



Schell Vista Fire Protection District

22950 Broadway Sonoma, Ca. 95476

Ph. (707) 938-2633 / Fax. (707) 935-9681

www.schellvistafire.org / e-mail: info@schellvistafire.org

MEETING AGENDA

Schell-Vista Fire Protection District Board of Directors Regular Meeting

Date: Wednesday, April 2, 2025
Time: 7:00 PM
Location: 22950 Broadway-Station #1

(This agenda is posted in accordance with the Ralph M. Brown Act, California Government Code Section 54950)

1. CALL TO ORDER / ROLL CALL AND ESTABLISHMENT OF A QUORUM
2. PUBLIC COMMENT PERIOD

(At this time, members of the public may comment on any item not appearing on the agenda. For items appearing on the agenda, the public will be invited to make comments at the time the item comes up for consideration by the Board of Directors)

3. AGENDA ADJUSTMENTS AND CONSENT
4. CONSENT CALENDAR

- a. Approval of minutes from the March 5, 2025, Regular Meeting- **Discussion and Action**
- b. Review of the April 2025 Accountant's Report-**Discussion and Action**

5. CHIEFS' REPORT

Chief Ray Mulas will report on District operations and activities.

6. COMMITTEE REPORTS/BUSINESS (Directors to report on Committee activities)

- a. Reports-**Discussions & Possible Actions**
 1. Facilities Committee (Neves)
 2. Budget Committee (Kruljac)
 - a. Review Proposed Revised FYE 2025 Budget – **Discussion and Action**
 3. Legislative Committee (Finn)
 4. Outreach Committee (Loveless)
 5. Advisory Group Committee (Loveless)



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7. NEW BUSINESS AND CONTINUE UNFINISHED BUSINESS

- a. Ordinance 2025-01, Fire Hazard Severity Zone Adoption- **Discussion & Action**
- b. FYE 2024 Independent Auditor's Final Report-**Discussion & Action**
- c. VFIS Liability, Property and Auto Policy Renewal-**Discussion**
- d. Ethics & Sexual Harassment Training Review-**Discussion**
- e. Calendar Review (Robin)

January -Determine the Preliminary Tax Rate

February-Request the Parcel Report from the county using the preliminary rate.

March-Notice of Public Hearing

April/May-Conduct Public Hearing

May/June-Allow time for property owner appeals of the tax levy.

June-Approval of the District Preliminary Budget

July-Approval of the District Tax Roll and Appropriations Limit

July/August- At the end of the Fiscal year, The District Board of Directors will be presented the *Fiscal Year-End Report* containing information regarding the amount of special tax revenue collected and expended as well as the status of projects funded with proceeds of the special tax. (Ord. Section VII)

August/September-Tax Roll and Appropriations Limit Resolution sent to the County.

-Calendar Review General Business

Jan-Feb-Board to appoint Board Labor Negotiators for upcoming contract

April-Set up Budget Committee meeting to prepare preliminary budget for June meeting.

June-Preliminary Budget review and approval.

July 15-August 9 Board Members file for re-election with the Registrar of Voters.

(No terms end in 2025)

August-Budget Committee meet to prepare final budget for Board approval in September.

September-Final Budget review and approval.

Nov-Nomination of Officers of the Board (Every 2 years. Next election 2025)

Dec-Election of Officers of the Board for January 1 start date. (Every 2 Years. Next election 2025)

8. ANNOUNCEMENTS/GOOD OF THE ORDER

9. ADJOURNMENT

Next scheduled meeting is May 7, 2025

If applicable, Board meeting documents are available to review prior to the meeting on the District Website, www.schellvistafire.org or at the SVFPD, Station 1, 22950 Broadway, Sonoma Ca. 95476. Please call (707) 938-2633 for an appointment



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MEETING MINUTES **Schell-Vista Fire Protection District** **Board of Directors Regular Meeting**

Date: Wednesday, March 5, 2025
Time: 7:00 PM
Location: 22950 Broadway-Station #1

1. CALL TO ORDER / ROLL CALL AND ESTABLISHMENT OF A QUORUM

Director Ken Finn called the meeting to order at 7:00 PM. Directors Bob Kruljac, Ernie Loveless, and Mindy Neves were present. A quorum was met. Also present were Assistant Chiefs Mike Mulas and Mike Medeiros, District Account Stacie McCambridge, Clerk of the Board Robin Woods, Firefighters Chanton Em, Lincoln Reiter, John Bragg, Mickey Green, Bulmaro Domingues Farias, and George Norton. Guests Mari Suazo, Sonoma Valley 4-H President, and Isabel Beer, Index Tribune.

Director HAL Stober and Chief Ray Mulas were absent.

2. PUBLIC COMMENT PERIOD

There were no public comments.

3. AGENDA ADJUSTMENTS AND CONSENT

The Board agreed to move the 4-H presentation above the Chief's Report.

4. CONSENT CALENDAR

a. Approval of minutes from the February 5, 2025, Regular Meeting- **Discussion and Action**

Director Finn introduced the February minutes and opened the floor to questions, discussion and public comments. There were no public comments. Director Kruljac made a motion to approve the minutes of the February 5, 2025, meeting. Director Loveless seconded the motion. A Vote was called, and the motion passed, and the Minutes were approved by the following vote:
Ayes-3 Noes- 0 Absent-2 Abstain-0

b. Review of the March 2025 Accountant's Report-**Discussion and Action**

Director Finn introduced the Accountant's Report and opened the floor to discussion and public comment. There were no public comments. Director Kruljac made the motion to accept the Accountant's Report for March 2025, as presented. Director Loveless seconded the motion. A Vote was called, and the motion passed, and the Financial Reports were approved by the following vote:
Ayes-3 Noes -0 Absent-2 Abstain-0



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5. CHIEFS' REPORT

Assistant Chief's Mike Mulas and Mike Medieros presented the following report to the Board:

Administrative:

- *Measure H Region 3 review completed 3/20/2025 at Kenwood Fire Station.*
 - *Oct-Dec 2024 actuals: **\$15,578,119.76***
 - *FY 25-26 Forecast Range from HdL based on Parks Measure M and SCTA Measure M: \$62.4M - \$63.4M. **It was recommended we use the conservative estimate of \$62.4M.***
- *The State of California has released a new "Fire Hazard Severity" map. We have areas of the "Local Responsibility area" (LRA) within our district in which are now identified as "Moderate" we will be required to adopt an ordinance and adopt the map formally through the Board Process.*
- *Annual required OSHA Physicals using a company called 1582 major cost savings due to being members of "**Fire Risk Management Service**" (FMRS formerly known as FASIS) physicals will be completed on duty in collaboration with Sonoma Valley and their physicals. **\$463.00 Savings***
- *Strategic Plan Update: Currently we are in our Mid Term Goal Phase (18mo.-3 years)*
 - *Noted Accomplishments to date: Bolster staffing (3-0), pay parity, 4th Stipend Position, re-branding in progress near completion.*

Operational:

- *Probationary Firefighters Progress*
 - *Successfully completed the second month of probation.*
 - *All three probationary firefighters are progressing proficiently without any issues.*
- *Anticipated arrival of the new engine this week or next.*
 - *Transfer equipment and mounting will require some time once the engine arrives.*
- *Volunteer Recruitment*
 - *Welcomed 10 new volunteers, raising the total to 35 volunteers.*
 - *Combined with 9 career members, the department now has 44 members in total.*
 - *Each new volunteer is paired with a senior volunteer mentor for guidance.*
- *Explorer Post Rejuvenation*
 - *Revitalized the Explorer Post program under the leadership of Sonoma Valley Captain Mark Branconi and members Matt Garner and Chanton EM.*
 - *It began with 12 new members last week.*
 - *Mark and Chanton will collaborate to sustain this program as a joint effort between both departments.*
- *Equal training opportunities will be provided, and the program will be actively advertised.*
- *Call Volume and Reporting*
 - *The current call volume is consistent with last year's pace.*
 - *Special Project Member Jim Galli is compiling last year's call data for a comprehensive report to the board.*
- *Upcoming Event at the Raceway*
 - *Participation in the weekend event at the Raceway with three engines:*



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- *Two engines for the air show.*
- *One engine on stage for firefighter appreciation recognition by Ferrari alongside Cal Fire.*

6. COMMITTEE REPORTS/BUSINESS (Directors to report on Committee activities)

a. Reports-**Discussions & Possible Actions**

1. Facilities Committee (Neves)

- Bay Alarm is repairing a problem with the sensor on the fire alarm.
- Annual inspections will be scheduled in the near future.
- Lanning repaired the skylight leak.
- The new generator is in Santa Rosa. The District is working with the company to have it installed.

2. Budget Committee (Kruljac)

Director Kruljac reviewed the current budget versus actual report with the Board

3. Legislative Committee (Finn)

Nothing new to report

4. Outreach Committee (Loveless)

Director Loveless reviewed the article about the District's new engine in the Index Tribune by Isabel Beer. They want to do another article when the engine is delivered.

5. Advisory Group Committee (Loveless)

Director Loveless updated the Board on the Advisory Group. The committee met to discuss ground rules for meetings.

Member include:

Labor – Captains Sean Wetherall and John Brag
Management- Chief Ray Mulas and Assistant Chief Mike Mulas
Board Members – Ken Finn and Ernie Loveless
Volunteers – Tony Moll. A second volunteer will be added.

7. NEW BUSINESS AND CONTINUE UNFINISHED BUSINESS

a. 4H Pancake Feed Event Request-**Discussion & Action**

Mari Suazo, Sonoma Valley 4-H President, explained to the board that it was time for their



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annual pancake feed. They have used the station in previous years and asked if they could use the station to hold their event again this year on May 10, 2025, from 7AM to 1PM. They would need the use of the kitchen, chairs and tables. Director Bob Kruljac made the motion to approve the 4-H Club's use of the station to hold their annual pancake feed. Director Loveless seconded the motion. A vote was called, and the motion passed 4- ayes and 1 – absent.

The 4-H members will work with Captain Matt Garner and Chief Mulas to organize the event.

b. Tax Measure Ordinance (Measure X) Updates-**Discussion and Possible Action**

As the District is reviewing the tax role and found there will be some corrections, the Board agreed that the public meeting will be scheduled for the July Board meeting.

c. Appointment of Board Member Labor Negotiators for Upcoming Contract-**Discussion and Action**

Moved to after the closed meeting

d. FYE 2024 Independent Auditor's Draft Report-**Discussion & Action**

Clerk of the Board, Robin Woods, introduced the FYE 2024 Audit Draft. The final audit will be presented at the next Board meeting.

e. Ethics & Sexual Harassment Training Review-**Discussion**

Clerk of the Board, Robin Woods, reminded the Board members to complete the required training.

e. Calendar Review (Robin)

January -Determine the Preliminary Tax Rate

February-Request the Parcel Report from the county using the preliminary rate.

March-Notice of Public Hearing

April/May- Review date for Public Hearing

June-Approval of the District Preliminary

July- Public Meeting Approval of the District Tax Roll and Appropriations Limit

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Nov-Nomination of Officers of the Board (Every 2 years. Next election 2025)

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election 2025)

8. ANNOUNCEMENTS/GOOD OF THE ORDER

Polenta Feed date: May 1st.

9. CLOSED SESSION

*Review with Board Labor Negotiators Bob Kruljac and Ernie Loveless regarding procedures for
upcoming labor negotiations. (Government Code section 54957.6)*

Director Finn called for a closed meeting at 7:30PM

Director Finn Resumed the open meeting at 7:50PM

Director Finn reported that Directors Loveless and Kruljac were selected by the Board as
the Labor Negotiators for the labor negotiations.

10. ADJOURMENT

Director Kruljac made the motion to adjourn the meeting at 7:55PM. Director Loveless
seconded the motion. The motion passed and the meeting was adjourned.

Next scheduled meeting is April 2, 2025

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DISTRICT ACCOUNTANT'S REPORT TO THE BOARD OF DIRECTORS

April 2, 2025

STANDARD MONTHLY REPORTING

1. District Financials:

a) Expense Statements.

b) Copies of the Bank Statements reflecting the reconciliation with the Financial Statements.

c) Copies of the Accounts Payable Report reconciled to the Balance Sheet.

d) List of all Cash transactions by Bank account attached to the bank statement (Detail of all monies in and out.)

e) Fiscal Summary:

Payables submitted to the Chief and Directors for approval for the month of February 2025:

- Payables/Checks in the amount of \$66,680.97.
- Payroll Expenses in the amount of \$202,880.74.

Bank Account Balances as of February 2025:

- Exchange Bank Checking Account \$132,098.76.
- Exchange Bank Money Market Account \$3,294,008.39.
- Exchange Bank Payroll Account \$265,776.32.

f) Owed to District:

- Toll Fire - \$5,901.75
- OES Reimbursement for Fuel/Food - \$384.06
- Boyes - \$8,662.00
- Bridge - \$81,775.00

g) Received 2nd quarter Measure H payment - \$188,300.98

Balance Sheet

Schell-Vista Fire Protection District

As of February 28, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Bank Accounts	
723005 Exch Bank Chk 1140052562	132,098.76
723010 Exchange Money Mkt 2554	3,294,008.39
723012 Exch Bank Payroll 45810	265,776.32
Total for Bank Accounts	\$3,691,883.47
Accounts Receivable	
Other Current Assets	
1250 A/R Due from Other Gov't	20,000.00
Total for Other Current Assets	\$20,000.00
Total for Current Assets	\$3,711,883.47
Fixed Assets	
1500 Fixed Assets	
1505 Land	283,505.00
1510 Building	5,069,957.01
1520 Equipment	4,118,988.78
1570 Accumulated Depreciation	-5,524,751.32
Total for 1500 Fixed Assets	\$3,947,699.47
Total for Fixed Assets	\$3,947,699.47
Other Assets	
1900 Deferred Outflow	573,142.00
Total for Other Assets	\$573,142.00
Total for Assets	\$8,232,724.94
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 Accounts Payable	74,393.50
Total for Accounts Payable	\$74,393.50
Credit Cards	
Other Current Liabilities	
2100 Payroll Liabilities	\$73,527.34
2200 Due to Calpers	6,857.54
2220 Due to 401K	-6,302.58
2225 Child Support	-211.00
2240 Union Dues	260.00
Total for 2100 Payroll Liabilities	\$74,131.30
2200 Compensated Absences	258,029.27
2285 Depo Fees paid Dist in Err	275.00

Balance Sheet

Schell-Vista Fire Protection District

As of February 28, 2025

DISTRIBUTION ACCOUNT	TOTAL
Total for Other Current Liabilities	\$332,435.57
Total for Current Liabilities	\$406,829.07
Long-term Liabilities	
2800 Net Pension Liability	351,476.00
2900 Deferred Inflow	199,180.00
Total for Long-term Liabilities	\$550,656.00
Total for Liabilities	\$957,485.07
Equity	
3900 Fund Balance Unreserved	3,041,722.32
Net Income	7,461.02
3000 Opening Bal Equity	193,465.53
3050 Net InvesCapital Assets	4,032,591.00
Total for Equity	\$7,275,239.87
Total for Liabilities and Equity	\$8,232,724.94



**Exchange
Bank**



P.O. Box 3788 | Santa Rosa CA 95402-3788
Return Service Requested

00008637-0021823-0001-0002-MIMR8010390302259802

SCHELL-VISTA FIRE PROTECTION DISTRICT
22950 BROADWAY
SONOMA CA 95476

Last statement: January 31, 2025
This statement: February 28, 2025
Total days in statement period: 28

Page 1 of 2
XXXXXX2562
(0)

Direct inquiries to:
707 524-3000

Exchange Bank
P O Box 403
Santa Rosa CA 95402

Public Funds Interest Checking

Account number	XXXXXX2562	Beginning balance	\$152,159.53
Avg collected balance	\$140,018	Total additions	104,071.91
Interest paid year to date	\$26.19	Total subtractions	110,058.91
		Ending balance	\$146,172.53

enclosed -14,071.91
\$132,098.76

CHECKS

Number	Date	Amount	Number	Date	Amount
10135	02-24	219.41	10216	02-13	465.68
10181 *	02-04	235.00	10217	02-11	200.00
10190 *	02-04	1,076.42	10218	02-12	1,543.96
10195 *	02-10	132.75	10219	02-18	2,297.58
10197 *	02-04	247.67	10220	02-12	554.35
10199 *	02-04	57.93	10221	02-18	809.07
10200	02-05	517.69	10222	02-19	540.48
10201	02-06	386.89	10223	02-12	1,290.47
10202	02-03	67.55	10224	02-12	549.00
10204 *	02-10	15.00	10225	02-26	210.47
10205	02-05	1,400.00	10227 *	02-25	2,206.82
10206	02-05	7,771.00	10229 *	02-25	15,235.53
10207	02-04	34.05	10234 *	02-28	35.02
10209 *	02-11	211.00	10235	02-28	962.29
10210	02-10	86.26	10237 *	02-27	2,694.79
10211	02-11	585.00	10238	02-28	2,664.00
10212	02-12	48.11	10239	02-28	1,175.00
10213	02-18	147.00	10242 *	02-28	13,650.54
10214	02-18	575.00			
10215	02-12	157.55			

* Skip in check sequence



Transaction Report
Schell-Vista Fire Protection District
As of February 28, 2025

Transaction date	Transaction type	Num	Name	Line description	Category/Product/Service amount
729005 Echd Bank Ckh 1140029562					
	Beginning Balance				
02/01/2025	Bill Payment (Check)	10209	California State Disbursement Unit	H 9aello/LU9-014897 Case 20000000941589	-211.00
02/01/2025	Bill Payment (Check)	10210	Friedman's Home Improvement	0006465	-86.26
02/01/2025	Bill Payment (Check)	10211	Kevin Plume		-595.00
02/01/2025	Bill Payment (Check)	10212	Sonoma Auto Parts	76200	-48.11
02/01/2025	Bill Payment (Check)	10213	Exchange Bank (Ray's Card)	**** * 1904	-147.00
02/05/2025	Bill Payment (Check)	10214	Bloomberg & Griffin		-575.00
02/05/2025	Bill Payment (Check)	10215	Brady JFS/ Formerly Fishman Supply Company	7346	-157.55
02/05/2025	Bill Payment (Check)	10216	Comcast		-465.68
02/05/2025	Bill Payment (Check)	10217	Marin IT, Inc		-200.00
02/05/2025	Bill Payment (Check)	10218	Munoz Payroll Services		-1,543.96
02/05/2025	Bill Payment (Check)	10219	PG&E	9896214944-9	-2,297.58
02/05/2025	Bill Payment (Check)	10220	Reecology Sonoma Marin		-554.35
02/05/2025	Bill Payment (Check)	10221	Santa Rosa Uniform & Career Apparel		-809.07
02/05/2025	Bill Payment (Check)	10222	USBank (Cal Cards)	**** * 1051	-540.48
02/05/2025	Bill Payment (Check)	10223	Western Extraction Specialists, Inc.		-1,290.47
02/05/2025	Bill Payment (Check)	10224	William L Adams PC		-649.00
02/05/2025	Bill Payment (Check)	EFT	John Hancock 401k		-4,272.17
02/05/2025	Bill Payment (Check)	EFT	CALPERS	2255539691	-13,716.54
02/07/2025	Deposit		CALDESS	PePo 10/17-10/20/24	25,706.60
02/15/2025	Bill Payment (Check)	10225	Bornbeus	21967	-210.47
02/15/2025	Bill Payment (Check)	10226	Santa Rosa Uniform & Career Apparel		-153.60
02/15/2025	Bill Payment (Check)	10228	Marin IT, Inc		-2,206.82
02/15/2025	Bill Payment (Check)	10229	FRMS	SCH001 52 - Schell-Vista Fire Protection District	-15,235.53
02/20/2025	Bill Payment (Check)	EFT	CALPERS	2285539691 2/20/25 Payroll	-13,716.54
02/20/2025	Bill Payment (Check)	EFT	John Hancock 401k	2/20/25 payroll	-4,272.17
02/20/2025	Bill Payment (Check)	10230	AT&T		-824.12
02/20/2025	Bill Payment (Check)	10231	Bloomberg & Griffin		-8,750.00
02/20/2025	Bill Payment (Check)	10232	Choice Builder	809253	-914.95
02/20/2025	Bill Payment (Check)	10233	Cintas Corporation	10042026	-38.59
02/20/2025	Bill Payment (Check)	10234	City of Sonoma	006676-000	-35.02
02/20/2025	Bill Payment (Check)	10235	Comcast		-962.29
02/20/2025	Bill Payment (Check)	10236	Danielle's Classic Auto Body		-1,634.13
02/20/2025	Bill Payment (Check)	10237	Faustino Enterprises, Inc.		-2,694.79
02/20/2025	Bill Payment (Check)	10238	George Petersen Insurance Agency	SCHFRPD-02	-2,664.00
02/20/2025	Bill Payment (Check)	10239	RHAC INC.		-1,175.00
02/20/2025	Bill Payment (Check)	10240	Rich USA Inc. TX	1328999-1028154USC	-204.23
02/20/2025	Bill Payment (Check)	10241	Verizon Wireless	571618481-00001	-517.69
02/20/2025	Bill Payment (Check)	10242	Wing Inflatables, Inc		-13,650.54
02/21/2025	Deposit			Fire Report	30.00
02/21/2025	Transfer				75,000.00



Exchange Bank



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00002699-0005197-0001-0001-MIMR8010390302269602

SCHELL-VISTA FIRE PROTECTION DISTRICT
22950 BROADWAY
SONOMA CA 95476

Last statement: January 31, 2025
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XXXXXX2554
(0)

Direct inquiries to:
707 524-3000

Exchange Bank
P O Box 403
Santa Rosa CA 95402

Public Funds Money Market

Account number	XXXXXX2554	Beginning balance	\$3,378,781.74
Avg collected balance	\$3,300,210	Total additions	1,925.67
Interest paid year to date	\$4,107.07	Total subtractions	275,000.00
		Ending balance	\$3,105,707.41

unclear + 188,300.78
\$3,294,008.39

DEBITS

Date	Description	Subtractions
02-21	Withdrawal	75,000.00
02-21	Withdrawal	200,000.00

CREDITS

Date	Description	Additions
02-28	Interest Payment	1,925.67

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
01-31	3,378,781.74	02-21	3,103,781.74	02-28	3,105,707.41

INTEREST INFORMATION

Annual percentage yield earned	0.76%
Interest-bearing days	28
Average balance for APY	\$3,300,210.31
Interest earned	\$1,925.67



Thank you for banking with Exchange Bank

Transaction Report

Schell-Vista Fire Protection District

As of February 28, 2025

Transaction date	Transaction type	Num	Line description	Category/Product/Service amount
	Beginning Balance			
02/21/2025	Transfer			-75,000.00
02/21/2025	Transfer			-200,000.00
02/28/2025	Journal Entry	FU 25 Q3 Measure H	FU 25 Q3 Measure H Deposit	188,300.98
02/28/2025	Deposit	INTEREST	Interest Earned	1,925.67
	TOTAL			-\$84,773.35
				-\$84,773.35

Accrual Basis Wednesday, March 26, 2025 01:26 AM GMTZ



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Return Service Requested

00008861-0026719-0001-0002-MIMR6010390302259602

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SCHELL-VISTA FIRE PROTECTION DISTRICT
PAYROLL
22950 BROADWAY
SONOMA CA 95476

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XXXXXX5810
(0)

Direct inquiries to:
707 524-3000

Exchange Bank
P O Box 403
Santa Rosa CA 95402

Public Funds Interest Checking

Account number	XXXXXX5810	Beginning balance	\$199,179.04
Avg collected balance	\$165,908	Total additions	200,014.68
Interest paid year to date	\$34.64	Total subtractions	132,274.31
		Ending balance	\$266,919.41
		<i>UNCOLLECT</i>	<i>1143.09</i>
			<i>265,776.32</i>

CHECKS

Number	Date	Amount	Number	Date	Amount
12754	02-28	13.85	12762	02-11	207.79
12761 *	02-07	5,086.73			

* Skip in check sequence

DEBITS

Date	Description	Subtractions
02-05	ACH Withdrawal SCHELL-VISTA FIR FEE 250205 I.SCHELLV CHECK SCHELL-VISTA FIRE PROT	168.50 ✓
02-05	ACH Withdrawal SCHELL-VISTA FIR TAXCOLLECT 250205 I.SCHELLV CHECK SCHELL-VISTA FIRE PROT	24,929.50 ✓
02-05	ACH Withdrawal SCHELL-VISTA FIR DDCOLLECT 250205 I.SCHELLV CHECK SCHELL-VISTA FIRE PROT	56,777.20 ✓
02-19	ACH Withdrawal SCHELL-VISTA FIR FEE 250219 I.SCHELLV CHECK SCHELL-VISTA FIRE PROT	110.00 ✓
02-19	ACH Withdrawal SCHELL-VISTA FIR TAXCOLLECT 250219 I.SCHELLV CHECK SCHELL-VISTA FIRE PROT	12,004.99 ✓



Transaction Report
Schell-Vista Fire Protection District

As of February 28, 2025

Transaction date	Transaction type	Num	Line description	Category/Product/Service amount
723012 Exch Bank Payroll 45810				
	Beginning Balance			
02/04/2025	Check		2/5/25	-168.50
02/04/2025	Check		2/05/25	-24,929.50
02/05/2025	Check	17880	02/05/25 Net	-1,353.86
02/05/2025	Check	17879	02/05/25 Net	-50.79
02/05/2025	Check	17847	02/05/25 Net	-9,571.33
02/05/2025	Check	17848	02/05/25 Net	-3,492.99
02/05/2025	Check	17849	02/05/25 Net	-69.27
02/05/2025	Check	17850	02/05/25 Net	-129.29
02/05/2025	Check	17851	02/05/25 Net	-13.85
02/05/2025	Check	17853	02/05/25 Net	-790.66
02/05/2025	Check	17852	02/05/25 Net	-164.38
02/05/2025	Check	17854	02/05/25 Net	-3,472.01
02/05/2025	Check	17855	02/05/25 Net	-2,786.75
02/05/2025	Check	17856	02/05/25 Net	-267.82
02/05/2025	Check	17857	02/05/25 Net	-1,984.57
02/05/2025	Check	17858	02/05/25 Net	
02/05/2025	Check	17859	02/05/25 Net	-202.24
02/05/2025	Check	17860	02/05/25 Net	-83.11
02/05/2025	Check	17861	02/05/25 Net	-198.55
02/05/2025	Check	17862	02/05/25 Net	-1,318.23
02/05/2025	Check	17863	02/05/25 Net	-4,331.66
02/05/2025	Check	17864	02/05/25 Net	-83.11
02/05/2025	Check	12760	02/05/25 Net	-46.17
02/05/2025	Check	17866	02/05/25 Net	-50.03
02/05/2025	Check	17867	02/05/25 Net	-5,857.75

	02/05/2025	Check	12761	02/05/25 Net	-5,086.73
	02/05/2025	Check	17869	02/05/25 Net	-2,397.83
	02/05/2025	Check	17870	02/05/25 Net	-2,036.14
	02/05/2025	Check	17871	02/05/25 Net	-3,719.20
	02/05/2025	Check	17872	02/05/25 Net	-206.86
	02/05/2025	Check	17873	02/05/25 Net	-310.30
	02/05/2025	Check	12762	02/05/25 Net	-207.79
	02/05/2025	Check	17875	02/05/25 Net	-4,099.03
	02/05/2025	Check	17876	02/05/25 Net	-115.43
	02/05/2025	Check	17877	02/05/25 Net	-6,017.63
	02/05/2025	Check	17878	02/05/25 Net	-1,592.53
	02/20/2025	Check	17895	2/20/25 Net	-1,201.38
	02/20/2025	Check	17896	2/20/25 Net	-4,492.59
	02/20/2025	Check	17897	2/20/25 Net	-3,492.98
	02/20/2025	Check	17898	2/20/25 Net	-970.19
	02/20/2025	Check	17899	2/20/25 Net	-3,472.01
	02/20/2025	Check	17900	2/20/25 Net	-2,786.74
	02/20/2025	Check	17901	2/20/25 Net	
	02/20/2025	Check	17902	2/20/25 Net	-206.86
	02/20/2025	Check	17903	2/20/25 Net	-209.40
	02/20/2025	Check	17904	2/20/25 Net	-2,397.83
	02/20/2025	Check	17905	2/20/25 Net	-4,413.53
	02/20/2025	Check	17906	2/20/25 Net	-615.90
	02/20/2025	Check	17907	2/20/25 Net	-4,024.05
	02/20/2025	Check	17908	2/20/25 Net	-4,692.29
	02/20/2025	Check		2/20/25	-12,004.99
	02/20/2025	Check		2/20/25	-110.00
	02/21/2025	Transfer			200,000.00
	02/28/2025	Deposit	INTEREST	Interest Earned	14.68
Total for 723012 Exch Bank Payroll 45810					\$67,708.05
TOTAL					\$67,708.05

Payroll Overview

Payroll	Regular 03/05/2025
Pay Date	03/05/2025
# Employees	33
# Paid Employees	33
# Pay Statements	38
# Regular	38
# Pay Periods	1
EE's Paid More Than Once	5

Employee Payments

	#	EE's	\$ Amount
Checks	2	2	5,271.43
Direct Deposits Debited	35	30	49,090.75 ^D
Total			54,362.18
(D) Innovative Business Solutions, Inc. Admin Debit			-49,090.75
Your Remaining Bank Account Liability			5,271.43
Vouchers Printed	0		
Vouchers Suppressed	0		

Taxes

	EIN	EE's	\$ Amount
FIT/EE	68-0002675	19	9,382.14 ^D
FICA/ER	68-0002675	24	1,976.81 ^D
FICA/EE	68-0002675	24	1,976.81 ^D
MEDI/ER	68-0002675	33	1,194.98 ^D
MEDI/EE	68-0002675	33	1,194.98 ^D
SIT:CA/EE	698-1679-1	17	3,205.90 ^D
SUTA_SC:CA/ER (0)	698-1679-1	20	11.14 ^D
SUTA:CA/ER (2.00)	698-1679-1	20	222.40 ^D
Total			19,165.16
(D) Innovative Business Solutions, Inc. Admin Debit			-19,165.16
Your Remaining Tax Liability			0.00

Vendor Liabilities

No Data

Billing

Invoice Total	176.60
Innovative Business Solutions, Inc. Admin Debit	-176.60
Amount Due	0.00

Total

Total	73,703.94
Innovative Business Solutions, Inc. Admin Debit	-68,432.51
Total of Your Responsibility	5,271.43

Recap

Innovative Business S	Date	Bank Account #	\$ Amount
Billing	03/04/2025	xxxxxx5810	176.60
Tax Payment	03/04/2025	xxxxxx5810	19,165.16
Empl. Dir. Dep. SPA	03/04/2025	xxxxxx5810	49,090.75
Total Debits			68,432.51

--More--

EE @ 15,759.83
ER @ 3,405.33

Recap - Continued

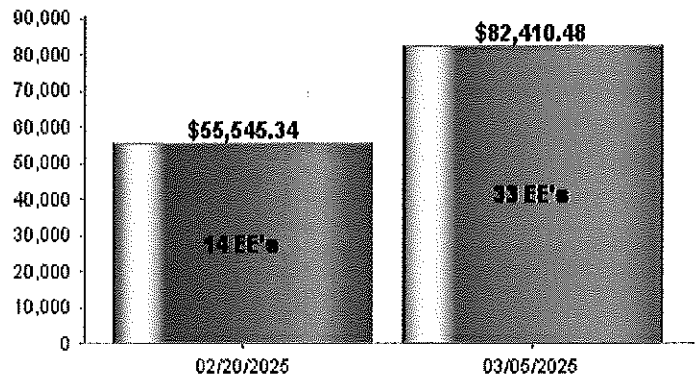
Cash Requirements: xxxxxx5810

	\$ Amount
Billing	176.60
Tax Payment	19,165.16
Empl. Checks	5,271.43
Empl. Dir. Dep. SPA	49,090.75
Total	73,703.94

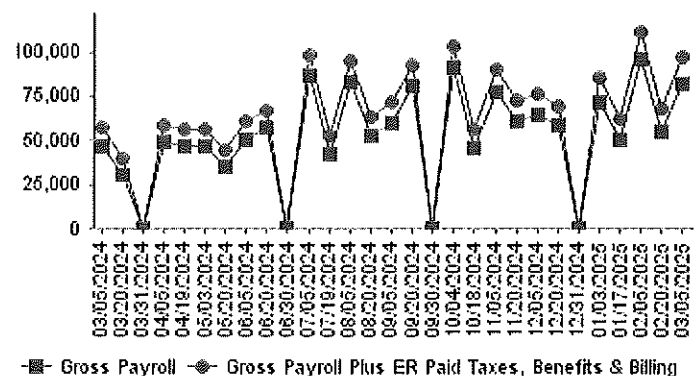
General Ledger Summary

	Debit/Exp.	Credit/Liab.
Earning	82,410.48	
ER Deduction	10,860.64	
Workers Comp Carrier DR	6,667.17	
ER Tax (Offset)	3,405.33	
Invoice	176.60	
Invoice		176.60
ER Tax		3,405.33
Check		5,271.43
Workers Comp Carrier CR		6,667.17
ER Deduction (Offset)		10,860.64
Deduction		12,288.47
Tax		15,759.83
Direct Deposit		49,090.75
	103,520.22	103,520.22

Comparison To Last Pay Period - Gross Wages



Rolling 12 Month Payroll View



**Revenue and Expense Report
Schell-Vista Fire Protection District**

February 1-28, 2025

Distribution account	Total
Income	
43000 Sales Tax Revenue (Measure H)	188,300.98
2500 Intergovernmental Revenue	0.00
2504 Strike Team CA Reimburse	25,706.60
Total for 2500 Intergovernmental Revenue	\$25,706.60
44000 Interest	0.00
44003 Interest Earned Bank Acc	1,951.25
Total for 44000 Interest	\$1,951.25
46000 Miscellaneous Revenue	0.00
4020 Other Sales	0.00
4023 Misc Other Sales	30.00
Total for 4020 Other Sales	\$30.00
Total for 46000 Miscellaneous Revenue	\$30.00
Total for Income	\$215,988.83
Cost of Goods Sold	
Gross Profit	\$215,988.83
Expenses	
50000 Salaries & Employee Bene	0.00
50010 Career Pay	82,695.80
52000 Workers' Compensation Ins	30,176.24
50040 Volunteer Stipend Pay	25,861.00
50040.1 Line Staff	3,603.25
Total for 50040 Volunteer Stipend Pay	\$29,464.25
50070 Employee Health Insuranc	16,837.01
50060 CalPERS Retire Employer	13,810.72
50020 Career OT	4,517.49
51000 Payroll Taxes Employer	4,509.08
50030 Holiday Pay	4,071.78
50058 Longevity Pay	2,724.76
50073 Insurance Pay in Lieu of Insurance	2,588.07
50052 Educational Incentive	2,361.85
50054 FLSA	2,319.08
50056 Administrative Staff	2,317.64
50055 Special Project Manager	2,200.00
50050 Fire Call & Drills	1,150.00
50075 Uniform Allowance	750.06
51020 Payroll Service Fees	278.50
50059 Bilingual Incentive	108.41

Total for 50000 Salaries & Employee Bene	\$202,880.74
60000 Services & Supplies	0.00
60050 Safety Gear (Wildland&Uni	33,284.16
60050.5 Uniforms (Paid Staff) per MOU Cotract	-491.12
Total for 60050 Safety Gear (Wildland&Uni	\$32,793.04
60800 Professional Services	0.00
60820 Prof Services - Auditor	8,750.00
60805 Prof Serv-Website/Network	2,606.82
60875 Prof Services-Fire Investigations	1,324.50
60840 Prof Services - Consultin	747.08
60810 Prof Services - Accountin	575.00
60830 Prof Services - Legal	549.00
Total for 60800 Professional Services	\$14,552.40
60400 Maintenance - Equipment	106.48
60435 Maint 3882	6,254.88
60480 Maint 3821 PU 06 Ford 250	1,634.13
Total for 60400 Maintenance - Equipment	\$7,995.49
61400 Utilities/Garbage	0.00
61410 Utilities Station 1	2,648.99
61420 Utilities Station 2	366.91
Total for 61400 Utilities/Garbage	\$3,015.90
60100 Communications	2,914.29
60300 Insurances	0.00
60350 Insurance- Liability	2,664.00
Total for 60300 Insurances	\$2,664.00
60600 Maintenance Building	0.00
60610 Maint Bldg Station 1	1,442.98
Total for 60600 Maintenance Building	\$1,442.98
60700 Office Supplies	406.00
60070 Fire Equipment & Supplies	333.24
61090 Equipment Rentals/Lease	204.23
60200 Household Contracts	152.55
60780 Food	0.00
60784 Food for Training	59.79
Total for 60780 Food	\$59.79
61020 Internet Based Program	59.49
60675 Medical Supplies	38.59
61000 Bank Fees	32.64
60680 Membrshp/Occupat Trackng	16.34
Total for 60000 Services & Supplies	\$66,680.97
Accrual Basis Wednesday, March 26, 2025 01:37 AM GMTZ	

	Proposed Revised Final FYE 2025 Budget				Updated 3.29.25
	July 1-Feb 28, 2025 does not include 2.28 Payroll	Budget	over Budget	% of Budget As of 2.28.25 without 2.28.25 Payrol	Proposed Revised Budget FYE 2025 (PR expense is at 72% of estimated income)
Income					
2500 Intergovernmental Revenue					
2501 Napa Contract		15,002.00	-15,002.00	0.00%	15,002.00
2502 State Grants			0.00		
2504 Strike Team CA Reimburse	114,389.64		114,389.64		114,389.63
2508 County Grants	3,324.41		3,324.41		3,324.41
Total 2500 Intergovernmental Revenue	\$ 117,714.05	\$ 15,002.00	\$ 102,712.05	784.66%	\$ 132,716.04
40000 Property Tax Revenue			0.00		
40002 Property Taxes-CY Secured	744,159.00	1,360,530.63	-616,371.63	54.70%	1,360,530.63
40003 Direct Charges-CY (X Tax)	657,419.71	1,310,405.70	-652,985.99	50.17%	1,310,405.70
40005 Prop Taxes RDA Increment	-7,363.61	-13,000.00	5,636.39	56.64%	-13,000.00
40006 AB1290 RDA Pass-Through	2,368.13	4,100.00	-1,731.87	57.76%	4,100.00
40010 Residual Prop Tax - RPTTF	3,508.95	5,000.00	-1,491.05	70.18%	5,000.00
40012 SB2557 Prop Tax Admin		-15,000.00	15,000.00	0.00%	-15,000.00
40101 Property Taxes CY Unsecure	40,775.00	45,000.00	-4,225.00	90.61%	45,000.00
40105 Coll Cost Del CY Unsecure		-425.00	425.00	0.00%	-425.00
40111 Supplemental Prop Taxes CY	12,282.21	20,000.00	-7,717.79	61.41%	20,000.00
40201 Property Taxes-PY Secured			0.00		
40202 Direct Charges Prior Year	3,867.22		3,867.22		3,867.22
40211 Property Taxes-PY Unsecure			0.00		
40221 Supplemental Prop Taxes PY			0.00		
42111 State-Other In-Lieu Tax	24.00	25.00	-1.00	96.00%	25.00
42291 State Homeowner Prop Reli	870.07	2,500.00	-1,629.93	34.80%	2,500.00
Total 40000 Property Tax Revenue	\$ 1,457,910.68	\$ 2,719,136.33	-\$ 1,261,225.65	53.62%	\$ 2,723,003.55
43000 Sales Tax Revenue (Measure H)	\$ 188,300.98				\$ 540,000.00
44000 Interest			0.00		
44002 Interest on Pooled Cash	271.00	800.00	-529.00	33.88%	800.00
44003 Interest Earned Bank Acc	13,194.30	20,000.00	-6,805.70	65.97%	20,000.00
Total 44000 Interest	\$ 13,465.30	\$ 20,800.00	-\$ 7,334.70	64.74%	\$ 20,800.00
46000 Miscellaneous Revenue			0.00		
4020 Other Sales			0.00		
4023 Misc Other Sales Request for Information	110.00		110.00		110
4025 Raceway Assistance Income	37,747.78		37,747.78		37,747.78
4027 On Air Tower Rental Income		3,000.00	-3,000.00	0.00%	0.00
4030 Reimb Fire Prevention Supplies	260.00		260.00		260.00
Total 4020 Other Sales	\$ 38,117.78	\$ 3,000.00	\$ 35,117.78	1270.59%	\$ 38,117.78
4099 FASIS WC Claim Reimb			0.00		
4120 Insurance Claims Payments			0.00	0.0%	
Total 46000 Miscellaneous Revenue	\$ 38,117.78	\$ 3,000.00	\$ 35,117.78	1270.59%	\$ 38,117.78
Total Income	\$ 1,815,508.79	\$ 2,757,938.33	-\$ 942,429.54	65.83%	\$ 3,454,637.38
Cash in Bank EOY		2,912,601.21			\$ 3,630,548.48
Total Capital Funds		5,670,539.54			7,085,185.86

60400 Maintenance - Equipment	2,400.77	65,000.00	-62,599.23	3.69%	65,000.00
60405 Maint 3995					
60415 Maint 3837	218.26				
60418 Maint 3861	2,839.64				
60420 Maint 3871					
60425 Maint 3874	93.16				
60430 Maint 3881	48.11				
60435 Maint 3882	3,547.45				
60440 Maint 3895					
60445 Maint 3841 13 Chevy 2500					
60446 Maint C3800 13Chevy 1500					
60450 Maint 3899	4,327.54				
60460 Maint 3800					
60475 Maintenance - Other Equip	4,759.20				
60480 Maint 3821 PU 06 Ford 250	2,575.02				
60481 Maint C3800 Chevy 1500					
60482 Maint BC38 20 Chevy 2500	1,862.51				
Total 60400 Maintenance - Equipment	\$ 22,671.66	\$ 65,000.00	-\$ 42,328.34	34.88%	\$ 65,000.00
60600 Maintenance Building	2,497.22		2,497.22		
60605 Station Inspections/Estimates/Service		15,000.00			15,000.00
60610 Maint Bldg Station 1	21,011.96	50,000.00	-28,988.04	42.02%	50,000.00
60620 Maint Residence	1,179.51	10,000.00	-8,820.49	11.80%	10,000.00
60650 Maint Bldg Station 2	4,099.00	15,000.00	-10,901.00	27.33%	15,000.00
Total 60600 Maintenance Building	\$ 28,787.69	\$ 90,000.00	-\$ 61,212.31	31.99%	\$ 90,000.00
60675 Medical Supplies	3,542.02	15,000.00	-11,457.98	23.61%	15,000.00
60680 Membrshp/Occupat Trackng	179.40	1,500.00	-1,320.60	11.96%	1,500.00
60685 Association Meeting Costs	2,619.00	10,000.00	-7,381.00	26.19%	10,000.00
60700 Office Supplies	2,485.94	6,000.00	-3,514.06	41.43%	6,000.00
60750 Office Equip & Software		15,000.00	-15,000.00	0.00%	15,000.00
60755 Office Software Labor		2,000.00	-2,000.00	0.00%	2,000.00
Total 60750 Office Equip & Software	\$ 0.00	\$ 17,000.00	-\$ 17,000.00	0.00%	\$ 17,000.00
60775 Postage & Freight	852.00	2,200.00	-1,348.00	38.73%	2,200.00
60780 Food	0.00		0.00		
60782 Food Upstaffing		3,000.00	-3,000.00	0.00%	3,000.00
60784 Food for Training		3,000.00	-3,000.00	0.00%	3,000.00
Total 60780	\$ 0.00	\$ 6,000.00	-\$ 6,000.00	0.00%	\$ 6,000.00
60790 Public/Student Education	0.00	7,500.00	-7,500.00	0.00%	7,500.00
60800 Professional Services			0.00		
60805 Prof Serv-Website/Network	12,051.68	20,000.00	-7,948.32	60.26%	20,000.00
60810 Prof Services - Accountin	652.85	2,000.00	-1,347.15	32.64%	2,000.00
60820 Prof Services - Auditor	8,750.00	9,000.00	-250.00	97.22%	9,000.00
60830 Prof Services - Legal	5,056.50	18,000.00	-12,943.50	28.09%	18,000.00
60835 Grant Assistance		10,000.00			10,000.00
60840 Prof Services - Consultin	7,221.75	10,000.00	-2,778.25	72.22%	10,000.00
60850 Prof Services-Tax Measur	2,153.60	25,000.00	-22,846.40	8.61%	25,000.00
60865 Fire Fight Assist Raceway	7,977.74		7,977.74		
60875 Fire Investigations		8,000.00	-8,000.00	0.00%	8,000.00
60900 County Service/Prevention		35,000.00	-35,000.00	0.00%	35,000.00
Total 60800 Professional Services	\$ 43,864.12	\$ 137,000.00	-\$ 93,135.88	32.02%	\$ 137,000.00

60910 Dispatch Services	31,428.34	45,000.00	-13,571.66	69.84%	45,000.00
60920 LAFCO - Yearly Fee	3,380.00	4,500.00	-1,120.00	75.11%	4,500.00
61000 Bank Fees	52.64	150.00	-97.36	35.09%	150.00
61020 Internet Based Program	9,422.27	30,000.00	-20,577.73	31.41%	30,000.00
61050 Medical Exams	1,378.75	2,000.00	-621.25	68.94%	2,000.00
61060 Hiring Costs	1,010.16	1,000.00	10.16	101.02%	1,300.00
61080 Publications/Legal Notice	38.75	700.00	-661.25	5.54%	700.00
61090 Equipment Rentals/Lease	1,957.79	4,000.00	-2,042.21	48.94%	4,000.00
61150 Small Tools/Instruments	317.51	1,000.00	-682.49	31.75%	1,000.00
61200 Training	3,319.13	20,000.00	-16,680.87	16.60%	20,000.00
61201 Training-Board Member		2,000.00	-2,000.00	0.00%	2,000.00
61300 Fuel/Oil	9,960.88	30,000.00	-20,039.12	33.20%	30,000.00
61310 Travel/Parking	40.00				100.00
61340 Raceway Expenses		1,500.00	-1,500.00	0.00%	1,500.00
61350 Strike Team Expenses	3,944.67		3,944.67		3,944.67
61400 Utilities/Garbage			0.00		
61410 Utilities Station 1	11,966.27	40,000.00	-28,033.73	29.92%	40,000.00
61420 Utilities Station 2	3,565.34	4,000.00	-434.66	89.13%	4,000.00
61430 Garbage Station 1	3,326.10	7,500.00	-4,173.90	44.35%	7,500.00
61440 Garbage Station 2	184.83	1,000.00	-815.17	18.48%	1,000.00
Total 61400 Utilities/Garbage	\$ 19,042.54	\$ 52,500.00	-\$ 33,457.46	36.27%	\$ 52,500.00
Total 60000 Services & Supplies	\$ 279,470.51	\$ 789,650.00	-\$ 510,179.49	35.39%	\$ 793,994.67
70000 Capital Outlay			0.00		
70004 DR-Primary Wing Raft	13,650.54		13,650.54		13,650.54
70006 Protective Gear		35,000.00	-35,000.00	0.00%	35,000.00
70008 Station 2 Upgrades	8,366.40	35,000.00	-26,633.60	23.90%	35,000.00
Station 1 AC & Heating Upgrade					70,000.00
70012 Station 1 Upgrades		25,000.00	-25,000.00	0.00%	25,000.00
70019 Fire Fghtng Equip (Hoses)		30,000.00	-30,000.00	0.00%	30,000.00
70022 Rope Rescue Equipment		4,000.00	-4,000.00	0.00%	4,000.00
70029 Solar Craft STA 1	35,852.00	35,852.00	0.00	100.00%	35,852.00
70062 New Engine Change Orders	27,321.31	25,000.00	2,321.31	109.29%	28,000.00
70063 Equipt New Engines	23,525.89	25,000.00	-1,474.11	94.10%	25,000.00
70064 Furniture		5,000.00	-5,000.00	0.00%	5,000.00
70068 Parking Lot Paving		175,000.00			300,000.00
70061 Landscaping Improvements Station 1&2	1,449.62	25,000.00	-23,550.38	5.80%	25,000.00
70080 Station 1 Painting		10,000.00	-10,000.00	0.00%	10,000.00
70090 Computer Upgrades	1,084.28		1,084.28		1,200.00
Total 70000 Capital Outlay	\$ 111,250.04	\$ 429,852.00	-\$ 318,601.96	25.88%	\$ 642,702.54
Total Expenses	\$ 1,681,021.57	\$ 2,888,110.43	-\$ 1,207,088.86	58.20%	\$ 3,962,164.55

90000 Planned Future Expenses					
90015 Assign App Replace Plan		700,000.00	-700,000.00	0.00%	1,000,000.00
90018 Operational Cost Increase		150,000.00	-150,000.00	0.00%	150,000.00
90020 Equipment Replacement		78,000.00	-78,000.00	0.00%	78,000.00
Upgrade Septic and Water Connections Station 2					150,000.00
90025 Debt Sinking Fund		150,000.00	-150,000.00	0.00%	150,000.00
90030 Compensation Absences		400,000.00	-400,000.00	0.00%	400,000.00
90035 Facilities Capital Improv		250,000.00	-250,000.00	0.00%	250,000.00
90040 EMS Capital Equipment		75,000.00	-75,000.00	0.00%	75,000.00
90045 Technical Upgrades		50,000.00	-50,000.00	0.00%	50,000.00
90050 Protective Equipment		150,000.00	-150,000.00	0.00%	150,000.00
90055 Information Technology		50,000.00	-50,000.00	0.00%	50,000.00
90060 Retirement Unfund(Calpers)		500,000.00	-500,000.00	0.00%	500,000.00
91000 Unassigned Fund Balance		460,968.09	-460,968.09	0.00%	120,021.30
Total 90000 Planned Future Expenses	\$ 0.00	\$ 3,013,968.09	-\$ 3,013,968.09	0.00%	\$ 3,123,021.30
Total Expenses					\$ 7,085,185.85
Inc VS Exp Difference					\$ 0.00
Estimated Income	3,454,637.38				
Operational Expenses Only (without Cap Exp)	-3,319,462.01				
Balance Prior to Capital Improvements	135,175.36				
Current Year Capital Improvements	-642,702.54				
Current Year Increase or Decrease of Reserves	-507,527.18				
Carryover funds Bank Account Beginning of year	3,630,548.48				
Assigned & Unassigned Future Expenses	3,123,021.30				
Budget Balance	0.00				

AN ORDINANCE OF THE SCHELL-VISTA FIRE PROTECTION DISTRICT TO DESIGNATE FIRE HAZARD SEVERITY ZONES.

The Board of the Schell-Vista Fire Protection District ordains as follows:

The District hereby designates the Fire Hazard Severity Zones as recommended by the California Department of Forestry and Fire Protection pursuant to Government Code Section 51178.

The map approved by the District is hereby incorporated by reference and entitled "City of Sonoma-Sonoma County Local Responsibility Area Fire Hazard Severity Zones", dated February 24, 2025.

The Official map is also located electronically on the following website: www.schellvistafire.org.

On the motion of Director _____, seconded by Director _____.

The Roll call vote:

Director Finn _____

Director Kruljac _____

Director Stober _____

Director Neves _____

Director Loveless _____

The foregoing ordinance was passed and adopted on the 2nd day of April 2025.

Ken Finn
President of the Board
Schell-Vista Fire Protection District

Attest _____
Robin Woods
Clerk of the Board
Schell-Vista Fire Protection District

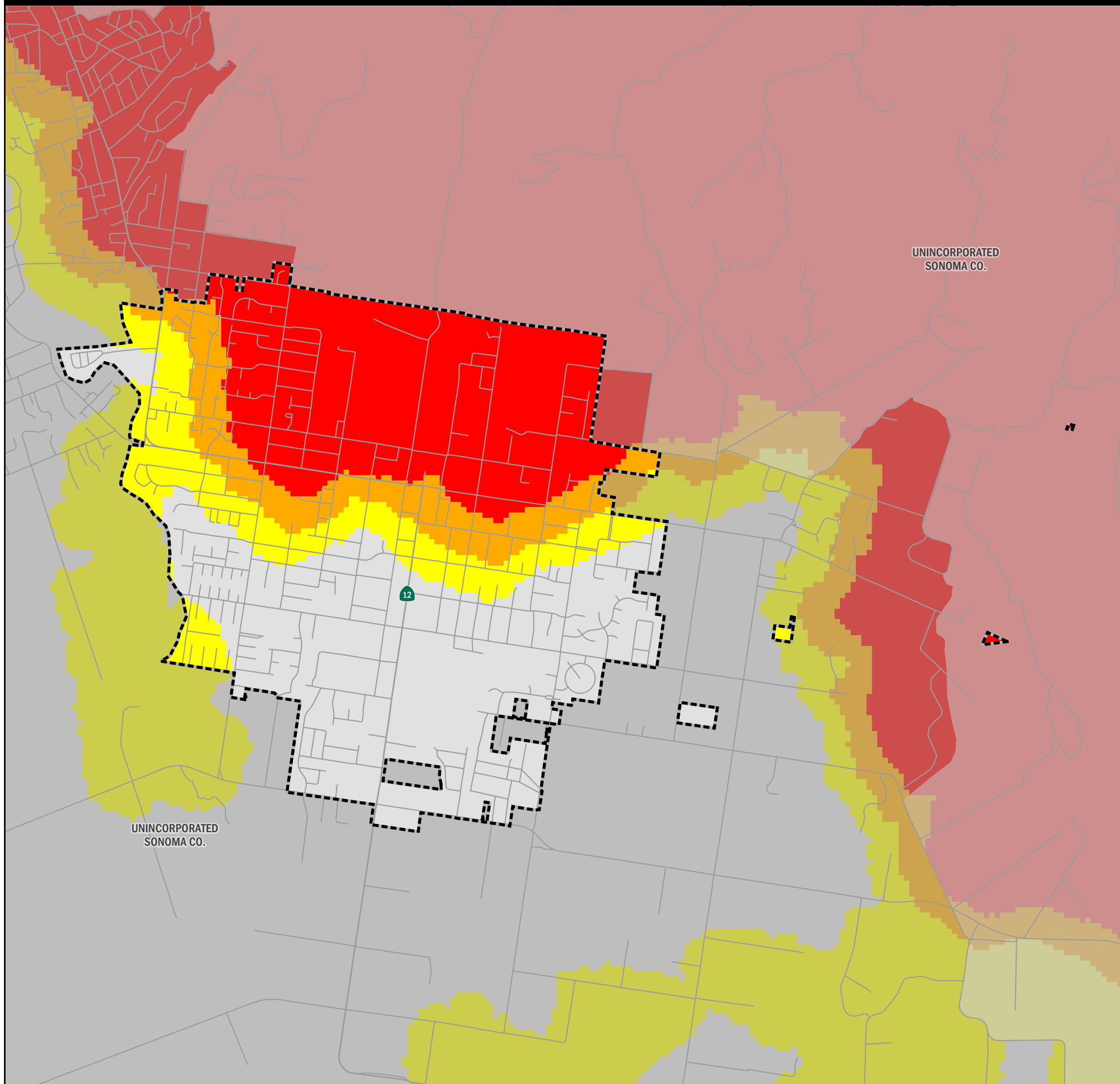
Official Seal



Local Responsibility Area Fire Hazard Severity Zones

As Identified by the
State Fire Marshal

February 24, 2025



Fire Hazard Severity Zones (FHSZ) in Local Responsibility Area (LRA), as Identified by the State Fire Marshal

■ Very High ■ High ■ Moderate

Fire Hazard Severity Zones in State Responsibility Area (SRA), Effective April 1, 2024

■ Very High ■ High ■ Moderate



Projection: NAD 83 California Teale Albers
Scale: 1:24,000 at 11" x 17"

Incorporated City
 Unzoned LRA

Government Code section 51178 requires the State Fire Marshal to identify areas in the state as moderate, high, and very high fire hazard severity zones based on consistent

statewide criteria and based on the severity of fire hazard that is expected to prevail in those areas. Moderate, high, and very high fire hazard severity zones shall be based on fuel loading, slope, fire weather,

and other relevant factors including areas where winds have been identified by the Office of the State Fire Marshal as a major cause of wildfire spread.

The State of California and the Department of Forestry and Fire Protection make no representations or warranties regarding the accuracy of data or maps. Neither the State nor the Department shall be liable under any circumstances for any direct, special, incidental, or consequential damages with respect to any claim by any user or third party on account of, or arising from, the use of data or maps.

Gavin Newsom, Governor, State of California
Wade Crowfoot, Secretary for Natural Resources, CA Natural Resources Agency
Joe Tyler, Director/Fire Chief, CA Department of Forestry and Fire Protection
Daniel Berlant, State Fire Marshal, CA Department of Forestry and Fire Protection

Data Sources:
CAL FIRE Fire Hazard Severity Zones (FHSZSRA23_3, FHSZLRA_25_1)
CAL FIRE State Responsibility Areas (SRA25_1)
City and County boundaries as of 10/22/24 (CA Board of Equalization)

**SCHELL VISTA FIRE
PROTECTION DISTRICT**

Financial Statements
and
Independent Auditor's Report

For the Years Ended
June 30, 2024 and 2023

SCHELL VISTA FIRE PROTECTION DISTRICT

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Blomberg & Griffin Accountancy Corporation
Certified Public Accountant

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
Schell Vista Fire Protection District
Sonoma, California

Opinions

We have audited the accompanying financial statements of the and for the years ended June 30, 2024, and 2023 and the related notes to the financial statements, which collectively comprise the Schell Vista Fire Protection District, basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the Schell Vista Fire Protection District, as of June 30, 2024, and 2023, and the respective changes in financial position and, where applicable, cash flows thereof for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the State Controller's Minimum Audit Requirements for California Special Districts. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Schell Vista Fire Protection District, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Schell Vista Fire Protection District ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute

assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Schell Vista Fire Protection District's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Schell Vista Fire Protection District's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 4 through 8, statement of revenue and expenditures – compared to budget on page 30-31, schedule of CalPERS on pages 32, Schedule of Fiduciary Net Position on page 33, Schedule of Changes in Fiduciary Net Position – Agency Fund on Page 34, and notes to required supplementary information on page 35 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial

statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Blomberg & Griffin A.C.
Blomberg & Griffin A.C.
Stockton, CA

January 08, 2025

SCHELL VISTA FIRE PROTECTION DISTRICT

Management Discussion and Analysis

June 30, 2024 and 2023

As management of the Schell Vista Fire Protection District (the District), we offer readers of the District's financial statements this narrative overview and analysis of the financial activities of the District for the fiscal years ended June 30, 2024, and 2023. We encourage readers to consider the information presented here in conjunction with the District's basic financial statements and the accompanying notes to the financial statements.

Financial Highlights

- The assets of the District exceeded its liabilities at the close of fiscal years June 30, 2024, and 2023, by \$7,267,779 and \$6,740,920 (net position), respectively. The June 30, 2024, and 2023 net position amounts to \$3,320,080 and \$2,723,499, respectively, are unrestricted and may be used to meet the government's ongoing obligations to citizens and creditors.
- At the fiscal years ended June 30, 2024, and 2023, the District's total net position changed by \$520,780 and (\$123,682), respectively. An increase in the current year's was due to the pension-related adjustment and the increase in property tax revenue. The decrease in the previous year's net position is due to the expenses exceeding District operating and non-operating revenues.
- At fiscal years ended June 30, 2024, and 2023, the District's general fund reported an ending fund balance of \$3,555,623 and \$3,142,930, respectively. The change in the fund balance of positive \$406,614 and \$140,918 for the fiscal years ended June 30, 2024, and 2023, respectively. The unassigned fund balance is available for spending at the District's discretion.
- At the end of the current fiscal year, the unassigned fund balance for the general fund was \$1,107,623, or 42% of the total general fund expenditure of \$2,620,062. At the end of fiscal year 2023, the unassigned fund balance for the general fund was \$1,339,930, or 60% of the total general fund expenditure of \$2,251,826.
- At the end of the fiscal year June 30, 2024, the District's long-term liability increased by \$288,849, or 90.08%, primarily due to an increase in net pension liability. At the end of the fiscal year June 30, 2023, the District's long-term liability decreased by \$119,411, or 27%, primarily due to a decrease in net pension liability.

Overview of the Financial Statements

This discussion and analysis are intended to serve as an introduction to the District's basic financial statements. The District's financial statements are comprised of three components: 1) government-wide financial statements, 2) fund financial statements and 3) notes to the basic financial statements. This report also contains other supplementary information in addition to the basic financial statements themselves.

Government-Wide Financial Statements: The government-wide financial statements are designed to provide readers with a broad overview of the District's finances, like a private-sector business.

SCHELL VISTA FIRE PROTECTION DISTRICT

Management Discussion and Analysis

June 30, 2024 and 2023

Overview of the Financial Statements (Continued)

The statement of net position presents information on all of the District's assets and liabilities, with the difference between the two reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the District is improving or deteriorating.

The statement of activities presents information showing how the government's net position changed during the most recent fiscal years. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (e.g., uncollected taxes and earned but unused vacation leave).

Fund Financial Statements: A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The District, like other states and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. The District's funds are governmental funds.

Governmental Funds: Governmental funds are used to account for essentially the same functions reported in governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on near-term inflows and outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for governmental funds with similar information presented for governmental activities in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between governmental funds and governmental activities.

The District uses governmental funds to account for its activities, which include fire protection services in the district boundaries. The District adopts an annual appropriated budget for its funds. A budgetary comparison statement has been provided for the general fund to demonstrate compliance with this budget.

Notes to the Basic Financial Statements: The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements.

SCHELL VISTA FIRE PROTECTION DISTRICT

Management Discussion and Analysis

June 30, 2024 and 2023

Government-Wide Financial Analysis

As noted earlier, net position may serve over time as a useful indicator of a government's financial position. In the case of the District, assets exceeded liabilities by \$7,267,779 and \$6,740,920 at the close of the most recent fiscal years ended June 30, 2024, and 2023, respectively.

At the end of fiscal years June 30, 2024, and 2023, the net position category labeled "Net investment in Capital Assets" reflects the District's investment in capital assets (net of depreciation) of \$3,947,699 and \$4,017,421, respectively, (land, construction in progress, buildings and improvements, and equipment). The District uses these capital assets to provide services to citizens; consequently, these assets are not available for future spending. At the end of the fiscal years ended June 30, 2024, and 2023, the District's net investment in capital assets were \$3,947,699 and \$4,017,421, or 54% and 60% of total net position, respectively.

TABLE 1: STATEMENT OF NET POSITION
For the Fiscal Year's ended June 30,

	2024	2023	2022	2024 vs. 2023		2023 vs. 2022	
				\$	%	\$	%
Current assets & Outflows	\$4,498,008	\$3,435,889	\$3,431,410	\$ 1,062,119	30.91%	\$ 4,479	0.13%
Capital assets, net depreciation	3,947,699	4,017,421	4,184,113	(69,722)	-1.74%	(166,692)	-3.98%
Total Assets & Outflows	8,445,707	7,453,310	7,615,523	992,397	13.03%	(162,213)	-2%
Current Liabilities	369,243	77,400	148,988	291,843	377.06%	(71,588)	-48.05%
Non-Current Liabilities	609,505	320,656	440,067	288,849	90.08%	(119,411)	-27.13%
Deferred Inflows	199,180	314,334	161,866	(115,154)	-36.63%	152,468	94.19%
Total Liabilities & Inflows	1,177,928	712,390	750,921	465,538	65.35%	(38,531)	-5.13%
Net Position							
Net Investment in Capital Assets	3,947,699	4,017,421	4,184,113	(69,722)	-1.74%	(166,692)	-3.98%
Unrestricted	3,320,080	2,723,499	2,680,489	596,581	21.90%	43,010	1.60%
Total Net Position	\$7,267,779	\$6,740,920	\$6,864,602	\$ 526,859	7.82%	\$(123,682)	-1.80%

The balance at fiscal years ended June 30, 2024, and 2023, of unrestricted net position \$3,320,080 and \$2,723,499, respectively, may be used to meet the District's ongoing obligations to citizens and vendors.

At the end of the current fiscal year, the District is able to report positive balances in net investment in capital assets and in unrestricted balance of net position.

SCHELL VISTA FIRE PROTECTION DISTRICT
Management Discussion and Analysis
June 30, 2024 and 2023

TABLE 2: CHANGES IN NET POSITION
For the Fiscal Year's Ended June 30,

	For the Fiscal Year's Ended June 30,			2024 vs. 2023		2023 vs. 2022	
	2024	2023	2022	\$	%	\$	%
Revenues:							
Program Revenue:							
Public Safety - Fire Protection	\$ 289,147	\$ 201,233	\$ 212,585	\$ 87,914	43.69%	\$ (11,352)	-5.34%
General Revenues:							
Property Taxes	2,584,083	2,072,682	1,965,851	511,401	24.67%	106,831	5.43%
Investment Earnings and Other	153,446	118,829	17,621	34,617	29.13%	101,208	574.36%
Total Revenues	<u>3,026,676</u>	<u>2,392,744</u>	<u>2,196,057</u>	<u>633,932</u>	<u>26.49%</u>	<u>196,687</u>	<u>8.96%</u>
Expenses:							
Program Expenses:							
Public Safety - Fire Protection	<u>2,505,896</u>	<u>2,516,426</u>	<u>2,457,084</u>	<u>(10,530)</u>	<u>-0.42%</u>	<u>59,342</u>	<u>2.42%</u>
Change in Net Position	520,780	(123,682)	(261,027)	644,462	-621.06%	137,345	52.62%
Net Position - Beginning of The Year	<u>6,740,920</u>	<u>6,864,602</u>	<u>7,125,629</u>	<u>(123,682)</u>	<u>-1.80%</u>	<u>(261,027)</u>	<u>-3.66%</u>
Prior Period Adjustment	<u>6,079</u>	<u>-</u>	<u>-</u>	<u>6,079</u>	<u>100.00%</u>	<u>-</u>	<u>0.00%</u>
Net Position - End of The Year	<u>\$7,267,779</u>	<u>\$6,740,920</u>	<u>\$6,864,602</u>	<u>\$ 526,859</u>	<u>7.82%</u>	<u>\$(123,682)</u>	<u>-1.80%</u>

Governmental Activities: At fiscal years ended June 30, 2024, and 2023, the governmental activities changed the District's net position by \$526,859 (including the \$6,079 in prior period adjustment) and \$(123,682), respectively. An increase in the current year and decrease in prior year net position was due to the pension related adjustment.

Financial Analysis of the Government's Funds

The District uses fund accounting to ensure and demonstrate compliance with legal and governmental accounting requirements.

Governmental Funds: The focus of the District's governmental fund is to provide information on near-term inflows, outflows, and balances of spendable resources. Such information is useful in assessing the District's financing requirements. In particular, unassigned fund balance may serve as a useful measure of the government's net resources available for spending at the end of the fiscal year. The District uses and reports one governmental fund, the General Fund.

The general fund is the chief operating fund of the District. As of June 30, 2024, and 2023, the District's general fund reported ending fund balances of \$3,555,623 and \$3,142,930, respectively. The fund balance had a positive change of \$412,693 (including \$6,079 in the prior period adjustment), and of \$140,918 in the fiscal years ended June 30, 2024, and 2023, respectively. The unassigned, which is available for spending at the government's discretion is \$1,107,623 and \$1,339,930 for the fiscal years ended June 30, 2024, and 2023, respectively. As a measure of the general fund's liquidity, it may be useful to compare unassigned fund balance and total fund balance to total fund expenditures. Unassigned fund balance represents 42% and 60% of total general fund expenditures in fiscal years ended June 30, 2024, and 2023, respectively.

SCHELL VISTA FIRE PROTECTION DISTRICT
Management Discussion and Analysis
June 30, 2024 and 2023

Capital Asset and Debt Administration

Capital Assets: The District's investment in capital assets, as of June 30, 2024, and 2023, amounts to \$3,947,699 and \$4,017,421 (net of accumulated depreciation), respectively. This investment in capital assets includes land, building improvements, and equipment. The total change in the District's investment in capital assets for the fiscal years ended June 30, 2024, and 2023 was \$(69,722) and \$(166,692), respectively, and is explained by the following events:

	2024	2023
Depreciation of the capital assets	\$ (399,071)	\$ (394,847)
Capital expenditures for equipment	\$ -	\$ 228,155
Capital expenditures for Building & Improvements	\$ 329,349	\$ -

Debt Administration

The District in 1999/2000 formed Community Facilities District No. 1 (Mello-Roos) to finance and pay for the construction of a new fire station. Neither the District nor the CFD No. 1 has any obligation to pay the special assessment debt. The property tax apportionments are collected by the Treasurer/Tax Collector of Sonoma County. The District then transfers those funds to a trustee to pay for the principal and interest on the outstanding bond issue, a Series 2012 Bond, for \$1,602,000 at a rate of 4.35 percent to be paid off in semi-annual payments up to September 2029. The second special assessment debt issue, a Series 2005 bond, for \$403,463 with a variable rate between 5.34 to 6.35 percent is paid off in semi-annual payments up to September 2032. The outstanding debt as of June 30, 2024, for the 1st bond is \$657,000. The outstanding debt as of June 30, 2024, for the second bond is \$147,617.

Long-Term Liability Fiscal year 2023/2024: The District's total long-term obligations outstanding was \$609,505. The long-term obligations include \$284,159 in compensated absences and a net pension liability of \$351,476.

Long-Term Liability Fiscal year 2022/2023: The District's total long-term obligations outstanding was \$320,656. The long-term obligations include \$182,723 in compensated absences and a net pension liability of \$137,933.

Request for Additional Information

This financial report is designed to provide a general overview of the District's finances for all those with an interest in the government's finances. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to the District, 22950 Broadway, Sonoma, California, or call (707) 938-2633.

SCHELL VISTA FIRE PROTECTION DISTRICT
STATEMENT OF NET POSITION
 JUNE 30, 2024 and 2023

	2024	2023
Assets		
Cash and investments	\$ 3,718,002	\$ 3,014,273
Accounts and Taxes receivable	206,864	206,057
Capital assets (net of accumulated depreciation)		
Non depreciable	283,505	283,505
Depreciable, net	3,664,194	3,733,916
Total Assets	7,872,565	7,237,751
Deferred Outflows of Resources-Pension	573,142	215,559
Total Assets & Deferred Outflows of Resources	\$ 8,445,707	\$ 7,453,310
Liabilities		
Current liabilities		
Accounts payable & accrued expenses	\$ 284,159	\$ 36,782
Accrued Payroll	85,084	40,618
Total Current liabilities	369,243	77,400
Non-current liabilities		
Compensated absences	258,029	182,723
Net Pension Liability	351,476	137,933
Total Non-current liabilities	609,505	320,656
Total Liabilities	978,748	398,056
Deferred Inflows of Resources		
Deferred Inflows of Resources - Pension	199,180	314,334
Total Liabilities & Deferred Inflows of Resources	1,177,928	712,390
Net Position		
Net investment in capital assets	3,947,699	4,017,421
Unrestricted	3,320,080	2,723,499
Total Net Position	\$ 7,267,779	\$ 6,740,920

The notes to the financial statements are an integral part of this statement

SCHELL VISTA FIRE PROTECTION DISTRICT
STATEMENT OF ACTIVITIES
FOR THE YEARS ENDED JUNE 30, 2024 and 2023

Governmental Activities	<u>2024</u>	<u>2023</u>
Program Expenses		
Public safety - fire protection		
Salaries and employee benefits	\$ 1,649,809	\$ 1,676,250
Services and supplies	457,016	445,329
Depreciation	<u>399,071</u>	<u>394,847</u>
Total Program Expenses	<u>2,505,896</u>	<u>2,516,426</u>
Program Revenues		
Intergovernmental revenue	<u>289,147</u>	<u>201,233</u>
Total Program Revenues	<u>289,147</u>	<u>201,233</u>
Net Program Expenses (Revenues)	<u>2,216,749</u>	<u>2,315,193</u>
General Revenues		
Property taxes	2,578,156	2,066,637
Homeowner property taxes	5,927	6,045
Investment earnings	28,570	15,700
Rental Income	3,000	2,000
Miscellaneous income	110,458	51,592
Refunds	<u>11,418</u>	<u>49,537</u>
Total General Revenues	<u>2,737,529</u>	<u>2,191,511</u>
Change in net position	520,780	(123,682)
Net Position - Beginning of Year	<u>6,740,920</u>	<u>6,864,602</u>
Prior Period Adjustment	<u>6,079</u>	<u>-</u>
Net Position - End of Year	<u><u>\$ 7,267,779</u></u>	<u><u>\$ 6,740,920</u></u>

The notes to the financial statements are an integral part of this statement

SCHELL VISTA FIRE PROTECTION DISTRICT
STATEMENT OF CASH FLOWS
FOR THE YEARS ENDED JUNE 30, 2024 and 2023

	2024	2023
Cash Flows From Operating Activities		
Receipts From Program Revenues	\$ 288,340	\$ 233,575
Cash paid for Employees Salaries & Benefits	(1,789,231)	(1,587,212)
Cash paid for Services and Supplies	(209,639)	(508,047)
Net Cash Provided By (Used In) - Operating Revenues	(1,710,530)	(1,861,684)
Cash Flows From Non- Capital Financing Activities		
Cash Received from Property Taxes	2,584,083	2,072,682
Miscellaneous Income, Rentals and Refunds	124,876	103,129
Net Cash Provided by (Used In) Non-Capital - Financing Activities	2,708,959	2,175,811
Cash Flows From Capital And Related - Financing Activities		
Acquisition of Capital Asset	(329,349)	(228,155)
Net Cash Provided by (Used In) Capital - And Related Financing Activities	(329,349)	(228,155)
Cash Flows From Investing Activities		
Interest Received	28,570	15,700
Net Cash Provided by (Used In) Investing Activities	28,570	15,700
Net Increase (Decrease) In Cash	697,650	101,672
Cash and Investments - Beginning	3,014,273	2,912,601
Prior Period Adjustment	6,079	-
Cash and Investments - Ending	\$ 3,718,002	\$ 3,014,273
Reconciliation of Operating Loss to Net Cash Provided by Operating Activities		
Operating Income (Loss)	\$ (2,216,749)	\$ (2,315,193)
Adjustments to Reconcile Operating Loss to Net Cash Provided by Operating Activities		
Depreciation	399,071	394,847
Change in Assets and Liabilities		
Accounts and Taxes Receivable	(807)	32,342
Accounts Payable & Accrued Expenses	247,377	(62,718)
Accrued Liabilities	44,466	(8,870)
Compensated Absences	75,306	14,611
Retirement Obligations (Liabilities)	(259,194)	83,297
Net Cash Provided by (used for) Operating Activities	\$ (1,710,530)	\$ (1,861,684)

See accompanying notes to basic financial statements.

SCHELL VISTA FIRE PROTECTION DISTRICT
BALANCE SHEET
GOVERNMENTAL FUND
JUNE 30, 2024 and 2023

	2024	2023
Assets		
Cash and investments	\$ 3,718,002	\$ 3,014,273
Accounts receivable	206,864	206,057
Total Assets	\$ 3,924,866	\$ 3,220,330
Liabilities and Fund Balance		
Liabilities:		
Accounts payable	\$ 284,159	\$ 36,782
Accrued expenses	85,084	40,618
Total liabilities	369,243	77,400
Fund balance:		
Assigned	2,448,000	1,803,000
Unassigned	1,107,623	1,339,930
Total Fund Balance	\$ 3,555,623	\$ 3,142,930
Reconciliation of Balance Sheet to the Statement of Net Position		
Fund balances - total government funds	\$ 3,555,623	\$ 3,142,930
Amount reported for governmental activities in the statement of net position is different because:		
Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the governmental funds.	3,947,699	4,017,421
Deferred Outflows of Resources	573,142	215,559
Long-term liabilities are not due and payable in the current period and, therefore, are not reported in the governmental funds:		
Compensated absences	(258,029)	(182,723)
Net Pension Liability	(351,476)	(137,933)
Deferred Inflows of Resources	(199,180)	(314,334)
Net Position of Governmental Activities	\$ 7,267,779	\$ 6,740,920

The notes to the financial statements are an integral part of this statement

SCHELL VISTA FIRE PROTECTION DISTRICT
STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCE
GOVERNMENTAL FUND
FOR THE FISCAL YEARS ENDED JUNE 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Revenues		
Property taxes	\$ 2,578,156	\$ 2,066,637
Homeowner property taxes	5,927	6,045
Investment earnings	28,570	15,700
Intergovernmental revenue	289,147	201,233
Refunds	11,418	49,537
Rental income	3,000	2,000
Miscellaneous income	<u>110,458</u>	<u>51,592</u>
 Total Revenues	 <u>3,026,676</u>	 <u>2,392,744</u>
 Expenditures		
Current:		
Salaries and employee benefits	1,833,697	1,578,342
Services and supplies	457,016	445,329
 Capital outlay	 <u>329,349</u>	 <u>228,155</u>
 Total Expenditures	 <u>2,620,062</u>	 <u>2,251,826</u>
 Excess of revenues over expenditures	 <u>406,614</u>	 <u>140,918</u>
 Net change in fund balance	 406,614	 140,918
 Fund Balance - Beginning of Year	 <u>3,142,930</u>	 <u>3,002,012</u>
 Prior Period Adjustment	 <u>6,079</u>	 <u>-</u>
 Fund Balance - End of Year	 <u><u>\$ 3,555,623</u></u>	 <u><u>\$ 3,142,930</u></u>

The notes to the financial statements are an integral part of this statement

SCHELL VISTA FIRE PROTECTION DISTRICT
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE OF THE GOVERNMENTAL FUND
TO THE STATEMENT OF ACTIVITIES

June 30, 2024 and 2023

Amount reported for governmental activities in the statement of activities
 (page 9) is different because :

	2024	2023
Net change in fund balance - governmental funds	\$ 406,614	\$ 140,918
<p>Governmental funds report capital outlays as expenditures. However, in the statement of activities the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense</p>		
Current year depreciation	(399,071)	(394,847)
Capital outlay	329,349	228,155
Change in compensated absences reported in the statement of activities does not require the use of current financial resources and, therefore, is not reported as expenditures in governmental funds	(75,306)	(14,611)
Change in pension obligation reported in the statement of activities does not require the use of current financial resources and, therefore, is not reported as expenditures in governmental funds	259,194	(83,297)
Change in Net Position of Governmental Activities	\$ 520,780	\$ (123,682)

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

I. Summary of Significant Accounting Policies

A. Reporting Entity

The Schell-Vista Fire Protection District (District) was officially created in 1955 by the Board of Supervisors of the County of Sonoma as a Fire Protection District. The purpose of the District is to provide fire protection, emergency medical and related services to an area of about 65 square miles covering the hills north and east of Sonoma and the area south of Sonoma to Highway 37. The boundaries are set by the resolution of the Board of Supervisors. The District's governmental powers are exercised through the Board of Directors. The District is staffed by dedicated employees, volunteers' officers, and firefighters who maintain a 24/7 presence through staffing assignments, sleeper shifts and on call status. The District responds to about 500 calls per year.

The community Facilities District No. 1 (Schell-Vista Fire Station Project) (CFD No. 1) was established in 1999/2000 to provide financing for the District's new fire station. CFD No. 1 provides financing for the District Project exclusively. The entity is presented as supplementary information as an agency fund to the District.

B. Government-Wide and Fund Financial Statements

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the non-fiduciary activities of the primary government. Governmental activities, which normally are supported by taxes and intergovernmental revenues, are reported separately.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segments are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include 1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or section and 2) grants and contributions that are restricted to meeting operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenues.

Separate financial statements are provided for governmental funds. Major individual governmental funds are reported as separate columns in the fund financial statements.

C. Measurement Focus, Basis of Accounting, and Financial Statement Presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of the related cash flows. Property taxes are recognized as revenues in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

I. Summary of Significant Accounting Policies (Continued)

C. Measurement Focus, Basis of Accounting, and Financial Statement Presentation (Continued)

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Under this method, revenues are recognized when they are both measurable and available. Reimbursements, interest, and charges for services are accrued when all eligibility requirements are met, and our receipt is expected to occur within 365 days of the end of the accounting period so as to be both measurable and available. Licenses, permits, fines, forfeitures, and other revenues are recorded as revenues when received in cash because they are generally not measurable until actually received. Property taxes are considered to be available when their receipt occurs within sixty days of the end of the accounting period. Expenditures are generally recorded when liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences and claims judgments, are recorded only when payment is due.

Amounts recorded as program revenues include 1) charges to customers or applicants for goods, services, or privileges provided and 2) capital grants and contributions restricted to acquiring or constructing capital assets. Internally dedicated resources are reported as general revenues rather than program revenues. General revenues include all taxes.

D. Assets, Liabilities, and Net Position or Fund Balance

1. Cash and Investments

The District reports certain investments at fair value on the balance sheet and recognizes the corresponding change in the fair value of investments in the year in which the change occurred.

2. Prepaid Items

Payments to vendors that benefit future accounting periods are classified as a prepaid item until charged to expenditures in the period benefited.

3. Receivables

a. Flat Charges Receivable

Flat charges collected are apportioned to the District to supplement property taxes collected for operating costs. Not all of the assessments are collected as of June 30, 2024; therefore, the remainder of the uncollected assessments is considered flat charges receivable.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

I. Summary of Significant Accounting Policies (Continued)

3. Receivables (Continued)

b. Property Taxes

The County of Sonoma is responsible for assessing, collecting, and distributing property taxes in accordance with state law. Liens on real property are established January 1 for the ensuing fiscal year. The property tax is levied as of July 1 on all taxable property located in the County of Sonoma. Secured property taxes are due in two installments, on November 1 and February 1, and are delinquent after December 10, and April 10, respectively. Additionally, supplemental property taxes are levied on a pro rata basis when changes in assessed valuation occur due to sales transactions or the completion of construction.

Since the passage of California's Proposition 13, beginning with the fiscal years 1978/1979, general property taxes are based either on a flat 1% rate applied to the 1975/1976 full value, or on 1% of the sales price of the property on sales transactions and construction after the 1975/1976 valuation. Taxable values on properties (exclusive of increases related to sales and construction) can rise at a maximum of 2% per year.

On June 30, 1993, the Board of Supervisors adopted the "Teeter" Method of property tax allocation. This method allocates property taxes based on the total property tax billed. At year-end, the County advances cash to each taxing jurisdiction equal to its current year delinquent property taxes.

In consideration, the District gives the County of Sonoma its rights to the penalties and interest on delinquent taxes receivable and actual proceeds collected. The penalties and interest are used to pay the interest cost of borrowing the cash used for the advances.

4. Capital Assets

Capital assets, which include land, buildings and improvements, and equipment, are reported in the applicable governmental activity's columns in the government-wide financial statements. Capital assets are defined by the District as assets with an initial individual cost of more than \$5,000, and an estimated useful life in excess of five (5) years. Such assets are recorded at historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair market value at the date of donation. The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend assets lives are not capitalized.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

I. Summary of Significant Accounting Policies (Continued)

4. Capital Assets (continued)

Buildings and improvements and equipment of the District are depreciated using the straight-line method over the following estimated useful lives:

<u>Assets</u>	<u>Years</u>
Buildings and Improvements	5-50
Fire Apparatus	20
Truck/Automobile	5
Operating Equipment	10-20

5. Compensated Absences

It is the District's policy to permit employees to accumulate earned but unused vacation and sick pay benefits. All vacation pay is accrued when earned in the government-wide financial statements. A liability for these amounts is reported in the governmental funds only if they have matured, for example, as a result of employee resignation and retirement.

6. Deferred Inflows and Outflows

The District has deferred inflows and outflows for the CalPERS retirement plans they hold and per GASB No. 68.

7. Net Position

Net position is classified into three components — net investment in capital assets, restricted, and unrestricted. These classifications are defined as follows:

- Net investment in capital assets — This component of net position consists of capital assets, including restricted capital assets, net of accumulated depreciation, and net of related debt.
- Restricted net position — This component of net position consists of net position with limits on its use that are imposed by outside parties.
- Unrestricted net position — This component of net position consists of net position that does not meet the definition of “restricted net position” or “net investment in capital assets.”

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

I. Summary of Significant Accounting Policies (Continued)

8. Fund Balance

In the fund financial statements, governmental funds report fund balance using the classifications listed in GASB Statement No. 54 Fund Balance Reporting and Governmental Fund Type Definitions. Initial distinction is made in reporting fund balance information identifying amounts that are considered non-spendable, such as fund balance associated with inventories. Spendable fund balance for the governmental fund consists of the following classifications:

- a. *Nonspendable Fund Balance* – This component includes amounts that cannot be spent because they are either (a) not in spendable form or (b) legally or contractually required to be maintained intact. The District does not have a nonspendable fund balance.
- b. *Restricted* – This component consists of amount that have constraints laced on them either eternally by third-parties or by law through constitutional provisions or enabling legislation. The District does not have a restricted fund balance.
- c. *Committed Fund Balance* - the portion of fund balance whose use is subject to formal action of the government's highest-level decision-making authority. These commitments remain binding unless changed or removed by formal action of the Board as the formal authority that imposed the constraint. The underlying action that imposed, modified, or removed the limitation would need to occur no later than the close of the reporting period.
- d. *Assigned* - the portion of fund balance that is intended to be used by the government for specific purposes but do not meet the criteria to be classified as restricted or committed. In funds other than the general fund, the assigned fund balance represents the remaining amount that is not restricted or committed.
- e. *Unassigned* – the residual amount of all general fund spendable resources not contained in the other classifications.

9. Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the report's amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reported period. Actual results could differ from those estimates.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

II. Stewardship, Compliance, and Accountability

A. Budgetary Information

The budget of the District is a detailed annual operating plan that identifies estimates costs (appropriations) and results in relating to estimated revenues. The budget includes (1) Services and activities to be provided during the fiscal year, (2) the estimated revenue available to finance the operating plan, and (3) the estimated spending requirement of the operating plan. The budget represents a process through which policy decisions are made, implemented, and controlled. State Law prohibits expanding governmental funds for which there is no legal appropriation except under court order, for an emergency as defined by statute, or as otherwise provided by law. Annual appropriations that have not been encumbered lapse at year-end. The following procedures established the budgetary data reflected in the financial statements.

B. Original Adopted Budget

On or before June 30, the Fire Chief prepares and submits to the Board a draft budget. Review and approval of the draft budget is included on the regular Board meeting agenda, which allows for public comments.

On or before September 30, the Board reviews any additional changes to the draft budget following the year-end financial information. Similar to the draft budget, the final budget review and approval is scheduled on a regular Board meeting agenda for public comments.

C. Final Amended Budget

The legal level of control for appropriations is exercised at the Chief's level within the fund level. Appropriations at this level may be adjusted during the year with the approval of the Board. The Fire Chief may adjust at his discretion below that level. Such adjustments by the Board and the Fire Chief are reflected in the revised budgetary data present in the financial statements. Budgetary data is presented in the accompanying fund financial statements for the General Fund since the operations of these funds are budgeted annually.

III. Cash and Investments

The amount of cash at June 30, 2024, and 2023, is as follows:

	<u>2024</u>	<u>2023</u>
Cash in Commercial Bank	\$ 3,718,002	\$ 3,014,273
Total	<u>\$ 3,718,002</u>	<u>\$ 3,014,273</u>

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

III. Cash and Investments (continued)

The District pools cash from all sources and all funds so that it can be invested consistent with safety and liquidity, while funds can make expenditures at any time. The District investments are carried at fair value, as required by generally accepted accounting principles. The District adjusts the carrying value of its investments to reflect fair value at each fiscal year end, and it includes the effects of these adjustments' income for that fiscal year.

Investment Guidelines

The District's pooled cash and investments are invested pursuant to investment policy guidelines established by the County Treasurer and approved by the Board of Supervisors. The objectives of the policy are, in order of priority: safety of capital, liquidity, and maximum rate of return. The policy addresses the soundness of financial institutions in which the County will deposit funds, types of investment instruments as permitted by the California Government Code 53601, and the percentage of the portfolio that may be invested in certain instruments with longer terms to maturity.

The District has funds secured by the FDIC and insured under the program for public funds.

Interest Rate Risk

Interest rate risk is the risk that changes in market interest rates will adversely affect the fair value of an investment. Generally, the longer the maturity of an investment, the greater the sensitivity of its fair value is to changes in market interest rates. As a means of limiting its exposure to fair value losses arising from rising interest rates, one of the ways that the Treasury Pool manages its exposure to interest rate risk is by purchasing a combination of shorter term and longer-term investments and by timing cash flows from maturities so that a portion of the portfolio is maturing or coming close to maturing evenly over time as necessary to provide the cash flow and liquidity needed for operations.

As of June 30, 2024, approximately one hundred percent of the investments had maturities of one year or less.

Credit Risk

Generally, credit risk is the risk that an issuer of an investment will not fulfill its obligation to the holder of the investment. This is measured by the assignment of a rating by a nationally recognized statistical rating organization. Exchange Bank invests funds in government securities with a rating provided by a nationally recognized statistical rating organization.

State law limits investment in commercial paper, corporate bonds, and medium-term notes to the rating of "A" or higher as provided by Mood's investors Service or Standard and Poor's Corporation.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

III. Cash and Investments (continued)

Custodial Credit Risk

Custodial credit risk for deposits is the risk that, in the event of the failure of a depository financial institution, a government will not be able to recover its deposits or will not be able to recover collateral securities that are in the possession of an outside party. The custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to a transaction, a government will not be able to recover the value of its investment or collateral securities that are in the possession of another party. The California Government Code and the Treasury Pool's investment policy do not contain legal or policy requirements that would limit the exposure to custodial credit risk for deposits or investments, other than the following provision for deposits and securities lending transactions:

The California Government Code requires that a financial institution secure deposit made by state or local governmental units by pledging securities in an undivided collateral pool held by depository regulated under state law. The market value of the pledged securities in the collateral pool must equal at least 110% of the total amount deposited by the public agencies.

California law also allows financial institutions to secure the County's deposits by pledging first trust deed mortgage notes having a value of 150% of the secured public deposits.

The California Government Code limits the total of all securities lending transactions to 20% of the fair value of the investment portfolio.

With respect to investments, custodial credit risk generally applies only to direct investments in marketable securities. Custodial credit risk does not apply to a local government's indirect investment in securities through the use of mutual funds or government investment pools (such as the Treasury Pool).

Concentration of Credit Risk

The investment policy of the County contains no limitations on the amount that can be invested in any one issuer beyond that stipulated by the California Government Code. For a listing of investments in any one issuer (other than U.S. Treasury securities, mutual funds, or external investment pools) that represent 5% or more of total County investments, refer to the 2024 Sonoma County Annual Comprehensive Financial Report.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

IV. Accounts Receivable and Due from Other Governments

On June 30, 2024, the District owed \$20,000 from Community Services District No.1 (Schell-Vista Fire Station Project) (CFD No. 1). This receivable is for the reimbursement of CFD No. 1 expenses paid by the District during the Fiscal Year 2008/2009. Additional monies owed to the District from other governments are as follows:

The amount of accounts and taxes receivable at June 30, 2024, and 2023, is as follows:

	<u>2024</u>	<u>2023</u>
Accounts & Taxes Receivable	<u>\$ 206,864</u>	<u>\$ 206,057</u>
Total	<u>\$ 206,864</u>	<u>\$ 206,057</u>

V. Capital Assets

Capital asset activity for the years ended June 30, 2024 was as follows:

	<u>Beginning Balance 7/1/2023</u>	<u>Additions</u>	<u>Retirements</u>	<u>Ending Balance 6/30/2024</u>
Capital assets, not being depreciated:				
Land	\$ 283,505	\$ -	\$ -	\$ 283,505
Total capital assets, not being depreciated	<u>283,505</u>	<u>-</u>	<u>-</u>	<u>283,505</u>
Capital assets, being depreciated:				
Buildings and improvements	4,740,608	329,349	-	5,069,957
Equipment	4,118,989	-	-	4,118,989
Total capital assets, being depreciated	<u>8,859,597</u>	<u>329,349</u>	<u>-</u>	<u>9,188,946</u>
Accumulated Depreciation - Net	<u>(5,125,681)</u>	<u>(399,071)</u>	<u>-</u>	<u>(5,524,752)</u>
Total capital assets, being depreciated, net	<u>3,733,916</u>	<u>(69,722)</u>	<u>-</u>	<u>3,664,194</u>
Capital assets, net	<u>\$ 4,017,421</u>	<u>\$ (69,722)</u>	<u>\$ -</u>	<u>\$ 3,947,699</u>

For the fiscal year ending June 30, 2024, the depreciation expense was charged to functions/programs of the District as follows:

Governmental activities:

 Public safety - fire protection \$399,071

SCHELL VISTA FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
June 30, 2024 and 2023

V. Capital Assets (continued)

Capital asset activity for the years ended June 30, 2023 was as follows:

	Beginning Balance 7/1/2022	Additions	Retirements	Ending Balance 6/30/2023
Capital assets, not being depreciated:				
Land	\$ 283,505	\$ -	\$ -	\$ 283,505
Total capital assets, not being depreciated	<u>283,505</u>	<u>-</u>	<u>-</u>	<u>283,505</u>
Capital assets, being depreciated:				
Buildings and improvements	4,740,608	-	-	4,740,608
Equipment	3,890,834	228,155	-	4,118,989
Total capital assets, being depreciated	<u>8,631,442</u>	<u>228,155</u>	<u>-</u>	<u>8,859,597</u>
Accumulated Depreciation - Net	<u>(4,730,834)</u>	<u>(394,847)</u>	<u>-</u>	<u>(5,125,681)</u>
Total capital assets, being depreciated, net	<u>3,900,608</u>	<u>(166,692)</u>	<u>-</u>	<u>3,733,916</u>
Capital assets, net	<u>\$ 4,184,113</u>	<u>\$ (166,692)</u>	<u>\$ -</u>	<u>\$ 4,017,421</u>

For the fiscal year ending June 30, 2023, the depreciation expense was charged to functions/programs of the District as follows:

Governmental activities:	
Public safety - fire protection	<u>\$394,847</u>

SCHELL VISTA FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
June 30, 2024 and 2023

VI. Long-Term Liabilities

Changes in long-term debt

Long-term liability activity for the years ended June 30, 2024, and 2023, were as follows:

June 30, 2024	<u>Beginning Balance 07/01/2023</u>	<u>Additions</u>	<u>Reductions</u>	<u>Ending Balance 06/30/2024</u>
Long-Term Liabilities				
Compensated Absences	\$ 182,723	\$ 75,306	\$ -	\$ 258,029
Net Pension Liability	<u>137,933</u>	<u>213,543</u>	<u>-</u>	<u>351,476</u>
Total Long-Term Liabilities	<u>\$ 320,656</u>	<u>\$ 288,849</u>	<u>\$ -</u>	<u>\$ 609,505</u>
June 30, 2023	<u>Beginning Balance 07/01/2022</u>	<u>Additions</u>	<u>Reductions</u>	<u>Ending Balance 06/30/2023</u>
Long-Term Liabilities				
Compensated Absences	\$ 168,112	\$ 14,611	\$ -	\$ 182,723
Net Pension Liability	<u>271,955</u>	<u>-</u>	<u>134,022</u>	<u>137,933</u>
Total Long-Term Liabilities	<u>\$ 440,067</u>	<u>\$ 14,611</u>	<u>\$ 134,022</u>	<u>\$ 320,656</u>

VII. Other Information

A. Risk Management

The District is exposed to various risks of loss related to torts, loss or damage to assets, injuries to employees, errors, or omissions, so the District carries commercial insurance.

The District receives insurance through George Peterson Insurance Company. The District is a member of the Volunteer Fireman's Insurance Services, Inc. (VFIS). The District carries property and casualty insurance, general liability, public official's errors and omissions, and professional automobile coverage. This insurance coverage insures the fire station, fire apparatus equipment, and vehicle against risk of loss.

The District is a member of the Fire Agencies Self-Insurance System through which it receives worker's compensation coverage. The District has a second letter of workmen's compensation coverage through the Group Insurance Trust.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

VII. Other Information (continued)

B. Fund Balances

The District's fund balance is reported in classifications as described in Note 1. The following amounts are assigned fund balances as of the balance sheet date:

Assigned for:	2024	2023
Equipment Replacement	\$ 78,000	\$ 403,000
Facilities Capital Improvement	345,000	300,000
Apparatus Replacement	600,000	450,000
Pension Unfunded Liability	450,000	350,000
Others	325,000	-
Debt Sinking Fund	150,000	150,000
Future Cost of Living Adjustment	100,000	100,000
Compensated Absences	400,000	50,000
Total	\$ 2,448,000	\$ 1,803,000

VIII. District Employees Retirement Plan (Defined Benefit Pension Plan)

Defined Benefit Pension Plan

The District enrolled in the California Public Employees Retirement System (PERS) cost-sharing multiple-employer Defined Benefit Pension Plan. In cost-sharing multiple-employer plans, the benefit obligations are pooled. A single actuarial valuation is performed covering all participants, all employers contribute at the same rate, and all plan assets are available to pay plan benefits for the employee and retirees of any employer.

Summary of Significant Accounting Policies

To measure the net pension liability, deferred outflows and inflows of resources related to pensions, and pension expense, information about the fiduciary net position and additions to/deductions from the fiduciary net position have been determined on the same basis as they are reported by the CalPERS Financial Office. For this purpose, benefit payments (including refunds of employee contributions) are recognized when currently due and payable under the benefit terms. Investments are reported at fair value. CalPERS audited financial statements are publicly available reports that can be obtained at CalPERS' website under Forms and Publications.

GASB 68 requires that the reported results must pertain to liability and assets information within certain defined timeframes. The timeframe for this reporting is:

Valuation Date	June 30, 2021
Measurement Date	June 30, 2022
Measurement Period	July 1, 2021 to June 30, 2022

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

VIII. District Employees Retirement Plan (Defined Benefit Pension Plan) (continued)

Contribution Description

Section 20814(c) of the California Public Employees' Retirement Law (PERL) requires that the employer contribution rates for all public employers are determined on an annual basis by the actuary and shall be effective on July 1 following notice of a change in the rate. The total plan contributions are determined through CalPERS' annual actuarial valuation process. The actuarially determined rate is the estimated amount necessary to finance the costs of benefits earned by employees during the year, with an additional amount to finance any unfunded accrued liability. The employer is required to contribute the difference between the actuarially determined rate and the contribution rate of employees. Employer contribution rates may change if plan contracts are amended. Payments made by the employer to satisfy contribution requirements that are identified by the pension plan terms as plan member contribution requirements are classified as plan member contributions. The contribution rate and unfunded liability information are as follows:

	<u>Employer Contribution Rate</u>	<u>Unfunded Contribution</u>	<u>Employee Contribution Rate</u>
PEPRA Safety Plan	14.50%	\$18,127	14.50%

Actuarial Methods and Assumptions Used to Determine Total Pension Liability

The June 30, 2022 valuation was rolled forward to determine the June 30, 2023 total pension liability based on the following actuarial methods of assumptions.

Actuarial Cost Method	Entry Age Normal in accordance with the requirements of GASB Statement No. 68
Actuarial Assumptions	
Discount Rate	6.90%
Inflation	2.30%
Salary Increases	Varies by Entry Age and Service
Mortality Rate Table	Delivered using CalPERS' Membership Data for all Funds
Post Retirement Benefit Increase	Contract COLA up to 2.30% until Purchasing Power Protection Allowance Floor on Purchasing Power applies,

Discount Rate

The discount rate used to measure the total pension liability was 6.90%. The projection of cash flows used to determine the discount rate assumed that contributions from plan members will be made at the current member contribution rates and that contributions from employers will be made at statutorily required rates, actuarially determined. Based on those assumptions, the Plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Basic Financial Statements

June 30, 2024 and 2023

IX. District Employees Retirement Plan (Defined Benefit Pension Plan) (continued)

Long-term Expected Rate of Return

CalPERS considered both short-term and long-term market return expectations as well as the expected pension fund cash flow. Using historical returns of all of the funds' asset classes, expected compound (geometric) returns were calculated over the short-term (first 10 years) and the long-term (11+ years) using a building-block approach. Using the expected nominal returns for both short-term and long-term, the present value of benefits was calculated for each fund. The expected rate of return was set by calculating the rounded single equivalent expected return that arrived at the same present value of benefits for cash flows as the one calculated using both short-term and long-term returns. The expected rate of return was then set equal to the single equivalent rate calculated above and adjusted to account for assumed administrative expenses. The expected real rates of return by asset class are as follows:

<u>Asset Class</u>	<u>New Strategic Allocation</u>	<u>Real Return Years 1 - 10</u>
Global Equity- cap-weighted	30.0%	4.54%
Global Equity- non-cap-weighted	12.00	3.84
Private Equity	13.00	7.28
Treasury	5.00	0.27
Mortgage-backed Securities	5.00	0.50
Investment Grade Corporates	10.00	1.56
High Yield	5.00	2.27
Emerging Market Debt	5.00	2.48
Private Debt	5.00	3.57
Real Assets	15.00	3.21
Leverage	-5.00	-0.59

The following presents the net pension liability/(assets) of the Plan as of the measurement date, calculated using the discount rate of 6.90 percent, as well as what the net pension liability/(asset) would be if it were calculated using a discount rate that is 1 percentage-point lower (5.90 percent) or 1 percentage-point higher (7.90 percent) than the current rate:

	<u>Discount Rate - 1% (5.90%)</u>	<u>Current Discount Rate (6.90%)</u>	<u>Discount Rate + 1% (7.90%)</u>
Plan's Net Pension Liability/(Asset) at June 30, 2024	\$ 593,430	\$ 351,476	\$ 153,661
	<u>Discount Rate - 1% (6.15%)</u>	<u>Current Discount Rate (7.15%)</u>	<u>Discount Rate + 1% (8.15%)</u>
Plan's Net Pension Liability/(Asset) at June 30, 2023	\$ 346,832	\$ 137,933	\$ (32,795)

SCHELL VISTA FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
June 30, 2024 and 2023

IX. District Employees Retirement Plan (Defined Benefit Pension Plan) (continued)

Deferred Outflows and Deferred Inflows

As of June 30, 2024, and 2023, the Schell-Vista Fire Protection District reports other amounts for the Plan as deferred outflows and deferred inflows of resources related to pensions as follows:

	<u>Deferred Outflows of Resources - FY24</u>	<u>Deferred Inflows of Resources - FY24</u>	<u>Deferred Inflows of Resources - FY23 Net</u>
Difference between Expected and Actual Experience	\$ 25,805	\$ 2,209	\$ 23,596
Changes of Assumptions	20,513	-	20,513
Difference between Projected and Actual Earnings on Pension Plan Investments	48,099	-	48,099
Difference between Employer's Contribution and Proportionate Share of Contribution	42,832	5,346	37,486
Changes in Employees Proportion Pension Contributions made Subsequent to Measurement Date	102,641	191,625	(88,984)
	<u>333,252</u>	<u>-</u>	<u>333,252</u>
Total	<u>\$ 573,142</u>	<u>\$ 199,180</u>	<u>\$ 373,962</u>

Amounts reported as deferred outflows and deferred inflows of resources related to pensions will be recognized in future pension expenses as follows:

<u>Measurement Period Ended June 30,</u>	<u>Deferred Outflows/(Inflows) of Resources - FY24</u>	<u>Deferred Outflows/(Inflows) of Resources - FY23</u>
2024	\$ -	\$ (27,323)
2025	51,463	(61,701)
2026	48,642	(58,438)
2027	139,215	30,987
2028	67,993	17,700
2029	66,649	-
Thereafter	-	-

X. Subsequent Events

The District has evaluated after June 30, 2024, to assess the need for potential recognition or disclosures in the financial statements. Such events were evaluated through February 04, 2025, the date these financial statements were available to be issued. Based upon this evaluation, it was determined that no subsequent events occurred that required recognition or additional disclosures in the financial statements.

SCHELL VISTA FIRE PROTECTION DISTRICT
STATEMENT OF REVENUES AND EXPENDITURES - COMPARED TO BUDGET
For the Year Ended June 30, 2024

	<u>Budgeted Amounts</u>		<u>Actual</u>	<u>Variance</u>
	<u>Original</u>	<u>Final</u>		
REVENUES				
Property and homeonwer taxes	\$ 2,312,841	\$ 2,594,520	\$ 2,584,083	\$ (10,437)
Investment earnings	12,450	14,800	28,570	13,770
Intergovernmental revenue	4,950	4,950	289,147	284,197
Refunds	-	-	11,418	11,418
Rental Income	15,000	15,000	3,000	(12,000)
Miscellaneous income	-	-	110,458	110,458
Total Revenues	<u>2,345,241</u>	<u>2,629,270</u>	<u>3,026,676</u>	<u>397,406</u>
EXPENDITURES				
Salaries and employee benefits	1,551,659	1,679,535	1,833,697	(154,162)
Services and supplies	629,250	625,920	457,016	168,904
Capital Assets	<u>177,000</u>	<u>347,000</u>	<u>329,349</u>	<u>17,651</u>
Total Expenditures	<u>2,357,909</u>	<u>2,652,455</u>	<u>2,620,062</u>	<u>32,393</u>
Net change in fund balance			406,614	
Fund Balance - Beginning of Year			<u>3,142,930</u>	
Prior Period Adjustment			<u>6,079</u>	
Fund Balance - End of Year			<u><u>\$ 3,555,623</u></u>	

The notes to the financial statements are an integral part of this statement.

SCHELL VISTA FIRE PROTECTION DISTRICT
STATEMENT OF REVENUES AND EXPENDITURES - COMPARED TO BUDGET
For the Year Ended June 30, 2023

REVENUES	Budgeted Amounts		Actual	Variance
	Original	Final		
Property and homeowner taxes	\$ 1,933,069	\$ 1,864,131	\$ 2,072,682	\$ 208,551
Investment earnings	3,475	10,500	15,700	5,200
Intergovernmental revenue	4,950	249,753	201,233	(48,520)
Refunds	-	6,000	49,537	43,537
Miscellaneous income	-	49,400.00	51,592	2,192
Total Revenues	1,941,494	2,179,784	2,392,744	212,960
EXPENDITURES				
Salaries and employee benefits	1,452,546	1,586,268	1,578,342	7,926
Services and supplies	487,800	627,155	445,329	181,826
Capital Assets	178,000	409,089	228,155	180,934
Total Expenditures	2,118,346	2,622,512	2,251,826	370,686
Net change in fund balance			140,918	
Fund Balance - Beginning of Year			3,002,012	
Fund Balance - End of Year			\$ 3,142,930	

The notes to the financial statements are an integral part of this statement.

SCHELL VISTA FIRE PROTECTION DISTRICT
SCHEDULE OF CALPERS SAFETY PLAN
REQUIRED SUPPLEMENTARY INFORMATION

June 30,

Schedule of the Plan's Proportionate Share of the Net Pension Liability and Related Ratios as of the Measurement Date in Relation to PERF C

	2024	2023	2022	2021	2020
Plan's Proportion of the Net Pension Liability/(Asset)	0.0015780%	0.0006505%	0.0011980%	0.0013986%	0.0011710%
Plan's Proportionate Share of the Net Pension Liability/(Asset)	\$ 351,476	\$ 137,933	\$ 271,955	\$ 253,424	\$ 201,404
Plan's Covered-Employee Payroll	\$ 598,206	\$ 542,659	\$ 459,474	\$ 217,946	\$ 214,654
Plan's Proportionate Share of the Net Pension Liability/(Asset) as a Percentage of its Covered-Employee Payroll	58.76%	25.42%	59.19%	116.28%	93.83%
Plan's Proportionate Share of the Fiduciary Net Position as a Percentage of the Plan's Total Pension Liability	80.07%	90.88%	61.18%	51.38%	34.74%
Plan's Proportionate Share of Aggregate Employer Contributions	\$ 88,504	\$ 68,086	\$ 53,032	\$ 123,791	\$ 88,647
Schedule of Plan Contributions					
Actuarially Determined Contribution	\$ 88,504	\$ 68,086	\$ 53,032	\$ (123,791)	\$ 88,647
Contributions in Relation to the Actuarially Determined Contribution	(88,504)	(68,086)	(53,032)	(123,791)	(88,647)
Contribution Deficiency (Excess)	\$ -	\$ -	\$ -	\$ -	\$ -
Covered-Employee Payroll	\$ 627,710	\$ 598,206	\$ 542,659	\$ 459,474	\$ 217,946
Contributions as a Percentage of Covered-Employee Payroll	14.10%	11.38%	9.77%	-26.94%	40.67%

Notes to Schedule

Change in Benefit Terms: The figures above do not include any liability impact that may have resulted from plan changes which occurred after June 30, 2021 as they have minimal cost impact.

Change in Assumptions: None

COMMUNITY FACILITIES DISTRICT NO. 1
SCHELL VISTA FIRE PROTECTION DISTRICT
Schedule of Fiduciary Net Position
June 30, 2024 and 2023

	2024	2023
Assets		
Cash and investments	\$ 226,177	\$ 220,028
Accounts receivable	8,666	12,490
Prepaid Expense	6,680	6,680
Total Assets	\$ 241,523	\$ 239,198
Liabilities		
Due to other government	\$ 20,000	\$ 20,000
Accrued interest payable	22,949	23,199
Due to bondholders and others	198,574	195,999
Total liabilities	\$ 241,523	\$ 239,198

The notes to the financial statements are an integral part of this statement

COMMUNITY FACILITIES DISTRICT NO. 1
SCHELL VISTA FIRE PROTECTION DISTRICT
Schedule of Changes in Fiduciary Net Position Agency Fund
June 30, 2024 and 2023

		2024			
		<u>Beginning Balance</u>	<u>Additions</u>	<u>Deletions</u>	<u>Ending Balance</u>
Assets					
	Cash and investments	\$ 220,028	\$ 343,610	\$ (337,461)	\$ 226,177
	Accounts receivable	12,490	8,666	(12,490)	8,666
	Prepaid Expense	6,680	6,680	(6,680)	6,680
	Total Assets	<u>\$ 239,198</u>	<u>\$ 358,956</u>	<u>\$ (356,631)</u>	<u>\$ 241,523</u>
Liabilities					
	Due to other government	\$ 20,000	\$ -	\$ -	\$ 20,000
	Accrued interest payable	23,199	22,949	(23,199)	22,949
	Due to bondholders and others	195,999	198,574	(195,999)	198,574
	Total liabilities	<u>\$ 239,198</u>	<u>\$ 221,523</u>	<u>\$ (219,198)</u>	<u>\$ 241,523</u>
		2023			
		<u>Beginning Balance</u>	<u>Additions</u>	<u>Deletions</u>	<u>Ending Balance</u>
Assets					
	Cash and investments	\$ 217,663	\$ 334,477	\$ (332,112)	\$ 220,028
	Accounts receivable	12,526	12,490	(12,526)	12,490
	Prepaid Expense	6,680	6,680	(6,680)	6,680
	Total Assets	<u>\$ 236,869</u>	<u>\$ 353,647</u>	<u>\$ (351,318)</u>	<u>\$ 239,198</u>
Liabilities					
	Due to other government	\$ 20,000	\$ -	\$ -	\$ 20,000
	Accrued interest payable	28,078	23,199	(28,078)	23,199
	Due to bondholders and others	188,791	195,999	(188,791)	195,999
	Total liabilities	<u>\$ 236,869</u>	<u>\$ 219,198</u>	<u>\$ (216,869)</u>	<u>\$ 239,198</u>

The notes to the financial statements are an integral part of this statement

SCHELL VISTA FIRE PROTECTION DISTRICT

Notes to Required Supplementary Information

June 30, 2024 and 2023

NOTE I – NET PENSION LIABILITY

Change in Benefit Terms: The figures in the net pension liability do not include any liability impact that may have resulted from place changes that occurred after June 30, 2020, as they have minimal cost impact. This applies for voluntary benefit changes as well as any offers of Two Years Additional Service Credits (a.k.a Golden Handshakes). Employers that have done so may need to report this information as a separate liability in their financial statements as CalPERS considers such amounts to be separately financed employer-specific liabilities. These employers should consult with their auditors. **Change in Assumption:** None.

NOTE II – AGENCY FUND-SPECIAL ASSESSMENT DEBT

During Fiscal Year 1999-2000, the District formed the Community Facilities District No. (Schell Vista Fire Station Project) (CFD No. 1), a Mello-Ross Community Facility District. The CFD No. 1 was formed to provide financing for the construction of a new fire station. The CFD No. 1 issued \$2,020,000 of special assessment serial bonds (Series 1999) with Semi-annual interest payments due March 1 and September 1. The first payments were due March 1, 2000. The first series of bonds matured on September 1, 2001. The interest was 4.5% to 6.00%. The last payment would have been made on September 1, 2009. These bonds were retired in February 2012.

During the fiscal year 2005/2006, CFD No. 1 issued an additional \$403,463 of special assessment serial bonds (Series 2005) with semi-annual interest payments due March 1 and September 1. The first payment was due September 1, 2006. The first series of bonds matures, on September 1, 2007. The interest rate is 5.34 to 6.35 percent. The last payment will be made on September 1, 2032. The balance on the series 2005 bond as of June 30, 2024 is \$147,617.

In February 2012, CFD No. 1 issued \$1,602,000 of special tax refunding bonds with semi-annual interest payments due March 1 and September 1. The first payment was due March 1, 2012. The interest rate for these bonds is 4.35 percent and the final payment will be made September 1, 2029. Proceeds from this bond were used to retire the Series 1999 Special Tax Bonds. The refunding was undertaken to take advantage of lower interest rates thereby reducing future debt service payments. Bond issuance costs of \$33,985, as well as the premium received on the sales, are being amortized over the life of the new debt. This transaction resulted in future value savings of \$245,438 and net present value savings, using the discount rate yield of 3.96 percent of \$171,302. The balance of the series 2012 bond as of June 30, 2024, is \$657,000.

Neither the District nor the Community Facilities District No.1 has any obligation to pay the special assessment debt. Their only obligation is to be an agent for collecting the special assessment revenue and to transfer it to the Trustee, US Bank Inc.

SHELL VISTA FIRE PROTECTION DISTRICT
Roster of Board Members

Directors:

Ken Finn

Mindy Neves

Bob Kruljac

Hal Stober

Ernie Loveless

Office

Chair

Vice Chair

Treasurer

Member

Member

Clerk of the Board:

Robin Woods

Administrative Assistant

Regular Meetings:

The regular meeting of the Board of Directors is held at 7:00 P.M. on the first Wednesday of each month. The schedule of locations can be found on the District website.

**PROTECT
YOUR CREW,
YOUR ASSETS,
YOUR FUTURE.**

SCHELL-VISTA FIRE PROTECTION DISTRICT

PRESENTED BY: GEORGE PETERSEN INSURANCE AGENCY
P.O. BOX 1180
SANTA ROSA, CA 95401
707.573.1300

DATE: 03/06/2025

This proposal is valid for 90 days.

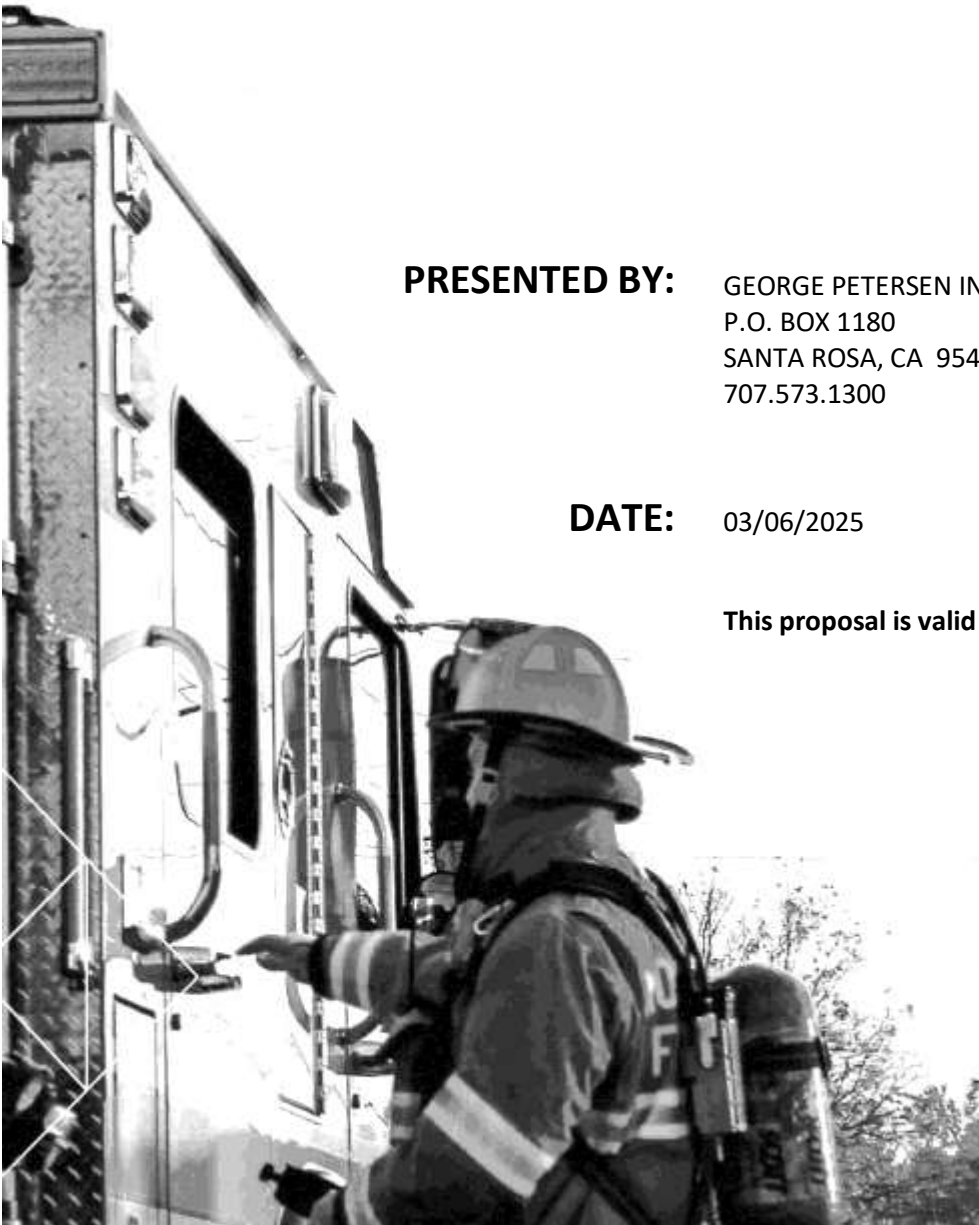


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THANK YOU FOR RENEWING

Thank you so much for choosing to renew your insurance with VFIS. Your choice means a lot to us.

Since 1969, we have worked to provide quality support and protection, a focus on safety and training and legendary claims service to our clients. Together, our associates boast over 550+ years of combined emergency services experience, so we pride ourselves on not just serving your industry, but also on living it, respecting it and protecting it.

We hope you've felt the VFIS difference, and that it has inspired your choice to remain a client. As our client you are part of a large and growing group of emergency service organizations, including fire departments, ambulance and rescue squads and 911 centers. We take the responsibility of protecting your most important assets very seriously, and have dedicated our lives to protecting you just as you've dedicated yours to protecting others.

We understand the risks that you face each time you leave for a call, and have listened to your concerns for your family, crew, equipment and your station. It is our hope that because you have our customized insurance options, educational opportunities, training and risk management resources on your side, you can head out for those calls each day feeling more confident, secure and protected.

At VFIS, we look forward to continuing to serve you, and hope to continue to not only meet but exceed your expectations.

Please visit our website at vfis.com to learn more about the services we offer, or give us a call at 800.233.1957 to share stories and ideas or ask questions at any time.



R. Keith Brandstedter II
Vice President

**WE LIVE IT.
WE RESPECT IT.
WE PROTECT IT.**

THE VFIS ADVANTAGE

Nothing is created equal. You clearly know the best fire truck manufacturer and the best place to get your gear. You wouldn't sacrifice quality for cost on these items, so why skimp on your insurance coverage?

At VFIS, we've seen the front lines and we pioneered insurance specifically for emergency services. We understand the risks you face every time you leave for a call. That's why we not only offer customized insurance options, but education, training and risk management resources to keep your skills on point. Add in our responsiveness, quality service and legendary claims handling and you can see what separates us from the rest.

Don't be fooled by a knock-off. You, your equipment and your crew deserve the best coverage. You dedicate your life to protecting others. We dedicate ours to protecting you.

On top of all of the best-in-class coverages and features ESO's have come to expect from VFIS, we also offer some **unique benefits our competitors just can't match.**

Accident & Sickness

- 200% of the Principal Sum for quadriplegia and paraplegia and 100% for hemiplegia
- Illness Loss of Life Benefit paying for death due to heart attack or stroke within 48 hours of an emergency response or physical training exercise vs. requiring such a death to be "caused by" a covered activity

Risk Management

- 100+ "Manage Your Risk" best practice guidelines available for download
- Self-evaluation program to identify areas for improvement
- Technical assistance in interpreting and applying codes/standards and regulations
- Building replacement cost estimates
- On-site hazard identification and risk control surveys
- Industry cause of loss statistical reviews and individual loss trending studies
- On-site seminars regarding key loss exposures
- Safety focused ride along observation programs
- Provide resources that help with Human Resources

Specialty Benefits

- Minimum 3% guaranteed rate of return on LOSAP funds
- Accidental burn and disfigurement and burial benefits
- Optional 200% line of duty coverage
- Critical illness coverage for heart attack, stroke, kidney failure and cancer
- Benefits paid out at lump sum upon diagnosis – not as an expense reimbursement
- 24 hour on-and-off duty benefit.

Education, Training & Consulting Services

Our staff has over 300 years of Emergency Services experience and we have industry alliance with CFSI, NVFC, NFPA, IAFC, NFFF, NEMSMA, NAEMSO, VCOS, FDSOA. We have a proud tradition and history of being a leader in providing our emergency services clients with quality training programs and other risk management tools. VFIS provides client access to;

- In person training programs
- Online training programs
- Downloadable training booklets & safety forms
- Safety posters
- A brief overview of the training material we offer can be found in our training resource catalog.
[ETC-Resource-Catalog-VFIS.pdf](#)

Distance Learning

VFIS University offers quality online education and training courses for emergency responders, many of which are recognized as meeting industry continuing education requirements, and you'll receive a certificate upon completion of each course.

All courses are available online 24/7 so you can work to better prepare for every call, help reduce your risk for injury and loss and increase your skillsets to better support your team and community – all from the convenience of your home or work computer.

RISK MANAGEMENT SERVICES

VFIS is more than just a company that you can use to transfer risk. As a valuable service to your organization, VFIS provides Risk Control, Education and Training Services. Our Risk Control team is staffed by active emergency service personnel with more than 200 years of combined emergency service experience.

Employment Practices

It's important to keep up with the latest on employment law liability issues. Through our VFIS HR Help portal, we work to keep our clients up to date and provide timely resources that educate and inspire good employment practices. Through risktools.vfis.com we provide:

- Web-based EPL training that tracks employees' progress and completion
- Tools to evaluate your current HR policies
- Articles highlighting relevant workplace issues
- Checklists to discover areas of exposure
- Lawsuit and court decision summaries
- Free model HR policies and forms for download

Communiqués/Safety Bulletins/Checklists

VFIS has over 100 technical reference bulletins covering fire and EMS operations, vehicle operations, employment practices and ESO administration.

On-site Risk Assessments

VFIS can provide on-site risk control assessments in evaluating the effectiveness of existing procedures for controlling potential loss exposures. These assessments, where requested, will be provided by a Certified Safety Professional with experience in fire and emergency medical services.

Self-Assessment Tools

VFIS provides a web-based self-assessment guide (Mutual Aid by VFIS) which highlights known loss producing exposures and directs users to resources available to assist their organization in addressing them.

Newsletters

VFIS provides quarterly newsletters covering emerging topics of concern to emergency service leaders and personnel.

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to VFIS on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the VFIS insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and VFIS coverage with your insurance representative.

The proposed Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. is rated A (Excellent) in Financial Size Category XV by A.M. Best Company. For certain lines of insurance, the proposed Property and Casualty coverage may be offered by a surplus lines insurer, such as AIG Specialty Insurance Company, if coverage by NUFIC is unavailable.

VFIS Claims Management provides the claims management services for VFIS Program insureds exclusively.

© 2021 Volunteer Firemen's Insurance Services, Inc. | All rights reserved.

The VFIS Program is administered by Volunteer Firemen's Insurance Services, Inc. CA Insurance Producer License #0B39073. Volunteer Firemen's Insurance Services, Inc., an American International Group, Inc. (AIG) company, is a premier manager and specialist of specialty commercial insurance markets in the U.S. This proposal provides a brief description of proposed insurance coverages for your consideration. It is not a contract of insurance. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PROPOSAL

GENERAL INFORMATION

This Proposal reflects the renewal of policies listed below:

Expiring Policy Number	Renewal Date
VFNU-CM-0033589-00	04/01/2025
VFG5-TR-0001069-00	04/01/2025

First Named Insured: SCHELL-VISTA FIRE PROTECTION DISTRICT

Mailing Address: 22950 BROADWAY
SONOMA, CA 95476

PROPERTY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

Schedule of Locations

Premises	Item	Address	Occupancy
1	1	8TH ST E/NAPA ST SONOMA, CA 95476	FIRE STATION
2	1	22950 BROADWAY AVE SONOMA, CA 95476	FIRE STATION
2	2	22950 BROADWAY AVE SONOMA, CA 95476	STORAGE
2	3	22950 BROADWAY AVE SONOMA, CA 95476	RESIDENCY

Schedule of Limits & Deductibles

Property Deductible: \$5,000

Blanket Contents Limit: \$1,268,800 * below indicates Contents included in Blanket Limit

Premises/ Item	Building Limit	Building Valuation	Contents Limit	Contents Valuation	Earthquake Deductible	Flood Deductible	Wind Hail Deductible
1 / 1	\$1,575,000	RC	\$364,000 *	RC	5%	5%	N/A
2 / 1	\$6,825,000	GRC	\$832,000 *	RC	5%	5%	N/A
2 / 2	\$787,500	GRC	\$52,000 *	RC	5%	5%	N/A
2 / 3	\$1,456,000	RC	\$20,800 *	RC	5%	5%	N/A

Valuation Basis

VFIS insures property on a **guaranteed replacement cost (GRC)**, **replacement cost (RC)**, **actual cash value (ACV)** or **functional replacement cost (FRC)** basis. The Schedule of Limits shows how your property was quoted.

Descriptions

Guaranteed replacement cost pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

	<u>With GRC</u>	<u>Without GRC</u>
Policy limit:	\$100,000	\$100,000
Actual cost to replace:	\$125,000	\$125,000
Policy pays:	\$125,000	\$100,000
You would have to pay:	\$0	\$25,000

Replacement cost pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

Actual cash value pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

Functional replacement cost pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Loss of Income

Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to 24 months.

Example: Because of serious wind damage to the roof of the fire station, a volunteer fire company is unable to hold the twice-weekly bingo games they count on to fund their operations. This coverage would pay for the lost income until the roof is repaired and the bingo games can resume.

Extra Expense

Protects your organization from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the extra expense (over and above your normal operating expense) incurred during the period of restoration for up to 24 months.

Example: An ambulance squad suffers a total loss to their main garaging location due to a fire. In order to continue responding to calls, they must lease space from the local municipality for the time it takes to rebuild their garage. This coverage would pay for the extra costs (rent, phone installation, furniture leasing and so forth) needed to do so.

Utility Service Interruption

Loss of Income and extra expense is extended to cover an interruption in utility services to your premises, if utility interruption occurs as a result of a covered cause of loss.

Subject to a 72 hour waiting period.

Ordinance Coverage

Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.

Will pay for the loss of value of the undamaged portion of a building that must be torn down, following a covered loss, because of applicable local, state or federal building codes. If the building is written on a replacement cost basis, the amount paid for such loss is included in your building limit and does not increase it.

Will pay for the cost to demolish the undamaged portion of the building, clear the site, and repair or rebuild according to code. These costs are covered up to 100% of the amount paid for the initial direct physical loss or damage to the building.

Examples of costs covered by this extension include updated electrical systems to comply with local building codes, or improved rest room facilities that are accessible to disabled people.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Earthquake	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this proposal).</p> <p>Includes volcanic action.</p> <p>A special 5% deductible applies to the value of the building and personal property for each item.</p>
Flood	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit, unless otherwise indicated in this proposal).</p> <p>A special \$1,000 deductible applies per premises, unless otherwise indicated in this proposal.</p>
Equipment Breakdown	<p>Covers the mechanical breakdown of equipment or the explosion of pressure vessels at your premises. Covered equipment includes such things as refrigeration equipment, air conditioners, cascade units and boilers.</p> <p>Covers the mechanical breakdown of certain types of portable equipment (mobile cascade units, mobile generators, portable pumping units, jaws-of-life) away from your premises.</p> <p>Covers loss of income or extra expense your organization may suffer if your utilities are interrupted as a result of an accident to covered equipment owned by your landlord or utility company.</p> <p>No dollar limit.</p>
Other Perils (not covered by many property policies)	<p>Damage caused by the back-up of sewers and drains.</p> <p>Damage caused by artificially generated electrical currents.</p> <p>Damage caused by changes in temperature or humidity.</p>
Arson Reward	<p>Limit of \$25,000.</p> <p>For the reimbursement of your payment of rewards which provide information related to arson fire.</p> <p>No deductible.</p>
Crisis Incident Response Coverage	<p>We will pay up to \$25,000 for any one crisis incident that results in crisis management expenses (to restore your public image) or post-crisis counseling services.</p>
Debris Removal	<p>Covered without limit if the expense is incurred as a result of a covered cause of loss.</p>
Contents Off-Premises	<p>Pays the greater of \$100,000 or your highest contents limit at any location.</p> <p>Does not apply to portable equipment.</p>
Newly Acquired Property	<p>Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.</p> <p>The automatic feature lasts for 90 days or the end of the policy period, whichever is later.</p> <p>Limits are \$2,500,000 for buildings and \$500,000 for contents.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Fine Arts	Limit of \$50,000 when there is a certified appraisal; otherwise the limit is \$25,000 subject to \$1,500 limit per item.
Money & Securities	Covers theft, disappearance or destruction on-premises or off-premises. Automatic \$50,000 limit; higher limits are available.
Trees, Shrubs, Plants & Lawns	Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism. No dollar limit.
Glass Deductible Waiver	Property deductible is waived when loss only involves building glass.
Personal Effects	Applies on-premises only. Primary coverage (not excess over a homeowners policy, for example). For members, full replacement cost with no dollar limit. For non-members, a limit of \$1,500 per person applies. No deductible.
Member's Property (other than personal effects)	Limit of \$5,000 (for items such as computers, all-terrain vehicles, snowmobiles, golf carts, personal watercraft, tools and firearms). Primary Coverage and not excess over a homeowners policy. No deductible.
Member's Real Property Deductible Reimbursement	We will provide up to \$1,000 deductible reimbursement for damage to members residence when responding to an emergency on your behalf. No deductible.
Pollution Clean-Up	Applies on-premises only. Limit of \$150,000 for remediation expense you incur resulting from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage. Limit of \$25,000 for all other covered causes of loss.
Sirens & Antennas	Sirens, antennas, towers and similar structures and their associated equipment are automatically covered away from your scheduled premises, if you have building coverage with VFIS. No sub-limit applies.
Permanently Installed Property Off-Premises	Limit of \$125,000. Applies to outdoor property permanently installed away from your premises. Includes traffic control devices, statues, signs, monuments and fire hydrants.

PROPERTY – COVERAGE HIGHLIGHTS – continued

**Commandeered
Property of Others**

Replacement cost coverage for any commandeered property other than autos.

Includes the owner's loss of use.

No dollar limit.

No deductible if commandeered property belongs to volunteer, employee, director, officer or trustee.

Computer Software

Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.

Covered causes of loss include computer virus and the breakdown of computer hardware.

Applies on-premises or off-premises.

Automatic limit of \$250,000, higher limits are available.

**Unintentional Errors
and Omissions**

Limit of \$500,000.

Covers for unintentionally omitting real property at the time of application or unintentionally failing to report all real property prior to the beginning of the policy period.

Vehicle Parts

Limit of \$25,000.

Automatically covers vehicle stock owned by you and stored inside a building or at your location.

**Valuable Papers &
Records**

Pays the costs you incur to restore or replace any such documents following a covered loss.

No dollar limit.

Applies on-premises or off-premises.

**Accounts
Receivable**

Pays the costs you incur in restoring your accounts receivable records following a covered loss.

Also pays amounts you can't collect if your accounts receivable records can't be restored.

No dollar limit.

Applies on-premises or off-premises.

**Lock and Key
Replacement**

Limit of \$25,000 to reimburse you for lock and key replacement after theft at your location.

No deductible.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No dollar limit.</p> <p>No deductible.</p>
Limited Coverage for Fungus, Wet Rot, Dry Rot or Bacteria	<p>A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.</p> <p>However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.</p> <p>An extension has been added to provide a \$25,000 sub-limit if the fungus, wet rot, dry rot or bacteria arises from flood or from a specified cause of loss, as defined in the policy. This sub-limit is the most that will be paid in any policy term regardless of the number of occurrences.</p>
Deductible Waiver	<p>If a Property claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Portable Equipment coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p>
Coinsurance	<p>Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.</p> <p>Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.</p>
Mechanics Tools	<p>Members tools are included as personal property on a replacement cost basis.</p>

CRIME

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

VFIS offers a broad range of fidelity coverages which are customized to meet the needs of emergency service organizations including the following.

- **Employee Dishonesty** provides reimbursement for the loss of your organization's money or other property resulting from dishonest acts of your volunteers or employees.
- **Computer and Funds Transfer Fraud** will pay for loss the insured sustains arising directly out of the loss of or damage to money, securities, and property other than money and securities. This loss must result directly from the use of any computer to fraudulently cause transfer of that property from inside the premises or banking premises to a person outside those premises, or to a place outside those premises.
- **Fraudulent Impersonation** will pay for loss the insured sustains arising directly from having, in good faith, transferred money, securities or other properties in reliance upon a transfer instruction purportedly issued by an employee, customer or vendor, but which proves to have been fraudulently issued by an imposter.
- **Identity Fraud Expense** is the compensation of expense sustained that was incurred by the insured or any employee as a result directly from identity fraud.

Your selections are indicated below.

Covered Entity

- SCHELL-VISTA FIRE PROTECTION DISTRICT

Public Employee Dishonesty – Blanket Per Employee	<u>Limit</u>	<u>Deductible</u>	<u>Faithful Performance</u>
Includes Treasurers and Tax Collectors	\$250,000	None	Yes
<u>Forgery or Alteration</u>	<u>Limit</u>	<u>Deductible</u>	
	\$250,000	None	
<u>Computer and Funds Transfer Fraud</u>	<u>Limit</u>	<u>Deductible</u>	
	\$100,000	None	
<u>Fraudulent Impersonation</u>	<u>Limit</u>	<u>Deductible</u>	
	\$100,000	None	
<u>Identity Fraud Expense</u>	<u>Limit</u>	<u>Deductible</u>	
	\$25,000	None	

PORTABLE EQUIPMENT

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

Blanket Portable Equipment Coverage

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$1,000

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

PORTABLE EQUIPMENT – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Personal Effects	<p>Applies on and off premises while on authorized duty.</p> <p>Primary coverage (not excess over a homeowners policy, for example).</p> <p>Full replacement cost with no dollar limit.</p> <p>No deductible.</p>
Non-owned Portable Equipment	<p>Coverage for portable equipment of others temporarily in your possession.</p> <p>Automatic \$50,000 limit.</p>
Unmanned Aircraft (Drones)	<p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ol style="list-style-type: none"> 1. rented, leased or loaned to others without an operator who is your employee or volunteer 2. used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$35,000 in any one occurrence.</p>
Deductible Waiver	<p>If a Portable Equipment claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Property coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> <p>The deductible will be waived after three consecutive years with no portable equipment losses.</p>
Coverage to Replace Obsolete Chargers	<p>We will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.</p>
Theft of Portable Equipment by Member	<p>At your request we will pay up to \$5,000 for portable equipment taken by a volunteer or employee no longer affiliated with your organization provided the equipment is reported as stolen.</p> <p>The most we will pay in one year is \$10,000.</p>
Trailers Used to Transport Covered PE	<p>Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A portable generator is installed on a small trailer that can be pulled to an emergency scene by a number of vehicles; both the generator and its trailer would be covered under Blanket Portable Equipment.</p> </div>
Blanket Coverage	<p>Applies to:</p> <ol style="list-style-type: none"> 1. All boats up to 100 horsepower, and 2. All jet skis and waverunners regardless of horsepower.
Scheduled Coverage	<p>Required for boats in excess of 100 horsepower.</p>
Reporting	<p>No need to determine equipment values if you select blanket coverage.</p> <p>VFIS will rate the coverage based on the number and type of vehicles you use.</p>

If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

**Temporary Storage for
Portable Equipment**

Provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.

**Accident-Impaired Patient
Transport Equipment
Reimbursement**

We will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.

AUTO

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

<u>Coverage</u>	<u>Symbols</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection		Not Included
Medical Payments	7	\$5,000
Uninsured Motorists	2	\$1,000,000
Underinsured Motorists Insurance	2	\$1,000,000
Hired & Borrowed Vehicles		Included
Commandeered Vehicles		Included
Volunteers/Employees as Insureds Under Non-Owned Autos		Included (Primary)
Temporary Substitute Vehicles		Included
Fellow Member Liability		Included
Incidental Garage Liability		Included
Physical Damage Comprehensive	7,8	see Schedule of Vehicles
Physical Damage Collision	7,8	see Schedule of Vehicles

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>PE</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	1955	FORD ANTIQUE	F60V5R25508	OTH		\$15,000	\$1,000	\$1,000
2	1965	FORD ANTIQUE	F25DR648956	OTH		\$6,000	\$1,000	\$1,000
3	2006	FORD RESCUE LT	1FTSW21PX6EC93268	RTL		\$17,000	\$1,000	\$1,000
4	2005	HAULMARK TRAILER	A6HPB16235G076423	OTH		\$70,000	\$1,000	\$1,000
5	2005	INTERNATIONAL TANKER	1HTWYSBT36J288785	T		\$200,000	\$1,000	\$1,000
6	2006	SPARTAN PUMPER	4S7HT2B957C057447	PR		\$300,000	\$1,000	\$1,000
7	2011	HME RESCUE HVY	44KFT4282BWZ22145	RTH		\$342,000	\$1,000	\$1,000
8	2013	INTERNATIONAL BRUSH VEH	1HTWDAZR8EH773056	BV		\$330,000	\$1,000	\$1,000
9	2014	CHEVROLET RESCUE LT	1GCVKREC2EZ275671	RTL		\$40,000	\$1,000	\$1,000
10	2013	CHEVROLET RESCUE LT	1GC0CVCG4DF156476	RTL		\$37,000	\$1,000	\$1,000
11	2020	CHEVY RESCUE LT	1GC2YNE76LF178260	RTL		\$50,000	\$1,000	\$1,000
12	2008	INTERNATIONAL PUMPER	1HTMKAZR08H557865	PR		N/A	N/A	N/A
13	2003	WELLS TRAILER	1WC200G2844052200	OTH		\$25,000	\$1,000	\$1,000
14	2002	FREIGHTLINER PUMPER TANKER	1FVABXAK23HK66265	PT		\$150,000	\$1,000	\$1,000
15	2002	SPARTAN PUMPER	4S7AT41951C039472	PR		\$60,000	\$1,000	\$1,000

Schedule of Vehicles – Insured's Identifiers

Only vehicles with an insured's identifier are shown below.

Vehicle No.	Year	Make & Model	VIN	Insured's Identifier (How YOU refer to this vehicle)
3	2006	FORD RESCUE LT	1FTSW21PX6EC93268	8821
4	2005	HAULMARK TRAILER	A6HPB16235G076423	3831
5	2005	INTERNATIONAL TANKER	1HTWYSBT36J288785	3895
6	2006	SPARTAN PUMPER	4S7HT2B957C057447	3882
8	2013	INTERNATIONAL BRUSH VEH	1HTWDAZR8EH773056	3882

AUTO LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Non-Owned Automobile	<p>Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an <i>excess basis</i>.</p> <p>Covers your liability for commandeered vehicles used on your behalf on a <i>primary basis</i>.</p>
Volunteers/Employees as Insureds Under Non-Owned Automobiles	<p>Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A firefighter responds in his personal vehicle on his department's behalf. Upon rounding a curve, he sees a disabled vehicle partially blocking the road. He swerves and accidentally strikes the motorist who was trying to flag down the firefighter. Non-owned vehicle liability would be provided to the firefighter on a primary basis up to the policy limit; not excess over the firefighter's personal auto policy.</p> </div>
Additional Insured-Automatic	<p>Any person or organization for which you have agreed in writing in a contract to be added as an additional insured.</p>
Expected or Intended Injury	<p>Included for Bodily Injury or Property Damage when resulting from actions taken to protect persons or property.</p>
Temporary Substitute Vehicle	<p>Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaner is involved in an intersection accident injuring civilians. Liability coverage would be provided to the department on a primary basis up to the policy limit.</p> </div>
Owner of Commandeered Auto as an Insured	<p>The owner of a commandeered auto in your temporary care, custody or control that is being used as part of an emergency operation is an insured.</p> <p>Coverage is on a <i>primary basis</i>.</p>
Uninsured Motorist/Underinsured Motorist	<p>Covers your organization for bodily injury and/or property damage sustained by an eligible party caused by a negligent uninsured/underinsured motorist or hit-and-run motorist, based on your state laws.</p>
Fellow Member Liability	<p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.</p> <p>Note that the protection applies to the <i>individual</i> against whom the claim is made, whether or not a claim is made against you (the insured organization).</p> <div style="border: 1px solid black; padding: 5px;"> <p>Example: A fire truck is responding to an emergency call with lights and sirens activated. The vehicle operator fails to see a civilian vehicle resulting in a collision, injuring several passenger firefighters. Fellow member auto liability coverage would be provided to the fire truck driver up to the limit of the policy for claims arising from the injured passenger firefighters.</p> </div>
Incidental Garage Liability	<p>Provides liability arising from autos used in connection with an insured's garage operations.</p> <p>Coverage is primary.</p> <p>Provides coverage for your organization if you service or store vehicles owned by others.</p>

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS

Agreed Value

Physical damage coverage on emergency vehicles is provided on an *Agreed Value* basis. In the event of a loss, you will receive the **lesser of**:

1. The **cost to repair** the covered vehicle; or
2. The **cost to replace** the part with a part of like kind and quality, *without deduction for depreciation*; or
3. The **cost to replace the entire vehicle with a comparable new vehicle**, manufactured to current specifications set by the NFPA, the U. S. Department of Transportation, or similar organization; or
4. The **agreed value** shown in the policy.

Note: If the estimated repair costs for a damaged vehicle covered on an *Agreed Value* basis exceed 75% of the *Agreed Value*, and you choose not to accept payment under paragraph 1. or 2. (above), VFIS will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, VFIS has the rights to all recovery and salvage.

Furthermore, for repairs or replaced parts under paragraph 1. or 2. (above), VFIS will pay up to an additional 25% of the amount of the loss to cover the costs you incur in bringing the repaired or replaced parts into compliance with the latest safety standards. If recertification is required, we will also pay those costs.

Example: A fire department has a 1976 Mack pumper with an Agreed Value of \$50,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$40,000. The replacement cost of the truck at the time of the loss is \$100,000. Since the Agreed Value selected by the insured is \$50,000 and 75% of the Agreed Value is \$37,500, the insured has the option to either repair the vehicle, taking the \$40,000 settlement, or be reimbursed the Agreed Value of \$50,000 with VFIS having the rights to the salvage.

We use this method for emergency vehicles and, at the insured's option, for private passenger vehicles less than five years old.

Actual Cash Value

Settles the claim based on the current market value of the damaged vehicle or part (old for old).

We use this method for most private passenger vehicles, service vehicles, some trailers and other non-emergency vehicles.

Stated Amount

Settles the claim by paying the lesser of:

1. The current market value of the damaged vehicle or part (old for old).
- or**
2. The amount stated in the policy.

We do not offer stated amount coverage because it is less advantageous to your organization than other methods.

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

Deductible Waiver If an Automobile Physical Damage claim occurs in conjunction with a claim under a VFIS Portable Equipment or Property coverage, the various deductibles will not be stacked.
 Only one deductible, the largest, will apply.
 Additionally, regardless of the number of covered autos suffering a physical damage loss while engaged in a single firefighting, ambulance and/or rescue emergency, only one deductible, the largest, shall apply to the entire event.

Example: A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damages and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage coverage and the Portable Equipment coverage provide that only one deductible, the largest, would be applied to the loss settlement.

Collision Damages from overturn or collision with another object.

Comprehensive Damages from causes other than collision or overturn.

Freezing Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.
 Includes, but is not limited to, pumps, gauges and tanks.
 No freezing coverage for loss to vehicle engines.

Volunteers' or Employees' Personal Automobiles Covers damage to a member's personally owned vehicle:
 1. while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and
 2. resulting from a covered cause of loss.
 Reimburses the members deductible up to \$1,000 if insurance is carried or actual cash value if no insurance is carried. Member is required to maintain minimum state liability coverage.

Airbag Coverage Covers loss caused by accidental discharge of an airbag.

Hired, Borrowed or Commandeered Vehicles Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.
 Comprehensive deductible - \$50.
 Collision deductible - \$100.
 Coverage is primary.

Temporary Substitute Vehicles Coverage for fire trucks and ambulances with loss to be settled based on the valuation method of the owner's policy, up to \$1,000,000. Subject to the insured's deductible.

Customized Vehicle Extension Applies to vehicles, such as chief's cars, insured on an actual cash value basis.
 Cost to replace custom features such as gold leaf lettering, light bars, sirens and radios on a *replacement cost basis*.
 Extended to equipment owned by the organization that's permanently installed in non-owned autos.

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS – continued

Towing and Labor	Coverage is provided for vehicles carrying comprehensive coverage. Labor must be performed at the disablement location. No mileage limit. Includes the cost to tow the disabled auto to multiple facilities as necessary, prior to delivery to the final repair facility. \$2,500 limit applies.
Recertification	Included in claims settlement for covered losses. No limit applies.
Removal of Apparatus from Environmentally Sensitive Areas	Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense. No sub-limit applies.
Rental Reimbursement coverage for Fire Trucks	If no spare or reserve units are available, we provide automatic coverage for rental expenses for firefighting and rescue vehicles. Limit of \$250 any one day for up to 40 days.
Rental Reimbursement for member's personally owned vehicles	Coverage provided when loss occurs while enroute, during, returning from an emergency or while at the direction and knowledge of an officer of the insured. Limit of \$30 per day for up to 30 days.
Full Glass Coverage	No glass deductible for vehicles with comprehensive coverage.
Garagekeepers Insurance	\$50,000 coverage for vehicles while left with an insured's garage operation. Comprehensive deductible - \$250. Collision deductible - \$500. Coverage is primary. Provides coverage for your organization if you service or store vehicles owned by others.

GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

This coverage contains the following four sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of offenses such as false arrest, wrongful eviction or slander.
- **Coverage C. Professional Health Care Liability** protects you when claims are made against you as a result of your handling of patients, or providing, or failing to provide, medical services.
- **Coverage D. Medical Expense** protects you when claims are made against you as a result of injuries suffered by the public (not your volunteers or employees) because of your premises or operations. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverages</u>	<u>Limits</u>
Coverages A. and C. Each Occurrence or Medical Incident.....	\$1,000,000
Coverage B. Personal and Advertising Injury (each offense)	\$1,000,000
Coverage A. Fire Damage Legal Liability (any one fire).....	\$1,000,000
Coverage D. Medical Expense (any one person)	\$5,000

Coverage Aggregates

General Aggregate (the total payable in any policy term)	\$3,000,000
Products / Completed Operations Aggregate (the total payable in any policy term)	\$3,000,000

Optional Coverages (apply only if checked)

Employer's (Stop Gap) Liability

- Provides General Liability and Auto Liability coverage to you (the insured organization) if a volunteer or employee alleges they were injured on the job and are entitled to sue the organization and seek damages beyond the benefits available under the applicable Workers' Compensation statute.
- Needed when the insured's Workers' Compensation policy provided for your volunteers and/or employees does not contain Part Two – Employer's Liability.

Owned Watercraft Liability (boats exceeding 100 horsepower)

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Volunteers and Employees as Insureds

Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.

Other insureds include your officers, directors, commissioners or trustees.

Also included are the owners of any property you commandeer.

VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:

1. Coverage doesn't apply to liability arising from any physician's providing or failing to provide on-line medical direction or medical command via a telecommunications device, and
2. Hands-on treatment of a patient by a physician is excess of any medical malpractice insurance carried by the physician.

Blanket Additional Insureds

Automatically covers any person or organization required by contract to be an additional insured, but only for their liability arising out of your premises or operations.

The contract must be in effect before the injury or damage occurs.

Fellow Member Liability

Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.

Note that the protection applies to the individual against whom the claim is made, whether or not a claim is made against you (the insured organization).

"Good Samaritan" Liability

Covers your volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.

Applies to professional health care or any other services.

To qualify as a "Good Samaritan," the individual must act independently of your organization or any other organization.

Unlimited Defense Costs

The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

Intentional Acts

Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.

Example (bodily injury): A distraught relative of a heart attack victim must be restrained in order for you to administer care to the patient, and in the process the relative is injured.

Example (property damage): In order to gain access to a small fire in one apartment unit, a firefighter breaks down a door to a different unit that is not in imminent danger.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS – continued

Pollution Liability

Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:

1. emergency operations away from your premises,
2. training activities, or
3. water runoff from the cleaning of equipment.

Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:

1. emergency operations away from your premises, or
2. training activities away from your premises.

Covers you for Pollution Liability for your Above Ground Storage tanks. Coverage applies on a named peril basis. You must notify us of the incident as soon as practicable and not more than 14 days after the incident ends.

Liquor Liability

Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.

If alcoholic beverages are sold, VFIS requires that you obtain the proper license or permit, comply with our liquor loss control recommendation, and pay the applicable premium charge.

Contractual Liability

Covers you for the liability you agreed to assume of another party, either orally or in writing.

The claim must be otherwise covered (not excluded).

Example: Farmer Brown agrees to allow a fire department to use his pasture to hold a flea market, as long as any injuries to the public are agreed to be the responsibility of the fire department and not of Farmer Brown.

Watercraft Liability

Automatic coverage for injury or damage arising from your use of the following:

1. non-owned boats,
2. owned boats that are not powered by motors,
3. owned boats that are powered by motors of not more than 100 horsepower, and
4. jet skis and waverunners regardless of horsepower.

Unmanned Aircraft (Drones)

Covers you for unmanned aircraft owned, operated, rented or loaned to you.

Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.

Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.

Fire Damage Legal Liability

Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.

A similar provision covers your liability for other than fire damage to buildings or contents rented or loaned to you for not more than 30 consecutive days.

Damage to Property of Persons Receiving Services

Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.

Subject to a \$100 deductible each occurrence.

Example: A patient transported by ambulance to the hospital notices shortly after arrival that his wallet and Rolex watch are missing; he files a claim against the ambulance squad alleging theft of the property.

**Expanded
Aggregate Limit**

The General Aggregate Limit shown in the schedule applies separately to:

1. each named insured (unless you have selected a \$10,000,000 aggregate limit), and
2. each location you own or rent.

MANAGEMENT LIABILITY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

	<u>Limits</u>
Each Offense or Wrongful Act	\$1,000,000
Aggregate (the total payable in any policy term)	\$3,000,000
Defense Expense for Injunctive Relief	\$100,000

"Claims made" basis

- This means that coverage is provided only for claims that are reported during the policy period, regardless of when the incident giving rise to a claim occurred. VFIS covers claims arising from incidents that occurred prior to the initial policy period as long as you had no reason to suspect that a claim might be presented as a result of the incident.
- If you are aware of any such incidents, be sure to report them to your agent immediately.

A signed and dated application is required before coverage can be bound.

"Occurrence" basis

- This means that coverage is provided only for claims arising out of incidents that occur during the policy period, regardless of when the claim is eventually reported.
- You should not purchase occurrence coverage unless:
 - You are currently insured on an occurrence basis, or
 - You are currently insured on a claims made basis and you have decided to purchase a supplemental extended reporting period from your current carrier.

Cyber Liability and Privacy Crisis Management Expense

- **Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Cyber Liability

Each Event Limit:	\$1,000,000	Each Electronic Information Security Event
Retroactive Date:	04/01/2024	

Privacy Crisis Management Expense

Each Event Limit:	\$250,000	Each Privacy Event
Retroactive Date:	04/01/2024	
Deductible:	\$0	Each Privacy Event

Cyber Extortion Expense

Each Event Limit:	\$20,000	Each Cyber Extortion Threat
Deductible:	\$0	Each Cyber Extortion Threat

Privacy Crisis Management Expense and Cyber Extortion Expense

Aggregate Limit:	\$250,000	Aggregate
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MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

Management Liability coverage protects you against claims for monetary damages arising out of:

Employment-related practices, such as wrongful termination, failure to promote or sexual harassment.

Example: A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for back wages, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

Example: A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Other **wrongful acts** not specifically excluded.

Example: A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.

Example: Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$100,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:

1. is not-for-profit, and
2. is related to the emergency services.

Coverage is excess of any insurance.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS – continued

Volunteers and Employees as Insureds	<p>Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees.</p> <p>Also included is your medical director (if any).</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p>
Estates, Heirs, and Legal Representatives	<p>Included as insureds.</p>
Spousal Liability	<p>Included, but only for acts within the course and scope of your operations.</p>
Unlimited Defense Costs	<p>The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.</p>
Fair Labor Standards Act Suit Defense Coverage	<p>Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act. This coverage is provided on a reimbursement basis.</p>
Blanket Additional Insureds	<p>Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability.</p>
Unintentional Release of HIPAA Information	<p>Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations.</p>
Expanded Aggregate Limit	<p>The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).</p>

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability and Privacy Crisis Management*

The following apply unless noted otherwise in this proposal:

Cyber Liability

Coverage applies to each electronic information security event which includes:

1. Transmission of malware from your computer system to a third party;
2. The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
3. A personal identity event or corporate privacy event caused by information that is obtained or released directly from your computer system.

As used in this definition, a denial of service attack means an intentional attack directly on your computer system that prevents or slows down access to your web site or your computer network. However, a denial of service attack which affects the internet at large and is not directed at your computer system is not an electronic information security event.

Personal Identity Event or Corporate Privacy Event

What is a personal identity event or corporate privacy event?

1. Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
2. The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Privacy Crisis Management Expense Coverage

Pays on behalf applicable reasonable and necessary fees because of a privacy event which includes:

1. To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
2. Provide a crisis management review and advice by an approved independent crisis management or legal firm;
3. Notification to affected parties for printing, advertising, mailing of materials or other costs;
4. Travel expenses by directors and employees to mitigate damages;
5. Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.

Privacy crisis management expenses shall not include:

1. Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
2. Costs or expenses that would have been incurred in the absence of the "privacy event;"
3. Costs or expenses associated with upgrading, maintaining, improving, repair or remediating any "computer system," procedures, services or property as a result of a "privacy event."

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability and Privacy Crisis Management* – continued

Privacy Event

What is a privacy event?

1. Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;
2. Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;
3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Cyber Extortion Expense

Reimburses you for expenses paid in response to a cyber extortion threat.

Cyber Extortion Threat

What is a cyber extortion threat?

A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving your computer system (not the internet at large) to:

1. Launch a denial of service attack;
2. Steal, release or publish personally identifiable information or confidential corporate information;
3. Alter, damage or destroy electronic data;
4. Cause you to transfer, pay or deliver any funds or property without your authorization.

Coverage Territory

For cyber liability, privacy crisis management expense and cyber extortion expense coverage, the coverage territory means worldwide, but the event and suit must take place in the U.S., Puerto Rico or Canada.

EXCESS LIABILITY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

Excess Liability coverage protects you with the following:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. It will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

	<u>Limits</u>
Each Occurrence	\$4,000,000
Annual Aggregate	\$8,000,000
Self-Insured Retention	None
Abuse or Molestation Each Occurrence	\$4,000,000
Abuse or Molestation Aggregate	\$4,000,000
Cyber Liability Each Occurrence	\$1,000,000
Cyber Liability Aggregate	\$2,000,000

Excess over the following underlying coverages:

- Auto
- General Liability and Professional Liability
- Management Liability

Liquor Liability	Follows form with underlying coverages.
Pollution Liability	Follows form with underlying coverages.
Management Liability	Follows form with underlying coverages.
Employer's Liability	Follows form with underlying coverages.
Unlimited Defense Costs	The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Expanded Aggregate Limit	The aggregate limit shown in the schedule applies separately to each location.
Unmanned Aircraft (Drones)	Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you. \$1,000,000 each occurrence/aggregate sublimit applies.

PROPOSAL NOTES

Auto

Note: The Medical Payments limit of \$5,000 applies to the following vehicle(s):

Vehicle Number(s)

All Covered Autos

General

Note: If bound, please forward the completed and signed Fraud Warning Notice page of our VFIS application.

Note: In accordance with California laws and regulations regarding placement of surplus lines policies the producer must obtain three declinations from three different admitted insurance companies to complete a Diligent Search Report (Form SL-2). In order to bind a completed Diligent Search Report (Form SL-2) is required.

PREMIUM SUMMARY

SCHELL-VISTA FIRE PROTECTION DISTRICT (CA) C21960

	<u>Premium</u>
Property	\$73,908
Crime.....	\$432
Portable Equipment.....	\$1,087
Auto	\$9,823
General Liability.....	\$1,690
Management Liability.....	\$3,425
Excess Liability.....	\$3,331
Total Estimated Annual Premium	\$93,696
<i>(excludes state-imposed taxes, surcharges and fees)</i>	
Surplus Lines Policy Fee	\$1,250.00
Surplus Lines Policy Fee Premium Tax.....	\$37.50
Surplus Lines Premium Tax	\$2,516.19
Stamping Fee.....	\$150.97
Stamping Fee Applied to Policy Fee	\$2.25
Total of all Taxes, Surcharges and Fees	\$3,956.91

PLUS MORE VALUE!

- Risk Management.....Included
 - Employment practices
 - Manage your risk – **resources**, check lists
 - Risk Management Consultants
 - On-site assessments/self-assessments

- Education, Training & Consulting.....Included
 - Classroom seminars, training, resources – **vfis.com**
 - Distance learning – **VFIS University**
 - Consulting Available

Volunteer Firemen's Insurance Services, Inc.®

VFIS®, VFIS® with design and Volunteer Firemen's Insurance Services, Inc.® are all registered service marks of the same PA Corporation.

OTHER VFIS PRODUCTS AVAILABLE

Accident & Sickness Coverage - provides "on duty" coverage for members, auxiliary members, junior members, members in training, officers, deputized by-standers, trustees and board members, and volunteers asked by the organization to help with non-emergency events. Coverage listed below is provided when a member performs any normal duty of the department, whether it is an emergency or not. Insurance coverage underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

- Death Benefit
- Lump Sum Living Benefit
- Disability Income Benefit
- Medical Benefit

Critical Illness Insurance Program - a lump sum cash benefit is available to emergency service personnel, when diagnosed with a heart attack, stroke or life threatening cancer. Underwritten by ACE American Insurance Company, Philadelphia, PA. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Lump Sum Living Benefit (for qualifying illnesses)

Group Term Life Insurance - available for all members which includes active, retired, volunteers, career or auxiliary members. Underwritten by AIG, American General. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Accidental Death and Dismemberment
- Guaranteed Issue Life Insurance for Any Age

Length of Service Award Program (LOSAP) - an incentive program to effectively retain existing volunteers, increase their level of participation and recruit new members. Life insurance underwritten by AIG Life Insurance Company and American Life Assurance Company of New York (Maine and New York). Group annuity contracts underwritten by Hartford Life Insurance Company. Coverage provided:

- 24-hour, On and Off Duty Death Benefit
- Monthly Income During Retirement Years
- Disability Benefit

VFIS ORDER FORM

SCHELL-VISTA FIRE PROTECTION DISTRICT (CA) C21960

Coverage	Effective/ Expiration Dates	Accept <i>Initial to accept coverage</i>	Decline <i>Initial to decline coverage</i>	Premium Quoted
Property	_____	_____	_____	_____
Crime	_____	_____	_____	_____
Portable Equipment	_____	_____	_____	_____
Auto	_____	_____	_____	_____
General Liability	_____	_____	_____	_____
Management Liability	_____	_____	_____	_____
Excess Liability	_____	_____	_____	_____
Total	_____	_____	_____	_____

Payment Plans

Please indicate your choice of premium payment options. There are no installment fees. Payment plans do not include any applicable taxes, fees, and surcharges. They will be included with your initial invoice. Payment plans options do not apply to future endorsements. You will receive an invoice based on the payment plan selected. ***Please Note – Any breakdown of premium values listed on this Order Form should not be used for billing purposes. On Installment plans, payment amounts will vary due to rounding on installment schedules. **Please wait for the invoice to bill the insured.** Remittance payment must match the invoice.***

- Annual Default unless otherwise eligible and selected below
- Two-Pay \$2,500 account minimum
- Four-Pay \$3,500 account minimum
- Ten-Pay \$10,000 account minimum

Signature of Insurance Representative

Date

Agency Name/Address _____

Producer/Service Rep. _____

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: 68-0002675
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is Excess Liability.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.

Signature of Insured

Date

Comments/Notes: _____

Internal Use Only:	C21960 CA	Qt Eff Dt: 04/01/2025	Doc ID: 596cdda9465a45b1b468c6beb2af4f10
	Property: 96659610000000	Crime: 96659610000000	PE: 96659610000000 Auto:07659610000000
	GL: 96659610000000	ML: 96659610000000	Excess: 96659610000000

IMPORTANT NOTICE:

- 1. The insurance policy that you have purchased is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**
- 6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on**

the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

SL-2 Instructions

[SL-2 Form \(slacal.com\)](http://slacal.com)

To complete the mandatory SL-2, use the above link to launch CA's Surplus Lines website. The information required to complete the SL-2 can be input onto the form fields via the SLA website. It takes you directly to the page to fill out the necessary information and then generate the form to a PDF which can then be submitted to your Underwriter at the time of binding. This will alleviate any unintentional modifications and will ensure acceptance by the state.