

WELCOME TO THE **COLORADO SPECIAL DISTRICTS POOL**



An Overview to Your CSD Pool Membership

CONTACTS

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Billing Questions:
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Property & Liability Questions:
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info@csdpool.org

PHONE

Toll-Free: **800.318.8870**



EXT. 1: Claims Filing

EXT. 2: Property & Liability

EXT. 2: Workers' Compensation

EXT. 3: Billing

EXT. 4: Risk Programs Support

WEB



Website: **csdpool.org**

Updates: **csdpool.org/news**

Staff List: **csdpool.org/staff**

FOLLOW US AND NEVER MISS A THING



STANDARD MAIL:

Colorado Special Districts Property and Liability Pool
PO Box 1539
Portland, OR 97207

OVERNIGHT DELIVERIES:

Colorado Special Districts Property and Liability Pool
5400 Meadows Rd. Ste. 240
Lake Oswego, OR 97035



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OUR MEMBERS

**2,500
Special
Districts
(& counting)**

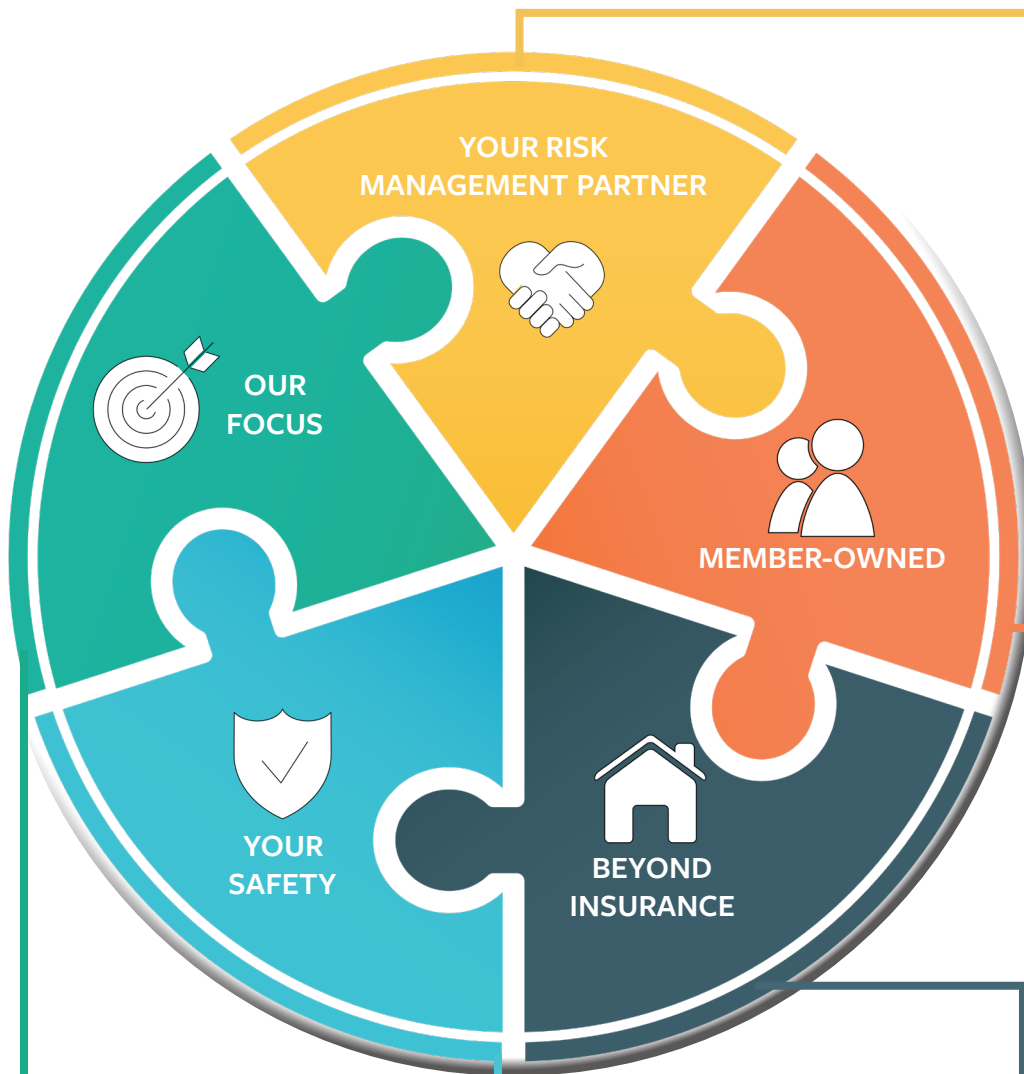
- 911
- Ambulance
- Business Improvement
- Cemetery
- Conservation
- Cultural Facilities
- Drainage
- Energy
- Fire Protection
- Hospital and Health
- Irrigation
- Library
- Metropolitan
- Mineral
- Mosquito Control
- Park and Recreation
- Sanitation
- Soil Conservancy
- Stadium
- Transit
- Water
- Water and Sanitation
- Water Conservancy
- Water Conservation
- Water Control
- ...and more!

WHAT *EXACTLY* IS A
SPECIAL DISTRICT?

A **special district** is a quasi-municipal corporation and political subdivision providing improvements and/or operations of public facilities for residents within a district. **Special districts** provide a range of services, and we provide coverage for a wide variety of them, including those listed below.



CHOOSING THE CSD POOL



As '**Your Risk Management Partner**', the Colorado Special Districts Property and Liability Pool (CSD Pool) works with you to protect your district's assets and ensure the safety of your staff. Although issues will arise as a result of your duties and exposures, we have you covered when and where you need it most.

The CSD Pool is not your typical insurance company. Because we are **member-owned**, we don't report to shareholders—we report to you. Our focus on managing your risk and protecting your assets is our top priority as we help you exceed your mission-critical goals within your organization and community.

Everything we do focuses on life safety, preventing debilitating injury, and the preservation of district property. Our staff of dedicated industry professionals has pulled together comprehensive coverage products and mission-critical services tailored specifically for special districts. Working with members, our staff's mission is to ensure every district employee returns home at the end of their shift.

We offer members over **50 various programs, services, and innovative coverage options**, and to help keep them all straight, we created this comprehensive guide to explain how they can help your district. Inside this booklet is everything you need to understand our dedication to serving with you or your broker. Take a look at what over 2,500 special districts in Colorado see in the CSD Pool as their trusted risk management partner.

Just as every organization's staff, supervisors, and Board members have a fiduciary responsibility to protect their assets, so does the CSD Pool to help you meet that responsibility. **Building a positive safety culture starts at the top**, and we have the tools, working with brokers, district leadership, and Board members to empower you as you protect all of your district property, including employees, from harm, damage, or injury. We recognize that employees are our members' most valuable asset, and we understand what it takes to keep them safe through the establishment of a positive safety culture.

POOL FORMATION

Colorado Special Districts Property and Liability Pool

It was through our partner, the Special Districts Association of Colorado (SDA), and their mission statement that a member-owned and directed self-insurance group was formed. This came at a time when special district insurance premiums were tripled or non-renewed by other major insurance carriers across the nation.

In 1988, the SDA's Board of Directors established the CSD Pool to escape the volatilities of the traditional insurance industry marketplace. The CSD Pool created an opportunity for members to control their own insurance costs through the joint pooling of resources, making it possible to self-insure property, liability, and workers' compensation insurance. We are a member-owned public entity pool offering the broadest coverage available to Colorado special districts.

Now, there are over 500 public entity pools in the United States, including more than ten pools in Colorado alone. Colorado's public entity pools serve 90% of all cities, counties, school districts, universities, and special districts. It is estimated that 80% of all public entities nationwide are either self-insured or members of a public entity pool.

As the CSD Pool matures and builds more surplus, we continue to provide financial security for our members, expand on coverage enhancements, create additional services, and stabilize rates driven by the needs of Pool members. We provide the management-focused coverages and services included in this overview and more, eliminating the need to buy separate insurance policies, thus lowering the cost of coverage for special districts.

SDA

As a private, not-for-profit organization, the Special District Association of Colorado (SDA) exists to preserve and enhance the legal and political environment for the existence and successful operation of the special district form of government, and to assist special districts to operate efficiently and appropriately.

The SDA is a statewide membership organization created in 1975 to serve the interests of the special district form of local government in Colorado. Special districts fill a vital role in providing many of the basic services and public needs of the people of Colorado. SDA has over 2,150 special district members and 280 associate members. SDA associate members include attorneys, accountants, investment advisors, engineers, management companies, and other consultants.

These knowledgeable professionals provide information for the operation and development of special districts in Colorado. SDA was organized to provide better communication, research, legislative input, administrative support, and educational opportunities for member districts. SDA exists to help special districts serve the public in the most efficient and economical manner possible. The Special District Association advocates on behalf of special districts before the Colorado General Assembly.

FINANCES & STRUCTURE



Financial stability is a critical component of our organization's success, and the CSD Pool has a strong financial position when compared with the conventional insurance industry.

From inception, the CSD Pool has maintained this strong financial performance, and this is demonstrated each year in our Annual Report. We present this report at our Annual Membership Meeting held each September in conjunction with the SDA Annual Conference. Copies are also available for view at csdpool.org/financials.

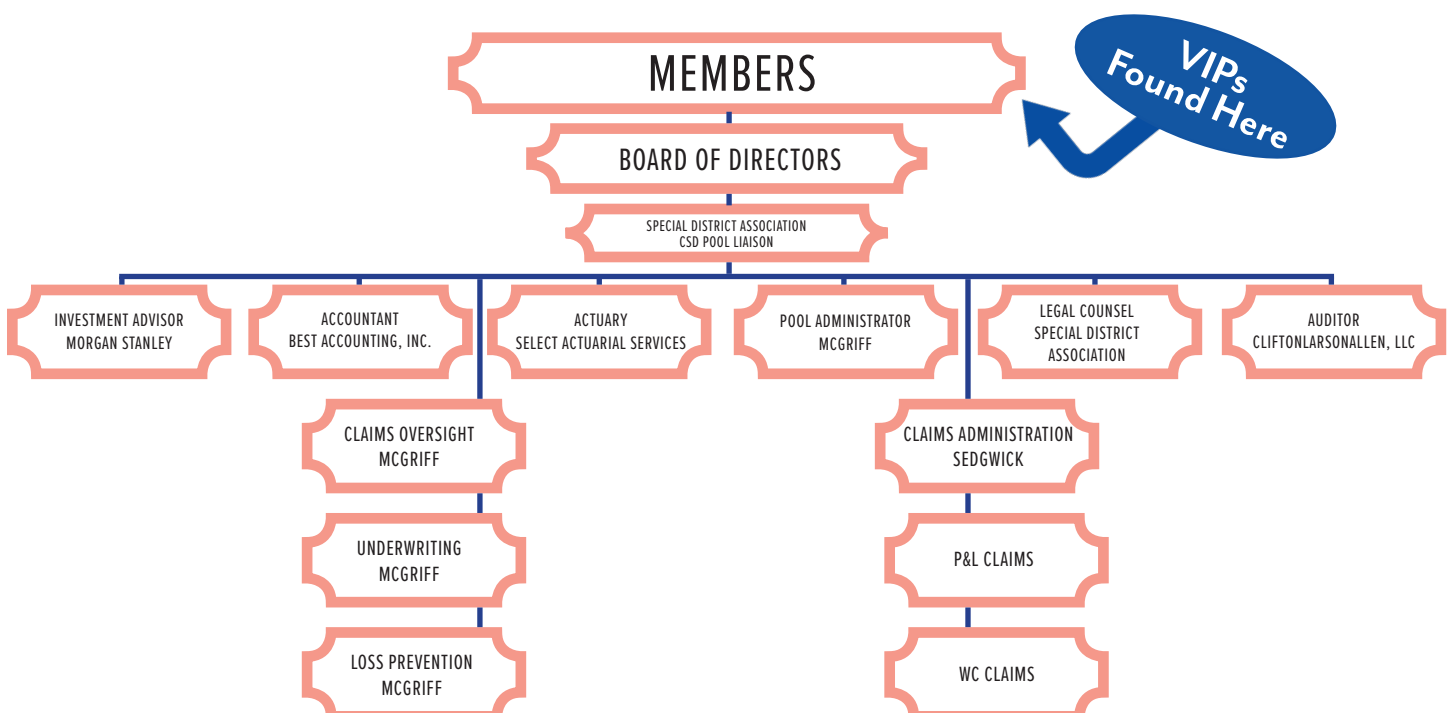


The CSD Pool has received the highest financial rating available from Demotech. In their report, Demotech states, the "Colorado Special Districts Property and Liability Pool has earned a Financial Stability Rating® (FSR) of AAA, Unsurpassed, the highest FSR assignable to public entity insurance pools. Demotech assigns this level of FSR to public entity pools possessing unsurpassed financial stability that has been demonstrated by the liquidity of invested assets, acceptable level of financial leverage, realistic pricing, reasonable loss and loss adjustment expense reserves, high quality reinsurance, a meaningful level of surplus and a strategy to control insurance costs through risk management protocols."



The CSD Pool is a public entity, pursuant to Section 24-10-103(5), C.R.S., as amended, and that is formed by this Pool Agreement by Member Special Districts as a separate and independent governmental and legal entity pursuant to the provisions of Article XIV, Section 18(2) of the Colorado Constitution and Sections 29-1-201 et. seq., 8-44-101(1)(C) and (3), 8-44-204, 24-10-115.5, and 29-13-102, C.R.S., as amended., authorized by the Colorado State Legislature and is issued a Certificate of Authority by the Colorado Department of Insurance, to whom we report annually.

OUR ORGANIZATIONAL STRUCTURE



COVERAGES OVERVIEW

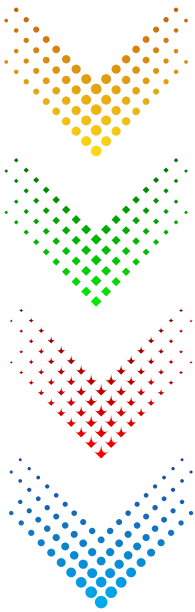


With our extensive coverage options and resources, we are committed to our members' success within their organization and their community. As our membership grows and the operations of special districts become more complex, we continue to refine our relationship as risk management partners with Colorado special districts.

Please note that this is a general overview and is subject to all terms, exclusions, and conditions of the specific coverage.



Coverage Tailored for Colorado's Special Districts (That's You!)



- \$2,000,000 Liability base limit written on an Occurrence Form, not Claims-Made
- Defense Costs paid outside the limit of liability (except Pollution Liability and Bonds/Securities)
- Pre-Loss Legal Assistance
- Negligence in the issuance process of Bonds/Securities
- Limited Sexual Molestation (Vicarious)
- Mold, Fungus Liability – \$350,000 limit for water/wastewater treatment
- Limited No-Fault Water Back-Up Damage
- \$50,000 costs for Injunctive Relief
- Domestic and Foreign Terrorism coverage
- Employment Law Hotline Pre-paid legal
- Identity Theft Recovery coverage included with Crime coverage
- \$200,000 Cyber Coverage Included
- \$2,500 Employee Deductible Reimbursement for auto damage
- Excess Liability limits up to \$8,000,000 available
- No "Failure to Supply" exclusion
- Pollution Liability (Claims-Made) limited to \$1,000,000 per occurrence/per member
- Workers' Compensation coverage with a \$2,000,000 Employer's Liability limit
- Crisis Management Coverage Response – Domestic and International Extraction
- All district directors, officers, employees, interns, & volunteers are covered under Property and Liability
- Malicious Attack Active Shooter Coverage

Coverage included in our Liability Program

- General Liability
- Professional Errors and Omissions
- Public Officials Liability
- Employment-Related Practices Liability
- Cyber including Data Compromise
- Employee Benefits Liability
- Federal Discrimination and Civil Rights Laws
- Automobile Liability
- Fiduciary Liability
- Injunctive Relief

Coverage included in our Property Program

- Scheduled Property, Mobile Equipment, Outdoor Property, and Computer Equipment
- \$2,000,000 Earthquake and Flood (included with scheduled property)
- Equipment Breakdown
- Business Income and Extra Expense
- Business Income Loss if Ingress/Egress is Prevented
- Errors and Omissions (unintentional error or omission in scheduling property)
- Limited Money and Securities
- Limited Pollutant Clean-up
- Scheduled Underground Water and Sewer Infrastructure

LIABILITY COVERAGES



GENERAL LIABILITY

The CSD Pool's General Liability coverage protects our members, their Board of Directors, employees, interns, and volunteers when negligent acts and/or omissions result in injury or damage to third parties on district premises or during operations, within the course and scope of district duties.



EMPLOYEE BENEFITS LIABILITY

Employee Benefits Administration Liability coverage covers claims that arise out of errors and omissions in the administration of a benefit plan, including the failure to enroll an employee in the plan, as well as the administration of plans or improper advice regarding benefits.



FIDUCIARY LIABILITY

While Public Entities are exempt from ERISA, it does not mean you are protected from a lawsuit. If district employees, officers, directors, or Board of Directors make decisions on your district's retirement or other qualified employee benefits plan(s), their personal assets could be at risk. A suit can still be filed where defense will be needed. The CSD Pool includes a \$200,000 limit per member/\$1,000,000 shared annual all member aggregate limit within the Public Entity Liability coverage form.



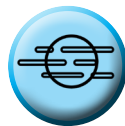
AUTOMOTIVE LIABILITY

The CSD Pool covers Automobile Liability for owned, non-owned, or hired autos while they are used within the course and scope of district operations. Personal liability for employees issued district vehicles for personal use should have a written agreement outlining that use.



EXCESS LIABILITY (FOLLOWING FORM)

The CSD Pool can provide additional increased limits above the base limit of \$2,000,000. Our occurrence coverage form helps eliminate potential exhaustion of limits that are possible from employment, civil rights violations, and other states' torts (when an employee travels); these types of claims are not restricted by the Colorado Governmental Immunity Act and often can exceed \$50,000,000 in payments. We offer up to \$8,000,000 in Excess Liability limits so districts may have \$10,000,000 in total limits.



POLLUTION LIABILITY (CLAIMS-MADE FORM)

The CSD Pool's Pollution Liability coverage protects districts against sudden, accidental, and newly discovered pollution events and includes clean-up costs:

- \$1,000,000 per occurrence per member limit – includes aboveground storage tank coverage
- \$5,000,000 shared annual aggregate for all members combined
- Defense expenses reduce the limit of liability
- Covered premises must be scheduled for first party pollution coverage.



CYBER INCLUDING DATA COMPROMISE

This coverage is automatically included under the Liability Program and offers a \$200,000 sub-limit for:

- Data Compromise coverage to reimburse expenses (including, but not limited to, cost of notification, forensic analysis, monitoring services, and legal services) incurred as a result of the theft of personal information of others (not including employees) as a result of a network security breach.
- Website publishing coverage for claims resulting from a misstatement, defamation, or violation of a person's right of privacy associated with the content posted to a district's website.
- Replacement or Restoration of Electronic Data coverage to reimburse costs to recreate or restore electronic data to pre-loss conditions after they are damaged or destroyed from a computer virus, malicious code, or denial of service attack.
- Cyber Extortion Threats coverage to reimburse expenses and pre-approved ransom payments arising from an attack or threat of attack against a district's computer operation or system
- Public Relations Expense coverage to reimburse pre-approved expenses to retain the services of a public relations firm to avert or mitigate damages to a district's reputation caused by a data compromise, website publishing, or cyber extortion event. This coverage is limited to \$25,000.
- Members can also purchase higher limits up to \$3M for an additional cost.

Members may qualify for a \$1,000,000 sub-limit following the submission of a qualifying cyber assessment and a copy of the Board's agenda and minutes confirming they reviewed the district's network security and privacy practices by September 30. Cyber assessment scholarships are available on a limited, first-come-first serve basis.

PROPERTY COVERAGES



AUTO PHYSICAL DAMAGE

When scheduled, the CSD Pool covers Automobile Physical Damage for owned or hired autos while used within the course and scope of district operations. Emergency response vehicles can be covered for replacement cost (when designated); otherwise, actual cash value applies and includes all other vehicle types.



NON-OWNED AUTO PHYSICAL DAMAGE

If an employee's vehicle is damaged while performing various job duties for the member, the Pool will reimburse the employee up to \$2,500 against their personal auto insurance deductible(s), under either the Comprehensive or Collision coverage. This coverage is provided with the district's consent and is not a coverage that applies automatically.



MALICIOUS ATTACK / ACTIVE SHOOTER / FOREIGN AND DOMESTIC TERRORISM

Our coverage protects our members from foreign or domestic terrorism and malicious attack property damage and liability claims, lost income, crisis management, public relations assistance, and counseling in the event of an attack (such as from an active shooter) while on their property, and includes damage caused by law enforcement.



PROPERTY

Our Property coverage form covers district assets from direct physical loss or damage when located in the United States if the property is scheduled. In addition to the normal coverage, scheduled property automatically includes:

- \$2,000,000 Limit for Earthquake
- \$2,000,000 Limit for Flood
- \$250,000 Business Interruption and Extra Expense Coverage



EQUIPMENT BREAKDOWN

When scheduled, this is for those owned property and equipment that use or produce electricity, or buildings that use a boiler. Breakdown of a boiler, transformer, and impairment of electronic circuitry are covered by Equipment Breakdown, which includes its own sub-limits for business income, spoilage, service interruption, data restoration, and others.



CRIME COVERAGE

Crime coverage for board directors, volunteers, employees, non-compensated officers, and trustees includes the faithful performance of duty criteria established by state statutes and includes coverage for:

- Public Employee Dishonesty/Theft
- Forgery or Alteration
- In Transit Theft of Money and Securities
- Theft of Client Property
- Computer Fraud and Funds Transfer Fraud
- Money Orders and Counterfeit Paper Currency
- Inside The Premises Theft of Money and Securities
- Credit, Debit or Charge Card Forgery
- Social Engineering Fraud



IDENTITY THEFT RECOVERY

This is a supplemental coverage provided for a district's permanent (full and part-time) employees and Board members in the event of identity theft. Coverage includes access to experienced identity theft counselors to answer questions and provide resources. For those that qualify, expenses such as legal costs to defend a civil suit or remove a civil judgment, phone, postage, and shipping fees, notary and filing fees, and costs for credit bureau reports can be reimbursed up to a \$35,000 aggregate limit with lower sub-limits applicable to reimburse lost wages, child/elder care, and mental health counseling. This coverage is provided automatically when a district purchases Crime coverage.

WORKERS' COMPENSATION

The workers' compensation statute is referred to as "Exclusive Remedy" and serves as a mutual agreement between the employer and employee. The statute provides for benefits, both medical and partial wage replacement, for bodily injury by accident or disease – including death – while in the course and scope of employment.



WORKERS' COMPENSATION – PART 1

Our workers' compensation program is designed with special districts and local governments in mind. Our program is focused on the following objectives:

- Promote injured employees' return to pre-injury condition
- Prompt/reasonable payment of benefits for injured workers
- Provide a single remedy in place of suits, if necessary
- Avoid litigation, attorney fees, and lengthy trials
- Encourage employer interest in safety and risk management
- Promote analysis of losses to avoid future injury and human suffering



EMPLOYER'S LIABILITY – PART 2

Tort Liability coverage against an employer for accidents to employees, as distinguished from liability imposed by a workers' compensation statute. The four causes of action listed below apply only if they are the direct consequence of bodily injury to an employee while in the course and scope of employment. Generally permitted by law are sums the insured must legally pay because of:

- Third-Party Over suits, where the insured is liable to a third party for claims against that third party by an injured employee of the insured;
- Consequential Bodily Injury, which pays damages for a direct consequential loss to a spouse, child, parent, or sibling as a result of injury to or disease contracted by an employee (e.g., an emergency worker contracts, through bloodborne pathogen or needle stick, either HIV or Hepatitis, then passes it on to his or her spouse);
- Dual Capacity suits, when an employer is responsible for an employee's injury – not as the immediate employer, but in a separate capacity, such as manufacturer defect;
- Care and Loss of Services (consortium suits).

PROGRAMS AND SERVICES



We enable our members to be more effective and efficient through access to other valuable innovative programs, services, publications, and other various resources. In addition, making safety and loss prevention training available to all of our members is an integral part of our mission to help districts develop their safety culture within their organizations.

In this section, we provide a brief summary of what we provide members. **For more information about any of the following items, visit csdpool.org**

NEWS AND UPDATES

[CSDPOOL.ORG](https://csdpool.org)

Bookmark and visit these sites for the latest in service updates, as we are always working to strengthen what we have to offer our members to help them in their role in the community.

[CSDPOOL.ORG/EVENTS](https://csdpool.org/events)

The CSD Pool publishes a quarterly newsletter, **the Risk Management Review**, online and in print to educate readers on how to manage, predict, and prepare for risk. To sign up for our monthly email blasts and receive a copy of our print newsletter, visit csdpool.org/subscribe.

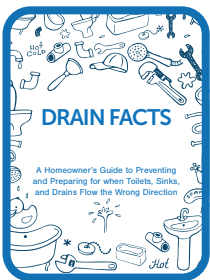
[CSDPOOL.ORG/NEWS](https://csdpool.org/news)

Members can view our latest articles at csdpool.org/news and register for our upcoming events at csdpool.org/events. Be sure to visit our Facebook and LinkedIn social media pages, too!

Members and prospects alike can visit our websites to find the following:

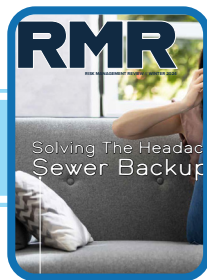
- Important Contact Information
- Overview of Coverage and Services
- Coverage Documents and Claim Forms
- Risk Management Solutions
- Other Member Resources
- Online Multimedia Training
- Applications for Safety Grants
- Applications for SDA Annual Conference Scholarships
- Searchable Archived Newsletters
- How to File a Claim
- Free publications upon request
- Webinars registrations
- Membership news and updates
- ...and more!

PUBLICATIONS



DRAIN FACTS BROCHURE

Sewer backup educational campaign for Water and Wastewater constituents.



RISK MANAGEMENT REVIEW

Quarterly newsletter complete with company updates, renewal information, and resources.



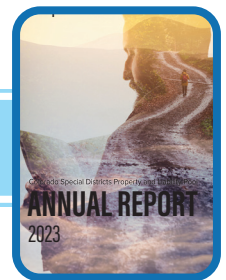
READY FOR ANYTHING FLIPBOOK

Emergency preparedness flipbook with best practices for every disaster imaginable.



CLAIMS QUICK REFERENCE FLIPBOOK

Guide for reporting and managing claims for all of our coverage lines.



ANNUAL REPORT

Financial overview of the previous year, complete with performance data and member statistics.

We offer a wide variety of free publications for members to use as an operation resource. These publications include our Drain Facts brochures, our quarterly newsletter, an emergency preparedness guide, claims management flipbook, and our Annual Report.

To request a publication or learn more, visit csdpool.org/publications

PROGRAMS AND SERVICES

CYBER RESOURCES

CSDPOOL.ORG/CYBER



ERISK HUB

Powered by cybersecurity leaders, NetDiligence, eRisk Hub is a web-based portal that assembles a broad toolbox of resources designed to help your organization's cybersecurity. Features include:

- Ransomware and hacking training simulations
- Breach coach counseling with a 30-minute free legal assessment from Norton Rose Fulbright
- Step-by-step "Incident Roadmap" provides step-by-step instructions on navigating a cyberattack
- FREE access to members, and every staff member can have their own login



CYBER RISK ASSESSMENT & INCREASED CYBER SUBLIMITS

NetDiligence offers our members three different levels of cyber assessments to review your network and website vulnerabilities and offer suggestions for improvements. For members that complete a Health Check or CFO assessment and meet certain criteria, the CSD Pool offers a higher sublimit at no additional cost. **This results in an increase from \$200K to \$1M.** Members can also purchase higher limits of \$2M and \$3M for an additional cost.

While the assessments range in price, we offer a limited number of cyber assessment scholarships, annually, for members on a first-come first-serve basis. These grants pay for 100% of the cost of a Health Check assessment.



Under (cyber)attack? Our Member Services Coordinator is available to help you navigate our cyber resources, the claims process, and work with you throughout your recovery.

ENTERPRISE RISK MANAGEMENT

CSDPOOL.ORG/SAFETY



ONSOLVE

Onsolve is an emergency notification software provided at no-cost to members.

Need to communicate with members due to inclement weather, a catastrophe, or a cyberattack? Members can utilize the Onsolve mass communication application to notify their staff of critical events in mere seconds from their smartphones, computer, or other devices.

This tool allows district management to blast messages to employees through email, text message, or phone call, replacing the traditional "phone tree" style messaging system. In addition, weather messages can be customized, and the system can also deliver employees notification of weather events and critical information from NOAA.



ENTERPRISE RISK MANAGEMENT FACILITATION

Our intention is to help members utilize enterprise risk management (ERM) to make informed decisions and become better acquainted with risks facing their organization. Our loss prevention staff is available to assist you and your staff implement the basic tenets of ERM so you can be better equipped to face and mitigate potential risks. Access to cloud-based decision making software is available where staff and supervisor can share ideas, discuss problems, and come up with solutions in a collaborative way where all employees can have their voice heard.

PROGRAMS AND SERVICES

HUMAN RESOURCES

CSDPOOL.ORG/HR

How serious is your HR issue?



HR HELPLINE

This no-cost member program is an online database of sample HR policies, forms, best practices, and more. Whether you need to revise your employee handbook or create one, we have tools that can help. It includes:

- No-cost access to certified HR professionals specializing in human resources via HR Hotline
- FREE access for members, and every staff member can have their own login
- Well organized, user-friendly online resource
- Policy and job description builder with thousands of downloadable sample policies on hundreds of topics
- Frequent live and on-demand webinars available for continuing education credits



HR CONSULTING

Members are eligible for up to ten hours of no-cost human resources consulting per year via CPS HR Consulting. Perfect for when you need extra HR assistance, or if you are concerned about an employment issue. CPS HR Consulting is a self-supported public agency that understands the issues facing the public sector and have served as a trusted advisor for over 30 years. Services includes:

- Job posting and job duties support and development
- One-on-one HR training and strategic planning
- Candidate screening support
- Policy reviews and development



PRE-LOSS LEGAL FOR PROPERTY & LIABILITY MEMBERS

Legal issues happen. Whether they arise from issues with external parties, board members, or employees, our panel attorneys can help you prevent these problems from getting out of control or becoming costly claims or lawsuits. Assistance is subject to a limit of \$5,000 any one potential occurrence, wrongful act, or audit defense. This service can be used multiple times in each coverage period, but cannot exceed \$10,000 per member, per coverage period. If approved, members will be assigned a panel attorney dedicated to the issue.

SCHOLARSHIPS & MULTI-PROGRAM DISCOUNTS

CSDPOOL.ORG/GRANTS



SDA CONFERENCE SCHOLARSHIP PROGRAM

We reimburse districts for costs incurred to send first-time supervisors, staff, and/or board members to the annual SDA Conference in Keystone. We offer 35 scholarships annually, worth a total value of more than \$30,000. The scholarships cover out-of-pocket expenses associated with travel, lodging and registration.



MULTI-PROGRAM DISCOUNTING & PRESUMPTION OF CANCER CONTRIBUTION OFFSET

By becoming a member of both our Property & Liability program and our Workers' Compensation program, you can receive an additional 1% credit against your current Workers' Compensation and an 8% credit against your Property & Liability contribution.

Fire districts who participate in the Pool's Workers' Compensation Program will have the cost of presumptive cancers covered via the Colorado Firefighter Trust. The reimbursement is scheduled to decrease the WC rates decrease and as cancer claims experience decreases the cancer load in NCCI rates for firefighting in Colorado.

PROGRAMS AND SERVICES

ONLINE TRAINING

CSDPOOL.ORG/TRAINING



ONLINE TRAINING LMS

The CSD Pool offers members complimentary access to thousands of online training courses through our 24/7 employee training resource, Vector Solutions. This also includes specific training for water and wastewater districts as well as fire and EMS (detailed below).



FIREFIGHTER AND EMS RECERTIFICATION

We offer access to the Fire & EMS version of Vector Solutions online training platform to members at a fraction of the regular cost. Currently, the discount is more than 25% off pricing for Workers' Compensation members or more than 50% off pricing for any district with Property and Liability coverage. You can also offset an additional 50% of the remaining cost but utilizing your Safety and Loss Prevention Grant funds, making this invaluable program exceptionally affordable.

Features include:

- A system that manages all your records, including credentials, ISO classifications, licenses, and more
- A way to connect with other fire agencies locally and nationally
- A program to track Job Performance Requirements by position
- More than 600 NFPA-certified and EMS CEU courses
- NFPA Series 1001, 1021, and 1500
- Course and training updates quarterly
- A system that is compatible with Vector Check It and Vector EHS



TRAINING CREDIT PROGRAM

Members can earn a 5% or 10% credit on their Liability contribution when 80% or 100%, respectively, of a district's employees and supervisors (board members are optional) successfully complete one course from a preselected list of training courses available to members as part of their complimentary access to Vector Solutions. This program runs each year from October 1 through September 30.



WATER AND WASTEWATER RECERTIFICATION

Vector Solutions' LMS offers training units (TUs) to water and wastewater operators using online courses certified annually by the Colorado Operator Certification Program Office. This resource is provided at no-cost to members.

This system will also allow you and your operators to track TUs with both inside and outside training. That makes maintaining certifications even easier.

The Training Center offers TUs that apply to the following credentials:

- Water and Wastewater Treatment
 - Water Treatment Class A, B, C, S, D, T
 - Wastewater Treatment Class A, B, C, S, D, T
- Collection and Distribution
 - Collection System Operator Class 1-4
 - Distribution System Operator Class 1-4
- Industrial
 - Industrial System Operator Class 1, A-T
 - Industrial System Operator Class 2, A-T

PROGRAMS AND SERVICES

SAFETY AND LOSS PREVENTION

CSDPOOL.ORG/SAFETY



VECTOR CHECK IT – APPARATUS AND INVENTORY MANAGEMENT

Vector Check It is the ultimate in operations management software. This program makes management of vehicle, apparatus, and inventory checks easy for fire districts, water districts, sanitation districts, and any other entity with vehicles, garages, or more. Ensure resources are functioning properly and have confidence that your gear is always ready for action. Open service tickets, document costs, and track the progress of an out-of-service apparatus. CSD Pool members qualify for between 30 and 40% discounts off the retail price.



VECTOR SDS & CHEMICAL MANAGEMENT

Staying up-to-date with your Safety Data Sheets (SDS) doesn't have to be the daunting task it used to be. With Vector SDS and Chemical Management, you can keep track of your inventory all in one place.

This program allows you to organize chemical inventory and SDS by work area, print out online collections as neatly organized physical binders, secondary container labels, and location fliers with QR codes. Additional features include the ability to quickly search to find a specific SDS in an emergency, remain in compliance with the Globally Harmonized System of Classification and labeling of Chemicals, and access via your smartphone. Members can begin using this program at a discounted rate of 60%-80% off of the retail price.



VECTOR EHS INCIDENT MANAGEMENT

Vector EHS allows management or safety professionals to record, track, and analyze a variety of safety incidents. Members are able to track near misses and vehicle accidents, as well as employee, and contractor injuries. You can also complete workplace safety incident forms on the go with the Vector EHS mobile app. The mobile app works without an internet connection, and can upload accident data once a connection is established. Set up fees, which can cost up to \$9,500 at retail, are waived for CSD Pool members.



SKIDTRUCK DRIVER TRAINING

SKIDTRUCK (and SKIDCAR) offer a revolutionary system that allows those who drive vehicles on the job, whether larger vehicles such as small buses, fire engines, ambulances, or large pickup trucks/SUVs, or smaller vehicles, such as police cars or maintenance vehicles, to simulate how to drive in inclement weather conditions where loss of traction is a constant risk.

SKIDTRUCK training takes place at the Adams County Fairgrounds, but we can bring the training to you! We can perform the training on any concrete pad that is at least 200 feet by 500 feet and free of obstructions like light poles.



SAMBASAFETY - MOTOR VEHICLE REPORTING

SambaSafety Services, the industry leader in Motor Vehicle Records (MVR) and driver monitoring technology, provides our members an enhanced way to manage drivers' safe-driving practices and training. We offer continuous MVR monitoring services for all members that have employees operating district-owned vehicles.



HELIXINTEL - EQUIPMENT BREAKDOWN MANAGEMENT SOFTWARE

As a part of our expanded relationship with our equipment breakdown coverage provider, Hartford Steam Boiler (HSB), managers can use the HELIXintel platform to track and maintain an unlimited amount of equipment, supplies and inventory across multiple locations. We encourage members to take advantage of this platform as a way to better predict and prevent the risk of your equipment breakdown. This service is provided to members at no cost.

PROGRAMS AND SERVICES

SAFETY AND LOSS PREVENTION

CSDPOOL.ORG/SAFETY

CSDPOOL.ORG/GRANTS



SAFETY AND LOSS PREVENTION GRANT PROGRAM

Member received a combined \$1,000,000 annual allocation under our Safety and Loss Prevention Grant Program. Safety, loss prevention, and risk management organizational strategic decision-making training opportunities are eligible for 50% cost reimbursement. This program covers eligible goods and services purchased by districts to improve worker safety and help prevent losses covered by the Pool's various coverage forms.

Details include:

- Funds are available to Pool member districts after their first year of Pool participation, including both Property/Liability and Workers' Compensation contributions
- Funds are allocated based on contributions and longevity with the Pool
- With this reimbursement program, a member district can obtain approval in advance, but reimbursement cannot be made until the district takes delivery of the safety and loss prevention goods or services. Copies of eligible receipts must be sent in conjunction with the submission of the electronic application
- Funds expire after five years of non-use
- Members can apply online at csdpool.org/grants



LOSS PREVENTION CONSULTATIONS AND TRAININGS

The CSD Pool's Safety and Risk Management Loss Prevention Consultants provide loss prevention services to all members. They lead classes on safety and loss prevention issues, facilitate building positive safety cultures in districts, and conduct on-site safety evaluations. They also help districts develop best practices and safety committees, create standard operation procedures, and institute incident reporting.

They also lead our initiative in Organizational Strategic Decision Making using the Enterprise Risk Management (ERM) ISO 31000 model to help inspire a positive safety culture at every special district as part of their mission-critical goals throughout their community.

We now have a focused effort to instill positive organizational safety cultures within our membership through safety committees and the distribution of best practices for each type of district. Developing enterprise leadership qualities and accountability by forming safety committees and best practices is just the beginning of our focus on keeping workers safe on the job. It is every board member's fiduciary responsibility to protect district assets, so focus on the safety of employees needs to start at the board level.

Our consultants are also available for in-person or virtual inspections and trainings at no-costs. Services include:

- CDOT Flagger Training
- Confined space training
- Drug and alcohol recognition
- Excavation safety and trenching and shoring
- Hazard recognition
- Lock out/tag out demonstrations
- Ergonomics assessments
- Fall protection training
- Driver Best Practices
- Audits, loss analysis, and written reports
- Facility walkthroughs
- ERM facilitations
- Playground inspections
- Safety Committee development and support
- And more!

PROGRAMS AND SERVICES

GROUP PURCHASE DISCOUNTS

CSDPOOL.ORG/DISCOUNTS

The Group Purchase Program is an extension of the Pool's Safety and Loss Prevention program. We are making your safety and loss prevention dollars go even further. The Pool has worked diligently to establish this Group Purchase Program through various vendors listed below. In addition to the discounts outlined, all purchases are eligible for 50% reimbursement via the Safety and Loss Prevention Grant Program.



AED PROFESSIONALS

According to the American Heart Association, Sudden Cardiac Arrest is a leading cause of death in the United States. Only 8% survive out of the nearly 400,000 cases each year. Be prepared for emergencies by taking advantage of this worldwide supplier of AED units, CPR training, and related accessories. AED Professionals is offering a 25% discount on all regular-priced items.



CONNEY SAFETY

Conney Safety will provide each member district with a 25% discount and free shipping on all eligible purchases. Conney Safety specializes in safety and loss prevention-related products. Conney has 8 million products in its inventory, with 18,000 products continuously in stock. Conney Safety stocks all the major safety brands, as well as Conney's own affordable Direct Safety house brand. Conney Safety has a trusted team of professional sales representatives who are ready to help members with any questions.



DAUPLER

Daupler fields after-hours calls to differentiate between emergency and non-emergency, so you and your department can enjoy your off time. If an emergency is detected, the Daupler software will automatically form a relevant team, log information, and make the crew's job easier. Reduce your overtime hours, prevent unnecessary paperwork, and never give out your personal phone number again. A 10% discount is available for members. Contact csd@daupler.com for a demo of the tools.



FIRECATT

FireCatt, which uses exclusive industry-leading technology to test-fire hoses and ladders, is offering a 15% discount to Pool members. FireCatt has the first and only patented technology in the nation for fire hose testing. They are the only hose testing company that controls the test process via computer. No other company in the industry can promise this level of precision and safety. For more information, visit <http://www.firecatt.com>



RED WING SHOES

Red Wing Shoes will provide each member district with a 15% discount on all Red Wing shoes bought at official Red Wing retail stores throughout the state of Colorado. This discount is in addition to the 50% reimbursement the Pool provides for all Safety Grant purchases. Red Wing Shoes is one of the top safety boot and work shoe companies in the U.S., with 13 stores in Colorado. All Red Wing shoes are made in the United States in company-owned factories, allowing Red Wing to provide impeccable quality and great service. Pool members will be able to purchase shoes at all Red Wing Shoe flagship stores in Colorado at a 15% discounted price after setting up a billable program with the company. You will be able to send your employees to the store to purchase shoes and have the district billed for them directly!

PROGRAMS AND SERVICES

GROUP PURCHASE DISCOUNTS

CSDPOOL.ORG/DISCOUNTS



LEXIPOL FIRE

Lexipol's program provides fire departments with well-written policies in a web-based system that easily manages content and compliance. Nationally-renowned speaker on risk management for public safety, Gordon Graham, co-founded Lexipol. CSD Pool members will receive an additional 10% discount on subscription fees. Lexipol provides customizable, state-specific, web-based Fire Policy Manuals with an integrated training component to help fire protection districts operate more efficiently and effectively.



MALLORY SAFETY AND SUPPLY

Formerly known as Essential Safety Products, Mallory distributes an impressive array of occupational safety, health, ergonomic, and environmental equipment and supplies. They are passing along significant savings from many of their suppliers. There are so many discounts, we can't list them all on this page or even on our website, but below is a sample of what's available. For more details, or to access these savings, contact bill.paul@malloryco.com for specific price listings, detailed product information, and get your district set up to take advantage of these savings.

Here's a list of available discounts from them:

- 5% off on Aciform safety signs
- 15% off on Bradley eyewash showers
- 15% off on Bullard respiratory and 10% off on head protection
- 10% off on Capital Safety fall equipment
- 25% off on DuPont personal protective equipment
- 5% off on miscellaneous products
- Special pricing on Essential Safety Services training
- 5% off on Grace Industries Man Down instruments
- 10% off on Grip All Anti-Slip materials
- 15% off on Honeywell Analytics gas monitors
- 25% off on Just Rite Flammables
- 15% off on Little Giant Ladder systems
- 15% off on Master Lock products
- 1% off on Master Lock Safety products
- 25% off on Nitrox Matting
- 5% off on RKI Portables, 1% on Fixed Gas Monitors



RH BORDEN

RH Borden offers condition-based maintenance for wastewater collection systems using acoustic assessments. Their model rapidly scores and prioritizes sewer pipes based on their individual flow condition. In this approach, pipes are assessed based on the level of obstruction detected within the pipes. Members receive a 5% discount on any equipment or services purchased. In addition, use of conditional based maintenance as a best practice may effect a 33% discount on your General Liability coverage.



SERVPRO RESTORATION SERVICES OF GREATER BOULDER

Pre-disaster preferred pricing for you and the constituents of our Water and Sanitation districts. They have only certified technicians, Guaranteed Quality Control, which is dispatched statewide from Greater Boulder at 303-494-2000.



**Colorado Special Districts
Property and Liability Pool**

c/o McGriff, a Marsh McLennan Agency LLC Company
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Portland, Oregon 97207
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