



340 1st Avenue East, Dyersville, Iowa 52040 • Phone: 563-875-7724 • Fax: 563-875-8238

www.cityofdyersville.com

March 13, 2026

Mayor Jacque and City Council Members
City of Dyersville
Memorial Building
340 1st Avenue East
Dyersville, IA 52040

RE: Adoption of the Insurance Schedule Policy

Dear Honorable Mayor Jacque and Council Members:

I am writing to recommend the adoption of the City of Dyersville Insurance Schedule Policy, which is presented for your consideration. This letter explains the policy, why we need it, how it was developed, and what it will mean for everyday city operations.

Currently, the City of Dyersville does not have a formal, written policy that spells out the minimum insurance requirements for the people and businesses with which we do business. When we enter into a contract, issue a permit, approve a lease, or authorize work on city property, we need to ensure the other party has adequate insurance to protect the city. Without a written standard, those requirements have been handled on a case-by-case basis, which creates inconsistency and risk. The Insurance Schedule Policy closes that gap by putting clear, written requirements in one place.

The policy was developed through a collaborative effort. Our city insurance representatives, Council Member DeSousa, and I met to discuss the best path forward to protect the city's interests and preserve the governmental immunities available to the city under Iowa Code Section 670.4. We concluded that Dyersville needs a formal policy that establishes minimum insurance requirements for every category of business relationship the city enters into.

An important goal in developing this policy was consistency with the communities around us. We wanted the insurance schedules to be similar to those used by adjoining communities in Dubuque County. The reason is practical: many of the contractors, vendors, and service providers who work with Dyersville also work with neighboring cities. By aligning our requirements with those of surrounding communities, we make it easier for vendors to understand what is expected of them. They will recognize the schedules, the coverage types, and the endorsement requirements because they are similar to what they already see elsewhere in the

county. In short, we did not want to reinvent the wheel. We wanted a policy that is thorough, legally sound, and familiar to the people and/or businesses who will need to comply with it.

The policy itself contains twenty schedules, labeled A through U (with no Schedule T). Each schedule covers a different type of business relationship. For example, Schedule A covers lessees of city property and right-of-way licensees. Schedule F covers general contractors and subcontractors performing construction or maintenance work. Schedule G covers vendors and service providers. Schedule E covers special event permits. Other schedules address specialized situations such as pollution haulers, towing services, marina operators, professional services, and technology providers. Each schedule sets out the minimum insurance coverage types, the required limits, and the specific endorsements the other party must provide before work begins or a document is signed.

Every schedule requires that the City of Dyersville, including all its elected and appointed officials, employees, volunteers, boards, commissions, and authorities, be named as an Additional Insured on the other party's policy. Every applicable schedule also requires a Preservation of Governmental Immunities Endorsement, which is important because it protects the city's legal defenses under Iowa Code Section 670.4. Without that endorsement, naming the city as an additional insured could waive the governmental immunity protections the law provides. The endorsement language is included in the policy and is consistent across all schedules.

The policy also establishes clear procedures for submitting, reviewing, approving, and tracking certificates of insurance. Department Heads are responsible for identifying the correct schedule and transmitting it to the contractor or vendor. The City Administrator reviews and approves all certificates of insurance before work can begin. The City Clerk maintains a master log of all active certificates and monitors expiration dates. If a certificate lapses, the policy provides a process for issuing a cure notice and suspending work until coverage is restored. These procedures ensure that no contract, permit, or lease moves forward without verified insurance in place.

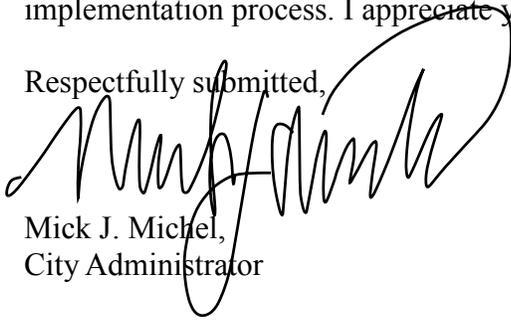
I want to be straightforward with you: initially, this will be a significant amount of work for staff to pull together. We will need to review our existing contracts, leases, and vendor relationships and bring them into compliance with the new schedules. Department Heads will need to learn the schedule selection process and integrate it into their workflows. The City Clerk will need to set up the master certificate log and tracking system. There will be a period of adjustment as we work through the backlog and get everyone on the same page.

That said, we believe this is good public policy and good risk management. Once the system is in place, it will actually make things easier and more efficient. Staff will have a clear, written standard to follow, rather than making judgment calls on a case-by-case basis. Vendors will know what to expect because the requirements will be consistent and predictable. And most importantly, the city will be better protected against liability exposure in every business relationship we enter into.

I recommend that the City Council adopt the Insurance Schedule Policy. The resolution authorizes the City Administrator to administer the policy, including reviewing and approving certificates of insurance, modifying individual schedules as conditions warrant, and enforcing insurance requirements for all parties doing business with the city.

I am available to answer any questions you may have about the policy, the schedules, or the implementation process. I appreciate your consideration of this matter.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Mick J. Michel", written over the text "Respectfully submitted,".

Mick J. Michel,
City Administrator