## FRIPP ISLAND PUBLIC SERVICE DISTRICT

Tuesday, January 11, 2021 Electronic Meeting Via Zoom 9:30 a.m.

Zoom Info: Join from PC, Mac, Linux, iOS or Android: <u>https://us02web.zoom.us/j/86565978745</u> Or iPhone one-tap (US Toll): +19292056099,,86565978745# +13017158592,,86565978745# Or Telephone: Dial: +1 301 715 8592 (US Toll) or +1 312 626 6799 (US Toll) Meeting ID: 865 6597 8745

## AGENDA

- 1. Call to Order
  - Confirmation of the presence of a quorum
  - Confirmation of public meeting notice, as required by the SC Code of Laws 30-4-80(A).
- 2. Pledge of Allegiance
- 3. Approval of December Commission Meeting Minutes
- 4. Reports
  - Manager's Report for December 2021
  - Fire Department Report for December 2021
  - Other

## 5. Old Business

- Cost of Service & Rate Study Conceptual Rate Design Discussion
- Hunting Island Booster Pump Station Project Rebid
- Upgrades to WWTP PLCs, SCADA and Computer Systems
- 6. New Business
  - Interim Workplace Covid-19 Policy (Revised)
  - Fripp Inlet Bridge 2022 Insurance Procurement
- 7. Questions and Comments from Visitors
  - FIPOA Representative
- 8. Adjourn

## FRIPP ISLAND PUBLIC SERVICE DISTRICT

Minutes:	Commission Meeting on January 11, 2022 – electronically via ZOOM
Present:	Dan H. McCormick, Dennis Perrone, John F. King, Edward D. Wetzel, Michael J. Wilt
Absent:	Rick E. Keup
Staff:	Angie Hughes, District Manager; Joshua Horton, Fire Chief; Yvonne Fireall, Office Manager
Guests:	Frank Davis (Confluence Consulting LLC), John Derrick, Chris Gegg, Ingrid Cheney, John Marsh (FIPOA)

1. Chairman Wilt called the meeting to order at 9:30 a.m., confirmed the presence of a quorum and confirmed that all requirements of the SC Code of Laws, Section 30-4-80, pertaining to the notice of meetings of public bodies, have been met for this meeting.

2. Chairman Wilt led the Commission in the Pledge of Allegiance.

3. The Commission approved the minutes for the December 2021 regular Commission meeting, upon a motion by Mr. Wetzel (Vote: unanimous).

4. Reports

a) The Commission reviewed the Manager's Report for December 2021. (Att A)

b) The Commission reviewed the Fire Department Report for December 2021. (Att B)

## 5. Old Business

a) The Commission entertained Frank Davis, of Confluence Consulting LLC, who presented conceptual rate design alternatives and received suggestions and guidance from the Commission. (Att C)

c) The Commission reviewed and discussed a quote from MR Systems for upgrades to WWTP PLC's, SCADA and computer systems and authorized the District manager to approve the work at a cost of up to 100,000. (*Att D*)

6. New Business

a) The Commission adopted a revised the Interim Workplace Covid-19 Policy, upon a motion by Mr. King (Vote: unanimous). (Att E)

b) The Commission reviewed and approved a quote for 2.5 million in insurance coverage on the Fripp Inlet bridge, at a cost of 118,465, upon a motion by Mr. McCormick (Vote: 4-1). (*Att F*)

7. The Commission entertained questions and comments from visitors.

8. There being no further business, the meeting adjourned at 11:41 a.m., upon a motion by Mr. McCormick (Vote: Unanimous).

michae of Wilt

Michael J. Wilt Chairman

Angel I. Hughes

Angel L. Hughes Secretary

## FRIPP ISLAND PUBLIC SERVICE DISTRICT MANAGER'S REPORT FOR DECEMBER 2021

I. Tap-Ins

	FY 2	2022	FY	2021	FY	2020
<u>Category</u>	Dec	YTD	Dec	YTD	Dec	YTD
Water customers	1	10	2	2	1	3
Sewer customers						
a. Gravity	-	7	1	1	-	2
b. Vacuum	1	3	1	1	1	1

Total vacuum sewer customers: 582 of 726

## II. Routine Operations

1. Butcher's Island and Hunting Island Booster Pumps Average Daily Run Time for Dec

	<u>2021</u>	<u>Diff</u>	<u>2020</u>	<u>Diff</u>	<u>2019</u>	<u>Diff</u>	<u>2018</u>
Butcher's Isl Pumps Hrs/Day	0.0	(0.3)	0.3	(0.4)	0.7	0.7	0.0
Hunting Isl Pumps Hrs/Day	<u>0.0</u>	<u>(0.5)</u>	<u>0.5</u>	<u>(0.9)</u>	<u>1.4</u>	<u>1.4</u>	<u>0.0</u>
Total Hrs/Day	0.0	(0.8)	0.8	(1.3)	2.1	2.1	0.0

2. Fripp Island Master Metered Water Use for Dec, Average Gallons per Day

				e	-	•	
	<u>2021</u>	<u>% Change</u>	<u>2020</u>	<u>% Change</u>	<u>2019</u>	<u>% Change</u>	<u>2018</u>
BJW&SA	382,714	(2.0)	390,469	0.4	389,086	15.1	338,000
Harbor Island	41,164	(13.4)	47,534	16.8	40,691	21.6	33,457
Hunt Island	7,036	(3.3)	7,275	5.9	6,869	(35.9)	10,711
Fripp Island	328,786	0.7	326,438	(5.1)	344,057	13.0	304,393
Accountability,%	98.5	N/A	97.6	N/A	100.7	N/A	103.1
Rainfall, Inches	1.1		1.9		9.2		10.1

## 3. Fripp Island Water Consumption – Recorded vs. Billed (in 1,000 gals.)

	Annual	Qtr 4	Qtr 3	Qtr 2	Qtr 1
	Total	2021	2021	<u>2021</u>	<u>2021</u>
Fripp Master Meter	168,602	33,108	59,221	50,892	25,381
Billed Water	154,737	<u>31,283</u>	<u>53,521</u>	<u>46,755</u>	23,178
Total Unbilled Water	13,865	1,825	5,700	4,137	2,203
Unbilled Water Percent	8%	6%	10%	8%	9%
Flushing/Unbilled Accts	<u>1,739</u>	<u>490</u>	<u>668</u>	<u>376</u>	<u>204</u>
Unaccounted for Water	12,125	1,335	5,032	3,760	1,999
Unaccounted for Percent	7%	4%	8%	7%	8%

4. The water tank levels and water line pressures were normal for Dec.

5. Wastewater Treatment Plant Flow for Dec, Gallons per Day

	2021	<u>% Change</u>	2020	% Change	<u>2019</u>	<u>% Change</u>	2018
Average Daily Flow	161,741	(2.5)	165,848	(16.4)	198,448	(4.9)	208,722
Weekly Max Flow	225,000	8.7	207,000	(35.7)	322,000	36.4	236,000
Peak Daily Flow	328,830	27.9	257,136	(48.6)	500,728	36.7	366,244

Peak daily flow of 328,830 occurred on Fri., 12/31/21 (New Year's Eve), without rain. For Dec. 2020, peak daily flow occurred on Thurs., 12/31/20 (New Year's Eve), without rain. For Dec. 2019, peak daily flow occurred on Tues., 12/24/19 (Christmas Eve), with 2.9 inches of rain. For Dec. 2018, peak daily flow occurred on Sat., 12/15/18, with 1.6 inches of rain.

- 6. The water system and wastewater treatment plant samples were satisfactory for Dec.
- III. Emergencies, Special Field Work and Activities
  - 1. Water System
    - a) Several counties in SC were listed at Severe, Moderate and Abnormally Dry drought statuses in December, but Beaufort and the surrounding counties remained at Normal status.
    - b) Operations staff and the District Manager attended annual asbestos training on December 1<sup>st</sup>. New DHEC regulations require the District to dispose of asbestos concrete piping cut and removed from active lines during repairs rather than re-burying the discarded material, as was previously allowed. This will require the District to maintain an on-site hazardous materials storage for the removed pipe and provide transportation and disposal of any pipe material. Most repairs to AC lines consist of using full-circle clamps to patch leaks. Repairs of the type governed by the new regulations are extremely rare, and the new requirements should not have a large impact on daily operations. Additional permitting fees for the hazmat storage may be implemented by DHEC in the future.
    - c) District field operators performed miscellaneous water system maintenance consisting of water line and meter repairs, water taps and meter installations during the month of December. Meters were read for the end of the billing cycle December 20-23.
    - d) Replacement of the three expansion joints on the waterline suspended from the Fripp Inlet bridge was planned for the first week in January, but due to scheduling conflicts on the part of the contractor, has been pushed back by 3-4 weeks. During a site walk, it was discovered that the pipeline inspectors had mistaken a split sleeve for an expansion joint and it had been erroneously included in the quoted repair. The quote and contract will be revised to reflect replacement of two expansion joints.
  - 2. Wastewater System
    - a) In November, the on-call operator received multiple alarm callouts from the wastewater treatment plant, but no systems were malfunctioning. The problem has been identified as being caused by a power failure and a further failure of the battery backup system on the PLCs. Replacement battery backups have been ordered and will be installed the first week of January.
    - b) On December 14<sup>th</sup> & 15<sup>th</sup>, the backup generators at the wastewater treatment plant and vacuum sewer station were serviced and repaired. The repairs were recommended after inspections done in FY2021 and were budgeted for FY2022. An increase in the cost of supplies and equipment resulted in a total repair cost that exceeded the budgeted amount by approximately \$2,200.
    - c) On December 17<sup>th</sup> and 29<sup>th</sup>, minor maintenance repairs were made to the Ocean Point and Ocean Creek sewer pump station.
    - d) On December 25<sup>th</sup>, the effluent coming from Harbor Island exceeded ND permit limits for turbidity and was diverted to the head of the plant for treatment. On December 30<sup>th</sup>, the turbidity reverted to permitted limits and the flow was diverted back to the holding pond. SC Water Utilities will be billed for the treated effluent at the District's current commercial sewer rate.
  - 3. Hunting Island Booster Pump Station Rehab The new project schedule appears below:

4. Cost of Service & Rate Study – The consultant continues to work on the project and is scheduled to present an update at the January Commission meeting. The project schedule appears below:

Complete Study (90 days)	January 14, 2022
Presentation to Commission	February 8, 2022

5. Fripp Inlet Bridge -

a) GO bond funds remaining in the bridge construction fund total \$263,980 and can be used for bridgerelated capital outlay. The District's financial advisors are looking into the option of refinancing at a lower interest rate, but this is contingent upon the agreement of the lender and continued low rates.

b) The insurance agent used in previous years for procurement of bridge insurance started the process of procuring quotes from the carriers in November. No update was available at the time this report was written.

c) JMT Inc. postponed the annual bridge inspection to the week of February 7<sup>th</sup> due to scheduling conflicts. This is a full inspection consisting of an above-water inspection with a snooper truck, underwater inspection, and a hydrographic survey. The inspection report should be available in April.

- Field Operator Search No further viable candidates have applied for the open position. Management is working to create a more comprehensive job description for publication on the SCRWA job board and other leading industry association job boards. The job descriptions/ads will be posted during the month of January.
- 7. Cybersecurity & IT Support

a) A Windows 10 laptop is now set up to function as the main workstation for the office manager, replacing the Windows 7 workstation that was previously used. The District's main accounting software and databases will remain on a Windows 7 PC until the District has completed the migration to cloud-based accounting software in the first quarter of 2022. The Windows 7 PC cannot be upgraded to Windows 10 at this time, due to possible instabilities that could cause data loss. Quotes for the upgrade of both PLCs and associated software at the wastewater treatment plant have been received and will be reviewed at the January Commission meeting. Implementation of multifactor authentication is underway for all District systems and applications. Several of the security recommendations made by Cyber Risk Analysis Group were implemented by the end of the year, but the process has been slowed by the need for caution where critical systems and records could be affected.

b) Cyber Liability Insurance – application for cyber liability insurance has been deferred until after the computer upgrades and multifactor authentication implementation are completed, since insurance companies will not provide quotes for coverage without these security measures in place. Management is working with CRAG to implement the security measures as quickly as possible.

- 8. The requirements of the American Water Infrastructure Act of 2018 to create and certify a Risk & Resilience Assessment by June 30, 2021 and update and certify an Emergency Response Plan by December 31, 2021 have been met. Both the RRA and ERP are available for anyone who would like to review them.
- 9. Statement of Economic Interests Form All elected officials are required to file their 2022 SEI Form with the State Ethics Commission no later than March 30, 2022.
- 10. Election of Commissioners Two Commission seats will be up for election in the November 2022 general election. In the coming months, notices regarding the election will be published in the Trawler and on the District's website and posted in the District's administrative office.

## Fripp Island Fire Department Monthly Report Summary December 2021

## **Response Activities:**

Total emergency responses for December, 12

		Dec 2021	Dec 2020	YTD CY21	YTD CY20
•	Structure Fires	00	00	01	00
•	Vehicle Fire	00	01	01	01
•	Medical Emergencies	10	07	144	123
•	Brush Fires	00	00	02	05
•	Misc. Fire	00	01	32	28
٠	Service Calls	00	02	21	19
٠	Mutual Aid	00	01	03	08
٠	Auto Accident	02	01	15	08
٠	Water Emergencies	00	00	06	14
		12	13	225	206

## Average emergency response time:

4 minutes 13 seconds.

## **Inspections:**

Dec 2021	Dec 2020	YTD CY21	YTD CY20
0	0	0	1

## **Training Activities:**

No training for December.

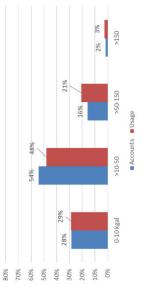
## **Roster:**

Total personnel active for December, 21

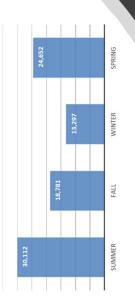
Vol.-01 Paid-20







Average Residential Consumption (Quarterly Per Account)



## FRIPP ISLAND PUBLIC SERVICE DISTRICT

Customer Usage Analysis January 11, 2022



## **BILL FREQUENCY ANALYSIS**

- Seasonal Usage Patterns
- Nominal (20%) Residential Usage Above 50,000 gallons (Tier 2)
- Dining Establishments and Irrigation Customers Exhibit Majority of Usage Above 50,000 gallons
- Recommendations:
- Implement Three-Tiered Water Rate Structure
- Redefine Usage Intervals
- Introduce Residential Volumetric Wastewater Rates with Quarterly CAP

## **ALTERNATIVE USAGE INTERVALS**

## Current Usage Intervals (gallons)

0 - 10,000	10,000 - 50,000	50,000 - 150,000
Block 1	Block 2	Block 3

Above 150,000

Block 4

## Alternative Usage Intervals (gallons) Block 1 0-12,000

 12,000 - 36,000*	Above 36,000**
Block 2	Block 3

\*Tier 2 threshold would serve as Residential wastewater consumption rate CAP. \*\*May also want to consider a 45,000 gallon per quarter Tier 2 threshold.

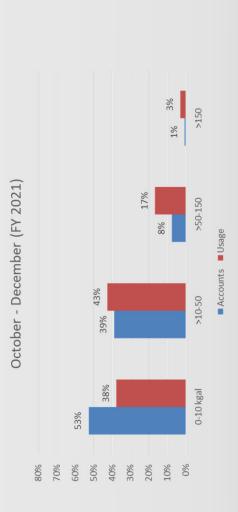


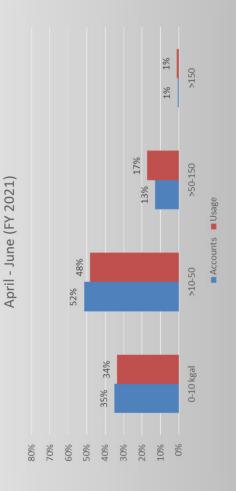


## **CURRENT USAGE INTERVALS - RESIDENTIAL**









## **CURRENT USAGE INTERVALS - RESIDENTIAL**



## **PROPOSED USAGE INTERVALS - RESIDENTIAL**





October - December (FY 2021)





80%

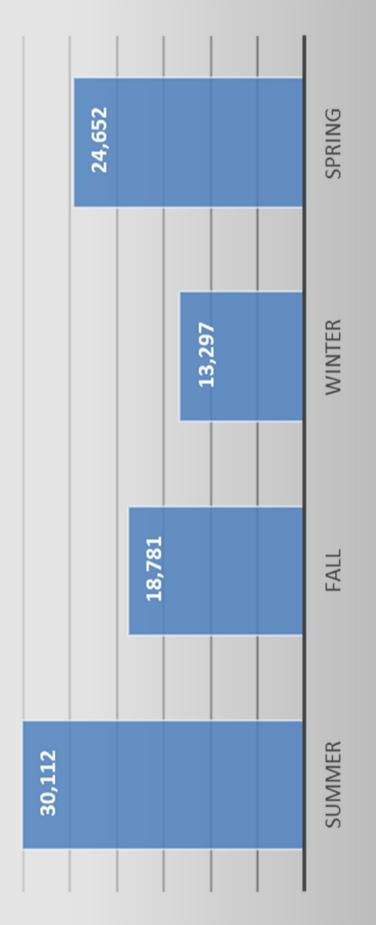


# **PROPOSED USAGE INTERVALS - RESIDENTIAL**



Accounts Usage

## **Average Residential Consumption** (Quarterly Per Account)

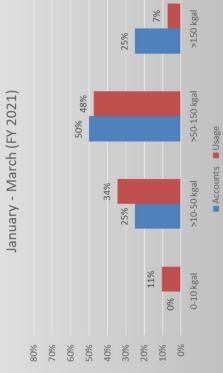


## Dining Establishments **Jsage Patterns**

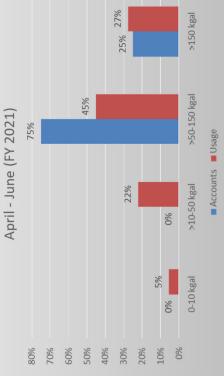


## **CURRENT USAGE INTERVALS - DINING**



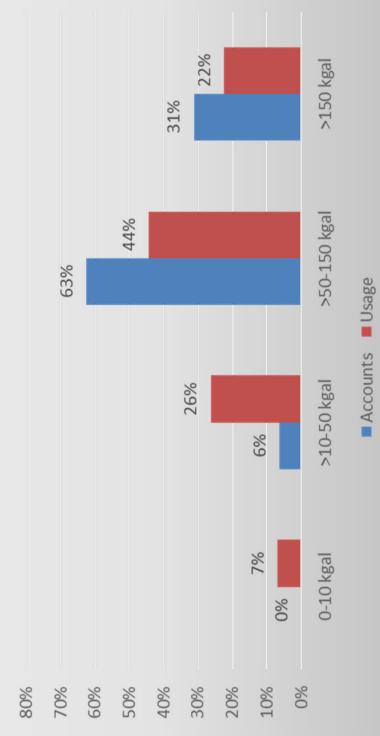






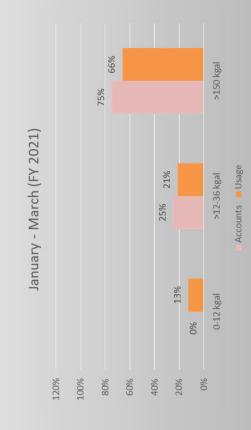
## **CURRENT USAGE INTERVALS - DINING**

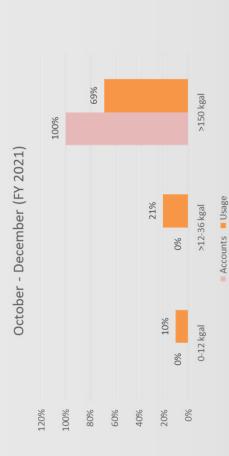


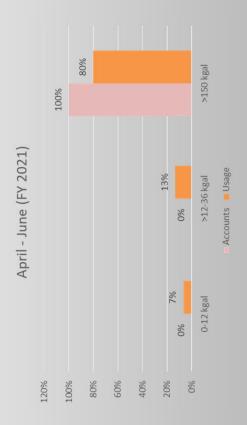


## **PROPOSED USAGE INTERVALS - DINING**



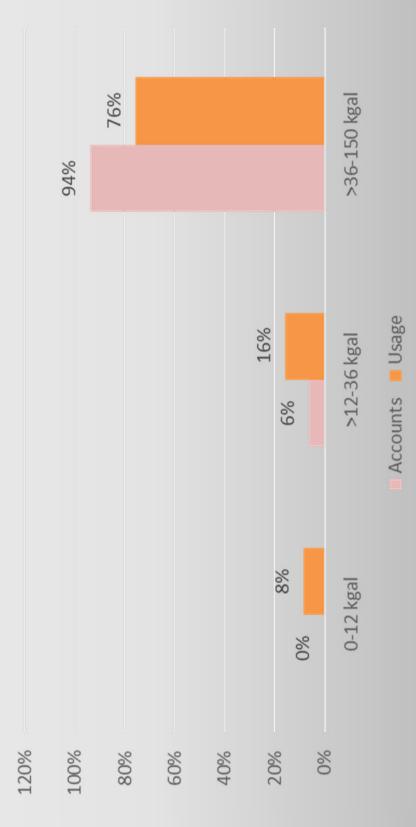






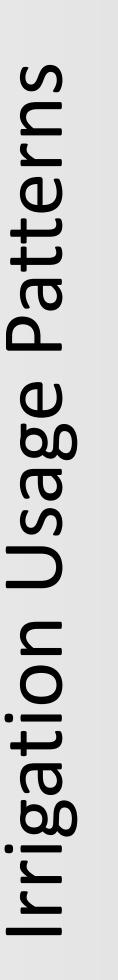
## **PROPOSED USAGE INTERVALS - DINING**

## FY 2021



## **Average Dining Consumption** (Quarterly Per Account)





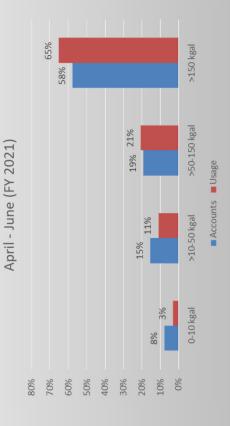


# **CURRENT USAGE INTERVALS - IRRIGATION**



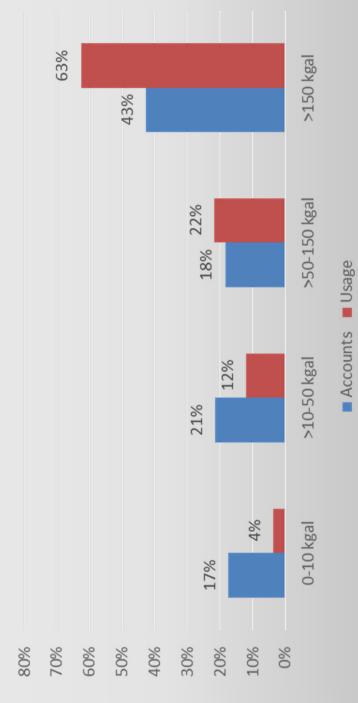






# **CURRENT USAGE INTERVALS - IRRIGATION**





## **PROPOSED USAGE INTERVALS - IRRIGATION**



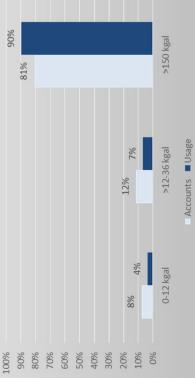


October - December (FY 2021)

100%

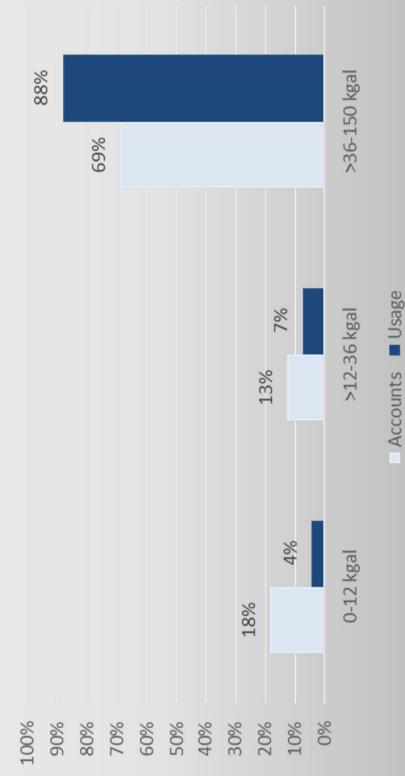






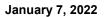
## **PROPOSED USAGE INTERVALS - IRRIGATION**





## **Average Irrigation Consumption** (Quarterly Per Account)







## **Bill of Materials and Labor**

## Qty Tag/Loop

## Description

## SCOPE OF WORK:

MR Systems is pleased to offer this budgetary proposal to upgrade the existing SCADA software, CP-20 PLC, and Suez PLC for the WWTP.

For the Suez PLC upgrades, MR Systems will convert the existing PLC code and touchscreen applications as is. MR Systems is not responsible for any of the other Suez/Xenon existing hardware. MR Systems will also convert the ControlNet communications between the CP-01 and CP-11 racks with Ethernet/IP.

MR Systems will install the newer versions of SCADA software on workstations provided by the Owner. It is assumed that these workstations are in good working condition and will have Windows 10 operating systems. Any issues that arise from the Owner supplied workstation may result in additional cost if additional labor or multiple visits are required due to these issues.

## SCADA SOFTWARE:

1	Rockwell FactoryTalk View SE Station for Workstation No.1
1	Rockwell FactoryTalk View SE Station for Workstation No.2
1	Rockwell FactoryTalk View Studio for Workstation No.1 (FactoryTalk Config Software)
1	Rockwell Studio 5000 Full Edition for Workstation No.1
	Win-911 Upgrade for Workstation No.1 MR Systems has NOT INCLUDED software cost for Win-911 upgrade since this is currently under support between the Owner and Win-911 thru 5/21/2022, License #W07161518024D1D. MR Systems will perform upgrade of the existing Win-911 to the latest version. A USB modem is NOT INCLUDED since callouts are done via Ethernet now.

	<u>CP-20 PLC HARDWARE:</u>
1	1756-L71 ControlLogix CPU for CP-20
	SUEZ PLC HARDWARE:
1	1756-L71 ControlLogix CPU for CP-01
2	1756-EN2T ControlLogix EtherNET Comm Module for CP-01, Rack 1
1	1756-EN2T ControlLogix EtherNET Comm Module for CP-11, Rack 2
1	1756-EN2T ControlLogix EtherNET Comm Module for CP-11, Rack 3
1	2711P-T15C22D9P PanelView Plus 7 Performance Touchscreen for CP-01
1	Custom Bezel for New PanelView
1	Misc (cables, labels, terminals, etc)

Att D

## Customer: Fripp Island Service District (SC) Project: WWTP HMI, CP-20 PLC and Suez PLC Upgrades MR Quote #: Q21-9290, Rev. 3

January 7, 2022



## Bill of Materials and Labor Tag/Loop Description Qtv NOTE: Drawings will not be revised to reflect the new hardware changes as the panels and drawings were not originally provided by MR Systems. **Project Labor** One Lot Project Engineering & Administrative Labor as required. One Lot HMI Software Applications Development & Design Labor (including Travel & Living expenses) as required. One I of PLC Control Strategy Design & Programming Labor (including Travel & Living expenses) to be performed as require. One Lot Field Service (including Travel & Living expenses) to provide installation supervision calibrations, startup, training, etc. as required. N/A Electrical Installation or Terminations (including Travel & Living expenses) to provide installation of conduit, wire, etc. as required. 1 Year **Onsite Comprehensive Warranty** (including Travel & Living expenses) One Lot Freight

Subtotal of Labor and Materials: \$89,454

State Sales Tax is INCLUDED. Assumed sales tax rate is: 7%, Included Sales Tax: \$4,845

## Total Project Cost: \$94,299

## General Notes:

A \* Sales Representation \*

Mr. Chris Taylerson, of Heyward, Inc. in Charlotte, NC, is our local Sales Representative. Chris may be reached at 704-583-2305 (Office) or 704-591-0980 (Cell)

## B \* Technical Questions \*

For technical or scope of supply questions contact Sothorn Khel, P.E., of MR Systems, Inc. Sothorn may be reached at 678-325-2824 (Office) or 770-519-0597 (Cell).



## January 7, 2022

## **Bill of Materials and Labor**

Qty	Tag/	Loop Description
	С	* Installation of Conduit and Wire * This quotation DOES NOT INCLUDE the supply or physical installation of conduit or wire unless specifically noted above.
	D	* Equipment Installation * This quotation DOES NOT INCLUDE physical installation of field instruments, pipe, tubing, fittings, isolation valves, instrument stands, instrument mounts, control panels, antennas, masts, wooden poles, or other devices or other equipment unless specifically noted above.
	E	* Wiring Terminations * This quotation DOES NOT INCLUDE field or panel terminations of signal or power wires
	F	* Fiber Optics Cable * This quotation DOES NOT INCLUDE the supply or physical installation of Fiber Optic Cable.
	G	* Fiber Optic Cable Termination * This quotation DOES NOT INCLUDE termination or testing of fiber optics cable.
	Н	* Coaxial Cable Installation * This quotation DOES NOT INCLUDE the physical installation of coaxial cable or other related components.
	I	* Installation of Communications Towers or Poles * This quotation DOES NOT INCLUDE the supply or physical installation of Communication Towers or Poles.
	J	* <b>Contractor License Information</b> * MR Systems' South Carolina Electrical Contractor's License Number is M108855, EL5 (Unlimited).
	к	* <b>Professional Engineering Authorization</b> * As required by the South Carolina Board of Labor, Licensing and Regulation, System Integrators are required to hold a Certificate of Authorization to practice professional engineering in order to perform system integration. MR Systems' Certificate of Authorization Number is C01888.
	L	* <b>Terms and Conditions *</b> MR Systems, Inc. General Terms & Conditions of Sale apply to any order resulting from this quotation. Please refer to the link provided below for a copy of our General Terms and Conditions of Sale. <u>https://www.mrsystems.com/sellersterms/</u>
	M.	* <b>Performance &amp; Payment Bonds *</b> If you desire MR Systems to provide Performance and Payment Bonds for this project, please let our local sales representative know and we will provide you with an adder for the cost of these bonds.

## Customer: Fripp Island Service District (SC) Project: WWTP HMI, CP-20 PLC and Suez PLC Upgrades MR Quote #: Q21-9290, Rev. 3



## January 7, 2022

## Bill of Materials and Labor

Qty	Tag/Loop	Description

## **Revision Notes:**

Rev. 0	First Issue - 2021-11-09 - SK
Rev. 1	Include PLC and Touchscreen Upgrades for Zenon/Suez - 2021-12-14 - SK
Rev. 2	Remove USB Modem for Dialout - 2021-12-16 - SK
Rev. 3	Per Suez, use PanelView Plus 7 Pro model since more than 50 screens - 2022-01-07 - SK

POLICY: The District will implement certain interim protocols and procedures related to COVID-19 for administrative offices, public buildings and all employees, as described herein.

PURPOSE: To establish uniform procedures for District employees to protect employees and the public and to minimize the spread of COVID-19 within the workplace.

## **POLICIES & PROCEDURES**

1. All employees must report any known exposure to someone with COVID-19 to their supervisor. Employees who test positive must immediately report this information to their supervisor or the District Manager, so contact tracing can be done and the proper precautions can be taken to protect other individuals who may have had contact with them in the workplace.

2. District Commissioners and staff will follow published recommendations of federal, state and local public health authorities regarding isolation and quarantine upon exposure to and/or infection with COVID-19.

3. The District may implement additional safety measures, such as office and other public building closures and mask-wearing requirements, as required or recommended by federal, state and local public health authorities, or as deemed necessary by the District Commission and/or management. Any requirement affecting the public will be posted in a conspicuous location at the District Administrative office location and on the District's website.

4. This policy completely rescinds and replaces the policy approved and adopted on October 12, 2021.

This policy approved and adopted by the Fripp Island Public Service District Commission on January 11, 2022, to become effective January 11, 2022.

This Policy approved and adopted by the FRIPP ISLAND PUBLIC SERVICE DISTRICT COMMISSION on January 11, 2022.

(SEAL)

AUTHORITY:

nad A Wat

Michael J. Wilt, Chairman Fripp Island Public Service District South Carolina

Attest:

Angel'L Hughes, Secretary Fripp Island Public Service District South Carolina

## **Fripp Island Bridge Renewal 2022 By: Collin McDonald**



## <u>Most competitive renewal options and no changes to deductible per</u> <u>commission vote</u>

- RSUI (Current carrier) 2.5 Primary layer 118,465.60
- Arch 2.5 million secondary layer 61,766.20

## **OPTIONAL EXCESS LAYER**

- 1.5 million Excess Layer with Arch 53,530.00
- Total due : \$180,221.802.5 million primary 2.5 million excess
- <u>171,995.60 with 2.5 million primary 1.5 million excess</u>
- <u>\$118,465 insured only 2.5 million primary</u>

## CLAIMS EXAMPLE

- In case of a TOTAL Bridge loss the deductibles would not come into play. Total is based 19,100,000 bridge value provided by commission. Deductible comes into play in terms of partial or loss near the insured value