

Gardnerville Town Board

AGENDA ACTION SHEET



1. **Not for Possible Action: Presentation by Wes Henderson, Director, Nevada League of Cities, on a legislative update.**

2. **Recommended Motion:**
Funds Available: Yes N/A

3. **Department: Administration**

4. **Prepared by: Carol Louthan**

5. **Meeting Date: June 4, 2019**

6. **Agenda:** Consent Administrative

Background Information: To be provided at meeting.

7. **Other Agency Review of Action:** Douglas County N/A

8. **Board Action:**

Approved Approved with Modifications
 Denied Continued

Gardnerville Town Board

AGENDA ACTION SHEET



1. **For Possible Action** Discussion and possible renewal of the Town of Gardnerville's insurance offered through the Nevada Public Agency Insurance Pool (POOL) and payment of \$25,173.92 for fiscal year 2019-2020; with public comment prior to Board action. Appearance by Alan Reed, Warren Reed Insurance
2. **Recommended Motion:** Approve renewal of the Town of Gardnerville's insurance through the Nevada Public Agency Insurance Pool and payment of \$25,173.92 out of fiscal year 2019-2020 funds.
Funds Available: Yes N/A
3. **Department:** Administration
4. **Prepared by:** Carol Louthan
5. **Meeting Date:** June 4, 2019
6. **Agenda:** Consent Administrative

Background Information: Presentation by Alan Reed. See attached backup material from Warren Reed Insurance.

7. **Other Agency Review of Action:** Douglas County N/A
8. **Board Action:**
 Approved Approved with Modifications
 Denied Continued

WARREN REED INSURANCE

POOL Proposal

Town of Gardnerville



**Presented By:
Alan Reed**

**1521 HIGHWAY 395, NORTH
GARDNERVILLE, NV 89410**

PHONE (775) 782-2277 ~ FAX (775) 782-8923

1521 Hwy 395 North
Gardnerville, NV 89410
(775) 782-2277
Fax: (775) 782-7387 or (775) 782-8923



Warren Reed Principle

To provide our customers with quality insurance products and services while maintaining the highest standard of integrity, trust and respect with our client base, this community and our agency staff. We will do this by continuing to build our organizational capabilities and taking seriously the responsibility placed upon us.

Warren Reed	1947	Founder/deceased 1917 - 1998
Bruce Hollander CPCU	1966	Retired
Jim Norton	1967	Property & Casualty Agent
Alan Reed CIC	1974	Property & Casualty Agent
Denise Rudnick CISR	1984	Office Manager/Customer Service Representative
Todd Wilcks, CIC	1987	Property & Casualty Agent
Kristi Glover, CISR	2003	Account Executive
Jeff Long	2005	Life & Health Agent
Carolyn Mitchell, CISR	2008	Commerical Lines Customer Service Representative
Mike Downs	2008	Property & Casualty Agent
JoAnne Snarr	2013	Accounting
Robin Frediani	2015	Claims Administrator
Taylor Reed	2015	Property & Casualty Agent

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May 17, 2019

Town of Gardnerville
Attn: Mr. Erik Nilssen and The Board of Trustees
1407 Hwy 395
Gardnerville NV 89410

RE: 2019/2020 POOL Proposal

Dear Mr. Nilssen and The Board of Trustees,

Enclosed please find a detailed analysis, as well as a summary of coverage terms and conditions for the upcoming year.

CARRIER SUMMATION

Governmental entities are obviously faced with budget concerns and constraints unlike any ever before. In the renewal shopping, the POOL underwriters made every effort to price each risk with this in mind. As a result of their efforts to secure the best overall coverage plan, the POOL Board voted to accept proposals from Government Entities Mutual (GEM), Brit Insurance Company, Public Risk Mutual (PRM), Lloyds of London, Travelers Boiler Reinsurance, County Reinsurance Limited (CRL) and Ironshore Insurance.

Membership Report

There are currently 124 public entities within the Nevada Public Agency Insurance Pool. The membership can be best described as consistently stable. The POOL now insures almost 100% of the eligible public entities in Nevada. Forty five members have voting rights.

The members have effectively pooled together as a risk sharing pool for than 34 years. The membership continues to receive increased levels of coverage as well as a growing array of related services.

Carrier Review and Financial Discussion

The voting members considered several factors in making their renewal decision. Those included stability in pricing, claims handling, and auxiliary services provided to the membership, as well as coverage enhancements.

Blanket Pollution Legal Liability is now included subject to a \$2,000,000 limit per member with a \$10,000,000 aggregate. The deductible is \$25,000.

In an effort to increase their long-range viability and financial strength, the membership has continued to develop a number of member owned insurers that over time, have and will continue to participate in the program structure. These companies assist both POOL and PACT by participating in coverage layers within the insurance programs. The presence of these member owned captives has strengthened the financial position of POOL/PACT. They have also helped in the negotiation of coverage contracts with respect to increased levels of coverage that are dependent on financially strong underlying companies.

The major purpose of any pool is to provide consistency in terms of coverage availability and pricing which could also be described as taking the unexpected bumps out of the road that may occur from time to time, due to hardening and softening within the marketplace.

In the case of POOL and PACT, the member owned captives are Public Risk Mutual (PRM) and Public Compensation Mutual (PCM). These non-profit captives participate within the program structure. As well, the Pool has a financial stake in two risk retention groups (RRG's), Government Entities Mutual (GEM) and County Reinsurance Limited (CRL) who also participate in coverage layers. One traditional insurance company, Travelers Re, as well as one syndicated insurance provider, Lloyds of London participate in the property coverages. Ironshore Insurance provides environmental protection.

Financial statements are available to any interested party. In short, the member owned entities continue to grow in key areas including net assets (well over \$200,000,000). As both POOL and PACT are quasi-public entities, their investments track those of governmental/municipal organizations.

Insurance Industry Conditions

Foremost in the minds of the membership is an increased awareness and understanding as to exactly what the POOL has attempted to accomplish in their efforts to become one of the best risk sharing entities in America. The most obvious factor playing out at this time is the overall direction of the POOL's effort to bring more of their risk in house. The traditional insurance market continues to struggle with catastrophic losses like the tornadoes and flooding throughout America, as well as earthquakes and weather related losses. These large "cat losses" all have a resounding effect on the reinsurance market, as well as the costs that filter down to the buyer.

The past few years have been difficult for the insurance industry as catastrophic losses reached near record levels. The California wild land fires of 2018 had a significant effect on the insurance industry. Reinsurers have raised property rates by as much as 25% in many instances. Another contributing factor is adverse development of combined POOL members for the policy years 2013-14 and 2016-17. However, and this is an important note, the reinsurers for the POOL looked at two key metrics (1) the stability of the POOL itself and (2) the overall loss record of the POOL members and held our rate increase to below market average levels.

The POOL currently underwrites over \$5,000,000,000 in property exposures.

The POOL's objective in creating their member owned captive insurance companies a few years ago has provided economic stability. The Pool has seen a steady increase in the level of coverage and risk that they have elected to retain and self-insure. This is a direct result of a strategic plan to direct a portion of each member's insurance costs into the member owned captives like Public Risk Mutual, as opposed to funneling those funds out into the traditional market, only to never be seen again.

Ownership

As mentioned above, ownership in the Nevada Public Agency Insurance Pool is vested in the membership. All decisions regarding coverage plans are made by the Executive Board and the Executive Committee with input, research and leadership provided by the POOL's Executive Director (Wayne Carlson) and POOL staff.

Accountability and Peer Review

Both POOL and PACT belong to AGRiP, the Association of Governmental and Risk Pools. AGRiP is a conglomerate of about 600 governmental insurance pools in the U.S. POOL and PACT have consistently (since 1996) received awards from AGRiP's Recognition Program. That status is achieved upon completion of rigorous examinations and a compliance process administered under AGRiP's Advisory Standards for Public Entity Risks and Employee Benefit Pools. This comprehensive process includes an in depth analysis of practices, procedures, claims, and a financial review.

Loss Control and Grant Program

The Pool continues to promote their grant program with the express purpose of providing financial assistance to those members wishing to improve risk management and ultimately reduce exposure to loss. Due to the financial strength of POOL/PACT, grant funding hovers at around \$1,000,000 annually. Grant awards should be near that same total (\$1,000,000) for the foreseeable future. Equipment replacement projects, cyber security software, security enhancements, parks and playground equipment and fire protection upgrades are high on many

public entities wish lists. Some grants were/are over \$50,000.

Members use these grants to reduce their own costs that are associated with risk management. There are a variety of applications reviewed on a regular basis. Members are encouraged to take advantage of this service. Grant awards can be provided for a number of safety items (i.e. fire alarm equipment, video security, and dispatch equipment) as well as cost reimbursements for risk management conferences.

A number of projects are in process. Examples of same include projects that address print publications, online communications, monitoring electrical hazards in aging buildings, implementing risk management initiatives to address exposures unique to public entities, conducting liability training workshops for elected officials, and updates on emergency planning, as well as security improvements.

As well, awards are available under the POOL's Loss Control Excellence Program. Recertification opportunities are also available to the membership.

Resources for Living

POOL/PACT now offers to all member employees and their dependents a confidential program to address and resolve personal and workplace challenges. Services are offered live as well as online. Over 13,000 employees have access to this program. Several hundred public entity employees sought assistance in the last year. Of those seeking help, about 15% are dependents.

Cyber Liability

The POOL affords Cyber Liability to each member on an annual basis. The limit is now \$3,000,000 per cyber security event. There has been a significant increase in liability claims arising from a number of issues related to this area. They include but are not limited to : leakage of sensitive information, unwanted e-mails to wireless devices and computers without permission, improper faxes, failure to follow electronic procedures, errors arising out of social networking, web issues, improper text messaging and data breaches. All of these can lead to injury.

POOL has a contract with Information International Associates, Inc. to assist with data security policies and risk evaluations. These policies have been made available to the members. The cost for assessments are currently funded by Public Risk Mutual.

Member Services

The list of services available to POOL/PACT customers is extensive. Major areas of concentration include:

Legal Services
Contractual Review
Human Resource Consulting
Property Appraisal
Property Inspections
Thermographic Imaging
ADA Compliance Surveys
Defensive Driving Training
OSHA Compliance
Webinar Series
Personnel policy development
Specialized Loss Control
Educators Training
E-learning Courses
Law Enforcement Training
Internal Claims Handling Assistance
Risk Control Systems
Site Surveys

Town of Gardnerville Synopsis

In general, the members of the POOL are seeing their renewals come in with stabilized pricing vs. last year. Exceptions to this would be new exposures (i.e. buildings, vehicles and equipment), or increases in payroll or insured values. Each member has the opportunity to consult with respect to their individual risk to determine if viable options are available. Specifically, the District will receive pricing (\$25,174) that is up 5% compared to last year (\$23,904). Your payroll is down 13% and the building and contents limits have increased by 4%. The district currently has 23 vehicles (including) trailers insured.

Warren Reed Insurance, Inc.

The Reed agency operates under a focused strategic plan that includes:

Risk Management and Underwriting
Marketing and Sales
Customer Service
Claims
Education and Analysis

The Warren Reed agency is Douglas County's oldest family owned commercial enterprise, established in 1947. Led by current president Alan Reed, C.I.C., Mr. Reed has been actively engaged in the insurance industry for forty five years. The agency has been family owned since

inception.

He and his wife, Dana have been married for thirty seven years and they have six children.

Christine is a graduate of Washington State University and is a schoolteacher in western Oregon. A.G. received a law degree and a Masters in Public Policy from Indiana University. His undergraduate studies included the United States Air Force Academy, Hillsdale College (Michigan) and Oxford University. Taylor is a 2011 graduate of Gonzaga University and is an account executive for Warren Reed Insurance. Benjamin graduated from Montana State in Bozeman in 2014. He has a bachelors in agri business. Nicole recently graduated from Boise State with a bachelors in psychology. Thomas is a senior at Boise State.

Agent Recognition

At the 2018 annual meeting of POOL/PACT, the Warren Reed agency was one of only two Nevada agents recognized for underwriting efficiency with a 100% rating. In addition, the Reed agency was one of just three POOL/PACT agents with the highest underwriting accuracy rating. They were acknowledged by POOL/PACT's underwriting arm, Willis Pooling of Columbus, Ohio.

Thank you, Mr. Nilssen and The Board of Trustees. Please address any questions or concerns to my office.

Sincerely,


Alan G. Reed, C.I.C.
Warren Reed Insurance

**2019 – 2020 PROGRAM
SUMMARY AND COST
QUOTATION**

POOL POLICY PREMIUM 2018-2019

Pool Loss Fund Contribution \$23,904

Coverage and Related Administrative Costs

Boiler and Machinery Included

Total Program Costs \$23,904

Maintenance Deductible \$500 Applies to each Loss

POOL POLICY PREMIUM 2019-2020

Pool Loss Fund Contribution &

Coverage and Related Administrative Costs \$25,174

Boiler and Machinery Included

Total Program Costs \$25,174

Maintenance Deductible \$500 Applies to each Loss

DIFFERENCE IN PREMIUM \$1,270



poolpact.com
The Power of the POOL

NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

Prepared For:

Gardnerville, Town of

Prepared By:

Warren Reed Insurance

This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form edition July 1, 2019.

Dear POOL Member:

Thank you for your renewed commitment to the Nevada Public Agency Insurance Pool (POOL). In 1987, four Nevada counties formed their own risk sharing pool and now over thirty years later, the vast majority of Nevada's rural public entities remain committed to each other and the mission of their risk pool organization.

We are pleased to provide this Member Coverage Summary for your review. We continue to excel and provide an unparalleled level of service to our members. Our mission seeks to help members manage their risks so they can serve the public effectively.

The POOL Board is comprised of dedicated, hardworking, and ethical Member leaders focused on public risk management. They continue to do a superb job of representing the interests of the Member-owners of POOL.

Our members continue to see great value in being part of the POOL because of the extensive services, thus membership retention remains strong. We encourage you to discuss the services we offer with your insurance agent, a valued partner in the POOL program. Details on the financial performance and the services we offer are available on our website at www.poolpact.com.

If you have any questions, please call us at (775) 885-7475.

Sincerely,

A handwritten signature in black ink, appearing to read "Wayne Carlson". The signature is fluid and cursive, with a long horizontal stroke at the end.

Wayne Carlson
Executive Director
Nevada Public Agency Insurance Pool

**NEVADA PUBLIC AGENCY INSURANCE POOL (POOL)
COVERAGE SUMMARY**

RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2019 – 07/01/2020 Standard Time	Gardnerville, Town of	\$500

PROPERTY LIMITS

Blanket Limit per schedule of locations on file with POOL subject to a maximum limit of \$300,000,000 per loss.

The following sub-limits apply to Section V. C. Extensions of Property Coverage:

Accounts Receivable	\$5,000,000 per loss
Arson Reward	10% up to \$25,000 per loss
Earthquake	\$150,000,000 aggregate
Flood	\$150,000,000 aggregate \$25,000,000 aggregate - Flood Zone A
Equipment Breakdown	\$100,000,000 per loss
<ul style="list-style-type: none"> • Loss of Income & Extra Expense 	included
<ul style="list-style-type: none"> • Hazardous Substance Coverage 	\$250,000 per loss
<ul style="list-style-type: none"> • Spoilage Coverage 	\$250,000 per loss
<ul style="list-style-type: none"> • Data Restoration 	\$100,000 per loss
Expediting Expenses	\$25,000 per loss
Unintentional Errors and Omissions	\$5,000,000 per loss
Money and Securities	\$500,000 per loss
Transmission Facilities	\$100,000 per loss
Vehicle Replacement	Per Attachment E, if applicable

LIABILITY LIMITS

The Limits of Liability are as follows:

Combined Single Limit	\$10,000,000	Each Event/Each Member
Each Member Annual Aggregate Limit: \$10,000,000		
Liability Limits are subject to sub-limits		
Includes Auto Liability, General Liability, Personal Injury Liability, Employment Practices Liability, Law Enforcement Liability and Wrongful Acts Liability		

CYBER SECURITY EVENT AND PRIVACY RESPONSE EXPENSE COVERAGE LIMITS

The Limits of Liability are as follows:

Per Cyber Security Event including Privacy Response Expense	\$3,000,000	Each Member/Annual Aggregate
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ENVIRONMENTAL LIABILITY COVERAGE

The Limits of Liability are as follows:

Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

COVERAGE	DEDUCTIBLE	EACH INCIDENT LIMIT	AGGREGATE LIMIT
A,B,C	\$25,000	\$2,000,000	\$10,000,000

COVERAGE	DEDUCTIBLE	BUSINESS INTERRUPTION LIMIT (Days)	BUSINESS INTERRUPTION LIMIT (\$)
D	3 Days	365	\$2,000,000

Programs and Services available to POOL/PACT Members: RISK MANAGEMENT

Training

POOL/PACT provides extensive E-Learning and other training. Here are some samples, but check out www.poolpact.com for more: Safe Driving Techniques • Blood Borne Pathogens • Ethics • Nevada Open Meeting Law • POOL/PACT 101 • Positive Governance

Risk Management On-Site Programs

Risk Control Program Analysis • Infrared Thermography (IRT) • Safety Policies and Procedures Review • Site Surveys • OSHA Compliance Assistance • Safety and Loss Control Committees Review and Development • Traffic Safety Cones • Improved Security Systems • On-site Respirator Fit and Fire Extinguisher Training • Swimming Pool Safety Training and Inspections • School and Bus Safety Training. • Accident Investigation Claims Analysis • Hazard Communication Program Review and Development

Law Enforcement and Fire Protection

On-line Law Enforcement training, policies, and best practices from the Legal Liability Risk Management Institute • Fire and EMS training, policies, and best practices from TargetSolutions.

Risk Management Grant Program

Grant applications online for innovative and effective grants to mitigate or eliminate risk to employees and citizens • Five, \$2,000 risk management grants are available to each member each year.

24-7-365 Workers Comp Nurse Triage Program

PACT members are eligible to use our innovative and streamed lined WC information and reporting system for non-life threatening on-the-job injuries.

Cyber-Security Assessments

Passive Network Assessments, training, and best practices.

MSDSonline

OSHA and state compliance with safety data sheet management and updates are available online.

For additional information contact Marshall Smith, POOL/PACT Risk Manager, (775) 885-7475

email: marshallsmith@poolpact.com website: www.poolpact.com

Programs and Services available to POOL/PACT Members: **HUMAN RESOURCES**

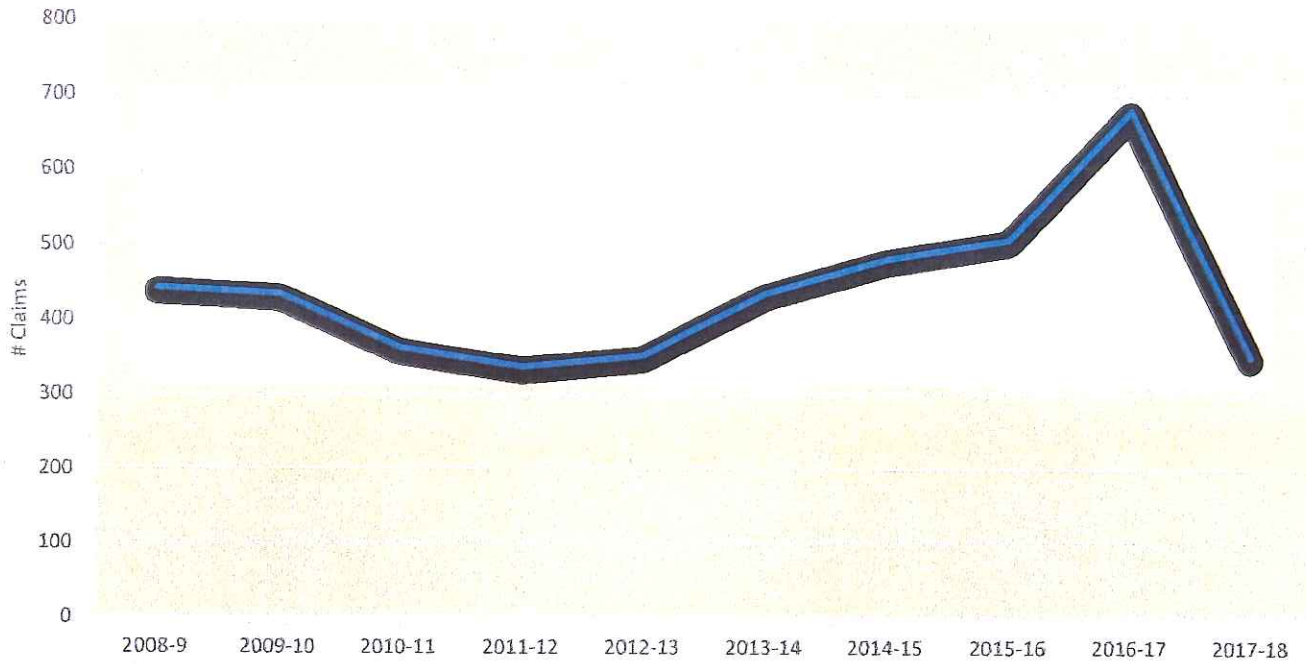
A variety of services are offered through POOL/PACT HR. We work with each member individually to address their specific HR-related needs and to reduce liability. Basic services include:

- Consultation with members to manage and resolve critical employment-related issues to include identifying options, providing step-by-step guidance, monitoring progress, and answering questions.
- Instructor-led training courses and workshops such as: Essential Management Skills; Anti-Bullying and Harassment; Dealing withirate Customers, Effective Communication Skills
- On-line training courses
- On-site assessment of member's HR practices with recommendations.
- Communication issued as "Alerts" to notify members when a significant HR-related law or practice has changed.
- On-site HR Briefings tailored to specific needs/requests of members.
- Sample personnel policies which may be adopted for use by members.
- Over 200 sample job descriptions and numerous HR forms that can be tailored for use by members.
- Legislative Updates after each Legislative Session and changes to sample HR policies
- Quarterly webinars in partnership with Resources for Living, employee assistance program (EAP).
- HR Scholarships to assist member HR representatives in attaining nationally recognized HR certifications.
- Annual HR Seminar providing HR representatives and CEOs valuable information on communication, leadership, and legal updates.

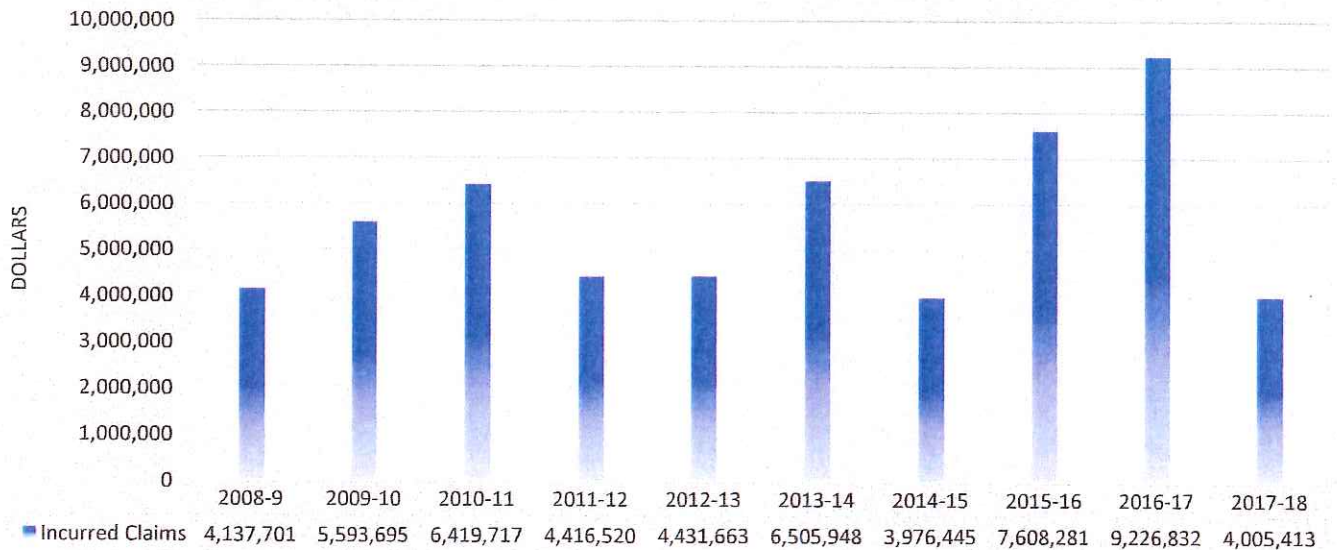
For additional information contact Stacy Norbeck, POOL/PACT Human Resources Manager, (775) 885-7475 email: stacynorbeck@poolpact.com website: www.poolpact.com

10 YEARS OF POOL CLAIMS EXPERIENCE

FREQUENCY TOTAL BY YEAR



SEVERITY TOTAL BY YEAR



NPAIP Membership

Counties:

Churchill County
Douglas County
Elko County
Esmeralda County
Eureka County
Humboldt County
Lander County
Lincoln County
Lyon County
Mineral County
Nye County
Pershing County
Storey County
White Pine County

Towns:

Town of Gardnerville
Town of Genoa
Town of Minden
Town of Pahrump
Town of Round Mountain
Town of Tonopah

School Districts:

Carson City School District
Churchill County School District
Douglas County School District
Elko County School District
Esmeralda County School District
Eureka County School District
Humboldt County School District
Lander County School District
Lincoln County School District
Lyon County School District
Mineral County School District
Nye County School District
Pershing County School District
Storey County School District

Cities:

Boulder City
City of Caliente
City of Carlin
City of Elko
City of Ely
City of Fernley
City of Lovelock
City of Wells
City of West Wendover
City of Winnemucca
City of Yerington

Fire Districts:

Mt. Charleston Fire Protection District
North Lake Tahoe Fire Protection District
North Lyon County Fire Protection District
Pahranagat Valley Fire District
Tahoe Douglas Fire Protection District
Washoe County Fire Suppression
White Pine Fire District

Others:

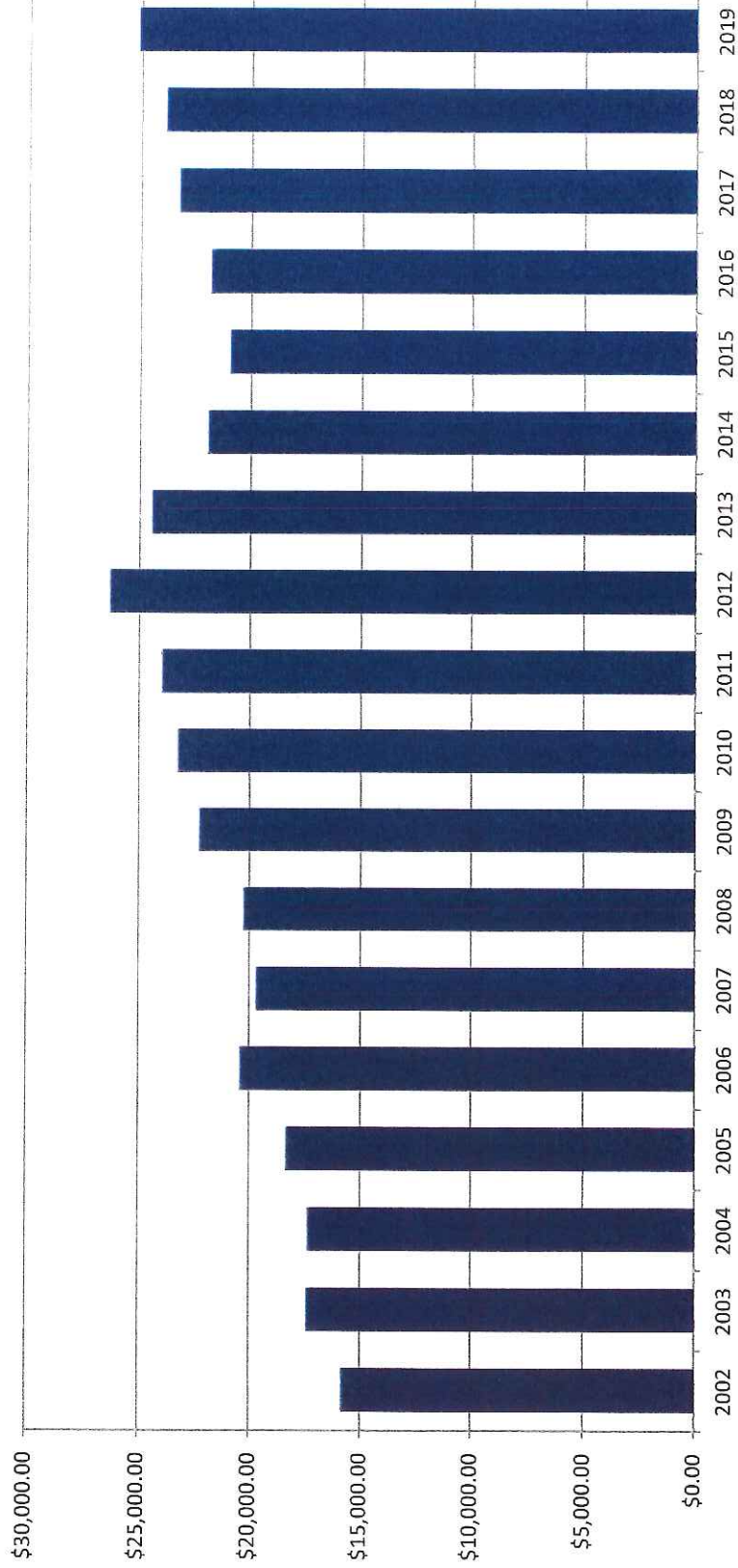
Central Nevada Historical Society
Central Nevada Regional Water Authority
County Fiscal Officers Association of Nevada
Douglas County Redevelopment Agency
Elko Central Dispatch
Elko Convention & Visitors Authority
Humboldt River Basin Water Authority
Mineral County Housing Authority
Nevada Association of Counties
Nevada Commission for the Reconstruction of the V & T Railway
Nevada League of Cities
Nevada Risk Pooling, Inc.
Nevada Rural Housing Authority
Regional Transportation Commission of Washoe County
Truckee Meadows Regional Planning Agency
U.S. Board of Water Commissioners
Virginia City Tourism Convention
Western Nevada Regional Youth Center
White Pine County Tourism

Special Districts:

Alamo Water & Sewer District
Amargosa Library District
Beatty Library District
Beatty Water & Sanitation District
Canyon General Improvement District
Carson-Truckee Water Conservancy District
Carson Water Subconservancy District
Churchill County Mosquito, Vector and Weed Control District
Coyote Springs General Improvement District
Douglas County Mosquito District
Douglas County Sewer
East Fork Swimming Pool District
Elko County Agricultural Association
Elko TV District
Fernley Swimming Pool District
Gardnerville Ranchos General Improvement District
Gerlach General Improvement District
Humboldt General Hospital
Incline Village General Improvement District
Indian Hills General Improvement District
Kingsbury General Improvement District
Lakeridge General Improvement District
Lincoln County Water District
Logan Creek Estates General Improvement District
Lovelock Meadows Water District
Marla Bay General Improvement District
Mason Valley Swimming Pool District
Minden Gardnerville Sanitation District
Moapa Valley Water District
Nevada Association of Conservation Districts
Nevada Tahoe Conservation District
Northern Nye County Hospital District
Pahrump Library District
Palomino Valley General Improvement District
Pershing County Water Conservation District
Sierra Estates General Improvement District
Silver Springs General Improvement District
Silver Springs Stagecoach Hospital
Skyland General Improvement District
Smoky Valley Library District
Southern Nevada Area Communication Council
Southern Nevada Health District
Stagecoach General Improvement District
Sun Valley General Improvement District
Tahoe Douglas District
Topaz Ranch General Improvement District
Tahoe Reno Industrial General Improvement District
Tonopah Library District
Walker Basin Conservancy
Walker River Irrigation District
Washoe County Water Conservation District
West Wendover Recreation District
Western Nevada Development District
White Pine Television District #1
Zephyr Cove General Improvement District

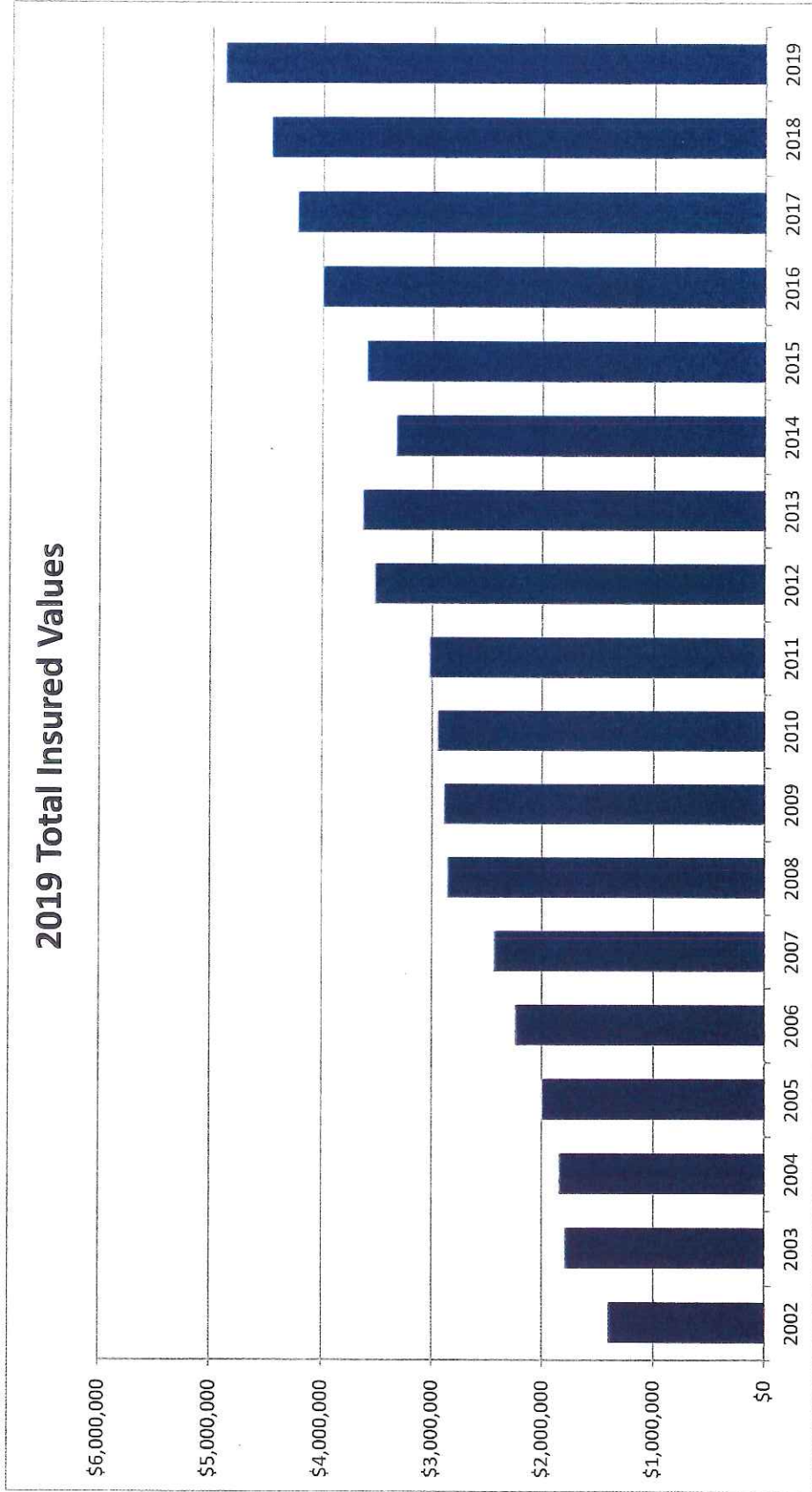
TOWN OF GARDNERVILLE

2019 NPAIP Total Program Cost



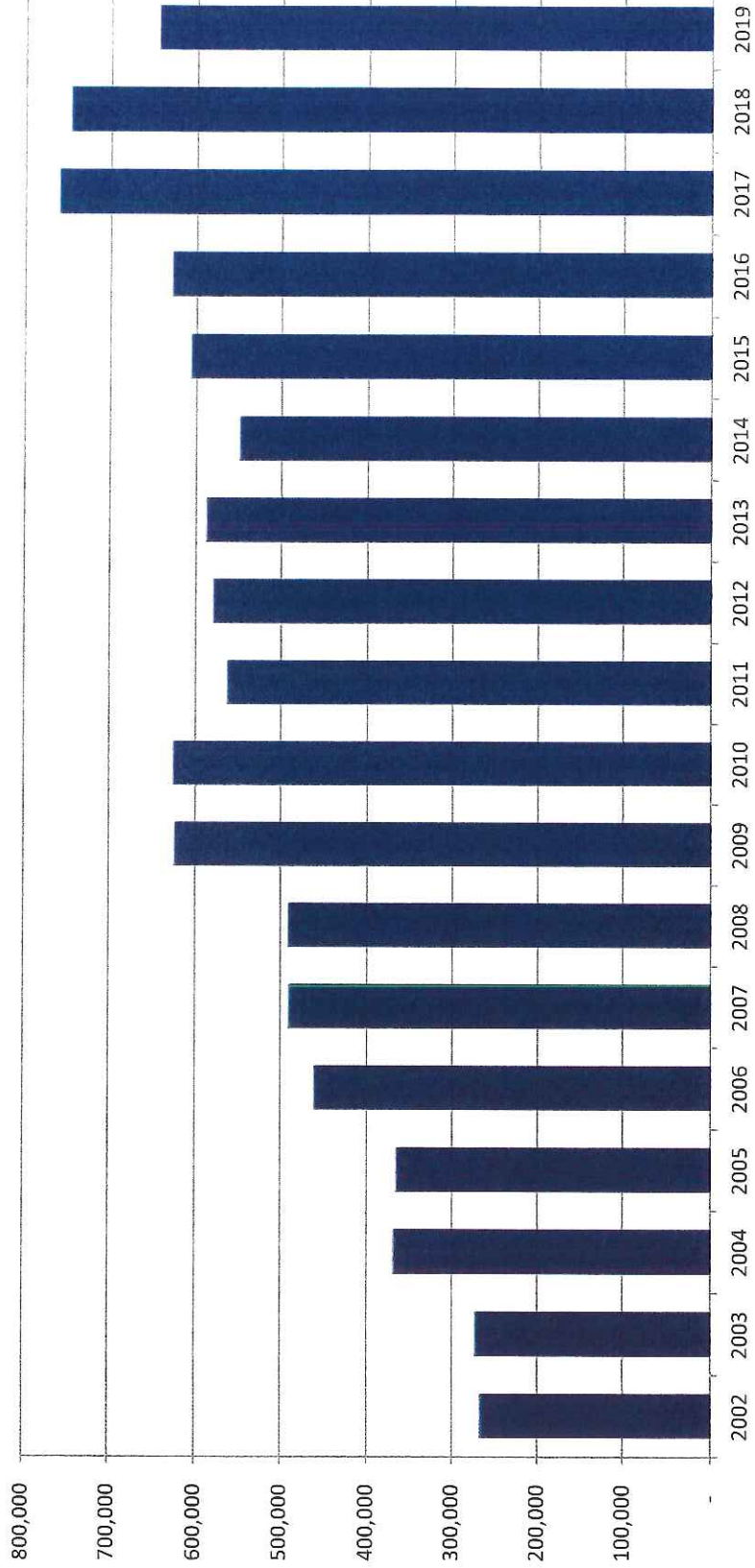
TOWN OF GARDNERVILLE

2019 Total Insured Values



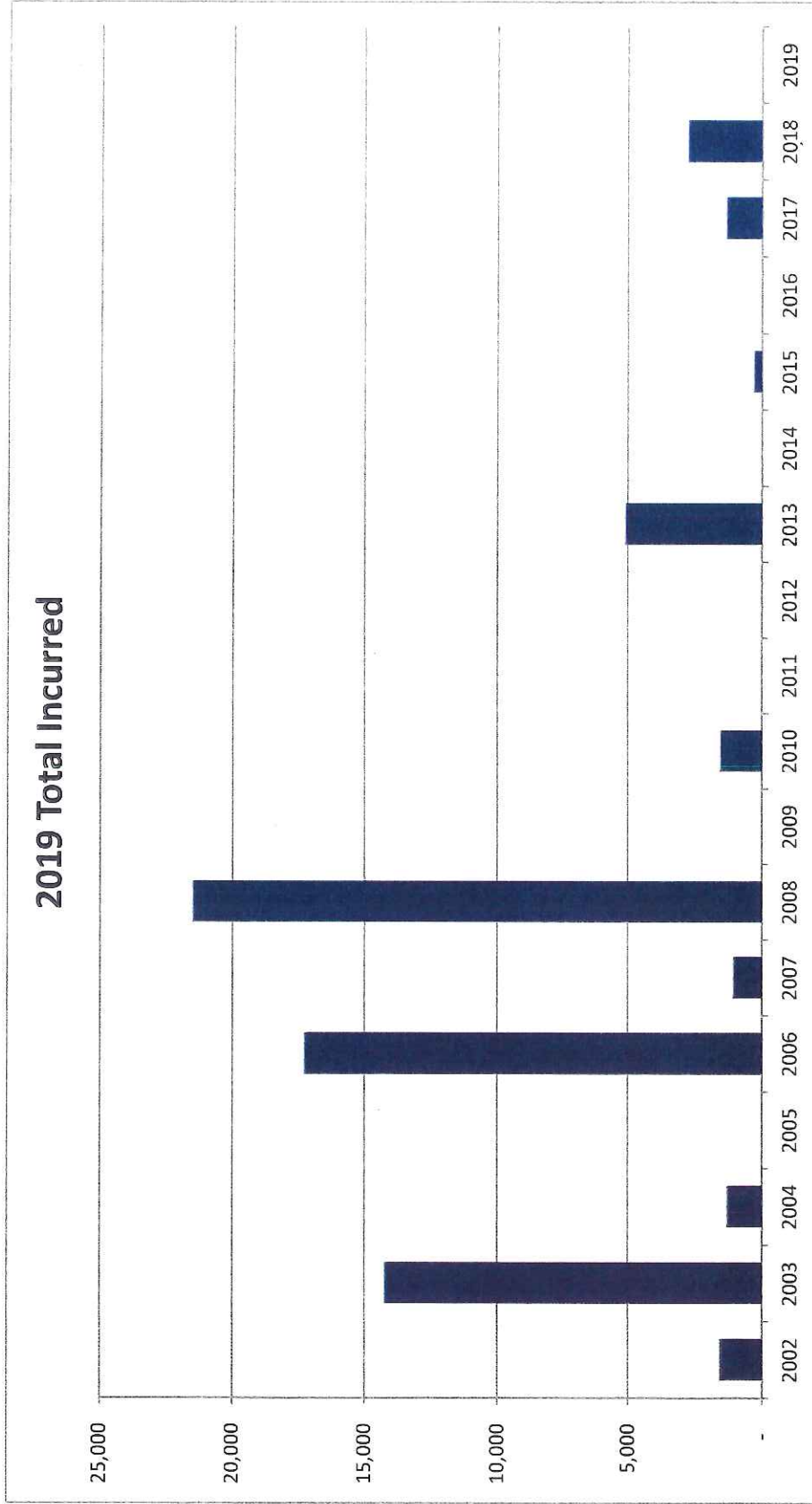
TOWN OF GARDNERVILLE

2019 Total Payroll



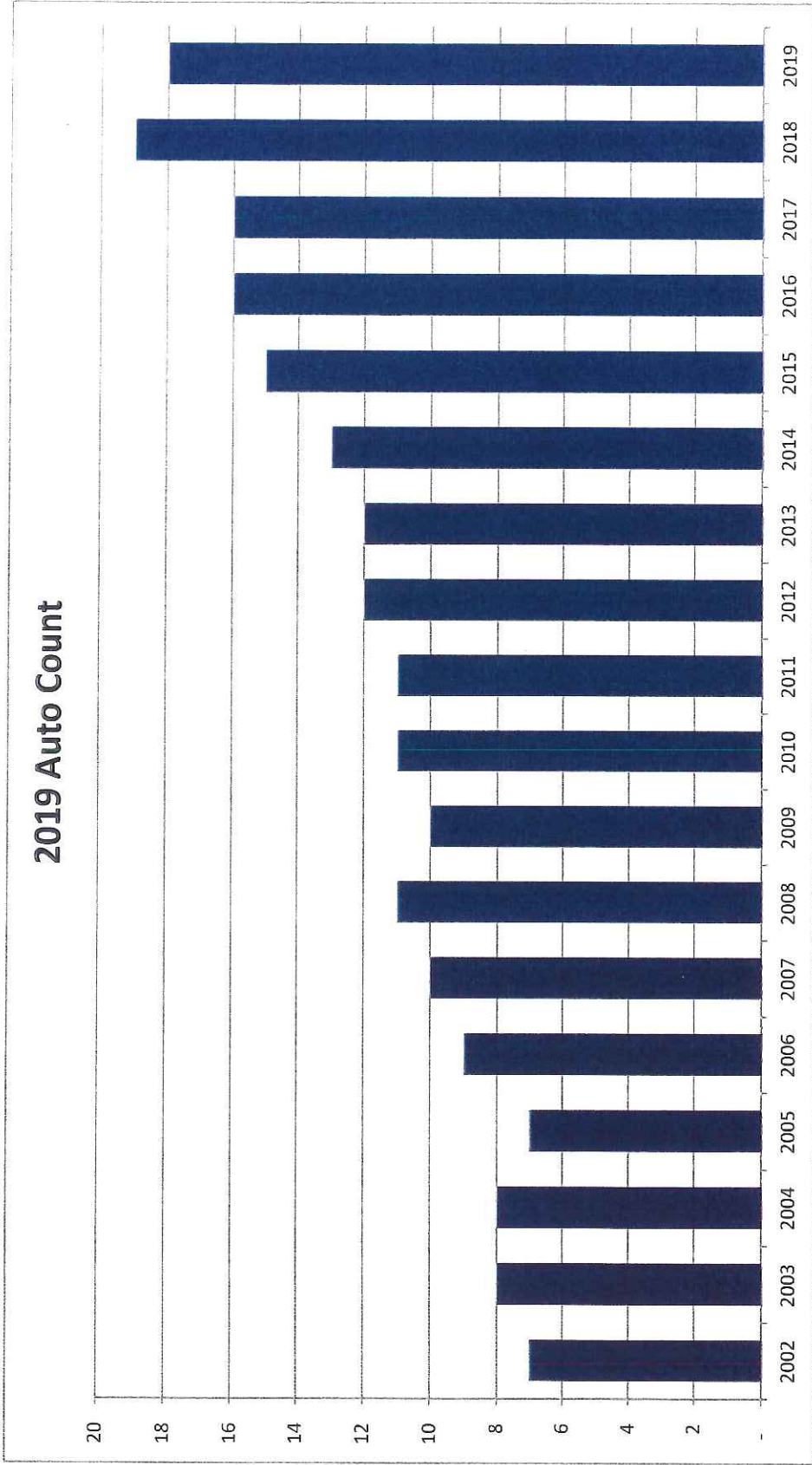
TOWN OF GARDNERVILLE

2019 Total Incurred



TOWN OF GARDNERVILLE

2019 Auto Count



**2019 – 2020 SUMMARY
OF INSURANCE**

TOWN OF GARDNERVILLE

Site Number	Building Number	Site Name	Building Name	Address 1	City	State	Zip	Const Year	ISO Construction Class	Total Sq Ft	Flood Zone	Nurm Of Stories	Replacement Cost New	Modeled Contents Value
1	1	1 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	OFFICE & GARAGE	1369 HWY 395	GARDNERVILLE	NV	89410	1942	2 - JOISTED MASONRY	2640	X	1	437,550	96,090
1	1	2 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	STORAGE BLDG	1369 HWY 385	GARDNERVILLE	NV	89410	1950	1 - FRAME/COMBUSTIBLE	750	-	1	36,160	12,260
1	1	3 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	VEHICLE MAINT. BLDG	1369 HWY 395	GARDNERVILLE	NV	89410	2002	3 - NON COMBUSTIBLE	4680	X	1	392,590	170,270
1	1	4 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	BARN	1381 HWY 395	GARDNERVILLE	NV	89410	1930	1 - FRAME/COMBUSTIBLE	2756	-	2	134,720	6,030
1	1	5 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	STORAGE SHED	1381 HWY 395	GARDNERVILLE	NV	89410	1930	1 - FRAME/COMBUSTIBLE	352	-	1	17,270	1,370
1	1	6 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	WOOD SHOP / STORAGE	1381 HWY 395	GARDNERVILLE	NV	89410	1930	1 - FRAME/COMBUSTIBLE	1920	-	1	93,910	6,030
1	1	GARDNE01PIT001 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	BENCHES					2040					16,880	-
1	1	GARDNE01PIT002 TOWN OF GARDNERVILLE - MAINTENANCE DEPARTMENT	SIGN					2040					8,440	-
2	1	1 TOWN OF GARDNERVILLE	CLUB MEETING RM/OLD JAIL	1440 COURTHOUSE ALLEY	GARDNERVILLE	NV	89410	1910	2 - JOISTED MASONRY	1320	-	2	101,910	-
4	1	1 TOWN HALL	OFFICE	1407 HWY 395 NORTH	GARDNERVILLE	NV	89410	2002	1 - FRAME/COMBUSTIBLE	2340	AE	1	454,010	95,260
5	1	1 HERITAGE PARK	HERITAGE PARK PAVILION	1447 COURTHOUSE	GARDNERVILLE	NV	89410	2003	2 - JOISTED MASONRY	960	-	1	87,320	-
5	2	2 HERITAGE PARK	HERITAGE PARK RESTROOM	1447 COURTHOUSE	GARDNERVILLE	NV	89410	2005	2 - JOISTED MASONRY	360	-	0	81,070	-
6	1	1 VISITOR CENTER	VISITOR CENTER	1395 HIGHWAY 395	GARDNERVILLE	NV	89410	2013	3 - NON COMBUSTIBLE	1200	-	1	157,600	5,500
7	GARDNE07PIT001	SUNSET PARK	SIGN					2040					3,000	-
8	GARDNE08PIT001	STREET LIGHTS	STREET LIGHTS	VARIOUS	GARDNERVILLE	NV	89410	2006					221,850	-
9	GARDNE09PIT001	TRASH RECEPTICALS	TRASH RECEPTICALS	VARIOUS	GARDNERVILLE	NV	89410	2004					38,360	-
10	GARDNE10PIT001	PICNIC TABLES	PICNIC TABLES	VARIOUS	GARDNERVILLE	NV	89410	2001					89,520	-
5		PICNIC TABLE SHADE STRUCTURES - HERITAGE PARK	SHADE STRUCTURES	VARIOUS	GARDNERVILLE	NV	89410						15,000	-
													2,386,960	392,810

Town of Gardnerville - Vehicle Schedule

Veh. #	Year	Make	Model	VIN #	Use/Dept.	GVW (Trucks) / #		Class	Cost New	Valuation
						Pass. (Buses)				
19	2008	FORD	BUCKET TRUCK	1FDAF57R58EL87995				1499	\$ 62,877	ACV
21	2016	DODGE	RAM 2500	3C6LR5AT8GG121123				1499	\$ 34,780	ACV
23	2017	CHEVROLET	TRAVERSE	1GNKVFKD3HJ278157				1499	\$ 29,000	ACV
4	1999	CHEVROLET	DUMP TRUCK	1GBJK34JXF030752		10000		31479	\$ 10,000	ACV
14	2007	STERLING	STREET SWEEPER	49HAADB67DX61652				31499	\$ 100,000	ACV
15	2011	Mack	Refuse Truck	1M2AV04C9CM009427		50000		31499	\$ 205,000	ACV
3	1998	PETERBUILT	REFUSE TRUCK	1NPZL90X7WD710877		50000		40459	\$ 124,580	ACV
7	2002	PETERBUILT	REFUSE TRUCK	1NPZL00X72D713624		50000		40459	\$ 139,419	ACV
9	2003	PETERBUILT	REFUSE TRUCK	1NPZLTOX43D714989		50000		40459	\$ 155,000	ACV
12	2005	PETERBUILT	REFUSE TRUCK	1NPZL00X76D716724		50000		40459	\$ 155,806	ACV
18	2015	PETERBUILT	Truck	3BPZLJ0XXFF263589				40459	\$ 234,000	ACV
22	2005	PETERBUILT	REFUSE TRUCK	1NPZLTOX85D715615				40459	\$ 144,155	ACV
2	1994	LONE WOLF	58T TRAILER	94101001				2500	\$ 825	ACV
5	2000	CONTRAIL	TRAILER	4KNVC1623YL164108		10000		68499	\$ 2,500	ACV
8	2001	CRAFCO	SUPER 60 TRAILER	1C9SU08111418146		2500		68499	\$ 19,300	ACV
10	2003	ITMI	EQUIPMENT TRLR	129AV121X3R173797		2500		68499	\$ 1,054	ACV
20	2001	CRAFCO	SUPER 250 TRAILER	1C9SA122711418331				68499	\$ 17,000	ACV
1	2004	CHEVROLET	PICKUP	1GETK14T54Z257604		10000		01499	\$ 25,000	ACV
6	2005	GMC	PUW/SERVICE BODY	1GDJK34U85E149498		10000		01499	\$ 35,878	ACV
11	2005	CHEVROLET	PICKUP	1GCEK19Z35Z300738				01499	\$ 23,000	ACV
13	2001	GMC	3500 PICKUP	1GTJK34G21F125992		6400		01499	\$ 24,688	ACV
16	2013	GMC	PICKUP	1GD32CG5DF147828		10000		01499	\$ 41,000	ACV
17	2008	FORD	F550 TRUCK	1FDAF57R48EC01365				01499	\$ 30,000	ACV
									\$ 1,614,862	
								X	.75	
									\$ 1,211,147	

Town of Gardnerville				
Year	Make	Model	Serial #	Value
1996	John Deere	Tractor MDI 265	M00265A160441	\$ 4,965
1996	John Deere	25 Gal Sprayer w/ Trailer	M025GAA015630	\$ 500
1996	Howard	SPT Spin Spreader	5123002534	\$ 450
2000	Bobcat	Loader	514444308	\$ 14,858
2000	Bobcat	Pallet Fork Attach	6561383	\$ 170
2000	Bobcat	Auger Attach	187407597	\$ 910
2000	Bobcat	Brush Attach	467001325	\$ 2,576
2000	Robin	Port Generator	1089143	\$ 1,276
2000	Campbell	Air Compressor	L9/25/2000/00013	\$ 1,140
2000	Bosch	Pavement Breaker	9700219	\$ 975
2001	Great Dane	Riding Lawn Mower	349300	\$ 8,200
	Coxreels	Sprayer	20010307	\$ 1,040
		Vibratory Plate Compactor	5220422	\$ 2,000
2000	Bobcat	Combo Bucket Attach	375900926	\$ 1,344
2003	Hotsy	Pressure Washer	1003-52024	\$ 3,300
2003	Archer	Explorer Port. Sound Equip.	J3000470 - I300	\$ 1,300
2004	Grasshopper	Mower & Attachments	5421917	\$ 22,000
2005	Trailblazer	Welder/Generator	LE383136	\$ 3,936
2005	Miller	Spectrum Plasma Cutter	LF200250P	\$ 1,773
2004	Swenson	Sander	1103-1088	\$ 5,829
	Swenson	Sander	6V0438FN6	\$ 4,000
2005	Boss	Snowplow	C2878	\$ 4,626
	Western	Snowplow	B1122567	\$ 4,000
	Misc.	Small Tools		\$ 10,000
2006	Kings	Spray Applicator	PC00100SWSL	\$ 1,900
2005	Boss	Snowplow	D8371	\$ 4,600
2006	Imer	Cement Mixer	0000616064	\$ 1,700
2006	Ariens	Snow Thrower	022183	\$ 1,200
2006	Various	Event Sound System		\$ 3,700
2007	Sanyo	Projector	G6X05320	\$ 6,500
2007	Tank Eq. Co.	PBM 525 Spray Rig	4PTC191775250108	\$ 4,560
2011	John Deere	JD7400 Mower	1TC7400XCCT05005	\$ 29,495
2011		Air Compressor	4FVCABAA3BU425675	\$ 16,028
2006	Vermeer	BC1000XL	1VRY1119X61007155	\$ 14,004
2013	Boss	Snow Plow		\$ 8,400
2011		Retroreflectometer	GA0955	\$ 7,790
2001	Crafto	Craft Sealer	1C9SA122711418331	\$ 17,555
2012	Doosan	Compressor Trailer	4FVCABAAPBU422599	\$ 13,750
2008	Graco	Striper Hand Push		\$ 5,999
2017	John Deere	Gator	1M0615EAHJM010103	\$ 15,175
	WP	1550 Wacker	5220422	\$ 2,000
2004	Grasshopper	Mower & Attachments		\$ 11,000
2005	Trailblazer	Welder/Generator		\$ 4,000
2014	Vivitek	Projector/Lens	D8800	\$ 11,500
	John Deere	Gator	1M0825GEPEM080069	\$ 9,975
2018	John Deere	4044M Tractor	1LV4044MCJJ103974	\$ 32,000
				\$ 323,999

**POOL/PACT
COVERAGE SERVICES**

WELCOME



POOL/PACT is a non-profit member driven organization.

The organization:

- ♦ informs and educates member leadership and their managers and supervisors
- ♦ encourages engaged and productive employees
- ♦ provides for excellence in the delivery of public services.

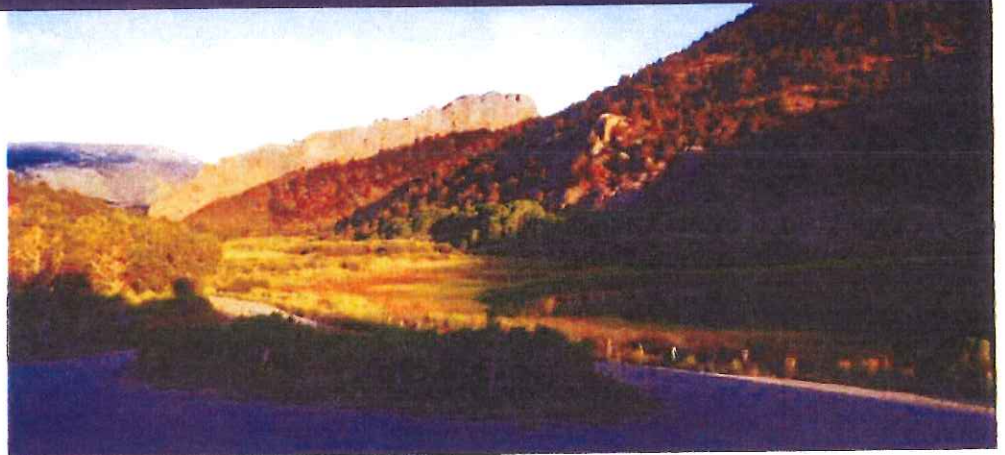
The services are developed and tailored specifically to meet and exceed the needs of the members.

The information in this packet is being provided to you with an understanding of the wealth of benefits which come with membership.

This information is also available on our website at www.poolpact.com/member-packet.

To learn more about POOL/PACT,
call 775.885.7475 or visit www.poolpact.com

YOUR POOL/PACT CONTACTS



What?	Who?	How?	Another How?	Additional Details
POOL/PACT Accounting	Melissa Mack	775-885-7475	melmack@poolpact.com	Agent commission, payment receipt, etc.
Airport Policy - All questions/ New Business	Courtney Gieseman	614-326-4739	courtney.gieseman@willtowrswatson.com	
Application - Renewal & New Business	Courtney Gieseman	614-326-4739	courtney.gieseman@willtowrswatson.com	
Appraisals	Gary Tate	412-200-5034	gary.tate@assessworks.com	You can also try his assistant, Karen Kocher at 412-809-0600 Ext. 1320
Certificates	Courtney Gieseman	614-326-4739	courtney.gieseman@willtowrswatson.com	If applicable, please include date of event, address of event, make/model of vehicle, contract/lease number, etc.
Claims Reporting - Lawsuits - Alternative Services Concepts	Donna Squires	775-329-7418	donna.squires@ascrisk.com	
Claims Reporting - Not including Student Accident	Alternative Services Concepts- SC Team	800-292-6825	Donna.Squires@ascrisk.com	Claims forms can be found at http://poolpact.com/claimservices.asp
Claims Reporting - Student Accident Only	WEB-TPA	866-973-9438	tpa@webtpa.com	Student Accident Policy #28-3767-603-036 - Complete claim form. If you need a copy of your member's claim form, please contact Willis T&P Pooling.
Loss Control - Health and Wellness	Rick Hudson/ Josh Wilson	775-834-0200/ 775-834-0203	rick.hudson@willtowrswatson.com josh.wilson@willtowrswatson.com	
Contract Review	Wayne Carlson Mike Rebaletti Marshall Smith	775-885-7475	wcarlson@poolpact.com mike.rebaletti@poolpact.com marshall.smith@poolpact.com	
Cyber Event - Data Security Risk - Response Team	Mike Rebaletti Donna Squires	775-885-7475 775-329-7418	mike.rebaletti@poolpact.com	Courses for members - Safety, OSHA, Law Enforcement, K-12 Schools
E-Learning - Webmaster	Mike Van Houten	775-344-3995	ehlearning@poolpact.com	Course catalog available at http://poolpact.com/ehlearning/
Events - Participate in a POOL or PACT Event	Zarla Hanes	775-885-7475	zarlahanes@poolpact.com	
POOL/PACT Grants - Risk Management - Educational Invoices (Renewal POOL)	Zarla Hanes Marshall Smith Courtney Gieseman	775-885-7475 614-326-4739	zarlahanes@poolpact.com marshall.smith@poolpact.com courtney.gieseman@willtowrswatson.com	Free money to reduce risk and risk management costs New and renewal member invoices
Member Resources (websites/ web portals)	Zarla Hanes	775-885-7475	zarlahanes@poolpact.com	A wealth of online resources and information, training, coverage documents, etc.
Member Schedule Changes - SOV, Auto, Equip	Courtney Gieseman	614-326-4739	courtney.gieseman@willtowrswatson.com	
Proposals - Renewal and New Business (NPAIP)	Courtney Gieseman	614-326-4739	courtney.gieseman@willtowrswatson.com	
New Member - POOL or PACT Information	Wayne Carlson	775-885-7475	wcarlson@poolpact.com	
POOL/PACT Executive Director	Mike Rebaletti	775-885-7475	mike.rebaletti@poolpact.com	
POOL/PACT Chief Operations Officer	Wayne Carlson	775-885-7475	wcarlson@poolpact.com	
POOL/PACT Chief Financial Officer	Mike Rebaletti	775-885-7475	mike.rebaletti@poolpact.com	
POOL/PACT Chief HR Officer	Alan Kait	775-885-7475	akait@poolpact.com	
POOL/PACT Human Resources Manager	Suecy Norbeck	775-887-2240	snorbeck@poolpact.com	Resources available to develop and implement critical HR policies & procedures
POOL/PACT Risk Manager	Marshall Smith	775-885-7475	marshall.smith@poolpact.com	Risk Management services, programs, and information.

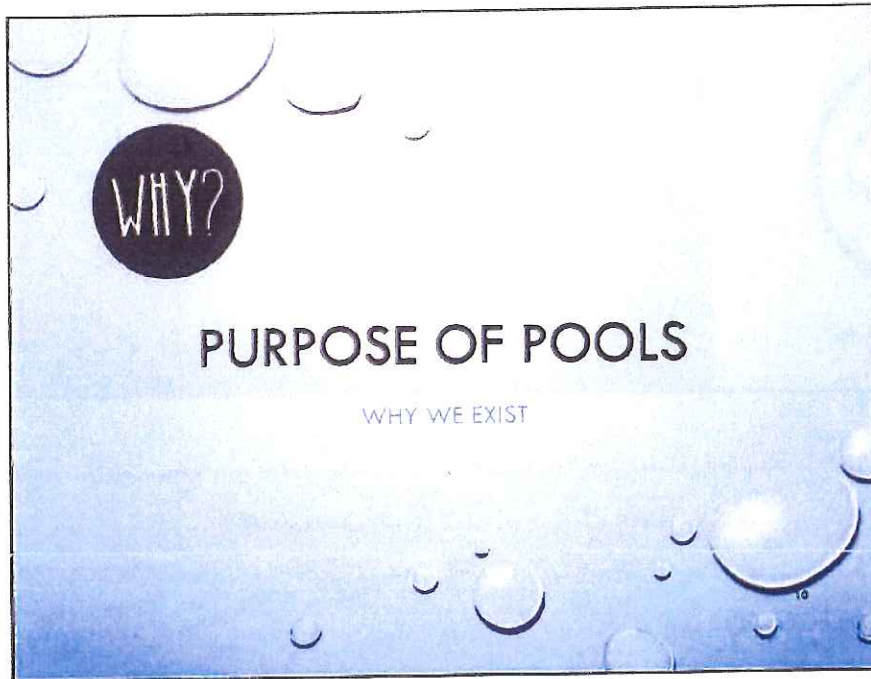
To learn more about POOL/PACT,
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POOL/PACT Coverage Services



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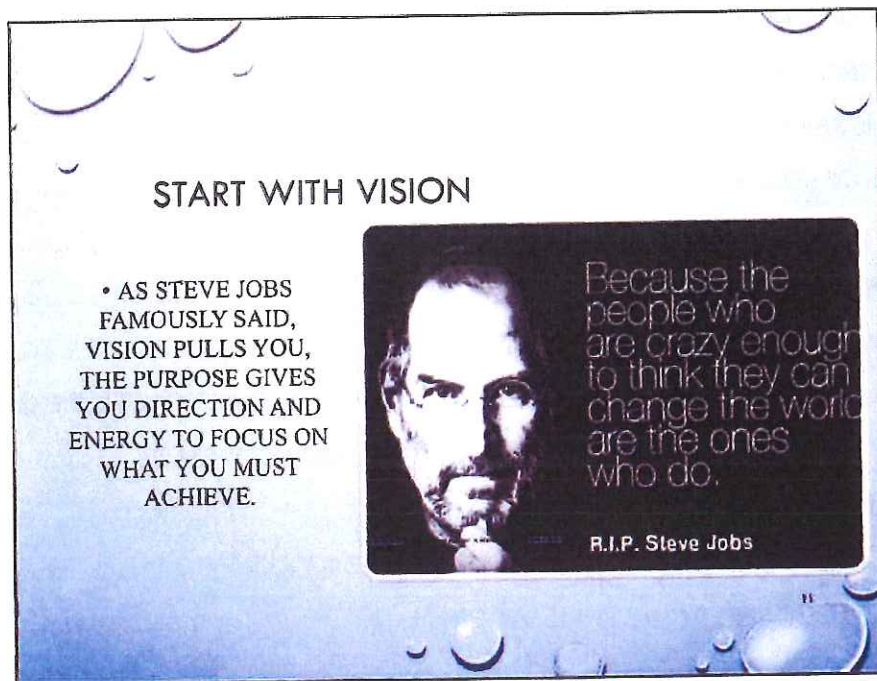
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WHY?

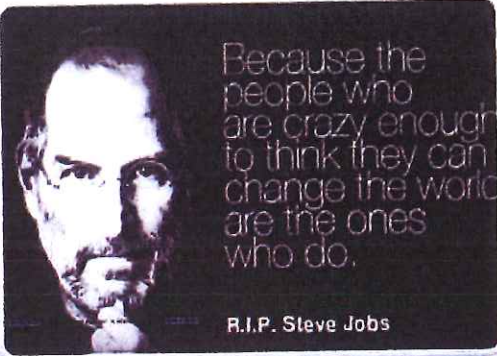
PURPOSE OF POOLS

WHY WE EXIST



START WITH VISION

- AS STEVE JOBS FAMOUSLY SAID, VISION PULLS YOU, THE PURPOSE GIVES YOU DIRECTION AND ENERGY TO FOCUS ON WHAT YOU MUST ACHIEVE.



Because the people who are crazy enough to think they can change the world are the ones who do.

R.I.P. Steve Jobs

POOLS' VISION

Risks encountered by Members actively are engaged by agencies utilizing loss prevention and risk mitigation and by sharing and sustaining resources to benefit their employees and the public they serve.

POOLS' MISSION

The POOL/PACT member services consortium provides professional risk and management resources for public agencies.


CORE VALUES

STRENGTH	ACCOUNTABILITY	EXPERTISE, KNOWLEDGE, SPECIALIZED SERVICE	MEMBERSHIP IS A PRIVILEGE	ADVOCACY
WE FOCUS ON INNOVATION, INITIATIVE AND FORESIGHT TO LEAD TO A STRONGER POOL IN THE FUTURE FOR FINANCIAL AND MARKET INDEPENDENCE	WE HOLD OURSELVES ACCOUNTABLE TO EACH OTHER AS MEMBERS BY COMMITTING TO THE VISION AND MISSION WE SHARE.	WE EXCEL IN EXPERTISE, KNOWLEDGE AND SERVICE TO OUR MEMBERS THROUGH RELIABLE, VALUE BASED PROGRAMS AND SERVICES.	WE SHOW RESPECT THROUGH TRUST, HONESTY AND COURAGEOUS CANDOR TO OUR MEMBERS IN CONDUCTING OURSELVES AND DIRECTING THE POOLS.	WE ACT IN OUR MEMBERS BEST INTEREST.

COLLABORATION

WE COLLABORATE SO THAT OUR MEMBERS SUCCEED IN SERVING THE PUBLIC WELL.

**Together
Everyone
Achieves
More**





NEVADA PUBLIC AGENCY INSURANCE
POOL
&
PUBLIC AGENCY COMPENSATION
TRUST
PROGRAMS AND SERVICES REVIEW



WHY POOL WAS FORMED

- IN THE EARLY EIGHTIES, PUBLIC ENTITIES THROUGHOUT THE U.S. FACED AN INSURANCE CRISIS. COMMERCIAL INSURANCE CARRIERS BEGAN EXCESSIVELY RAISING PREMIUMS FOR PUBLIC ENTITIES, AND IN SOME CASES, EXITED STATES OR CANCELLED COVERAGE, LEAVING MANY NEVADA MUNICIPALITIES WITHOUT ADEQUATE, AFFORDABLE INSURANCE COVERAGE.
- IN RESPONSE TO THIS CRISIS, THE NEVADA PUBLIC AGENCY INSURANCE POOL (POOL) WAS FORMED BY NEVADA COUNTIES AND CITIES IN 1987. BY POOLING RESOURCES TO CREATE POOL, MEMBERS DISCOVERED THAT THEY COULD OBTAIN QUALITY PROPERTY CASUALTY COVERAGE AT A REASONABLE COST. AS AN ADDED BENEFIT, POOL MEMBERS ALSO FOUND THAT THEY COULD ACCESS PROFESSIONAL RISK MANAGEMENT RESOURCES TO HELP REDUCE LONG TERM COSTS.

POOL/PACT CREATED FOR THE FOLLOWING PURPOSES:

- TO FILL A VOID IN THE TRADITIONAL INSURANCE MARKETPLACE, AND OFFER AFFORDABLE RISK FINANCING TO ITS MEMBERS.
- TO IDENTIFY LEGISLATIVE AND REGULATORY ISSUES AFFECTING PUBLIC ENTITIES AND TO PROVIDE INFORMATION TO ASSIST MEMBERS IN ADDRESSING SUCH ISSUES.
- TO ACT AS A CLEARINGHOUSE FOR THE COLLECTION AND DISSEMINATION OF DATA AND RESOURCES RELATING TO RISK MANAGEMENT AND TO ENCOURAGE AND SUPPORT NEW RESEARCH FOR OUR MEMBERS.
- TO PROVIDE MEANINGFUL AND SIGNIFICANT EDUCATION AND PROFESSIONAL SUPPORT FOR THE MEMBERS, GOVERNING BODIES AND STAFFS OF OUR MEMBERS.
- AFTER SUCCESSFULLY ORGANIZING THE PROPERTY-CASUALTY POOL, THE MEMBERS ORGANIZED THE PUBLIC AGENCY COMPENSATION TRUST (PACT) IN 1996 TO PROVIDE WORKERS COMPENSATION COVERAGE FOR IT'S MEMBERSHIP.

BACKGROUND AND MISSION

- POOL AND PACT MEMBERS INCLUDE COUNTIES, CITIES, SCHOOL DISTRICTS, SPECIAL DISTRICTS, HOSPITALS AND TOWNS.
- EVERY MEMBER ACTIVELY MANAGES THE RISKS ENCOUNTERED AS A PUBLIC AGENCY.
- MEMBERSHIP IS A PRIVILEGE EARNED BY EFFECTIVE AGENCIES COMMITTED TO SHARING RESOURCES TO BENEFIT THEIR EMPLOYEES AND THE PUBLIC THEY SERVE.
- BOTH POOLS WERE ORGANIZED UNDER NEVADA'S INTERLOCAL COOPERATION ACT. INTERLOCAL AGREEMENTS WERE DESIGNED TO PERMIT LOCAL GOVERNMENT ENTITIES TO BAND TOGETHER AND SHARE IN THE PROVISION OF ESSENTIAL SERVICES.
- POOL AND PACT ARE OWNED, CONTROLLED AND GOVERNED BY THEIR MEMBERS. POOL AND PACT EACH HAVE A BOARD COMPRISED OF REPRESENTATIVES FROM MEMBER AGENCIES WHICH MEETS ANNUALLY.
- A MEMBER ELECTED EXECUTIVE COMMITTEE MEETS ROUTINELY THROUGHOUT THE YEAR.

POOL/PACT SERVICES HUMAN RESOURCES TRAINING/EDUCATION

- HUMAN RESOURCES MANAGEMENT SERVICES
- SUPERVISORY SKILLS TRAINING
- JOB DESCRIPTIONS WRITING ASSISTANCE
- HUMAN RESOURCES SYSTEM AND PRACTICES ASSESSMENTS
- MODEL POLICY & PROCEDURE MANUAL
- TELEPHONE AND ONSITE CONSULTATION
- HUMAN RESOURCES POLICIES DEVELOPMENT
- HUMAN RESOURCES WEBINARS, ALERTS AND NEWSLETTER
- EXTENSIVE EMPLOYEE ASSISTANCE PROGRAM, MANAGER'S ASSISTANCE AND TRAINING
- E-LEARNING COURSES AVAILABLE FOR ALL EMPLOYEES

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POOL/PACT HUMAN RESOURCES SERVES AS A BUSINESS PARTNER WITH POOL/PACT MEMBERS TO ENHANCE THEIR HUMAN RESOURCE PROGRAMS, IMPROVE EMPLOYEE/EMPLOYER RELATIONS, AND REDUCE LIABILITY.

- WE ARE DEDICATED TO:
 - MATCHING OUR SERVICES TO MEMBER NEEDS.
 - PROVIDING CURRENT, TIMELY, ACCURATE, AND CONSISTENT ADVICE.
 - DELIVERING HIGH VALUE, HIGH QUALITY PRODUCTS AND PROGRAMS.
- WE VALUE:
 - **INTEGRITY:** WE WILL BE HONEST AND ETHICAL IN PROVIDING SERVICES.
 - **RESPECT:** WE WILL RECOGNIZE AND APPRECIATE ALL OPINIONS, IDEAS, AND CONTRIBUTIONS.
 - **KNOWLEDGE:** WE WILL CONTINUE LEARNING, TEACHING, AND EXCHANGING FACTS, IDEAS, AND SKILLS.
 - **ACCOUNTABILITY:** WE WILL BUILD RELATIONSHIPS THROUGH PERSONAL RESPONSIBILITY.
 - **TEAMWORK:** WE WILL COOPERATE IN THE COMMON GOAL OF CREATING A PRODUCTIVE, EFFICIENT, AND RESPECTFUL WORKING ENVIRONMENT.
- THE MOST IMPORTANT THING ABOUT OUR SERVICES IS THE PEOPLE WHO PROVIDE THEM.

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GOVERNING BOARD AND STAFF TRAINING

ON-SITE AND E-LEARNING TRAINING:

- PUBLIC OFFICIALS LIABILITY WORKSHOPS
- POSITIVE GOVERNANCE WORKSHOP
- OPEN MEETING LAW TRAINING
- ETHICS LAW TRAINING
- BOARD MEMBER AND STAFF E-LEARNING

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RISK MANAGEMENT CONSULTATION

- PROFESSIONAL RISK MANAGEMENT CONSULTATION
- RISK MANAGEMENT & SAFETY GUIDELINES
- LOSS TRENDS ANALYSIS
- DATA/CYBER SECURITY ASSESSMENTS INCLUDING ERISK HUB FOR DATA SECURITY REVIEWS/SERVICES
- DATA SECURITY EVENT HOTLINE/ATTORNEY SERVICES
- CONTRACTS REVIEW SERVICES

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INFORMATIONAL SERVICES

- POOL/PACT WEB SITE MEMBER RESOURCES WWW.POOLPACT.COM
- PUBLIC RISK MANAGERS ASSOCIATION (PRIMA) MEMBERSHIP PAID BY POOL
- RISK MANAGEMENT, LOSS CONTROL NEWSLETTERS AND E-LEARNING PORTAL
- RISK MANAGEMENT RESOURCE LIBRARY ONLINE
- POOL/PACT E-LEARNING PORTAL
- HUMAN RESOURCES NEWSLETTERS AND E-LEARNING PORTAL
- LAW ENFORCEMENT NEWSLETTERS AND E-LEARNING PORTAL

LITIGATION/CLAIMS SERVICES

- QUARTERLY LOSS RUNS
- DEDICATED NEVADA BASED CLAIMS ADMINISTRATION STAFF
- DEDICATED LITIGATION MANAGEMENT SERVICE
- LITIGATION COST CONTROL SYSTEM
- CLAIMS TREND REVIEWS
- LITIGATION STRATEGY WORKSHOP FOR MEMBER ATTORNEYS AND OUTSIDE COUNSEL

SPECIAL PROGRAMS

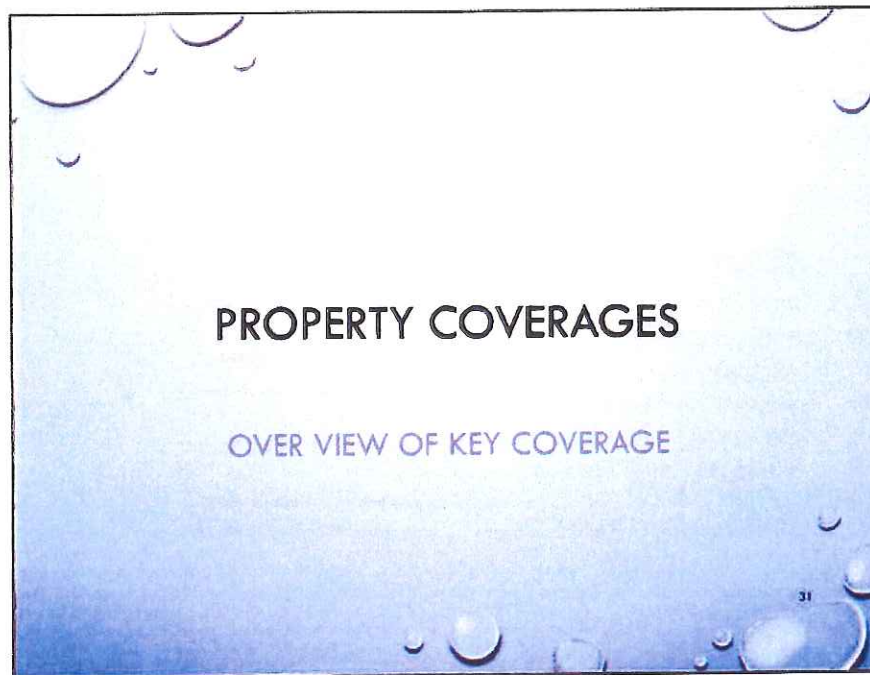
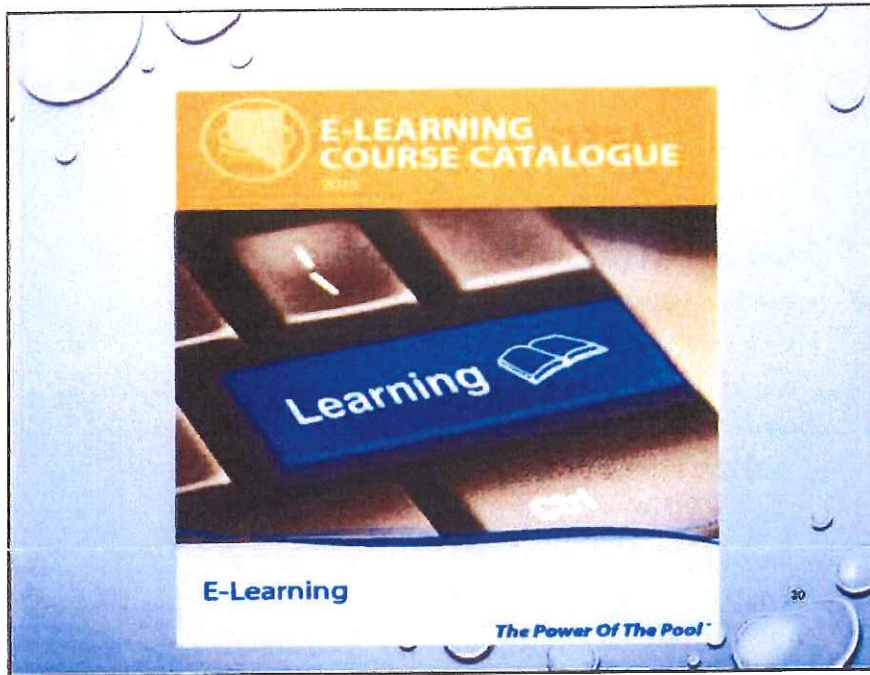
- LOSS CONTROL EXCELLENCE PROGRAM AWARDS
- RISK MANAGEMENT GRANTS PROGRAM
- EDUCATIONAL RISK MANAGEMENT GRANTS PROGRAM
- AMBULANCE OPERATORS HYDRAULIC COTS, STAIR CHAIRS AND H.I.L.T LIFT ASSISTANCE GRANTS
- APPRAISALS OF BUILDINGS AND CONTENTS (ON-SITE EVERY 3 YRS, TRENDED ANNUALLY)
- LOBBYING ON ISSUES IMPORTANT TO NEVADA PUBLIC ENTITY RISKS

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LOSS CONTROL SERVICES

- DEDICATED INTERACTIVE LOSS CONTROL SERVICES
- LOSS CONTROL AND SAFETY E-LEARNING
- PROPERTY INSPECTIONS
- MSDS ONLINE
- SELF-INSPECTION CHECKLISTS
- LOSS MANAGEMENT GUIDES
- MEMBERS LOSS CONTROL COMMITTEE ASSISTANCE
- RESPIRATOR FIT TESTING SERVICES
- INFRARED HEAT INSPECTIONS
- SWIMMING POOL INSPECTIONS AND OPERATOR TRAINING & CERTIFICATION
- LAW ENFORCEMENT OPERATIONS & JAIL MODEL POLICIES
- PROFESSIONAL LAW ENFORCEMENT TRAINING & CONSULTATION
- LAW ENFORCEMENT E-LEARNING
- FIRE DEPARTMENT LOSS PREVENTION RESOURCES
- EMERGENCY DISPATCHER TRAINING PROGRAM
- RISK MANAGEMENT SYMPOSIUMS
- PUBLIC SAFETY CARDIAC WELLNESS PROGRAM
- WELLNESS PROGRAM SERVICES AND NEWSLETTERS

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CAUSES OF LOSS

LIMITS PER OCCURRENCE:

- ALL OTHER PERILS OTHER THAN EQ, FLOOD \$300,000,000
- FLOOD (AGGREGATE) \$150,000,000
- FLOOD ZONE A AGGREGATE SUBLIMIT \$25,000,000
- EARTHQUAKE (AGGREGATE) \$150,000,000
- BUILDING ORDINANCE INCLUDING FEDERAL ACTS (ADAA)
- INCREASE COST OF CONSTRUCTION
- ORDINANCE OR LAW
- TRANSIT
- DEBRIS REMOVAL AND COST OF CLEAN-UP (INCLUDING MOLD/ASBESTOS REMOVAL IF CAUSED BY WATER DAMAGE LOSS UP TO \$100,000 SUBLIMIT)
- DEMOLITION

SCOPE OF COVERAGE

- | | |
|--|---|
| <ul style="list-style-type: none"> • REAL PROPERTY INCLUDING LEASEHOLD INTEREST • PERSONAL PROPERTY • EDP EQUIPMENT & EDP MEDIA • ACCOUNTS RECEIVABLE • VALUABLE PAPERS • MOBILE EQUIPMENT | <ul style="list-style-type: none"> • AUTO PHYSICAL DAMAGE • LEASED OR RENTED EQUIPMENT • FINE ARTS • BUSINESS INCOME & EXTRA EXPENSE INCLUDING EDP EXTRA EXPENSE • NEWLY ACQUIRED OR CONSTRUCTED PROPERTY • PROPERTY IN THE COURSE OF CONSTRUCTION • TRANSMISSION LINES WITHIN 1000 FEET OF COVERED LOCATION |
|--|---|

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VALUATION

- REPLACEMENT COST: REAL PROPERTY, PERSONAL PROPERTY AND EDP EQUIPMENT
- REPLACEMENT COST FOR SCHEDULED FIRE, AMBULANCE, SPECIALTY VEHICLES
- ACTUAL CASH VALUE: VEHICLES AND MOBILE EQUIPMENT
- NO COINSURANCE PROVISION

SPECIAL PROVISIONS

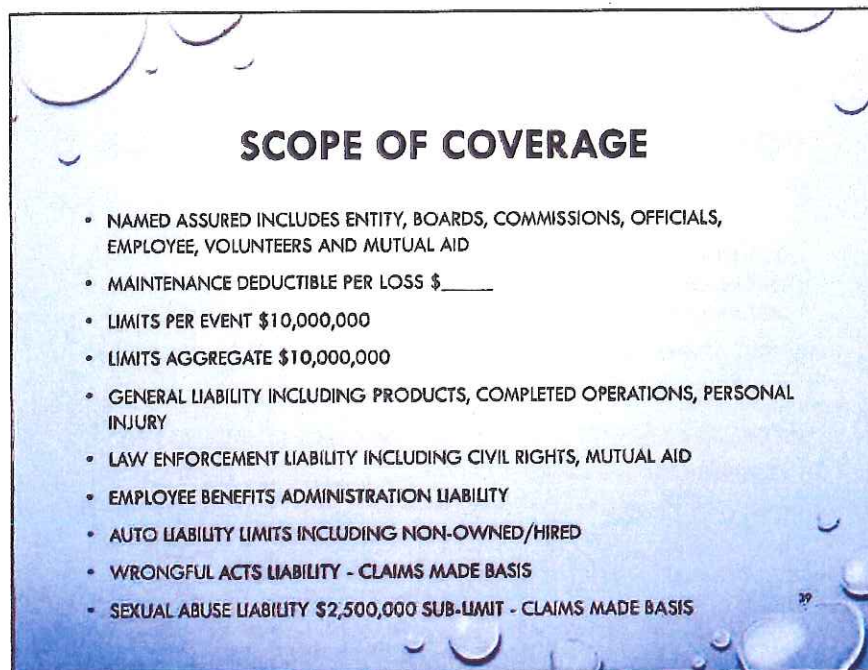
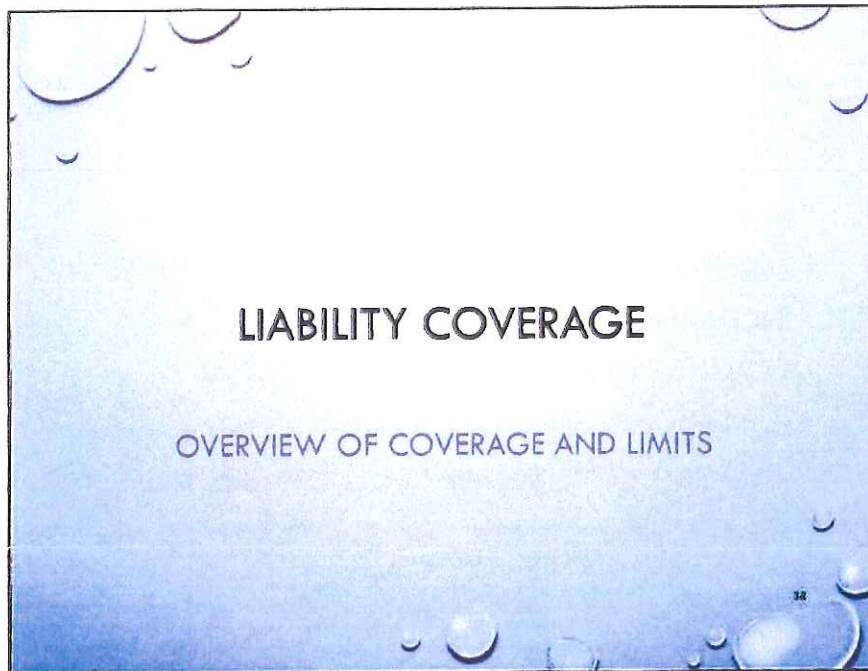
- MAINTENANCE DEDUCTIBLE – \$___ PER LOSS INCLUDING EARTHQUAKE AND FLOOD
- JOINT LOSS CLAUSE WITH BOILER COVERAGE
- ARCHITECT'S FEES
- UNINTENTIONAL ERRORS OR OMISSIONS
- NEW CONSTRUCTION OR ADDITIONS UP TO \$5,000,000 AT NO CHARGE DURING INITIAL YEAR

CRIME COVERAGE

- EMPLOYEE DISHONESTY, MONEY AND SECURITIES INCLUDING THEFT, BURGLARY, FORGERY, COUNTERFEIT PAPER CURRENCY \$500,000
- FAITHFUL PERFORMANCE BLANKET POSITION BOND ALL OFFICIALS PER STATUTORY LIMITS UP TO \$100,000

EQUIPMENT BREAKDOWN COVERAGE

- PROPERTY DAMAGE INCLUDING INCOME LOSS LIMITS PER OCCURRENCE \$100,000,000
- UTILITY INTERRUPTION (SOLE SUPPLY)
- INDIRECT DAMAGE ALS/EE
- REPAIR OR REPLACEMENT
- COMPREHENSIVE PLUS FORM
- JOINT LOSS CLAUSE
- BUILDING ORDINANCE
- *SUBLIMITS:*
- HAZARDOUS SUBSTANCES \$250,000
- SPOILAGE \$250,000
- EXPEDITING EXPENSE \$25,000
- SPOILAGE \$250,000
- DATA RESTORATION \$100,000



SCOPE OF COVERAGE

- FEDERAL CIVIL RIGHTS
- STATE CIVIL RIGHTS
- EMPLOYMENT PRACTICES CIVIL RIGHTS/DISCRIMINATION
- MISFEASANCE, MALFEASANCE, NONFEASANCE
- EMPLOYED LAWYERS PROFESSIONAL LIABILITY
- INCIDENTAL MALPRACTICE PARAMEDIC, NURSE, EMT
- EMPLOYED ARCHITECTS/ENGINEERS PROFESSIONAL LIABILITY
- EMERGENCY RESPONSE TO POLLUTION PD
- WATER TREATMENT POLLUTION BI / PD

LITIGATION MANAGEMENT

- ASC PROVIDES LITIGATION MANAGEMENT SERVICES
- POOL UTILIZES A PANEL OF QUALIFIED NEVADA DEFENSE COUNSEL
- UPON RECEIPT OF CLAIM OR SUIT, ASC WILL ASSESS POTENTIAL COVERAGE ISSUES AND ADVISE SUBJECT TO FURTHER INVESTIGATION
- ASC REVIEWS SUITS AND MAY INVOLVE POOL COVERAGE COUNSEL AS NEEDED TO DETERMINE WHETHER TO PROVIDE A DEFENSE AND WITH OR WITHOUT A RESERVATION OF RIGHTS
- COVERAGE DETERMINATIONS ISSUED WHEN SUFFICIENT FACTS ARE AVAILABLE AND COVERAGE ANALYSIS IS COMPLETED; REVISED IF NEW FACTS WARRANT
- DECLARATORY RELIEF ACTIONS ARE NOT COVERED
- ASC ASSIGNS PANEL COUNSEL WHOSE CLIENT IS THE DEFENDANT(S)
- DEFENSE COUNSEL INTERACTS WITH ASC ABOUT CASE PROGRESS, STRATEGIES AND SETTLEMENT RECOMMENDATIONS

LITIGATION MANAGEMENT

- POOL COVERAGE FORM INCLUDES EMPLOYMENT PRACTICES LIABILITY
- POOL COVERAGE FORM RESPONDS TO EEOC OR NERC COMPLAINTS THAT SEEK MONEY DAMAGES; DECLARATORY OR INJUNCTIVE RELIEF IS NOT COVERED
- COLLECTIVE BARGAINING AGREEMENTS (CBA) ARE EXCLUDED CONTRACTUAL LIABILITY AS CBA GOVERNS TERMS OF THE RELATIONSHIPS
- EMRB COMPLAINTS RELATE TO CBA AND THUS ARE NOT COVERED

DATA SECURITY LIABILITY & PRIVACY RESPONSE EXPENSE

OVERVIEW OF COVERAGE

DATA SECURITY COVERAGE

- DATA SECURITY EVENT LIABILITY LIMITS
\$2,000,000
- PRIVACY RESPONSE EXPENSE LIMITS:
\$500,000
- MAINTENANCE DEDUCTIBLE PER LOSS \$2,000
- DATA SECURITY RESPONSE LEGAL HELP LINE

TERRORISM LIABILITY & PROPERTY COVERAGE

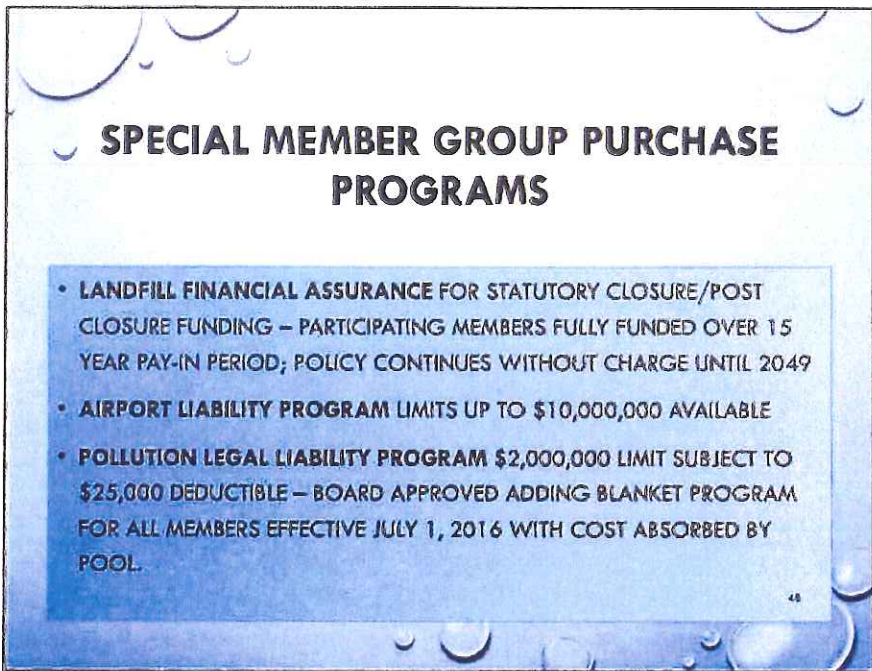
OVERVIEW OF COVERAGE

TERRORISM

- TERRORISM DIFFERENCE IN CONDITIONS PROPERTY COVERAGE
- LIMITS: \$10,000,000
- TERRORISM LIABILITY POLICY
- LIMITS: \$10,000,000
- CYBER TERRORISM INCLUDED WITH \$2,500,000 SUBLIMIT

POOL PROGRAM COSTS

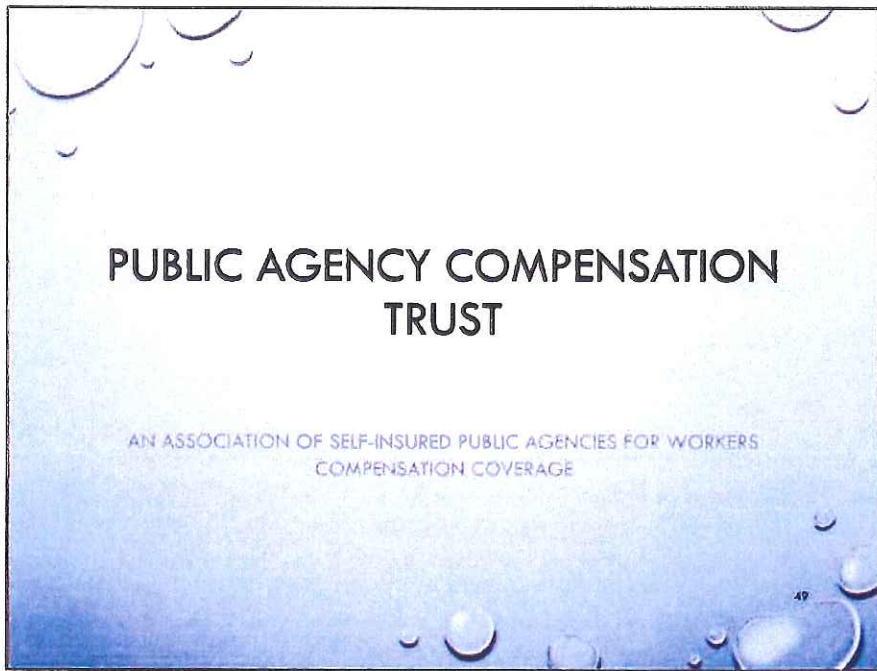
- BASED UPON EXPOSURES SUCH AS APPRAISED PROPERTY VALUES, VEHICLE SCHEDULES, PAYROLL, NUMBER OF EMPLOYEES
- BASED UPON CLAIMS EXPERIENCE OVER 5 YEARS



SPECIAL MEMBER GROUP PURCHASE PROGRAMS

- **LANDFILL FINANCIAL ASSURANCE** FOR STATUTORY CLOSURE/POST CLOSURE FUNDING – PARTICIPATING MEMBERS FULLY FUNDED OVER 15 YEAR PAY-IN PERIOD; POLICY CONTINUES WITHOUT CHARGE UNTIL 2049
- **AIRPORT LIABILITY PROGRAM** LIMITS UP TO \$10,000,000 AVAILABLE
- **POLLUTION LEGAL LIABILITY PROGRAM** \$2,000,000 LIMIT SUBJECT TO \$25,000 DEDUCTIBLE – BOARD APPROVED ADDING BLANKET PROGRAM FOR ALL MEMBERS EFFECTIVE JULY 1, 2016 WITH COST ABSORBED BY POOL.

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PUBLIC AGENCY COMPENSATION TRUST

AN ASSOCIATION OF SELF-INSURED PUBLIC AGENCIES FOR WORKERS
COMPENSATION COVERAGE

49

PACT PROVISIONS

- **ALL POOL/PACT SERVICES ALSO APPLY TO PACT MEMBERS**
- **DEDICATED CLAIMS STAFF IN SERVICE OFFICE**
- **WORKERS COMPENSATION LIMIT: STATUTORY**
- **EMPLOYERS LIABILITY LIMIT \$2,000,000**
- **AWARENESS AND INVOLVEMENT IN STATUTORY POST EMPLOYMENT HEART LUNG BENEFITS MANDATE**
- **MSDS ONLINE**

PUBLIC SAFETY WELLNESS PROGRAM

- **PACT FUNDS SPECIALTYHEALTH'S CARDIAC WELLNESS PROGRAM WHICH PROVIDES COMPREHENSIVE WELLNESS SERVICES TO INTERESTED PUBLIC SAFETY STAFF**
- **CARDIAC WELLNESS TEAM DEVELOPS A TRAIN THE TRAINER PROGRAM SO THEY CAN CONDUCT PEER TO PEER WELLNESS TRAINING**
- **IT SHOULD BE NOTED THAT EACH PREVENTED HEART CLAIM COULD SAVE NEARLY \$1.8 MILLION IN COSTS, LET ALONE THE LIFE AND HEALTH OF THE PUBLIC SAFETY EMPLOYEE**

PROGRAM COST BASIS

- BASED UPON PAYROLL CAPPED AT \$36,000 ANNUALLY PER EMPLOYEE
- PAYROLL PERIOD: CALENDAR YEAR PRECEDING NEXT FISCAL YEAR
- PAYMENTS DUE QUARTERLY AT END OF EACH QUARTER
- RATES AND EXPERIENCE MODIFICATION FACTORS BASED UPON PACT MEMBERS OWN CLAIMS EXPERIENCE
- EACH MEMBER'S EXPERIENCE MODIFICATION CHANGE IS SMOOTHED OVER 5 YEAR CYCLES BY CAPPING YEAR OVER YEAR CHANGES TO PLUS OR MINUS 10% AND CAPPING LARGE LOSSES TO \$50,000

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**POOL/PACT
RISK MANAGEMENT
TOOLS & PROGRAMS**



POOL/PACT'S RISK MANAGEMENT TOOLS AND PROGRAMS

PREVENTION OF INJURY AND LOSS THROUGH RISK MANAGEMENT

POOL/PACT provides its members with a substantial array of risk management tools, policies, procedures, training, and information. The following information is designed to inform all members in general, and safety directors specifically, about the risk management programs which are designed to reduce and/or eliminate risks to the public, members, and their employees.

POOL/PACT Loss Control Committee

The Loss Control Committee is responsible identifying risks and developing, administering, and supervising risk management policy, procedure, and planning as well as developing and administering risk control techniques to reduce the frequency and severity of losses. The Committee also administers the Risk Management Grant Program.

Risk Management Grants

POOL/PACT provides funding for various risk reduction/mitigation programs.

1. Risk Management Educational Grants: The Educational Grant program may be applied for any time of the year. Funds may be used to attend a risk management seminar or conference such as AGRIP, PRIMA, PARMA, SHRM, or ASSE. These funds may also be used to host risk management-centered training at the member's location or attending web-based trainings.
2. Risk Management Grants are available for general risk management/reduction projects such as purchasing equipment that promotes employee or premises safety, purchase of equipment or materials that facilitate OSHA or other regulatory compliance.
3. Applications and further information may be found at <http://www.poolpact.com/risk-grant.asp>.

On-Line E-Learning Safety Courses

OSHA Rights and Responsibilities * Slips, Trips, and Falls * Office Ergonomics * MRSA Awareness in Hospitals/Corrections * Strip Search Training * The Complex Quadriplex of Lifeguard Blindness * Cyber Security Awareness * Bloodborne Pathogens * Back Safety in the Workplace * Asbestos Training * Heat-Related Illnesses * GHS Hazard Communication * Defensive Driving * OSHA Ladder Safety * Infectious Diseases in Schools * Contracting Fundamentals * Swimming Pool Safety for Employees * OSHA 30 and OSHA 10 Certifications

Site Safety Inspections, Training, and Audits

Playground & Parks Safety Surveys

Identification of hazards on public playgrounds using ASTM standards, establish a system of repair, retrofit, and/or removal of hazardous equipment.

Workstation Ergonomic Evaluations

Evaluations and education provided to decrease the risk of repetitive strain injuries caused by improper workplace set-up and/or ill-fitted workstation equipment.

Confined Space Risk Assessments

Surveys provided to support the identification and classification of confined spaces. Risk assessments conducted to determine acceptable policies, procedures, and training in compliance with OSHA's Confined Space Standards.

Facility Surveys

Surveys can be conducted to identify hazards in an effort to reduce or eliminate hazards and prevent potential loss or injury including fire and life safety, earthquake remediation, slip, trip, and fall hazards, electrical hazards, machine guarding.

Fire Extinguisher Education

The use of a fire extinguisher in the hands of a trained person can be a life and property saving tool. However, most people have not had fire extinguisher training and don't know how and when to properly use fire extinguishers. Fire extinguisher use requires a sound decision-making process and training on proper use and maintenance.

Respirator Fit Testing and Education

Respirators protect workers against insufficient oxygen environments, harmful dusts, fogs, smoke, mist, gas, vapor, and spray, which may cause cancer, lung impairment, other diseases and death. Compliance with Respiratory Protection Standards could avert hundreds of deaths and thousands of illnesses annually.

CPR/First Aid/AED Education and Training

First Aid, CPR, and Automated External Defibrillator (AED) training and certification meets the needs of workplace responders, emergency responders, and professional rescuers, school staff, and healthcare providers as well as the general public.

Accident Investigation Training

Incident and accident investigation should be an integral part of any loss control program. The unexpected actions of people, equipment, supplies, or surroundings cause most accidents. Accident investigations determine how and why these unexpected actions occur and are used to help prevent future accidents.

Infrared (IR) thermal Imaging of Electrical and Mechanical Components

Electrical systems require periodic maintenance and inspection to ensure power is supplied to buildings and facilities in a safe and efficient manner. Thermal imaging is the fastest and safest method of early problem detection on electrical and mechanical equipment. A thermal imaging scan increases confidence in equipment, decreases the potential for fire loss, reduces high-energy costs, and helps avoid business interruption.

When thermal images are captured with an infrared camera, the "vital signs" of potential faults are instantly recorded with the IR image. Analysis and reports are completed with the visual information needed to take correction action.

Back Safety and Lifting

According to the Bureau of Labor Statistics, more than one million workers suffer back injuries each year, and back injuries account for one of every five workplace injuries or illnesses. Learning proper lifting techniques and the basics of back safety can assist in prevention or reoccurrence.

Defensive and Distracted Driver Education

Defensive Driver Education ensures that participants receive the training they need to drive defensively; knowledge, skills, and perspective that will help them continue to prevent injuries and save lives. Distracted Driver Education provides training on recognizing and avoiding unsafe driving habits. This awareness is a step in addressing and stopping deadly practices.

Workplace Violence

Workplace Violence awareness and prevention involves understanding and recognizing indicators and appropriate subsequent action plan de-escalate potentially violent situation from essential components of workplace violence prevention.

Personal Protective Equipment

Occupational Safety and Health Administration (OSHA) requires the use of Personal Protective Equipment (PPE) to reduce employee exposure to hazards when engineering and administrative controls are not feasible or effective in reducing these exposures to acceptable levels. If PPE is to be used, a PPE program should be implemented. Such a program should address the hazards present; the selection, maintenance, and use of PPE; the training of employees; and monitoring of the program to ensure its ongoing effectiveness.

Emergency Preparedness

Emergency preparedness is designed to provide a source of information and resources for preparing for and responding to public emergencies.

OSHA Compliance Training

Hazard Communications: Chemicals pose a wide range of health and physical hazards. Hazard Communications is training designed to ensure that information about these hazards and associated protective measures are known. POOL/PACT provides members with a subscription service to *EHS/Velocity – MSDS Online*, which is an on-line service to identify, control, and monitor all on-site hazardous materials.

Bloodborne Pathogens: Participants learn how bloodborne pathogens are spread and how to prevent exposure incidents by following work practice controls. Topics include engineering controls, PPE, personal hygiene, cleaning/disinfecting equipment and supplies; and recognizing, reporting, and following up on employee exposures to infectious materials. POOL/PACT can assist a member with establishing an Exposure Safety Plan.

Lockout/Tagout Training: Lockout/Tagout training covers the servicing and maintenance of machines and equipment in which the unexpected energization or startup of the machines or equipment, or release of stored energy, could harm employees. This standard/training establishes minimum performance requirements for the control of hazardous energy.

Electrical Safety: Working with electricity can be dangerous. Electricity can be a serious workplace hazard. Electrical Safety training is necessary to educate and protect employees exposed to dangers such as electric shock, electrocution, fires, and exposures. POOL/PACT can also provide infrared heat inspections to discover failing electrical systems.

Safety Program and Committee Training: Generally, Nevada employers with 10 or more employees are required to have a Written Workplace Safety Program. Employers with 25 or more employees are required to have a Safety Committee. POOL/PACT can assist with review, updating, or implementing a Safety Program for any of its members.

Loss Control Excellence Program: Each member is served by a dedicated loss control representative who is available to meet with the member and explore various loss control strategies appropriate for their given operations. The Loss Control Excellence Program (LCEP) involves a rigorous review of the member's policies and procedures geared towards the reduction of loss. Members who complete the program receive a cash award and a plaque representing their commitment to implementing effective loss control measures. Additionally, upon completion of the LCEP, the member may appoint a representative to sit on the Loss Control Committee and participate in development of loss control programs.

Wellness/Health Education and Training

24/7/365 WC Triage Health Services Program. This is a PACT program which provides workers compensation triage health services to improve outcomes, service levels, and access to care. The program uses trained professional staff to interact with managers and supervisors from start to finish on appropriate incidents. It is designed to assist and guide the manager/supervisor with assessing an on-the-job injury and procedures for doing so.

Diet/Nutrition/Portion Control: Portion control is an important concept when you are trying to lose weight and keep it off. Education and training can assist employees with tools to implement appropriate serving sizes.

Cardiovascular Disease and Lung Health: POOL/PACT partners with Specialty Health to identify high-risk individuals and develop a plan to address and resolve risk factors and provide multiple resources to return individuals to good health.

Stress Management: Stress management involves controlling and reducing the tension that occurs in stressful situations by making emotional and physical changes. The degree of stress and the desire to make the change will determine how much improvement takes place.

Weight and The Workforce: Understanding the importance of weight management is critical to a healthy lifestyle. Proper nutrition and diet training can greatly improve the quality of life.

Swimming Pool Safety Policies, Inspections, and Training

POOL/PACT can provide comprehensive aquatic facility and program assessments. Such assessments will assist pool directors/supervisors with maintaining proper pool documentation (permits, inspections, operations manuals, emergency procedures, operator certifications, lifeguard certifications, accident reports, and inspection logs; emergency procedure and lifeguard skill assessments; employee chemical safety training; fencing, volunteer policies, premises assessment, water chemistry, equipment inspections, ladders, steps, and boards; pool decking review; pool safety equipment; and compliance with Nevada Administrative code. POOL/PACT also sponsors an annual Aquatics Risk Management seminar.

Law Enforcement Training and Policies

POOL/PACT has partnered with the Legal Liability Risk Management Institute (LLRMI). LLRMI is a network of risk management professionals dedicated to enhancing professionalism, effectiveness, and risk management of public safety/criminal justice through training, policies, procedures, and legal support. It provides a team approach when assisting Nevada law enforcement agencies and can address specific needs through a network of legal experts on state and federal standards as well as subject matter experts in accepted practices for law enforcement, jails/corrections, and other areas of public safety and criminal justice.

Cyber Security Training and Policies

POOL/PACT provides its members with a vast array of information and programs for cyber security services and provides advice and information in support of data protection and cyber security enhancement which includes help with strengthening physical, personnel, administrative, and operations through a variety of training, policies, and procedures. These policies will enhance the security postures for each member organization. POOL/PACT can also provide cyber security event hotline services.

School District Emergency Operations Plans, Training, and Policies

Development of NRS required School Safety and Emergency Operations Plans; updating and standardizing individual emergency management and training programs; providing best practices

POOL/PACT's Risk Management Tools and Programs
Prevention of Injury and Loss Through Risk Management
Page 6 of 5

in the FEMA Guide for High Quality School Emergency Operations Plans, Homeland Security Presidential Directive; providing Hazard Vulnerability Assessment and Report.

2018 Risk Management POOL/PACT Sponsored Trainings

Investigating Crimes Against Children: From a Prosecutor's and Cop's Perspective

Dealing with Legislative Changes in Harassment/Bullying for School Districts

For additional information, contact:

Marshall Smith, Risk Manager, marshallsmith@poolpact.com , (775) 885-7475

Website: www.poolpact.com

EQUIPMENT BREAKDOWN COVERAGE FOR MEMBERS OF THE NEVADA PUBLIC AGENCY INSURANCE POOL



Tailored equipment breakdown solutions for your local government needs

Counties, cities, school districts, special districts and towns have a variety of exposures that are often overlooked – from typical exposures to more complex risks such as small power-producing locations. When these unexpected mechanical, electrical or pressure failures occur, it can be costly to repair or replace the damaged equipment.

We meet the equipment breakdown protection needs of local governments by covering a wide array of electrical, mechanical and pressure equipment against damage caused by electrical arcing, short circuits, breakdowns and power surges, to name a few. Best of all, this coverage – along with our industry-leading equipment breakdown inspection and claim services – is already included in your package policy.

Industry-leading coverage and services

- Protection against equipment repair and replacement expenses, labor costs and other expenses to get or keep local governments up and running
- Coverage for indirect losses such as extra expense, service interruption, spoilage and business interruption
- Claims adjusted by professionals solely dedicated to equipment breakdown coverage

Sample losses

A large air blower broke down due to a lubrication failure, resulting in the curtailment of sludge treatment. A temporary blower was installed until repairs were completed.

TOTAL LOSS: \$41,800

An incoming voltage surge resulted in the failure of the communications, heating and air conditioning control systems of a four-story administration building. All of the control systems required replacement.

TOTAL LOSS: \$20,000

To learn more about coverage for local governments, call 775.885.7475 or visit www.poolpact.com.

Covered Equipment

- Air conditioners
- Boilers
- Cafeteria equipment
- Communication systems
- Compressors
- Computers
- Cookers
- Electrical distribution systems
- Electrical equipment
- Emergency generators
- Engines
- Fans
- Fired/unfired pressure vessels
- Fired water heaters
- Generators
- Heating and cooling systems
- Lighting and sound systems
- Mechanical equipment
- Motors
- Process machinery
- Pumps
- Refrigeration units
- Security systems
- Solar panels
- Sterilizers
- Switchboards
- Transformers
- Vacuum systems

NPAIP POLLUTION POLICY COVERAGES AND ENHANCEMENTS



The Ironshore SPILLS BROAD Pollution Program is a comprehensive environmental insurance policy that assists public entities or municipalities in managing their environmental exposures in an affordable manner, thereby helping control not only environmental liabilities, but also finances.

Coverage Specifics:

- Broad pollution coverage – no need to schedule locations (unless added midterm). All environmental liabilities of the public entities are covered; unless specifically excluded
- First and third party onsite and offsite remediation of pollutants
- Third party bodily injury and property damage – including natural resource damages
- Emergency response expenses
- Business Interruption Coverage (3-day deductible and up to \$2M in limits)
- Contingent Business Interruption (Business Interruption coverage for pollution incidents that are located within 10 miles of a Covered Property)
- Blanket waste disposal activities coverage
- First and third party blanket transportation coverage
- Broad definition of pollutants including mold, legionella, electromagnetic fields, radioactive materials and medical, biological, infectious and pathological wastes
- Asbestos/Lead-based Paint (BI/PD)
- Civil Fines/Penalties (including punitive, exemplary or multiplied damages)
- Illicit abandonment of materials on a covered property
- BI includes medical monitoring
- Disinfection Event Expenses – costs associated with remediation of contaminants which are not traditionally covered under pollution policies
- Image Restoration Expenses
- Defense Expenses. Defense costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.

Product Services:

- 24/7 Emergency Claims Response Hotline
- Rapid On-site Response to Claims Nationwide
- Pre- and Post-crisis Management
- Public Relations Services
- Governmental Compliance and Regulatory Support
- Contract Review Services

Claims – Our Policies are Our Promises

- Ironshore distinguishes itself in the industry by operating its Environmental Claims and Underwriting departments under the same leadership, and functioning as one team to meet our customers' needs.
- Nationally recognized panel counsel
- One claims notification department
- One point of contact for information on your claims
- Open dialogue with insureds
- Regional claims presence

Consultants Network

- National Network of environmental consultants available for a multitude of services to support client's risk management activities
- Risk management services available to support clients regarding risk mitigation strategies, compliance with government regulations or

MEMBER PURCHASE PROGRAM



AIRPORT LIABILITY COVERAGE

COVERAGE

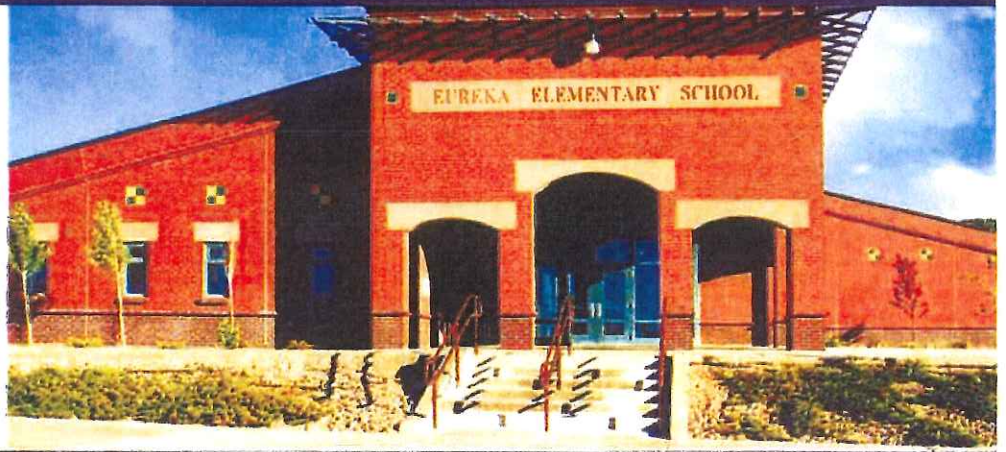
Policy Each Occurrence Limit
Products-Completed Operations
Personal Injury & Advertising Injury Aggregate Limit
Malpractice Limit
Fire Damage Limit – any one fire
Medical Expense Limit – any one person
Hanger keepers Liability Limit – any one occurrence
Hanger keepers Liability Limit – any one aircraft
Non-Owned Aircraft Liability Limit – any one occurrence

RANGE OF LIMITS

\$1M - \$10M
\$1M - \$10M
\$1M - \$10M
\$1M - \$10M
\$250,000
\$50,000
\$1M - \$10M
\$1M - \$10M
\$1M - \$10M

To learn more about POOL/PACT,
call 775.885.7475 or visit www.poolpact.com

EQUIPMENT BREAKDOWN COVERAGE FOR SCHOOL DISTRICT MEMBERS OF THE NEVADA PUBLIC AGENCY INSURANCE POOL



Emerging school technologies need equipment breakdown protection

Equipment breakdown exposures at schools are as sophisticated as the schools themselves. A single school might be a laboratory, learning center, library, office, retail facility, cafeteria, concert theatre, sports complex and clinic all rolled into one. Add in the latest computer and communications equipment, and the notion of the one room schoolhouse is just a memory.

Schools have significant equipment breakdown exposures, and we have the products and services for these risks. Our broad equipment breakdown coverage protects a wide array of electrical, mechanical and pressure equipment against damage caused by electrical arcing, short circuits, breakdowns and power surges to name a few. Best of all, this coverage – along with our industry-leading equipment breakdown inspection and claim services – is already included in your package policy.

Key educational institution services

- State or locally mandated boiler and pressure vessel inspections
- Claims adjusted by professionals solely dedicated to equipment breakdown coverage
- Risk control resources to help schools identify exposures that could lead to unplanned outages

Sample losses

The breakdown of an oil pressure switch in a cafeteria walk-in refrigerator compressor required replacement of the switch and resulted in food spoilage.

TOTAL LOSS: \$49,000

A cast iron boiler overheated due to a low water condition. A low water cutoff failed to shut the burner off. The boiler had to be replaced.

TOTAL LOSS: \$28,000

To learn more about coverage for schools,
call 775.885.7475 or visit www.poolpact.com

Covered Equipment

- Air conditioners
- Boilers
- Cafeteria equipment
- Communication systems
- Compressors
- Computers
- Cookers
- Electrical distribution systems
- Electrical equipment
- Emergency generators
- Engines
- Fans
- Fired/unfired pressure vessels
- Fired water heaters
- Generators
- Heating and cooling systems
- Lighting and sound systems
- Mechanical equipment
- Motors
- Process machinery
- Pumps
- Refrigeration units
- Security systems
- Solar panels
- Sterilizers
- Switchboards
- Transformers
- Vacuum systems

Warren Reed Insurance, Inc.
 1521 Highway 395 North
 Gardnerville, NV 89410
 Phone: 775-782-2277 Fax: 775-782-7387

+
 Town of Gardnerville +

 1407 Hwy 395
 Gardnerville, NV 89410
 + +

INVOICE NO. 15454		Page 1
ACCOUNT NO. GARDN-4	OP DR	DATE 05/17/2019
Commercial Package		
POLICY # NPAIP201920		
COMPANY Willis Pooling		
PRODUCER Alan G. Reed		
EFFECTIVE 07/01/2019	EXPIRATION 07/01/2020	BALANCE DUE ON 07/01/2019

Itm #	Eff Date	Type	Description	Amount
307345	07/01/19	PCKG	19/20 POOL Renewal	\$25,173.92

Invoice Balance: \$25,173.92

Gardnerville Town Board

AGENDA ACTION SHEET



1. **For Possible Action** Discussion to recommend approval, approval with modifications, or denial of a proposed Special Use Permit and major design variance for the construction of a parking area for the J.T. Basque Restaurant and landscape barrier to include the property north of the restaurant at 1430 N. Highway 395, APN 1320-33-401-034. The existing Midland Station would be demolished and parking would be the primary use of the parcel; with public comment prior to Board action.
2. **Recommended Motion:** Recommend denial of the request to support a special use permit for the removal of the existing Midland Station and establishment of a parking lot as the primary use on APN 1320-33-401-034 based on the staff report and board discussion.

Staff recommends a second motion for approval of the request for a major variance to reduce the width of the proposed landscape strip from 10-feet to 4-feet based on the staff report and board discussion.

Funds Available: Yes N/A

3. **Department:** Administration
4. **Prepared by:** Erik Nilssen, P.E., Town Manager
5. **Meeting Date:** June 4, 2019
6. **Agenda:** Consent Administrative

Background Information: Lekumberry LLC is the owner of adjacent parcels APN 1320-33-401-034 commonly referred to as Midland Station or Yager's Garage and APN 1320-33-401-035 commonly referred to as JT Basque Bar and Dining Room. The owner is proposing to demolish the existing Yager's Garage and establish a parking lot as the primary use on the parcel. Two requests are being made to the Town Board for consideration; first, to support a special use permit request and second, to approve a major variance to Douglas County Design Criteria and Improvement Standards.

Parking lots are considered accessory to established commercial or industrial uses on a property. Douglas County Code requires that a Special Use Permit (SUP) be granted by the Douglas County Planning Commission in order for a parking lot to be the primary use on a

parcel. With the proposed demolition of the Yager's Garage, and no proposal to construct a new building, a SUP must be obtained.

Douglas County Design Criteria and Improvement Standards 2.2.13 requires parking areas abutting properties residentially used or designated to be separated by a landscape planter a minimum of 10-feet in width and a 6-foot high masonry wall. Due to the configuration of the existing Sharkey's Parking Lot the applicant is asking to reduce the width of the landscape planter to 4-feet.

Additional background information can be found in memorandum from the Town Manager to the Board dated June 4, 2019.

7. **Other Agency Review of Action:** Douglas County N/A

8. **Board Action:**

- | | |
|--|---|
| <input type="checkbox"/> Approved | <input type="checkbox"/> Approved with Modifications |
| <input type="checkbox"/> Denied | <input type="checkbox"/> Continued |



MEMORANDUM

TO: Garnerville Town Board

FROM: Erik Nilssen, P.E., Town Manager

DATE: June 4, 2019

SUBJECT: Midland Station Demolition & Parking Lot

I. Request

Yager's Garage currently serves as the primary use on Parcel 1320-33-401-034. The owner, Lukumerry LLC, controls both the subject parcel and the adjacent parcel (1320-33-401-035) which houses JT Basque Bar & Dining Room. The owner wishes to demolish the Yager's Garage for the benefit of a new parking lot. The new lot will accommodate an additional forty eight vehicles including two ADA spaces.

A Special Use Permit (SUP) is required from Douglas County to have a parking lot serve as the primary use on a parcel. As well, the applicant is seeking a major variance to the Douglas County Design Criteria and Improvement Standards 2.2.12 which states:

Parking areas abutting properties residentially used or designated shall be separated by a landscape planter a minimum of 10-feet in width and a 6-foot high masonry wall.

The applicant is proposing a 4-foot landscape planter in order to better tie into the existing planter on the Sharkey's Parking Lot. A "greenewall" will be established between the new parking lot and the existing residences to the west. A greenewall is a proprietary solid stucco type wall.

10-2

II. Background

The Midland Station Building was recently occupied by Yager's Garage. The owner of the parcel is proposing to demolish the existing building and construct additional parking for the JT Basque Dining Room and Bar. The owner desires to maintain two separate parcels. Douglas County Code does not allow parking to be the primary use of a parcel. In order to receive approval to operate a parking lot as the primary use on a parcel a Special Use Permit (SUP) must be granted by the Douglas County Planning Commission.

During initial meetings with the applicant County Staff requested the façade of Yegar's Garage be maintained with the parking to the rear of the property. Staff also provided the applicant with information on potential grants which may be obtained to help refurbish existing buildings. The applicant was not able to accommodate these requests and has opted to proceed with the demolition of the building and the establishment of the parking lot.

A. Pros

There are several pros in favor of the new parking lot to justify the applicant's request. The existing Midland Station Building is in poor condition. Significant funds would need to be expended in order to bring the current building up to a standard where it could be used for regular occupancy. The demolition of this building would result in the removal of a significant public safety concern. The Douglas County Building Official, David Lundergreen, offered the following assessment of the building:

"The building is not condemned. But with that being said to bring it up to code would be more expensive than a new structure. It's in serious disrepair. Doesn't meet any type of energy code as well. Electrical, plumbing and mechanical are borderline dangerous. In order for it to be used as some sort of retail or A occupancy all of those items would need to be brought up to code."

The applicant is proposing to maintain the existing masonry storage building on site (shown in Figure One). According to the applicant the existing storage building was constructed in the 1890s. Maintaining the existing storage building does allow for the preservation of the Town's Historical Heritage. The area adjacent to the storage building will be

surrounded by pavers or landscaping. Even though there will not be a primary use structure associated with the parking lot there will be an historic building located on the parcel with landscaping improvements.

Another pro is the reconstruction of the US Hwy 395 frontage. The current frontage is a continuous driveway made of concrete in various stages of decay. There is no existing landscaping. The proposed improvements will add standard curb and gutter along US 395, and pedestrian improvements in

the form of new sidewalk. A single driveway with brick pavers will better control access on to the highway. New landscaping will improve the visual appeal of the property.



Figure One: Existing Storage Building To Be Preserved

The proposed parking lot will also help achieve the goals outlined in the Gardnerville Parking District Strategy for "Old Town." At the time of publication Sharkey's Parking Lot consisted of thirty existing paved parking stalls (see Figure Two). The strategy considered two options to add between 87 and 135 new parking stalls. The 2015 reconstruction of the Sharkey's Parking Lot increased the available paved parking stalls by 51. From aerial photographs it is estimated an additional 31 parking stalls were added by the demolition of the Pyrenees Building (13 of these being ADA compliant). The additional 48 spaces created by this project combined with future parking at the Gardnerville Station will make significant progress in reaching the Town's goals for available downtown parking.

The last pro that staff sees in the alleviation of congestion on Eddy Street the JT Basque Bar and Dining Room is a popular destination. The existing onsite parking lot is frequently overwhelmed leading to overflow parking on a vacant dirt lot on Eddy Street. The use of this lot leads to track out of mud, dust and debris onto Eddy Street as well as unsafe congestion and turning movements on this one way street. The improvement of the parking at Yager's will alleviate this overflow and allow all visitors to park on an improved parking surface.

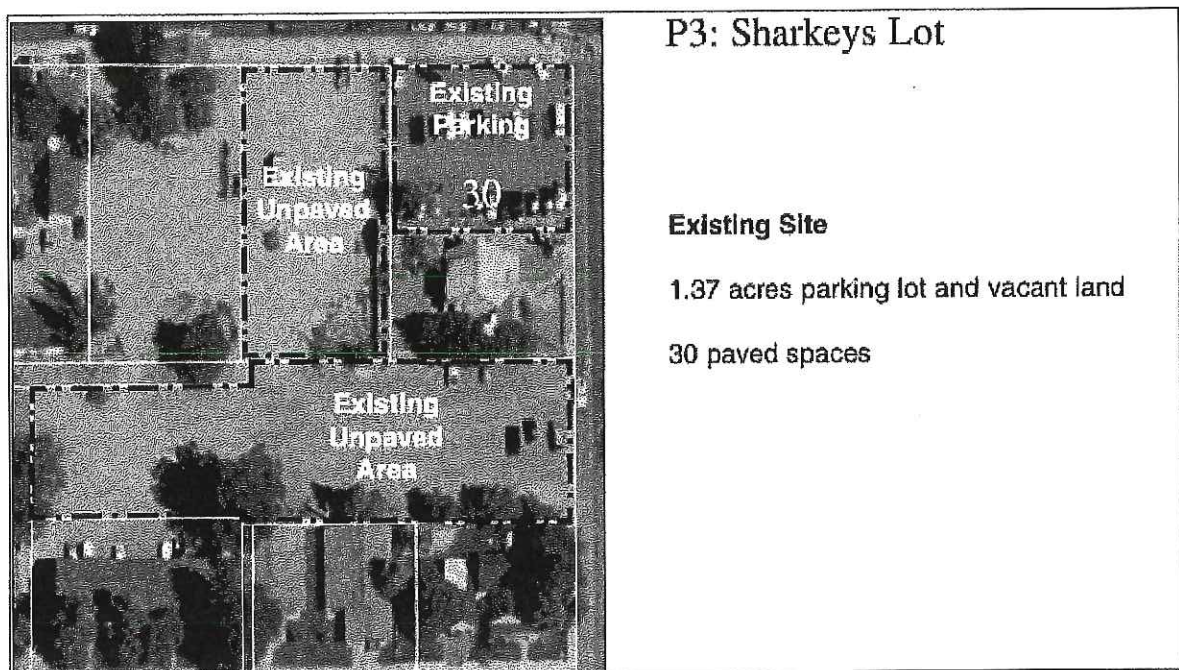


Figure Two: Existing Sharkey's Parking Lot (2006)

B. Cons

The major con against the proposed parking is its inconsistency with the Plan for Prosperity and the vision of historic Main Street. The specific goals and policies in the Plan for Prosperity against this project include:

P5.2 – Promote Active Use of Historic Buildings

Consider adaptively reusing downtown heritage properties to ensure they remain in active and productive use, maintain their historic character, and are not lost to demolition.

P5.6 – Continue as a Storefront Environment:

Develop new commercial projects and renovate existing buildings, as an extension of Downtown's historic storefront-shopping environment.

P5.8 – Respect the Main Street Character:

Develop new contexts-sensitive projects that enhance the historic character, while reflecting their own time. The result should be a sense of authenticity in buildings and materials with a "Main Street Character."

III. Recommendation

Although there are several pros in favor of the proposed project staff does not believe a recommendation for approval can be made. When reading the Plan for Prosperity and seeing the vision for Main Street it seems the goal is to have a near continuous street frontage of active businesses, with pedestrian connectivity and parking in the rear. The loss of a business for a parking lot does not meet the goals of Plan for Prosperity. Over the last decade several buildings have been lost along this section of main street including the East Fork Hotel and the Pyrenees.

Staff recognizes the negative recommendation is largely symbolic. As both Yager's Garage and JT Basque Bar and Dining Room are in common ownership it would be possible to combine the parcels and construct the parking lot without a special use permit. It is also possible for the applicant to obtain a demolition permit without Town consideration. One of the benefits to maintaining the second parcel is in the future another commercial building could be constructed without the burden of submitting a land division application with Douglas County.

Staff does not hesitate to support the request for the variance to design standards regarding the width of the landscape planter. Design standards generally apply to new development. Trying to tie into existing development, especially in historic districts can be difficult and staff believes this request is acceptable.

Town of Gardnerville
1407 Highway 395 North
Gardnerville, Nevada 89410
(775) 782-7134
(775) 782-7135 facsimile
www.gardnerville-nv.gov



(Application and ALL materials related to the project review are required to be submitted to the Town office by the Friday two weeks before the Board meeting.) The Gardnerville Town Board meets the first Tuesday of each month.

PROJECT REVIEW APPLICATION

Location

Street Address: 1430 N. Highway 395
Assessor's Parcel Number: 1320-33-401-034
Current Zoning Designation: General Commercial

Project Description

The applicant seeks approval to expand the parking area for the J.T. Basque Restaurant to include this property north of the restaurant at 1430 N. Highway 395. The existing Midland station would be removed. An existing storage building, all be the primary use for this parcel structure approximately 23 x 25 SF, would remain. Parking will be the primary use on this parcel (APN 1320-33-401-034).

Applicant:

Name: J.B. Lekumberry / Marie Lekumberry
Address: P.O. Box 72, Genoa, NV 89411
Telephone Number: () 775.782.4505 Fax Number: () _____

Owner:

Name: J.B. Lekumberry / Marie Lekumberry
Address: P.O. Box 64, Gardnerville, NV 89410
Telephone Number: () 775.720.0803 Fax Number: () _____

Engineer:

Name: Matthew P. Bernard, PLS, WRs
Address: 1603 Esmeralda Avenue
Telephone Number: () 775.215.5023 Fax Number: () _____

By signing this application, the applicant agrees to reimburse the Town of Gardnerville for all expenses reasonably incurred by the town in the process of reviewing the application, including, but not limited to, engineering and legal expenses. A \$75 deposit is included with this application.

Applicant or Applicant's Representative:

Marie Lekumberry
Printed Name

Marie Lekumberry
Signature

5-1-19
Date

{When projects are located or proposed to be located within the Town of Gardnerville, Douglas County requires review and comment by the Town Board before making a final decision on the project. The Town of Gardnerville makes recommendations to Douglas County on all development to be located within the township boundaries. Douglas County will not render a decision until a letter of recommendation has been submitted by the Town.}

April 26, 2019
REVISED May 8, 2019

Via Hand Delivery

Sam Booth, Planning Manager
DOUGLAS COUNTY COMMUNITY DEVELOPMENT
PLANNING DIVISION
Post Office Box 218
Minden, Nevada 89423

**Major Design Review
Detailed Description and Justification
J.T. Basque Restaurant Parking Lot Expansion
Gardnerville, Nevada**

Dear Mr. Booth:

On behalf of our Client, Lekumberry, LLC, please consider this letter their statement of justification and project description for the construction of a parking lot adjacent to the existing the JT Basque Bar and Dining Room at the corner of Highway 395 and Eddy Street.

Project Description

The project will replace the existing structure with a 48-space parking lot. An existing 506 SF brick structure, dating from 1890, will remain as part of an island with landscaping on three sides of the building. This building will continue to be used primarily for storage for the restaurant.

VARIANCE REQUEST

Landscaping Width at Wall

The west boundary of the parking lot is adjacent to two residential lots, including one owned by J.B. Lekumberry, the Applicant. A six-foot high wall will be built along this property line. Douglas County Design Criteria and Improvement Standard (DCDCIS) Part I, 2.2.12, also require a 10' landscape planter. A major variance requesting a 2' landscape planter is included with this application.

The table below provides an overview of the property details.

Project Details

Owners:	Lekumberry, LLC
Address:	1430 N. Highway 395
APN:	1320-33-401-034
Acreage:	.410
Proposed Land Use:	Parking
Building SF:	3,818 SF
Entitlements:	Douglas County Community Special Use Permit & Design Review

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Statement of Justification: Major Design Review
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 2 of 5

Master Plan:	Commercial
Zoning:	General Commercial
FEMA Floodplain:	X Shaded

The following is our analysis of the required findings for a Special Use Permit per Douglas County Code Section 20.604.060 and Design Review per Douglas County Code Section 20.614.040.

20.614.040 Design Review Findings

When considering applications for a design review, the director shall evaluate the impact of the design review on and its compatibility with surrounding properties and neighborhoods to ensure the appropriateness of the development and make the following findings:

- A. The proposed development is consistent with the goals and policies embodied in the master plan and the general purpose and intent of the applicable district regulations;**

Master Plan Minden-Gardnerville Goal 3.1

Douglas County shall support the location of county-wide commercial uses in the towns of Minden and Gardnerville, in areas planned for commercial use.

Response to 20.614.040 A

The project site is zoned General Commercial with a Master Plan designation of Commercial. As noted in Title 20.650.010.C.4, "[t]he purpose of this district is to provide areas of development for a broad range of commercial, business, wholesale, retail and service uses of a local and regional nature." A Design Review must be included with the Special Use Permit for development of a parking lot as the primary use. This primary use, parking, is consistent and compatible with existing commercial establishments, including the J.T. Basque Restaurant as well as the adjoining Sharkey's Casino. A reciprocal parking agreement will be arranged between the two parties.

- B. The proposed development is compatible with and preserves the character and integrity of adjacent development and neighborhoods and includes improvements or modifications either on-site or within the public rights-of-way to mitigate development-related adverse impacts, such as traffic, noise, odors, visual nuisances, or other similar adverse effects to adjacent development and neighborhoods. These improvements or modifications may include but shall not be limited to the placement or orientation of buildings and entryways, parking areas, buffer yards, and the addition of landscaping, walls, or both;**

Response to 20.614.040 B

The proposed use, parking, is compatible with adjacent development and the neighborhood. The layout integrates with existing parking on the north and south

Statement of Justification: Major Design Review
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 3 of 5

sides of the parcel. The parking lot will be accessed directly from U.S. Highway 395 as well as from the adjoining parking lots. A six-foot wall will be established along the back of the lot as required for parking lots adjoining a residentially-zoned property. A variance application is included with this submittal to request approval for a two-foot buffer along the wall rather than a 10-foot one. This depth will support continuity with the existing wall and buffer at the back of the Sharkey's lot. Expanding the depth of the landscaping would lead to a jog in the drive aisle. The reduced landscaping will not have a detrimental effect in mitigating noise or light impacts since the landscaping is located on the parking lot side and the wall will provide the mitigation of noise and car lights. The landscaping provides visual relief from the wall as viewed from the parking lot.

The overall landscaping for the lot exceeds the minimum required within the project area as noted on the site plan; the required minimum landscaping is 15%. Full landscape plans will be submitted with the Site Improvement Permit Application.

- C. The proposed development will not generate pedestrian or vehicular traffic which will be hazardous or conflict with the existing and anticipated traffic in the neighborhood;**

Response to 20.614.040 C

Cars and pedestrians will have more options for parking and easier access to the neighboring restaurants and other commercial establishments. The project site has been planned to complement the existing traffic patterns of the adjacent restaurant and casino land uses. Furthermore, based on the pre-application meeting held with NDOT, no traffic conflicts on US Highway 395 were identified. Therefore, the proposed use will not generate pedestrian or vehicular traffic that will be hazardous or conflict with the existing and anticipated traffic.

- D. The proposed development incorporates roadway improvements, traffic control devices or mechanisms, or access restrictions to control traffic flow or divert traffic as needed to reduce or eliminate development impacts on surrounding neighborhood streets;**

Response to 20.614.040 D

NDOT has indicated they will authorize a reduction of the existing access to 25' wide. The current driveway area includes the entire length of the property along 395. A more defined entrance improves this current condition. Parking on side streets or across U.S. Highway 395 will be reduced, improving overall access and traffic flow while reducing the impact on the neighborhood area. Providing cross access to Eddy Street and Centerville Road via the adjacent parcels increases cross circulation.

Statement of Justification: Major Design Review
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 4 of 5

- E. The proposed development incorporates features to minimize adverse effects, including visual impacts, of the proposed development on adjacent properties;**

Response to 20.614.040 E

As noted above, the western boundary includes a 6' wall buffering two neighboring residential parcels from the lights/sound of the parking lot. Both lots currently abut a portion of the existing parking lots (the southerly parcel borders the J.T. Basque Restaurant site and the northerly one, Sharkey's). The Applicant is seeking approval of a major variance for the landscaping requirement for parking areas adjacent to residentially zoned properties. DCDCIS 2.2.12 requires a 10' wide planter; the Applicant proposes a 2' wide landscaping area. If approved, the variance requested will allow continuity with the existing parking layout and two-way drive aisle circulation.

- F. The project is not located within an identified archeological or cultural study area, as recognized by the county. If the project is located in a study area, an archeological resource reconnaissance has been performed on the site by a qualified archeologist and any identified resources have been avoided or mitigated to the extent possible per the findings in the report;**

Response to 20.614.040 F

The project is not located within an identified archeological or cultural study area, as recognized by the County.

- G. The proposed development complies with all additional standards imposed on it by the particular provisions of this chapter, the Douglas County Design Criteria and Improvement Standards and all other requirements of this title applicable to the proposed development and uses within the applicable base zoning district, including but not limited to, the adequate public facility policies of Chapter 20.100; and**

Response to 20.614.040 G

The plan complies with the applicable sections of the Douglas County Design Manual and the Douglas County Development Code. No new use (other than the parking lot itself) is proposed for this parking lot. The existing businesses on neighboring parcels have already met all applicable parking requirements. As noted in Title 20.660.230.G, "'Parking structure and parking lot (primary use)' means a structure or area the purpose of which is to allow the parking of motor vehicles, for a fee or not, as the primary use on a parcel. Additional provisions will be determined through special use permit." The offered parking complies with the dimensions required for standard and compact spaces (per 20.692.050.1). The site layout includes the following spaces.

Statement of Justification: Major Design Review
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 5 of 5

Requisite Space Type	Provided	Required
Standard 9' x 20'	31	NA
ADA Standard 9' x 20'	2	NA
Compact 9' x 18'	15	NA
Total Spaces	48	

The drive aisle width is 25' as required in Table 20.692.2. The landscaped area, as shown on the site plan, exceeds the minimum requirement of 15%. RV parking is not required for lots with fewer than 50 spaces. The driveway access off U.S. Highway 395 will feature pavers as permitted in DCDCIS 3.10.2.2 Non-Residential Driveways.

Water and sewer services are already provided to this parcel for the existing building. Any water or sewer line improvements will be submitted with the Site Improvement Permit application. At that time, the Applicant will also coordinate with the Gardnerville Water Company and Minden-Gardnerville Sanitation District to satisfy any water and/or sewer requirements.

H. The proposed development will not be materially detrimental to public health, safety, convenience and welfare, or result in material damage or prejudice to other property in the vicinity. (Ord. 763, 1996)

Response to 20.614.040 H

We believe that as designed, the project is not detrimental to the public health, safety, convenience, or welfare, and will not result in material damage or prejudice to adjacent properties.

Thank you for considering these justifications for this project. If you have any questions, please contact me at jhutchings@roanderson.com or at 775.215.5010.

Sincerely,

R.O. ANDERSON ENGINEERING, INC



Jeremy Hutchings, PE, WRS
Director of Engineering

April 26, 2019
REVISED May 8, 2019

Via Hand Delivery

Sam Booth, Planning Manager
DOUGLAS COUNTY COMMUNITY DEVELOPMENT
PLANNING DIVISION
Post Office Box 218
Minden, Nevada 89423

**Special Use Permit
J.T. Basque Restaurant Parking Lot Expansion
Detailed Description and Justification
Gardnerville, Nevada**

Dear Mr. Booth:

On behalf of our Client, Lekumberry, LLC, please consider this letter their statement of justification and project description for the construction of a parking lot adjacent to the existing the JT Basque Bar and Dining Room at the corner of Highway 395 and Eddy Street.

Project Description

The project will replace the existing structure with a 48-space parking lot. An existing 506 SF brick structure, dating from 1890, will remain as part of an island with landscaping on three sides of the building. This building will continue to be used primarily for storage for the restaurant.

VARIANCE REQUEST

Landscaping Width at Wall

The west boundary of the parking lot is adjacent to two residential lots, including one owned by J.B. Lekumberry, the Applicant. A six-foot high wall will be built along this property line. Douglas County Design Criteria and Improvement Standard (DCDCIS) Part I, 2.2.12, also require a 10' landscape planter. A major variance requesting a 2' landscape planter is included with this application.

The table below provides an overview of the property details.

Project Details

Owners:	Lekumberry, LLC
Address:	1430 N. Highway 395
APN:	1320-33-401-034
Acreage:	.410
Proposed Land Use:	Parking
Building SF:	3,818 SF
Entitlements:	Douglas County Special Use Permit & Design Review

10-13

Statement of Justification: Special Use Permit
 J.T. Basque Restaurant Parking Lot Expansion
 April 26, 2019
 Page 2 of 5

Master Plan:	Commercial
Zoning:	General Commercial
FEMA Floodplain:	X Shaded

The following is our analysis of the required findings for a Special Use Permit per Douglas County Code Section 20.604.060 and Design Review per Douglas County Code Section 20.614.040.

20.604.060 Special Use Permit Findings.

When considering applications for a special use permit, the commission or board, where applicable, must evaluate the impact of the special use on and its compatibility with surrounding properties and neighborhoods to ensure the appropriateness of the use at a particular location and make the following findings:

- A. The proposed use at the specified location is consistent with the policies embodied in the adopted master plan and the general purpose and intent of the applicable district regulations;**

Master Plan Minden-Gardnerville Goal 3.1

Douglas County shall support the location of county-wide commercial uses in the towns of Minden and Gardnerville, in areas planned for commercial use.

Response to 20.603.060 A

The project site is zoned General Commercial with a Master Plan designation of Commercial. As noted in Title 20.650.010.C.4, "[t]he purpose of this district is to provide areas of development for a broad range of commercial, business, wholesale, retail and service uses of a local and regional nature." A Special Use Permit is required for the development of a parking lot as the primary use. This primary use, parking, is consistent and compatible with existing commercial establishments, including the J.T. Basque Restaurant as well as the adjoining Sharkey's Casino. A reciprocal parking agreement will be arranged between the two parties.

- B. The proposed use is compatible with and preserves the character and integrity of adjacent development and neighborhoods and includes improvements or modifications either on-site or within the public rights-of-way to mitigate development-related adverse impacts, such as traffic, noise, odors, visual nuisances, or other similar adverse effects to adjacent development and neighborhoods. These improvements or modifications may include, but shall not be limited to the placement or orientation of buildings and entryways, parking areas, buffer yards, and the addition of landscaping, walls, or both, to mitigate such impacts;**

10-19

Statement of Justification: Special Use Permit
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 3 of 5

Response to 20.603.060 B

The proposed use, parking, is compatible with adjacent development and the neighborhood. The layout integrates with existing parking on the north and south sides of the parcel. The parking lot will be accessed directly from U.S. Highway 395 as well as from the adjoining parking lots. A six-foot wall will be established along the back of the lot as required for parking lots adjoining a residentially-zoned property. A variance application is included with this submittal to request approval for a two-foot buffer along the wall rather than a 10-foot one. This depth will support continuity with the existing wall and buffer at the back of the Sharkey's lot. Expanding the depth of the landscaping would lead to a jog in the drive aisle. The reduced landscaping will not have a detrimental effect in mitigating noise or light impacts since the landscaping is located on the parking lot side and the wall will provide the mitigation of noise and car lights. The landscaping provides visual relief from the wall as viewed from the parking lot.

The overall landscaping for the lot exceeds the minimum required within the project area as noted on the site plan; the required minimum landscaping is 15%. Full landscape plans will be submitted with the Site Improvement Permit Application.

- C. The proposed use will not generate pedestrian or vehicular traffic which will be hazardous or conflict with the existing and anticipated traffic in the neighborhood;**

Response to 20.603.060 C

Cars and pedestrians will have more options for parking and easier access to the neighboring restaurants and other commercial establishments. The project site has been planned to complement the existing traffic patterns of the adjacent restaurant and casino land uses. Furthermore, based on the pre-application meeting held with NDOT, no traffic conflicts on US Highway 395 were identified. Therefore, the proposed use will not generate pedestrian or vehicular traffic that will be hazardous or conflict with the existing and anticipated traffic.

- D. The proposed use incorporates roadway improvements, traffic control devices or mechanisms, or access restrictions to control traffic flow or divert traffic as needed to reduce or eliminate development impacts on surrounding neighborhood streets;**

Response to 20.603.060 D

NDOT has indicated they will authorize a reduction of the existing access to 25' wide. The current driveway area includes the entire length of the property along 395. A more defined entrance improves this current condition. Parking on side streets or across U.S. Highway 395 will be reduced, improving overall access and traffic flow while reducing the impact on the neighborhood area. Providing cross access to Eddy Street and Centerville Road via the adjacent parcels increases cross circulation.

Statement of Justification: Special Use Permit
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 4 of 5

- E. The proposed use incorporates features to minimize adverse effects, including visual impacts and noise, of the proposed special use on adjacent properties;**

Response to 20.603.060 E

As noted above, the western boundary includes a 6' wall buffering two neighboring residential parcels from the lights/sound of the parking lot. Both lots currently abut a portion of the existing parking lots (the southerly parcel borders the J.T. Basque Restaurant site and the northerly one, Sharkey's). The Applicant is seeking approval of a major variance for the landscaping requirement for parking areas adjacent to residentially zoned properties. DCDCIS 2.2.12 requires a 10' wide planter; the Applicant proposes a 2' wide landscaping area. If approved, the variance requested will allow continuity with the existing parking layout and two-way drive aisle circulation.

- F. The project is not located within an identified archeological or cultural study area, as recognized by the county. If the project is located in a study area, an archeological resource reconnaissance has been performed on the site by a qualified archeologist and any identified resources have been avoided or mitigated to the extent possible per the findings in the report;**

Response to 20.603.060 F

The project is not located within an identified archeological or cultural study area, as recognized by the County.

- G. The proposed special use complies with all additional standards imposed on it by the particular provisions of this chapter and all other requirements of this title applicable to the proposed special use and uses within the applicable base zoning district, including but not limited to, the adequate public facility policies of this title; and**

Response to 20.603.060 G

The plan complies with the applicable sections of the Douglas County Design Manual and the Douglas County Development Code. No new use (other than the parking lot itself) is proposed for this parking lot. The existing businesses on neighboring parcels have already met all applicable parking requirements. As noted in Title 20.660.230.G, "'Parking structure and parking lot (primary use)' means a structure or area the purpose of which is to allow the parking of motor vehicles, for a fee or not, as the primary use on a parcel. Additional provisions will be determined through special use permit." The offered parking complies with the dimensions required for standard and compact spaces (per 20.692.050.1). The site layout includes the following spaces.

Statement of Justification: Special Use Permit
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 5 of 5

Parking Space Type	Provided	Required
Standard 9' x 20'	31	NA
ADA Standard 9' x 20'	2	NA
Compact 9' x 18'	15	NA
Total Spaces	48	

The drive aisle width is 25' as required in Table 20.692.2. The landscaped area, as shown on the site plan, exceeds the minimum requirement of 15%. RV parking is not required for lots with fewer than 50 spaces. The driveway access off U.S. Highway 395 will feature pavers as permitted in DCDCIS 3.10.2.2 Non-Residential Driveways.

Water and sewer services are already provided to this parcel for the existing building. Any water or sewer line improvements will be submitted with the Site Improvement Permit application. At that time, the Applicant will also coordinate with the Gardnerville Water Company and Minden-Gardnerville Sanitation District to satisfy any water and/or sewer requirements.

H. The proposed special use will not be materially detrimental to the public health, safety, convenience and welfare, and will not result in material damage or prejudice to other property in the vicinity. (Ord. 1319, 2010; Ord. 801, 1997; Ord. 763, 1996; Ord. 295, 1978; Ord. 167, 1968)

Response to 20.603.060 H

We believe that as designed, the project is not detrimental to the public health, safety, convenience, or welfare, and will not result in material damage or prejudice to adjacent properties.

Thank you for considering these justifications for this project. If you have any questions, please contact me at jhutchings@roanderson.com or at 775.215.5010.

Sincerely,

R.O. ANDERSON ENGINEERING, INC.


Jeremy Hutchings, PE, WRS
Director of Engineering

April 26, 2019
REVISED May 8, 2019

Via Hand Delivery

Sam Booth, Planning Manager
DOUGLAS COUNTY COMMUNITY DEVELOPMENT
PLANNING DIVISION
Post Office Box 218
Minden, Nevada 89423

MAJOR VARIANCE
Detailed Description and Justification
J.T. Basque Restaurant Parking Lot Expansion
Gardnerville, Nevada

Dear Mr. Booth:

On behalf of our Client, Lekumberry, LLC, please consider this letter their statement of justification and project description for the construction of a parking lot adjacent to the existing the JT Basque Bar and Dining Room at the corner of Highway 395 and Eddy Street.

Project Description

The project will replace the existing structure with a 48-space parking lot. An existing 506 SF brick structure, dating from 1890, will remain as part of an island with landscaping on three sides of the building. This building will continue to be used primarily for storage for the restaurant.

VARIANCE REQUEST

Landscaping Width at Wall

The west boundary of the parking lot is adjacent to two residential lots, including one owned by J.B. Lekumberry, the Applicant. A six-foot high wall will be built along this property line. Douglas County Design Criteria and Improvement Standard (DCDCIS) Part I, 2.2.12, also require a 10' landscape planter. This major variance application requests approval of a 2' landscape planter instead.

The table below provides an overview of the property details.

Project Details

Owners:	Lekumberry, LLC
Address:	1430 N. Highway 395
APN:	1320-33-401-034
Acreage:	.410
Proposed Land Use:	Parking
Building SF:	3,818 SF

10-18

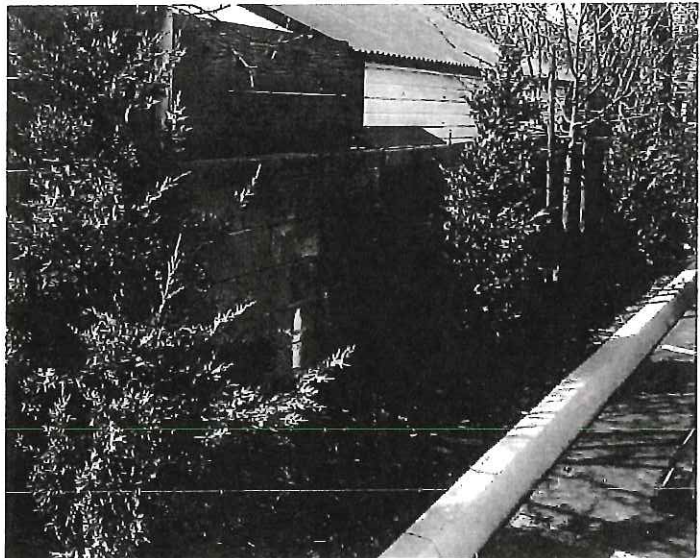
Statement of Justification: Major Variance
 J.T. Basque Restaurant Parking Lot Expansion
 April 26, 2019
 Page 2 of 3

Entitlements:	Douglas County Community Special Use Permit & Design Review
Master Plan:	Commercial
Zoning:	General Commercial
FEMA Floodplain:	X Shaded

Major Variance for Wall Landscaping

The western boundary of the lot includes a 6' wall buffering two neighboring residential parcels from the parking lot. Both lots currently abut a portion of the existing parking lots (the southerly parcel borders the J.T. Basque Restaurant site and the northerly one, Sharkey's). The Applicant is seeking approval of a major variance for the landscaping requirement for the nine spaces adjacent to these residentially zoned properties along the wall.

DCDCIS 2.2.12 requires a 10' wide planter; the Applicant proposes a 2' wide landscaping area.



Existing conditions at Sharkey's

Findings for Variances

20.606.050 Findings for Variances

Part B: Findings for Major Variance

B. The planning commission must not approve a **major variance** unless it finds that:

1. **By reason of exceptional narrowness, shallowness, or shape of the property in question, or by reason of exceptional topographic conditions or other extraordinary and exceptional situation or condition of the property in question, the strict application of the provisions of that title would result in peculiar and exceptional practical difficulties to, or exceptional and undue hardships upon, the applicant;**

Response to 20.606.050.B.1

The new parking area will be continuous with the existing parking on the adjoining lots. These established lots together with the shape and depth of the existing parcel serve as an existing constraint and are peculiar to this site. Currently, the adjoining Sharkey's stalls (shown in the image above) include a 2' planter along the western boundary with wood chip coverage. A variance is required for the neighboring lot to

Statement of Justification: Major Variance
J.T. Basque Restaurant Parking Lot Expansion
April 26, 2019
Page 3 of 3

be integrated smoothly and maintain drive aisle consistency. Though the existing boundary is fenced, the new parking area will include a 6' high wall. The variance addresses only the depth of the landscaping. The overall landscaping on the site exceeds the minimum requirements.

- 2. The circumstances or conditions do not apply generally to other properties in the same land use district; and**

Response to 20.606.050.B.2

Along Main Street in Gardnerville, it is possible that other commercial properties would have comparable reasons to request a major variance in order to maintain continuity with existing structures. To our knowledge, this particular circumstance—integrating a new parking lot with existing non-compliant parking—is unique to this site at this time.

- 3. The granting of the variance will not result in material damage or prejudice to other properties in the vicinity, substantial impairment of natural resources or be detrimental to the public health, safety and general welfare. (Ord. 1319, 2010; Ord. 763, 1996; Ord. 533, 1991; Ord. 199, 1973)**

Response to 20.606.050.B.3

We believe that the project will not result in material damage or prejudice to other properties in the vicinity, substantial impairment to natural resources, or be detrimental to the public health, safety, and general welfare.

Thank you for considering these justifications for this project. If you have any questions, please contact me at jhutchings@roanderson.com or at 775.215.5010.

Sincerely,

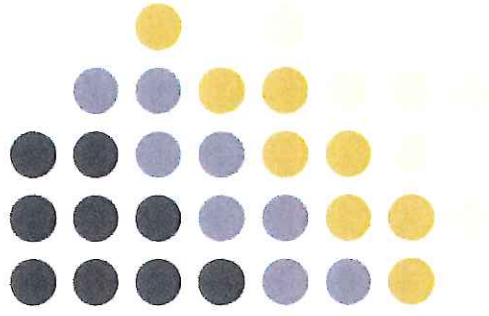
R.O. ANDERSON ENGINEERING, INC.


Jeremy Hutchings, PE, WRS
Director of Engineering

JT's Parking Lot Expansion

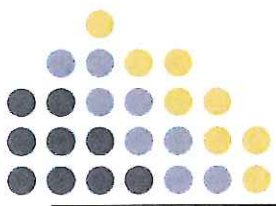
Special Use Permit
Design Review
Major Variance

Town of Gardnerville
June 4, 2019



10-21

RO Anderson



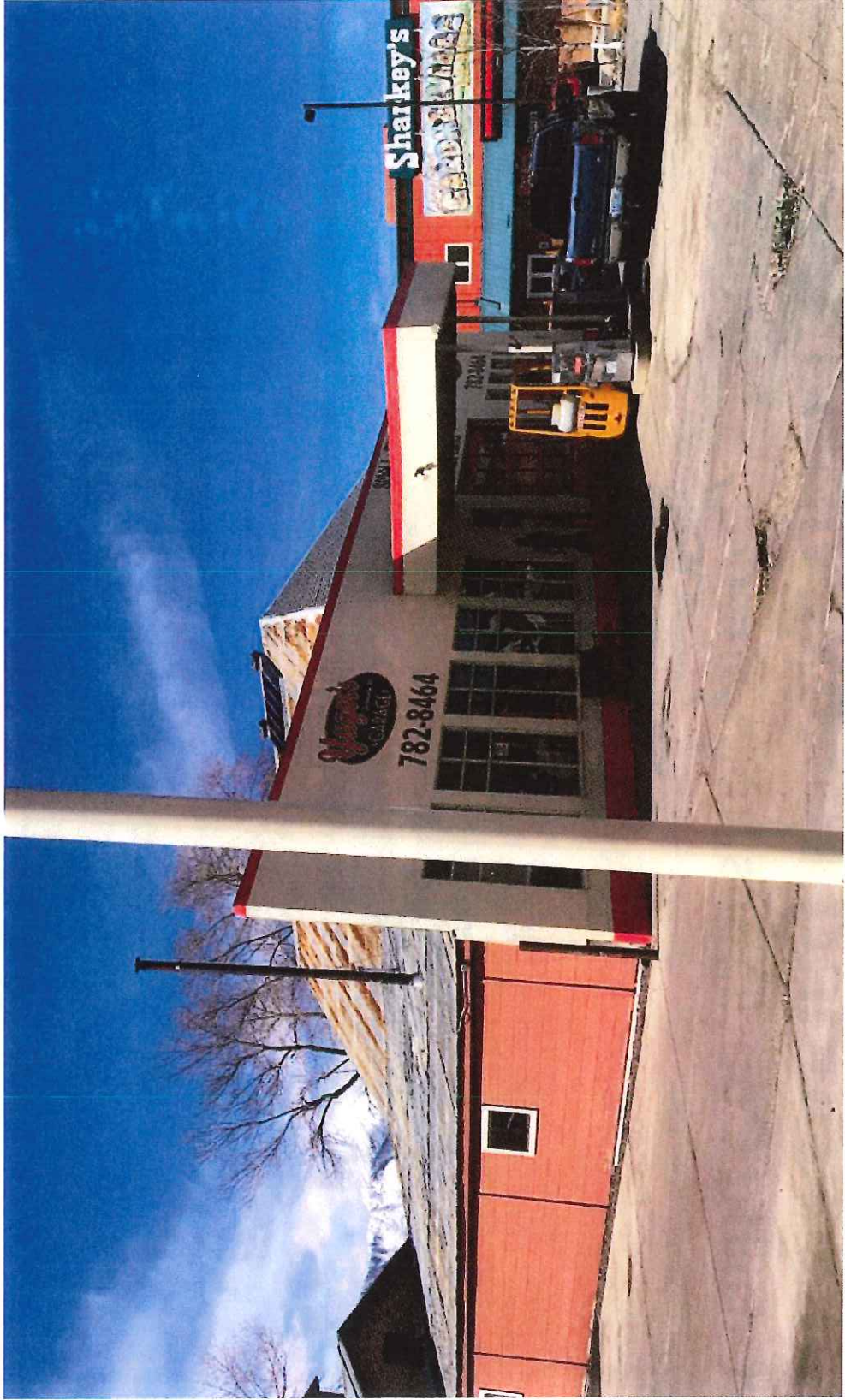
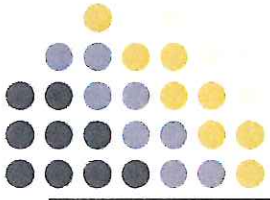
JT's Parking Lot Expansion

- 1430 N. Highway 395
- .41 Acres
- Requesting
 - Special Use Permit: Parking = Primary Use
 - Design Review
 - Major Variance: Rear landscaping width

10-22

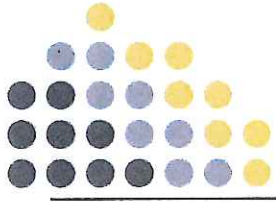
JT's Parking Lot Expansion

Existing Conditions on Hwy 395



10-23

RO Anderson



JT's Parking Lot Expansion

Existing Conditions from Sharkey's looking South

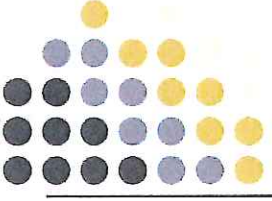


10-24

RO Anderson

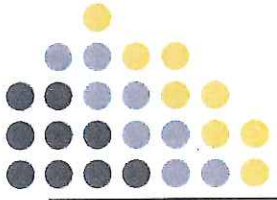
JT's Parking Lot Expansion

Existing conditions from rear



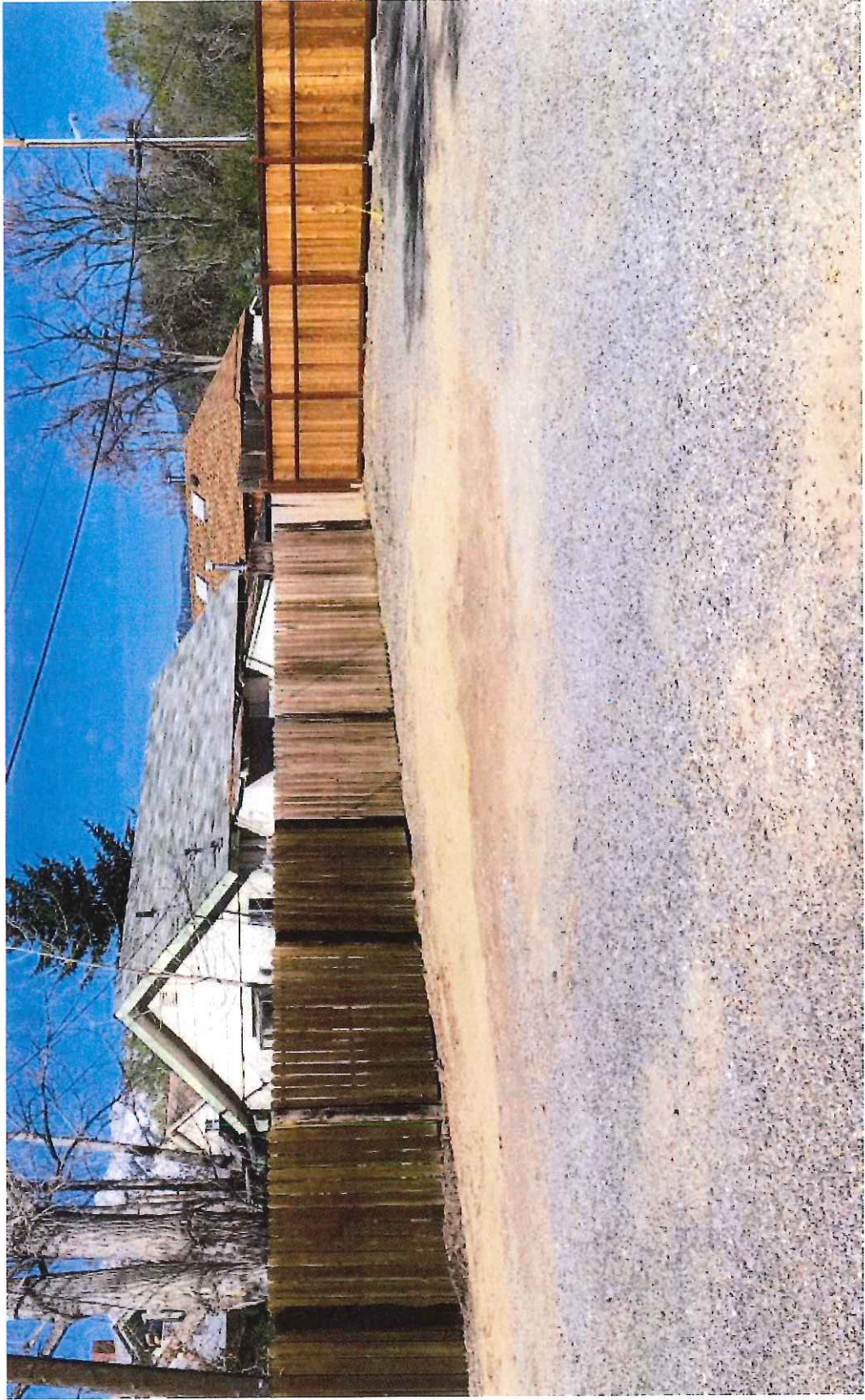
16-25

RO Anderson



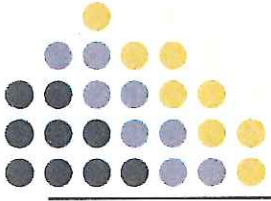
JT's Parking Lot Expansion

Existing conditions gravel lot



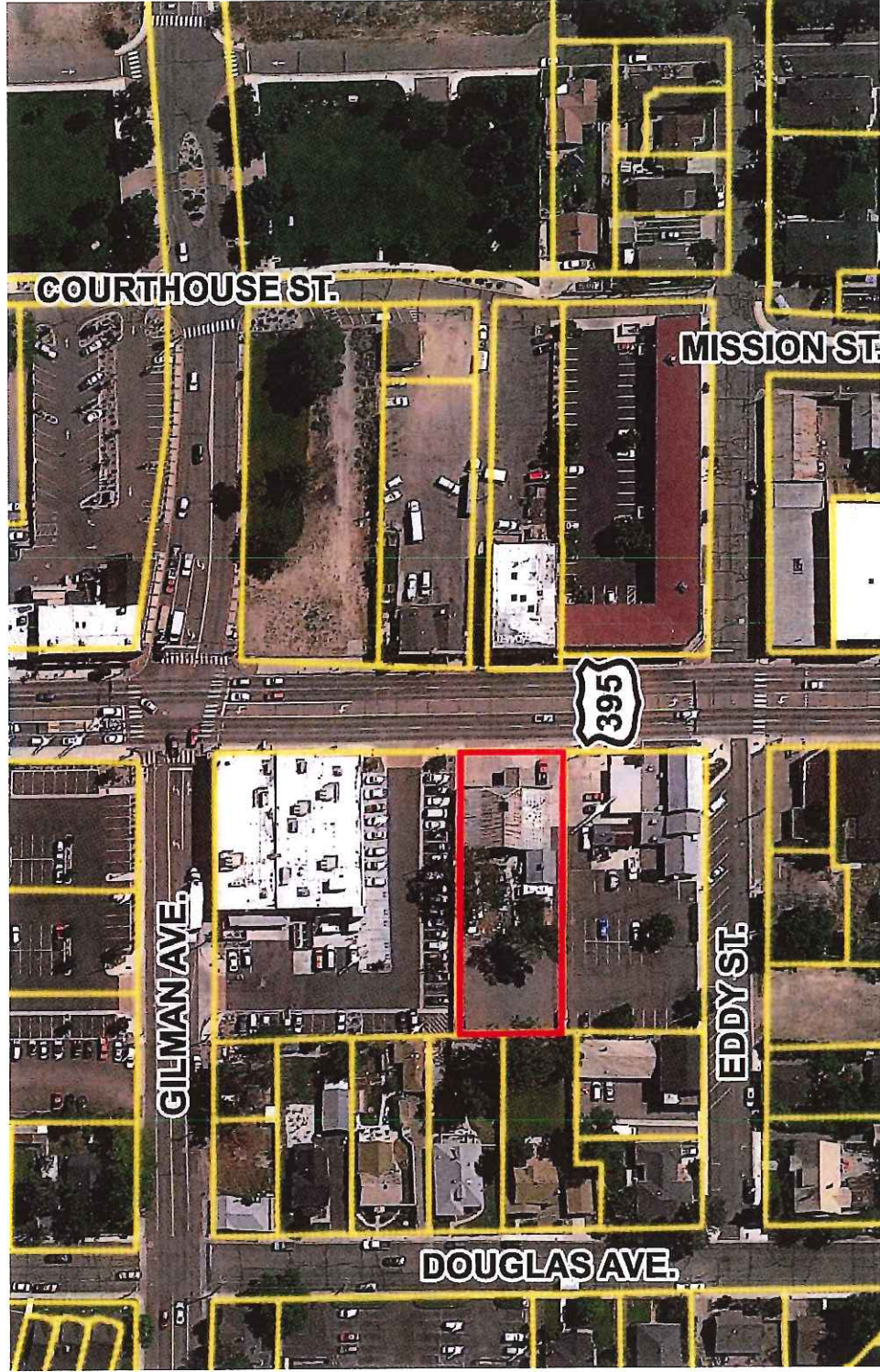
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RO Anderson



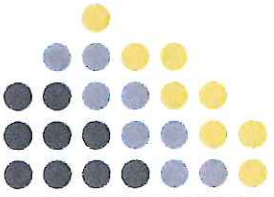
JT's Parking Lot Expansion

Aerial of Project Area



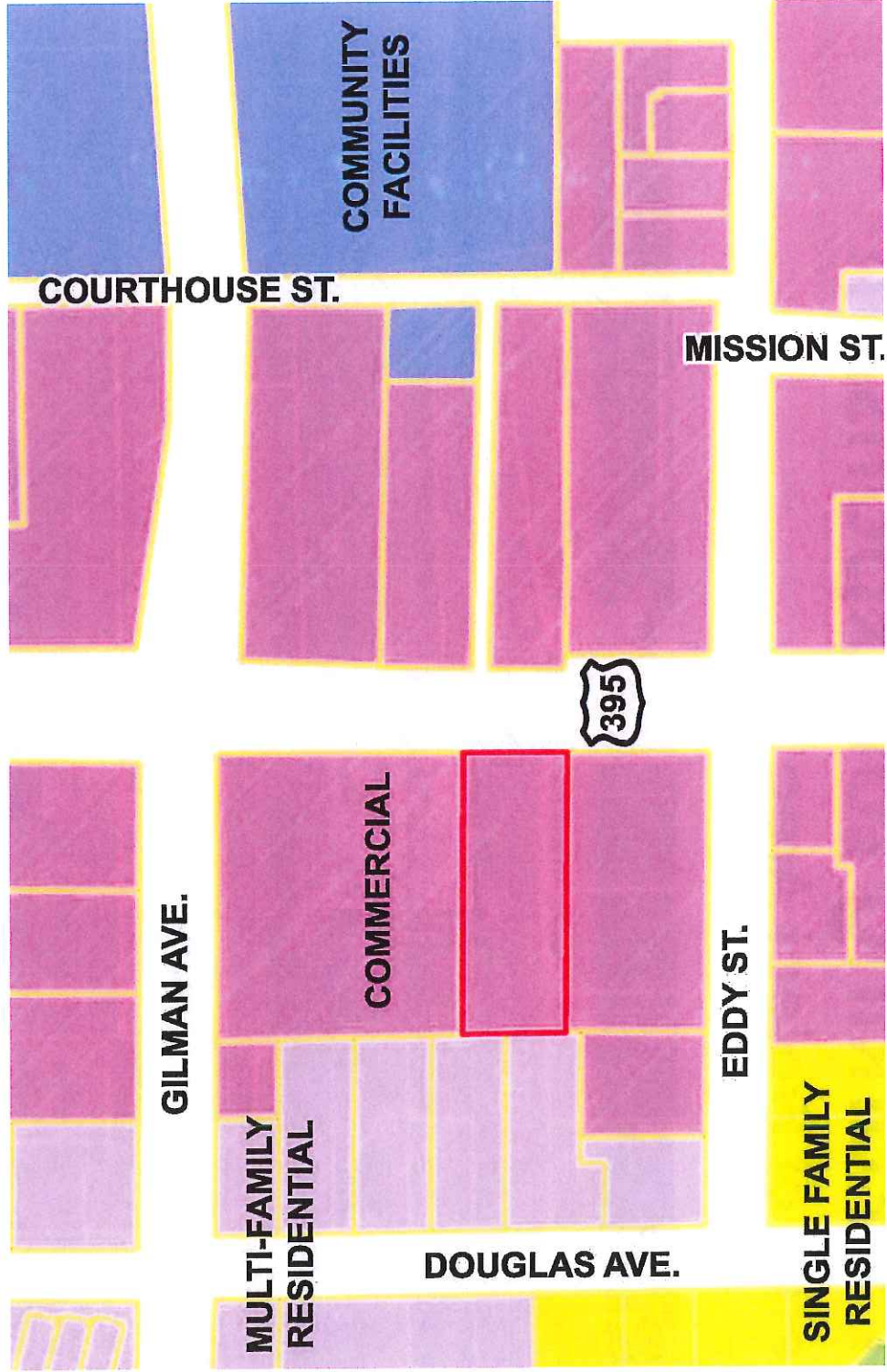
10-27

RO Anderson



JT's Parking Lot Expansion

Site and Surrounding Land Use



10-28

RO Anderson



JT's Parking Lot Expansion

Site and Surrounding Zoning

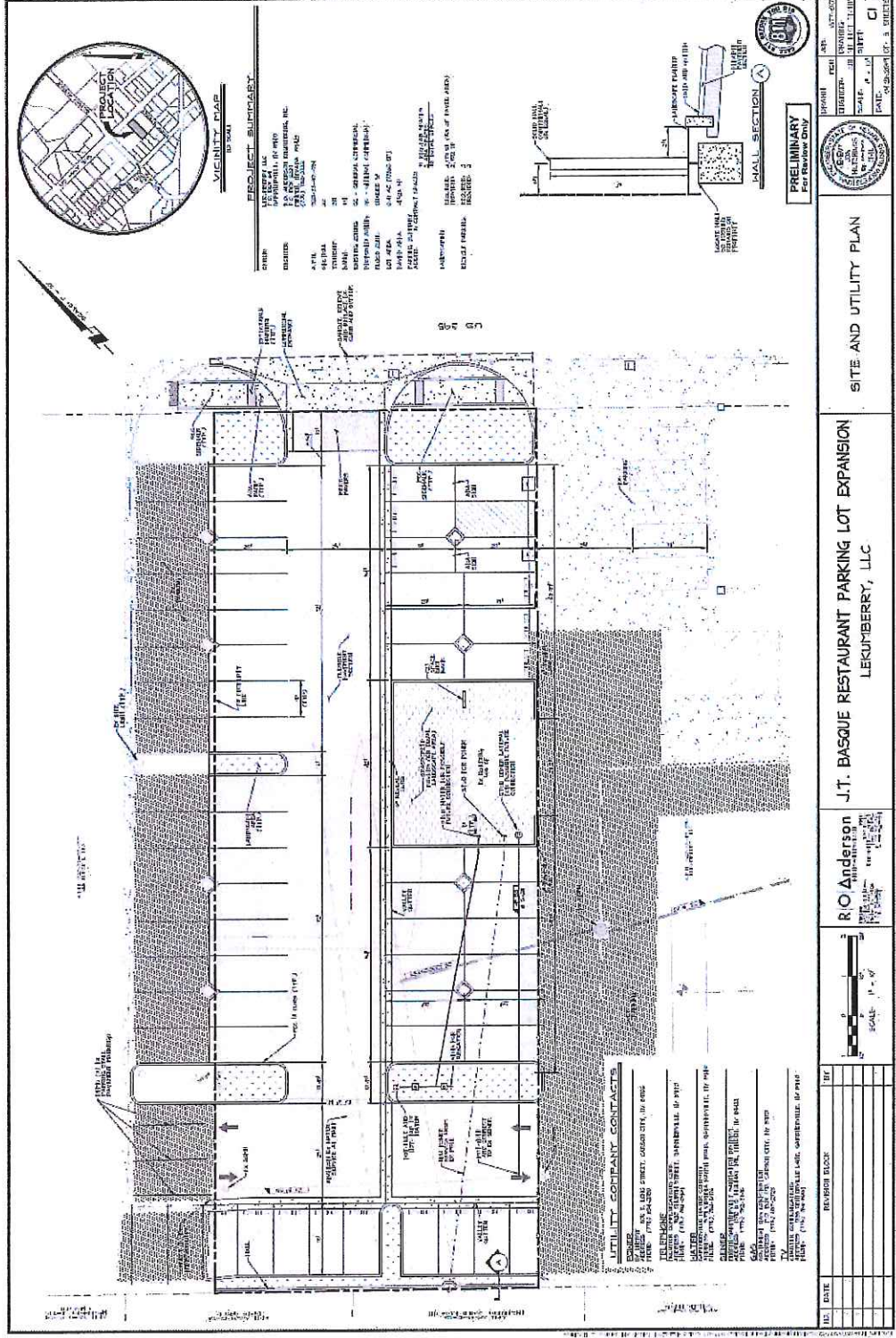


10-29

RO Anderson



JT's Parking Lot Expansion Proposed Site Layout



PROJECT SUMMARY

OWNER: J.T. BASQUE RESTAURANT PARKING LOT EXPANSION, LLC
 ADDRESS: 1000 S. 10TH STREET, OMAHA, NE 68102
 PROJECT NO.: 10-30
 DATE: 04/26/2019

DESIGNER: R/O ANDERSON ENGINEERING, INC.
 ADDRESS: 1000 S. 10TH STREET, OMAHA, NE 68102
 PHONE: (402) 441-1111
 FAX: (402) 441-1112
 WEBSITE: WWW.R/OANDERSON.COM

SCALE: 1/8" = 1'-0"

PRELIMINARY

DATE: 04/26/2019
 SHEET: 10-30-01
 PROJECT: J.T. BASQUE RESTAURANT PARKING LOT EXPANSION, LLC
 SCALE: 1/8" = 1'-0"

SITE AND UTILITY PLAN

J.T. BASQUE RESTAURANT PARKING LOT EXPANSION
 LEKUMBERRY, LLC

R/O Anderson
 REGISTERED PROFESSIONAL ENGINEER
 STATE OF NEBRASKA
 LICENSE NO. 000000000



NO.	DATE	REVISION	DRAWN BY

UTILITY COMPANY CONTACTS

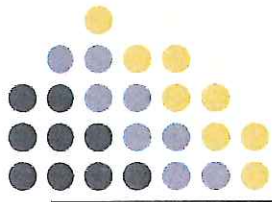
OMAHA: 480 S. 10TH STREET, OMAHA, NE 68102
 TEL: (402) 441-1111
 FAX: (402) 441-1112
 WWW.R/OANDERSON.COM

NEBRASKA POWER & LIGHT: 1000 S. 10TH STREET, OMAHA, NE 68102
 TEL: (402) 441-1111
 FAX: (402) 441-1112
 WWW.NPL.COM

OMAHA S.W. WATER: 1000 S. 10TH STREET, OMAHA, NE 68102
 TEL: (402) 441-1111
 FAX: (402) 441-1112
 WWW.OMSWWATER.COM

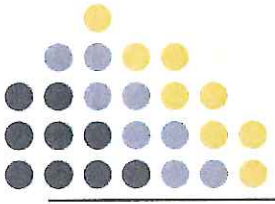
10-30

JT's Parking Lot Expansion Aerial Close-Up



10-31

RO Anderson



JT's Parking Lot Expansion

Existing Brick Building Integrated in Parking Lot

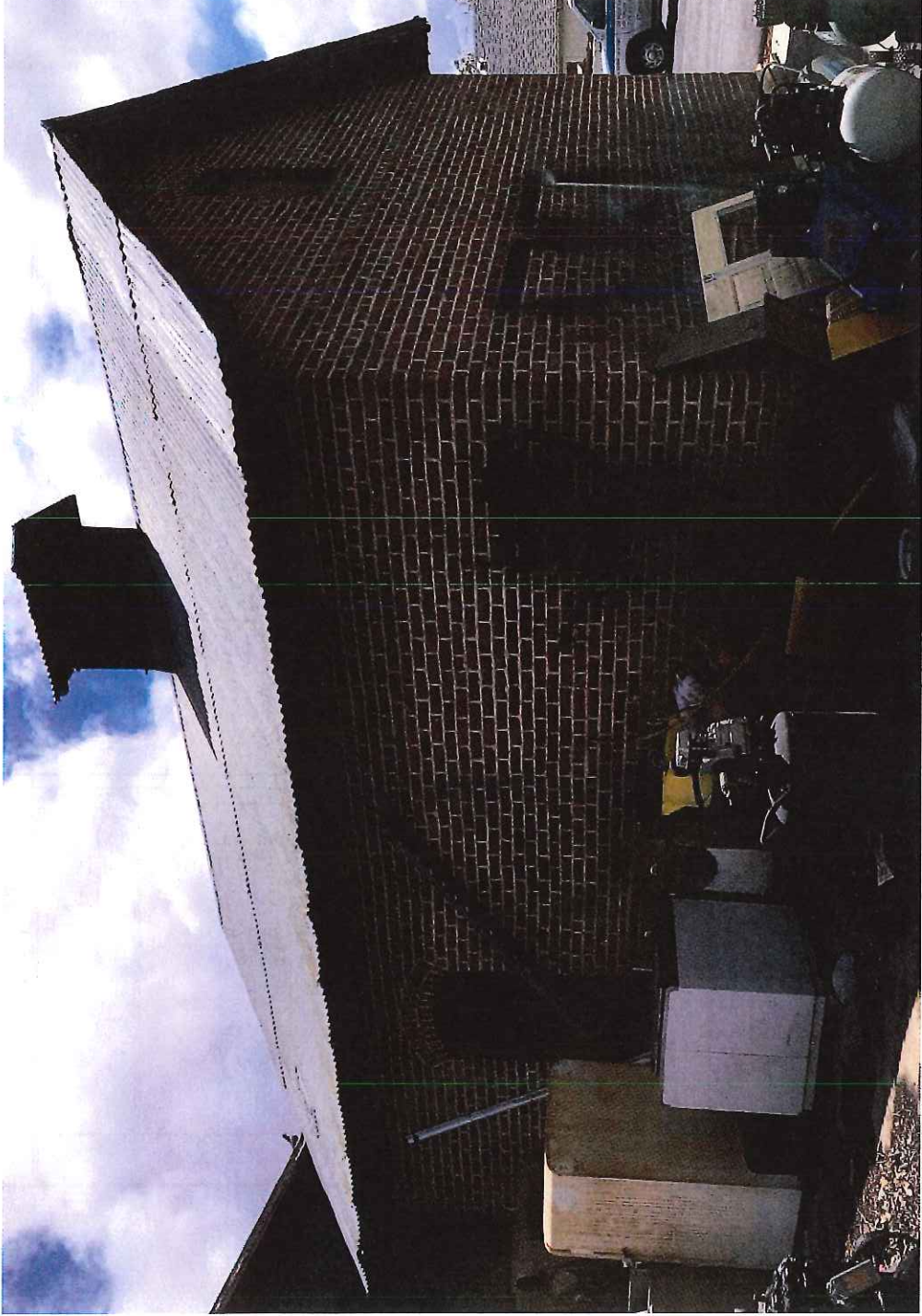
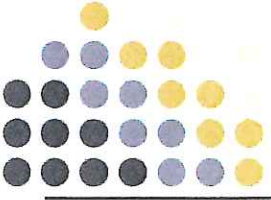


10-32

RO Anderson

JT's Parking Lot Expansion

Existing Brick Building Integrated in Parking Lot

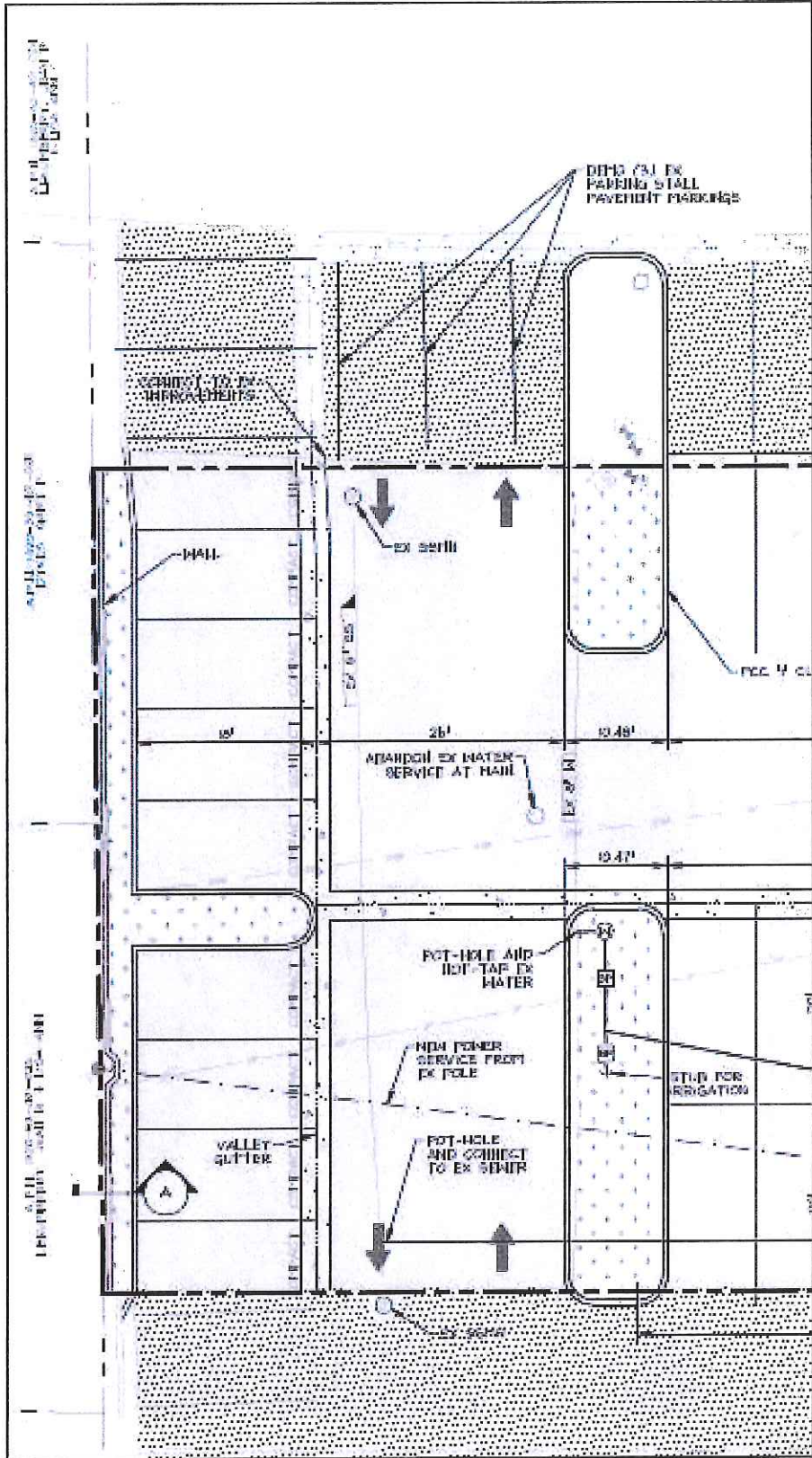


10-3.3

RO Anderson



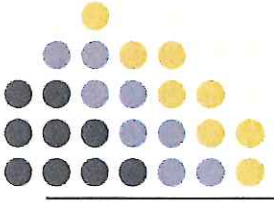
JT's Parking Lot Expansion Rear Aisle to Align with Sharkey's Circulation



10-34

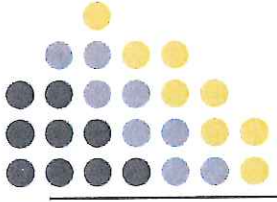
JT's Parking Lot Expansion

Major Variance Request for 2' Landscaping
Existing Sharkey's Landscaping



10-35

RO Anderson



J.T. Parking Lot Expansion

We believe this proposal is compatible with the surrounding commercial and multi-family residential properties. The parking lot expansion will accommodate patrons to the J.T. Basque Restaurant Bar and Dining Room, reducing the impact on neighboring properties during peak periods. The variance requested for the landscape width permits the parking aisle to align with existing access at Sharkey's off of Gilman, creating an efficient circulation pattern.

10-36

Special Use Permit 1430 N. U.S. Highway 395



Town Board Agenda
Item No. 10.
June 4, 2019

Erik Nilssen, P.E.
Gardnerville Town Manager

Project Pros

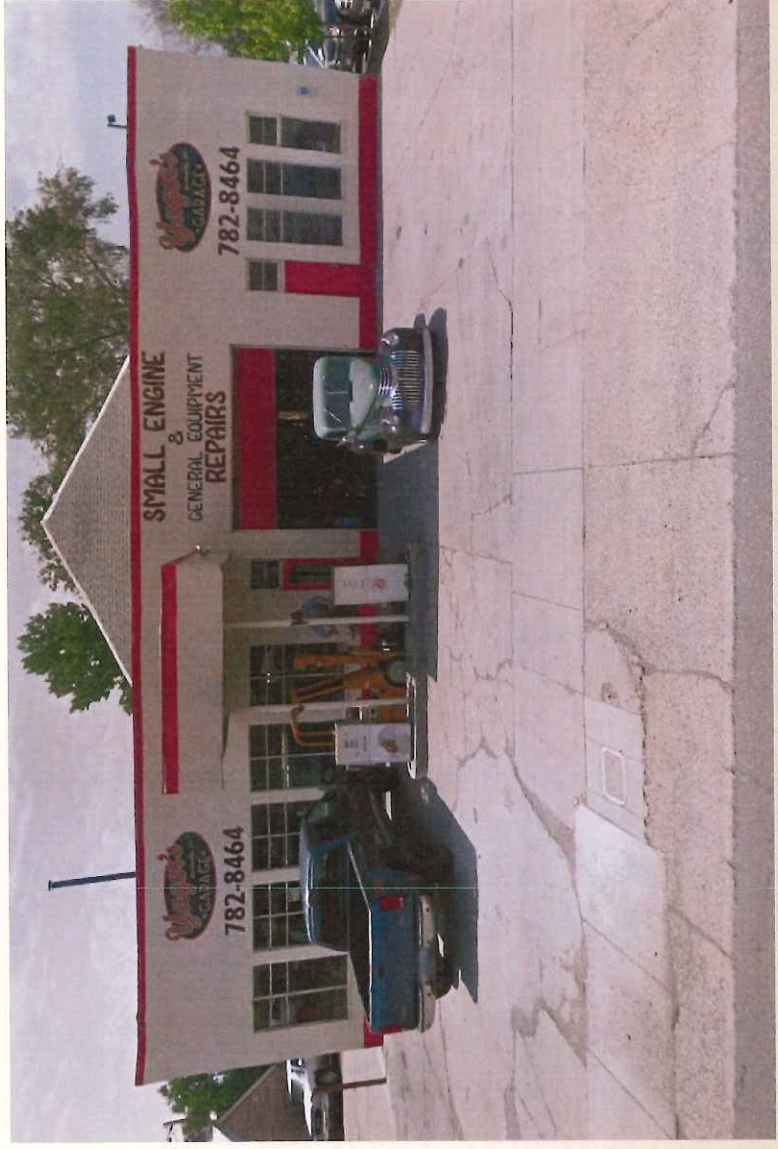
Demolition of Unsafe Building

"The building is not condemned. But with that being said to bring it up to code would be more expensive than a new structure. It's in serious disrepair. Doesn't meet any type of energy code as well. Electrical, plumbing and mechanical are borderline dangerous. In order for it to be used as some sort of retail or A occupancy all of those items would need to be brought up to code."

David Lundergreen, Douglas County Building Official

Project Pros

- Improved Aesthetics
 - New Landscape
 - New Concrete



Project Pros

- 2006 Gardnerville Parking District Strategy:
 - Parking Area Three between 87-135 New Spaces

P3: Sharkeys Lot



Existing Site

1.37 acres parking lot and vacant land

30 paved spaces

Project Pros

- 2006 Gardnerville Parking District Strategy:

Option 1: New Public Parking Lot

1.58 acres acquired

165 new spaces (135 net)



10-41

P3: Sharkeys Lot

Option 2: New Public Parking Lot with Commercial Building

1.25 acres acquired

117 new spaces (87 net)



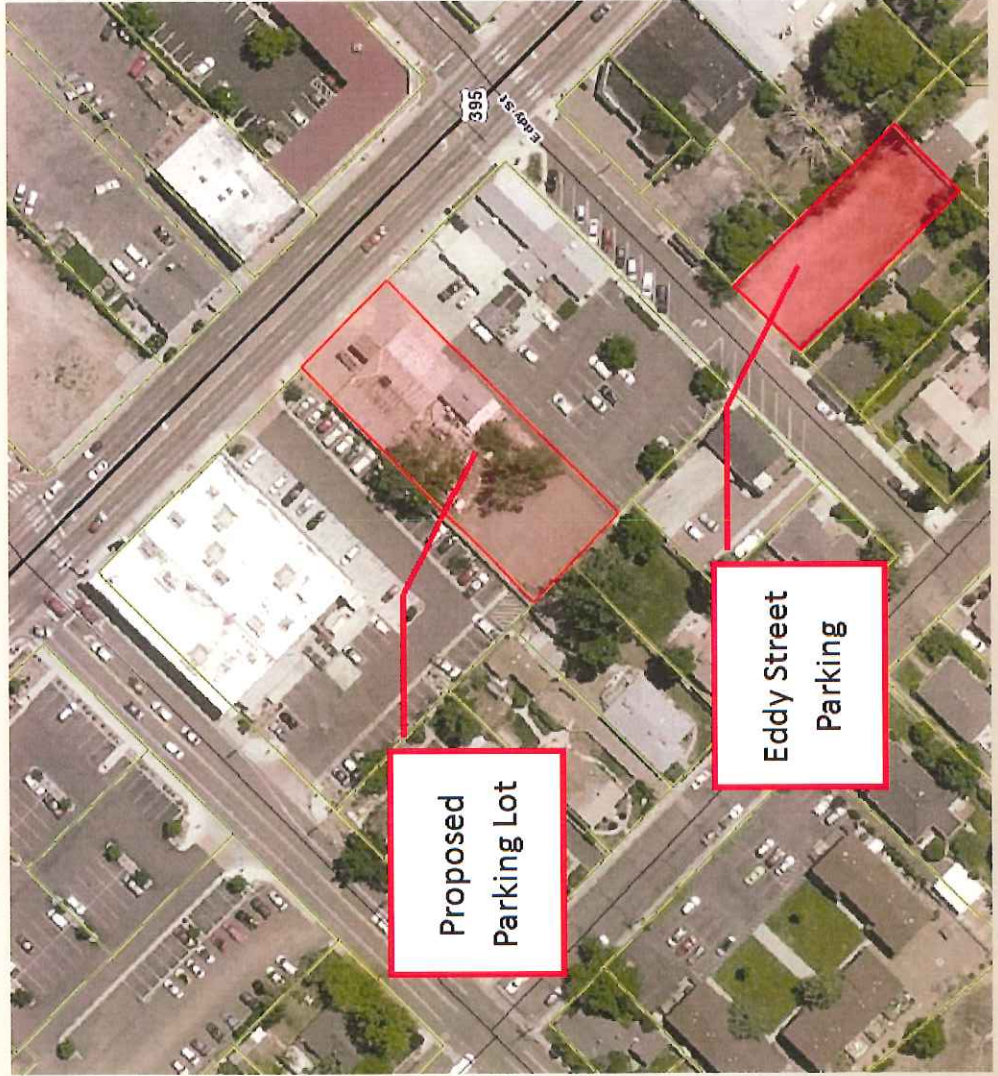
Project Pros

- Parking Added:
 - Sharkey's Parking Lot Expansion (2015): +51
 - Pyrenees Building (2015): +31 (estimated)
 - Proposed Project (2019): + 48

Total Increase = + 130 – Meets Goal of 2006 Plan

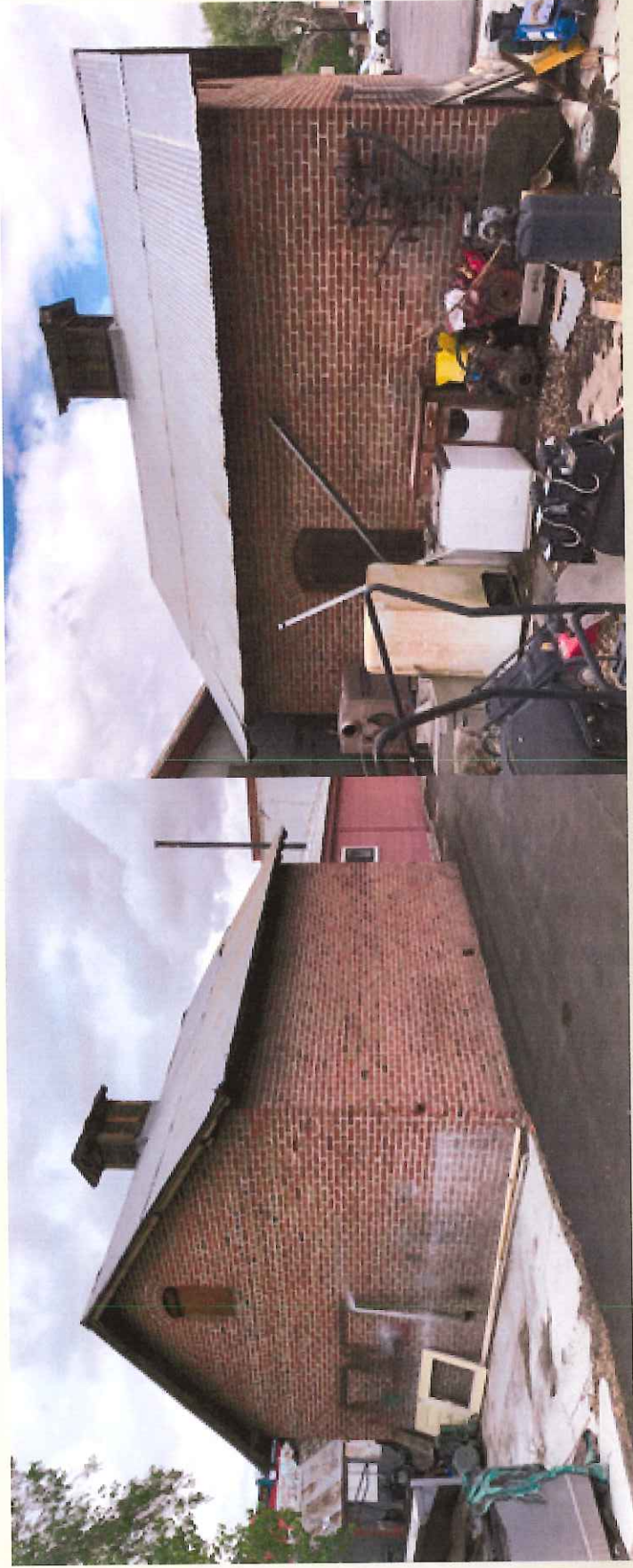
Project Pros

- Elimination of Eddy Street Parking Lot



Project Pros

- Existing Historic Masonry Building Preserved

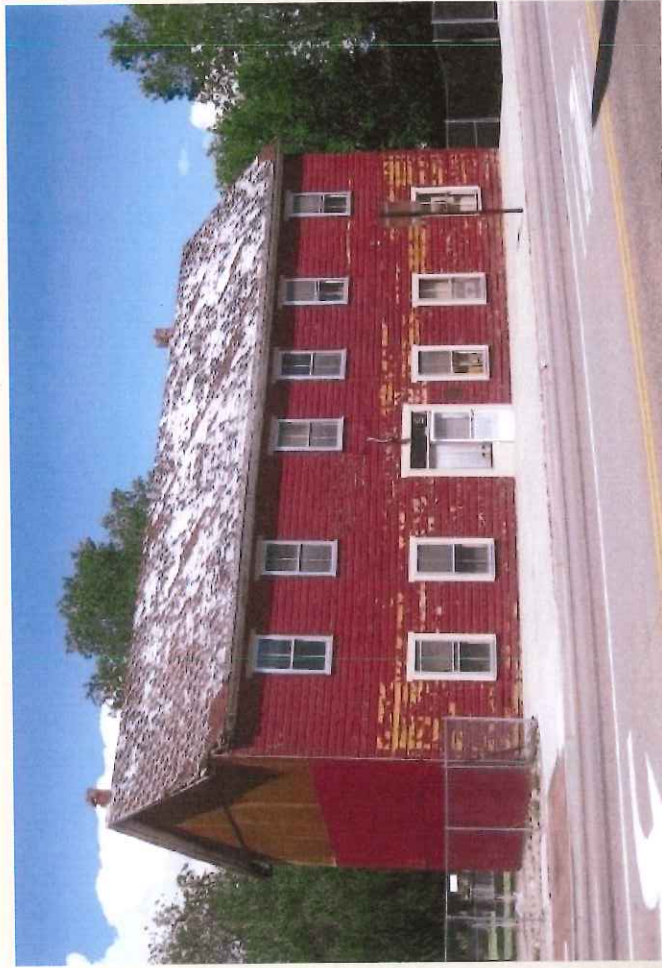


Project Pros - Summary

1. Demolition of Deteriorating Building
2. Improved Aesthetics
3. Downtown Parking Increased
4. Less Reliance on Eddy Street Parking
5. Improved Controlled
6. Preservation of Historic Masonry Structure

Project Cons

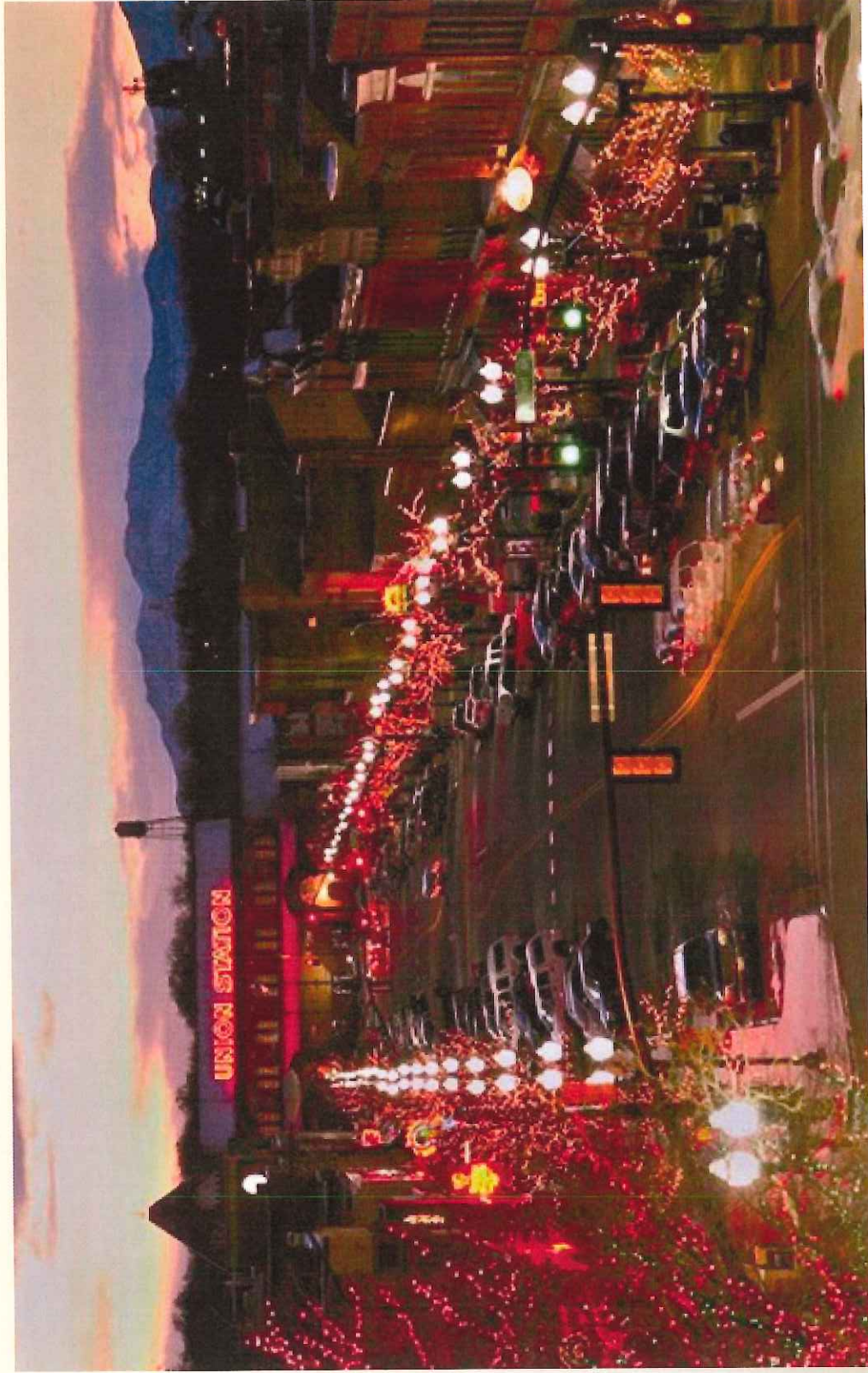
- Demolition of Downtown Business



Project Cons

- Plan For Prosperity (P. 39 – Downtown Gardnerville Goal)
 - Infill Development
 - “Principal specialty shopping area in Carson Valley”
 - “New development will enhance distinctive historic character while promoting revitalization”
 - Redevelop “S-Curve” as a mixed-use extension and entry for Old Town with visitor, commercial, and residential uses

Wall to Wall Storefronts



Nighttime view of Ogden's Historic 25th Street and Union Station. Photo courtesy Out of Bounds Creative.

Recommendation

- Staff recommends denial of the proposed special use permit. Although many pros can be found in the applicant's proposal it is inconsistent with the goals and policies of the Plan for Prosperity.
- Staff supports the request for the variance to improvement standards for the reduction in width of the landscape planter.