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**Re: Utility customer asking for repair reimbursement**

1 message

Ryan Burns <ryanb@baerinsurance.com>  
To: "clerk@ridgewaywi.gov" <clerk@ridgewaywi.gov>  
Cc: Municipalities <Municipalities@baerinsurance.com>

Thu, Feb 19, 2026 at 6:04 AM

Hi Lori,

That is correct. If you would like for us to file a liability claim we can do that. Sounds like they were instructed not to dig so the adjustor would want to know all of those details.

Let me know if you have additional questions. We can send you a link to file a liability claim when you are ready.

Thanks,

**Ryan Burns, CRIS**

Senior Account Executive  
Baer Insurance Services, Inc.  
608.830.5833

This message and its contents are confidential.

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**From:** Lori Phelan <clerk@ridgewaywi.gov>  
**Sent:** Wednesday, February 18, 2026 3:46:33 PM  
**To:** Ryan Burns <ryanb@baerinsurance.com>  
**Subject:** Utility customer asking for repair reimbursement

Ryan,

A business experiencing water pressure issues hired a plumber to install a new service line. Prior to doing so, our DPW told them not to do anything until we investigated. They did it anyway. That didn't fix the problem.

They then dug up the valve and broke it when the bucket tines caught it. The plumber billed the customer for this and now the customer wants the village to pay for it.

The DPW had also told the plumber not to dig until we checked things. He wanted to do it while he was there, so he was told, "If you break it you fix it."

Another clerk told me we could file a claim with League Insurance and then based on this information the Village would be found not at fault. Is this something we can file a claim for?

**Lori Phelan***Clerk/Treasurer*

208 Jarvis St., Suite A, Ridgeway, WI 53582

<https://link.edgepilot.com/s/0351f86f/VcBI5LKgSk6e1xgcUkrSrw?u=http://www.ridgewaywi.gov/>

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THE VILLAGE OF

**RIDGEWAY****Upcoming 2026 Elections**

04/07/26- Spring Election

08/11/26- Partisan Primary Election

11/03/26- Partisan General Election

