

**Penn Lake Park Borough**  
**Agenda-November 9<sup>th</sup> 2023 7:00pm Meeting**  
**<https://global.gotomeeting.com/join/384401149> Ph.(312) 757-3117 Access Code: 384-401-149**

Work Session-7pm

- Dam easement discussions...
- Short Term Rental Discussion
- Plowing
- Budget
- Trenching of drains
- Astra January renewal policy application from DGK insurance

Call to Order

Pledge of Allegiance

Roll Call

Public Comment-Public comment on the current agenda items

Meeting Minutes Approval

Treasurers Report

Receipts and Bills

Petitions and Complaints

Correspondence

Committee Reports:

- Mayor
- Attorney
- Zoning
- Recreation
- Lake Management
- Goose Abatement
- Records
- Roads
- Sewer
- Short Term Rental

Unfinished Business

- Code enforcement(Ongoing)
- ARPA Funds
  - Drainage 54 William Drive-project status-Complete
  - Hollenback/Horseshoe
- Speed Bumps/Humps (Ongoing)
- Dam
  - Activity since the last council meeting

New Business

- Motion to approve money to acquire goose abatement pyrotechnics
- Astra January renewal policy application from DGK insurance
- Advertise to leave tax rates the same (if we need to?)
- Discuss changes to STR ordinance and 2024 STR application
  - Motion to advertise changes to the short term rental ordinance
- Motion to set the short term rental application fee to \$1250
- Budget 2024-1<sup>st</sup> reading
- Motion to advertise 2024 budget

Final Public Comment

Adjourn

OCTOBER 12, 2023

## PENN LAKE PARK BOROUGH COUNCIL MEETING

The Penn Lake Park Borough October Council meeting was held at the Penn Lake Park Community House. Council President Paul Rogan called the meeting to order at approximately 7:13 PM with the Pledge of Allegiance to the Flag followed by a statement that the meeting is streamed through the conferencing app., Gotomeeting, and is being recorded.

**ROLL CALL:** Mayor Tom Carter, Council President Paul Rogan, Council Members: John Burden, David Longmore, and Dan Eustice were present. Council Vice President Shaun Kuter was remote.

**PUBLIC COMMENT:** None

### **MINUTES:**

Minutes from the September Council Meeting were distributed to council via email and posted on the Penn Lake Borough website. The copies will be recorded as the official minutes and will be posted on the Borough's website. A **Motion** to accept the September Council Meeting Minutes was made by Longmore, 2<sup>nd</sup> by Burden.

Roll Call: Longmore, Burden, Eustice, Kuter, and Rogan, all in favor, none opposed.

Motion Carried.

### **TREASURERS REPORT:**

The Treasurer's Report was presented. A **Motion** was made by Kuter, 2<sup>nd</sup> by Eustice to accept the Treasurer's Report.

Roll Call: Kuter, Eustice, Longmore, Burden, and Rogan, all in favor, none opposed.

Motion carried.

### **RECEIPTS/BILLS:**

A **Motion** was made by Kuter, 2<sup>nd</sup> by Longmore to pay the bills of \$92,712.10 and to accept the receipts of \$4,895.49.

Roll Call: Kuter, Longmore, Burden, Eustice, and Rogan (who abstained on line 8), otherwise aye, all in favor, none opposed.

Motion carried.

**PETITIONS OR COMPLAINTS:** None

### **CORRESPONDENCE:**

The Borough received a notice from the Honorable Ferris Webby that Penn Lake Homes LLC/Patrick Kinsky intends to present a defense at the hearing scheduled concerning Short-Term Rentals on November 2, 2023.

### **COMMITTEE REPORTS:**

**MAYOR – Carter** – Nothing to Report but noted that a complaint was received on the growing number of feral cats.

**SOLICITOR – Kristyn Jeckell** – Reported that the Borough has 2 Civil Action Hearings on November 2<sup>nd</sup> at 10:30 with Magistrate Webby concerning Short-Term Rentals operating without a permit.

**ZONING** – A request for a Zoning Appeal hearing was received but the date and time has not been determined.

**RECREATION– Kuter** – Nothing to Report.

**LAKE MANAGEMENT - Eustice** – Nothing to Report

**GOOSE ABATEMENT – Kuter** – Commented that the Borough has a large duck population.

**RTK/RECORDS –Burden** – Nothing to Report.

**ROADS –Longmore** – Pothole patching, the Stormwater project on Williams Dr., and stormwater drain cleaning have all been completed.

**SEWERS – Rogan** –Rogan asked Attorney Jeckell a question concerning the procedure for addressing delinquent accounts. Rogan will submit a list of delinquent accounts and Jeckell will mail letters.

**SHORT TERM RENTALS- Burden** – The Hearings for the Borough and Penn Lake Homes LLC/Patrick Kinsky, and Sharon Stoner will be held November 2 at Magistrate Webby’s office. Burden cited a passage in the nuisance ordinance where the Borough can charge owners whose garbage is littered on other residents’ properties, the cost of the clean-up fee plus a ten percent penalty.

#### **UNFINISHED BUSINESS:**

***Abandoned Boats on Dam*** – Council Members Rogan and Longmore removed the abandoned boats from the dam to the lower parking area. Rogan commented the boats were in disrepair.

***Code Enforcement*** – Will continue as Unfinished Business.

***ARPA Funds*** – The Stormwater project at 54 Williams Dr. has been completed. It was noted that there is an additional \$13,000.00 from ARPA funds available for Borough use.

***Speed Bumps/Humps*** – Will continue as Unfinished Business.

***Discuss and Award Plowing Contract*** – A **Motion** was made by Rogan, 2<sup>nd</sup> by Kuter to award the Plowing Contract to Kislun for a three-year period and a one-time payment of \$2500.00 in year one of the contract.

Roll Call: Rogan, Kuter, Longmore, Eustice, and Burden, all in favor, none opposed.

Motion Carried.

***Dam*** – September/October

- 9/15/2023 Grant writer Jim Brozena met with DAG members Carter, George, and Rogan to discuss further grants to help fund dam repairs. Brozena recommends pursuing both a county and statewide gaming/LSA grant. He is starting on the preparation of those grants. The overhead associated with an LSA grant is less than with the FEMA BRIC and FMA grants.
- 9/18/2023 Engineers estimate received for total dam costs of \$3.4m. Given the current financial picture, we are probably in an ok position.
- 9/19/2023 Rogan began soliciting letters of support for LSA grants from State Representatives, fire companies, and others.
- 9/20/2023 Dan George and Paul Rogan met at Attorney Jeckell’s office to discuss easement status with the Green Family.
- 9/25/2023 Attorney Jeckell advised the owners of properties needing easements that if signed agreements were not received by 10/16/23, her firm is authorized to file condemnation procedures for the easements.

- 9/26/2023 A virtual meeting was held to review the current status of the dam and spillway design. The meeting was arranged by the ARM group, attended by several ARM personnel, Streamline Engineering, and DAG members: Dan George, Jude Cooney, and Councilman Rogan. At present, the GeoTechnical design includes a sand filter blanket, a new toe drain, and a slip lined draw down pipe. The DAG members in attendance questioned the need for a sizable, extensive, and expensive coffer dam that is part of the design. It seems like it's to protect the draw down pipe work area, and the people downstream in the event of a failure. It was pointed out that 20 years ago when the valve was replaced, no coffer dam was utilized. Significant pushback from the DAG. Cooney and George offered that if the work was staged correctly, the work at the outlet pipe could be done before work on the downstream face of the dam, thereby protecting people downstream with the existing dam. Subsequent discussion between DEP and Streamline indicates that the cofferdam was probably not needed, and if true, represents a significant savings. There was some discussion around the use of a cutoff wall to minimize seepage. If money is available, though not part of design, it may be added after permitting. Discussion around a "borrow site" for material. The borough does not own very much land: beach, ballpark, and behind the tennis courts.
- 9/29/2023 A Luzerne County LSA grant in the amount of \$2,628,326.00 was submitted. We plan to submit an additional grant request of \$1 million for the statewide LSA grant.
- September – Numerous Emails with prospective easement holders were exchanged.
- 10/3/2023 - An email received from the Phillips confirmed that they will sign a 1-year option for their vacant property needed for spillway improvements.
- 10/2/2023 - An Email was received from Carolyn Basler's son indicating he has hired a local eminent domain attorney and as soon as the attorney reviews the agreement favorably, Basler will sign and send it back.
- 10/10/2023-The Greens and Cronauers have agreed (by text) to the easements.

**Resolution 9 of 2023** – A **Motion** was made by Rogan, 2<sup>nd</sup> by Longmore to adopt Resolution 9 of 2023 to apply for an LSA Grant in the amount of \$2,628,326.00.

Roll Call: Rogan, Longmore, Eustice, Kuter, and Burden, all in favor, none opposed.

Motion Carried.

**Green Reimbursement** – A **Motion** was made by Rogan, 2<sup>nd</sup> by Burden to reimburse the Green Family in the amount of \$450.00 for expenses incurred in understanding the terms of the easement that was offered.

Roll Call: Rogan, Burden, Kuter, Eustice, and Longmore, all in favor, none opposed.

Motion Carried.

**Phillips Real Estate Option** – A **Motion** was made by Rogan, 2<sup>nd</sup> by Eustice to authorize a payment in the amount of \$500 to the Phillips Family for a Dam-related real estate option for one year.

Roll Call: Rogan, Eustice, Burden, Longmore, and Kuter, all in favor, none opposed.

Motion Carried.

## **NEW BUSINESS:**

**Motion to Advertise 2024 Council Meetings** – A **Motion** was made by Rogan, 2<sup>nd</sup> by Longmore to advertise the 2024 Council Meetings set for the 2<sup>nd</sup> Thursday of each month with the exception of December which will be held on the 3<sup>rd</sup> Thursday of the month.

Roll Call: Rogan, Longmore, Eustice, Kuter, and Burden, all in favor, none opposed.

Motion Carried.

**Drain Trenching** – A **Motion** was made by Rogan, 2<sup>nd</sup> by Longmore to advertise for trenching out the drains after the drain cleaning performed last week.

Roll Call: Rogan, Longmore, Kuter, Eustice, and Burden, all in favor, none opposed.

Motion Carried.

**PUBLIC COMMENT:**

Pat Flannagan questioned whether one of his lots were on the easement schedule. Rogan confirmed that none of the Flannagan properties will be affected by easements.

Josey Soriano stated that pictures of damage caused by Pipe Services who performed drain cleaning were forwarded to the Borough. Council President Rogan said the damage will be repaired.

A **Motion** was made by Rogan, 2<sup>nd</sup> by Burden to adjourn.

Roll Call: Rogan, Burden, Longmore, Kuter, and Eustice, all in favor, none opposed.

Motion Carried.

Meeting adjourned at 7:58 PM.

**The next Council Meeting will be held on November 9, at 7:00 PM.**

Respectfully submitted,

Karen Burden, Secretary

OCTOBER 20, 2023

PENN LAKE PARK BOROUGH COUNCIL MEETING

The Penn Lake Park Borough Special October Council meeting was held outside the Penn Lake Park Community House. Council President Paul Rogan called the meeting to order at approximately 5:01 PM with the Pledge of Allegiance to the Flag followed by a statement that the meeting is to be recorded.

**ROLL CALL:** Council President Paul Rogan, Council Members: Shaun Kuter, David Longmore, and John Burden were present. Mayor Tom Carter and Councilman Dan Eustice were absent.

**PUBLIC COMMENT:** None

**NEW BUSINESS:**

**Discussion and Vote on Payment for the Penn Lake Park Borough dam repair permit application fee** – A **Motion** was made by Rogan, 2<sup>nd</sup> by Burden to issue a check to Luzerne County Conservation District in the amount of \$2,100.00 for review of the erosion and sediment control plan.

Roll Call: Rogan, Burden, Kuter, and Longmore, all in favor, none opposed.

Motion carried.

**Final Public Comment-** None

A **Motion** was made by Rogan, 2<sup>nd</sup> by Kuter to adjourn.

Roll Call: Rogan, Kuter, Burden, and Longmore, all in favor, none opposed.

Motion carried.

Meeting adjourned at 5:04 PM.

Respectfully submitted,

Karen Burden, Secretary

# RECEIPTS: November 9<sup>th</sup>, 2023 MEETING

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\$ <u>1244.59</u>	Berkheimer, EIT
\$ <u>12315.65</u>	Aqua Pa, Sewer Fees Collected-July
\$ <u>813.40</u>	Luzerne County Recorder of Deeds, Transfer Taxes
\$ <u>390.00</u>	Elite Revenue Solutions, Garbage Fees Collected

**\$ 14763.64 TOTAL RECEIPTS**

## BILLS:

\$ <u>10317.06</u>	Penn Vest Loan Monthly Payment – November
\$ <u>350.00</u>	Atty. John Dean, October Retainer
\$ <u>2334.94</u>	Elliott Greenleaf & Dean, Dam Matters – September
\$ <u>140.63</u>	Elliott Greenleaf & Dean, Borough Matters - September
\$ <u>350.00</u>	Barry Jacob, ZO Salary –October
\$ <u>2364.00</u>	Aqua PA, Repairs, inv #10-2023, (Holy Cross, Tanavage, Perrone)
\$ <u>31449.96</u>	Site Specific Design Inc, 12 Sewer Pumps
\$ <u>16237.36</u>	Luzerne Bank, Loan Payment
\$ <u>6801.48</u>	GFL Environmental, Garbage collection November
\$ <u>13.32</u>	PNC Bank, Ooma & Go To Mtg (Sept)
\$ <u>31.24</u>	PPL Electric Utilities, October Streetlights
\$ <u>37583.12</u>	Streamline Engineering, Dam Project - Invoice #918
\$ <u>174.00</u>	Reeves Rent A John Inc. – October Potty
\$ <u>182.00</u>	PA State Association of Boroughs, Council & Borough 2024 Dues
\$ <u>50.00</u>	Association Of Mayors of the Boroughs of PA, 2024 Dues

**\$ 108379.11 TOTAL BILLS**

TREASURERS REPORT November 9<sup>th</sup> , 2023

**PNC GENERAL FUND**

Balance as of 10/12/23	\$16532.34
Revenue Deposits 11/09/23 mtg	+ <u>813.40</u>
	17345.74
Transfer to Dam Acct	- .00
Bills to be Paid 11/09/23	- <u>941.19</u>
<b>Balance as of 11/09/23</b>	<b>\$16404.55</b>
	<b>-( 2168.70 - PICKLEBALL GO FUND ME)</b>
	<b><u>-( \$13660.76 Arpa Funds)</u></b>
	\$ 575.09

**PLGIT GENERAL FUND**

Balance as of 10/12/23	\$159154.82
Deposits	+ 1244.59
Interest earned 10/30/23	+ <u>748.93</u>
	\$161148.34
Bills to be Paid 11/09/23	- <u>357.44</u>
<b>Balance as of 11/09/23</b>	<b>\$160790.90</b>

**DAM ALLOCATION FUND**

	\$3190542.51
	+ .00
	+ <u>14010.46</u>
	\$3204552.97
	- 950.00 approved 10/12 mtg
	- 2100.00 approved 10/20 mtg
	- <u>56147.98</u>
	<b>\$3145354.99</b>

**PLGIT GARBAGE**

Balance 10/12/23	\$20324.87
Deposits from 11/09/23 mtg	\$ 390.00
Interest earned 10/30/23	\$ <u>106.45</u>
	\$20821.32
Bills to be Pd 11/09/23	- <u>6801.48</u>
<b>Balance as of 11/09/23</b>	<b>\$14019.84</b>

**LIQUID FUELS**

	\$41386.76
	.00
	\$ <u>181.53</u>
	\$41568.29
	- <u>.00</u>
	<b>\$41568.29</b>

**FNCB SEWER FUND**

Balance 10/12/23	\$179360.37
Interest Earned	+ 142.57
Revenue Dep 11/09/23	+ <u>12315.65</u>
	\$191818.59
Bills to be Pd 11/09/23	- 33813.96
Penn Vest Loan 11/1/23	- <u>10317.06</u>
<b>Balance as of 11/09/23</b>	<b>\$147687.57</b>

**LUZERNE BANK**

	\$22060.98
	.00
	+ <u>.00</u>
	\$22060.98
	-21053.96
	- <u>.00</u>
	<b>\$ 1007.02</b>



# Penn Lake 2024 BUDGET-Penn Lake 2024 Budget-First Reading 11/9/23

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## Notes

This budget was prepared as follows:

1. 10 months of actuals from the Treasurers October Report (Column D)
2. Estimate November and December Actuals to derive 2023 estimated actuals (Column F). Column G is estimated 2023 Actual.
3. Round Column K, then Column H is the preliminary budget figure.
4. Adjust 2023 actuals by amounts expected for 2024, column K, plus any amount considered to be one time or unusual occurrences in 2023
5. Snow Plowing-There are 2 accounts where snow plowing can be budgeted, "**35.432 Snow & Ice Removal-Liquid Fuels**", and "**432.000 Snow & Ice Removal-Discretionary**". For budget purpose, all snow plowing is budgeted in 35.432. The amounts when paid may be paid from 35.432 or 432 at the discretion of the Treasurer. Ditto 35.436 Storm Drain Cleaning.
6. Road Repairs-There are 2 accounts where road repairs can be budgeted, "**438.000 Maint/Repairs Bridges/Roads**"-Discretionary, and "**35.438 Main/Repairs-Roads-Liquid Fuels**". The amounts when paid may be paid from 35.438 or 438 at the discretion of the Treasurer.
7. Carryover amounts are **green**. They are calculated by taking balance from the October report and adjusted by expected November and December anticipated revenues and expenses.

## Dam Notes

- Grant money expected in 2023 did not materialize

## Adjustments for 2024

These are adjustments made to expected amounts that are unusual or one time occurrences. Rev=Revenue, Exp=Expense

1. Interest accounts 341.000, 341.010, 341.020 are **Adjusted up** \$101,500 due to 2 factors:
  - Higher Interest rates on our PLGIT accounts
  - The drawdown of the Luzerne bank line of credit
2. 362.480 Short Term Rental Fees– FEMA FMA Grant-**Adjusted up** -\$4k
3. 408.310 Prof Svc/Engineer-**Adjusted up** \$100,000 Permitting expense
4. 411.540 Contribution to Fire Co- **Adjusted dup** \$6,000 Borough commitment for WHFD new fire engine
5. 408.31/Exp Prof Svc/Engineer- **Adjusted up**-\$100,000 Engineering for detail design, permitting, grant administration
6. 472.100 INTEREST DUE ON LOAN-**Adjusted up** \$95,000 account of now we have the full loan balance
7. 35.432 Snow & Ice Removal-**Adjusted up** \$5000
8. 35.436 Storm Drain Cleaning-**Adjusted up** \$20,000

## Roads

The borough expects to get new paving on William Dr and Horshoe Dr account of Aqua main replacement

## Trash Calculation

The amount of trash \$\$\$ to go on residents tax bill TBD, Needs to wait for County Tax database

## Sewer Fund

The balance on the PennVest Penn Lake sewer loan will be \$242,323 at the beginning of 2024. The balance at the end of the year will be \$122,420, provided no extra payments are made. The expected payments received from the monthly \$79 customer charge billed amount and the \$120 annual lot availability charge is adequate for making the monthly PennVest payment as well as expected maintenance for the sewer system. The last payment on the Pennvest loan will be 12/1/2025.

Penn Lake 2024 Budget-First Reading for 11/9/25 Meeting

## Budget Variances

	A	B	C	D
1		<b>Estimated</b>	<b>Budget</b>	<b>Variance</b>
2	<b>Discretionary</b>	<b>Actual 2023</b>	<b>2023</b>	<b>(Unfavorable)</b>
3	Income	\$447,417.46	\$592,000.00	(\$144,582.54)
4	Expenses	\$392,860.94	\$394,500.00	\$1,639.06
5	Net			(\$142,943.48)
6				
7	<b>Liquid Fuels</b>			
8	Income	\$22,921.80	\$21,000.00	\$1,921.80
9	Expenses	\$10,275.00	\$36,000.00	\$25,725.00
10	Net			\$27,646.80
11				
12	<b>Sewer</b>			
13	Income	\$171,356.89	\$175,000.00	(\$3,643.11)
14	Expenses	\$185,755.79	\$217,000.00	\$31,244.21
15	Net			\$27,601.10

- Discretionary variance large unfavorable. FEMA FMA and BRIC grants that were budgeted for 2023 still not made available. Offset by large dam interest received.

## PENN LAKE PARK BOROUGH-2024 Budget-1st reading-Revenue

January through December 2024

<u>INCOME (Discretionary)</u>			
			<b>2024 Budget</b>
Real Estate Taxes			
		Uncategorized	\$0.00
	301.100	Real Estate (.4 mils)	\$20,000.00
	301.110	Real Estate -Dam (4.2 mils)	\$212,000.00
	301.400	Real Estate – Delinquent	\$2,000.00
	310.100	Real Estate – Tax Transfer	\$6,000.00
	310.200	Earned Income Tax	\$48,000.00
<b>Total Real Estate Taxes</b>			<b>\$288,000.00</b>
License & Permits			
	321.800	Cable TV Franchise	\$2,000.00
<b>Total License &amp; Permits</b>			<b>\$2,000.00</b>
Interest Earnings			
	341.000	GENERAL INTEREST	\$8,000.00
	341.010	Dam Interest	\$177,000.00
	341.020	GARBAGE INTEREST	\$1,500.00
<b>Total Interest Earnings</b>			<b>\$186,500.00</b>
State Entitlements			
	351.120	Emergency and DR	\$0.00
	351.000	Culture & Recreation	\$2,000.00
	351.070	Recreation Grant	\$0.00
	351.090	ARPA	\$0.00
	352.530	ARPA FUNDS	-\$19,000.00
	354.090	Community Development	\$0.00
	355.010	PUBLIC UTILITY REALTY TAX	\$0.00
	355.080	GAMING FUNDS	\$0.00
	355.990	Fire Relief Allocation	\$3,000.00
<b>Total State Entitlements</b>			<b>-\$14,000.00</b>
Charges for Services/Public Safety			
	361.000	General Government	\$0.00

	361.340	Zoning Hearing Fees.	\$2,000.00
	361.330	Zoning Permits/UCC Permits	\$1,000.00
	362.000	(Public Safety) Variance Hearings	\$0.00
	362.510	Sale of recycling cans	\$0.00
	364.000	ALL OTHER CHARGES	\$0.00
	362.480	Short Term Rental Fees	\$8,000.00
	364.450	Sanitation GARBAGE FEES COLLECTED	\$79,000.00
<b>Total Charges for Services/Public Safety</b>			<b>\$90,000.00</b>
		<b>TOTAL INCOME</b>	<b>\$552,500.00</b>
		<b>Carryover Funds-12/31/2023</b>	<b>\$3,357,000.00</b>
		<b>Budget-Available Resources -2024</b>	<b>\$3,909,500.00</b>

## PENN LAKE PARK BOROUGH-2024 Budget-1st reading-Expense

**January through December 2024**

<b>EXPENSE (Discretionary)</b>			<b>2024 Budget</b>
Borough Administration			
	400.000	Council Salaries	\$1,000.00
	400.340	Advertising/Postage/Printing	\$2,000.00
	400.350	Insurance & Bonding	\$7,000.00
	401.000	Mayors Salary	\$0.00
	402.000	Auditors Salary	\$1,000.00
	403.110	Tax Collectors Salary	\$1,000.00
	403.200	Tax Collectors Supplies	\$0.00
	403.300	HA Berkheimer, Admin/Comm	\$1,000.00
	404.300	Attorney Fees	\$15,000.00
	405.120	Secretary Salary	\$3,000.00
	405.120	Treasurer Salary	\$1,000.00
	406.000	General Government/Misc	\$3,000.00
	406.210	General Government Supplies	\$1,000.00
	408.310	Prof Svc/Engineer	\$218,000.00
	409.380	Rent & Other Services	\$1,000.00
		Uncategorized	\$0.00
<b>Total Borough Administration</b>			<b>\$255,000.00</b>
Public Safety	410.000	Police	\$0.00
	411.000	Firemens Relief Fund	\$3,000.00
	411.540	Contribution to Fire Co	\$6,000.00
	414.120	Zoning Officer Salary	\$4,000.00
	414.130	Zoning Officer, Other Svcs	\$0.00
	414.200	Planning Commission	\$0.00
<b>Total Public Safety</b>			<b>\$13,000.00</b>
Health & Human Services	420.000	Water Testing/ Lake Spraying	\$8,000.00
	420.300	Water/Other Svcs & Charges	\$0.00
<b>Total Health &amp; Human Services</b>			<b>\$8,000.00</b>
Public Works/Sanitation	426.120	Sanitation Collection Salary	\$0.00
	426.000	Recycling Collection and Disposal	\$0.00
	426.450	Sanitation Contracted Co	\$91,000.00
<b>Total Public Works/Sanitation</b>			<b>\$91,000.00</b>

Public Works/Streets & Bridges	432.000	Snow & Ice Removal	\$0.00
	433.000	Traffic Control	\$0.00
	434.000	Streetlights	\$0.00
	438.000	Maint/Repairs Bridges/Roads	\$44,000.00
	446.000	Flood Control	\$0.00
	439.000	Const/Rebuilding/Dam	\$0.00
<b>Total Public Works/Streets &amp; Bridges</b>			<b>\$44,000.00</b>
Recreation	451.000	Recreation	\$4,000.00
	451.070	CULTURE & RECREATION	\$0.00
	452.000	Recreation/Other Grant Work	\$0.00
<b>Total Recreation</b>			<b>\$4,000.00</b>
Miscellaneous	463.000	Economic Development	\$0.00
	471.100	Dam Construction Cost	\$23,000.00
	472.100	INTEREST DUE ON LOAN	\$193,000.00
	481.000	Miscellaneous	\$0.00
<b>Total Miscellaneous</b>			<b>\$121,000.00</b>
<b>Total Expenses</b>			<b>\$536,000.00</b>



**PENN LAKE PARK BOROUGH 2024 Budget-1st reading Liquid Fuels- INCOME AND EXPENSE**

<u>Liquid Fuels</u>			<b>2024 Budget</b>
Income			
	35.341	Interest Earned	\$1,000.00
	35.355.05	LF Tax Allotment	\$22,000.00
<b>Total Liquid Fuels Income</b>			<b>\$23,000.00</b>
		<b>Carryover Funds-12/31/2023</b>	<b>\$25,000.00</b>
<b>Total LF Budgeted Balance</b>			<b>\$48,000.00</b>
Expense			
	35.432	Snow & Ice Removal	\$14,000.00
	35.433	Traffic control	\$0.00
	35.436	Storm Drain Cleaning	\$20,000.00
	35.438	Main/Repairs-Roads	\$1,000.00
<b>Total LF Budgeted Expense</b>			<b>\$35,000.00</b>

**PENN LAKE PARK BOROUGH-2024 Budget-1st reading Sewer INCOME AND EXPENSE**

<b><u>Sewer Fund</u></b>			<b>2024 Budget</b>
Income			
	341.030	Interest	\$1,000.00
	364.110	Sewer Connections	\$11,000.00
	364.100	Monthly Fees Collected	\$159,000.00
<b>Total Sewer Revenue</b>			<b>\$171,000.00</b>
		<b>Carryover Funds-12/31/2023</b>	<b>\$200,000.00</b>
<b>Total Available Sewer Funds 2020</b>			\$371,000.00
Expense			
	429.610	Repairs/Hookups	\$62,000.00
	471.000	Penn Vest Loan-Debt Svc	\$124,000.00
<b>Total sewer Expense</b>			<b>\$186,000.00</b>



Astra Insurance Group  
 1-888-225-8933  
 astrainsurancegroup.com

## PUBLIC ENTITY PACKAGE POLICY APPLICATION

CLIENT INFORMATION			
Name	Penn Lake Park Borough		
Address	PO Box 14		
City, State, Zip	White Haven , PA 18661		
County	Luzerne	Website	http:// www.pennlakeborough.com
Population	308	Year Established	1974
Federal Employer Identification Number	23-1983595		

POLICY TERM			
Effective Date	01/22/24	Expiration Date	01/22/25
Date Quote Needed			

AGENCY		
Name	Producer	Producer Email
Davis Gregory & Kyle Inc. DBA DGK Insurance	Jim Davis	JimD@dgkinsurance.com

ENTITY CONTACTS				
Name	Position/Title	Phone	Cell	email
Paul Rogan	Other	(570) 956-9784		rogan@pobox.com

LOSS RUNS – PLEASE ATTACH THE FOLLOWING FOR ALL LINES
Five years of loss runs from prior carriers excluding those carriers of the Astra Program. The loss run reports should be no older than six months prior to the expiration date of the policy.

TERRORISM COVERAGE	Yes/No
Include Terrorism Coverage on the following lines if included in the quote: Property, Equipment Breakdown, Inland Marine, General Liability and Excess	Yes



## PROPERTY COVERAGE

Building and Personal Property		Amount	
Building and Personal Property		\$71,787	
Specific Building and Personal Property Limit		\$ 0	
Additional Coverages		Standard	Requested
Ordinance or Law - Combined Demolition Cost and Increased Cost of Construction		\$500,000	\$500,000
Business Income		\$250,000	\$250,000
Extra Expense		\$500,000	\$500,000
Valuation			
Building and Personal Property Coinsurance Percentage		80%	90% X 100%
Source of Building Values			
Date of last appraisal			
Agreed Amount		Yes	
Business Income Coinsurance Percentage - Submit a Business Income Worksheet for other options		50%	
Perils			
Causes of Loss – Special Form		Included	
Flood - Annual Aggregate (Excluding Flood Zones - A, A1-A30, AE, AH, AO, A99, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, V, V1-V30, VE or VO)		Not Covered	
Earthquake and Volcanic Eruption - Annual Aggregate		Not Covered	
Equipment Breakdown Limit		\$71,787	
Deductibles			
Building and Personal Property		\$500	
Electric Substations and Transformers		\$1,000	
Flood		Not Covered	
Earthquake and Volcanic Eruption		Not Covered	
Equipment Breakdown - All Other Property		\$1,000	
Equipment Breakdown - Deep Well Pumps, Electric Substations, Transformers		\$1,000	
Policy Amended Coverage Endorsement (PACE Extensions) Please indicate if higher limits than standard limits shown are needed.		Standard	Requested
Animal Injury or Mortality		\$10,000	\$10,000
Buildings in the Course Of Construction		\$500,000	\$500,000
Debris Removal – Additional Limit		\$50,000	\$50,000
Newly Acquired or Constructed Property – Building		\$1,000,000	\$1,000,000
Newly Acquired or Constructed Property – Personal Property		\$1,000,000	\$1,000,000



Newly Acquired or Constructed Property – Extra Expense	\$1,000,000	\$1,000,000
Outdoor Property – Limited to Certain Perils subject to a Max Limit of \$5,000 For Any One Item	\$100,000	\$100,000
Personal Effects	\$5,000 per Premises / \$50,000 per Occurrence	\$5,000
Pollution Clean Up and Removal	\$50,000	\$50,000
Property in Transit	\$200,000	\$200,000
Spoilage – Loss of Refrigeration	\$25,000	\$25,000
Utility Services Interruption – Property, Business Income and Extra Expense	\$250,000	\$250,000
<b>Policy Amended Coverage Endorsement (Other PACE Extensions)</b>	<b>Amount</b>	
Arson Reward	\$1,000 per person subject to \$5,000 Maximum	
Claim Preparation Expenses		\$50,000
Crime Reward	\$1,000 Per Person subject to \$5,000 Maximum	
Errors and Omissions		\$100,000
Expediting Expense		\$250,000
Fine Arts - Unscheduled		\$50,000
Fire Department Service Charge		\$25,000
Fire Protection Devices – Refill/Recharge		\$25,000
Ground Maintenance Equipment		\$50,000
Landscaping - Unscheduled		\$50,000
Lock Re-Keying/Replacement		\$2,500
Property Off Premises		\$50,000

<b>Indiana only - Mine Subsidence</b>	<b>Yes/No/Other</b>
I wish to purchase Mine Subsidence Coverage for structure indicated in the Statement of Values below.	No

### PROPERTY EXPOSURES AND SCHEDULES

<b>Flood</b> – Please respond to the following if requesting Flood Coverage.	<b>Yes/No/Other</b>
Do you have any buildings located in Flood Zone Zones A, A1-A30, AE, AH, AO, A99, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, V, V1-V30, VE or VO A?	NA
If Yes, list the Location/Building # as described on the Statement of Values or the Building Name of each:	
Have you experienced any incidents of flooding in the last five years?	
If Yes, describe the location, the nature of the flooding and the date on which it occurred.	

**Statement of Values – PLEASE ATTACH THE FOLLOWING**

- (1) A statement of values (SOV) including address, occupancy, protection class, coverage values, and valuation for each building owned or occupied by the entity.

Note: Detached Signs – Should be included on the statement of values if the value is greater than \$2,500

- (2) Latest property appraisal on any building.

### STATEMENT OF VALUES (SOV)

Complete the SOV below or provide a Property Schedule or Property Appraisal with equivalent information. Information can be submitted by email, fax or USPS. Provide all information including a description of all property in the open.

Prem#	Bldg#	Building Name	Occupancy	Address (No., Street, City)	PC	# Stories	Square Feet	Year Built	Cons- truction Code	100% Building Values	100% Personal Property Values	Valu- ation <sup>(1)</sup>	IN Only Mine Subsidence Limit
1	1	Sec's Home Office	Office	1305 Lakeview Dr	4	1	1	1970	1	\$ 0	\$1,243	RC	\$ 0
2	1	Storage	Storage	Lakeview Dr - Dam Penn Lake Park	4	1	120	1970	2	\$9,493	\$ 0	RC	\$ 0
3	1	Playground Assembly	Playground	Intersection of Terrace Dr & Lakeview Dr	4	1			3	\$44,100	\$ 0	RC	\$ 0
4	1	Meeting & Storage room	Office/Storage	1744 Lakeview Dr	4	1		1950	1	\$ 0	\$16,951	RC	\$ 0

- <sup>(1)</sup> RC Replacement Cost  
 ACV Actual Cash Value  
 FRC Functional Replacement Cost  
 HV Historical Value

Prem#	Bldg#	Building Name	Percentage of building covered by sprinklers	Fire Detection Local or Central or None	Smoke Detection Yes or No	Burglar Alarm Local or Central or None	Is the Building Vacant
1	1	Sec's Home Office	0				No
2	1	Storage	0				No
3	1	Playground Assembly	0				No
4	1	Meeting & Storage room	0				No

## INLAND MARINE COVERAGE

Inland Marine Coverages Please indicate if higher limits than standard limits shown are needed.	Standard	Requested
Accounts Receivable	\$100,000	\$100,000
Valuable Papers	\$100,000	\$100,000
Valuable Papers Deductible		\$1,000

Computer Coverage	Standard	Requested
Computer Equipment	\$10,000	\$11,301
Computer Media	\$5,000	\$5,650
Computer Data	\$5,000	\$5,650
Computer Coverage - Business Income	\$1,000	\$1,000
Computer Coverage - Extra Expense	\$5,000	\$5,000
Computer Property Away From Your Premises and Computer Property in Transit	\$2,000	\$2,000
Computer Deductible		\$1,000

Mobile and Portable Equipment	Standard	Requested
Schedule Mobile and Portable Equipment		Complete Schedule Below
Unscheduled Mobile and Portable Equipment - Subject to \$5,000 Any One Item	\$5,000	\$5,650
Mobile and Portable Equipment Deductible		\$500

Scheduled Fine Arts		
Schedule Fine Arts		Complete Schedule Below
Scheduled Fine Arts Deductible		Not Covered

## INLAND MARINE SCHEDULES

Mobile and Portable Equipment Schedule			
Item #	Description (Include Year, Make, Model, etc.)	Serial No.	Replacement Cost
<b>Total</b>			<b>\$ 0</b>

Scheduled Fine Arts Schedule		
Item #	Description (Include an Appraisal for Each Item)	Appraised Value



Total

\$ 0

### CRIME COVERAGE

Crime Coverage	Standard	Amount
Employee Theft Limit	\$5,000	\$5,000
Forgery and Alteration Limit	\$5,000	\$5,000
Money Orders and Counterfeit Money Limit	\$5,000	\$5,000
Computer and Frauds Transfer Fraud Limit	\$5,000	\$5,000
Social Engineering Fraud Limit	\$5,000	\$5,000
Inside the Premises – Theft of Money and Securities Limit	\$5,000	\$5,000
Outside the Premises Limit	\$5,000	\$5,000

Crime Deductibles	Amount
Employee Theft Deductible	\$250
Forgery and Alteration Deductible	\$250
Money Orders and Counterfeit Money Deductible	\$250
Computer and Funds Transfer Fraud Deductible	\$250
Social Engineering Fraud Deductible	\$250
Inside the Premises – Theft of Money and Securities Deductible	\$250
Outside the Premises Deductible	\$250

### CRIME QUESTIONNAIRES AND SCHEDULE

Crime – Please respond to the following if requesting Crime Coverage.	Yes/No/Other
Are audits performed on a regular basis?	Yes
Frequency of audits	Annual
Were any discrepancies or loose practices commented on the latest audit?	No
If Yes, attach a copy of the audit	Attach Audit
Are credit checks secured for employees with access to financial transactions?	No
Are criminal background checks done on all employees with access to financial transactions?	No
Are bank accounts reconciled by someone not authorized to deposit or withdraw?	No

Crime – Please respond to the following if requesting any Crime Coverage limits greater than \$100,000	Yes/No/Other
What amount of money is handled during an annual term?	
What is the largest amount at any one time under any one individual's control?	

Are funds deposited the same day they are received?	
Who has the authority to withdraw funds from depository by check?	
Is a countersignature of checks required?	
Who provides countersignature?	
To whom and when are delinquencies reported?	
Do you have one or more dedicated PC's for EFT activity?	
Do you use a dedicated clearing account for EFT's and block all other entity accounts from completing EFT transactions?	
Do you segregate EFT controls such as initiating and authorizing EFT's?	
Do you have multi-factor out-of-band authentication for EFT's?	
Do you monitor and reconcile EFT's daily to quickly identify unauthorized transactions?	
Have you rejected any proposed security controls offered by your financial institution?	
Describe other controls used by you or your financial institution to authenticate EFT's such as specified recipient accounts, limitations on adding recipient accounts, etc.	

<b>Faithful Performance of Duty Questionnaire</b> – Please respond to the following if requesting Crime Coverage for any individuals who are required to carry a bond	<b>Yes/No/Other</b>
Do your statutes/resolutions allow the fiscal officer or other positions to be covered under a crime policy rather than being bonded?	No
List all positions or individuals to be included under the crime policy rather than a bond on the Crime Schedule below by position title.	
Has any employee been declined for a bond or crime coverage?	No
If Yes, explain who, when, why and by whom.	

### CRIME SCHEDULE

Complete if any individuals who are required to carry a bond are to be covered under the crime coverage.

Crime Position/Individual Schedule				Has the individual ever,					
Position	Individual's Full Name	Limit	Excess of Bond (Yes/No )	1. Been declined for a bond or crime coverage?	2. Had any lawsuits or judgment against them? (Personal or Professional)	3. Filed for bankruptcy?	4. Been convicted of a crime?	5. Been party to a surety bond claim?	If Yes, to 1. through 5., provide details. Attach separate page if necessary.



## LIABILITY COVERAGE

General Liability – Occurrence Form	Amount
Bodily Injury and Property Damage - Each Occurrence	\$1,000,000
Personal & Advertising Injury – Any One Person or Organization	\$1,000,000
Damage to Premises Rented To You – Any One Premises	\$300,000
General Aggregate	\$3,000,000
Product–Completed Operations Aggregate	\$3,000,000
General Liability Deductible	\$0

Medical Payments	Standard	Requested
Any One Person	\$5,000	\$5,000
Any One Accident	\$5,000	\$5,000

Employee Benefits	Amount
Employee Benefits Liability – Each Employee	\$1,000,000
Employee Benefits Liability Aggregate	\$3,000,000
Employee Benefits Liability Deductible	\$0
Is current Employee Benefits Liability coverage Occurrence or Claims Made?	Claims Made
If Claims Made, Current Employee Benefits Retroactive Date	1/22/2020

Pennsylvania Only - Heart and Lung Act	Amount	Requested Yes/No
Temporary Salary Reimbursement Coverage	\$25,000 Each Covered Employee \$100,000 Each Accident \$250,000 Aggregate	No

## LIABILITY SCHEDULES AND QUESTIONNAIRES

**Liability Exposures**

Review the Operations/Exposure List and for each Operation/Exposure applicable to your entity provide. If shown in the Known Operations/Exposures List, update the details.

If not shown in the Known Operations/Exposures List provide the following in the New/Additional Operations/Exposures List:

1. The Operations/Exposure and Exposure Base;
2. A detailed description of the exposure;
3. The amount of exposure (per the exposure base noted in 1. Above)
4. If the Operations/Exposure is subcontracted;
5. If the Operation/Exposure is subcontracted, does the subcontractor provide insurance coverage; and
6. If the subcontractor does provide insurance, what limits does it provide;

### Known Operations/Exposures List

1. Operation/Exposure and Exposure Base	2. Description of Operation/Exposure	3. Exposure Amount	4. Sub-contracted (Yes/No)	5. Contractor Provides Coverage (Yes/No)	6. Contractor Limits of Insurance
Beaches	Lake	2	No		
Dams, Levees, Dikes	Each Dam Premises Coverage Only	1	No	No	
Governmental Subdivision - Municipalities Less Than 2,500 Population	Population	308	No		
Medical Payments	Each Location	4	No		
Sewer - Wastewater Collection without Treatment	Number of Connections	60	No	No	\$1,000,000
Streets, Roads, Highways and Bridges	Each Mile	7	No	No	\$1,000,000
Employee Benefits	Each Employee	2	No		

### New/Additional Operations/Exposures List

Operation/Exposure	Exposure Base	Detailed Description of Operation/Exposure	Exposure Amount	Sub-contracted (Yes/No)	Contractor Provides Coverage (Yes/No)	Contractor Limits of Insurance
Amusement Parks and Devices	Each Park or Device					
Beaches with Public Swimming	Each Beach					
BMX Trails/Tracks	Each Trail					
Boats - For Rent	Each Boat					
Boats - Not for Rent	Each Boat					
Bus Stations and Bus or Air Terminals	Each Station or Terminal					
Campgrounds	Each Site					
Commercial or Industrial Rental Properties	Area					
Dams, Levees, Dikes	Each Dam, Levee, Dike					
Diving Boards or Platforms	Each Board or Platform					
Dwellings - One family	Each Dwelling					
Dwellings - Two family	Each Dwelling					
Dwellings - Three family	Each Dwelling					
Dwellings - Four family	Each Dwelling					

Electric Utility (Light and Power Companies)	Each Connection					
EMTS, Nurses Professional	Each EMT or Nurse					
Exhibition, Convention, Arenas, Auditoriums	Area					
Fireworks (Sponsored by the Entity)	Each Event					
Firing Range Open to the Public	Each Range					
Garbage or Refuse Landfill or Dump	Each Site					
Gas Companies	Each Connection					
Golf Courses	Gross Sales					
Healthcare Facilities	Each Facility					
Housing Projects, Public Housing	Units					
Libraries	Square Footage					
Inflatable Amusement Devices	Each Device					
Marinas and Boat Yards	Gross Sales					
Preschool, Head Start, Recreation Programs for Children Under Age 5	Each Child					
Recreation Programs including, Zip Lines, Bungee Jumping or Climbing Walls	Number of Participants					
Restaurant	Gross Sales					
Saddle Horses for Rent	Each Animal					
Sewer - Wastewater Collection with Treatment	Each Connection					
Sewer - Wastewater Collection w/out Treatment	Each Connection					
Skate Park	Each Park					
Skating Rink - Ice	Each Rink					
Ski Facilities	Each Facility					
Solar Energy Systems – (Solar Arrays or Solar Panels)	Each Array					
Stadiums (Greater than 5,000 seating)	Seating Capacity					

	Greater Than 5,000					
Streets, Roads, Highways or Bridges	Each Mile					
Swimming Pools	Each Pool					
Transportation Dial and Ride	Annual Calls					
Transportation Regular Route Pickup	Each Bus					
Water Distribution w/out Treatment	Each Connection					
Water Distribution with Treatment	Each Connection					
Waterslides	Each Slide					
Wharves, Piers, Docks	Each Warf, Pier or Dock					
Wind Turbines	Each Turbine					
Zoos	Each Zoo					
Other	Each					
Other	Each					
Other	Each					

**Coverage Information – PROVIDE COPIES OF THE FOLLOWING FOR NOTED OPERATIONS**

1. Provide a copy of the latest engineer's inspection for all Dams, Dikes or Levees.
2. Provide a copy of the latest programs for any Park or Recreation departments.
3. Complete separate Questionnaires for any of the following exposures:  
 Habitational operations including dwellings, apartments or homes;  
 Healthcare facilities including clinics, nursing or hospital facilities; or  
 Preschools, Latchkey or Daycares operations.

<b>Contracted/Shared Services Questionnaire</b>		<b>Yes/No/Other</b>
Do you subcontract any operations/services that are not specifically listed under Liability Exposures? (For example, Law Enforcement, Fire or EMT)		No
If Yes, describe the operations.		
Do you have written contracts governing all subcontracted operations?		Yes
If No, indicate which operations do not have written contracts.		
Do you require certificates of insurance from each subcontractor?		Yes
Do you have any shared services, joint service agreements or task forces?		No
If Yes, describe the shared services and provide a copy of the governing documents or contracts.		

Fire And Emergency Services	Number
Number of paid firefighters?	0.00
Number of volunteer firefighters?	0.00
Number of EMT's	0
Is the Fire and/or Emergency Service a separate legal entity?	Yes
Is the Fire and/or Emergency Service currently separately insured?	
If currently separately insured, what coverages are provided and by whom?	
Does our entity have any control over the volunteers or employees of the Fire and/or Emergency Services?	No
If Yes, explain the entities responsibilities and oversight.	
Are the fire vehicles registered in the entities name?	No
How many of the vehicles are EMS certified?	N/A

Herbicide/Pesticide Applicators – Licenses		
Name of Licensed Applicator (Where required by State law)	License Expiration Date	Copy of License Provided

Inflatable And Other Amusement Devices	Yes/No/Other
Note: Inflatables and Amusement Devices are excluded and must be disclosed below to be covered.	
Does the entity rent any inflatable devices?	No
How many does the entity rent annually?	
How often does the entity rent annually?	
Describe the inflatable device(s) rented.	
Does the vendor assemble and disassemble the inflatable device?	
Who operates the inflatable device?	
Does the vendor provide evidence of Liability insurance showing at least \$1,000,000 per occurrence limit?	
Is entity named as an additional insured on the vendor policy?	
Who reviews the rental agreement?	
Is the rental agreement signed by an authorized entity representative?	
Does the entity own inflatable devices?	
How many does the entity own?	
How often does the entity use owned inflatables devices annually?	
Describe the owned inflatable devices.	
Are owned inflatable devices operated at entity sponsored events only?	
Are owned inflatable devices rented to others?	



Does the entity own or rent any other amusement devices? (ie: miniature trains, mechanical rides, mobile zip line, mobile climbing wall,	
If Yes, describe each device and whether it is owned or rented.	

<b>Parks and Playgrounds</b>	<b>Yes/No/Other</b>
Number of parks?	1
Is there playground equipment at the park(s)?	Yes
Are there any buildings at the park(s)?	No
If Yes, what type of facilities?	
Are all buildings listed on SOV?	
If No, why are those buildings not included on the SOV?	
Is all Property in the Open listed on the SOV?	
If No, describe that property and why it is not included on the SOV?	
What amenities are at the parks? (ie: basketball court, horseshoe pit, shelters, etc.)	Basketball Court, Pickle Ball, Tennis Court
Is there any equipment to rent or borrow at the parks? (ie: paddle boats, kayaks, canoes, etc.)	No
If Yes, describe rentals.	

<b>Pollution Exceptions Questionnaire</b>	<b>Yes/No</b>
Indicate Yes or No if limited pollution is needed for the following operations.	
Pesticide or herbicide chemical application	No
Water treatment chemical application for the sole purpose of purifying or treating water	No
Swimming pool chemical application for the sole purpose of treating water for recreational swimming	No
Street and road chemical application during snow and ice removal	Yes
Fire and hazmat chemical application during emergency operations	No
Mace, Pepper Spray and Tear Gas Release in an emergency situation as part of law enforcement operations	No

<b>Sexual Abuse Injury</b>	<b>Yes/No</b>
Did the entity have separate Sexual Abuse Injury Coverage?	
If Yes, was the coverage Claims Made or Occurrence?	
If Claims Made, current Sexual Abuse Injury retroactive date.	

<b>Solar Array</b>	<b>Yes/No/Other</b>
Address of array	No
Describe the locations proximity to any building.	
Year built?	
Who is the manufacturer?	
Who is the installer?	

Describe the maintenance schedule.	
Who is the service contractor?	
What is the maximum KVA?	
What is the 100% Replacement Cost value?	
Do you sell excess power?	
What is the 100% Business Income value?	
What is the current Business Income limit?	
What is the current Extra Expense limit?	

<b>Wind Turbines</b> Complete the Questions below for all turbines Complete the Schedule below for each turbine	<b>Yes/No/Other</b>
What is the 100% Replacement Cost value?	No
Do you sell excess power?	
What is the 100% Business Income value?	
What is the current Business Income limit?	
What is the current Extra Expense limit?	

<b>Turbine #</b>	<b>Location/ Address</b>	<b>Year Built</b>	<b>Manufacturer</b>	<b>Installer</b>	<b>Height</b>	<b>Maximum KWA</b>	<b>Maintenance Schedule</b>	<b>Written service agreement on file (Yes/No)</b>

**Special Events**

Name of Event	Average Attendance	Describe/List Activities	# Days	Does Each Vendor Provide Liability Insurance	Does Each Vendor Name the Entity on Their Insurance	Vendor Insurance Policy Minimum Limits of Insurance	Is Liquor Provided	Who Serves/Sells Liquor	Is a Separate Liquor Liability Policy In Place	Separate Liquor Policy Limits of Insurance



## UNMANNED AERIAL SYSTEMS

<b>Coverage Information – PLEASE ATTACH THE FOLLOWING</b>	
(1) A UAS schedule per the enclosed Schedule which includes the type and specifications of each UAV, specifications of the base station and transmitter, size and content of payload, description of the operations or intended use, the replacement cost and storage location. (2) A current list of certified UAS pilots and copies of the FAA Certificate of Authorization for each pilot. (3) Five years of loss runs from prior carriers for any years not covered through the Astra program. The loss run reports should be no older than six months prior to the expiration date of the policy.	
<b>Expiring Information</b>	
Expiring Carrier	
Expiring Property Damage Limit	
Expiring Property Damage Deductible	
Expiring Liability Limit	
Expiring Liability Deductible	
Expiring Premium	
<b>Underwriting Information</b>	
Enter Property Damage Limits on UAS Schedule	<b>Yes/No/Other</b>
Property Damage Deductible (Minimum Property Damage Deductible - \$1,000)	Not Covered
Requested Liability Limit of Coverage (Maximum Limit of Coverage - \$500,000)	Not Covered
Liability Deductible (Minimum Liability Deductible – No Deductible)	\$ 0
Is there a Certificate of Authorization and Waiver (COA) from the FAA for your UAS operation?	
If Yes, what conditions are your entity approved for?	
How will information gathered by protected and controlled?	
How is the navigation systems secured when not in use?	
Are there UAS operations offshore or over other hazardous areas?	
If Yes, describe operations.	
Do your entity UAS operations include the application of chemicals?	
If Yes, describe operations, locations and chemicals.	
Describe lost communication procedures.	
<b>Risk Management</b>	
Indicate if the UAS includes the fail safe technologies	
Indicate if the UAS includes geofencing	
Indicate if the UAS includes low battery warning	
Indicate if the UAS includes auto landing	
Indicate if the entity has written policies and procedures assessing operating environment	
Indicate if the entity has written policies and procedures assessing weather conditions	
Indicate if the entity has written policies and procedures assessing flight restrictions	

Indicate if the entity has written policies and procedures assessing notification of those directly participating in the operation	
Indicate if the entity has written policies and procedures addressing emergency procedures	
Indicate if the entity has written policies and procedures addressing contingency procedures	
Indicate if the entity has written policies and procedures addressing roles and responsibilities of the pilot in command and anyone operating the UAS under the direction of the pilot in command	
Indicate if the entity has written policies and procedures addressing protection of individual privacy and civil rights	
Indicate if the entity has written policies and procedures addressing retention, disclosure, destruction of information	
Indicate if the entity has written policies and procedures addressing the need of warrants for law enforcement use	

Unmanned Aerial Systems Schedule						
UAS #	Manufacturer and Specifications of UAV	Manufacturer and Specifications of Base Station and Transmitter	Payload Size and Content	Total Weight of UAV and Payload	Primary Purpose/ Operation	Replacement Cost of UAS

### MALICIOUS ACT COVERAGE

Malicious Act	Amount
Malicious Act – General Aggregate	Not Covered
Death Benefit – Aggregate	Not Covered
Death Benefit – Per Insured	Not Covered
Medical Expenses – Aggregate	Not Covered
Medical Expenses – Per Insured	Not Covered
Emergency Medical Services – Aggregate	Not Covered
Emergency Medical Services – Per Insured	Not Covered
Funeral Services – Aggregate	Not Covered
Funeral Services – Per Insured	Not Covered
Personal Counseling – Aggregate	Not Covered
Personal Counseling – Per Insured	Not Covered
Travel Services – Aggregate	Not Covered
Travel Services – Per Insured	Not Covered

### LAW ENFORCEMENT LIABILITY COVERAGE

Law Enforcement Liability	Amount
Law Enforcement Liability - Each Wrongful Act	Not Covered
Law Enforcement Liability - Annual Aggregate	Not Covered
Law Enforcement Liability Deductible	Not Covered
Is current Law Enforcement Coverage Occurrence or Claims Made?	Not Covered
If Claims Made, Current Law Enforcement Retroactive Date	

Law Enforcement Medical Expense	Amount
Any One Person	Not Covered
Any One Accident	Not Covered

General Information	Number
Number of Full Time Arresting Officers	0
Number of Part Time Arresting Officers	0
Number of Certified Auxiliary Officers with Arrest Power and Carrying Weapons	0
Number of Non-Certified Auxiliary Officers with No Arrest Power and Not Carrying Weapons	0



Number of Canine Officers	0
Does the entity operate a Temporary Holding Facility	
Number of Beds in a Temporary Holding Facility	
Number of Persons processed through the Temporary Holding Facility on a weekly basis regardless of the time spent	

Law Enforcement Questionnaire	Yes/No/Other
Is the department CALEA certified?	
Does the department use any outside policies or training contractors (i.e. Lexipol)	
When was the last policies and procedures updated?	
Does the department authorize use of tasers?	
Does the department have a firing range?	
Is the range open to the public?	
Does the department utilize dashboard cameras?	
Does the department utilize body cameras?	
Does the department prohibit moonlighting?	
If not prohibited, describe the types of moonlighting activities deemed acceptable and the average percentage of staff who moonlight.	

Detention Facilities Other Than Temporary Holding Facilities
<ol style="list-style-type: none"> <li>Complete the Supplemental Detention Facility Questionnaire.</li> <li>Provide a copy of the latest state inspection.</li> </ol>

### PUBLIC OFFICIAL'S ERRORS AND OMISSIONS LIABILITY COVERAGE

Public Officials Errors and Omissions	Amount
Public Officials Errors and Omissions Liability - Each Wrongful Act	\$1,000,000
Public Officials Errors and Omissions Liability - Annual Aggregate	\$3,000,000
Public Officials Errors and Omissions Liability Deductible	\$1,000
Is Public Officials Errors and Omissions Coverage Occurrence or Claims Made?	Claims Made
If Claims Made, Current Public Official Errors and Omissions Retroactive Date	1/1/1980

Non-Monetary Relief Defense	Standard	Amount
Non-Monetary Relief Defense Annual Aggregate	\$25,000	\$50,000
Non-Monetary Relief Defense Deductible		\$1,000

General Information	Number
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Total number of elected or appointed officials	8
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Public Officials Questionnaire	Yes/No/Other
Do newly elected officials attend formal training sessions/seminars designed for new public officials?	No
Does the entity establish and maintain zoning regulations?	Yes
Does the entity administer building codes?	No
Does the entity have a formal zoning or building code appeal process?	Yes
Does legal counsel attend zoning or planning committee meetings?	No
If No, how are disputes/grievances handled?	By board or contact w/attorney
Is any annexation of territory planned or in consideration?	No
If Yes, describe including time frame, acreage, population, etc.	
Is any change in service either new operation or reduced operation planned or under consideration?	No
If Yes, describe the operation and changes that may take place including possible timeline	

### EMPLOYMENT PRACTICES LIABILITY COVERAGE

Employment Practices Liability	Amount
Employment Practices Liability - Each Wrongful Act	\$1,000,000
Employment Practices Liability - Annual Aggregate	\$3,000,000
Employment Practices Liability Deductible	\$1,000
Is current Employment Practices Coverage Occurrence or Claims Made?	Claims Made
If Claims Made, Current Employment Practices Retroactive Date	1/1/1980

Back Wages	Standard	Amount
Back Wages Annual Aggregate	\$50,000	\$50,000
Back Wages Deductible	\$10,000	\$1,000

General Information	Number
Number of Full Time Employees (Not Including Law / Firefighters / EMT's which are reported elsewhere)	0
Number of Part Time Employees (Not Including Law / Firefighters / EMT's which are reported elsewhere)	2
Number of Seasonal Employees (Not Including Law / Firefighters / EMT's which are reported elsewhere)	0

Employment Practices Questionnaire	Yes/No/Other
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Are all prospective employees required to complete an employment application prior to hire?	Yes
Are references checked for all new hires?	Yes
Does the entity have written employee policies and procedures?	No
Are the policies and procedures distributed or available to all employees?	NA
Does legal counsel review the employment policies and procedures?	NA
When did legal counsel last review the employment policies and procedures?	
Are staff notified and provided training as needed when changes to the employee policies and procedures are made?	NA
Are terminations reviewed by legal counsel prior to final action being taken?	No
What is the average turnover rate for the last five years?	0
What is the average number of involuntary terminations over the last five years?	0
Are any layoffs/terminations planned for the current or subsequent year?	No
If Yes, indicate the number and timing?	
What percentage of employees are union?	0

### AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE COVERAGE

Automobile Liability	Amount
Bodily Injury & Property Damage Liability Limit	\$1,000,000
Auto Liability Deductible	\$0
Uninsured Motorist Limit – Each Accident (For PA options see below)	Not Covered
Underinsured Motorist Limit – Each Accident (For PA options see below)	Not Covered
Medical Payments Limit	Not Covered

Pennsylvania Only				Amount
Uninsured Motorist – Each Accident	Nonstacked	Stacked		Not Covered
Underinsured Motorists – Each Accident	Nonstacked	Stacked		Not Covered
Uninsured Motorists – Each Person/Each Accident	Nonstacked	Stacked		Not Covered
Underinsured Motorists – Each Person/Each Accident	Nonstacked	Stacked		Not Covered
First Party Benefits – Medical Expense				Not Covered
First Party Benefits - Work Loss				Not Covered
First Party Benefits - Funeral				Not Covered
First Party Benefits - Accidental Death				Not Covered
Combination First Party Benefits - Total Benefits Limit				Not Covered
Combination First Party Benefits - Funeral				Not Covered



Combination First Party Benefits - Accidental Death	Not Covered
Extraordinary Medical Benefits - Amount	Not Covered

Hired Car Physical Damage	Amount
Limit	\$50,000
Comprehensive Deductible	\$500
Collision Deductible	\$500

### AUTOMOBILE QUESTIONNAIRE AND SCHEDULES

Fleet Coverage	Yes/No/Other
Is any portion of your fleet not to be covered by this policy?	NA
If Yes, indicate the number of vehicles and provide a certificate of insurance for those vehicles.	
Is any portion of the fleet contracted or leased from a third party?	NA
If Yes, indicate the number of vehicles and the length of the contract or lease.	
Does the entity allow employees to use entity owned vehicles for personal use?	Not Applicable
If Yes, describe vehicle usage and employees	
Number of employees who drive their own vehicles on entity business.	
Are Motor Vehicle Records checked prior to hiring?	No
Are Motor Vehicle Records checked on an ongoing basis?	No
Is there a formal accident investigation process?	
Is there a driver incentive program in place?	No
Does the entity haul any explosive, flammable or hazardous materials (Not including weapons or munitions transported by police personnel or SWAT teams.)?	No
If Yes, describe the materials, frequency, distance and controls.	
Are employees covered by Workers Compensation?	Yes
Provide replacement cost on buses ten (10) years or newer	
What is the highest total value of all vehicles at any one location	0
Provide the address or description of that location	
Describe the location security (controls, fences, lights, alarms, etc.)	
What is the estimated ACV of the single location with the highest total values. (Applies only to values in excess of \$2,500,000)	0

**Vehicle Schedule Coverage Information – PLEASE ATTACH THE FOLLOWING**

A vehicle schedule which includes the vehicle description, department, cost new or replacement cost (only fire/ambulance vehicles), vehicle identification number (VIN) and storage location. The vehicle description must include year, make and model. (See Vehicle Schedule Attached)

**Garagekeepers Coverage**

Entities that own garages should consider Garagekeepers coverage. If this coverage is necessary, determine the Limit by multiplying the maximum number of autos in your care, custody or control at any one time by the average value per vehicle.

Location/Address of Garage Operations	Limit	Comprehensive Deductible each Customer's Auto	Comprehensive Deductible Max per Event	Collision Deductible each Customer's Auto
	\$	\$	\$	\$



### EXCESS LIABILITY

Excess Liability	Amount
Excess Limit	\$2,000,000
Excess Aggregate	\$2,000,000

### ADDITIONAL INTERESTS

Additional Interests
<p>Indicate any requests for additional interests including the reason/relationship of the additional interest to the named insured and whether or not a contract/agreement exists.</p> <p>Attach a copy of all contracts/agreements other than lease agreements.</p>

Name	Address	City	State	Zip	Interest Type <small>Indicate Additional Interest and/or Loss Payee for each member</small>	Interest	Effective Date	Expiration Date	Does a Contract Exist

Claims Questionnaire	
Have any of the following occurred in the last five years	Yes/No
Has any claim been made against any person in their capacity as an official or employee of the entity?	No
Does any board member, employee or volunteer have any knowledge of any negligent act, error, omission, or breach of duty which may reasonably be expected to give rise to a claim?	No
Has any claim been made regarding disputes of discrimination or violation of civil rights?	No
Has any person alleged unfair or improper treatment regarding hiring, remuneration, advancement or termination of employment?	No
Has any person alleged sexual abuse, molestation, harassment or misconduct towards an employee or the public?	No
If Yes to any of the above, describe	



## HABITATIONAL SUPPLEMENTAL QUESTIONNAIRE

CLIENT INFORMATION			
<b>Name</b>	Penn Lake Park Borough		
POLICY TERM			
<b>Effective Date</b>	01/22/24	<b>Expiration Date</b>	01/22/25

FACILITIES				
Type of Facility	Number of Locations	Number of Units	Percentage Occupied	Number of Stories Each Building
Dwellings				
Multiple Unit Housing				

CONTROLS	
Did any buildings have any deficiencies on the last state/local, health or building inspection?	
If Yes, describe.	
Do all units have Smoke Detectors?	
Do all units have Carbon Monoxide Detectors?	
Do all buildings have Emergency Lighting?	
Do all buildings have Emergency Evacuation Plans?	
If No to any of the above, describe	
Have any buildings/units experienced fires in the last four years?	
If Yes, provide the number of fires by location	
Is there staff on site for supervision and maintenance?	
Is the staff employed by the entity or subcontractor?	
RECREATIONAL FACILITIES	
Are there any pools on premises?	
Are there any playgrounds on premises?	
Are there any day care operations on premises?	
Are there any fitness/workout areas?	
If Yes, what type of fitness equipment is provided?	



## HEALTHCARE AND MEDICAL FACILITIES SUPPLEMENTAL QUESTIONNAIRE

CLIENT INFORMATION			
<b>Name</b>	Penn Lake Park Borough		
POLICY TERM			
<b>Effective Date</b>	01/22/24	<b>Expiration Date</b>	01/22/25

Scope of Operations			
	Number of Locations	Describe Operations at Each Location	Are Operations Subcontracted
Health Department			
Clinic			
Jail			
Hospital			
Nursing Home			
Health Departments/Clinics			
Total number of Nursing Staff?			
Total number of Physicians on Staff?			
Total number of other staff?			
Are medications administered?			
Are there policies/procedures in place for administering medication?			
Who administers medications?			
Describe how and where drugs are stored and secured			
Hospitals/Nursing Homes			
Total number of Nursing Staff?			
Total number of Physicians on Staff?			
Total number of other staff?			
Average number of patients?			
Number of non-ambulatory patients?			
Number of stories for each facility?			
Did any facility have any deficiencies on the last state/local, health or building inspection?			
If Yes, describe			
Do all facilities have Hardwire Smoke Detectors?			
Do all facilities have Emergency Lighting?			
Do all facilities have Carbon Monoxide Detectors?			
Do all facilities have Emergency Evacuation Plan?			

If No to any of the above, describe	
Have any facilities experienced fires in the last five years?	
If Yes, provide the number of fires by location	
Does the facility have policies/procedures in place for administering medication?	
Who administers medications	
Describe how and where drugs are stored and secured	





## LANDFILL SUPPLEMENTAL QUESTIONNAIRE

CLIENT INFORMATION			
<b>Name</b>	Penn Lake Park Borough		
POLICY TERM			
<b>Effective Date</b>	01/22/24	<b>Expiration Date</b>	01/22/25

OPERATIONS				
Type of Facility	Number of Active Locations	Number of Inactive Locations	Number of Acres	Type of Refuse Accepted
Landfill				
Trash Transfer Stations				
Recycling Stations				
Incinerators				

SECURITY	
Are all properties noted above fenced and locked when not in operation?	
If No, describe fencing/locking exceptions	
Is the public allowed access to any of the sites above?	
If Yes, describe access	
Is facility attended while open for operation?	
If No, describe oversight of operation	

POLICIES AND PROCEDURES	
Is the operation subcontracted?	
Have any of the sites above accepted any hazardous chemicals or waste?	
If Yes, describe hazardous materials	
Has the facility been cited for any compliance issues by any regulatory agency of department?	
If Yes, provide details	



**PRESCHOOL, HEAD START, DAYCARE SUPPLEMENTAL QUESTIONNAIRE**

CLIENT INFORMATION			
<b>Name</b>	Penn Lake Park Borough		
POLICY TERM			
<b>Effective Date</b>	01/22/24	<b>Expiration Date</b>	01/22/25

OPERATIONS		
Type of Program	Number of Locations	Average Daily Number of Attendees
Preschool/Head Start /Daycare		
Recreation Camps/Programs for age 5 and under		

STAFF	
Total number of Certified Childcare Providers	
Total number of Non-Certified Staff	
Total number of Volunteers	

NUMBER OF CHILDREN AND CHILDCARE PROVIDER RATIOS BY AGE GROUP		
Age Group	Maximum Number of Children	Child/Childcare Provider Ratio
Birth to 3 years of age		
3 to 5 years of age		

POLICIES AND PROCEDURES	
Is there a Sexual Abuse Prevention Program in effect?	
Are management/staff trained in policies/procedures relating to Sexual Abuse Prevention?	
Do you include training in the recognition of sexual/physical abuse symptoms?	
Do you have a documented procedure to report suspected abuse?	
Does the policy establish a "three person rule" to restrict one on one situations between employee/volunteer and child?	
Does the policy establish if and when exceptions to the "three person rule" are permissible?	
Does the policy you require prior establishment of persons allowed to visit/pickup children?	
If No, describe exceptions	

CONTROLS AND SECURITY	
Are criminal background checks performed on all employees and volunteers?	
If No, describe exceptions	
Is transportation provided by the entity?	
If Yes, average number of children transported daily	
If transporting children, number and type of vehicles used?	
Is any transportation done in employee or private autos?	

If Yes, describe number of occurrences, number, type and owners of vehicles	
Are any off premises activities sponsored but the entity?	
If Yes, describe number, location, supervision and duration of the off premises activities	
Are any overnight activities sponsored by the entity?	
If Yes, describe number, location, supervision and duration of the overnight activities	



## DETENTION FACILITY SUPPLEMENTAL QUESTIONNAIRE

CLIENT INFORMATION			
<b>Name</b>	Penn Lake Park Borough		
POLICY TERM			
<b>Effective Date</b>	01/22/24	<b>Expiration Date</b>	01/22/25

Facility			
Year of construction		Year of last renovations	
Number of cells		Total number of beds	
Certified capacity		Average inmates over the last year	
		Capacity at the time of this application	
Corrections Staff			
Total number of detention facility staff			
Number of corrections officers			
Number of certified corrections officers			
Do corrections officers also act as dispatchers or in other capacities while performing corrections duties			
If Yes, describe duties			
Minimum required training for corrections officers			
Is any in-service training provided by the entity			
If Yes, describe in-service training			
Medical Staff			
Number of detention facility medical staff			
Describe medical staff including professional designation, responsibilities, hours, etc.			
If there is no medical staff how is medical care provided			
Controls/Procedures			
Is there video and audio surveillance of all detention and intake areas			
If No, describe areas with no video and/or audio surveillance			
Describe procedures for suicide watch for both intake and ongoing incarceration			
Are violent offenders segregated from nonviolent offenders			
Describe segregation of violent offenders from nonviolent			
Are female inmates segregated from male inmates			
Describe segregation of female from male offenders			
Are juveniles housed in the detention facility for any amount of time			

If Yes, are the juvenile offenders segregated from adults	
If Yes, describe segregation of juvenile from adult offenders	
Does the facility house prisoners for other entities or the state	
If Yes, what is the average number of prisoners housed for other entities	
Does the facility allow any work release, furlough or other unsupervised release	
If Yes, describe release or furlough program	



CLIENT INFORMATION	
Name	Penn Lake Park Borough

POLICY TERM			
Effective Date	01/22/24	Expiration Date	01/22/25

**Applicable in PA**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Entity's Attestation	
<p>The authorized signatory of this application attests to the best of his/her knowledge that statements made in the application, questionnaire and any attachments to the application are true, complete and correct to the best of my knowledge; that no fact, circumstances or situation indicating the probability of a claim or action now known to any public official or employee has not been declared; and it is agreed by all concerned that omission of such information shall exclude any such claim. Signing of this application does not bind the signatory to purchase the insurance, but it is agreed this form shall be the basis of the contract should a policy be issued.</p>	
Authorized Signatory for Entity	Date
Title	Phone Number