

MINUTES

Selectmen's Meeting, Jan.10,1979

Present: Chmn. John Monteith, Daniel Willett, Robert Fay,  
Dianne Holden, Jean Chick.

Notice to go in the Press Herald and Journal Tribune--  
Anyone wishing to submit an article for consideration  
at the Annual Town Meeting must have them in the Selectmen's  
Office prior to Jan.24th.

Nomination papers available in the Town Clerk's Office,  
for Selectman, Trea/TaxColl./ TC, Rd.Comm. and  
School Director. Deadline Feb.17th.

Rd.Specs voted on Oct.1972 were discussed also culvert  
and new road specs, for an article for Annual Town  
Meeting.

Dianne told Selectmen that Lincoln Press called and  
the deadline for them to receive copy for the Town Report  
would be Feb.9th. Also asked about Ballott Clerks and  
Moderator at the Town House Jan.23<sup>rd</sup>.

Shirley Ouprie R.N. representative from York County  
Health Services ~~xxxxxxxxxxxx1979x~~ in to discuss the  
Services request for 1979.

Representatives from Garnsey Bros.Ins.Co. and Richard  
Eugley, Fire Chief present to discuss the Insurance  
Policies for the Town and Fire Dept. There is a possibility  
that the Town and Fire Dept . policies may be written  
together. Chief Eugley will discuss this with the members  
of the Dept. at their next meeting.  
Copy of Proposal attached.

Warrant #1 Signed.

A Public Hearing to be held next Wednesday night for the  
purpose of receipt of proposed Uses of General Revenue  
Sharing payments.

  
**Garnsey Bros. Real Estate**

R.F.D. 1 / Moody Point / Wells, Me. 04090 / Tel. 646-3091

January 10, 1979

Town of Waterboro  
Waterboro, Maine

ATTN: Board of Selectmen

SUBJECT: "Town of Waterboro Insurance"

Gentlemen:

Herein please find our proposal for Town of Waterboro Insurance.

Section I PROPERTY

A. Company - Middlesex Insurance

B. Amounts of coverage

- |                      |                      |
|----------------------|----------------------|
| 1. Town office       | \$25,000             |
| 2. Contents of Above | 12,500               |
| 3. Town Hall         | 25,000               |
| 4. Contents of Above | NONE <sup>5000</sup> |
| 5. Storage Building  | 2,000                |
| 6. Contents of Above | 1,000                |

C. Type Coverage

1. Building #1 "All Risk"
2. Items 2-6 above Fire, Extended coverage, vandalism
3. All above subject to 250 Deductible

Section II LIABILITY

A. Company - Middlesex Insurance

B. Amount of Coverage - \$300,000 single limit, bodily injury and/or property damage.

C. Type coverage - Comprehensive General Liability includes personal injury and non-owned auto coverage

Section III CRIME

A. Coverage - \$5,000 money and securities in and out

B. Premiums - Sections 1-3 - 1551.00

*\$100.00  
Middletown*

You presently have a policy with Commercial Union, National Grange and York Mutual with three different agencies. Coverage is essentially the same except you have only \$10,000 on Town Hall, no coverage on items 5 and 6 and only \$2,000 coverage on money and securities. Your present premiums are 1139 (subject to audit) \$120 and 95. Total ~~\$1,354~~.  
+ 270 1624

Section IV WORKER COMPENSATION

- A. Carrier - Middlesex Insurance
- B. Coverage - Statutory per Maine Law
- C. Premium - with payrolls given, premium will be 1782.  
Company will also pay a flat 10% dividend.

You presently have a Commercial Union Policy. Last years premium was shown as \$1,371, however, your annual report shows \$1,973 paid which must include premium audit due to incorrect payroll estimates. Also no dividend plan is shown on policy.

In addition, your present policy does not include coverage for firemen as fire company being a separate corporation, is not named on the policy.

Section V BOND

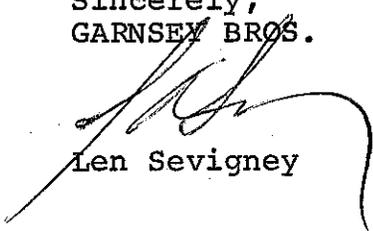
- A. Carrier - New Hampshire Insurance
- B. Coverage - Comprehensive Commercial Blanket Bond in the amount of \$5,000 with specific excess of 45,000 on Treasurer/Town Clerk
- C. Premium - \$303 per year for three year period

You presently have a National Grange schedule bond which insures named individuals from \$500 to \$50,000 as per schedule. (Premium currently \$268).

Our Bond provides:

1. Blanket coverage on all and any employees;
2. Our Bond covers \$5,000 on all employees with \$50,000 on Town Clerk/Treasurer;
3. Our Bond is a three year guaranteed premium.

Sincerely,  
GARNSEY BROS.

  
Len Sevigney

LS/reg