



450 S Main Richland Center, WI 53581

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 <u>Municipalities@baerinsurance.com</u>

(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.



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 – Subject to \$2,500 Ded.	\$10,000,000
Personal and Advertising Injury and Law Enforcement Liability - Subject to \$2,500 Deductible	\$10,000,000
Premises Medical Payments	\$10,000
Public Officials Errors & Omissions - Subject to \$2,500 Deductible	\$10,000,000
Employee Benefits Liability - Subject to \$2,500 Deductible	\$10,000,000
Automobile Liability – Symbol 1 – Any Auto - Subject to \$2,500 Deductible	\$10,000,000
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	\$1,000
Cyber Liability – Subject to a \$2,500 deductible	\$25,000
Sewer Backup Extended Coverage – Per Occurrence/Annual Aggregate	Optional Coverage



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	450 S	Main St	t, Richland Center, WI 53581-2545 1/1/26-6/30/26			
	WI	7520	Waterworks Operation	\$140,337	2.59	\$3,635
	WI	7539	Electric Power Co	\$354,562	1.19	\$4,219
	WI	7720	Police Officer	\$732,612	2.14	\$15,678
	WI	8810	Clerical-Noc	\$622,325	0.16	\$996
	WI	9412	Municipal Ops-City	\$846,035	2.50	\$21,151
2	450 S Main St, Richland Center, WI 53581-2545 7/1/26-12/31/26					
	WI	7520	Waterwork Operation	\$142,663	2.59	\$3,695
	WI	7539	Electric Power Co	\$360,438	1.19	\$4,289
	WI	7720	Police Officers	\$744,754	2.14	\$15,938
	WI	8810	Clerical Noc	\$632,640	0.16	\$1,012
	WI	9412	Municipal Ops-City	\$860,057	2.50	\$21,501



Premium Calculations

Description	Factor	Factored Premium
-------------	--------	---------------------

State of Wisconsin		
Total Factored Premium		\$92,114
Experience or Merit Modification	0.72	-\$25,792
Premium Discount		-\$5,125
Expense Constant		\$220
Total Estimated Annual Premium for Wisconsin		\$61,417



MPIC Property – Coverage/Limits Summary

Coverage	Deductible	Proposed Insured Value
Buildings, Personal Property & Property in the Open – Replacement Cost	\$2,500	\$80,474,052
Contractors Equipment – New Replacement Cost	\$500	\$2,417,368
Contractors Equipment valued under \$25,000	\$500	\$810,787
Equipment Breakdown with Sewer, Water for Municipality or Other Entity	\$1,000	\$80,474,052
Business Income	\$1,000	\$250,000
Utility Meter	\$1,000	\$337,631
Pedestrian Bridges	\$2,500	\$410,976
Inland Lakes and Rivers Pier and Wharf - Limited Coverage	\$2,500/10%	\$53,700

Crime - Coverage/Limits Summary

Coverage	Deductible	Single Loss Limit of Insurance
Employee Theft	\$10,000	\$1,000,000
Forgery or Alteration	\$10,000	\$1,000,000
On Premises	\$10,000	\$1,000,000
In Transit	\$10,000	\$1,000,000
Computer Fraud	\$10,000	\$1,000,000
Funds Transfer Fraud	\$10,000	\$1,000,000



PREMIUM SUMMARY

Coverage	Company	Estimated Premium
General Liability	League Mutual Insurance	\$14,621
Governmental & Police Professional Liability	League Mutual Insurance	\$14,461
Police FTE		14.50
Public Official Liability	League Mutual Insurance	\$17,519
Automobile Liability	League Mutual Insurance	\$9,701
Auto Physical Damage	League Mutual Insurance	\$13,912
Number of Autos		45
No-fault Sewer Backup Coverage	League Mutual Insurance	Optional Coverage
Dam	League Mutual Insurance	\$250
Crime	League Mutual Insurance	\$1,050
Liability & Auto Total		\$71,514
Workers Compensation	League Mutual Insurance	\$61,417
Experience Modification Factor		.72
Property	Municipal Property Insurance Company	\$81,504
Total Premium		\$214,435
Increased Cyber Liability Option - \$1,000,000 subject to a \$5,000 deductible	League Mutual Insurance	\$10,198

Cyber Liability Increased Limits Quote is subject to:

- 1. Confirmation of implementation of MFA on all remote access to network, email and privileged user accounts within 90 days.
- 2. Confirmation of implementation of social engineering training for employees with financial and/or accounting responsibilities within 90 days.





Custom Resources Just 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.
- ② Documents development/review of job descriptions, **handbooks**, **policies**, **procedures**, and forms customized for the municipality.
- 2 Compliance and HR practices assessments and development of remedial plans.
- ☑ Workplace Training related to compliance and HR-related topics for supervisors and/or employees.
- 2 Workplace investigations.
- ② 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	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
Lockout Tagout/Electrical Arc Flash	Water Hazards – Pools, Ponds, Lakes
Motor Vehicle & Construction Equipment Safety	Welding, Cutting, or Brazing
② Outside Contractor Qualification	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.

② 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.



Cyber Quote for the City of Richland Center

Cyber Limit:	\$1,000,000
Deductible:	\$5,000
Effective Date:	1/1/2026
Operating Expenditures:	\$21,951,663

Premium: \$10,198

Third Party Liability Insuring Agreements:

Multimedia Liability	\$1,000,000
Security and Privacy Liability	\$1,000,000
Privacy Regulatory Defense & Penalties	\$1,000,000
PCI DSS Liability	\$1,000,000
TCPA Defense	\$100,000

First Party Insuring Agreements:

Breach Events Costs	\$1,000,000
BrandGuard®	\$1,000,000
System Failure	\$1,000,000
Cyber Extortion	\$1,000,000
Cyber Crime	\$250,000
Reward Expenses	\$100,000
Court Attendance Costs	\$100,000
Aggregate Limit of Liability	\$1,000,000

Terms are subject to:

- 1. Confirmation of implementation of MFA on all remote access to network, email and privileged user accounts within 90 days.
- 2. Confirmation of implementation of social engineering training for employees with financial and/or accounting responsibilities within 90 days.

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

League Insurance – Auto Schedule

Municipality: Richland Center, City of

Effective Date: 1/1/2026 Expiration Date: 1/1/2027

Auto Liability Deductible: 2,500

Year	Make	Model	Vehicle	VIN#	Dept.	Zip Code	Parked	Is Garage	Original Cost	Is APD	APD	Coverage Type
			Type		(optional)	1			New	Coverage	Deductible	(Replacement
						Night)	Outside (o)	In a Flood Zone?		Requested?		Cost or Actual Cash Value)
1991	Chevy	Kodiak Digger PKP	Dump Truck	1GBL7HIM3MJ110229	Electric	53581	Inside	No	\$111,829	Yes	\$1,000	Actual Cash Value
1995	IHC	Truc	Dump Truck	1HTSDAAR25H684623	Streets	53581	Inside	No	\$50,220	Yes	\$1,000	Actual Cash Value
1995	Chevy	Cheyenne PKP	Police	1GBJK34F0SE207075	Police	53581	Inside	No	\$29,000	Yes	\$1,000	Actual Cash Value
1999	International	4900	Dump Truck	1HTSDAAR2XH686931	Streets	53581	Inside	No	\$61,970	Yes	\$1,000	Actual Cash Value
2006	IHC	Line truck w/digger	Dump Truck	1HTMMAAN26H26404 7	Electric	53581	Inside	No	\$155,838	Yes	\$1,000	Actual Cash Value
2006	Chevy	Truck 3500 4x4	Pickup	1GCHK34U96E275938	Streets	53581	Inside	No	\$22,000	Yes	\$1,000	Actual Cash Value
2007	Chevy	1500 pkp DTF	Police	2GCEK13M971696005	Police	53581	Inside	No	\$33,928	Yes	\$1,000	Actual Cash Value
2008	Ford	High Cube Van	Pickup	1FDXE45S48DB44264	Wastewat er	53581	Inside	No	\$100,557	Yes	\$1,000	Actual Cash Value
2012	Dueco	Hybrid bucket truck		1HTZZAAR9CH549415	Electric	53581	Inside	No	\$284,014	Yes	\$1,000	Actual Cash Value
2014	Peterbuilt	Truck	Dump Truck	2NP3HJ8X1EM227021	Streets	53581	Inside	No	\$115,903	Yes	\$1,000	Actual Cash Value
2016	Ford	F250 SD Supercab	Pickup	1FT7X2869GEB62133	Wastewat er	53581	Inside	No	\$34,711	Yes	\$1,000	Actual Cash Value
2016	Ford	Police Interceptor	Police	1FM5K8AR0GGC91656	Parks & Rec	53581	Inside	No	\$27,228	Yes	\$1,000	Actual Cash Value
2016	Ford	Explorer		1FM5K8AR6GGA71972	Police	53581	Inside	No	\$35,184	Yes	\$1,000	Actual Cash Value
2016	Dodge	Caravan DTF	Police	2C4RDGEG9GR275330	Police	53581	Inside	No	\$10,490	Yes	\$1,000	Actual Cash Value
2017	Ford	F150 Supercab	Pickup	1FTEW1C80HKD90500	Water	53581	Inside	No	\$36,910	Yes	\$1,000	Actual Cash Value
2017	Chevy	3500 Cube Van	Pickup	1GB0GRFGXH1270156	Water	53581	Inside	No	\$38,775	Yes	\$1,000	Actual Cash Value
2017	Ford	F150	Pickup		Wastewat er	53581	Inside	No	\$33,851	Yes	\$1,000	Actual Cash Value
2017	Freightliner	108 SC Vcall Model AJV1015 jetvac	Dump Truck	1FVHG5CY7GHHF4699	Wastewat er	53581	Inside	No	\$320,000	Yes	\$1,000	Replacement Cost
2017	Ford	F450 w/dump box	1	1FDUF4HY7HDA06007	Streets	53581	Inside	No	\$56,799	Yes	\$1,000	Actual Cash Value
2017	Dodge	Ram 3500	Pickup	3C7WRTAJ5HG698284	Streets	53581	Inside	No	\$38,259	Yes	\$1,000	Actual Cash Value
2017	Ford	Taurus	Police	1FAHP2MK4HG118907	Police	53581	Inside	No	\$45,054	Yes	\$1,000	Actual Cash Value
2018	Ford	F550 Bucket PKP	Dump Truck	1FDUFS4Y6JEB75652	Electric	53581	Inside	No	\$140,000	Yes	\$1,000	Replacement Cost
2018	Freightliner	114SD Tamdem Cab & Chassis		3ALHG3DV7JDJR7798	Wastewat er	53581	Inside	No	\$107,745	Yes	\$1,000	Replacement Cost
2018	Peterbuilt	Truck	Dump Truck	2NP3HJ8X5JM462225	Streets	53581	Inside	No	\$126,353	Yes	\$1,000	Replacement Cost
2018	Chevy	Silverado K250 HD	Pickup	1GC0KUEGXJZ159287	Streets	53581	Inside	No	\$36,526	Yes	\$1,000	Actual Cash Value
2018	Chevrolet	Silverado K350	Pickup	1GB3KYCG6JZ191066	Streets	53581	Inside	No	\$40,295	Yes	\$1,000	Actual Cash Value

2019	Peterbilt	Model 348 Dump Truck	Dump Truck	2NP3LJ0X0KM665177	Water	53581	Inside	No	\$131,300	Yes	\$1,000	Replacement Cost
2019	Ford	Edge	Passenger	2FMPK4J92KBC16927	Wastewat er	53581	Inside	No	\$38,670	Yes	\$1,000	Actual Cash Value
2019	Ford	F250SD XL	Pickup	1FTBF2B63 KEE67035	Bldg & Grounds	53581	Inside	No	\$28,100	Yes	\$1,000	Actual Cash Value
2019	Ford	Explorer	Police	1FM5K8AR3KGA79410	Police	53581	Inside	No	\$53,535	Yes	\$1,000	Actual Cash Value
2020	Chevy	2500	Pickup	1GB3YLE79L210891	Electric	53581	Inside	No	\$33,055	Yes	\$1,000	Actual Cash Value
2020	Chevrolet	Silverado K3500	Pickup	1GB3YSE77LF284871	Bldg & Grounds	53581	Inside	No	\$44,822	Yes	\$1,000	Actual Cash Value
2020	Ford	Explorer	Police	1FM5K8AB0LGA55411	Police	53581	Inside	No	\$68,765	Yes	\$1,000	Actual Cash Value
2020	Dodge	Durango	Police	1C4RDJFG2LC369709	Police	53581	Inside	No	\$66,000	Yes	\$1,000	Actual Cash Value
2021	Chevy	1500	Pickup	1GCUYAEF2MZ267445	Electric	53581	Inside	No	\$46,455	Yes	\$1,000	Replacement Cost
2021	Peterbilt	Truck	Dump Truck	2NP3HJ8X1MM742504	Streets	53581	Inside	No	\$91,236	Yes	\$1,000	Replacement Cost
2021	Chevy	Tahoe	Police	1GNSKLED9MR345066	Police	53581	Inside	No	\$63,553	Yes	\$1,000	Replacement Cost
2022	Chevy	Volt EV	Pickup	1G1FZ6S07N4105434	Electric	53581	Inside	No	\$34,847	Yes	\$1,000	Replacement Cost
2022	Ford	F250 PKP w/Utility Body	Pickup	1FT7X2B62NEC35291	Water	53581	Inside	No	\$48,340	Yes	\$1,000	Replacement Cost
2022	Dodge Ram	1500	Police	1C6RR7XT8NS182216	Police	53581	Inside	No	\$64,655	Yes	\$1,000	Replacement Cost
2023	Chevrolet Silverado	2500HD Reg Cab 4WD	Pickup	1GC0YLE70PF239992	Bldg & Grounds	53581	Inside	No	\$64,245	Yes	\$1,000	Replacement Cost
2024	Chevy Silverado	1500	Police	1GCPDBEK9RZ134944	Police	53581	Inside	No	\$55,498	Yes	\$1,000	Replacement Cost
2024	Chevy	Equinox	Passenger	GNAXUEG8RL113554	Wastewat er	53581	Inside	No	\$28,000	Yes	\$1,000	Replacement Cost
2025	Chevy Silverado	K3500 Dump	Pickup	1GB3KSE76SF120074	Electric	53581	Inside	No	\$66,235	Yes	\$1,000	Replacement Cost
2025	Dodge	SUV Pursuit	Police	1C4RDJFG8SC508515	Police	53581	Inside	No	\$48,586	Yes	\$1,000	Replacement Cost

Number of Vehicles with Auto Liability:	45	Original Cost Total:	\$3,169,336
Number of Vehicles with APD:	45		

⁽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

MUNICIPAL PROPERTY INSURANCE COMPANY Variable Coverage Schedules

Busin	ess Income
Blanket	\$250,000
Total	\$250,000

Pedestrian Bridge					
Krouskop Park - Footbridge-North Park	\$144,302				
Krouskop Park - Footbridge-Old Mill Pond	\$257,717				
Parks PITO Throughout City - 6 Barcoboard walk thru cedar tables	\$5,400				
PITO Throughout City - Mountain Bike Trail Bridge (Rockwell)	\$3,557				
Total	\$410,976				

Pier and Wharf	
Krouskop Park - Kayak Launch-1050 N Orange St	\$13,295
North Park - 280 ft Fishing Pier North Lake Park	\$5,502
Old Mill Pond Park - Kayak Launch-600 W Seminary	\$16,903
Parks PITO Throughout City - Kayak Dock/Launch (S Wedgewood Park)	\$18,000
Total	\$53,700

U	tility Meter
Meters (2,200)	\$337,631
Total	\$337,631

Coverage Amount - \$80,474,052

Year Square Personal Site Bldg Description Built Floors Footage Building RC Property RC

MPIC-004 (11/23) PAGE 1 OF 16

Coverage Amount - \$80,474,052

		Coverag	e Amoi Year	ını - \$60	,474,052 Square		Personal
Site	Bldg	Description		Floors	Footage	Building RC	Property RC
001		Krouskop Park					
	005	PARK PÁVILION/GAZEBO 1050 N ORANGE, RICHLAND CENTER,WI 53581	2019	1.0	620	\$13,520	\$3,163
	006	COMMUNITY/SENIOR CENTER 1050 N ORANGE, RICHLAND CENTER,WI 53581	2012	1.0	14,140	\$3,151,885	\$312,000
	007	HIGHCASTER BOOTH 1050 N ORANGE, RICHLAND CENTER,WI 53581	1980	1.0	700	\$77,803	\$0
	800	MONUMENT (MIA) 1050 N ORANGE, RICHLAND CENTER,WI 53581		1.0		\$3,415	\$0
	009	600 sq ft Picnic Shelter #1 Ferguson 1050 N ORANGE, RICHLAND CENTER,WI 53581				\$14,788	\$0
	010	600 sq ft Picnic Shelter #2 B.I. 1050 N ORANGE, RICHLAND CENTER,WI 53581				\$14,788	\$0
	011	600 sq ft Picnic Shelter #3 Anderson 1050 N ORANGE, RICHLAND CENTER,WI 53581				\$14,788	\$0
	012	Picnic Shelter #5 Robert Retrum 1050 N ORANGE, RICHLAND CENTER,WI 53581				\$12,302	\$0
	013	Picnic Shelter #6 Chas Lawrence 1050 N ORANGE, RICHLAND CENTER,WI 53581				\$12,302	\$0
	014	Gazebo #1 1050 N ORANGE, RICHLAND CENTER,WI 53581				\$1,538	\$0
	015	Gazebo #2 1050 N ORANGE, RICHLAND CENTER,WI 53581				\$1,538	\$0
		Property in the Open					\$733,726
MPIC-00)4 (11/2	Krouskop Park (001) Total				\$3,318,667	\$1,048,889 PAGE 2 OF 16
	. ,	-1					· · ·

Coverage Amount - \$80,474,052

		00.0.0	Year	400	Square		Personal
Site	Bldg	Description		Floors	Footage	Building RC	Property RC
002		Woodman Aquatic Center					
	005	BATHHOUSE 1055 N ORANGE STREET, RICHLAND CENTER,WI 53581	2020	1.0	5,000	\$1,387,725	\$35,096
	006	POOL 1055 N ORANGE STREET, RICHLAND CENTER,WI 53581	2020	1.0		\$509,712	\$0
	007	POOL SLIDE 1055 N ORANGE STREET, RICHLAND CENTER,WI 53581	2020	2.0		\$250,000	\$0
	800	PUMPHOUSE EQUIPMENT 1055 N ORANGE STREET, RICHLAND CENTER,WI 53581	2020	1.0	1,200	\$3,242,322	\$0
		Woodman Aquatic Center (002) Total				\$5,389,759	\$35,096
003		Parks & Grounds Department					
	003	PUMPS AND MATERIALS BLDG 1100 N JEFFERSON ST, RICHLAND CENTER,WI 53581	2019	1.0	1,100	\$46,800	\$0
	004	PARKS & GROUNDS BLDG 1100 N JEFFERSON ST, RICHLAND CENTER,WI 53581	2005	1.0	4,400	\$706,159	\$113,038
		Parks & Grounds Department (003) Total				\$752,959	\$113,038
004		CEMETERY					
	003	CEMETERY GARAGE 1300 NORTH PARK STREET, RICHLAND CENTER,WI 53581	1963	1.0	930	\$119,657	\$5,200
	004	STORAGE BLDG 1300 NORTH PARK STREET, RICHLAND CENTER,WI 53581	1990	1.0	250	\$14,198	\$5,200
		CEMETERY (004) Total				\$133,855	\$10,400

MPIC-004 (11/23) PAGE 3 OF 16

Coverage Amount - \$80,474,052

0''	5	, and the second se	Year		Square	D !!!! DO	Personal
Site	e Bldg	Description	Built	Floors	Footage	Building RC	Property RC
225							
005	005	UTILITY BLDG BULK WATER FILL STATION	2013	1.0	144	\$33,458	\$0
		131 - 133 W ROBB RD, RICHLAND CENTER,WI 53581				400 , 100	,
	006	UTILITY BLDG	2001	1.0	12,000	\$1,424,752	\$432,118
		131 - 133 W ROBB RD, RICHLAND CENTER,WI 53581					
	007		2015	1.0	4,800	\$133,502	\$645,871
		STORAGE 131 W ROBB RD,					
		RICHLAND CENTER,WI 53581					
	008	COLD STORAGE	2001	1.0	5,600	\$394,833	\$78,000
		133 W ROBB RD, RICHLAND CENTER,WI 53581					
		RICHLAND CENTER, WI 5350 I					
		Property in the Open					\$35,881
		UTILITY BLDG (005) Total				\$1,986,545	\$1,191,870
006	001	STREET GARAGE STREET GARAGE	2001	1.0	12,000	\$1,135,141	\$143,823
	001	141 W ROBB RD,	2001	1.0	12,000	φ1,133,141	φ143,023
		RICHLAND CENTER,WI 53581					
		STREET GARAGE (006) Total				\$1,135,141	\$143,823

MPIC-004 (11/23) PAGE 4 OF 16

Coverage Amount - \$80,474,052

		3373149	Year	απι φου	Square		Personal
Site	Bldg	Description	Built	Floors	Footage	Building RC	Property RC
007		North Park					
	005	CONCESSION STAND W/SHELTER 1550 ALLISON PK DR, RICHLAND CENTER,WI 53581	1991	1.0	1,700	\$46,913	\$3,554
	006	HIGHCASTER BOOTH - NORTH PARK 1550 ALLISON PK DR, RICHLAND CENTER,WI 53581	1984	1.0	100	\$21,290	\$1,040
	007	ROTARY BLDG/BASEBALL/SOFTBALL 1550 ALLISON PK DR, RICHLAND CENTER,WI 53581	2001	1.0	225	\$5,200	\$0
	800	ROTARY BLDG/SOCCER 1550 ALLISON PK DR, RICHLAND CENTER,WI 53581	2001	1.0	225	\$5,200	\$0
	009	Picnic Shelter 1200 sq ft 1550 ALLISON PK DR, RICHLAND CENTER,WI 53581				\$24,912	\$0
	010	Shelter Klingaman 1550 ALLISON PK DR, RICHLAND CENTER,WI 53581				\$4,898	\$0
	011	Gazebo #3 1550 ALLISON PK DR, RICHLAND CENTER,WI 53581				\$1,509	\$0
		Property in the Open					\$205,235
		North Park (007) Total				\$109,922	\$209,829
008		COMMUNICATION RADIO TOWER					
	003	COMMUNICATION RADIO TOWER 200 TOWER HILL RD, RICHLAND CENTER,WI 53581	1980	1.0		\$10,400	\$0
	004	CONCRETE WATER TANK 200 TOWER HILL RD, RICHLAND CENTER,WI 53581	1957	1.0	2,000	\$1,231,591	\$0
		COMMUNICATION RADIO TOWER (008) Total				\$1,241,991	\$0

MPIC-004 (11/23) PAGE 5 OF 16

Coverage Amount - \$80,474,052

		Ooverag	Year	απι - ψοο	,474,002 Saucro		Personal
Site	Bldg	Description		Floors	Square Footage	Building RC	Property RC
	3				3	3	.,,
000		WELL SITE O					
009	004	WELL SITE 8	0000	4.0	050	#040.000	Φ0
	001	WELL SITE 8	2009	1.0	850	\$940,898	\$0
		23155 US HWY 14 WEST,					
		RICHLAND CENTER,WI 53581					
		Property in the Open					\$26,782
		1 Toperty in the Open					Ψ20,702
		WELL SITE 8 (009) Total				\$940,898	\$26,782
		11=== 011= 0 (000) 1014				40.0,000	¥=0,: 0=
010		LANDFILL					
	004	POLE SHED STORAGE	1982	1.0	480	\$32,810	\$3,456
		24147 HWY AA,					
		RICHLAND CENTER,WI 53581					
	0.5-	DE0/01/10 01:55	4000	4.6	4.000	***	.
	005	RECYCLING SHED	1982	1.0	1,000	\$60,380	\$1,734
		24147 HWY AA,					
		RICHLAND CENTER,WI 53581					
	006	SCALE HOUSE	1007	1.0	120	¢10.400	¢70,000
	000		1987	1.0	120	\$10,400	\$78,000
		24147 HWY AA, RICHLAND CENTER,WI 53581					
		RICHLAND CENTER, WI 33361					
		LANDFILL (010) Total				\$103,590	\$83,190
		EARDITEE (010) Total				ψ100,000	ψου, 100
011		WATER TOWER					
	001	WATER TOWER	2019	1.0		\$1,549,215	\$0
		26142 PLEASANT VALLEY					
		DRI,					
		RICHLAND CENTER,WI 53581					
		WATER TOWER (011) Total				\$1,549,215	\$0
						Ų 1,0 10, <u>–</u> 10	4 •
012		ENTRANCE SIGN					
UIZ		ENTRANCE SIGN Property in the Open					\$12,382
		rioperty in the Open					Ψ12,302
		ENTRANCE SIGN (012) Total				\$0	\$12,382
		, ,				·	. ,
013		WELL SITE 3					
013	001	WELL SITE	2000	1.0	1,000	\$544,307	\$0
	00.	26500 PLEASANT VALLEY DR,	2000	1.0	1,000	φσ,σσ.	Ψ
		RICHLAND CENTER, WI 53581					
		Property in the Open					\$25,177
							. ,
		WELL SITE 3 (013) Total				\$544,307	\$25,177

MPIC-004 (11/23) PAGE 6 OF 16

Coverage Amount - \$80,474,052

:	Site	Bldg	G	Year Built		Square Footage	Building RC	Personal Property RC
014			AIRPORT					
		005	AIRPORT HANGERS 28929 COUNTY ROAD B, SEXTONVILLE,WI 53581	2000	1.0	11,000	\$1,146,484	\$0
		006	AIRPORT REPAIR SHOP/HANGER 28929 COUNTY ROAD B, SEXTONVILLE,WI 53581	2000	1.0	2,800	\$198,447	\$1,040
		007	AIRPORT TERMINAL 28929 COUNTY ROAD B, SEXTONVILLE,WI 53581	2020	1.0	2,400	\$1,010,960	\$17,548
		800	Control Building 28929 COUNTY ROAD B, SEXTONVILLE,WI 53581	1980	1.0	200	\$250,000	\$0
		009	10,000 GAL AVIATION TANK & Fuel Farm 28929 COUNTY ROAD B, LONE ROCK,WI 53581	2018	1.0		\$325,187	\$0
			Property in the Open					\$106,062
			AIRPORT (014) Total				\$2,931,078	\$124,650

MPIC-004 (11/23) PAGE 7 OF 16

Coverage Amount - \$80,474,052 Year Square

Personal

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
015		WASTE WATER RECYCLING FACILITY					
	015		2015	1.0	10,000	\$3,598,132	\$37,007
	016	ANAEROBIC DIGESTER 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	2,000	\$1,214,086	\$0
	017	CAKE SLUDGE STORAGE 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	12,500	\$1,027,631	\$0
	018	FINAL CLARIFIERS 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	5,100	\$1,594,110	\$0
	019	HEADWORKS BLDG 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	2,500	\$3,331,973	\$0
	020	LIFT STATION 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0		\$311,706	\$0
	021	PRIMARY CLARIFIERS 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	2,264	\$1,016,243	\$0
	022	PROCESS CONTROL BLDG 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	3,100	\$2,828,121	\$0
	023	SELECTOR BASINS/AERATION BASINS 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	7,600	\$1,769,176	\$0
	024	SLUDGE HOLDING TANK 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	1,250	\$381,449	\$0
	025	SLUDGE PROCESSING BLDG 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	3,700	\$5,132,462	\$0
	026	UV DISINFECTION 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	680	\$538,013	\$0

MPIC-004 (11/23) PAGE 8 OF 16

		Coverag		unt - \$80	,474,052		
Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
	J	·			Ü	3	. ,
	027	WASTE RECEIVING STATION 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0	700	\$1,105,913	\$0
	028	WELL SITE 29847 CTY HWY - TB, RICHLAND CENTER,WI 53581	2015	1.0		\$251,926	\$0
		Property in the Open					\$172,221
		WASTE WATER RECYCLING FACILITY (015) Total				\$24,100,941	\$209,228
016		BREWER LIBRARY					
	001	BREWER LIBRARY 325 N CENTRAL, RICHLAND CENTER,WI 53581	1969	2.0	16,000	\$4,554,997	\$3,471,343
		BREWER LIBRARY (016) Total				\$4,554,997	\$3,471,343
017		RAILROAD DEPOT					
	001	RAILROAD DEPOT 397 W SEMINARY ST, RICHLAND CENTER,WI 53581	1909	1.0	2,950	\$742,107	\$18,250
	002	THE MILWAUKEE ROAD CABOOSE 397 W SEMINARY ST, RICHLAND CENTER,WI 53581		1.0	360	\$30,417	\$0
		Property in the Open					\$24,496

RAILROAD DEPOT (017) Total

MPIC-004 (11/23) PAGE 9 OF 16

\$772,524

\$42,746

Coverage Amount - \$80,474,052

Site	Bldg	`	Year		Square Footage	Building RC	Personal Property RC
018	004	MUNICIPAL BUILDING MUNICIPAL BUILDING 450 S MAIN ST, RICHLAND CENTER,WI 53581	1999	1.0	13,000	\$2,777,761	\$900,244
	005	SOLAR PANELS 450 S MAIN ST, RICHLAND CENTER,WI 53581	2008	1.0		\$125,707	\$0
	006	VETERANS MEMORIAL 450 S MAIN ST, RICHLAND CENTER,WI 53581	2015	1.0		\$804,171	\$0
		MUNICIPAL BUILDING (018) Total				\$3,707,639	\$900,244
019		WASTEWATER TREATMENT PLANT					
	006	LIFT STATION 590 S ORANGE ST, RICHLAND CENTER,WI 53581	2015	1.0	1,300	\$2,243,140	\$0
	007	RC PARKS DEPT SHED 590 S ORANGE ST, RICHLAND CENTER,WI 53581	2021	1.0	5,000	\$234,000	\$15,600
	800	WWTP - DAF BLDG 590 S ORANGE ST, RICHLAND CENTER,WI 53581	1980	1.0	2,400	\$771,168	\$0
	009	WWTP - EQUALIZATION BASIN 590 S ORANGE ST, RICHLAND CENTER,WI 53581	1980	1.0	7,000	\$1,829,067	\$352,731
	010	WWTP - OFFICE/GARAGE 590 S ORANGE ST, RICHLAND CENTER,WI 53581	1980	1.0	8,200	\$2,253,730	\$78,000
		WASTEWATER TREATMENT PLANT (019) Total				\$7,331,105	\$446,331

MPIC-004 (11/23) PAGE 10 OF 16

Coverage Amount - \$80,474,052

0:4	. Dist		Year		Square	Desilelia e DO	Personal
Sit	e Bldg	Description	Built	FIOORS	Footage	Building RC	Property RC
020		WARMING HOUSE-MEYERS BLDG					
	001	WARMING HOUSE-MEYERS BLDG 950 NORTH ORANGE ST, RICHLAND CENTER,WI 53581	1982	1.0	2,400	\$438,058	\$26,000
		WARMING HOUSE-MEYERS BLDG (020) Total				\$438,058	\$26,000
021		DIKE LIGHTS					
		Property in the Open					\$156,000
		DIKE LIGHTS (021) Total				\$0	\$156,000
022		EUNICE KEEPERS PAVILION					
	001	EUNICE KEEPERS PAVILION W 8TH & 113TH N JEFFERSON, RICHLAND CENTER,WI 53581		1.0	1,900	\$140,614	\$5,200
		EUNICE KEEPERS PAVILION (022) Total				\$140,614	\$5,200
023	001	LIFT STATION - N GROVE ST		1.0	100	#200.000	Φ0
	001	LIFT STATION 500 N GROVE ST, RICHLAND CENTER,WI 53581	1980	1.0	100	\$200,968	\$0
		LIFT STATION - N GROVE ST (023) Total	•			\$200,968	\$0
024		LIFT STATION - 80 SOUTH					
	001	LIFT STATION 80 SOUTH, RICHLAND CENTER,WI 53581	1980	1.0		\$124,494	\$0
		LIFT STATION - 80 SOUTH (024) Total				\$124,494	\$0

MPIC-004 (11/23) PAGE 11 OF 16

Coverage Amount - \$80,474,052

		2010.49	Year	400,	Square		Personal
Site	Bldg	Description		Floors	Footage	Building RC	Property RC
025		LIFT STATION - INDUSTRIAL PARK					
	001	LIFT STATION 350 INDUSTRIAL PARK, RICHLAND CENTER,WI 53581	1994	1.0		\$124,494	\$0
		LIFT STATION - INDUSTRIAL PARK (025) Total				\$124,494	\$0
026		LIFT STATION - BOHMANN DR					
	001	LIFT STATION 2111 BOHMANN DR, RICHLAND CENTER,WI 53581	1980	1.0	100	\$200,968	\$0
		LIFT STATION - BOHMANN DR (026) Total				\$200,968	\$0
027		LIFT STATION - FOUNDRY DR					
	001	LIFT STATION 1870 FOUNDRY DR, RICHLAND CENTER,WI 53581	1980	1.0		\$124,494	\$0
		LIFT STATION - FOUNDRY DR (027) Total				\$124,494	\$0
028		LIFT STATION - RICHLAND SQUARE					
	001	LIFT STATION 195 RICHLAND SQUARE, RICHLAND CENTER,WI 53581	1980	1.0		\$124,494	\$0
		LIFT STATION - RICHLAND SQUARE (028) Total				\$124,494	\$0
029		LIFT STATION - ALLISON PARK DR					
	001	LIFT STATION 1600 ALLISON PARK DR, RICHLAND CENTER,WI 53581	1980	1.0	100	\$200,968	\$0
		LIFT STATION - ALLISON PARK DR (029) Total				\$200,968	\$0

MPIC-004 (11/23) PAGE 12 OF 16

Coverage Amount - \$80,474,052

		Severag	Year	aπτ φου,	Square		Personal
Site	Bldg	Description	Built	Floors	Footage	Building RC	Property RC
030		LIFT STATION - US HWY 14 W					
	001	LIFT STATION	1980	1.0		\$124,494	\$0
		1100 US HWY 14 W, RICHLAND CENTER,WI 53581					
		RICHLAND CENTER, WI 55561					
		LIFT STATION - US HWY 14 W				\$124,494	\$0
		(030) Total					
031		LIFT STATION - VETERANS					
		DR					*-
	001	LIFT STATION 1300 VETERANS DR,	1980	1.0		\$124,494	\$0
		RICHLAND CENTER,WI 53581					
		LIFT STATION - VETERANS				\$124,494	\$0
		DR (031) Total					
000		WARNING OIDEN W					
032		WARNING SIREN - W SEMINARY					
		Property in the Open					\$23,452
		WARNING CIREN W				¢0	602.452
		WARNING SIREN - W SEMINARY (032) Total				\$0	\$23,452
							
033		WARNING SIREN - FOUNDRY					
033		DR					
		Property in the Open					\$24,288
		WARNING SIREN - FOUNDRY				\$0	\$24,288
		DR (033) Total				ΨU	\$24,200
		(111)					
034		STEEL WATER TANK					
004	001		1978	1.0	2,000	\$1,143,621	\$0
		200 N STEWART ST,					
		RICHLAND CENTER,WI 53581					
		STEEL WATER TANK (034)				\$1,143,621	\$0
		Total					
035		WELL SITE 6					
	001	WELL SITE 6	1992	1.0	1,000	\$377,717	\$0
		43 E ROBB RD, RICHLAND CENTER,WI 53581					
		WELL SITE 6 (035) Total				\$377,717	\$0

MPIC-004 (11/23) PAGE 13 OF 16

Coverage Amount - \$80,474,052

		201014	Year	απι ψου	Square		Personal
Site	Bldg	Description		Floors	Footage	Building RC	Property RC
		-				_	
036		BOOSTER STATION					
000	001	BOOSTER STATION	1980	1.0	550	\$182,599	\$0
		761 CEDAR ST,					
		RICHLAND CENTER,WI 53581					
		BOOSTER STATION (036)				\$182,599	\$0
		Total					
037		Bike Repair Stations					
		Property in the Open					\$2,400
		Bike Repair Stations (037)				\$0	\$2,400
		Total				ΨΟ	Ψ2,400
038		Dog Park					
	001	Shelter 4,000 sq feet				\$8,000	\$0
		287 Industrial Dr., RICHLAND CENTER,WI 53581					
		NOTICAND CENTER, WI 33301					
		Property in the Open					\$8,500
		Dog Park (038) Total				\$8,000	\$8,500
		20g : a.i. (000) : o.a.				ψο,σσσ	40,000
039		Flood Warning Sirens					
039		Property in the Open					\$110,000
		Flood Warning Sirens (039) Total				\$0	\$110,000
		i otai					
040		Old Mill Pond Park					
040	001	Shelter				\$5,408	\$0
		600 W. Seminary St.,					
		RICHLAND CENTER,WI 53581					
		Property in the Open					\$84,203
						AF 100	404.000
		Old Mill Pond Park (040) Total				\$5,408	\$84,203

MPIC-004 (11/23) PAGE 14 OF 16

Coverage Amount - \$80,474,052

Site	Bldg	Description	Year	Floors	Square Footage	Building RC	Personal Property RC
041	001	Parks PITO Throughout City Hwy 80 North Chellevold Shelter 600 sf N/A, RICHLAND CENTER,WI 53581				\$22,624	\$0
		Property in the Open					\$57,744
		Parks PITO Throughout City (041) Total				\$22,624	\$57,744
042		PITO Throughout City					
		Property in the Open					\$7,561,603
		PITO Throughout City (042) Total				\$0	\$7,561,603
043		Strickland Park					
	001	Pavillion 391 N. Pearl St., RICHLAND CENTER,WI 53581				\$1,200	\$0
		Property in the Open					\$10,722
		Strickland Park (043) Total				\$1,200	\$10,722
044		Wedgewood North					
	001	John Fleming Shelter 1184 Frank Lloyd Wright Mem Hwy., RICHLAND CENTER,WI 53581				\$2,465	\$0
		Wedgewood North (044) Total				\$2,465	\$0
045		Wedgewood South					
	001	20x30 Frame Bldg w Steel Roof Bohmann Dr., RICHLAND CENTER,WI 53581				\$8,000	\$0
		Wedgewood South (045) Total				\$8,000	\$0

MPIC-004 (11/23) PAGE 15 OF 16

Coverage Amount - \$80,474,052

	Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
046	3		West Side Park					
		001	Gazebo 144 sq ft 515 N. Grove St., RICHLAND CENTER,WI 53581				\$7,044	\$0
			Property in the Open					\$16,571
			West Side Park (046) Total				\$7,044	\$16,571
	Cont Prop	ents S erty in	ubtotal Subtotal I the Open Subtotal tents and PITO Total					\$64,292,351 \$6,784,256 \$9,397,445 \$80,474,052

MPIC-004 (11/23) PAGE 16 OF 16

Site	Description	Quantity	Replacement Cost
001	Krouskop Park 19 Holes Innova Disc Golf Baskets		\$6,500
	3 SIGNS		\$3,163
	4 Aluminum Bleachers		\$75,000
	4 Dugouts		\$5,879
	5 KPW Spring Toys		\$1,500
	5950 CHAINLINK FENCE		\$76,432
	6 Metal Bench/Trash Containers		\$13,498
	Backstop		\$11,001
	Double Spring Toy		\$1,000
	FLAG POLES		\$4,445
	Flag Poles		\$3,800
	Footbridge-North Park		\$144,302
	Footbridge-Old Mill Pond		\$257,717
	Frog Spring Toy		\$750
	Kayak Launch-1050 N Orange St		\$13,295
	KPE 4 Belt Swing		\$2,428
	KPE Large Playstructure		\$18,615
	KPE Metal Climber		\$1,814
	KPE Plastic Slide		\$3,578
	KPN 4 Bay Swings		\$1,555
	KPN Comet Spinner		\$1,800
	KPN Wavy Plastic Slide		\$3,629
	KPW 3 Bay Swing		\$1,348
	KPW 4 Bay Swing		\$1,555
	KPW 4 Bay Swing		\$1,555
	KPW 4 Teeter Totter		\$1,244
	KPW 6 Bay Swing		\$1,867

MPIC 004P(1123) PAGE 1 OF 6

Site	Description Quantity KPW Dome Climber	Replacement Cost \$1,814
	KPW Merry Go Round	\$2,592
	Merry Go Round	\$6,000
	Mom Swing	\$6,500
	OUTDOOR LIGHTS	\$46,800
	PAVILLION Concrete Benches	\$2,000
	Story Book Walk	\$8,000
	Whale Spring Toy	\$750
	Krouskop Park (001) Total	\$733,726
005	UTILITY BLDG SIGN	\$21,124
	SIREN	\$14,757
	UTILITY BLDG (005) Total	\$35,881
007	North Park	433,00 I
007	2 Backstops In North Park West	\$11,001
	2 Scoreboard	\$9,048
	280 ft Fishing Pier North Lake Park	\$5,502
	6 Dugouts	\$21,246
	Aluminum Bleachers	\$53,135
	Batting Cage	\$3,015
	FENCING	\$31,200
	OUTDOOR LIGHTING	\$46,800
	SIREN	\$24,288
	North Park (007) Total	\$205,235
009	WELL SITE 8	¢12.202
	ENTRANCE SIGN SIREN	\$12,382 \$14,400
		\$14,400
042	WELL SITE 8 (009) Total	\$26,782
012	ENTRANCE SIGN	\$12,382

MPIC 004P(1123) PAGE 2 OF 6

Site	Description Quantity ENTRANCE SIGN (012) Total	Replacement Cost \$12,382
013	WELL SITE 3 SIREN	\$25,177
	WELL SITE 3 (013) Total	\$25,177
014	AIRPORT 5 KVA Dry Type Transformers	\$7,962
	6" Airport Spot Lights	\$2,095
	Beacon Light	\$5,405
	Constant Current Regulator	\$10,477
	Electronic Runway Lights Controller	\$10,058
	Interface Control Panel	\$8,905
	Luma Curve Runway Sign	\$6,810
	Precision Approach Path Indicator	\$10,477
	Runway Lights	\$34,653
	Windsock Pole & Light Assembly	\$9,220
	AIRPORT (014) Total	\$106,062
015	WASTE WATER RECYCLING FACILITY	2442.222
	FENCING	\$142,330
	HYDRANTS	\$29,891
	WASTE WATER RECYCLING FACILITY (015) Total	\$172,221
017	RAILROAD DEPOT	#04.400
	SIREN	\$24,496
	RAILROAD DEPOT (017) Total	\$24,496
021	DIKE LIGHTS DIKE LIGHTS	\$156,000
	DIKE LIGHTS (021) Total	\$156,000
032	WARNING SIREN - W SEMINARY	
	WARNING SIREN	\$23,452
	WARNING SIREN - W SEMINARY (032) Total	\$23,452
033	WARNING SIREN - FOUNDRY DR	***
	WARNING SIREN	\$24,288

MPIC 004P(1123) PAGE 3 OF 6

Site	Description Quantity WARNING SIREN - FOUNDRY DR (033) Total	Replacement Cost \$24,288
037	Bike Repair Stations Foundry Bike Trail	\$1,200
	Sewer Plant Parking Lot	\$1,200
	Bike Repair Stations (037) Total	\$2,400
038	Dog Park	\$6,000
	Fencing Weter Fountain	
	Water Fountain	\$2,500
	Dog Park (038) Total	\$8,500
039	Flood Warning Sirens Allison Park w/ Pumps	\$70,000
	College Drive	\$20,000
	Rockbridge	\$20,000
	Flood Warning Sirens (039) Total	\$110,000
040	Old Mill Pond Park Basketball Hoop	\$2,800
	Comet Spinner	\$1,683
	Kayak Launch-600 W Seminary	\$16,903
	Mom Swing	\$6,500
	Playground Equipment	\$42,542
	Spiral Slide	\$6,500
	Spring Frog	\$750
	Spring Whale	\$750
	Volta Inclusive Spinner	\$5,775
	Old Mill Pond Park (040) Total	\$84,203
041	Parks PITO Throughout City 1 Disabled Barcoboard cedar table	\$950
	12 Standard Benches	\$7,200
	2 32 Gal Dome Lid Garbage Can	\$2,015
	3 Fountains @ \$4k each	\$12,000

MPIC 004P(1123) PAGE 4 OF 6

Site	Description Quantity 4 32 Gal Dome Lid Garbage Can	Replacement Cost \$1,200
	6 Barcoboard walk thru cedar tables	\$5,400
	6 Bike Racks	\$887
	7 Canoe Ports	\$10,092
	Kayak Dock/Launch (S Wedgewood Park)	\$18,000
	Parks PITO Throughout City (041) Total	\$57,744
042	PITO Throughout City 72 LED Street Lights(decorative poles on Court St & 100 Blocks of Central) Hydrants (400)	\$98,988 \$468,050
	Mountain Bike Trail Bridge (Rockwell)	\$3,557
	Outdoor Lights	\$22,855
	Power Poles	\$1,034,240
	Robert Brewer Substation	\$2,112,810
	Street Lights	\$273,337
	Transformers	\$1,047,766
	Transformers (753)-Olson Substation	\$2,500,000
	PITO Throughout City (042) Total	\$7,561,603
043	Strickland Park	
	2 Spinner Seats	\$1,659
	4 Bay Swing	\$1,555
	Balance Beam	\$354
	Climbing Apparatus	\$3,110
	Slide Plastic	\$3,629
	Spring Toy Frog	\$415
	Strickland Park (043) Total	\$10,722
046	West Side Park	
	Climbing Gym	\$3,000
	Swing Slide 3 Spinn	\$13,571
	West Side Park (046) Total	\$16,571

MPIC 004P(1123) PAGE 5 OF 6

Site Description Quantity Replacement Cost

PROPERTY IN THE OPEN TOTAL

\$9,397,445

MPIC 004P(1123) PAGE 6 OF 6

CONTRACTORS EQUIPMENT MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department	Replacement Cost
,	•	•
1987 FELING TRAILER S/N:89-24-15612	STREETS	\$19,553
1989 CATERPILLAR 8EBO7714 FORKLIFT T50D	WATER	\$4,366
1991 1-520981 ROUTER 20 HP	STREETS	\$10,590
1993 ROSCOE 62640 ROLLER	STREETS	\$24,438
1995 CHEVY SRT EQUIPMENT	POLICE	\$0
1995 KIEFER IGU 16FT 8-16 TRAILER - 12,000#	WATER	\$3,350
S/N:1DVDU1621TA003488	VVAILI	φ5,550
1996 SINGLE AXLE TRAILER 12' - 4400# S/N:1U9AB3240TA001290	ELECTRIC	\$1,500
1996 THOMPSON 8V-72 VACUUM ASSISTED PUMP	STREETS	\$50,582
1996 UTILITY TOOL SINGLE WIRE TRAILER - 6000#	ELECTRIC	\$6,404
S/N:109AB3240TA001290		4
1998 OLYMPIC TRAILER - 10,000# S/N:DJHW820208H100986	PARKS &	\$15,000
	REC	
1999 FAIR SNOW CRETE 824SI SNOWBLOWER	STREETS	\$51,884
1999 JOHN DEERE 624H LOADER	STREETS	\$164,113
1999 UNIVERSAL 274 71-43HTE END LOADER PLOW	STREETS	\$15,195
2000 8' RUGGED ROAD TRAILER - 2,000# S/N:5AWSU0819YL001274	WATER	\$825
2000 BANDIT TRAILER CHIPPER S/N:00459123651J560739	STREETS	\$15,000
2000 CASE 560 TRENCHER AND BUCKET COMBO	ELECTRIC	\$67,166
2000 CASE 60 WALK BEHIND TRENCHER S/N:JAF0295698	ELECTRIC	\$9,321
2002 7-J MINI EXCAVATOR IHI	ELECTRIC	\$21,554
2005 FAIR 848AC SNOWBLOWER	AIRPORT	\$20,820
2005 KUSTOM SIGNAL INC SMART TRAILER 5705	POLICE	\$12,987
S/N:1K98S08165K118010	FOLICE	φ12,907
	AIDDODT	¢7.060
2005 MB 3614 RUNWAY BROOM	AIRPORT	\$7,960 \$44,644
2005 NEW HOLLAND 84LB LOADER	AIRPORT	\$41,641
2005 NEW HOLLAND TV145 TRACTOR	AIRPORT	\$84,505
2005 WAUSAU R3612H BLADE	AIRPORT	\$10,412
2005 WESTERN PRO PLUS PLOW 8 1/2'	STREETS	\$6,345
2006 CASE IH DX25E TRACTOR	AIRPORT	\$21,300
2007 CARRY ON 16FT TRAILER - 7,000# S/N:4YMUL16237G052132	WATER	\$2,227
2007 CHEVY 1500 PKP	POLICE	\$0
2007 KENT KF6 HAMMER- BREAKER S/N:F67237	WATER	\$6,000
2007 KENT KHP65 COMPACTOR S/N:650680	WATER	\$5,400
2007 NEW HOLLAND TC45A TRACTOR W CAB S/N:Z7DB11969	BLDG &	\$30,000
	GROUNDS	
2008 SELF MADE DOUBLE WIRE TRAILER	ELECTRIC	\$6,404
2008 SWENSON SLIDE IN SANDER	STREETS	\$6,457
2010 JOHN DEERE 624 LOADER #125 W GRAPPLE BUCKET	STREETS	\$185,800
S/N:1DW624KZAA0630171	0111210	Ψ.00,000
2010 M-ATV ARMORED VEHICLE (ACV) S/N:0312107048-00	POLICE	\$767,360
2011 CRAFCO SUPERSHOT 125 TAR MACHINE	STREETS	\$33,000
S/N:1C9SV1222F1418507	STREETS	\$33,000
	\//ATED	¢3 500
2011 EDGE 500386 10' SNOW PUSHER	WATER	\$3,500
2011 GEHL MINI EXCAVATOR S/N:GE353SNAG03678	STREETS	\$48,225
2011 GENERAC 40 KW GENERATOR S/N:12852780100 ENGINE	ELECTRIC	\$22,505
OG6042		
2011 JOHN DEERE 310SJ TRACTOR BACKHOE	WATER	\$80,950
S/N:1T0310SJPB01986966		
2011 ZAMBONI ICE RESURFACER S/N:200	BLDG &	\$15,195
	GROUNDS	
2012 BOBCAT TOOLCAT BLOWER	BLDG &	\$6,000
	GROUNDS	•
2012 BOBCAT TOOLCAT BRUSH	BLDG &	\$6,000
	GROUNDS	+ - /

MPIC 004CE(1123) PAGE 1 OF 4

CONTRACTORS EQUIPMENT

MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department	Replacement Cost
2012 BOBCAT TOOLCAT SALT SPREADER	BLDG & GROUNDS	\$2,087
2012 TRAILIER SINGLE AXLE, 7X12, 2,000# RATED	BLDG & GROUNDS	\$8,000
2013 GEHL BACKHOE ATTACHMENT S/N:407	BLDG & GROUNDS	\$20,000
2013 UNIVERSAL 305013 SNOW PLOW S/N:UTA-11-43L HDP 2014 SWENSON 0312-6450 TAILGATE SANDER 2014 SWENSON 1156674 SANDER SADS-52 2014 UNIVERSAL SNOW PLOW S/N:UTA 11 HDP MBT TE 2014 UNIVERSAL SNOW PLOW S/N:UTA AA 43HDP 2015 POLARIS RANGER EXT UTV S/N:3NSRMA576FE375414	STREETS STREETS STREETS STREETS STREETS BLDG & GROUNDS	\$11,143 \$10,300 \$2,950 \$9,117 \$11,143 \$9,999
2015 SWENSON 11159138 SANDER SADS-52 2015 SWENSON 1161125 SANDER SADS-52 2016 BOBCAT B3C312199 UTV WITH ATTACHMENTS - MODEL 3650 2016 FORD EXPLORER - SQUAD 6 EQUIPMENT 2016 SWENSON 4161906 VBOX SANDER 2017 BOSS 274141BC189305 9' SNOWPLOW W/DEFLECTOR 2017 DIXIE CHOPPER BLACKHAWK 2560 S/N:435617425	STREETS STREETS WATER POLICE STREETS STREETS BLDG & GROUNDS	\$2,950 \$3,200 \$28,167 \$0 \$0 \$5,750 \$7,949
2017 FERRIS IS3200 S/N:2017762875	BLDG & GROUNDS	\$9,495
2017 FORD TAURUS EQUIPMENT 2017 SALT DOGG 10972 SAINLESS SPREADER 2018 JOHNSTON VT651 STREET SWEEPER S/N:1FVACXFC6JHHW2362	POLICE STREETS STREETS	\$0 \$5,775 \$256,000
2018 KUBOTA BX2680 ROTARY MOWER S/N:89154 RCK60B23BX	BLDG & GROUNDS	\$12,500
2018 LARUE D30123 SNOW BLOWER 2018 POLARIS RANGER 1000 XP UTV S/N:4XARVU998J8053315	STREETS WASTEWA TER	\$100,000 \$27,960
2018 UNIVERSAL 313617 SNOW PLOW MODEL UTA-11-43L 2018 UTS H9/H11 HYDRAULIC UNIT S/N:17030710338175700-1 2018 V270 SKID STEER WITH ATTACHMENTS	STREETS STREETS WASTEWA TER	\$9,853 \$0 \$54,000
2018 WESTER PRO PLOW PLUS 9' PRO PLUS 9' PLOW 2018 WESTERN PRO PLUS CONTRACTOR GRADE 8 1/2' PLOW S/N:1.70314101545769E+16	STREETS STREETS	\$5,500 \$6,345
2018 WESTERN PRO PLUS PLOW 8 1/2' 2019 14' DUMP TRAILER - LOW PRO DUMP - 14000# S/N:4P5DL1424L3039578	STREETS WASTEWA TER	\$5,500 \$8,700
2019 FORD EXPLORER - SQUAD 1 EQUIPMENT 2019 FRIESEN SKID STEER TRAILER-CT-22-4 - 14,000# S/N:4WFCF2220K1015275	POLICE STREETS	\$0 \$5,900
2019 GEHL KOD177009 R220 SKID STEER 2019 GEHL R190 SKID STEER S/N:GHL0R1900ED175094 2019 POLARIS RANGER 500 UTV S/N:3NSRMA50XKE384999	STREETS WATER BLDG & GROUNDS	\$42,250 \$37,559 \$10,000
2019 TRAFFIC LOGIX RADAR SIGN 2019 VIRNIG VBWB-25 SNOW BLOWER S/N:148985 (SN 124000- CURRENT)	POLICE BLDG & GROUNDS	\$2,301 \$8,000
2020 BOBCAT 5600 UTILITY VEHICLE S/N:AHG816876	BLDG & GROUNDS	\$47,050
2020 BOBCAT UVAB70 ANGLE BROOM S/N:B1CZ01341	WATER	\$4,243

MPIC 004CE(1123) PAGE 2 OF 4

CONTRACTORS EQUIPMENT MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department Department	Replacement Cost
2020 FORD EXPLORER - SQUAD 2 EQUIPMENT 2020 HENDERSON 11X30XMKEX55 DUMP BOX AND ALL HYDRALICS S/N:MKE-33513	POLICE STREETS	\$0 \$40,892
2020 HENDERSON TGSX6X96XDDX55 SANDER S/N:TGS-11023	STREETS	\$4,000
2020 UNIVERSAL UTA-11-43L HDP MBT TE PLOW S/N:3175-20 2021 BOBCAT E35 MINI EXCAVATOR WITH ATTACHMENTS S/N:B3WZ15082	STREETS WATER	\$11,700 \$0
2021 DIXIE CHOPPER MOWER CLASSIC 3560KW S/N:CL3560KW-20001982	BLDG & GROUNDS	\$9,424
2021 NEW HOLLAND WORKMASTER 25S TRACTOR S/N:LSMOW25SEL0015300	BLDG & GROUNDS	\$15,000
2021 POLARIS RANGER 500 UTV S/N:3NSMAA503ME530004	BLDG & GROUNDS	\$10,055
2021 RING 'O MATIC 275 VX VACUUM EXCAVATOR S/N:1R9J21615MP303059	WATER	\$55,344
2021 SURE TRAC TILT BED TRAILER S/N:5JW1U182M2341173 2022 BEHNKE B-B TRAILER TBCT2216ET - 16000#	ELECTRIC WATER	\$7,295 \$13,500
S/N:4L5ST2728NF060495		. ,
2022 DIXIE CHOPPER-CLASSIC	BLDG & GROUNDS	\$13,000
2022 DODGE RAM EQUIPMENT - SSV SQUAD 2022 FERRIS ISX3300 MOWER S/N:4002123204	POLICE BLDG &	\$0 \$13,328
2022 GENERAC 60071280 POWER WASHER	GROUNDS BLDG &	\$400
2022 LS TRACTOR S/N:200814548	GROUNDS BLDG & GROUNDS	\$13,000
2023 BOBCAT CT1025 TRACTOR S/N:B54914661	BLDG & GROUNDS	\$16,000
2023 BOBCAT CT1025 TRACTOR W/60" DECK & LOADER ATTACHMENTS S/N:B4TW05791	BLDG & GROUNDS	\$18,600
2023 BOBCAT M60 BELLY MOWER S/N:B4U201469	BLDG & GROUNDS	\$5,000
2023 BUSH HOG 2810 10.5FT MOWER S/N:6520922	STREETS	\$21,443
2023 CID XTHF72 SKID STEER TILLER S/N:284010 2023 DUMPER DOGG DUMP BOX S/N:5531001	WATER BLDG & GROUNDS	\$5,400 \$4,000
2023 FERRIS ISX2200 54" ZERO TURN MOWER S/N:4002267382	WATER	\$7,500
2023 JOHN DEERE Z950R ZERO TURN LAWN MOWER	WASTEWA TER	\$10,500
2024 TORO TX1000 TURBO DINGO W/ATTACHMENTS S/N:22587- 416698654	ELECTRIC	\$47,000
2025 DODGE SUV PURSUIT EQUIPMENT 2025 ROBOTIC MOWER	POLICE BLDG &	\$0 \$4,000
50225 EDGE SNOW BRUSH S/N:725033	GROUNDS BLDG &	\$8,000
	GROUNDS	
BOBCAT 24" MX3 SMOOTH BUCKET S/N:141348 BOBCAT 36" GRADING BUCKET S/N:144744	WATER WATER	\$700 \$695
BOBCAT HYDRAULIC BREAKER S/N:144695 / A00Y27820	WATER	\$6,250
BOBCAT MINI EXCAVATOR S/N:144708 / B3WZ15082	WATER	\$46,591
BOBCAT PLATE COMPACTOR S/N:144649 / AW3H02586	WATER	\$3,695
BOBCAT POWER TILT S/N:144683 / B4C600226 BOBCAT RIPPER TOOTH S/N:139572	WATER WATER	\$3,250 \$655
BODY CAMERAS	POLICE	\$0

MPIC 004CE(1123) PAGE 3 OF 4

CONTRACTORS EQUIPMENT MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department	Replacement Cost
CH & E TRAILER MOUNTED PUMP	WASTEWA TER	\$9,776
CHEVY TAHOE - K-9 SQUAD EQUIPMENT	POLICE	\$0
DODGE DURANGO - SQUAD 3 EQUIPMENT	POLICE	\$0
FERRIS IND ISX3300 60" ZERO TURN MOWER S/N:4002303529	BLDG & GROUNDS	\$18,300
FORK MOUNTED CRANE-FOR TOOLCAT, TRACTOR OR SKID STEER S/N:FMJ2.5	BLDG & GROUNDS	\$800
FREIGHT & DELIVERY FOR ATTACHMENT	WATER	\$2,689
GIANT VAC TM6600D LEAFER	STREETS	\$18,799
JOY 1505 AIR COMPRESSOR	STREETS	\$29,329
SPARE BRUSHES FOR BOBCAT	WATER	\$725
TRAILER, DUAL AXLE, 7X16, 5 TON RATED (FROM PW)	BLDG & GROUNDS	\$20,000
VARIOUS ATTACHMENTS	WASTEWA TER	\$8,000
CONTRACTOR'S EQUIPMENT > \$25,000 CONTRACTOR'S EQUIPMENT < \$25,000 CONTRACTOR'S EQUIPMENT TOTAL		\$2,417,368 \$810,787 \$3,228,155
		, ,

MPIC 004CE(1123) PAGE 4 OF 4



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.

608.830.5803 | mikez@baerinsurance.com

