



City of Dodgeville

100 E Fountain St Dodgeville, WI 53533

Ryan Burns

Baer Insurance Services, Inc. 9701 Brader Way, Suite 101 Middleton, WI 53562



YOUR LEAGUE INSURANCE TEAM

LEAGUE INSURANCE

316 W. Washington Avenue Suite 600 Madison, WI 53703 (608) 833-9595

Matt Becker Craig Sherven

Chief Executive Officer Public Safety Specialist matt@lwwmi.org csherven@lwmmi.org

BAER INSURANCE SERVICES

PO Box 46490 Madison, WI 53744 (608) 830-5800

Ryan Burns Municipalities

ryanb@baerinsurance.com Municipalities@baerinsurance.com

(608) 830-5833 (608) 830-5800

WORKERS COMPENSATION CLAIMS ADMINISTATOR

United Heartland
PO Box 3026
Senior Claims Representative
Milwaukee, WI 53201-3026
(800) 258-2667
UHAdminSVC@unitedheartland.com

LIABILITY CLAIMS ADMINISTRATOR

Statewide Services, Inc.

PO Box 5555

Managing Attorney

Madison, WI 53705

(800) 858-1536

StatewideClaimsReporting@Statewidesvcs.com

MUNICIPAL PROPERTY INSURANCE COMPANY

9701 Brader Way, Suite 301 Middleton, WI 53562 (608) 821-6303 brogacki@mpicwi.com

Claims@mpicwi.com policy@mpicwi.com



LEAGUE INSURANCE – COVERAGE HIGHLIGHTS

COVERAGE PROVIDED FOR:

- Elected/Appointed Officials
- Departments
- Mutual Aid Assistance

- Commissions
- Employees
- Volunteers

COMPREHENSIVE COVERAGE INCLUDES:

- Auto Liability
- Crime
- Employee Benefits Liability
- General Liability
- Public Officials
- Self-Insured Retention Workers' Compensation
- Auto Physical Damage
- Cyber Liability
- Employment Practices Liability
- Law Enforcement
- Workers' Compensation

ADDITIONAL COVERAGE ENHANCEMENTS:

Liability:

- Airports
- Back Wages in Employment Claims
- Breach of Contract
- Care, Custody, & Control
- Communicable Disease
- Contractual Liability
- Cvber
- Damages to Rented Premises
- Dams
- Defense Costs in Addition to Limit
- Discrimination
- Drones
- EEOC actions

- Failure to Supply
- Land Use, Permits, & Zoning Claims
- Medical Payments
- No Fault Sewer Backup Optional Coverage
- Non-monetary Claims
- Occurrence Based
 - Pollution
- Sexual Harassment/Abuse Coverage
- Special Events Included
- Tax Assessment Claims
- Volunteers
- Watercraft
- Wrongful Termination

Auto:

- Automatic New Auto Coverage
- Autos of Others in Your Care, Custody, or Control Towing Expense
- Commandeered Autos
- Hired Auto Physical Damage
- Hired/Non-owned
- Lease Gap
- Personal Auto Physical Damage Deductible Reimbursement

• Temporary Transportation Expense

Uninsured/Underinsured



Member Services

HUMAN RESOURCES ASSISTANCE

League Insurance has partnered with *Stafford Rosenbaum LLP* to provide the following human resources services:

- HR Hotline phone assistance with HR-related issues.
- Talent Management support with recruitment, hiring, background screening, onboarding, performance management, coaching, feedback, disciplinary counseling, termination management, and organizational and staff development.
- Employment Law Compliance WI and Federal Fair Employment, wage & hour, safety, FMLA, I-9 Employment Verification, and more.
- Documents development/review of job descriptions, handbooks, policies, procedures, and forms customized for the municipality.
- Compliance and HR practices assessments and development of remedial plans.
- Workplace Training related to compliance and HR-related topics for supervisors and/or employees.
- Workplace investigations.
- Sample handbooks, toolkits addressing various HR subjects and best practices, and online harassment and discrimination training webinars.

EMPLOYEE SAFETY & RISK MANAGEMENT

With loss control resources provided by United Heartland, we can analyze loss trends and municipal operations to **customize a safety program for your community.** Included are comprehensive safety manuals, job site analysis, newsletters, webinars, and information on many topics including:

- Confined Space
- Excavating/Trenching
- Hearing Conservation
- Ladder Safety/Fall Protection
- Lawn Care/Mowers/Trimming/Landscaping
- Lockout Tagout/Electrical Arc Flash
- Motor Vehicle & Construction Equipment Safety
- Outside Contractor Qualification

- Power Platforms/Aerial Lifts
- Respiratory Protection
- Rigging/Slings/Hoists
- Tools Hand Tools/Power Tools
- Tree Trimming/Chainsaw Safety
- Water Hazards Pools, Ponds, Lakes
- Welding, Cutting, or Brazing
- Work Zone Safety/Traffic Control

LAW ENFORCEMENT POLICIES/PROCEDURES ASSISTANCE

League Insurance members are **eligible to receive reimbursement** for updating law enforcement and fire department manuals through an accredited policy manual service provider, as well as reimbursement for law enforcement accreditation.

City of Dodgeville



LEAGUE INSURANCE UNIVERSITY

League Insurance has partnered with *Lexipol* to provide self-paced online courses *written specifically* for local government and public safety professionals. Courses are available on demand from any computer or mobile device with internet access, 24/7.

- League Insurance University offers all employees access to over **200 online training topics** including HR & Management, Safety, Public Works, Law Enforcement, and much more.
- For Water and Wastewater, League Insurance University courses can be used to fulfill annual training hours requirements. Wastewater professionals will simply need to submit their certificate of course completion directly to the DNR for training approval.
- For law enforcement, League Insurance Police University can be used to fulfill 8 of the 24 hours of annual training requirements with Department level approval.

CYBER UNIVERSITY

League Insurance is partnered with leading cyber insurance provider, *Tokio Marine HCC*. With cyber liability coverage from League Insurance, you have access to state-of-the-art cyber coverage and resources including:

- Training courses on many topics including ransomware, phishing emails, network security, and more
- Sample policies and procedures for best practices and breach response plans.
- Cyber security advisors for technical information and scenario planning.

REBOUND RETURN TO WORK PROGRAM

League Insurance has contracted with *Rebound*, a company which specializes in rehabilitation of injured municipal employees. The program gets your employees seen by top specialists quickly, and with better outcomes. This helps employees recover and saves departments money. Under the *Rebound* program, members are **100% reimbursed** by League Insurance for Rebound expenses incurred.

NURSE TRIAGE & TELEHEALTH

League Insurance is partnered with *CorVel* to provide nurse triage and telehealth services. CorVel's proactive healthcare solution offers injured workers the following medical services:

- Nurse Triage 24-7 access to registered nurse hotline to evaluate injuries to determine immediate medical needs.
- Telehealth Provides immediate referral to medical physicians when needed via computer, tablet, or phone.



Proposal

LWMMI Liability - Coverage/Limits Summary

Coverage	Limit
Bodily Injury and Property Damage Liability	\$4,000,000
Personal and Advertising Injury and Law Enforcement Liability	\$4,000,000
Premises Medical Payments	\$10,000
Public Officials Errors & Omissions	\$4,000,000
Employee Benefits Liability	\$4,000,000
Automobile Liability – Symbol 1 – Any Auto	\$4,000,000
Automobile Medical Payments Coverage – Symbol 2 - Owned Autos Only	\$10,000
Damage to Premises Rented to You	\$500,000
Wisconsin Uninsured Motorists Coverage – Symbol 2 – Owned Autos Only – Per Person	\$25,000
Wisconsin Uninsured Motorists Coverage – Symbol 2 – Owned Autos Only – Per Occurrence	\$50,000
Wisconsin Underinsured Motorists Coverage – Symbol 2 – Owned Autos Only – Per Person	\$50,000
Wisconsin Underinsured Motorists Coverage – Symbol 2 – Owned Autos Only – Per Occurrence	\$100,000
Workers Compensation / Employers Liability Part B Increased Limits	\$2,000,000
Prior Acts Coverage (Employee Benefits Liability)	Included
Prior Errors & Omissions Coverage (Public Officials E&O)	Included
Auto Physical Damage Deductible	\$500
Cyber Liability – Subject to a \$2,500 deductible	\$25,000
Sewer Backup Extended Coverage – Per Occurrence/Annual Aggregate	\$100,000/\$300,000

LEAGUE OF WISCONSIN MUNICIPALITIES

City of Dodgeville

Workers Compensation – Coverage/Payroll Information

Description	Limit
Employers Liability: Each Accident	\$100,000
Employers Liability: Disease – Policy Limit	\$500,000
Employers Liability: Disease – Each Employee	\$100,000
Workers Compensation: Statutory Benefit	Included
Part 1 States	WI
Part 3 Other States	All Non-Monopolistic States

Class Codes

Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
1	100 E.	Founta	in St, Dodgeville, WI 53533			
	WI	7520	Waterworks Operation	\$139,100	2.83	\$3,937
	WI	7710	Civil Defense Worker	\$305,000	2.87	\$8,754
	WI	7720	Police Officer	\$881,500	2.32	\$20,451
	WI	8810	Clerical Office	\$671,500	0.16	\$1,074
	WI	9412	Municipal Ops	\$801,000	2.53	\$20,265
	WI	7709	Fire Dept Volunt.	\$6,775	0.00	\$3,345
2	302 Q	uarry St	., Dodgeville, WI 53533			

WI

Premium Calculations

Description	Factor	Factored Premium
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State of Wisconsin							
Total Factored Premium		\$57,826					
Experience or Merit Modification	1.04	\$2,313					
Premium Discount		-\$4,563					
Expense Constant		\$220					
Total Estimated Annual Premium for Wisconsin		\$55,796					



City of Dodgeville

MPIC Property – Coverage/Limits Summary

Coverage	Deductible	Expiring Insured Value	Renewal Insured Value
Buildings, Personal Property & Property in the Open – Replacement Cost	\$5,000	\$44,718,951	\$45,613,327
Contractors Equipment – New Replacement Cost	\$1,000	\$1,211,612	\$1,223,726
Contractors Equipment valued under \$25,000	\$1,000	\$426,115	\$430,378
Equipment Breakdown with Sewer, Water for Municipality or Other Entity	\$5,000	\$44,718,951	\$45,613,327
Accounts Receivable – City Hall	\$1,000	\$200,000	\$200,000
Money & Securities – City Hall	\$1,000	\$200,000	\$200,000

Crime - Coverage/Limits Summary

Coverage	Deductible	Single Loss Limit of Insurance
Employee Theft	\$1,000	\$250,000
Forgery or Alteration	\$1,000	\$250,000
On Premises	\$1,000	\$250,000
In Transit	\$1,000	\$250,000
Computer Fraud	\$1,000	\$250,000
Funds Transfer Fraud	\$1,000	\$250,000





PREMIUM SUMMARY

Coverage	Company	Expiring Premium	Renewal Premium
General Liability	League Mutual Insurance	\$22,303	\$22,056
Governmental & Police Professional Liability	League Mutual Insurance	\$15,749	\$15,755
Police FTE		13	13
Public Official Liability	League Mutual Insurance	\$13,693	\$15,058
Automobile Liability	League Mutual Insurance	\$16,505	\$16,884
Auto Physical Damage	League Mutual Insurance	\$25,384	\$26,851
Number of Autos		39	42
No-fault Sewer Backup Coverage	League Mutual Insurance	\$8,830	\$8,878
Liability & Auto Total		\$102,464	\$105,482
Workers Compensation	League Mutual Insurance	\$59,636	\$55,796
Experience Modification Factor		1.08	1.04
Property (9/30 expiration)	Municipal Property Insurance Company	\$53,207	\$54,221
Crime (\$100,000 limit)	Travelers Insurance	\$1,743	\$1,751
Crime Option (\$250,000 limit)	League Mutual Insurance	N/A	\$952
Total Premium - Leaving Crime with Travelers		\$215,307	\$217,250
Total Premium – Moving Crime to the League with higher coverage limit		N/A	\$216,451
Increased Cyber Liability Option	League Mutual Insurance	N/A	See attached quote



Cyber Quote for the City of Dodgeville

Cyber Limit:	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Deductible:	\$5,000	\$10,000	\$5,000	\$10,000
Effective Date:	7/1/2025	7/1/2025	7/1/2025	7/1/2025
Operating Expenditures:	\$6,325,253	\$6,325,253	\$6,325,253	\$6,325,253
Premium:	\$2,292	\$2,271	\$2,697	\$2,676
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Third Party Liability Insuring Agreements:				
Multimedia Liability	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Security and Privacy Liability	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Privacy Regulatory Defense & Penalties	\$500,000	\$500,000	\$1,000,000	\$1,000,000
PCI DSS Liability	\$500,000	\$500,000	\$1,000,000	\$1,000,000
TCPA Defense	\$50,000	\$50,000	\$100,000	\$100,000
First Party Insuring Agreements:				
Breach Events Costs	\$500,000	\$500,000	\$1,000,000	\$1,000,000
BrandGuard®	\$500,000	\$500,000	\$1,000,000	\$1,000,000
System Failure	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Cyber Extortion	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Cyber Crime	\$100,000	\$100,000	\$250,000	\$250,000
Reward Expenses	\$50,000	\$50,000	\$100,000	\$100,000
Court Attendance Costs	\$50,000	\$50,000	\$100,000	\$100,000
Aggregate Limit of Liability	\$500,000	\$500,000	\$1,000,000	\$1,000,000

Thank you for your continued support of the League of Wisconsin Municipalities Mutual Insurance!

Strohm Ballweg, LLP Administrator for League of Wisconsin Municipalities Mutual Insurance

City of Dodgeville



Custom Resources Just For You

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- ☑ Workplace Training related to compliance and HR-related topics for supervisors and/or employees.
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Confined Space	Power Platforms/Aerial Lifts
② Excavating/Trenching	Respiratory Protection
Paring Conservation	Rigging/Slings/Hoists
2 Ladder Safety/Fall Protection	Tools – Hand Tools/Power Tools
2 Lawn Care/Mowers/Trimming/Landscaping	Tree Trimming/Chainsaw & Chipper Safety
② Lockout Tagout/Electrical Arc Flash	Water Hazards – Pools, Ponds, Lakes
Motor Vehicle & Construction Equipment Safety	Welding, Cutting, or Brazing
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League Insurance – Auto Schedule

Municipality: Dodgeville, City of

Effective Date: 7/1/2025 Expiration Date: 7/1/2026

Auto Liability Deductible: 0

Year	Make	Model	Vehicle	VIN#	Dept.	Zip Code	Parked	Is Garage	Original Cost		APD	Coverage Type
			Туре		(optional)	(Garaged at Night)	Inside (i) or Outside (o)		New	Coverage Requested?	Deductible	(Replacement Cost or Actual
						ivigiit)	Outside (0)	Zone?		Requesteur		Cash Value)
1928	Chev	Fire trk	Antique	T4394682	Fire	53533	Inside	No	\$5,000	Yes	\$500	Stated Value -
												Antique
1996	Peterbuilt	Fire trk	Fire Other	1XPCLR9X5TN410727	Fire	53533	Inside	No	\$255,400	Yes	\$500	Actual Cash Value
1996	Ridgeline	trlr	Trailer	4MYTE162XT1000475		53533	Inside	No	\$3,000	Yes	\$500	Actual Cash Value
1998	Peterbuilt	Fire trk	Fire Other	1XP5D98X3WN437663	Fire	53533	Inside	No	\$76,000	Yes	\$500	Actual Cash Value
1998	Peterbuilt	Fire trk	Fire Other	1NPCLRE0X8WN47592	Fire	53533	Inside	No	\$183,550	Yes	\$500	Actual Cash
				4								Value
1998	Ford	dump trk	Dump Truck	1FDYF80EXWVA34529	Streets	53533	Inside	No	\$58,800	Yes	\$500	Actual Cash Value
1999	Chev	Fire trk	Fire Other	1GCHK33J3XF055696	Fire	53533	Inside	No	\$24,600	Yes	\$500	Actual Cash Value
1999	Sterling	dump trk	Dump Truck	2FDHDJBB9XAA60083	Streets	53533	Inside	No	\$88,148	Yes	\$500	Actual Cash Value
2000	Chev	C3500 1T	Pickup	1GBKC34J1YF518510	Parks	53533	Inside	No	\$20,000	Yes	\$500	Actual Cash Value
2001	Pierce Dash	Fire trk	Fire Other	4P1CT02S61A001532	Fire	53533	Inside	No	\$639,771	Yes	\$500	Actual Cash Value
2003	Freightliner	dump trk	Dump Truck	1FVABHAK43DL98869	Streets	53533	Inside	No	\$71,325	Yes	\$500	Actual Cash Value
2005	Ford	F350 trk	Pickup	1FTWF31595EC02740	Streets	53533	Inside	No	\$31,260	Yes	\$500	Actual Cash Value
2007	Sterling	dump trk	Dump Truck	2FZACHDJX7AZ23701	Streets	53533	Inside	No	\$103,000	Yes	\$500	Actual Cash Value
2007	Pierce	Fire trk	Fire Other	4P1CC01T77A007875	Fire	53533	Inside	No	\$285,643	Yes	\$500	Actual Cash Value
2008	Ford	F250 pu	Pickup	1FTSX21538EE54106	Parks	53533	Inside	No	\$21,259	Yes	\$500	Actual Cash Value
2008	Sterling	Vactor	Dump Truck	2FZHAWCY59AAK6685	Sewer		Inside	No	\$90,000	Yes	\$500	Actual Cash Value
2011	Ford	Boom Truck	Dump Truck	1FDUF5HT4BEC17550	Streets	53533	Inside	No	\$95,000	Yes	\$500	Actual Cash Value
2012	Ford	Fire Truck	Fire Other	1FD0W5HT2CEC73647	Fire	53533	Inside	No	\$164,948	Yes	\$500	Actual Cash Value
2012	Ford	ambulance	Rescue	1FDXE483CDA55874	EMS	53533	Inside	No	\$153,540	Yes	\$500	Actual Cash Value
2014	Ford	F550	Dump Truck	1FDUF5HT6EEB52771	Streets	53533	Outside	No	\$70,000	Yes	\$500	Actual Cash Value
2016	International	Omaha Plow Truck	Dump Truck	3HAWDAZROGL42992 8	DPW	53533	Inside	No	\$82,638	Yes	\$500	Actual Cash Value
2016	Chev	Silverado	Police	3GCUKREC6GG316222	Police	53533	Inside	No	\$38,300	Yes	\$500	Actual Cash Value
2016	Ford	170 Type 1 aumbulance	Rescue	1FDUF5HT2GEA50399	EMS	53533	Inside	No	\$220,250	Yes	\$500	Replacement Cost
2017	Ford	Explorer	Police	1FM5K8AR7HGD13556	Police	53533	Inside	No	\$35,000	Yes	\$500	Actual Cash Value
2017	Ford	F150	Pickup	1FTFX1ER2HKE07990	Streets	53533	Inside	No	\$40,410	Yes	\$500	Actual Cash Value
2017	Ford	Explorer SUV	Pickup	1FM5K8AR2HGD59022	Streets	53533	Inside	No	\$30,000	Yes	\$500	Actual Cash Value
2017	Ford	transit van	Pickup	1FTYR1DM5HKB54103	Water Dept	53533	Inside	No	\$33,000	Yes	\$500	Actual Cash Value
2019	Ford	Explorer	Police	1FM5K8AR2KGB14339	Police	53533	Inside	No	\$38,750	Yes	\$500	Actual Cash Value

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2010				45045545540500		50500			4240.007	.,	4500	
2019	Ford Ambulance	custom built	Rescue	1FDUF5HT6KDA12592	EMS	53533	Inside	No	\$248,037	Yes	\$500	Replacement Cost
2020	Ford	F350	Pickup	1FDRF3H61LEE47388	Cemetery	53533	Inside	No	\$35,545	Yes	\$500	Replacement Cost
2020	Ford	F350	Pickup	1FDUF5HN7LEE47389	Sewer	53533	Inside	No	\$40,622	Yes	\$500	Replacement Cost
2020	Kenworth	Fire Truck	Fire Other	2NKHHJ8XXLM391215	Fire	53533	Inside	No	\$394,836	Yes	\$500	Replacement Cost
2020	International	Dump Truck	Dump Truck	3HAEDTARXLL858426	Streets	53533	Inside	No	\$158,223	Yes	\$500	Replacement Cost
2020	Chevrolet	Traverse	Police	1GNEVJKW0LJ250441	POLICE	53533	Inside	No	\$38,795	Yes	\$500	Replacement Cost
2021	Ford	Explorer	Police	1FM5K8AW2MNA2043 4	Police	53533	Inside	No	\$37,685	Yes	\$500	Replacement Cost
2023	Ford	F150	Pickup	1FTFX1E54PKD88476	Sewer		Inside	No	\$44,768	Yes	\$500	Replacement Cost
2023	Ford	Escape	Police	1FMCU9NZ6PUB48021	Police	53533	Inside	No	\$39,154	Yes	\$500	Replacement Cost
2023	Ford	F350	Rescue	1FT8W3BN6PED24126	EMS	53533	Inside	No	\$129,822	Yes	\$500	Replacement Cost
2023	Chevrolet	Silverado	Pickup	3GCNAAED2PG326456	Parks	53533	Inside	No	\$29,115	Yes	\$500	Replacement Cost
2024	Ford	F150	Pickup	1FTEX1LP6RKE09346	Water	53533	Inside	No	\$44,398	Yes	\$500	Replacement Cost
2024	Ford	Escape	Police	1FM5K8ABXSGA06862	Police	53533	Inside	No	\$47,708	Yes	\$500	Replacement Cost
2025	Ford	Interceptor	Police	1FM5K8AW8SGB07238	Police	53533	Inside	No	\$48,478	Yes	\$500	Replacement Cost
2025	Western Star	47X	Dump Truck	5KKABPFE7SLWE0356	Streets	53533	Inside	No	\$136,725	Yes	\$500	Replacement Cost

Number of Vehicles with Auto Liability:	42	Original Cost Total:	\$4,432,503
Number of Vehicles with APD:	42		

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⁽¹⁾ APD Value is determined by Original Cost New (OCN - retail cost the original purchaser paid for the vehicle) or by Appraisal Value for Fire/Rescue vehicles.

⁽²⁾ APD Coverage Type is determined by underwriting and is based on the vehicle age and value

Declarations Additional Interests Schedule MUNICIPAL PROPERTY INSURANCE COMPANY

Additional Interest	Name	Address	Asset
Loss Payee	Deere Credit, Inc. ISAOA	6400 NW 86th St Johnston, IA 50131-6600	2018 John Deere 544K-II 4WD Loader
Loss Payee	Mine Safety Appliances Company	PO Box 426 Pittsburgh, PA 15230	Cylinders & Hoses
Loss Payee	Brooks Tractor Incorporated	1900 W. Main Street Sun Prairie, WI 53590	2016 JOHN DEERE 310SL HL BACKHOE LOADER

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DECLARATIONS

MUNICIPAL PROPERTY INSURANCE COMPANY Variable Coverage Schedules

	Accounts Receivable
City Hall	\$200,000
Total	\$200,000

	Monies and Securities	
City Hall Total		\$200,000 \$200,000

Coverage Amount - \$45,613,327

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
001		CITY HALL/LIBRARY					
	001	CITY HALL/LIBRARY 100 EAST FOUNTAIN STREET, DODGEVILLE,WI 53533	1988	2	6,724	\$1,731,766	\$1,267,764
		CITY HALL/LIBRARY (001) Total				\$1,731,766	\$1,267,764
002		POLICE STATION/GARAGE					
	001	POLICE STATION AND GARAGE 111 WEST MERRIMAC STREET, DODGEVILLE,WI 53533	1949	1	8,420	\$1,544,064	\$400,542
		POLICE STATION/GARAGE (002) Total				\$1,544,064	\$400,542
003		FIRE STATION					
	001	FIRE STATION 401 NORTH LEVEL STREET, DODGEVILLE,WI 53533	1984	1	10,506	\$1,753,400	\$505,828
		FIRE STATION (003) Total				\$1,753,400	\$505,828
004		CEMETARY					
	001	CEMETERY CHAPEL E. DIVISION STREET, DODGEVILLE,WI 53533	1950	1	986	\$104,977	\$17,307
	002	CEMETERY OFFICE/GARAGE BLDG E. DIVISION STREET, DODGEVILLE,WI 53533	1990	1	1,056	\$137,326	\$27,197
		Property in the Open					\$75,437
		CEMETARY (004) Total				\$242,303	\$119,941

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Coverage Amount - \$45,613,327

		Oovorag	Year	απι - ψ-το	Square		Personal
Sit	te Bldg	Description	Built	Floors	Footage	Building RC	Property RC
	J	•			Ü	Ü	. ,
005		PUMPHOUSE #5					
	001	PUMPHOUSE #5 CORNER OF CLARENCE AND LINDSEY S, DODGEVILLE,WI 53533	1958	1	300	\$290,310	\$0
		PUMPHOUSE #5 (005) Total				\$290,310	\$0
006		PUMPHOUSE #6					
	001	PUMPHOUSE #6 UNION STREET, DODGEVILLE,WI 53533	1961	1	347	\$374,581	\$0
		PUMPHOUSE #6 (006) Total				\$374,581	\$0
007		PUMPHOUSE #8					
	001	PUMPHOUSE #8 LANDS END LANE, DODGEVILLE,WI 53533	1985	1	1,104	\$566,713	\$0
		PUMPHOUSE #8 (007) Total				\$566,713	\$0
009		PUMPHOUSE #7					
	001	PUMPHOUSE #7 HWY. 23, DODGEVILLE,WI 53533	1971	1	360	\$34,924	\$41,002
		PUMPHOUSE #7 (009) Total				\$34,924	\$41,002

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Coverage Amount - \$45,613,327

Site	Bldg		Year	มกเ - จุ4อ Floors	Square Footage	Building RC	Personal Property RC
		·				•	
010		WILSON PARK					
	001	CONCESSION STAND 309 N. DOUGLAS ST, DODGEVILLE,WI 53533	1984	1	276	\$44,093	\$7,726
	002	RAIN SHELTER 22 x 30 309 N. DOUGLAS ST, DODGEVILLE,WI 53533	1992	1	660	\$24,725	\$0
	003	RESTROOMS 309 N. DOUGLAS ST, DODGEVILLE,WI 53533	1976	1	360	\$63,872	\$2,576
	004	STORAGE BUILDING 24X32 309 N DOUGLAS ST, DODGEVILLE,WI 53533	2011	1	768	\$31,833	\$92,924
		Property in the Open					\$444,904
		WILSON PARK (010) Total				\$164,523	\$548,130
011		CITY GARAGE					
	001	CITY GARAGE 302 QUARRY STREET, DODGEVILLE,WI 53533	1968	1	5,600	\$354,801	\$285,365
	002	SALT & SAND SHED 302 QUARRY STREET, DODGEVILLE,WI 53533	2008	1	2,016	\$190,587	\$0
	003	STREET DEPT. STORAGE GARAGE 302 QUARRY STREET, DODGEVILLE,WI 53533	1988	1	2,160	\$127,642	\$37,911
		Property in the Open					\$33,358
		CITY GARAGE (011) Total				\$673,030	\$356,634

MPIC-004 (11/23) PAGE 3 OF 11

Coverage Amount - \$45,613,327

		2010149	Year	ant wio	Square		Personal
Site	Bldg	Description		Floors		Building RC	Property RC
012		CENTENNIAL PARK					
	001	CONCESSION STAND/PRESS BOX 511 S DAKOTA STREET, DODGEVILLE,WI 53533	2007	2	768	\$122,491	\$24,828
	002	GRANDSTAND 511 S. DACOTAH STREET, DODGEVILLE,WI 53533	1992	1	1,425	\$176,885	\$12,362
	003	MAINTENANCE BUILDING 511 S. DACOTAH STREET, DODGEVILLE,WI 53533	1941	1	576	\$34,100	\$25,858
	004	PARK SHELTER 24' X 32' 511 SOUTH DACOTAH STREET, DODGEVILLE,WI 53533	2005	1	768	\$22,767	\$0
	005	RAIN SHELTER #1 (26x38) 511 SOUTH DACOTAH STREET, DODGEVILLE,WI 53533	1985	1	988	\$34,821	\$0
	006	RAIN SHELTER #2 (26 x 38) 511 SOUTH DACOTAH STREET, DODGEVILLE,WI 53533	1990	1	988	\$36,984	\$0
	007	RESTROOMS 511 S. DACOTAH STREET, DODGEVILLE,WI 53533	1985	1	629	\$130,114	\$4,636
	800	STORAGE BUILDING 24X32 301 S LINN STREET, DODGEVILLE,WI 53533	2011	1	768	\$31,833	\$38,736
	009	SWIMMING POOL 511 SOUTH DACOTAH STREET, DODGEVILLE,WI 53533	1988	1	8,705	\$1,121,064	\$0
	010	SWIMMING POOL BATHHOUSE 511 SOUTH DACOTAH STREET, DODGEVILLE,WI 53533	1988	1	4,923	\$968,697	\$49,759
	011	SWIMMING POOL Upgrade 511 SOUTH DACOTAH STREET,	2008	1	1	\$128,260	\$0

MPIC-004 (11/23) PAGE 4 OF 11

Coverage Amount - \$45,613,327

Site Bldg Description

Year Built Floors Square Footage Building RC

DODGEVILLE,WI 53533

Property in the Open

Year Built Floors Square Footage Building RC

Property RC

\$608,675

\$2,808,016

\$764,854

CENTENNIAL PARK (012)

Total

MPIC-004 (11/23) PAGE 5 OF 11

Coverage Amount - \$45,613,327 Year Square

Personal

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
014		WASTEWATER TREATMENT PLANT					
	001	CONTROL BUILDING 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1956	1	3,940	\$1,217,696	\$46,874
	002	EFFLUENT FLOW BASIN 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	80	\$69,126	\$0
	003	FINAL CLARIFIER 1 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	1,590	\$918,011	\$0
	004	FINAL CLARIFIER 2 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	1,590	\$918,011	\$0
	005	FINAL CLARIFIER BUILDING 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	3,190	\$185,951	\$26,373
	006	FINAL CLARIFIER NO.3 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	1,590	\$918,011	\$0
	007	FINAL CLARIFIER TANKS B/G 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	3,612	\$212,015	\$0
	800	GARAGE - Larger Building 100 EAST FOUNTAIN STREET, DODGEVILLE,WI 53533	2000	1	1,340	\$134,647	\$15,556
	009	GENERATOR 901 EAST SPRING STREET, DODGEVILLE,WI 53533	2016	1	0	\$211,191	\$0
	010	MAINTENANCE GARAGE (small bldg) 901 EAST SPRING STREET, DODGEVILLE,WI 53533	2008	1	640	\$33,275	\$29,258
	011	OXIDATION DITCH (2) 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	13,426	\$3,457,866	\$0
	012	PHOSPHOROUS REMOVAL BASIN 901 EAST SPRING STREET,	1999	1	1,760	\$580,209	\$0

MPIC-004 (11/23) PAGE 6 OF 11

Coverage Amount - \$45,613,327

		ū	Year		Square		Personal
Site	Bldg	Description	Built	Floors	Footage	Building RC	Property RC
		DODGEVILLE,WI 53533					
	013	RAS/WAS CHEMICAL BLDG 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1990	1	1,800	\$923,677	\$0
	014	SCREENING BUILDING 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	645	\$661,079	\$0
	015	SLUDGE STORAGE TANK 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	3,631	\$1,197,092	\$0
	016	WAS DECANT TANK 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	1,225	\$439,380	\$0
	017	WASTE RECEIVING STATION 901 EAST SPRING STREET, DODGEVILLE,WI 53533	1999	1	49	\$54,189	\$0
		WASTEWATER TREATMENT PLANT (014) Total				\$12,131,426	\$118,061

MPIC-004 (11/23) PAGE 7 OF 11

Coverage Amount - \$45,613,327

Site	Bldg	_	Year		Square Footage	Building RC	Personal Property RC
		•			J	· ·	. ,
015		HARRIS PARK					
	001	CONCESSION STAND BLDG W/SHELTERS 600 BENNETT ROAD, DODGEVILLE,WI 53533	2016	1	500	\$102,402	\$0
	002	LIONS STORAGE BUILDING 600 Bennett Road, DODGEVILLE,WI 53533	2012	1	240	\$14,217	\$3,194
	003	MULTI-PURPOSE BUILDING 600 BENNETT ROAD, DODGEVILLE,WI 53533	1990	1	30,810	\$3,808,855	\$61,400
	004	RESTROOM BUILDING 600 BENNETT ROAD, DODGEVILLE,WI 53533	2003	1	529	\$156,281	\$3,606
	005	SHELTER BY PLAYGROUND 600 BENNETT ROAD, DODGEVILLE,WI 53533	1998	1	500	\$6,799	\$0
	006	12x20 Utility Shed 600 BENNETT ROAD, DODGEVILLE,WI 53533	2022	1	240	\$9,129	\$0
		Property in the Open					\$892,797
		HARRIS PARK (015) Total				\$4,097,683	\$960,997
016		DODGEVILLE AREA AMBULANCE					
	001	AMBULANCE CENTER 300 EAST SPRING STREET, DODGEVILLE,WI 53533	1998	1	8,150	\$904,722	\$272,076
	002	Portable Emergency Equipment 300 EAST SPRING STREET, DODGEVILLE,WI 53533		0	0	\$0	\$172,408
		Property in the Open					\$14,171
		DODGEVILLE AREA AMBULANCE (016) Total				\$904,722	\$458,655

MPIC-004 (11/23) PAGE 8 OF 11

Coverage Amount - \$45,613,327

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
017		PUMPHOUSE #9					
	001	PUMPHOUSE #9 805 EAST NORTH STREET, DODGEVILLE,WI 53533	2004	1	3,325	\$1,705,084	\$0
		Property in the Open					\$7,565
		PUMPHOUSE #9 (017) Total				\$1,705,084	\$7,565
018		OAKHAM LAWN					
	001	PICNIC PAVILION, WOOD, 576SF N Union Street, DODGEVILLE,WI 53533	2011	1	576	\$17,101	\$0
		Property in the Open					\$4,960
		OAKHAM LAWN (018) Total				\$17,101	\$4,960

MPIC-004 (11/23) PAGE 9 OF 11

Coverage Amount - \$45,613,327

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Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
021		PITO THROUGHOUT CITY					
021	001	PCK LIFT STATION - EAST SIDE 4838 SECTION LINE ROAD, DODGEVILLE,WI 53533	2000	1	0	\$365,515	\$0
	002	PCK LIFT STATION - PRAIRIE HILLS PRAIRIE HILLS DRIVE, DODGEVILLE,WI 53533	1998	1	0	\$215,312	\$0
	003	PCK LIFT STATION - UNION ST SOUTH UNION STREET, DODGEVILLE,WI 53533	1956	1	0	\$250,442	\$0
	004	PCK LIFT STATION CEMETERY EAST DIVISION, DODGEVILLE,WI 53533	1997	1	0	\$425,267	\$0
	005	PCK LIFT STATION KING STREET 142 KINGS COURT, DODGEVILLE,WI 53533	1977	1	0	\$129,290	\$0
	006	PCK LIFT STATION WEST SIDE 4246 HWY 18, DODGEVILLE,WI 53533	2003	1	0	\$311,017	\$0
	007	TANK,WATER ELEV CHAPEL AND WASHINGTON WEST CHAPEL ST. AND WEST WASHINGTON ST., DODGEVILLE,WI 53533	1971	1	0	\$2,472,480	\$0
		Property in the Open					\$1,460,242
		PITO THROUGHOUT CITY (021) Total				\$4,169,323	\$1,460,242
022		Old building					
	001	Building purchased for lot 105 W Fountain St., DODGEVILLE,WI 53533	1801	1	1	\$104,256	\$0
		Old building (022) Total				\$104,256	\$0

MPIC-004 (11/23) PAGE 10 OF 11

Coverage Amount - \$45,613,327

Site	Bldg		Year Built		Square Footage	Building RC	Personal Property RC
023		Library Annex					
	001	Library Annex 301 N Iowa St., Dodgeville,WI 53533		0	0	\$0	\$30,906
		Library Annex (023) Total				\$0	\$30,906
024		Armory					
	001	Main Armory Building 410 E Leffler Street, DODGEVILLE,WI 53533	1972	2	14,500	\$4,120,800	\$103,020
	002	Machine Shed 410 E Leffler Street, DODGEVILLE,WI 53533	1972	1		\$721,140	\$309,060
		Armory (024) Total				\$4,841,940	\$412,080
Co Pro	operty ir	ubtotal Subtotal n the Open Subtotal Itents and PITO Total					\$38,155,165 \$3,916,052 \$3,542,110 \$45,613,327

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Site	Description Quantity	Replacement Cost
004	CEMETARY	\$04.400
	Fence around brush pile - 25-50-001486	\$21,122
	WROUGHT IRON - 40, 770'	\$54,315
	CEMETARY (004) Total	\$75,437
010	WILSON PARK BASEBALL BACKSTOP	\$7,688
	Basketball Court & Hoops (4-6 of them)	\$34,350
	East Diamond Dugout, concrete, benches	\$7,786
	East Diamond Fencing & Dugout	\$11,864
	FENCE,CHAINLINK OVER 6FT.	\$15,997
	FENCE,CHAINLINK UNDER 6FT.	\$33,483
	GOAL,BASKETBALL SINGLE	\$2,853
	LIGHTING, OUTDOOR 25',2 LMP, BB CRT	\$6,201
	LIGHTING, OUTDOOR 60', WEST DIAMOND	\$59,648
	LIGHTING, OUTDR 60', 2 LMP,E DIAMND	\$39,559
	LIGHTING,OUTDR 25',1 LMP, E ENTRNCE	\$4,589
	LIGHTING,OUTDR 30', 2 LMP, TNS CRT	\$6,820
	Pickle Ball Court	\$140,221
	PICNIC TABLE - 9	\$13,393
	PLAYSTRUCTURE SMALL	\$40,923
	Scoreboard	\$8,512
	Scoreboard/Wireless Control Console	\$7,176
	SLIDE, WAVE	\$3,845
	WILSON PARK (010) Total	\$444,904
011	CITY GARAGE	400.555
	CHAIN LINK 6 FEET W/3 BARB SHOP	\$33,358
	CITY GARAGE (011) Total	\$33,358
012	CENTENNIAL PARK 12 - Aluminum Picnic Tables	\$5,955
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MPIC 004P(1123) PAGE 1 OF 4

Site	Description 12 - Aluminum Picnic Tables, (11 std; 1 hdcp)	Quantity Replacement Cost \$6,563
	BACKSTOP, 20'X106'X66'	\$7,688
	BARBEQUE,STEEL	\$620
	CLIMBER, TURBO TOWER	\$1,861
	Dugouts	\$9,507
	FENCE,WOOD OVER 6FT - 258' PLAYGRD	\$6,076
	FENCE-CHAIN LINK , POOL 4'-153'	\$12,525
	FENCING,CHAINLINK 7'-1476 PL,OUTFLD	\$40,426
	JENN-0-SWING	\$744
	LIGHTING, OUTDOOR 70', BALL DIAMOND	\$144,966
	LIGHTING, OUTDR 26', 1 LMP, PLYGRD	\$18,601
	LIGHTING, OUTDR 30', 5 at 2, 2 at 1 POOL	\$35,714
	LIGHTING,OUTDR 20',2 LMP, L PRK LOT	\$5,704
	LIGHTING,OUTDR 25',3 LMPS HRSE PIT	\$15,749
	LIGHTING,OUTDR 35', 4 LMP, TNS CRTS	\$21,453
	PLAYSTRUCTURE	\$13,269
	PLAYSTRUCTURE - CHALLENGER	\$48,487
	PLAYSTRUCTURE PHASE 1	\$13,021
	PLAYSTRUCTURE SMALL	\$39,931
	Pool Slide	\$78,126
	Scoreboard; Size (8'x22')	\$19,438
	TENNIS COURT,TWO	\$62,252
	CENTENNIAL PARK (012) Total	\$608,675
015	HARRIS PARK 1 Scoreboard for Football/Soccer	¢ 0.220
		\$8,320
	12 - 8' picnic tables (2 w/ADA)	\$5,936
	14 Rollup Curtains	\$9,445
	2 Scoreboards for Baseball	\$6,514

MPIC 004P(1123) PAGE 2 OF 4

Site	Description 4 - 21' Bleachers w/rail closure (2 w/hdcp notch)	Quantity	Replacement Cost \$14,249
	BASEBALL DUGOUT 4 EACH 210 SF WOOD		\$52,084
	Basketball Courts		\$76,415
	CLIMBER,DOUBLE		\$2,976
	Concession Stand by ball diamonds		\$115,015
	Concrete Coating at Ley Pavilion		\$16,584
	Concrete Slab for bleachers		\$10,418
	Electric Panel for Scoreboard (between diamonds)		\$8,391
	Energy Performance Lighting @ Ley Pavilion		\$74,262
	FENCING - CHAIN LINK, 2 - BACKSTOPS		\$15,253
	FENCING, CHAINLINK		\$50,223
	FENCING-CHAIN LINK, 7' and 8' E DIAMOND		\$25,421
	FENCING-CHAIN LINK, 7' and 8' W DIAMOND		\$11,285
	LIGHTING, OUTDOOR 26' PLAYGRD EQUIP		\$14,013
	LIGHTING, OUTDOOR 30', Basketball		\$10,169
	LIGHTING, OUTDOOR 50' SOCCER		\$32,614
	LIGHTING, OUTDOOR 50', FOOTBALL		\$65,228
	LIGHTING, OUTDOOR 70', EAST DIAMOND		\$87,178
	LIGHTING, OUTDOOR 70', WEST DIAMOND		\$54,192
	PICNIC TABLE - SHELTER 11		\$11,161
	PLAYBOOSTER PHASE 3		\$6,076
	PLAYBOOSTER STRUCTURE		\$8,432
	PLAYSHAPER STRUCTURE		\$8,309
	PLAYSTRUCTURE LARGE		\$84,698
	RHINO DINO TUFF RIDER		\$1,861
	SWING, 4 PLACE		\$2,604
	SWING, BELT		\$744
	SWING, TOT		\$1,364

MPIC 004P(1123) PAGE 3 OF 4

Site	Description SWING,BELT	Quantity	Replacement Cost \$1,364
	HARRIS PARK (015) Total		\$892,797
016	DODGEVILLE AREA AMBULANCE		
	Outdoor Camera System		\$14,171
	DODGEVILLE AREA AMBULANCE (016) Total		\$14,171
017	PUMPHOUSE #9		
	CHAIN LINK. UNDER 6 FEET W/BARB		\$1,861
	LIGHTING,OUTDR 20',1 LMP,PRK LOT		\$5,704
	PUMPHOUSE #9 (017) Total		\$7,565
018	OAKHAM LAWN		44.000
	PICNIC TABLE - 4		\$4,960
	OAKHAM LAWN (018) Total		\$4,960
021	PITO THROUGHOUT CITY		
	424'x8' chain link fence around Water Tower		\$14,502
	5 EMERGENCY FIRE/WEATHER SIRENS		\$88,790
	CITY-WIDE SECURITY CAMERAS		\$184,826
	DIGITAL SIGN - CHAMBER DONATED		\$24,677
	FIRE HYDRANT		\$898,437
	STREET LIGHTING - IOWA STREET		\$109,003
	STREET LIGHTING - IOWA STREET		\$140,005
	PITO THROUGHOUT CITY (021) Total		\$1,460,242
PROF	PERTY IN THE OPEN TOTAL		\$3,542,110

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CONTRACTORS EQUIPMENT MUNICIPAL PROPERTY INSURANCE COMPANY

WUNICIPAL PROPERTY INSURANCE		Danis annual Cast
Description (Year/Make/Model/Serial #)	Department	Replacement Cost
1975 CHEVROLET TRUCK	FIRE DEPT	\$18,213
1986 INGERSOLL RAND P100WFAIR COMPRESSOR	HIGHWAYS	\$20,474
1993 KENT KHB3GHYDRAULIC BREAKER	HIGHWAYS	\$11,257
1994 FORD TRACTOR W/MOWER & LOADERBUCKET	HARRIS	\$17,799
1995 FIRE SAFETY HOUSE TRAILER	FIRE DEPT	\$27,318
1995 NS-MWR H4825C1HYDRAULIC POST DRIVER	HIGHWAYS	\$4,769
1996 ONAN 35DG BBGENERATOR, BACKUP PORTABLE	WASTEWA	\$50,846
	TER	
1997 JOHN DEERE 4X2 GATOR	PARKS	\$5,547
1998 AIRLESS 160STRIPER	HIGHWAYS	\$7,745
1998 CUMMINS 20ESGENERATOR	AMBULANC	\$28,881
1999 CUMMINS GENERATOR, SINGLE PHASE	E FIRE DEPT	\$28,929
1999 FORD/NEW HOLLAN TS110TRACTOR/CAB/BLADE	HIGHWAYS	\$113,129
1999 KIFCO B140WATER WHEEL	HARRIS	\$11,718
1999 WOLF PAC DDR3100BLACKTOP ROLLER	HIGHWAYS	\$10,205
2002 CRAFCO PAVEMENT CUTTER	HIGHWAYS	\$5,220
2002 GATOR VGB-100884 X 2 GATOR W/ TURF TIRES	RECREATI	\$10,016
	ON	. ,
2002 JCB 416PALLET FORKS FOR WHEEL LOADER	HIGHWAYS	\$6,113
2002 SG035 GENERAC GENERATOR 35KW	POLICE	\$23,067
2003 A11RF50AA POLARIS RANGER 6X6 6 WHEELER - SERIES II	FIRE DEPT	\$15,883
2003 NEW HOLLAND ME 35COMMERCIAL MOWER	HARRIS	\$23,954
2004 CUMMINS DQAD5690162GENERATOR, BACKUP PORTABLE	WASTEWA TER	\$95,864
2004 NEW HOLLAND LS150SKIDSTEER	HIGHWAYS	\$39,649
2004 NEW HOLLAND MC28 TRACTOR/MOWER W/ DECK	HARRIS	\$9,713
2006 ELGIN P47425STREET SWEEPER, PELICAN P	HIGHWAYS	\$210,657
2006 JOHN DEERE GX345TRACTOR WITH MOWER DECK	JANITOR	\$9,107
2007 MC35 NEW HOLLAND MOWER	HARRIS	\$34,990
2008 KUBOTA F2880 AWD MOWER	HARRIS	\$13,049
2009 SBX240 BOBCAT SNOWBLOWER	HIGHWAYS	\$9,825
2010 RSF075-C DIAMOND LAWN MOWER 75" HD REAR SWING FLAIL	HIGHWAYS	\$12,786
2011 JOHN DEERE X540/48"LAWN & GARDEN TRACTOR W/ MOWER	CEMETARY	\$8,843
2012 JOHN DEERE 4X2TX 4X2 JOHN DEERE GATOR	PARKS	\$8,385
2013 CRAFCO TAR SEALER	HIGHWAYS	\$42,510
2014 GRAVELY PT472 KUBOTA MOWER 2015 FERRIS LAWNMOWER	HARRIS CEMETARY	\$14,298 \$5,612
2016 LEGEND MANUFACTURING TRAILER	AMBULANC	\$6,314
2010 LEGEND MANOI ACTONING TRAILER	E	ψ0,514
2018 FERRIS LAWNMOWER	CEMETARY	\$5,816
2018 FERRIS LAWNMOWER	HARRIS	\$11,631
2019 FERRIS LAWNMOWER	HARRIS	\$11,631
2019 FERRIS LAWNMOWER	CEMETARY	\$5,816
2019 JOHN DEERE 310H 310SL BACKHOE	HIGHWAYS	\$128,632
2019 JOHN DEERE 544K-II 4WD LOADER	HIGHWAYS	\$187,789
2019 JOHN DEERE AT43 8.8 CU FT BUCKET	HIGHWAYS	\$787
2019 JRB 3.0 YD BUCKET	HIGHWAYS	\$2,027
2019 JRB 544K COUPLER	HIGHWAYS	\$2,316
2020 FERRIS LAWNMOWER	CEMETARY	\$6,213 \$6,581
2022 FERRIS ZERO-TURN LAWN MOWER (48" DECK) S/N:941670 2022 FERRIS ZERO-TURN LAWN MOWER (72" DECK) S/N:4002071908	CEMETARY PARKS	\$6,581 \$14,128
2022 FERRIS ZERO-TORN LAWN MOWER (72 DECK) 5/N.400207 1906 2022 S770 BOBCAT SKIDSTEER LOADER	HIGHWAYS	\$62,161
2023 CAN AM DEFENDER PRO UTV	MONWAIO	\$27,110
AIR PACKS	FIRE DEPT	\$37,586

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CONTRACTORS EQUIPMENT MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department	Replacement Cost
BREATHING AIR COMPRESSOR	FIRE DEPT	\$18,043
EXTRICATION TOOL WITH BATTERY	FIRE DEPT	\$10,508
EXTRICATION TOOL WITH BATTERY	FIRE DEPT	\$10,554
MSA EVOL THERMAL IMAGING CAMERA	FIRE DEPT	\$10,995
MSA EVOL5000 THERMAL IMAGING CAMERA	FIRE DEPT	\$10,326
PLYMOVENT VEHICLE EXHAUST REMOVAL SYSTEM	FIRE DEPT	\$107,675
THERMAL IMAGING CAMERA	FIRE DEPT	\$6,263
THERMAL IMAGING CAMERA	FIRE DEPT	\$6,831
CONTRACTOR'S EQUIPMENT ≥ \$25,000		\$1,223,726
CONTRACTOR'S EQUIPMENT < \$25,000		\$430,378
CONTRACTOR'S EQUIPMENT TOTAL		\$1,654,104

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PROPERTY IN THE OPEN - WHAT DOES IT MEAN?

By Mike Zagrodnik, CPCU, Baer Insurance

As we look through our schedules of coverage, buildings, contents, and contractor's equipment all seem pretty obvious and self-explanatory as to what these things are. But what the heck is "Property in the Open" and why should I care?

By MPIC policy definition Property in the Open means "Mobile or permanently fixed personal property designed to be left exposed to the elements and outside of any covered building." The mystery is solved, and everything is now clear – right?

One thing we've come to know about insurance is that the obvious is never obvious. Property in the Open covers a wide array of owned property that often is overlooked. In our parks, playground equipment, picnic tables, ball diamond fencing, backstops, and lighting all seem to be common items that receive scrutiny and scheduling. All well and good. However, there is so much more. Street signal lights, street signs, streetlights and poles, emergency sirens and poles, decorative lighting, planters, benches, monuments, flags, and poles, etc.



Individually many of these items may be valued at less than a \$1,000 deductible, but collectively? What happens when a serious windstorm destroys 10 streetlights, several signal lights, and street signs? A \$2,500 streetlight or pole might be manageable, but times 10 and throw in some signals and road signs, not so much. Who would think a concrete commemorative bench might be a \$6,000 event? So what do we do?

MPIC provides some measure of protection with \$10,000 for unscheduled property in the open. In a disaster under Section IV "Covered Property" should we be able to show we only

discovered we had the property or inadvertently left it unscheduled, there is a provision that might allow for scheduling the item back to inception and paying the associated premium to buy back up to \$250,000 of coverage. However, it's hard to argue you didn't know about your traffic lights and then inadvertently failed to schedule coverage. When buying coverage for a combined \$400,000, \$500,000, or less might result in an increase in premium of \$300–\$600 a year, why not spend a few minutes to think about those things we have that often are overlooked or marginalized to have the confidence we aren't going to be caught with a significant uncovered loss? MPIC and your agents are always available to assist with this or any other property insurance related questions.

Mike has almost 50 years of insurance industry experience, both on the agent and underwriting sides. This includes over a decade working with municipalities in Wisconsin.

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