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SAWYER COUNTY ACCOUNTING DEPARTMENT

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April 20, 2016

Re: Sawyer County Response to Property Insurance RFP Questions

Sawyer County would like to thank all of you for taking an interest in our property insurance RFP. Some of you have asked if we could delay the proposal deadline. We recognize the short turnaround time and apologize for that. We have decided to stay with the original timeline. As part of the review, the county may conduct interviews. If needed, we anticipate doing the interviews by telephone on Thursday, May 5th. If this is inconvenient for you, let us know and we will work around that. We have to forward informational packets to the Administration Committee members on Friday, May 6th for the May 12th committee meeting.

We have also added some information at the end of this memo which should have been updated in the statement of values report.

1. The LGPIF SOV sent does not include any construction. Typically the Fund has an excel spreadsheet that lists locations, values, etc. along with construction and alarm and/ or sprinkler information and other specific building info. Possible to obtain this as we cannot even start rating without construction.

I attached the excel file that was part of the LGPIF SOV, in the original email. I am not familiar with what information is or is not included. Some of your questions here are addressed in the memo below. We will work with each of you as best we can to obtain this information for you.

2. Do you have a copy of the declaration page from the LPGIF policy? Cover page will let us know if any additional endorsements required such as Police Dog coverage.

Yes, see attached.

3. What Property/ Inland Marine Ded do you need?

We assume this coverage falls within other categories of coverage for Sawyer County. Coverages might include; radio towers, camera and communication equipment, computer coverage, and contractor's equipment.

4. Can you tell me more about the \$456,118 hail damage loss in 2014 to court house roofs and trailers? What roofs were affected as court house looks to be next to the Jail/ Police? Is everything now repaired or still a work in progress? If a work in progress please give details. Why is the claim still open?

Regarding the \$456,118 hail damage loss in 2014:

- o The courthouse roof was a complete tear off and replacement. The jail roof, Veteran Services building, and maintenance garage roofs were not damaged in the storm. The Ambulance Garage has damage that has not been repaired yet.
- o The claim is still open because the following repairs are still in the process of being repaired:
 - § The courthouse still needs to have the exterior painted and new gutters installed over the Kansas Street entrances.
 - § The Ambulance Garage still needs to have its roof replaced and some minor siding damage repaired.
 - § The Veteran Services building needs some minor repairs and paint touched up.
 - § The Oasis group home needs some minor metal work and painting done.
 - § The Maintenance Garage has \$21,000 in damages that need to be repaired.
- o All remaining repairs to Sawyer County owned buildings are scheduled to be completed by August 30, 2016

5. There is also a \$47,464 IM claim for salvage- goose neck of trailer damaged – can you tell me more about this loss?

The information I received is this happened while an employee was attaching the trailer. Apparently the trailer was not properly lined up and there is enough power in these units to twist and spring the gooseneck beyond repair. If you request additional information, let us know.

6. For the Court House, Police /Jail; please provide year of last update for Roof, Electrical, Plumbing and HVAC?

The entire courthouse roof was replaced in 2015. The roof replacement was a complete tear off of the existing shingles. The 2006 Jail addition roof was installed in 2006 and is still under warranty the 1975 portion of the jail had a new roof installed 8/8/2000. The Veteran Services building had a new roof installed in 2005. The airport terminal building and electrical shed roofs were both replaced in 2015. The oldest roof we currently have is on the maintenance garage, and I have been unable to determine when it was installed. It was installed by Cain Construction, so it was probably installed before 1996.

Electrical and plumbing in all buildings is code compliant. The age and condition of the HVAC systems is another area that is hard to encompass with a blanket statement. Most air conditioning condensing units on the courthouse have been replaced within the last two years, and the remaining units are scheduled to be replaced this summer. Half of the furnaces in the courthouse are approximately fifteen years old, and some units have been replaced within the last three years. The HVAC system in the Veteran Services building is approximately two years old. One area of concern is the boiler system currently heating the 1975 portion of the jail. The main boiler is now 40 years old, and is starting to be problematic.

7. Does the Jail have 24 hr. surveillance? Sprinklered?

The Jail does have 24 hour surveillance, both inside and out.

The 2006 addition of the Sawyer County Jail has smoke detectors, heat detectors, and has a sprinkler system. The 1975 portion of the jail has smoke and heat detectors but no sprinkler system.

8. Are Facility/equipment inspections done? How often? Are security assessments conducted? Is Preventative maintenance done other than the larger valued buildings? Fire Extinguishers at all locations?

All facility equipment is inspected on a regular basis. Equipment inspection intervals vary depending on code requirements etc., so it's hard to provide a blanket statement answer. All required inspections on equipment such as boilers, elevators, sprinkler systems, smoke detectors, and generator load bank tests are current. Equipment inspections that are not required by code or statute are completed when deemed necessary by the maintenance department.

Security assessments have been completed both internally and by Sawyer County's insurance carriers.

Preventative maintenance is always being completed on all county owned buildings and equipment.

There are fire extinguishers in all buildings that are inspected by maintenance personnel on a monthly basis and annually by Protective Systems.

9. Airport location lists a tower in the property in the open, need to confirm if this is a Control Tower? Radio Tower?

The Sawyer County Airport does not have a control tower. The only towers they have are a beacon tower and a VOR (VHF Omnidirectional Range) building.

10. For the radio towers listed - Are they typically inspected? How often? Are they properly maintained and have appropriate lightning arrestors and grounding? Do they have a wind resistant design?

Sawyer County does not own most of the towers listed on the SOV. The County has an antenna on the tower and equipment at the location. Inspections at those locations would be the responsibility of the tower owner.

Sawyer County does own the Pipestone tower. Twice a year a visual inspection is made of the tower and the equipment is checked. This tower is grounded and has lightning arrestors. We are uncertain if the tower is wind resistant.

All equipment the County owns at all locations is checked twice a year to determine if operating appropriately.

11. SOV shows Dairyland Power Company and Northern States Power Company for contents and property in the open – indicates legally obligated to insure. What type of structures are these and what exactly would we be covering?

These structures are not owned by the county. The county is allowed to have antennas placed on the structures. Contents would include the equipment necessary to transmit. This may include microwave equipment, analog and data system, Ethernet and paging systems.

12. For the Winter Water Tower – is it fenced, maintenance procedures in place?

This location is not fenced in; however the county is not using this location at this time. All County owned equipment has been removed.

13. Several "Towers" listed on SOV – what kind of towers are these? Inspections/ security assessments conducted?

Please identify which site number and page number of the SOV you are referencing.

14. There is a NEFF/ Transitions House listed? Is this a Social Service House? Is it just offices or is it residential rooms? If residential, what is maximum capacity?

The Transitions House is an eight bed CBRF. The County is considering changing it to a four bed adult family home during 2016.

15. There are 2 transit buildings listed... Are these bus stations? - the second one is listing contents for \$28,743 – what type of contents?

These are county owned buildings which Namekagon Transit leases to operate a multi county public transportation business.

16. There is a Village of Exeland Hall in Exeland WI– for Contents – Covering contents at another town's village hall? Please clarify.

Sawyer County rents the Exeland Town Hall to provide the Women, Infants and Children program. They leave their equipment there so they don't need to transport it all the time.

17. Fuel tanks at various locations – confirm underground?

Sawyer County has fuel tanks at: Highway Department buildings in Hayward, Radisson, and Winter; behind the Maintenance Garage on Fifth Street. All fuel tanks are above ground. We are in the process of replacing or eliminating the fuel pump located behind the Maintenance Garage.

18. Any vacant buildings?

To the best of our knowledge, Sawyer County doesn't have any buildings that are vacant.

19. I did see the spreadsheet and did not see type of construction (Frame, masonry) and if any of facilities have sprinkler system.

The 1962 portion of the courthouse doesn't have smoke detectors or a sprinkler system. The 1992 and 1995 additions of the courthouse have smoke detectors controlling the fire doors separating them from the 1962 portion of the courthouse, but there are no smoke detectors or sprinkler system in the main work or public areas. In the event of a fire, even if the smoke alarms on the fire doors went into alarm mode, there is no call out system to alert the fire department.

Type of construction:

- Courthouse – Frame
- Jail – Fire resistive masonry
- Veteran Services – Masonry
- Airport Terminal - Frame
- Airport Electrical Building – Frame
- Maintenance Garage – Joisted Masonry
- Metal Storage Garage – Noncombustible
- Ambulance Garage – Noncombustible
- Animal Control – Joisted masonry
- Hatchery Creek Restrooms – Noncombustible
- Hatchery Creek Pavilion – Frame
- Oasis Group home – Frame

- Transition house – Frame
- Eagle's Landing Restrooms – Noncombustible
- Pipestone Tower Building - Frame

20. The loss runs provided show a date range of 1/1/2011 through 12/31/2016. Please confirm 12/31/2016 is simply a loss report date, and not the policy expiration date.

12/31/2016 is the loss report date of that report, **not** the policy expiration date.

21. The RFP indicates a release date of 3/31, but was received on 4/12 with a due date of only 17 days (4/29 noon). Will the County consider an extension of the due date, since the proposals are to be reviewed by the Administration Committee on 5/12?

Please see the comments at the beginning of this memo.

22. The County currently has \$20,000 of Monies & Securities coverage under the property policy with a limited term limit of \$500,000. We assume this is related to the County Fair. Please confirm.

No, this is a high volume revenue collection period within the Treasurer's Office. (Second half real estate property tax collections)

23. You currently have coverage for Tax Deed Property with a limit of \$75,000. Is this for foreclosed properties now the responsibility of the County? Please confirm the \$75,000 limit is per location.

This coverage is for tax deed property the county has foreclosed upon. The \$75,000 was in total for two properties the county owned at the time of releasing this RFP. Subsequently the County has sold one of the properties and recommends lowering the coverage amount to \$25,000 for the remaining property still owned by Sawyer County.

24. The RFP references a Joint Loss Agreement with the equipment breakdown carrier. Does the equipment breakdown renew on a different date? Is it possible to quote that coverage also?

Sawyer County does not have a separate boiler and machinery policy in effect at this time. We would welcome any recommendations or quotes you may offer.

25. Will interviews be conducted prior to a decision? How heavily will loss prevention and claim services be considered, or will the decision rest solely on price?

The county will conduct interviews. We anticipate doing the interviews by telephone on Thursday, May 5th.

The county considers loss prevention and claim services to be very important aspects of the winning bidder. It's recommended all vendors bidding on this proposal elaborate on their loss prevention and claim services outstanding performance.

26. The county incurred the large claim on 9/4/2014 due to hail damage. The loss run says it was damage to the courthouse roof and several vehicles. Can you provide how much of the loss paid and unpaid is attributable to the vehicles?

Our records show vehicle claims total \$237,051.49 and building claims total \$216,721.15. The total here varies slightly from the loss run. We will have to look into this if needed.

Additional Information:

The following adjustments to the Statement of Values originally sent should be considered for your proposals.

Page 4 of 14, Site 039, Village of Winter Water Tower-this site is not being used by the county and the contents have been removed.

Page 4 of 14, Site 041, Plum Creek Timberlands Tower-This site is not being used by the county. The contents (\$50,047) have been relocated to the Draper Fire Department building (not county owned).

Page 5 of 14, Site 001, Pipestone Tower-The contents value should be increased from \$316,058 to \$450,000.