

**IN ACCORDANCE WITH EXECUTIVE ORDER NO. 202.1, THIS
MEETING WILL BE CLOSED TO THE PUBLIC.**

**TOWN OF KENT
TOWN BOARD MEETING
Tuesday, March 31, 2020**

Workshop/Meeting – 7:00 p.m.

1. Pledge of Allegiance
2. Roll Call
3. Discussion and Vote on the following:
 - a. Board of Assessment Review – appointment of new member
 - b. Lake Carmel Fire Department - authorize payment of 1/3 contract price and set public hearing
 - c. Lake Carmel Park District – rescind appointment date for new Crew Chief
 - d. Liability Insurance Renewal
 - e. Reject bid for Structural Engineer
 - f. Approval of Vouchers and Claims
4. Announcements and Public Comment

Date Prepared: 11/19/2019 09:33 PM

Report Date: 11/19/2019

Account Table: DISTRICTS

Alt. Sort Table:

Fiscal Year: 2020 Period From: 1 To: 12

TOWN OF KENT

Budget Preparation Report

 BUD4011 1.0
 Page 33 of 50
 Prepared By: FINANCE

Account	Description	2017 Actual	2018 Actual	Original 2019 Budget	Adjusted 2019 Budget	2019 Actual Per 1-12	2020 TENTATIVE Stage	2020 PRELIM Stage	2020 ADOPTED Stage	Variance To ADOPTED Stage
Fund SF1	LAKE CARMEL FIRE DISTRICT #1									
Type R	Revenue									
Item 1001	REAL PROPERTY TAXES									
SF1.1001	REAL PROPERTY TAXES	968,666.22	965,413.49	983,445.00	983,445.00	983,445.00	1,080,640.00	990,878.00	990,878.00	0.76%
Total Item 1001	REAL PROPERTY TAXES	968,666.22	965,413.49	983,445.00	983,445.00	983,445.00	1,080,640.00	990,878.00	990,878.00	0.76%
Total Type R	Revenue	968,666.22	965,413.49	983,445.00	983,445.00	983,445.00	1,080,640.00	990,878.00	990,878.00	0.76%

Account Table: DISTRICTS

TOWN OF KENT

Budget Preparation Report

Prepared By: FINANCE

Alt. Sort Table:

Fiscal Year: 2020 Period From: 1 To: 12

Account	Description	2017 Actual	2018 Actual	Original 2019 Budget	Adjusted 2019 Budget	2019 Actual Per 1-12	2020 TENTATIVE Stage	2020 PRELIM Stage	2020 ADOPTED Stage	Variance To ADOPTED Stage
Fund SF1	LAKE CARMEL FIRE DISTRICT #1									
Type E	Expense									
Item 1930	JUDGEMENT & CLAIMS									
SF1.1930.428	JUDGEMENT & CLAIMS.TAX CERTORARI	0.00	78.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Total Item 1930	JUDGEMENT & CLAIMS	0.00	78.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Item 3410	FIRE PROTECTION									
SF1.3410.200	FIRE PROTECTION.EQUIPMENT	0.00	0.00	10,000.00	10,000.00	0.00	10,000.00	10,000.00	10,000.00	0.00%
SF1.3410.400	FIRE PROTECTION.CONTRACTUAL	960,885.00	965,445.00	973,445.00	973,445.00	973,445.00	1,070,640.00	918,215.00	918,215.00	-5.67%
Total Item 3410	FIRE PROTECTION	960,885.00	965,445.00	983,445.00	983,445.00	973,445.00	1,080,640.00	928,215.00	928,215.00	-5.62%
Item 9040	WORKERS COMPENSATION									
SF1.9040.804	WORKERS COMPENSATION.WORKERS COMPENSATION	0.00	0.00	0.00	0.00	0.00	0.00	62,663.00	62,663.00	100.00%
Total Item 9040	WORKERS COMPENSATION	0.00	0.00	0.00	0.00	0.00	0.00	62,663.00	62,663.00	100.00%
Total Type E	Expense	960,885.00	965,523.91	983,445.00	983,445.00	973,445.00	1,080,640.00	990,878.00	990,878.00	0.76%
Total Fund SF1	LAKE CARMEL FIRE DISTRICT #1	7,781.22	(110.42)	0.00	0.00	10,000.00	0.00	0.00	0.00	0.00%

Commercial Insurance Proposal

Town of Kent
25 Sybil's Crossing
Kent Lakes, NY 10512



Proposed Effective Date:
04/08/2020 - 04/08/2021



Brown & Brown of NY, Inc.
DBA Spain Agency

625 Route 6
Mahopac, NY 10541
845-628-1700

Introduction to the Agency

About US

Spain Agency is comprised of a team of professional, caring, conscientious people committed to maintaining the highest standard of excellence in all that we do.

Our goal is to establish a firm, long lasting partnership, built on trust and service, with each of our clients.

We are an Independent Insurance Agency. We do not work for an insurance company; we work for you. We work on your behalf when you have a loss and follow through to see that you get fair, prompt payment and service.

We represent a carefully selected group of financially sound, reputable insurance companies; therefore, we are able to offer you the best coverage at the most competitive price.

Spain Agency is prepared to provide you with a no cost, no obligation review and analysis of your insurance.

Our History

Spain Agency has been building client loyalty through quality service since 1922. For nearly over 100 years Spain Agency has served the insurance and risk management needs of virtually thousands of businesses and individuals around the world. Three generations of Spain's have lead the way from William H. Spain to William D. Spain, and now our Executive Vice President Michael H. Spain.

In March of 2015 Spain Agency merged with Brown & Brown to become Brown & Brown of NY, Inc. dba Spain Agency. Brown & Brown is the country's 6th largest insurance brokerage and 7th largest brokerage worldwide with more than 8,000 employees (NYSE: BRO). Our revenues are in excess of \$1.66 Billion, and we have international correspondents located in more than 100 countries with offices in more than 500 cities around the world.

Spain Agency's Mission

As an independent agency, we work with a comprehensive network of affiliate insurance carriers. This enables us to offer a competitive portfolio of insurance products and valuable business services provided by some of the nation's most well-known and respected companies. Our unique approach to every client relationship is based on the simple principal that you and your business are dynamic. This ensures a perfect fit as your business evolves and changes. Our deep commitment to our clients is just one of the many reasons why today, more than ever, the area's most discriminating individuals and businesses work with Spain Agency.

This is confidential information and not subject to FOIL.

Brown & Brown of New York, Inc. Public Entity List

City of Beacon	Town of Patterson
City of Beacon Fire Department	Town of Pine Plains
Town of Bedford	Pine Plains Water District
Town of Beekman	Village of Pleasantville
Village of Briarcliff Manor	Town of Pleasant Valley
Village of Briarcliff Manor Fire Department	Pocantico Hills Fire District
Town of Carmel	Village of Port Chester
Carmel Fire Department	Village of Port Chester IDA
Village of Cold Spring	Village of Port Chester Fire Department
Village of Croton-on-Hudson	City of Poughkeepsie
Village of Croton-on-Hudson Fire Dept.	Town of Pound Ridge
County of Dutchess	County of Putnam
Village of Dobbs Ferry	Putnam County Tobacco Securitization Corp
Town of Dover	Putnam County Correctional
Town of Fishkill	Town of Putnam Valley
Village of Fishkill	Putnam Valley Volunteer Ambulance
Village of Fishkill Fire Department	Town of Red Hook
Town of East Fishkill	Rensselaer County Tobacco Securitization Corp.
Goldens Bridge Fire Department	Town of Rhinebeck
Town of Greenburgh	Village of Rhinebeck
Village of Grandview on Hudson	Village of Rhinebeck Fire Department
Town of Hyde Park	Rockland County Tobacco Securitization Corp.
Village of Irvington	Town of Rye
Village of Irvington Fire Department	Village of Rye Brook
Town of Kent	Village of Rye Brook Fire Department
Ketchum Fire Department	Rye Town Park Commission
Town of LaGrange	Village of Sleepy Hollow
Village of Larchmont	Village of Sleepy Hollow Fire Department
Town of Lewisboro	Town of Southeast
Liberty Lines Transit	Suffolk County Water Authority
Mahopac Falls Fire Department	Village of Tarrytown
Mahopac Volunteer Fire Department	Village of Tarrytown Fire Department
Town of Mamaroneck	Village of Millbrook Village of Tuckahoe
Village of Millerton	Town of Union Vale
Village of Mount Kisco	Town of Wappingers
Mohegan Lake Fire Department	County of Westchester
Village of Wappingers Falls	Sustainable Westchester
City of Newburgh	Westchester Co Correctional Facility – Superior Officers
Assoc.	Westchester County Industrial Development Agency
Village of North Castle	Village of Nyack

KEY NYMIR ADVANTAGES

Town of Kent

Coverages	Description	NYMIR	Competition
Land Use Liability	<ul style="list-style-type: none"> NYMIR specifically clarifies that they cover land use regulatory claims via endorsement Coverage up to full excess limits 	✓	
Sudden & Accidental Pollution	<ul style="list-style-type: none"> Third party coverage for claims arising out of pollutants. <i>Example – pesticides, sewer breaks, above ground storage tanks</i> 	✓	
Sexual Abuse & Molestation	<ul style="list-style-type: none"> Typically coverage is silent or not mentioned except for NYMIR. NYMIR has a definitive coverage endorsement. Without a specific coverage endorsement, other insurance carriers could deny a claim under the exclusion for intentional acts. Coverage up to full excess limits 	✓	
Extended Employment Practice Liability	<ul style="list-style-type: none"> NYMIR provides coverage for back wages and non-monetary employment practice claims 	✓	
Replacement Cost Coverage for Heavy Trucks & Police Vehicles 10 years or newer	<ul style="list-style-type: none"> NYMIR provides Replacement Cost Coverage in lieu of depreciated value for any police vehicles or heavy trucks that are 10 years or newer 	✓	
Personal Information/Cyber	<ul style="list-style-type: none"> NYMIR provides a specific 3rd party coverage endorsement 	✓	
Failure to Supply Water & Sewer Services	<ul style="list-style-type: none"> Typically excluded except for NYMIR NYMIR provides liability coverage if the claim of the failure to supply results from a sudden and accidental injury to tangible property used to supply this service Coverage up to full excess limits 	✓	
Public Officials Liability / Law Enforcement Liability	<ul style="list-style-type: none"> Any legal expenses under NYMIR policies are NOT part of the deductible 	✓	

KEY NYMIR ADVANTAGES

Town of Kent

Services	Description	NYMIR	Competition
NYMIR Risk Management / Loss Control Services	<ul style="list-style-type: none"> NYMIR sponsors regional seminars throughout N.Y. State to address current trends and legal issues that create potential loss exposure for local governments. They have an extensive library of risk management and safety training (in-person) AT NO ADDITIONAL COST 	✓	
Appraisal Program	<ul style="list-style-type: none"> NYMIR provides free appraisals for all buildings in value of \$100,000 or greater 	✓	

Premium Summary

Policy Term: 04/08/2020 - 04/08/2021

Premiums

Line of Business	Insurance Company	Expiring Premium 2019-2020	Renewal Premium 2020-2021
Property		\$ 19,619.40	\$ 19,057.20
Boiler & Machinery		\$ 2,756.60	\$ 2,956.80
Commercial General Liability		\$ 56,067.00	\$ 66,665.50
Crime		\$ 1,391.50	\$ 1,391.50
Commercial Automobile		\$ 76,387.00	\$ 71,475.80
Inland Marine		\$ 19,639.00	\$ 19,767.00
Owners, Contractors, Protective		\$ 275.00	\$ 275.00
Public Officials Liability		\$ 29,324.00	\$ 28,618.70
Law Enforcement Liability		\$ 43,217.00	\$ 40,782.50
Excess Catastrophe Liability		\$ 22,690.00	\$ 22,666.60
Sub-Total Premium*		\$ 271,366.50	\$ 273,666.60

NY Fire Fee		\$ 71.53	\$ 83.05
Motor Vehicle Enforcement Fee		\$ 800.00	\$ 800.00
Total Premium:		\$ 272,238.03	\$ 274,539.25

Disclaimer

The insurance proposal is prepared based on data furnished by you for our review. It is not to be construed as an exact or complete analysis of the policies or is legal evidence of insurance. It is only a brief outline of your insurance coverage and is for information purposes only. In the event of a difference, the provisions of the policy will prevail. Please read your policy carefully for a thorough understanding of all terms, conditions and exclusions.