

AN ORDINANCE OF THE CITY OF PARK HILLS, MISSOURI,  
AUTHORIZING THE CITY ADMINISTRATOR TO PURCHASE  
AUTOMOBILE INSURANCE

WHEREAS, the City of Park Hills, Missouri advertised and received bids for various insurance services, including for an automobile insurance policy.

WHEREAS, the best bid for automobile insurance was from Missouri Public Entity Risk Management Fund (MOPERM) as shown on "EXHIBIT A."

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF PARK HILLS, MISSOURI,  
AS FOLLOWS:

**Section 1. Automobile Insurance.** The Park Hills City Council hereby authorizes the City Administration to purchase automobile insurance from Missouri Public Entity Risk Management Fund (MOPERM) as further described in "EXHIBIT A."

**Section 2. Authorizations.** The Mayor, City Administrator and/or any other necessary employees are hereby authorized to execute an agreement/policy for said automobile insurance and any other necessary documents to carry out the intent of this ordinance; and the City Clerk is hereby authorized to attest any such signatures on any such documents and to affix the City's seal thereto to the extent required by such documents. All officials and employees of the City are authorized and empowered, collectively or individually, to take all other actions and steps and to execute all instruments, documents, agreements and contracts on behalf of the City as they shall deem necessary or desirable in connection with the purchase of said insurance and the carrying out of the intention of this Ordinance.

**Section 3. Severability.** The portions of this Ordinance shall be severable. In the event that any portion of this Ordinance is found by a court of competent jurisdiction to be invalid, the remaining portions of this Ordinance are valid, unless the court finds the valid portions of this Ordinance are so essential and inseparably connected with and dependent upon the void portion that it cannot be presumed that the City Council would have enacted the valid portions without the invalid ones, or unless the court finds that the valid portions standing alone are incomplete and are incapable of being executed in accordance with the legislative intent.

**Section 4. Effective Date and Budget amendment.** This Ordinance shall take effect immediately.

BILL NO. 1616

ORDINANCE NO. 1504-23

DULY READ TWO TIMES AND PASSED THIS 12 DAY OF December 2023.

Stacey Easter  
Presiding Officer

ATTEST:

Brandy Mauler  
City Clerk

APPROVED THIS 12 DAY OF December 2023.

Stacey Easter  
Mayor

ATTEST:

Brandy Mauler  
City Clerk



Do Not Pay. This is not an invoice.

E ← "A"

# MOPERM

Renewal Pricing for CITY OF PARK HILLS

Memorandum No. 1196

Date: November 30, 2023

Policy Period: January 1, 2024 to January 1, 2025

<u>Line of Business</u>	<u>Annual Contribution</u>	<u>Deductible</u>	<u>Deductible Applicability</u>
Automobile Liability (Fleet)	\$25,823.00	\$1,000.00	Loss
Hired and Non-Owned Vehicles	Included	\$1,000.00	Loss
Uninsured Motorist	\$1,040.00	\$0.00	
Auto Physical Damage (Fleet)	Included		
Collision	\$25,456.00	Per Schedule	
Comprehensive	\$16,128.00	Per Schedule	
Liability	Included	Per Schedule	
Employee Benefit Liability	\$295.00	\$1,000.00	Loss
Employment Practices Liability	\$16,627.00	\$10,000.00	Loss
Errors & Omissions Liability	\$5,420.00	\$1,000.00	Loss
General Liability	\$23,043.00	\$1,000.00	Loss
Law Enforcement Liability	\$53,120.00	\$1,000.00	Loss
Property	\$65,162.00	Per Schedule	Loss
Earth Movement	Included	See Note	
Electronic Data Processing Equipment	\$454.00	Per Schedule	Loss
Equipment	\$3,414.00	Per Schedule	Loss
Equipment Breakdown	\$8,648.00	Per Schedule	Loss
Flood	Included	See Note	
Water Damage	Included	Per Schedule	Loss
<b>TOTAL RENEWAL PRICING:</b>	<b><u>\$244,630.00</u></b> *		

If "Loss & LAE" (Loss Adjustment Expense) is indicated under *Deductible Applicability*, the Member will be responsible for defense and other adjustment costs up to the deductible amount.

Deductibles have been determined based on total contribution, loss history, and existing deductibles.

\*The entity's current coverage will expire on January 1, 2024. Renewal is hereby offered at the price indicated above, which is based on information on file as of November 30, 2023. Changes requested before January 1, 2024 will affect the actual renewal price invoiced.

MOPERM reserves the right to correct any errors discovered before the renewal invoice is issued. If such corrections result in a change in contribution, notice will be sent to the appropriate parties.

Note: Earth Movement and Flood Deductibles are detailed in the Property Memorandum of Coverage.