



Bis-Man Transit Board Meeting

March 28, 2024, 11:30 AM

<https://us02web.zoom.us/j/88433874361>

Call in: +1 312 626 6799; Meeting ID: 884 3387 4361

Welcome & Introductions

Approval of Agenda

Consent Agenda

1. Previous Month's Minutes
 - a. Attachment A – 2024/2/22 Regular Meeting
 - b. Attachment B – 2024/3/25 CTIC Meeting
 - c. Attachment C – 2024/3/25 Finance Committee Meeting
2. Financial Report
 - a. Attachment D
3. Ride Stats
 - a. Attachment E

Public Comment

New Business

1. 20th CAT Anniversary Discussion
2. North Dakota Community Foundation/Otto Bremer Trust Grant Approval
 - a. Attachment F
3. 2024-2025 Insurance Discussion
 - a. Attachment G

Executive Director Report

1. Bus Update
2. Community Outreach
3. On-Time Performance Update

Operations Report

Other Business

Adjourn

- The next Board Meeting will be held on April 25, 2024, at 11:30 am.



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Bismarck, ND 58501



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A

Bis-Man Transit delivers valued public transportation, linking people, jobs and communities.

Bis-Man Transit Board Meeting

February 22, 2024, 11:30 AM

Via Zoom & In-person at
3750 E Rosser Ave. Bismarck, ND 58501

Attending:

Lynn Wolf, President

Lacey Long, Vice President

Glenn Lauinger

DeNae Kautzmann, Secretary/Treasurer

Steve Heydt

Helen Baumgartner

Commissioner Rohr

Commissioner Connelly

Not Attending:

Karel Sovak

Royce Schultze

Andrew Stromme

Staff:

Deidre Hughes

Mike Mundahl

Taylor Kitzan

Craig Thomas

Danae Thiery

Tom Reisenauer

Guests:

Susan Dingle

Ben McGillivray

Paulette Jacobsen



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Meeting was called to order at 11:30 A.M.

Approval of Agenda: Steve moved to approve the Agenda as presented. Helen seconded the motion. Motion carried unanimously.

Consent Agenda: Lacey moved to approve the Consent Agenda. Steve seconded the motion. Motion carried unanimously.

Public Comment: N/A

New Business

1. Title VI Update Recommendation: Deidre explained that the Title VI update will also include the ADA Policy Statement and Reasonable Modification Form and Statement. Going forward, the Title VI Plan will be referred to as the Civil Rights Program. FTA requires that this policy be updated every three years. There are no significant changes, just to statistics and verbiage. Glenn moved to approve the Title VI update as presented by staff. Steve seconded the motion. Motion carried unanimously.

Steve asked about the Civil Rights Program title change and asked if it was normal for all agencies to do so. Deidre answered that City of Bismarck has this title and keeps Transit uniform with the City of Bismarck. DeNae expressed concern that the telephonic interpreter doesn't include all languages, and suggests that there is a back-up service. Steve asked what the City of Bismarck does in those cases. Deidre answered that the telephonic service that Transit is using, is the same as the City of Bismarck. There is a state contract for another service that Deidre is able to look into as a backup.

2. Policy and Procedures Update Recommendation: Deidre discussed that the term "common wheelchair" is an outdated term that was used in the previous Policies and Procedures Manual, as well as a weight limit restriction that needed to be removed. FTA recommends using the vehicle's manufacturer's weight limit restriction. DeNae moved to approve the Policies and Procedures update. Steve seconded the motion. Motion carried unanimously.
3. Drug & Alcohol-Free Workplace Policy Recommendation: Deidre explained that there was a Drug & Alcohol-Free Workplace Policy referenced in the Employee Handbook, but there was not one saved. It is recommended by the FTA to have this policy in place no matter how many employees a company has. Steve asked if an offer of employment is made in writing and if it will reference requirements of this policy. Deidre answered yes, the Offer Letter will be changed if policy is approved. Steve moved to approve the Drug & Alcohol-Free Workplace Policy as presented. Helen seconded the motion. Motion carried unanimously.
4. Procurement Policy Update Recommendation: Deidre explained that following the Triennial Review Training, there are minor changes that needed to be made to the current Procurement Policy to stay compliant with the FTA guidelines. All changes are referencing



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FTA CFR guidelines. Helen moved to approve the Procurement Policy update. Lacey seconded the motion. Motion carried unanimously.

Executive Director Report

1. Triennial Update: Deidre thanked everyone who reviewed the attached policies before the Triennial Review. It is helpful to make those changes before the reviewers are here. The first round of documents for reviewers will be submitted by February 29th. After a few weeks, the reviewers will ask for additional documents, if needed. The reviewers will be on-site on April 8th & 9th.
2. Annual Meeting Update: Deidre reminded the Board that the Annual Meeting will be held on April 25th. There are three Board Members that are up for re-election: Karel, Royce, and Lynn. Deidre asked for all Board Members could attend the Annual Meeting in-person as it is easier for voting purposes. All members that are up for re-election, as well as new applicants are to fill out a new application. Application deadline is April 18th. Deidre added that new applicants can fill out an application through the website or contact her directly and that she will reach out to new applicants who have applied since the last re-election.

Steve asked Deidre if there are drivers or staff that are fluent in other languages to help interpret. Deidre answered there are drivers that are fluent in Spanish. Craig answered that there are utility workers that are fluent in French.

Operations Report: Danae discussed that the Operations team is closer to reaching their Paratransit driver goal, with one new hire starting next week and multiple interviews scheduled in the upcoming weeks. Fixed route is fully staffed with drivers and the focus is now on on-time performance. The goal is 90% and so far, February is at 87%. Danae also announced that she accepted a General Manager position in St. Louis, Missouri. She is in the process of training existing employees on her job duties as corporate handles filling her position.

Lynn congratulated Danae on her new position and thanked her for her hard work and dedication to Bis-Man Transit, on behalf of the Board.

Other Business: N/A

Steve moved to adjourn the meeting. Glenn seconded the motion. Motion carried unanimously.

Meeting adjourned at 11:58 A.M.



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B

Bis-Man Transit delivers valued public transportation, linking people, jobs and communities.

Community Transportation Input Committee Meeting Minutes March 25, 2024, 2:00 PM

Attending: Helen Baumgartner Glenn Lauinger
 Randee Sailer Jeannie Pedersen

Staff: Deidre Hughes Craig Thomas
 Mike Mundahl

Meeting was called to order at 2:03 P.M.

Regular Agenda

1. **On-Time Performance Update:** Deidre provided an update on on-time performance. February ended with paratransit at 92.74% and fixed-route at 87%. Month to date, paratransit is at 92.12%, fixed-route is at 90.76%. Craig explained what is being done to get on-time performance numbers up for fixed route. Craig said he has met with the drivers and explained how the data is gathered and what they need to do to meet the goals. Each week, the on-time performance leader receives a prize.
2. **Community Outreach:** Deidre highlighted some of the community outreach that has been happening. In February, Mike presented to the Kiwanis Club in Mandan and had travel training in the office with a couple of different individuals. In March, a group of about 12 individuals through Global Neighbors came into the office for CAT training. Mike also did a “train the trainer” with Cloverdale, presented to the Lions Club in Bismarck, and attended a New American Job Fair. Coming up, Bis-Man Transit will participate in the United Tribes Spring Career Fair in April, a vendor show at the YMCA for the National Senior Health & Fitness Week, and the May “Touch-a-truck” event in Mandan.



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3. **20th CAT Anniversary:** Deidre told the committee that as of May 10th, Bis-Man Transit will have celebrated 20 years of having a fixed-route system in Bismarck. Staff has been brainstorming ways to celebrate and will request one or two free ride days for May 10th and May 11th. Along with social media posts, a television commercial will air in May, the same commercial that has been running in the past, but changed up to acknowledge that it is the 20th Anniversary of CAT and to thank the community for the support. National Express will work on getting commemorative shirts for staff, and some things will be done in-house to show gratitude to drivers & staff.
4. **Other Business:** Deidre said that at the March 26, 2024, Bismarck City Commission meeting, there is an agenda item to consider a request from Commissioner Connolly to discuss the initiation of a home rule charter amendment to add an additional one-half cent sales use and gross receipts tax with proceeds to be dedicated exclusively to public safety and public transportation needs. Deidre said she would be available for questions at the meeting, and said if anyone would like to join to express their appreciation or need for public transportation, it would be a good meeting to attend. She said sending an email to commissioners would likely be just as beneficial.

Deidre said the annual meeting for the Board of Directors is coming up in April and encouraged any other riders or rider advocates interested in sitting on the committee to apply to be on CTIC. The application is on the website, and Deidre told the committee she would be more than happy to reach out to anyone they felt would be suited for it.

Glenn provided an update on the Mandan signature process for the initiated ballot measure. 574 valid signatures are needed and said there would be a cushion of about 170 signatures.

Meeting adjourned at 2:29 P.M.



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C

Bis-Man Transit delivers valued public transportation, linking people, jobs and communities.

Bis-Man Transit Finance Committee Meeting Minutes

March 25, 2023, 3:00 P.M.
Via Zoom

Attending:

DeNae Kautzmann, Chair

Lynn Wolf

Glenn Lauinger

Staff:

Deidre Hughes

Taylor Kitzan



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Meeting was called to order at 3:00 P.M.

The CAT 20-year anniversary is coming up on May 10th. Deidre proposed two free ride days on May 10th and 11th instead of one and eliminate the Dump the Pump free ride day. Lynn suggested we incorporate strong media coverage. Glenn indicated it may increase ridership if someone who never used CAT sees how easy it is to use. Deidre said the free day would be for both CAT and paratransit. She estimated cost to be \$1500 for Friday and \$1000 for Saturday. Finance recommends that the Board approve.

The Otto Bremer Grant is for \$75,000 to be used for operating and not capital expenditures. If received no local match is required and therefore City Commission approval to apply is not needed. Glenn commented that it is better to receive operating money because when we order a bus it takes months to receive and we can't spend the money and need to ask for an extension. Finance recommends that the Board approve applying for the Otto Bremer Grant.

Deidre has been gathering insurance quotes. Starion and NDIRF cost would be \$221,451.31. Brightline Insurance out of Texas submitted a quote at \$123,775.65. The city attorney is reviewing the documentation to determine if it meets our agreement with the City. It is a significant savings. Lynn said it demonstrates the Board looking for cost savings and not simply asking the City for more money. Lynn asked if the company is registered to do business in ND. DeNae looked up business filings with the ND Secretary of State and it has been doing business in ND since 2016. Finance recommends that the Board accept the Brightline policy pending the city attorney review.

Deidre discussed preventive accidents. The safety committee reviews to see what could be done to prevent and we review for liquidated damages. It appears the accidents have increased but we require all reports and not all are reported to insurance because the damage is minor. Our premiums have not increased.

Lynn announced he will be present for the Board meeting and DeNae reminded everyone she will be traveling and will not be able to attend.

Meeting adjourned at 3:23 P.M.



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February 2024

MONTHLY REPORT

	Month	YTD	PY Month	PY YTD	% INC/DEC OVR PYM	% INC/DEC OVR PYTD	
RIDERSHIP							
FIXED ROUTE	9,571	18,108	6,433	13,383	48.78%	35.31%	
PARATRANSIT	7,300	14,633	7,506	15,468	-2.74%	-5.40%	
Total	16,871	32,741	13,939	28,851	21.03%	13.48%	
FR AVG. DAILY BOARDINGS	382.84						
DR AVG. DAILY BOARDINGS	251.724138						
			Pass./Hour	Pass./Hour	Pass./Hour		
						% INC/DEC	
REVENUE HOURS	Month	YTD	Month	YTD	PY YTD	PY YTD	OVR PYTD
FIXED ROUTE	1,774.50	3,608.05	5.39	5.02	3.77	3,548.0	1.69%
PARATRANSIT	2,616.00	5,247.88	2.79	2.79	2.85	5,425.0	-3.26%
Total	4,390.50	8,855.93	3.84	3.70	3.2	8,973.0	
			Pass./Mile	Pass./Mile			
							% INC/DEC
REVENUE MILES	Month	YTD	Month	YTD	PY YTD		OVR PYTD
FIXED ROUTE	28,244	57,503	0.34	0.31	55,992		2.70%
PARATRANSIT	36,131.10	72,883.27	0.20	0.20	73,224		-0.47%
Total	64,374.70	130,386.67	0.54	0.52	129,216		0.91%
ON TIME PERFORMANCE	Month	YTD	PY Month	PY YTD	% INC/DEC OVR PYM		% INC/DEC OVR PYTD
FIXED ROUTE	87.00%	86.00%	90.00%	88.00%	-3.33%		-2.27%
PARATRANSIT	92.74%	92.21%	94.00%	94.50%	-1.34%		-2.42%
RIDERSHIP PER ROUTE							% INC/DEC
ROUTE	Month	YTD		PY Month			0.43390812
BLACK	2249	4261		1362			65.1%
BLUE	878	1632		776			13.1%
GREEN	2007	3968		1361			47.5%
RED	1087	1984		627			73.4%
ORANGE	1760	3310		1292			36.2%
PURPLE	1590	2953		1015			56.7%
RIDERSHIP BY DESTINATION							
	Month	YTD		PY Month			
(Included in 'Ridership	U-Mary	359	770	248			44.8%
Per Route' Numbers)	UTTC	82	178	66			24.2%
	Bismarck Library	432	683	374			15.5%
	Mandan Walmart	107	199	118			-9.3%
	Mandan Family Fare	572	1036	297			92.6%
ACCIDENTS	Month	Month at Fault	YTD	YTD at Fault			
FIXED ROUTE	0	0	1	1			
PARATRANSIT	0	0	4	2			
SERVICE VEHICLE	0	0	0	0			
COMPLAINTS	Month	YTD					
FIXED ROUTE	2	3					
PARATRANSIT	2	2					
Office Staff	0	0					
COMPLIMENTS	Month	YTD					
FIXED ROUTE	0	0					
PARATRANSIT	1	1					
Office Staff	0	0					



F

Bis-Man Transit delivers valued public transportation, linking people, jobs and communities.

March 28, 2024

TO: Bis-Man Transit Board of Directors

FROM: Deidre Hughes, Executive Director

SUBJECT: North Dakota Community Foundation/Otto Bremer Trust Grant Approval

BACKGROUND: Bis-Man Transit has previously been awarded grants from the North Dakota Community Foundation and the Otto Bremer Trust for capital projects. With this grant opportunity, the North Dakota Community Foundation was selected by the Otto Bremer Trust to administer the Community Responsive Fund for North Dakota. Through this fund, \$1.5 million is available with a cap of \$75,000 per request for operating expenses. This grant aims to support local organizations that directly respond to immediate challenges and opportunities in the state.

DISCUSSION: Staff requests approval to apply for \$75,000 to support the local match required for fuel and insurance purchases for the state fiscal year, beginning July 1, 2024. The deadline for this application is April 30, 2024.

RECOMMENDATION: Bis-Man Transit staff recommends approval to apply for the North Dakota Community Foundation/Otto Bremer Trust Grant for \$75,000.



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Public Transit Operations Funding for Fuel and Insurance

OBT Community Responsive Grant App

Bis-Man Transit Board

Mrs. Deidre Hughes
3750 East Rosser Ave
Bismarck, ND 58501

dhughes@bismantransit.com
O: 701-258-6817
M: 701-516-0193

Mrs. Deidre Hughes

3750 East Rosser Ave
Bismarck, ND 58501

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O: 701-401-6996
M: 701-516-0193

Application Form

Qualify

Qualify for a Grant*

Applicant is a 501(c)(3)

If you do not have active 501(c)(3) status, your organization does not qualify for a grant.

Request Details

Program Name*

Name of program or one sentence description of program.

Public Transit Operations Funding for Fuel and Insurance

Program Type*

Please choose one from the list below that most closely represents the program for which you are requesting funds. (please see the guidelines above for more information)

Basic Needs

Start Date*

07/01/2024

Timeline Narrative

Is there any additional information about your time line that the Committee should be aware of?

Funding is needed immediately, but the start date was chosen to align with the State of North Dakota's fiscal year.

Amount Requested*

Enter numbers only. Grants normally range from \$15,000 to \$75,000. Maximum grant award is \$75,000.

\$75,000.00

Total cost of program*

\$798,000.00

Total amount of funding already received for this program?*

Include other grants, donations, and revenue received or pledged.

\$399,000.00

If a grant is received, what percentage will be used for indirect costs? (Enter numbers only)*

Indirect costs are facilities and administrative costs **not** directly related to the program. (Includes fee for grant writer.)

If all grant funds will be used for the program, enter "0".

0

If a grant is not received, how will the program continue?*

In the event the North Dakota Community Foundation grant is not awarded to the Bis-Man Transit Board, the organization will be forced to use cash reserve funding. For Bis-Man Transit, it is crucial to retain cash reserves that can be used as local match for federal grant projects such as capital and operating projects. Without sufficient local match, Bis-Man Transit may be forced to decline federal funding opportunities necessary to retain public transit service in Bismarck, Mandan, and Lincoln.

Program Scope and Sustainability*

How do you plan to sustain the program after the Foundation's grant is expended?

Currently, a group of citizens is collecting signatures to place an initiated measure on the June ballot that would fund public transit. If the necessary number of signatures are collected and the measure is passed by vote, Bis-Man Transit will apply for this funding to help sustain the current operations. If the measure is not placed on the ballot or does not pass, the organization will pursue alternate local funding from Bismarck and Mandan. This may be through general fund requests or additional mill levy funds.

Proposal Narrative*

Provide a **detailed** description of your program and how the grant funds will be used if awarded. This is your big chance to make your case, so don't hold back!

If you're not sure what to write, try answering these questions:

- How does the program fit with one of the four broad areas outlined in the guidelines.
- Why is this program important to your community?
- What exactly would the grant funds be used for?
- How is this program unique to your community?
- How will this program improve the quality of life in your community?
- What other sources of funding have been secured for this program? (e.g., public funds, private donations, in-kind donations)
- Does/has the Otto Bremer Trust directly supported this program.

Additional things to include in this section, if applicable:

- *How a grant from NDCF might be leveraged (matching grant or challenge match, e.g.).*
- *If your organization is headquartered outside of ND, explain how this grant would support North Dakotans.*

Bis-Man Transit plays a vital role in our region by providing accessible, affordable, and reliable transportation options to our residents. Public transit not only benefits individuals with limited mobility and those without

access to private vehicles, but it also helps reduce traffic congestion and lower transportation costs. By investing in public transit, we can foster economic growth, improve the quality of life in our communities, and create a more equitable society where everyone has the opportunity to thrive.

However, despite the undeniable benefits of public transit, our system faces several challenges that threaten its sustainability and functionality. In recent years, funding for public transit has been inadequate, resulting in service cuts and reduced service hours offered to our riders. This has negatively impacted our ability to serve our growing population, particularly those who depend on public transportation as their primary means of travel.

This is where your generosity and belief in the power of public transit can make a profound impact. Your organization's financial support will enable us to continue providing a superior level of paratransit demand response system that exceeds nearly every other system in the Midwest. The Bis-Man Transit Board understands that transportation alternatives, especially for riders with limited mobility, are extremely inadequate in our communities. If funding is not secured to continue operating the system, it is very likely that many riders' quality of life will deteriorate. Bis-Man Transit's vision is to provide safe, reliable, and efficient public transportation to support the overall quality of life in our communities.

Funding from the Otto Bremer Trust Community Responsiveness Grant will be used to cover operational expenses, such as fuel and insurance. In 2023, Bis-Man Transit spent \$444,500 on fuel and \$223,700 on insurance. Although the organization is fortunate enough to receive federal grant funding to offset some of the expenses, it is not sufficient to support the service for the entire year and requires a 20 to 50 percent local match.

Previously, Bis-Man Transit has been awarded two Otto Bremer Foundation Grants for bus purchases to help with capacity constraints.

Population Served*

Describe the geographic and/or demographic area your program serves. How many people will be affected by this program?

Bis-Man Transit provides transportation services for Bismarck, Mandan, and Lincoln. The fixed-route bus service is open to the general public. The paratransit bus service is for seventy-plus and those with a certifiable disability. We have 2,750 individuals who are certified to use the paratransit system. Daily, we provide approximately 400 fixed-route bus trips and 375 paratransit trips. In 2023, Bis-Man Transit provided 87,751 paratransit trips and 100,536 fixed-route trips.

Statement of Nondiscrimination*

The policies and practices of the organization submitting this grant application provide equal opportunity to all qualified individuals in leadership, staffing, and service, regardless of race, ethnicity, national origin, citizenship status, gender, gender identify, sexual orientation, disability, age, religion, and any status protected by law.

By submitting this application, you are affirming that:

- **You are authorized to submit this application on behalf of the organization;**
- **All information provided is true and correct to the best of your knowledge; and**
- **The project in question has been approved by the appropriate authority within the applicant organization.**

You will receive an email confirmation that your application was received. If you do not receive an email within 48 hours, please check your Spam or Junk Mail folder. If you still do not see the email, please call us at 701-222-8349. All subsequent communication regarding this grant request will be sent via email, so it's important that you check your email often.

File Attachment Summary

Applicant File Uploads

No files were uploaded



March 28, 2024

TO: Bis-Man Transit Board of Directors

FROM: Bis-Man Transit Staff

SUBJECT: 2024-2025 Insurance Policy

BACKGROUND: Historically, Bis-Man Transit has utilized a broker to purchase an insurance policy through the North Dakota Insurance Reserve Fund (NDIRF). Since 2022, the policy offered to Bis-Man Transit from NDIRF has not been sufficient for our contract requirements with the City of Bismarck. Annually, rates are shopped around by the broker, which is currently Starion Insurance, to find an umbrella policy compliant with the City of Bismarck contract.

DISCUSSION: Staff received an alternate quote from Brightline Insurance Services out of Texas for the upcoming policy renewal. Brightline Insurance works with non-profit transit organizations and currently serves several transit agencies in South Dakota. Once a quote was received, staff worked with the City of Bismarck Attorney's office to determine whether the proposal met the contract requirement.

RECOMMENDATION: Staff and the Finance Committee recommend moving forward with Brightline Insurance Services with a total cost of \$126,469.64 for \$3 million in total coverage. The 2024 budgeted amount for insurance is \$240,000.

2024-2025 Insurance Policy

Starion Insurance	
North Dakota Insurance Reserve	\$ 104,450.00
Grinnell Specialty Agency (Umbrella)	\$117,001.31
Total	\$ 221,451.31

Brightline Insurance Service	
Alliance of Non-Profits, AIX	\$ 76,432.00
Alliance of Non-Profits, AIX (Umbrella)	\$ 16,813.00
General Star Indemnity Company (Excess Umbrella)	\$ 24,224.64
*Improper Sexual Conduct Policy	\$ 9,000.00
Total	\$ 126,469.64

*Exact rate may vary minimally. This is not a contract requirement.

Cost without Improper Sexual Conduct Policy **\$ 117,469.64**



Additional Information: Listed below are additional benefits of the Brightline Insurance policy, per Eddie Thomas, Brightline Insurance Services Representative.

1. This proposal has a \$20,000 med pay sub-limit; your current is \$2500
2. This proposal BI, Bodily injury is 1 million on the primary; your current is \$30,000
3. This proposal the UM/UIM limit is 1 million; your current is 100K/300K

Brightlight Insurance Services South Dakota Transit Agency References

Prairie Hills Transit - *Contacted*

Brookings Area Transit Authority - *Contacted*

River Cities Public Transit

ROCS Transit

Community Transit

East Dakota Transit



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Insurance Proposal prepared for:

Bis-Man Transit



Policy Term:

April 1, 2024 – April 1, 2025

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, nor is it intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only



Account Service Team

Eddie Thomas

Account Producer

M: 205-400-0366

EThomas@BrightlineInsurance.com

Nicole Prewitt

Senior Account Manager

M: 214-882-2119

Nprewitt@Brightlineinsurance.com

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, nor is it intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only

Premium Summary

COVERAGE	DIRECT/ AGENCY BILL	EXPOSURE	PREMIUM
Property	D	\$5,000 TIV	\$98
Inland Marine	D	\$199,098 TIV	\$3,254
General Liability	D		\$13,448
Liquor Liability	D		\$1,339
Business Auto Liability	D	31 Power Units	\$27,879
Business Auto Phys. Dmg.	D	31 Power Units	\$22,825
D&O Liability	D		\$7,589
Umbrella	D		\$16,813
Excess Liability	A		\$24,224.64
TOTAL			\$117,469.64

Subjectivities:

- Verification that background checks are performed for any employees and/or volunteers who have close contact, regular contact with “high risk” clients (i.e. youth, the elderly, developmentally disabled of any age) in an unsupervised or “one-on-one” situation.

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, nor is it intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only

Property Chart

Property Coverage	2024-2025
Carrier	North American Elite, A+XV
LIMITS	
TIV Limits	\$5,000 (BPP)
DEDUCTIBLES	
AOP Deductible	\$1,000
PREMIUM	
Property Total Premium	\$98

Terms & Conditions & Endorsements

- Equipment Breakdown Included
- Business Owners Enhancement Endorsement

Inland Marine Chart

Inland Marine Coverage	2024-2025
Carrier	North American Elite, A+XV
LIMITS	
TIV Limits	\$199,098
DEDUCTIBLES	
AOP Deductible	\$1,000
PREMIUM	
Inland Marine Total Premium	\$3,254

Toro 522 Tractor with Attachments, Serial #900873	\$10,400
Boss Power V Snowplow with Attachments	\$4,000
2008 Avenger Riding Floor Scrubber, Serial #033387	\$13,269
2009 Bobcat S-185 with Attachments, Serial #936211	\$33,600
Advance Terra 43 Riding Sweeper, Serial #403157	\$12,345
Bus Shelter @ Shafer St - West Central Human Services	\$5,000
Bus Shelter @ Arrowhead Plaza - 3rd St - Arikara	\$5,000
Bus Shelter @ Thrifty White Drug - 6th Ave/1st St, Mandan	\$5,000
Bus Shelter @ Dan's - Burlington St, Mandan	\$5,000
Bus Shelter @ Moose Lodge - 1st St NW/11th Ave, Mandan	\$5,000
Bus Shelter @ Ft Lincoln School 8th Ave SE/16th St SE, Mandan	\$5,000
(2) Bus Shelter @ Front Ave Transfer Center	\$10,000
Bus Shelter @ McDonalds - Burnt Boat Rd	\$5,000
Bus Shelter @ North Walmart - Skyline	\$5,000
Bus Shelter @ South Walmart - 26th St	\$5,000
Bus Shelter @ BSC Voc. Tek Building - College Dr	\$5,000
Bus Shleter @ Brave Center - 9th St NW/Sunset, Mandan	\$5,000
PJ Trailer 22', Model #1C272 Serial# 3CV1C2726P2651081	\$9,960
Rotary 15,000 lb hoist Model# DP15SN000BBL Serial# JR15D0008	\$6,780
Mahle Column lift Model# CML-9, Serial #s 958-010214,958-010193, 958-010196, 958-010192	\$43,744

General Liability Chart

General Liability	2024-2025
Carrier	Alliance of Non-Profits, AIX
LIMITS	
General Aggregate	\$3,000,000
Products/Completed Ops Agg	\$3,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$500,000
Medical Expenses	\$20,000
Liquor- Occ/Agg	\$1M/\$1M
PREMIUM	
General Liability Total Premium	\$14,787
*Improper Sexual Conduct	*\$9,000
	\$23,787

***Improper Sexual Conduct Coverage - Indication only – need completed application to provide actual premium**

Terms & Conditions & Endorsements:

- Fiscal Sponsor Limitation
- AI - Designated Person or Organization
- Fundraiser and Event Endorsement
- Employee Personal Auto Reimbursement
- Firearms Sublimit Endorsement
- Additional Insured Endorsement- Various
- Waiver of Subrogation
- Property Damage to Personal Property in the Care, Custody or Control of the Insured
- Primary and Non-Contributory Endorsement for Public Entities
- Mental Anguish Endorsement
- Nonprofits OWN Enhancement Endorsement
- Volunteer Medical Payments
- Notable Exclusions:

Professional Services

Asbestos

Mold, Fungus

Nuclear, Chemical and Biological Hazard

Trampoline Bounce House

Lead Liability

Cyber Incident

Communicable Disease

Discrimination

Fireworks

Blood Testing

Improper Sexual Conduct & Physical Abuse – GL

Employee Related Practices

Health or Cosmetic Services

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, nor is it intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only

Business Automobile Liability Chart

Business Automobile	2024-2025
Carrier- Liability	Alliance of Non-Profits, AIX
Carrier – Phys. Damage	North American Elite, A+XV
SYMBOLS & LIMITS	
Liability (CSL)	1; \$1M
Uninsured Motorist	2; \$1M
Underinsured Motorist	2; \$1M
DEDUCTIBLES	
Comprehensive	7; \$1000
Collision	7; \$1,000
RATING	
Vehicle Count	31
PREMIUM	
Liability	\$27,879
Physical Damage	\$22,825
Bus. Auto. Total Premium	\$50,704

Terms & Conditions & Endorsements:

- Rental Reimbursement – 30 days at \$50 a day
- UM Waiver of Collision Deductible – Included
- Business Auto Coverage Schedule
- Business Auto Coverage form
- Waiver of Subrogation
- Employee Hired Autos
- Fellow Employee Coverage
- Auto Medical Payments
- Drive Other Car Coverage- Broadened Coverage for Named Individuals
- Employees as Insureds
- Social Service Agencies – Volunteers as Insureds
- Notable Exclusions:
 - Communicable Disease
 - Punitive Damages

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, nor is it intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only

Directors & Officers Chart

Directors & Officers	2024-2025
Carrier	Alliance of Non-Profits, AIX
Limit of Liability	\$1,000,000 Each Wrongful Act
Limit of Liability	\$2,000,000 Annual Aggregate
Deductible	\$5,000
Premium	\$6,014

Terms & Conditions & Endorsement:

- Member Criteria
- Fiscal Sponsor Limitation
- Communicable Disease – Exclusion
- Anti-Stacking Condition
- Cyber Incident – Exclusion
- Punitive and Exemplary Damages
- Nonprofit Organization Directors and Officers Liability Policy
- Prior Wrongful Acts with Retro Date
- Chemical and Biological Hazard Exclusion
- Nuclear Energy Liability Exclusion Endorsement (Broad Form)
- ISC and Sexual Harassment Amendment
- Mold, Fungus Exclusion
- Blood Testing Exclusion
- Non-Imputation
- Cap on Losses from Certified Acts of Terrorism
- Disclosure Of Premium For Certified Acts of Terrorism

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, nor is it intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only



Umbrella Liability Chart

Umbrella Liability	2024-2025
Carrier	Alliance of Non-Profits, AIX
Limit of Liability	\$1,000,000
Premium	\$16,813

Terms & Conditions & Endorsement:

- Workers Compensation - Exclusion
- Nuclear Energy - Exclusion
- Nuclear, Chemical and Biological Hazard - Exclusion
- Medical Payments - Exclusion
- Employers' Liability – Exclusion
- Communicable Disease – Exclusion
- Cyber Privacy Event, Cyber Security Event, Data-Related Liability, Interruption or Failure - Exclusion

Excess Liability Chart

Umbrella Liability	2024-2025
Carrier	General Star Indemnity Company
Limit of Liability	\$1,000,000
Premium	\$24,224.64

Terms & Conditions & Endorsement:

- Limitation-Named Insured; Additional Insured included under controlling underlying policy
- Nuclear Energy - Exclusion
- Cross Suits – Exclusion
- Bisphenol A - Exclusion
- Silica – Exclusion
- Total Pollution - Exclusion
- Total Asbestos - Exclusion
- Lead - Exclusion
- Employment Related Practices - Exclusion
- Uninsured or Underinsured Motorists Coverage - Exclusion
- Sexual Misconduct - Exclusion
- Hired and/or Nonowned - Exclusion
- Professional Liability - Exclusion
- Care, Custody or Control - Exclusion
- Communicable Disease – Exclusion
- Cyber Privacy Event, Cyber Security Event, Data-Related Liability, Interruption or Failure - Exclusion

Coverages	Description	This Proposal
Accidental Death & Dismemberment	Bodily injury or loss of life	
Accounts receivable	Uncollectible or delayed debts	
Automobile	Liability and physical damage to vehicles	X
Crime	Theft	
Cyber Liability	Hacking and loss of information	
Directors & Officers Liability	Wrongful acts	X
Employment Practices Liability	Discrimination, harassment	
Excess/Umbrella Liability	Large and catastrophic liability events	X
Fiduciary Liability	Wrongful acts in mgmt. of ERISA plans	
Flood	Damage from rising water	
General Liability	Bodily injury and property damage to third parties	X
Liquor Liability	Bodily injury and property damage due to alcohol	X
Environmental	Pollution	
Professional Liability	Errors and omissions	
Property	Loss/damage to physical assets	X
Special Events	Bodily injury, property damage and assets	
Surety	Bonds	
Trade credit	Protection for payment fulfillment	
Workers' Compensation	Injury to employees in course of employment	X

Please let us know if you wish to discuss additional risks and coverage options.

Insured Acknowledgement

The following summary of coverages is to be used only as an overview of each policy written and in no way should it be used, nor is it intended to be used, as a substitute for the original policy provisions. It has been prepared as a guideline for your reference only

INVOICE

Bismarck Transit
3750 E Rosser AVE
Bismarck, ND 585801

Starion Insurance
2900 N Washington
Bismarck, ND 58503

INVOICE AMOUNT: \$221,451.31
TOTAL BALANCE DUE: \$221,451.31

03/18/2024

DATE DUE	TRANSACTION INFORMATION	AMOUNT
04/01/2024	Grinnell Specialty Agency – Excess Insurance Renewal Policy 12304649-A (Includes Broker Fee \$2,500, Surplus Lines Tax \$2012.31) EFFECTIVE: 04/01/2024 – 04/01/2025	\$117,001.31
04/01/2024	North Dakota Insurance Reserve Fund – General Liability Renewal Policy GL-0001814 EFFECTIVE: 04/01/2024 – 04/01/2025	\$1,311.00
04/01/2024	North Dakota Insurance Reserve Fund – Business Auto Renewal Policy BA-0000878-33-01 EFFECTIVE: 04/01/2024 – 04/01/2025	\$100,239.00
04/01/2024	North Dakota Insurance Reserve Fund – Inland Marine Renewal Policy IM-0000829-26-01 EFFECTIVE: 04/01/2024 – 04/01/2025	\$2,900.00

INVOICE AMOUNT: \$221,451.31

Insurance Review

2023	
Preventable Accidents	19
Reported to Insurance	11
Revenue Hours	51,711.18
Revenue Miles	767,319.24
2022	
Preventable Accidents	16
Reported to Insurance	15
Revenue Hours	50,659.23
Revenue Miles	755,278.68
2021	
Preventable Accidents	12
Reported to Insurance	10.00
Revenue Hours	50,656.96
Revenue Miles	744,047.47
2020	
Preventable Accidents	10
Reported to Insurance	5
Revenue Hours	47,114.79
Revenue Miles	686,156.59
2019	
Preventable Accidents	24
Reported to Insurance	22
Revenue Hours	59,425.40
Revenue Miles	869,849.88