were graduates of American Fork High School where they learned music and they were now carrying those talents forward. He appreciated the work of Ms. Bartholomew and it was his pleasure to be a part of the Arts.

Ms. Bartholomew expressed that what was unique about American Fork was that in all of the programs they start out young and go old. It was a very broad spectrum.

Councilman Frost commented that the Arts Council was very supportive of other things. They were a big part of Steel Days. It adds to the feeling of the community. People don't have to put their band instruments away after high school.

Ms. Steele stated that there were 950 seats at the Symphony concerts and almost all were filled.

Councilman Shorter reminded all that Concerts in the Park will be presented on the next 8 Mondays.

Councilman Shelton felt the Arts Council has handled the recent changes well. He appreciated the time of Ms. Bartholomew and all of the volunteers.

DISCUSSION OF THE 2014-2015 PROPERTY AND LIABILITY INSURANCE – *Darrell Child*

Mayor Hadfield introduced Darrell Child of Olympus Insurance who handled the property and liability insurance for the City.

Mr. Child explained that every year he worked with the Administrative Staff of the City to review and come up with a package for the fiscal year. **(See ATTACHMENT 2)** The Property / Boiler & Machinery and Contractors Equipment were provided by Affiliated FM which was part of FM Global which was the largest property underwriter in the world. They had a reputation of being very responsive whenever there was a claim, particularly a major claim or a disaster. They provided very generous limits in areas where others did not such as in earthquakes. The City's history with Affiliated FM has been excellent. In the first year of coverage with this company the City had an incident involving some fire turnout gear. Without hesitation Affiliated FM stepped forward and took care of significant costs. It was his opinion that other underwriters may not have been as responsive or may not have even covered that loss.

General Liability covers the major operations of the City as well as the things the City owns and includes parks and buildings. There were also broader special liability coverage including Law Enforcement, Public Officials Errors & Omissions, Employment Practices Liability, and Automobile Liability and Physical Damage

Councilman Bowen asked if the Automobile Liability included the fire trucks and vehicles like that.

Mr. Child answered that it did. He continued that there was Travel & Accident, Excess Liability Coverage, and Inland Marine. He explained that inland marine was a very old term adopted by the insurance industry many years ago when insurance first started. Three hundred years ago in London they decided to share risk by those that went over the ocean, Ocean Marine, and those that were on land that they called, Inland Marine.

Mr. Child continued that the City had coverage for Crime and ID Fraud. ID Fraud was available to elected officials and City employees. An ID Fraud event was very disturbing and might cause one not to be as focused or as safe as one was expected to be. A professional coach would help in the process.

Mr. Child asked if the City still needed the Hull Property coverage on a boat.

Chief Garcia explained that coverage could be cancelled.

Mr. Child explained that the City was managing its risk very effectively. The cost to the City of insurance was reflective on how well the City did in the safety and management of its overall programs.

Mayor Hadfield commented that Olympus Insurance has been very proactive with the City. They have Risk Management Conferences that he has attended as well as other staff members and found them well focused on the topics of the day. He complimented the senior staff in taking care of matters in a timely fashion. He recognized the efforts of the Police and Fire Departments and their defensive driving classes.

Councilman Bowen asked if Mr. Child had any recommendations for the City to further lower risk.

Mr. Child answered that Olympus regularly assessed merging risks that were happening. The nature of risk in local government was very dynamic and over time the types of things faced would be different. He believed the City has been very proactive and he anticipated that it would continue to do so.

Mr. Child continued that they only seek out the best of the best insurance providers that have very good financial security for the City.

Mr. Child explained the individual amounts of coverage and some optional coverage including terrorism. **(See ATTACHMENT 3)**

Councilman Frost asked how the terrorism coverage would play out.

Mr. Child explained that after 9/11 all insurance policies put a mandatory exclusion with regard to terrorism. If the City opted to buy the Terrorist coverage that would simply lift the exclusion. The normal benefit would then flow to that incident.

Mr. Child talked about liability coverage and noted that One Beacon was one of the very finest companies that specialized in doing local government work. They had very good support services.

Mr. Child noted that there were some options that would allow for an increase in deductibles to save on the premium. However he felt that the City would just be trading dollars. The City Council has had discussion regarding the option of street light coverage. There was also the option of placing physical loss coverage on the water spring boxes up the canyon.

Mayor Hadfield stated that the City has had to spend significant money to design and to improve those collection boxes. This was a source of water to the community.

Councilman Bowen asked if those improvements were already in place.

Mayor Hadfield responded that what was in place would no longer be acceptable. The City had to continue to improve them. If there was an issue with the springs it was the City's liability insurance that would cover that.

Councilman Shorter expressed that there was a 'tipping point' to where a higher deductible was not economical.

Mr. Child felt that the City was at the optimum deductible at this time. The higher deductibles were out there not necessarily thinking that there would be a positive cash break but if a City wanted to be envisioning putting more of its own 'skin' in the game.

Mayor Hadfield stated that the City has been stepping up. It was not that long ago that the City had multiple sewer backup claims. The City has been aggressive and now every line in American Fork was televised every year. We have not had a sewer claim for quite a while. The secret with the claims was to be proactive.

Councilman Shelton noted that there was some money set aside for projections.

Mr. Whitehead was surprised at the deductible of \$1,000. He was under the impression that figure was \$10,000 per occurrence. With it only being \$1,000 it made it much more attractive. He explained that they had budgeted \$20,000 over the maintenance contract. The premium of \$12,000 could come from that.

Mr. Child noted that there was an option for Cyber Liability Coverage with a premium of \$3750. This was not in the current plan. Many communities were now purchasing this coverage. Along with the monetary coverage, technical resources were also provided.

Mayor Hadfield felt it was a sign of the times.

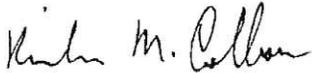
Councilman Bowen asked if the reason for the additional premium this year was due to additional claims.

Mr. Child explained that it was due to additional property and replacement value review of existing premises.

Mayor Hadfield thanked everyone for their attendance. This was on the agenda on Tuesday for action.

ADJOURNMENT

The work session adjourned at 4:32 p.m.



Richard M. Colborn
City Recorder



Office of the Mayor

June 1, 2014

Mayor Hadfield has made the following council assignments, effective immediately:

<u>Elected Official</u>	<u>Committee</u>
Mayor Hadfield	Public Safety Schools/Education Senior Citizens Veterans Groups Metropolitan Water Board American Fork Irrigation Company
Councilman Taylor	Mayor Pro-Tem Golf Course Recreation/Parks/Trails
Councilman Frost	Steel Days Celebration Cemetery
Councilman Shelton	Chamber of Commerce Economic Development Downtown American Fork Inc Library/Literacy
Councilman Shorter	Arts Council Youth Council/Youth Court Historic Preservation
Councilman Bowen	Neighborhood Preservation Neighbors in Action Beautification/Shade Tree

51 EAST MAIN - AMERICAN FORK, UT 84003 - TEL: 801-763-3000 - FAX: 801-763-3033



OUR STRATEGIC VISION: *Customer Service Excellence – Continuous Improvement –*

ATTACHMENT 2 TO THE 06-05-2014 CC WS MINUTES - PAGE 1 OF 2

REVIEW PROCESS

Annually, the underwriters for each major coverage area provide renewal terms, including optional program enhancements for the next annual term, which are summarized in this proposal. Although the overall insurance market has been relatively stable, the risks facing the city continue to be dynamic in nature. This includes the development of legal liabilities, emerging risk areas and the potential for large or regional catastrophic events.

The insurance program for the city is placed with highly qualified, top rated insurance companies, with a history of serving public sector organizations.

This proposal includes several options to improve the overall treatment of risk, in the following areas:

- Include Cyber Liability
- Include Street Lighting System under the Inland Marine program
- Include Spring Box System under the Inland Marine program

SUMMARY OF CURRENT COVERAGE PROGRAM

Property / Boiler & Machinery	
\$55,038,290	Total Insured Value (TIV)
\$37,924,130	Building
\$11,413,910	Contents
\$4,136,360	Electronic Data Processing (EDP)
\$1,282,890	Business Income
\$281,000	Extra Expense
\$1,000,000	Additional Extra Expense
\$50,000,000	Loss Limit
\$50,000,000	Flood (Includes All Zones)
\$50,000,000	Earthquake
\$50,000,000	Boiler & Machinery
\$4,034,652	Library Books (\$100 Per Book Max)
Contractors Equipment	
\$1,289,647	Scheduled Equipment
Included	Flood (Includes Zone A)
Included	Earthquake

General Liability	
\$3,000,000	General Aggregate
\$3,000,000	Products & Completed Ops
\$1,000,000	Personal Injury Person
\$1,000,000	Advertising Injury Person
\$1,000,000	General Occurrence
\$100,000	Damage to Rented Premises
\$1,000,000	Failure to Supply
\$1,000,000	Sewer Backup
\$1,000,000	Sexual Abuse
\$1,000,000	Health Care (EMT)
Included	Dam Failure
Employee Benefits Liability	
\$1,000,000	Occurrence
\$3,000,000	Aggregate



Law Enforcement Liability	
\$1,000,000	Occurrence
\$3,000,000	Aggregate
Public Officials Errors & Omissions	
\$1,000,000	Occurrence
\$3,000,000	Aggregate
Employment Practices Liability	
\$1,000,000	Occurrence
\$3,000,000	Aggregate
Automobile Liability	
\$1,000,000	Occurrence
\$1,000,000	UM / UIM
\$5,000	Personal Injury Protection
Automobile Physical Damage	
Per Schedule	Comprehensive
Per Schedule	Collision
\$50,000	Hired - Comprehensive
\$50,000	Hired - Collision
Travel & Accident	
\$1,000,000	Aggregate Benefit
\$100,000	AD&D - Board Member / Employee
\$25,000	AD&D - Spouse
\$10,000	AD&D - Child
\$10,000	Emergency Medical Benefit
\$1,000,000	Emergency Medical Evacuation
\$1,000,000	Repatriation of Remains

Excess Liability - 1	
\$10,000,000	Occurrence
\$10,000,000	Aggregate
Excess Liability - 2	
\$5,000,000	Occurrence
\$5,000,000	Aggregate
Inland Marine	
\$500,000	Public Safety Equipment
\$100,000	Leased / Rented Equipment
\$20,000	Police K9 Mortality
\$40,000	Street, Traffic, Stadium Lights
Crime	
\$500,000	Employee Theft
\$500,000	Theft of Money & Securities - Inside
\$500,000	Robbery or Safe Burglary
\$500,000	Forgery or Alteration
\$500,000	Outside Premises
\$500,000	Money Order / Counterfeit Curr.
\$500,000	Funds Transfer Fraud
\$500,000	Computer Fraud
ID Fraud	
\$25,000	Per Employee (Full Time)
Hull Property	
\$48,000	Scheduled Boat



American Fork City
Insurance Proposal
2014 - 2015

Coverage	Carrier	Limits	Deductible	14/15 Premium	13/14 Premium
Property / Boiler & Machinery	Affiliated FM 7/1/14 - 7/1/15	\$ 55,038,290 Total Insured Value (TIV)			
		\$ 37,924,130 Building	\$ 10,000		
		\$ 11,413,910 Contents	\$ 10,000		
		\$ 4,136,360 Electronic Data Processing (EDP)	\$ 10,000		
		\$ 1,282,890 Business Income	72 Hours		
		\$ 281,000 Extra Expense	\$ 10,000		
		\$ 1,000,000 Additional Extra Expense	\$ 10,000		
		\$ 50,000,000 Loss Limit	\$ 10,000		
		\$ 50,000,000 Flood (Includes All Zones)	\$ 100,000		
		\$ 50,000,000 Earthquake	1% / \$100,000 Min.		
		\$ 50,000,000 Boiler & Machinery (Mechanical Breakdown)	\$ 10,000		
		\$ 4,034,652 Library Books (\$100 Per Book Max)	\$ 10,000		
		\$ 100,000 Fire Fighting Materials and Expenses	\$ 10,000		
		\$ 100,000 Professional Fees / Claim Expense	\$ 10,000		
		\$ 250,000 Expediting Expenses	\$ 10,000		
		\$ 100,000 Trees, Shrubs, Plants, Lawns (\$1,000 Per Item)	\$ 10,000		
		\$ 250,000 Pavements / Roadways	\$ 10,000		
		\$ 100,000 Land / Water Clean Up Expense	\$ 10,000		
		\$ 250,000 Installation Floater	\$ 10,000		
		\$ 2,500,000 Newly Acquired Property	\$ 10,000		
		\$ 1,000,000 Unnamed Location Coverage	\$ 10,000		
		\$ 250,000 Fine Art	\$ 10,000		
		\$ 500,000 Accounts Receivable	\$ 10,000		
		\$ 500,000 Valuable Papers and Records	\$ 10,000		
		\$ 500,000 Additional Electronic Data Processing (EDP)	\$ 10,000		
		\$ 1,000,000 Undamaged Portion	\$ 10,000	\$ 95,841	\$ 88,971
		\$ 1,000,000 Demolition	\$ 10,000		
		\$ 1,000,000 Compliance with the Law	\$ 10,000		
		\$ 1,000,000 Increased Cost of Construction - Business Income	\$ 10,000		
		\$ 1,000,000 Fungus, Mold, Mildew	\$ 10,000		
		\$ 100,000 Deferred Payment	\$ 10,000		
		\$ 250,000 Off Premises Service Interruption - Property Damage	\$ 10,000		
		\$ 100,000 Arson / Theft Reward	\$ 10,000		
		\$ 100,000 Money & Securities	\$ 10,000		
		\$ 100,000 Locks and Keys	\$ 10,000		
		\$ 100,000 Tenants Legal Liability / Expense	\$ 10,000		
		\$ 100,000 Soft Costs	\$ 10,000		
Included in Loss Limit Personal Effects of Employees	\$ 10,000				
\$ 250,000 Property in Transit (Excludes Frequent Transit - Fire/Police)	\$ 10,000				
\$ 1,000,000 Course of Construction / Builders' Risk	\$ 10,000				
30 Days Business Income - Ordinary Payroll	72 Hours				
30 Days Business Income - Civil Authority	72 Hours				
\$ 250,000 Business Income - Off Premises Service Interruption	72 Hours				
\$ 250,000 Business Income - Contingent Business Interruption	72 Hours				
\$ 250,000 Business Income - Research / Development	72 Hours				
\$ 100,000 Business Income - Tax Treatment	72 Hours				
30 Days Business Income - Extended Period of Indemnity	72 Hours				
Contractors Equipment	Affiliated FM 7/1/14 - 7/1/15	\$ 1,289,647 Scheduled Equipment	\$ 10,000		
		Included Flood (Includes Zone A)	\$ 100,000		
		Included Earthquake	1% / \$100,000		
Total Premium				\$ 95,841	\$ 88,971



American Fork City
 Insurance Proposal
 2014 - 2015

Options				
Coverage	Carrier	Limits	Deductible	Premium Change
All	Affiliated FM 7/1/14 - 7/1/15	Unchanged	\$10,000 may be increased to \$25,000	\$ (860)
Terrorism	Affiliated FM 7/1/14 - 7/1/15	Unchanged	Unchanged	\$ 5,736



American Fork City
Insurance Proposal
2014 - 2015

Coverage	Carrier	Limits	Deductible	14/15 Premium	13/14 Premium
General Liability	One Beacon 7/1/14 - 7/1/15	\$ 3,000,000 General Aggregate	\$ 10,000	\$ 55,165	\$ 55,637
		\$ 3,000,000 Products & Completed Work Aggregate	\$ 10,000		
		\$ 1,000,000 Personal Injury Person	\$ 10,000		
		\$ 1,000,000 Advertising Injury Person	\$ 10,000		
		\$ 1,000,000 General Occurrence	\$ 10,000		
		\$ 100,000 Damage to Rented Premises	\$ 10,000		
		\$ 1,000,000 Failure to Supply	\$ 10,000		
		\$ 1,000,000 Sewer Backup	\$ 10,000		
		\$ 1,000,000 Sexual Abuse	\$ 10,000		
		\$ 1,000,000 Health Care (EMT)	\$ 10,000		
		Included Dam Failure	\$ 10,000		
Employee Benefits Liability	One Beacon 7/1/14 - 7/1/15	\$ 1,000,000 Occurrence	\$ 1,000		
		\$ 3,000,000 Aggregate	\$ 1,000		
Law Enforcement Liability	One Beacon 7/1/14 - 7/1/15	\$ 1,000,000 Occurrence	\$ 15,000		
		\$ 3,000,000 Aggregate	\$ 15,000		
Public Officials Errors & Omissions	One Beacon 7/1/14 - 7/1/15 Retro Date: 7/1/2002	\$ 1,000,000 Occurrence	\$ 15,000		
		\$ 3,000,000 Aggregate	\$ 15,000		
Employment Practices Liability	One Beacon 7/1/14 - 7/1/15 Retro Date: 7/1/2004	\$ 1,000,000 Occurrence	\$ 15,000		
		\$ 3,000,000 Aggregate	\$ 15,000		
Automobile Liability	One Beacon 7/1/14 - 7/1/15	\$ 1,000,000 Occurrence	\$ 5,000		
		\$ 1,000,000 Uninsured / Underinsured Motorist (UM/UIM)	\$ 5,000		
		\$ 5,000 Personal Injury Protection / Medical Payments			
Automobile Physical Damage	One Beacon 7/1/14 - 7/1/15	ACV - Per Schedule Comprehensive	\$ 500		
		ACV - Per Schedule Collision	\$ 1,000		
		\$ 50,000 Hired - Comprehensive	\$ 500		
		\$ 50,000 Hired - Collision	\$ 1,000		
Excess Liability - 1	One Beacon 7/1/14 - 7/1/15	\$ 10,000,000 Occurrence	Excess of Underlying		
		\$ 10,000,000 Aggregate			
		<u>Excess of:</u> General Liability, Employee Benefits Liability, Law Enforcement Liability, Public Officials Errors & Omissions, Employment Practices Liability, Automobile Liability, Sewer Backup.		\$ 27,506	\$ 26,796
		<u>Sublimited:</u> Failure to Supply - \$4,000,000; Sexual Abuse - \$4,000,000.			
		<u>Excluded:</u> UM/UIM.			
Excess Liability - 2	Torus 7/1/13 - 7/1/14	\$ 5,000,000 Occurrence	Excess of Underlying		
		\$ 5,000,000 Aggregate			
		<u>Excess of:</u> Excess Liability - 1		\$ 12,700	\$ 12,500
		Total Liability Limit - \$16,000,000			
Inland Marine	One Beacon 7/1/14 - 7/1/15	\$ 500,000 Public Safety Equipment	\$ 1,000		
		\$ 100,000 Leased / Rented Equipment	\$ 1,000		
		\$ 20,000 Police K9 Mortality	\$ 1,000		
		\$ 40,000 Street Lights, Traffic Lights, Stadium Lights	\$ 1,000		
Total Premium				\$ 252,109	\$ 245,043



American Fork City
Insurance Proposal
2014 - 2015

Options				
Coverage	Carrier	Limits	Deductible	Premium Change
Law Enforcement Liability	One Beacon 7/1/14 - 7/1/15	Unchanged	May be increased from \$15,000 to \$25,000	\$ (2,650)
Public Officials Errors & Omissions	One Beacon 7/1/14 - 7/1/15	Unchanged	May be increased from \$15,000 to \$25,000	\$ (550)
Employment Practices Liability	One Beacon 7/1/14 - 7/1/15	Unchanged	May be increased from \$15,000 to \$25,000	\$ (1,750)
Automobile Liability	One Beacon 7/1/14 - 7/1/15	Unchanged	May be increased from \$5,000 to \$10,000	\$ (2,800)
Terrorism	One Beacon 7/1/14 - 7/1/15	May be included on all coverage areas	Unchanged	\$ 1,826
Inland Marine - Streets Lights	One Beacon 7/1/14 - 7/1/15	\$3,000,000 scheduled light poles and structures, excluded underground wiring.	\$ 1,000	\$ 12,000
Inland Marine - Spring Box System	One Beacon 7/1/14 - 7/1/15	\$1,000,000 for scheduled structures	\$ 5,000	\$ 4,000



American Fork City
Insurance Proposal
2014 - 2015

Coverage	Carrier	Limits	Deductible	14/15 Premium	13/14 Premium
Crime	Travelers 7/1/14 - 7/1/15	\$ 500,000 Employee Theft	\$ 5,000	\$ 1,562	\$ 2,012
		\$ 500,000 Theft of Money & Securities - Inside	\$ 5,000		
		\$ 500,000 Robbery or Safe Burglary	\$ 5,000		
		\$ 500,000 Forgery or Alteration	\$ 5,000		
		\$ 500,000 Outside Premises	\$ 5,000		
		\$ 500,000 Money Order and Counterfeit Paper Currency	\$ 5,000		
		\$ 500,000 Funds Transfer Fraud	\$ 5,000		
		\$ 500,000 Computer Fraud	\$ 5,000		
ID Fraud	Travelers 7/1/14 - 7/1/15	\$ 25,000 Per Employee (Full Time)	\$ -	\$ 858	\$ 858
Total Premium				\$ 2,420	\$ 2,870

Options					
Coverage	Carrier	Limits	Deductible	Premium Change	
Cyber Liability	Travelers 7/1/14 - 7/1/15	\$ 1,000,000 Network and Information Security	\$ 10,000	\$	
		\$ 1,000,000 Communication and Media	\$ 10,000		
		\$ 500,000 Regulatory Defense	\$ 10,000		
		\$ 500,000 Crisis Management Event	\$ 10,000		
		\$ 500,000 Security Breach Remediation and Notification	\$ 10,000		
		\$ 250,000 Computer Program and Electronic Data Restoration	\$ 10,000		
		\$ 250,000 E-Commerce Extortion	\$ 5,000		
				\$	3,750



American Fork City
 Insurance Proposal
 2014 - 2015

Coverage	Carrier	Limits	Deductible	14/15 Premium	13/14 Premium
Hull Property (Fire Department Boat)	Markel 7/1/14 - 7/1/15	\$ 48,000 Scheduled Boat *Inland Water of Utah	\$ 1,000	\$ 1,482	\$ 1,522
Total Premium				\$ 1,482	\$ 1,522



American Fork City
 Insurance Proposal
 2014 - 2015

Coverage	Carrier	Limits	Deductible	14/15 Premium	13/14 Premium
Travel & Accident	Starr 7/1/14 - 7/1/15	\$ 1,000,000 Aggregate Benefit	\$ -	\$ 2,000	\$ 2,000
		\$ 100,000 AD&D - Board Member / Employee	\$ -		
		\$ 25,000 AD&D - Spouse	\$ -		
		\$ 10,000 AD&D - Child	\$ -		
		\$ 10,000 Emergency Medical Benefit	\$ -		
		\$ 1,000,000 Emergency Medical Evacuation	\$ -		
		\$ 1,000,000 Repatriation of Remains	\$ -		
Total Premium				\$ 2,000	\$ 2,000

