
LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INSURANCE COMPANY

INSURANCE PROPOSAL FOR KRONENWETTER, VILLAGE OF

12/15/2024 - 12/15/2025

Proposal Number 12359



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

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Spectrum Insurance Group LLC
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(877) 858-9874

Jesse Furrer
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**Protection for League Members and the communities they call home.
That is our business and we do it well.**

Created in 1984 and governed by a board of your peers, League Insurance insures more than 500 cities, villages, and special districts. We are 100% member owned and our financial security, broad coverages, and customized services are specifically designed to serve Wisconsin municipalities.

LEAGUE INSURANCE – COVERAGE HIGHLIGHTS

COVERAGE PROVIDED FOR:

- Elected/Appointed Officials
- Commissions
- Departments
- Employees
- Mutual Aid Assistance
- Volunteers

COMPREHENSIVE COVERAGE INCLUDES:

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

ADDITIONAL COVERAGE ENHANCEMENTS

Liability:

- Airports
- Back Wages in Employment Claims
- Breach of Contract
- Care, Custody, & Control
- Communicable Disease
- Contractual Liability
- Cyber
- 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
- Commandeered Autos
- Hired Auto Physical Damage
- Hired/Non-owned
- Lease Gap
- Personal Auto Physical Damage Deductible Reimbursement
- Temporary Transportation Expense
- Towing Expense
- Uninsured/Underinsured

PREMIER SERVICES – CUSTOMIZED FOR YOU

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 & Chipper Safety
- Water Hazards – Pools, Ponds, Lakes
- Welding, Cutting, or Brazing
- Work Zone Safety/Traffic Control

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.

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.

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.
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YOUR LEAGUE INSURANCE TEAM

LEAGUE INSURANCE

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SPECTRUM INSURANCE GROUP

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715-693-4200

WORKERS COMPENSATION CLAIMS ADMINISTRATOR

United Heartland
PO Box 3026
Milwaukee, WI 53201-3026
(800) 258-2667

Denise Kawczynski
Senior Claims Representative
denise.kawczynski@unitedheartland.com
(262) 787-7646

LIABILITY CLAIMS ADMINISTRATOR

Statewide Services, Inc.
PO Box 5555
Madison, WI 53705
(800) 858-1536

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Managing Attorney
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(608) 828-5687



League Insurance Quote Summary

Policy Effective Date: 12/15/2024
 Proposal Number: 12359

Insured Name: Kronenwetter, Village of
 Contact Name: Bobbi Birk-LaBarge
 Contact Phone: 715-693-4200
 Contact Email: bbirklabarge@kronenwetter.org

Agency: Spectrum Insurance Group
 Agent Name: Furrer, Jesse
 Agent Email: jesse.furrer@spectruminsgroup.com
 Agent Phone: (715) 858-9865

PREMIUM:

	Expiring Policy			Renewal		
	Deductible	Limit	Premium	Deductible	Limit	Premium
General Liability	0	3,000,000	6,467	0	3,000,000	6,586
Police Professional Liability	0	3,000,000	5,946	0	3,000,000	8,207
Public Official & Employment Practices Liability	0	3,000,000	8,792	0	3,000,000	8,995
Auto Liability	N/A	3,000,000	4,724	0	3,000,000	5,743
Auto Physical Damage	500	See APD Memo	23,692	500	See APD Memo	25,325
No Fault Sewer	N/A	100,000/300,000	14,982		100,000/300,000	14,982
Crime – LWMMI Quote	N/A	Not Avail. In 2023	0	1,000	250,000	642
Cyber	2,500	25,000	0	10,000	1,000,000	1,850
Workers Compensation	N/A	1,739,005 Payroll	37,585	N/A	2,099,613 Payroll	43,172
Crime – Travelers	1,000	250,000	1,280	1,000	250,000	1,255
Total Premium			\$103,468			\$116,115

LWMMI provided an optional crime quote with a limit of \$250,000, \$1,000 deductible and an annual premium of \$642. Your current Travelers crime coverage has the same limit and deductible but has an annual premium of \$1,255. The LWMMI optional crime quote premium was not included in the 2024-26 total premium.

EXPOSURES AND LIMITS:

Base Exposures:	Expiring	Renewal
Total Payroll	1,739,005	2,099,613
Number for FTE Police	8.50	11.50
Number of Vehicles (Auto Liability)	26	31
Population	8,561	8,561
APD – Total Value	3,505,665	3,711,930
APD – Total Number of Vehicles	30	33
Number of Employees	36.250000	36.25
Supplemental Exposures:		
UM & UIM limit	\$25K Per Person / \$50k Occurrence	\$25K Per Person / \$50k Occurrence
Cyber Limit	25,000	25,000
Population Base for No Fault Sewer Coverage	8,561	8,561

ADDITIONAL INSURED:

Name	Reason

CoVantage Credit Union	Loss payee for 2023 Pierce Ladder truck #4905
Caterpillar Financial Services Corp.	Leased Item: Cat, Model D5GXL, #WGB01193
Wausau Events Inc., Marathon County Parks, and City of Wausau	with regards to float entry to participate in Wausau Parade

Proposed coverages, no coverage has been bound.

Limits of Auto Physical Damage Coverage

The most we will pay for "loss" is:

a. The cost of replacing the damaged or stolen property but only for a "covered auto" that, based

on model year at the time of loss is deemed a "total loss" and is;

(1) five years old or newer and has a replacement cost of \$100,000 or less; or

(2) ten years old or newer and has a replacement cost in excess of \$100,000.

b. If a. above does not apply then we will pay the least of:

(1) The cost of repairing the damaged property with parts of like kind and quality;

(2) The actual cash value of the damaged or stolen property as of the time of the "loss"; or

(3) The limit stated on the schedule of "covered autos."

League Insurance – Auto Schedule

Municipality: Kronenwetter, Village of

Effective Date: 12/15/2024

Expiration Date: 12/15/2025

Auto Liability Deductible: 0

Year	Make	Model	Vehicle Type	VIN #	Dept. (optional)	Zip Code (Garaged at Night)	Parked Inside (i) or Outside (o)	Is Garage Location in a Flood Zone?	Original Cost New	Is APD Coverage Requested?	APD Deductible	Coverage Type (Replacement Cost or Actual Cash Value)
1995	Ford	LoPro	Dump Truck	1FDWF80C1SVA06411		54455	Inside	No	\$35,000	Yes	\$500	Actual Cash Value
2000	Sterling	Pumper	Fire Other	2FZHRJCB1YAB33366		54455	Inside	No	\$295,000	Yes	\$500	Actual Cash Value
2006	Chev	2500HD	Fire Other	1GCHC29U16E112586		54455	Inside	No	\$27,000	Yes	\$500	Actual Cash Value
2006	Sterling	Lt9500	Dump Truck	2FZHACV76AU47078		54455	Inside	No	\$119,000	Yes	\$500	Actual Cash Value
2006	Chev	3500	Pickup	1GBJC34GX6E220590		54455	Inside	No	\$35,000	Yes	\$500	Actual Cash Value
2006	Mac Lander	Trailer	Trailer	4UVPF202061008030	Parks	54455	Inside	No	\$6,000	Yes	\$500	Actual Cash Value
2007	Sterling	Lt9513	Dump Truck	2FZHAZCV57AV53496		54455	Inside	No	\$124,000	Yes	\$500	Actual Cash Value
2010	Kenworth	TRUCK	Fire Other	2NKHHN8XXAM261696		54455	Inside	No	\$220,000	Yes	\$500	Actual Cash Value
2014	Mack	Tandem	Dump Truck	1M2AX33C0EMO10286	Public Works	54455	Inside	No	\$75,000	Yes	\$500	Actual Cash Value
2014	RAM	Van	Passenger	3C6TRVAG0EE100536	Water	54455	Inside	No	\$29,600	Yes	\$500	Actual Cash Value
2015	Dodge	Ram	Pickup	3C6UR5CJ1FG693343	Public Works	54455	Inside	No	\$30,000	Yes	\$500	Actual Cash Value
2015	Dodge	Ram	Pickup	3C6LR5AT3FG693344	Parks	54455	Inside	No	\$30,000	Yes	\$500	Actual Cash Value
2015	Peterbuilt	Tanker	Dump Truck	2NP3LJ0X5FM263631		54455	Inside	No	\$100,000	Yes	\$500	Replacement Cost
2017	Freightliner	114SD	Dump Truck	FVHG3CY7HHJA2801	Public Works	54455	Inside	No	\$170,000	Yes	\$500	Replacement Cost
2018	Dodge	Ram	Pickup	3C7WRTBJ1JG215099	Public Works	54455	Inside	No	\$55,000	Yes	\$500	Actual Cash Value
2019	Ford	Pickup Brush Truck	Pickup	1FD0W5HY4KEG07364	Fire	54455	Inside	No	\$169,997	Yes	\$500	Replacement Cost
2019	Pierce	Enforcer	Fire Other	4P1BAAFF5KA019929	Fire	54455	Inside	No	\$452,898	Yes	\$500	Replacement Cost
2019	Ford	Explorer	Police	1FM5K8AR4KGA12766	Police	54455	Inside	No	\$24,995	Yes	\$500	Replacement Cost
2019	Dodge	Charger	Police	2C3CDXKT9KH582202	Police	54455	Inside	No	\$21,786	Yes	\$500	Replacement Cost
2020	Dodge	Charger	Police	2C3CDXXKT9LH229797	Police	54455	Inside	No	\$24,442	Yes	\$500	Replacement Cost
2020	Dodge	Durango	Police	1C4RDJFG2LC287107	Police	54455	Inside	No	\$50,000	Yes	\$500	Replacement Cost
2021	Ford	F150	Pickup	1FTMF1E53MKF00271	Public Works		Inside	No	\$28,168	Yes	\$500	Replacement Cost
2021	Dodge	Charger	Police	2C3CDXKG0MH622186	Police		Inside	No	\$29,424	Yes	\$500	Replacement Cost
2022	Ford	F250 Super Duty	Pickup	1FT7W2B67NEC35287	Public Works	54455	Inside	No	\$37,535	Yes	\$500	Replacement Cost
2022	Dodge	Ram 1500	Fire Other	1C6SRFFT1NN386982	Fire	54455	Inside	No	\$63,000	Yes	\$500	Replacement Cost
2023	Pierce	Ladder Truck	Fire Other	4P1BCAFF7NA024905		54455	Inside	No	\$1,300,000	Yes	\$500	Replacement Cost
2023	Dodge	Charger	Police	2C3CDXXG5PH539700	54455		Inside	No	\$42,000	Yes	\$500	Replacement Cost
2023	Ford	F150	Pickup	1FTNF1E53PKE72206	54455		Inside	No	\$44,382	Yes	\$500	Replacement Cost

2024	Behnke	Tiltbed trailer	Trailer	4L5ST2721RF069397	54455		Inside	No	\$7,000	Yes	\$500	Replacement Cost
2024	Dodge	Durango Pursuit	Police	1C4RDJFG2RC135109	Police	54455	Inside	No	\$40,469	Yes	\$500	Replacement Cost
2024	Dodge	Durango Pursuit	Police	1C4RDJFG9RC135110	Police	54455	Inside	No	\$40,469	Yes	\$500	Replacement Cost
2024	Ford	Super Duty F250 SRW	Pickup	1FT7W2BN4RED66335	Public Works	54455	Inside	No	\$58,690	Yes	\$500	Replacement Cost
2024	Ford	F150	Pickup	1FTFX1L5XRKE06923	Sewer Water	54455	Inside	No	\$45,258	Yes	\$500	Replacement Cost

Number of Vehicles with Auto Liability: 31 Original Cost Total: \$3,831,113

Number of Vehicles with APD: 33

(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

Human Resources & Pre-Loss Legal Services

LEAGUE
MUTUAL INSURANCE



Human Resources Legal Services

The League of Wisconsin Municipalities Mutual Insurance (LWMMI) has partnered with our colleagues at the Stafford Rosenbaum law firm to provide the following human resources legal services at no cost to insured members:

- *HR Hotline: Phone assistance with HR-related issues.*
- *Talent Management: Support with recruitment, hiring, background screening, onboarding, performance management, disciplinary counseling, and termination management.*
- *Employment Law Compliance: WI and Federal Fair Employment, Wage & Hour, Safety, FMLA, I9 and more.*
- *Documents: Development/review of job descriptions, handbooks, policies, procedures, and forms customized for the municipality.*
- *Workplace Training: Supervisors and/or employees related to compliance and HR-related topics.*
- *Workplace investigations.*

Pre-loss Legal Services

Has something happened in your community recently where you need legal advice? Stafford Rosenbaum offers insured members no cost pre-loss legal services:

- *Land use, zoning, permits*
- *Conflicts of interest*
- *Tax assessments*
- *Open meetings and public records*
- *Contractual issues*

...and many more.

Contact:

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(608) 256-2613

 **StaffordRosenbaum**LLP
Attorneys



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Nurse Triage & Telehealth

League of Wisconsin Municipalities Mutual Insurance is proud to partner with CorVel as our nurse triage and telehealth partner. CorVel's proactive healthcare solution connects injured workers to medical services ensuring they feel cared for in the event of a workplace injury.

Nurse Triage

At the time of a workplace injury, employees can call and speak with a registered nurse through CorVel's 24/7 nurse hotline who will evaluate the injury to determine immediate medical needs. By addressing the injury when it first occurs, CorVel can provide quick and timely care for your employees.

Telehealth

CorVel's nurses are trained to provide an initial assessment and will provide immediate referral to medical care when needed. Nurses may also refer to telehealth as appropriate at the option of the employee. This feature connects the injured worker to a physician immediately via a computer, tablet, or phone. The CorVel nurse will email a link with instructions directly to the injured worker. The CorVel nurse will stay on the telephone with the injured worker until they are connected to the online visit.

Advantages of Telehealth

For many workplace injuries, immediate treatment can be received through a virtual visit with a doctor eliminating the need for scheduling and attending an in-person appointment. No driving to a doctor's office, missed appointments, or delays in waiting rooms. With the advent of new technologies, many welcome the convenience of a virtual visit with a doctor and the added expediency of prescriptions and physical therapy scheduling. By connecting our employees with appropriate, quality care, it can help prevent a minor injury from becoming a complicated injury and focus on your employee's wellness.

About Telehealth Physicians

CorVel has contracted with dedicated physicians who average 15 years in primary and urgent care experience, and are US Board Certified, licensed, and credentialed.

Rebound

For our members that currently utilize our Rebound injury management program, you can continue to contact Rebound directly as you have been doing for any musculoskeletal injuries (knee, shoulder, back, hip, etc.). Also, the nurses at CorVel can provide a referral to Rebound for those injuries as appropriate. The services are designed to work together to achieve the best outcome.

Reporting a Claim

For any work related injury that goes through the 24/7 nurse hotline, CorVel will automatically send the first notice of injury to United Heartland for claim handling. If you chose not to use CorVel, you will need to submit your claim to United Heartland as previously done.

Better injury management helps your employees and your bottom line.



24/7 Work Injury Nurse Line



Immediately following a workplace injury, call to speak with a registered nurse who will evaluate your incident and determine care. Our nurses specialize in occupational injuries and will connect you with the quality care you need.



(855) 438-4577
Call 911 for Medical Emergencies

