

**Beacon Falls Board of Finance  
10 Maple Avenue  
Beacon Falls, CT 06403**



**BEACON FALLS BOARD OF FINANCE  
Regular Monthly Meeting  
June 13, 2023, MINUTES  
(Subject to Revision)**

1. **Call to Order / Pledge of Allegiance:** J. Carroll called the meeting to order at 7:01 PM and led the assembled in the Pledge of Allegiance.

Members Present: T. Pratt, S. Leeper, J. Carroll, W. Hopkinson

Members Absent: K. Brennan, D. Fennell

Public Present: Selectman M. Krenesky, Finance Manager N. Nau (7:15 PM)

2. **Comments from the Public:** None.
3. **Approval of Minutes:** WH made a motion to approve the 5/16/2023 Special Meeting minutes, as presented. TP seconded the motion. All ayes.
4. **Correspondence:** None.
5. **Reporting:**
  - a. Tax Collector Report – No comments or concerns.
  - b. Treasurers Report – No comments or concerns. The General fund account is no longer sweeping in favor of a higher interest rate. Liberty Bank is requiring that the Town hold \$50,000 in non-interest bearing funds as part of the change in account structure. Non-interest-bearing accounts are being finalized. The STIF accounts have been producing significant interest and beginning in July, we will be using the Debt Service Express program at STIF to pay the debt service invoices from STIF, increasing our deposits there. We are also thinking of moving Region 16 payments to STIF and then back to General Fund per the Region 16 schedule. JC and TP added kudos to Wendy Rodorigo who has done a tremendous job as Treasurer.
  - c. Town Clerk Report – No comments.
  - d. Region 16 Report – No questions or concerns.
  - e. Ambulance Report – No questions or concerns.
6. **First Selectman's Report:** The BOS will be addressing these transfers on 6/15/23.
  - a. Budget Transfers:



## TOWN OF BEACON FALLS

FY23

For 6/13 and 6/14/23 Meetings

## FY23 TRANSFERS

#	TRANSFER FROM:			TRANSFER TO:			Explanation
	Amount	Line	Description	Line	Description	Amount	
1	\$ (200.00)	10.90.05.1405	Vital Statistics	10.90.05.1170	Town Clerk Expenses	\$ 200.00	Covering June Bills
2	\$ (1,936.00)	10.90.83.1170	Contingency	10.90.79.1943	Senior Center Building	\$ 1,936.00	Countertop project which was extremely overbudget
3	\$ (70.00)	10.90.15.1495	Assessor Education	10.90.15.1220	Assessor Office Supplies	\$ 70.00	Covering June Bills
4	\$ (600.00)	10.90.44.1121	Fire Electricity	10.90.44.1466	Equipment Maintenance	\$ 200.00	Covering June Bills
5				10.90.44.1553	EMS Supplies	\$ 200.00	Covering June Bills
6				10.90.44.1552	Fire Dept Supplies	\$ 200.00	Covering June Bills
7	\$ (40.25)	45.90.59.1003	Dump Trailer	45.90.59.1005	Freightliner Lease	\$ 40.25	Budget was shy.
8	\$ (700.00)	45.90.44.1017	Engine & Tanker Lease Pmt	45.90.44.1020	TVs, Trailer & Skid Pump	\$ 700.00	Increased shipping costs for trailer; negotiated down to half (\$600)
<b>TOTAL</b>	<b>\$ (3,546.25)</b>					<b>\$ 3,546.25</b>	

J. Carroll reviewed the transfer amounts with the board, noting they are small amounts this month. **SL made a motion to approve the transfers as presented, pending approval by the Board of Selectmen. TP seconded the motion. All ayes.**

- M. Krenesky reported that Dayton Construction shut down the Burton Road project so that utilities could move the poles. Eversource, Fronter and Comcast have all been working in the area and Dayton's work will resume next week. Once Dayton returns, they will continue until the project is complete. The sidewalks and wall will be underway at the same time, and they will work up to Highland Avenue. The project is now extending up to the Town Hall driveway, which is an additional change order. All of the items for this extension were on the original contract, except for milling, so the quantities have been increased to complete the additional work.
- Beacon Valley Road (LOTICIP): There has been more back and forth from the State on DeCarlo & Doll's engineering of this project.
- Rte. 42 Coventry, Patricia, and Dolly are completed. The engineer and contractor were called back to review the drainage on the Dolly Drive cul de sac and they are resolving this issue. Engineering on the project is significantly over budget. The final application from B&W has not been received, but the final close out should be close to the original budgeted number.

**8. Finance Manager's Report:** N. Nau entered the meeting and began reporting:

- WWTP – The electrical and generator invitation to bid will be published after Beacon Valley Road (East). The digester project is moving along very well. The original manufacturer of the equipment is coming on site soon for supervision on the start-up.
- Disposals of Town Equipment: The Town recently auctioned off a 1997 GMC truck, 2002 John Deere Tractor and Econoline trailer. Suggested minimum bid of \$2,000 and the items were posted for 14 days on Municibid. There were bidding wars on all three items and all in the Town will receive \$16,800 from the sale. We had a revenue line Sale of Town Property - \$1,000. N. Nau's suggestion to the board is to take the balance of the funds from the sale and put it in the Vehicle Replacement fund. She recommends earmarking these monies for Departments as sales continue. She expects to receive Money orders on the purchases next week. The WWTP Pump Trailer is another disposal which we hope will occur shortly and we are seeking a niche buyer for this piece of equipment.
- Financial Policy Manual changes – Later in the meeting the BOF will review Finance Policy Manual changes, including changes to town's receipt of EMS revenue at 100%, CIRMA's change to Gather Guard as their new event insurer for pavilion rentals, and credit card changes. We

have been adding credit cards to most of the departments, so we are going to suggest a \$500 credit card for the Town Clerk & Fire Marshal and increase the credit card for Tax, as a Finance Police revision next month. TP noted that he reviewed the Finance Policy Manual changes to EMS revenue with the Fire Chief and he is agreeable to changing BHC's policy to align with these changes.

- d. Melbourne Trust: This change will be tabled until July 2023 for 2024 bills, as the Town Meeting has not yet occurred to allow the wording on this year's tax bills.
- e. Private Duty Rates: The Extra Duty solutions contract for private duty billing is on the BOS agenda for Thursday's meeting. The Finance Office has put together the new private duty rates, which would result from the 10% additional charge to contractors which Extra Duty Solutions will impose, as well as the Town's annual increase. WH reiterated that losing control of the process which is working for the Finance Office is still a concern. TP noted that he is still concerned about the increased costs to contractors, which may be passed on/trickle down. N. Nau noted that the main issue being resolved is scheduling and there are companies which would handle only the scheduling aspect. The Board of Finance would like to see a written proposal from Extra Duty Solutions, and they would like to know what options the Police Dept explored. BOS will be deciding on the contract on Thursday. M. Krenesky was told we are saving people time and the costs are being passed on to the construction company. He was unaware of the downside. N. Nau noted that if we were eliminating Flexibill, our billing software, there would be savings for the Town, but we would still need the Flexibill software for non-profit billing, as the Town would not pass on these higher rates to non-profits. The company will make 10% profit of the total revenue billed. Last year's revenue was \$234,000, so Extra Duty stands to make close to \$25,000 on their service. The Finance Office and Police Admin will need to review and audit the Extra Duty payroll and billing to ensure that it is correct. Private Duty has weekend rates and town jobs which are billing differently. The primary motivation for the service is to improve scheduling. The concerns expressed here should be addressed by the BOS on Thursday night.
- f. N. Nau continued that the rebid for Auditing services has closed. We received one submission from our current auditor. We have done our due diligence and we will be selecting Mahoney Sabol, as our auditor for the next 3 years. JC noted that due diligence was done. N. Nau made direct contact with other auditors to make them aware of the bid. We will need a Federal Single audit this year due to ARPA. T. Pratt was selected as the BOF member to grade the audit submission in Bonfire.
- g. Avenue C, E, E Extension: Work completed by Birmingham with one change order for a point repair which was larger than expected. Birmingham Construction is a new local vendor, and the town has been happy with the quality of their work.
- h. Trash & Recycling: We only have one bid from the current provider and the BOS will be reviewing this bid. N. Nau invited 5-6 trash & recycling providers to bid, but there were no submissions other than Oak Ridge. BOS may determine to rebid, pending a fee discussion. There also may be units added in town on top of the original 2400 units. Hauling bidding is per unit and disposal bidding is per ton. Trash providers may have found logistics problematic because all of the town is done in one day. Bidders were given the option of splitting the collections over additional days. Oak Ridge's Transfer station costs are lower than the current provider. TP added his concerns about dirty recycling and how that impacts the cost to the Town. Should the Town be educating the residents on how to recycle properly. The board agreed that an information campaign is needed to educate people, as recycling disposal costs less than trash disposal. State Contract for Senior Center work: LOCIP grant money for the concrete work/ramp.
- i. ARPA monies coming to the Senior Center: There will be a competitive process to receive this money. The State will require project information and cost estimates and there is \$23,000 available for Beacon Falls. August 2024 is the deadline.
- j. Generators are on par to be completed in August 2023. TP asked what will happen with the old Fire generator and N. Nau noted that it will most likely be auctioned off. TP added that we should have a plan now of what we are going to do with the generator, so there is no question when it is replaced. N. Nau noted that it is a 35-year-old generator, and a sale is probable.

- k. AFG Grant: The POs are cut for the extrication equipment, and we are piggybacking off the NY state contract, so progress will be part of the reporting to FEMA.
- l. Beacon Valley Bridgework is underway with some hold ups due to water levels. BV Road (East) is under review with its second resubmission to the State.
- m. Connectivity Grant: We received approval from the grantor at the State. Phase 1 is being swapped to Phase 2, so the new segment is from Dumshott to Bethany Road and the State gave us approval to move the scope of the project to the new section of road.
- n. Fire Engines and Tanker: 2-3 members from BHC flying to Wisconsin to review the construction of the engine. The tanker is in FL, and you can go online to see the status of the build. T. Pratt asked what will happen with Truck #5 when the new tanker comes in. The old Engine #2 will be traded in, which was part of the lease agreement, and the value of the engine was quoted at the time of the lease. Pierce is expecting to get a certain piece of equipment as a trade in. N. Nau noted that no decision has been made to get rid of Engine #5. T. Pratt wanted to ensure that we are not retaining equipment that we should be getting rid of, as there is cost in having more pieces of equipment, insuring and maintaining them, fueling them, etc.
- o. Ambulance Purchase: N. Nau is reviewing the AEV quote for the new ambulance with the Fire Chief. There are \$56,000 of add on options in the quote; some are upgrades versus options. The HGAC Contract will expire in October and pricing will change in October. She is reviewing the list of options with First Selectman Smith and BHC. Some options such as decals and lettering (\$7800) and emissions are necessary. There is a \$24,000 stretcher. They are reviewing what can be cut, to stay within budget. We can put the PO in now with Financier once these details are worked out. The Public Works truck is ready to go under the State Contract.
- p. DEEP – We're awaiting results on the EV (Electric Vehicle) station grant and not pursuing additional EV grants as they require significant investments.
- q. Church Street – This project is on par with the next STEAP project, when Burton Road is completed.
- r. Other Road Grant updates: We do not have dangerous streets which qualify for the Dangerous Street grant and have not heard back from Rosa DeLauro's office on Main Street SS4 grant.
- s. CIF Community Center Application – BOS will decide on this tomorrow night. We have been encouraged to apply for the State Library Grant at the same time, as CIF, to demonstrate commitment and seeking other sources of funds. The BOS will need to approve the DECD resolution, and we would then provide a letter of intent for the State library. We are no longer using the architect that began the project. The new architect believes the pricing is too low on unit costs. DECD has no required match, but they would like to see a 20% match. Applying for the State Library funds will make the CIF grant more competitive and N. Nau is working with the Library Director. The Town is selecting a building committee which is a requirement of the grant. T. Pratt had concerns that the Town has not voted to approve this building at this point in time.
- t. ARPA Funds are winding down and the balance of funds are being spent on the Avenues.

**9. Finance Policy Manual:** N. Nau has provided only the pages of the Finance Policy Manual which will change, and revisions are attached to these minutes. N. Nau highlighted the changes:

- Page 7– She has added a section on Earmarking revenue such as the EMS Revenue for special purposes that offset expenses: Land permits, TAR, Ambulance Corp revenue, Fire Marshal expenses, donations for minibus, Nip fee revenue have offsets in the General Fund. N. Nau would like sale of Town property monies go back to the vehicle replacement fund.
- The change to EMS revenue would be that the Town receives 100% above \$50,000 earmarked to the Vehicle Replacement fund. The 2023 and 2024 budgets have \$5,000 designated as Ambulance Corp. Revenue in the General Fund. The BOF agreed that we want to record \$5,000 in EMS revenue in the General Fund in 2023 and 2024 as budgeted and put the balance of the EMS funds in the Vehicle Replacement Fund. T. Pratt asked to move the effective date of the policy change, so that the 2022 calendar year EMS revenue can be treated in this manner. N. Nau agreed to note these changes.
- Page 20 – This is a change to the vendor used by CIRMA for Event insurance. It is no longer TULIP. It is now Gather Guard.

- Page 30 - Credit card additions for the Town Clerk, Fire Marshal and Tax.

**W. Hopkinson made a motion to approve the Finance Policy Manual changes with the revisions discussed this evening. S. Leeper seconded the motion. All ayes.**

**10. Old Business:**

- a. Master Fee Schedule – On Hold

**11. New Business:**

- a. **Mill Rate:** The State revenue numbers have not changed significantly, after the State budget passed. J. Carroll called for a Motion to set the 2023-2024 mill rate at 29.54 Mills, which is an increase of 1.23 mills. **TP made the motion to set the 2023-204 mill rate at 29.54 mills. SL seconded the motion. All ayes.**
- b. **Private Duty Rates:** Tabled until after the BOS makes their decision. These minutes to be shared with BOS. BOS has the authority to set the rates for July 1<sup>st</sup>.
- c. **Police Private Duty Write Offs** – There is one invoice which is over 2 years old which Finance has recommended as a write-off. **WH made a motion to write off \$400 Police Private Duty for Heckles & McCoy. SL seconded the motion. All ayes.**

**12. Adjournment: W. Hopkinson made a motion to adjourn at 8:45 PM. S. Leeper seconded the motion. All ayes.**

Respectfully Submitted,

Erin A. Schwarz

Finance Office

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# TOWN OF BEACON FALLS

## FINANCIAL POLICY MANUAL



Deleted: February 14

As revised June 13, 2023

# TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

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# **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

## **III. BUDGETING**

The Annual Operating Budget identifies the services to be provided by the Town of Beacon Falls and how the services will be paid for. The Capital Budget allows the Town to assess the expected capital requirements of the departments in upcoming years and serves as an input into the overall multi-year financial plan.

The Board of Finance will provide a budget preparation schedule which outlines the timeline for preparation and approval of the annual operating and capital budget.

### **A. Annual Operating Budget**

The annual operating budget is for the fiscal year of the Town which begins July 1 and ends June 30 and is comprised of revenue and expenditures.

#### **Revenue**

The revenue budget will be comprised of revenue estimates by major category including but not limited to the following: Taxes, Other Taxation, State Funding, Fees, Refunds, Investment Income, and Internal Transfers.

For each budgeted revenue item, the budget document will also show the prior year actual, current year budget and year to date expense for the current year (at a minimum). Other columns such as percent Year To Date (YTD) used or percent change may also be incorporated. Lastly, a narrative “Notes” section shall be provided, which provides an explanation of the changes from the prior year to the current year.

#### **Expenditures**

The expenditures budget will contain the following:

- a) Expenditure estimates by department/commission/committee and account number;
- b) Proposed staffing levels by department;
- c) Region 16 (school) total proposed/approved budget. This will depend on the time of year the processes begin/end.
- d) Debt service.

For each budgeted expenditure item, the budget document will also show the prior year actual, current year budget and year to date expense for the current year. Other columns such as percent Year To Date (YTD) used or percent change may also be incorporated. Lastly, a narrative “Notes” section shall be provided, which provides an explanation of the changes from the prior year to the current year.



## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

The expenditure budget for each Town department is to be prepared by department heads (with input from the members of the department) and submitted to the First Selectman and the Board of Finance. After approval by the Board of Selectmen the Selectmen present their budget requests to the Board of Finance.

The Town may annually appropriate a contingency fund to provide for unanticipated expenditures. The amount of the contingency fund will not exceed three (3%) percent of the total town expenditures for the fiscal year (not including the Region 16 (school) budget, which is embedded within the total).

Multi-year financial plan – the Town will have a financial planning process that assesses long-term financial implications of current and proposed policies, programs and assumptions that develop appropriate strategies to achieve its goals and anticipate future needs. Revenue and expenditure forecasting provides the following:

- An understanding of available funding;
- Evaluation of financial risk;
- Assesses the likelihood that services can be sustained;
- Identifies future commitments and resource demands;
- Identifies the key variables that may change in the level of revenue.

Currently, this is done informally while constructing the annual operating budget and it involves looking at prior years for patterns and projects any long-term operating demands. The Town will begin preparing to develop a printed multi-year operating financial plan in the coming years. By FY 2025, the Town plans to have a multi-year operating budget established for the General Fund.

By FY 2024, the Town plans to create annual budgets for all special funds.

### General Fund and Special Funds Earmarking

Within the General Fund, there are special purpose revenue lines that offset corresponding expenditures. While not explicitly stated, certain state, federal or local revenue supports the intended purpose. Examples of these instances include (but are not limited to):

- Town Aid Road funds – used for public works road maintenance expenditures
- Land use/building permit fee revenue – used for land use/building expenditures
- Ambulance corps reimbursement – used for EMS related expenditures (see below for more details)
- Fire Marshal fee revenue – used for Fire Marshal related expenditures
- Police revenue lines – used for Police related expenditures
- Minibus ride fares – used for minibus related expenditures

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**Commented [NN1]:** Should we mention the opioid settlement funds that are currently in Misc? They have to be earmarked for opioid epidemic mitigation efforts. Or since it is not annual, don't mention?

## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

- Environmental nip fee revenue – this tax was recently assessed and its revenue needs to be used for clean-up efforts in town as a result of improper disposal

Generally, the above revenue gets deposited into the General Fund and is earmarked for the special purpose and offsets the above expenditures. Sometimes it is appropriate to create a Special Revenue fund if the project or purchase extends multiple years. In this definition, a “fund” does not necessarily translate into a separate bank account. An example of this occurring is when the Town established the Police Private Duty Fund, which is the revenue received from companies performing work in Town that hire police officers to mitigate traffic. This revenue is dedicated to funding only police related capital projects (vehicles, equipment, buildings, etc.).

There is an annual agreement between the Town of Beacon Falls and Beacon Hose Co. No. 1 concerning the EMS revenue account, which holds the funds received for the payment of ambulance transport invoices administered through BHC’s third-party billing company. This account first pays the wages/stipends to EMS employees as well as other EMS related payables and then BHC has historically administered 80% of the balance above \$50,000 back to the Town in the General Fund to support EMS expenditures. At the end of the fiscal year, the ending balance is documented. All invoices, payroll or pay per call relating to that year, including checks are evaluated to determined if they cleared. Any payments outstanding are deducted from the ending balance on December 31<sup>st</sup>. Beginning with CY23, BHC and the Town agreed that 100% of the surplus revenue above \$50,000 from the EMS account be dedicated to the Vehicle Replacement Fund with an earmark to current and future ambulance replacement. In FY24 and beyond, this removes the General Fund revenue line for EMS surplus funds.

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### B. Annual Capital Budget

Capital budget requests will be prepared as part of the annual budget process. Each department may submit a list of proposed capital projects to the First Selectman. The projects recommended by the First Selectman require the review and approval of the Board of Finance.

The annual capital budget will be part of a larger five-year Capital Improvement Plan, which will include the projected life of existing assets and proposed capital expenditures by department and project. The budget should include an evaluation of the current condition of capital assets that is updated annually. The Finance Department will create a condition checklist form for department heads to use as a part of the next manual revision. At a minimum, each Department must plan five years in advance and submit this updated five-year CIP as support to their annual capital requests each year.

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Only items on the CIP may be requested for replacement. Capital items requested not on the CIP should only be considered as a new investment by the town and assessed accordingly as an expansion of current capabilities.

All assets that are within 10 years of anticipated replacement will be costed for planning purposes. This will be done separately from the annual capital budget in a 10-Year Capital Plan maintained by the Finance Department. The Finance Department will utilize the department's five-year CIP as a base to create said 10-Year Plan and communicate with departments as-needed for years five through ten. The Finance Department will present an exhaustive 10-Year Plan to the BOS and BOF for review.

### C. Format

The Town of Beacon Falls creates two annual budget documents: Budget Detail and Budget Narrative. The Budget Detail includes a line-item level operating revenue and expenditure budget as well as line-item capital budget. Also included is the mill rate calculation. The Budget Narrative is a qualitative complement to the Budget Detail and includes items such as (but not limited to): budget workshop schedule, stakeholders, process, organizational chart, list of departments' and boards/committees/commissions responsibilities, funds, statistics and performance measures, grants, and visual summaries of operating revenue and operating/capital expenditures.

### D. Budget Transfers

The Finance Manager, Board of Finance and Board of Selectmen are responsible for monitoring the budget. The Department Heads are responsible for making budget transfers within sub-function (e.g., transferring funds between one budget line to another budget line within a single department) called a Budget Transfer. Budget transfer requests must be made in writing using the Budget Transfer Request Form (Addendum A) and sent to the Finance Department for review and discussion. The Finance Department will present the transfer request in the next meeting packets for the BOS and BOF. From time to time, the Finance Department may make these budget transfers on behalf of the department (typically the end of the fiscal year). Any request to transfer funds outside a department's budget, transfer from or to a salary line or for amounts up to \$19,999 must be approved by the Board of Finance and Board of Selectmen at their regular meeting (or a special meeting) prior to the transfer. All transfer requests exceeding \$20,000 must be approved by voters at a Town Meeting.

### E. Governance

This Financial Policy Manual and the Board of Finance By-Laws primarily govern the responsibilities of the Board of Finance. Title 7 of the Connecticut General Statute entitled "Municipalities" ([https://www.cga.ct.gov/current/pub/title\\_07.htm](https://www.cga.ct.gov/current/pub/title_07.htm)), generally governs all municipalities in the state, absent a municipal charter, ordinance, or policy. Chapter 106 within Title 7 specifically governs Town Boards of Finance, which is detailed in the BOF By-Laws. The policies contained within this Manual govern the

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## **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

actions of the Board of Selectman and Board of Finance and are generally consistent with the applicable chapters in Title 7. In the few instances where inconsistencies exist, this Manual supersedes Title 7.

## **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

### **VI. RISK MANAGEMENT**

The Town will manage its risk and limit risk exposure in a professional and prudent manner.

The Town will protect and preserve Town assets against losses that could deplete its resources or impair the ability to provide services to its citizens.

The Town will administer town property as-needed for employees or volunteers to complete their duties/tasks. This can include (but is not limited to) laptops, headphones, cellphones, keys, etc. These are expected to be returned upon separation. Employees/volunteers shall complete an Acknowledgement of Receipt of Town Property form (Addendum K), acknowledging that if the item(s) are not returned or are returned damaged, the employee/volunteer shall be responsible for replacing them at their expense at an agreed upon replacement cost.

The Town will reduce its exposure to liability through employee training, emphasis on safety and insuring against loss.

The Town will manage its exposure to risk through the purchase of insurance in the following areas:

- General liability;
- Vehicle liability;
- Public officials' errors and omissions;
- Property loss and workers' compensation;
- Cyber;
- Crime.

**Insurance Claim Procedure:** In the event that a town vehicle, equipment, property, and/or employee or volunteer is involved in an incident where injury, property damage, or other loss occurs, the Town Department Head or Commission/Committee/Board Chair is responsible for reporting this incident within five (5) business days of the loss. For workers compensation (i.e., injury) claims, the town staff or volunteer involved should make the Department Head or Chair aware and work with he/she to communicate this information to the Town's HR firm, who will file the claim with the insurance company on the employee or volunteer's behalf. For automobile, equipment, property, or other liability related incidents, the Town Department Head or commission/board/committee Chair shall communicate the loss immediately to the Finance Department. All incidents must be reported within five (5) business days. The Finance Department will then work with the applicable staff or volunteer(s) to file the claim with the Town's insurance provider. For all liability incidents, the employee/volunteer involved is responsible for taking photos and a writing a summary of the incident. The summary should include the date, time, location, equipment/vehicle/property involved, the employee(s)/volunteer(s)

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involved, and a description of what occurred. For liability incidents that involve a vehicle, the employee/volunteer involved must request police response and a corresponding police report be created.

Insurance coverages will be reviewed on an annual basis in conjunction with the Town's insurance broker to ensure coverages are adequate and costs consistent with prevailing market rates.

The Town will control its exposure to risk by requiring all contractors which provide a service to the Town to carry liability insurance. A certificate of insurance will be obtained from all contractors designating the Town of Beacon Falls as an additional insured. The certificates will be obtained by the department head making the purchase. The certificates will be kept permanently on file and reviewed annually to ensure they are unexpired.

The Town is registered in GatherGuard via its current insurance provider (CIRMA). This is insurance that residents/visitors can utilize who hold events on town property.

**Deleted:** the Tenant User Liability Insurance Program

Please see Addendum C for the Town's current insurance carrier's recommended insurance coverage limits based on industry when requesting a Certificate of Insurance (COI) for any service procured. Addendum C also contains information on the GatherGuard program.

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## **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

### **XI. CREDIT/PROCUREMENT CARDS**

#### **Introduction**

Employees shall read, understand, and comply with all provisions of this Credit/Procurement Card Policy. This policy cannot anticipate every circumstance that employees and/or the town may encounter in the use of their credit/procurement card. As such, the Town reserves the right to amend this policy as appropriate.

#### **Code of Conduct**

The Code of Conduct for the Town of Beacon Falls credit/procurement card program is designed to provide a set of guidelines to follow regarding the use of the credit/procurement card.

1. Use of credit/procurement card shall not replace the standard invoicing and payment procedures employed by the Town of Beacon Falls. Instead, the credit/procurement card shall be used for expenditures when (1) a vendor accepts that form of payment and the invoice is approved by the appropriate department head; (2) a staff member is at a conference/convention/training on authorized expenditures; (3) the payment of certain invoices only upon receipt (vendor will not take a check); and (4), for the other special payments approved by the First Selectman.
2. Credit/procurement card purchases should be made so that the town gains the maximum value and quality for each purchase.
3. Whenever possible, credit/procurement card purchases shall not include tax charges because the Town is tax exempt. Tax exempt paperwork can be retrieved from the Finance Department to supply to the vendor(s). If tax is charged, employees must notify the Finance Department and seek a credit for the tax amount as soon as possible.
4. Employees shall not accept gifts or other items of value offered by vendors.
5. The First Selectman and Finance Manager shall select employees to receive a credit/procurement card and shall set spending and/or other limits on each card.
6. Prior to the issuance of a credit/procurement card, an employee must sign the Credit/Procurement Card Agreement (attached).
7. Only authorized purchases may be made with the credit/procurement card, and any personal purchases are strictly prohibited. Disciplinary action shall be taken against any employee who uses a credit/procurement card for personal use or other benefit.
8. The credit/procurement card is the property of Town of Beacon Falls. An employee may use the credit/procurement card when traveling on business on behalf of the town; otherwise, the credit/procurement card shall be retained in the employee's purse, billfold, or other secure location.

## **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

9. Only the employee to whom a credit/procurement card is issued is authorized to use said credit/procurement card. Delegating the use of the credit/procurement card to another employee is prohibited unless a signed agreement is provided in order to do business on the cardholder's behalf.
10. If a disagreement occurs with a vendor, the employee shall immediately notify his or her immediate supervisor.
11. All purchases using the credit/procurement card must be properly documented. Invoice, charge receipt and itemized receipt (if applicable) are required at minimum. Any altered or forged documentation is prohibited.
12. The purchase of products, services, or commodities on the prohibited purchases list in this policy is prohibited. If any employee is not sure if a purchase is valid under the credit/procurement card program, he or she must immediately consult with the First Selectman.
13. Employees shall adhere to all dollar value purchase limits imposed, and any splitting of the transactions to avoid said limits is prohibited.

### **Employee Setup & Activation**

#### **Overview**

The First Selectman, Finance Manager and Finance Clerk shall be responsible for the implementation, maintenance, program compliance, auditing, processing payment, issuance of the credit/procurement card, and bank relations to solve customer service issues. Only Town of Beacon Falls employees can participate in the credit/procurement card program. Below is the current list of employees with credit/procurement cards and their associated limits:

- (a) **First Selectman:** Purchases are limited to a maximum of \$1,000 per statement
- (b) **Finance Manager:** Purchases are limited to a maximum of \$10,000 per statement; this is the card that is mainly used for all Administration and Public works related purchases
- (c) **Road Foreman/Public Works Director:** Purchases are limited to a maximum of \$2,500 per statement
- (d) **Wastewater Treatment Plant Supervisor:** Purchases are limited to a maximum of \$2,500 per statement
- (e) **First Selectman Administrative Assistant/Secretary:** Purchases are limited to a maximum of \$500 per statement
- (f) **Fire Chief (Beacon Hose Co. No. 1):** Purchases are limited to a maximum of \$2,500 per statement
- (g) **Police Department Administrative Assistant:** Purchases are limited to a maximum of \$1,000 per statement
- (h) **Library Director:** Purchases are limited to a maximum of \$1,000 per statement



## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

- (i) **Program Librarian:** Purchases are limited to a maximum of \$1,000 per statement
- (j) **Assistant Librarian:** Purchases are limited to a maximum of \$500 per statement
- (k) **Parks and Recreation Director:** Purchases are limited to a maximum of \$1,000 per statement
- (l) **Senior Center Director/Minibus Driver:** Purchases are limited to \$500 per statement
- (m) **Tax Collector:** Purchases are limited to a maximum of ~~\$1,000~~ per statement
- (n) **Assessor:** Purchases are limited to a maximum of ~~\$1,000~~ per statement
- (o) **Registrar of Voters:** Purchases are limited to a maximum of \$500 per statement
- (p) **Land Use:** Purchases are limited to a maximum of \$500 per statement
- (q) **Town Clerk:** Purchases are limited to a maximum of \$1,000 per statement
- (r) **Fire Marshal:** Purchases are limited to a maximum of \$500 per statement

**Total Town credit/procurement card limit (sum of A through R) = ~~\$28,500~~**

The Finance Clerk has the responsibility to review, reconcile and submit the monthly account statements with the appropriate receipts and signatures for processing and payment. The Finance Manager reviews the Finance Clerk's work and authorizes the payment of the statement via Automated Clearing House (ACH). JP Morgan makes an automatic withdrawal from our account, so we will have to see how this works.

Employees must adhere to all policies outlined herein, any failure to comply may result in the employee's suspension from the credit/procurement card program and/or disciplinary actions that may include termination of employment. The credit/procurement card issued to the employee is the property of the Town of Beacon Falls, and the town may cancel an employee's credit/procurement card at any time and without notice. Periodic audits may be performed to ensure the employee follows the policies and procedures.

A new participant eligible to participate in the credit/procurement card program must obtain the appropriate authorizations and provide his/her information to the Finance Manager. Once authorized by the First Selectman, the Finance Manager shall submit the application to the bank and the account shall be established. Prior to the issuance of a credit/procurement card an employee must sign the Credit/procurement card Agreement.

### Purchasing Guidelines & Limits

#### Overview

The Town of Beacon Falls allows only General Fund related purchases to be made using the credit/procurement card. Special/restricted funds related purchases are prohibited. All purchases must be made in compliance with town purchasing policies, the guidelines set forth in this policy, and State Law. Any violation will result in disciplinary action that

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## **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

may include termination of employment. Only the authorized employee may use the credit/procurement card and no authority is permitted or conferred to the employee for the delegation of the credit/procurement card use. Each employee may be designated a credit limit for monthly purchases, daily purchase credit limit, single purchase credit limit or other use restriction at the discretion of the First Selectman. Intentional circumvention of these limits is strictly prohibited. This includes splitting a transaction amount with the same vendor or multiple vendors for purchases that would otherwise exceed the employee's limits. The Town of Beacon Falls may perform periodic audits electronically and manually to verify adherences to this policy.

### **Allowable Purchases**

Allowable purchases are those items as included in the adopted town budget, subject to any purchase limit imposed on the account. An employee shall not purchase any item not included in the adopted town budget, and an employee shall not purchase any item over the purchase limit imposed on the account, unless first obtaining the written approval of the First Selectman. Food, non-alcoholic beverages, travel, and room/board purchases for employment related trips such as conferences, conventions, training, etc. are permissible.

### **Prohibited Purchases**

Prohibited purchases include, but are not limited to, the following items:

- Items not included in the adopted town budget;
- Special/restricted funds related purchases
- Cash advances, wire transfers or money orders;
- Personal purchases;
- Alcohol purchases;
- Donations;
- Parking tickets, fines, and penalties; and,
- Purchases required to be bid pursuant to State Law.

If an employee is unsure whether a certain purchase is prohibited by this policy, the employee shall consult with the First Selectman prior to making said purchase.

Tax should not be included on any purchase because the Town is tax exempt. Please retrieve the tax-exempt paperwork from the Finance Department to supply to the vendor(s).

### **Recordkeeping & Reconciliation**

#### **Overview**

The employee is responsible for maintaining adequate receipts for goods and services purchased with the credit/procurement card. The employee must contact the vendor directly to resolve any discrepancies or incomplete orders. Any incorrect charges, duplicate transactions or missing credits must be addressed directly between the employee and the vendor.

## **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

### **Report of Expenditures**

No later than seven (7) calendar days after purchase, the employee shall submit to the Finance Manager an invoice, charge receipt, itemized receipt (if applicable) and any other satisfactory documentation evidencing the purchase (i.e., e-mail chains, etc.). If the purchases made require the approval of the employee's supervisor and/or the First Selectman, these signatures/stamps shall be provided on the invoice in advance of the purchase and then submitted to the Finance Clerk. **If a purchase is over \$1,000 and therefore requires a Purchase Order (PO), the PO should be approved before the credit/procurement card is charged.** In the event of an emergency (such as a snowstorm etc.), verbal approval shall be allowed provided an invoice and receipt is supplied within three (3) calendar days.

The Finance Manager and Finance Clerk shall determine if the documentation is satisfactory, and the employee shall furnish additional documentation as may be required. An employee may be required to reimburse the town for any prohibited expenditure or for any expenditure which the employee does not supply adequate documentation.

### **Missing Receipts**

If the employee is missing receipts, the employee must submit written documentation of the pertinent transaction information to his or her supervisor and to the Finance Clerk within seven (7) calendar days of the purchase. The Finance Manager and Finance Clerk shall determine if the documentation is satisfactory; the employee shall furnish additional documentation if required. An employee does not supply adequate documentation. If required, the reimbursement must be received within seven (7) calendar days of the purchase.

### **Disputed Transactions**

At times there may arise disputed transactions due to non-delivery of the goods or services, incorrect billing, altered charges, defective merchandise or like circumstances. When this occurs, the employee shall promptly notify the Finance Clerk, and the employee shall immediately submit to the Finance Clerk a detailed reason for the disputed transaction, and this shall be in writing and signed by the employee.

### **Account Maintenance**

Terms of the employee's participation in the credit/procurement card program are subject to change at the discretion of the First Selectman. In addition, employees must report any change of information pertinent to their participation in the credit/procurement card program to the First Selectman and Finance Manager in writing and within three (3) calendar days of said change. Upon an employee termination, the credit/procurement card must be returned to the Town and the Finance Manager will cancel and destroy said card.

## **TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL**

### **Audits**

All employee accounts are subject to periodic audits to ensure compliance with the Town policies. The First Selectman may review daily, monthly, and annual transaction activity reports as deemed necessary to ensure adherence to the credit/procurement card policies. If an audit reveals a policy violation, this information will be provided to the employee. If the employee does not provide the information required to reconcile the violation, the First Selectman may consider appropriate disciplinary action.

### **Lost or Stolen Cards**

If a card is lost or stolen, the employee must immediately make the Finance Manager aware.

### **Security Precautions**

When not traveling on Town business, the credit/procurement card shall be retained in a secure location such as a billfold or purse. A canceled credit/procurement card shall be destroyed by being cut-up into several pieces prior to disposal. When presenting a credit/procurement card for purchase, an employee shall provide a driver's license, Town photo identification (if available), or other photo identification to identify the authorized user of the credit/procurement card. The Town ID is highly suggested as it may also make tax exemption an easier process. Employees shall sign the back of the credit/procurement card and write "Request Photo ID" next to this signature so to prompt the vendor to check the employee's identification. Employees shall not provide their credit/procurement card account number, or any other credit/procurement card account number in the program, to unsolicited marketing calls.

### **Violations**

Violations of the Code of Conduct and the credit/procurement card program policies include, but are not limited to, the following:

- Special/restricted funds related purchases.
- Intentional splitting of transactions to circumvent credit limits.
- Consistent delinquencies in submitting monthly reports and proper receipts.
- Personal use of the credit/procurement card.
- Allowing an unauthorized user to use the credit/procurement card.
- Purchase of prohibited products, service, or merchandise.
- Failure to pay inadvertent personal charges on the credit/procurement card.
- Fraudulent transactions with a vendor.
- Violations of town policies and/or State purchasing laws.

The credit/procurement card acknowledgement form is provided attached hereto as Addendum F.

## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

### XVIII. REVISION HISTORY

<b>Initial approval:</b>	January 14, 2016
<b>Revision 1:</b>	July 10, 2016 – revised Fund Balance to conform with GASB 54
<b>Revision 2:</b>	March 13, 2017 – revision of bid requirements; addition of \$10,000 to \$20,000 tier requiring less stringent bidding process
<b>Revision 3:</b>	<p>June 9, 2020 – revision to all sections of manual. Highlights are below:</p> <ul style="list-style-type: none"> <li>• Numerous formatting improvements</li> <li>• New section named “Chart of Accounts”</li> <li>• New section named “Ethics”</li> <li>• New section named “Petty Cash”</li> <li>• New section named “Cash Drawers”</li> <li>• New section named “Credit/Procurement Cards”</li> <li>• Numerous additions to existing sections (including but not limited to) <ul style="list-style-type: none"> <li>○ Added ACH policy to the Cash Management section</li> <li>○ Added capital asset type definitions to the Capital Assets section</li> <li>○ Added RFQ/RFP/ITB/RFI/SOW purchasing language, indebtedness resolution language, and ethics language to Procurement section</li> <li>○ Added OPEB requirements under the Annual Audit section</li> <li>○ Added new insurance information to Risk Management section</li> <li>○ Clarified that the manual applies to both employees AND volunteers who get involved in fiscal tasks</li> </ul> </li> <li>• Addendums (A-I) added with various required forms and additional guidelines</li> </ul>
<b>Revision 4:</b>	September 15, 2020 – revision to Cash Drawers Chapter (Chapter X) and Addendum E-TC (corresponding form) for the Tax Collection Department
<b>Revision 5:</b>	<p>October 13, 2010:</p> <ul style="list-style-type: none"> <li>• Chapter III - Budgeting: insertion of Connecticut General Statute language.</li> <li>• Chapter XI - Credit/Procurement Cards: addition of Park Ranger</li> </ul>

## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

<b>Revision 6:</b>	January 7, 2021: <ul style="list-style-type: none"> <li>Chapter XI - Credit/Procurement Cards: increase Finance Manager limit from \$7k to \$10k</li> <li>Chapter VI – Risk Management: section entitled “Insurance Claim Procedure” added</li> </ul>
<b>Revision 7:</b>	June 14 - September 14, 2021: <ul style="list-style-type: none"> <li>Chapter III – Budgeting: added multi-year and special fund goals.</li> <li>Chapter IV – Procurement: added local preference section. Added mention of CT Source.</li> <li>Chapter V – Ethics: added mention of ethics language in procurement chapter.</li> <li>Chapter VII – Cash Management: added mention of total signature quantity required and live signatures.</li> <li>Chapter X – Cash Drawer: added Senior Center as a petty cash drawer holder.</li> <li>Chapter XI – Credit/Procurement Cards: increased Program Librarian’s credit limit from \$500 to \$1000.</li> <li>Chapter XII – Capital Assets: added mention of machinery and infrastructure categories; added maintenance tracking department head responsibility.</li> <li>Chapter XIII – Debt Management: overhauled entire chapter; added purpose, objective, 14 sections to the policy.</li> <li>Chapter XIV – Fund Balance: increased minimum % for undesignated</li> <li>Addendum A – Budget Transfer Request Form: modified order of columns.</li> <li>Addendum I – Acknowledgement Form: added mention of personnel file.</li> </ul>
<b>Revision 8:</b>	December 14, 2021 <ul style="list-style-type: none"> <li>New Addendum I: added for Post Issuance Compliance Policy. Addendum I becomes Addendum J and clarification added to language</li> </ul>
<b>Revision 9:</b>	March 15, 2022 <ul style="list-style-type: none"> <li>Chapter XI – Credit/Procurement Cards: removed Park Ranger and added Senior Center Director/Minibus Driver</li> <li>Chapter VII – Revenue and Collections: added grants process language and re-named title</li> <li>Addendums A, G &amp; H: switched out for fillable forms.</li> </ul>

## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

	<ul style="list-style-type: none"> <li>Added Purchase Order revision request form as Addendum B and adjusted all addendum sequencing as appropriate</li> </ul>
<b>Revision 10:</b>	<p>July 12, 2022</p> <ul style="list-style-type: none"> <li>Chapter XI – Credit/Procurement Cards: added Tax Collector, Assessor, Registrar, and Land Use departments</li> </ul>
<b>Revision 11:</b>	<p>September 13, 2022</p> <ul style="list-style-type: none"> <li>Chapter IV – Procurement: updated the purchasing methods to match actual practice in the new digital software – Harris’s Spectrum Suite Dept PO module.</li> <li>Chapter IV – Added software as a professional service, which is exempt from competitive bidding</li> </ul>
<b>Revision 12:</b>	<p>November 15, 2022-February 14, 2023</p> <ul style="list-style-type: none"> <li>Chapter IV – Procurement: added language about sole-source parameters, AA/EEO, bonding, change-order parameters, recycled items, NPP consortium, recordkeeping, department head responsibilities</li> <li>Chapter VI – Risk Management: added language about town property</li> <li>Chapter XII – Capital Assets: added language about using surplus/excess items; added language about disposals and depreciable lives, department head responsibilities</li> <li>Chapter XIX – Addendums: added Addendum K (moved K to L) “Acknowledgement of Receipt of Town Property form”. Modified Addendum H and I to notate capital asset definition change.</li> </ul>
<b><u>Revision 13:</u></b>	<p><u>May 9, 2023</u></p> <ul style="list-style-type: none"> <li><u>Chapter XI – Credit/Procurement Cards: added Town Clerk, added Fire Marshal card, increased Tax and Assessor limits</u></li> <li><u>Chapter III – Budgeting: added language about earmarking special purpose funds</u></li> <li><u>Chapter VI – Risk Management &amp; Chapter XIX – Addendums: Replaced TULIP with GatherGuard information</u></li> </ul>

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# TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

## XIX. ADDENDUMS

The following Addendums are attached to this Financial Policy Manual as though incorporated herein:

- Addendum A: Budget Transfer Request Form
- Addendum B: Purchase Order Revision Request Form
- Addendum C: Ethics Ordinance
- Addendum D: Certificate of Insurance/Risk + ~~GatherGuard~~ Guidelines
- Addendum E: Petty Cash Reimbursement Form
- Addendum F: Cash Drawer Reconciliation Form
  - Addendum F-TC Tax Collector's Cash Drawer Balancing Form
- Addendum G: Credit/Procurement Card Agreement
- Addendum H: Asset Addition Form
- Addendum I: Asset Disposal Form
- Addendum J: Post Issuance Compliance Policy
- Addendum K: Acknowledgement of Receipt of Town Property Form
- Addendum L: Financial Policy Manual Acknowledgement Form

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# TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL



## Addendum D Town of Beacon Falls Certificate of Insurance (3<sup>rd</sup> Party)/Risk Management Guidelines

### Third-Party Coverages and Minimum Limits

While CIRMA does not require that your contractors, lessees or permittees have specific coverage limits, CIRMA does recommend minimum limits of liability. These limits and their related coverages are indicated in the chart below.

**IMPORTANT NOTE:** As a CIRMA recommended best practice a member should contact their CIRMA Risk Management Consultant and CIRMA Underwriter to conduct a cooperative assessment with the municipality of potential liability exposures and an evaluation of potential severity of loss. Depending on the type of operation, this is the recommended method for utilizing this risk transfer technique to help ensure the appropriate limits are obtained. Remember that the limits alone do not guarantee coverage for a loss. All of the best practices outlined in this guide should be utilized to help ensure a municipality has adequate protection from a potential loss.

Coverages and Minimum Limits					
Exposure/Service Type	Commercial General Liability	Auto-Mobile Liability	Professional or Errors & Omissions Liability	Excess/ Umbrella Liability (with all liability coverages as underlyers)	Worker's Compensation & Employers Liability
Construction	\$1,000,000*	\$1,000,000*	\$1,000,000 (architects, engineers, designers, etc.)	\$5,000,000 with all liability coverages as underlyers	WC: Statutory EL: \$1,000,000
Non- construction, e.g., use of premises	\$1,000,000*	\$1,000,000*	\$1,000,000 (if applicable)	\$1,000,000 (higher limits recommended for high-risk)	WC: Statutory EL: \$1,000,000
Delivered Supplies Under Contract	\$1,000,000*	\$1,000,000*	N/A	\$1,000,000	WC: Statutory EL: \$1,000,000
Permit-Utility Company Permit	\$1,000,000*	\$1,000,000*	N/A	\$5,000,000	WC: Statutory EL: \$1,000,000
School Bus Contract	\$1,000,000*	\$1,000,000*	N/A	\$5,000,000	WC: Statutory EL: \$1,000,000
Professional Services	\$1,000,000*	\$1,000,000* (if applicable)	\$1,000,000	\$5,000,000	WC: Statutory EL: \$1,000,000
Permit-Blasting Permit	\$1,000,000*	\$1,000,000*	\$1,000,000 (engineers if applicable)	\$10,000,000	WC: Statutory EL: \$1,000,000
Permit- Right of Way/ On Public Land	\$1,000,000*	\$1,000,000* (if applicable)	N/A	\$1,000,000	WC: Statutory EL: \$1,000,000
Lease/ Rental- Non-Athletic	\$1,000,000*	\$1,000,000* (if applicable)	N/A	\$1,000,000	WC: Statutory EL: \$1,000,000

## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

Coverages and Minimum Limits					
Exposure/Service Type	Commercial General Liability	Auto-Mobile Liability	Professional or Errors & Omissions Liability	Excess/ Umbrella Liability (with all liability coverages as underlyers)	Worker's Compensation & Employers Liability
Lease/Rental-Athletic	\$1,000,000*	\$1,000,000* (if applicable)	N / A	\$1,000,000	WC: Statutory EL: \$1,000,000
Special Events-Carnival Rides	\$1,000,000*	\$1,000,000* (if applicable)	N / A	\$5,000,000	WC: Statutory EL: \$1,000,000
Special Events-Concerts	\$1,000,000*	\$1,000,000* (if applicable)	N / A	\$5,000,000	WC: Statutory EL: \$1,000,000
Special Events-Fireworks	\$1,000,000*	\$1,000,000* (if applicable)	N / A	\$5,000,000	WC: Statutory EL: \$1,000,000

**\* ADDITIONAL INSURED REQUIRED.**

Umbrella Coverage/Excess Coverage is recommended for all large contracts with catastrophic exposures or to bring underlying general liability and/or auto liability coverage up to recommended levels. Please refer to Appendix Q, page Q1 for a more detailed description of Umbrella and Excess Coverage.

# TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

## GatherGuard Program:

The Town is registered in the GatherGuard program via its current insurance provider (CIRMA). This is insurance that residents/visitors can utilize who hold events on town property. Information is provided below:

### Protection through

## GatherGuard

CIRMA can help protect your big day from the "uh-ohs" and "what-ifs" that might arise before or during an event through **GatherGuard**—a unique insurance program that provides convenient, low-cost coverage for special events held at local venues. GatherGuard, available through Intact Insurance, can help mitigate your risks while providing valuable protections and peace of mind.



Connecticut Interlocal Risk Management Agency  
545 Long Wharf Drive, 8th Floor, New Haven, CT 06511



A fast and easy way to obtain insurance coverage required for your event—available online and on demand.



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**Deleted:** Tenant User Liability Insurance Program

### Why TULIP?

REQUESTS to use local government (including cities, towns, counties, schools, and special districts) property and facilities by the public have become a common occurrence. Individuals and organizations that use your governmental facilities are not covered under your local government's insurance program. This opens the possibility of the local government becoming drawn into unnecessary claims.

THE SOLUTION to this dilemma is the Tenant Users Liability Insurance Program (TULIP). TULIP is a low-cost insurance policy that protects both the "Tenant User" and the local government. A "Tenant User" is any outside party using local government facilities. The policy applies to bodily injury or property damage arising out of the use of the local government's premises by Tenant Users. Premium costs are traditionally paid by the Tenant User. Premium costs are based on the nature of the event, the number of event days, the number of participants, the level of risk, and any special requirements.

### Coverage

COVERAGE products/operations, injury and property damage, those sums which become legally liable because of which this insurance is required.

#### COVERAGE

- Premises
- Products
- Contractual
- Broad Form
- Personal and Automobile
- Third Party
- Limits and deductibles
- The Local Government
- Liquor Liability

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## TOWN OF BEACON FALLS FINANCIAL POLICY MANUAL

GatherGuard

### Need proof of insurance?

We've got you covered.

Some of the country's most beautiful landscapes are found in local Connecticut parks and venues -- we'll help you get the protection you need and peace of mind you deserve for your next local event.



With **GatherGuard**, you can secure protection for most types of events, including:



Weddings and  
Receptions



Meetings and  
Seminars



Birthday Parties



Concerts



Festival and  
Cultural Events



Outdoor Fitness  
Events



#### Protection in three easy steps:

1. Visit [gatherguard.com](https://gatherguard.com) and answer a few basic questions.
2. Once approved, purchase your insurance coverage online.
3. Congratulations! A Certificate of Insurance (COI) will automatically be emailed to you and your town, city, or school point of contact.

Examples of what your **GatherGuard Policy** may cover:

- Damages to your or town/city property
- Injuries sustained by your guests while attending event
- Liability for accidents that may occur during your event
- Liability for events where alcohol is provided or sold (Host and Liquor Liability)

**Get  
Covered  
Today!**

Scan the QR Code or  
visit [gatherguard.com](https://gatherguard.com)



**Deleted:** \*CIRMA is changing providers for event insurance as of April 1, 2023 and the policy manual will be updated.