Village of Ridgeway

208 Jarvis Street
Suite A
Ridgeway, WI 53582

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
Chief Executive Officer
matt@lwwmi.org

Craig Sherven
Public Safety Specialist
csherven@lwmmi.org

BAER INSURANCE SERVICES

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

Ryan Burns
ryanb@baerinsurance.com
(608) 830-5833

Municipalities
Municipalities@baerinsurance.com
(608) 830-5800

WORKERS COMPENSATION CLAIMS ADMINISTATOR

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

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
StatewideClaimsReporting@Statewidesvcs.com

Dan Lowndes
Managing Attorney
dlowndes@statewidesvcs.com
(608) 828-5687

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
- 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

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	$2,000,000
Personal and Advertising Injury and Law Enforcement Liability	$2,000,000
Premises Medical Payments	$10,000
Public Officials Errors & Omissions	$2,000,000
Employee Benefits Liability	$2,000,000
Automobile Liability – Symbol 1 – Any Auto	$2,000,000
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

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	**208 Jarvis Street Suite A, Ridgeway, WI 53582**					
	WI	7720	Police	$0	2.14	$0
	WI	9414	Municipal Operations - Miscellaneous - Village	$81,000	3.39	$2,746
	WI	8810	Clerical	$95,000	0.16	$152
	WI	7520	Waterworks Operation	$58,000	2.59	$1,502

Premium Calculations

Description	*Factor*	*Factored Premium*
State of Wisconsin		
Total Factored Premium		$4,400
Experience or Merit Modification	0.96	-$176
Expense Constant		$220
Total Estimated Annual Premium for Wisconsin		**$4,444**

MPIC Property – Coverage/Limits Summary

Coverage	Deductible	Expiring Insured Value	Renewal Insured Value
Buildings, Personal Property & Property in the Open – Replacement Cost	$5,000	$19,566,558	$20,153,555
Contractors Equipment – New Replacement Cost	$1,000	$80,800	$84,840
Contractors Equipment valued under $25,000	$1,000	$34,239	$35,951
Equipment Breakdown with Sewer, Water for Municipality or Other Entity	$1,000	$19,566,558	$20,153,555

Crime - Coverage/Limits Summary

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

Premium Summary

Coverage	Company	Expiring Premium	Renewal Premium
General Liability	League Mutual Insurance	$1,512	$1,554
Governmental & Police Professional Liability	League Mutual Insurance	$1,323	$338
Police FTE		1	0
Public Official Liability	League Mutual Insurance	$1,572	$1,616
Automobile Liability	League Mutual Insurance	$1,670	$1,701
Auto Physical Damage	League Mutual Insurance	$2,218	$2,262
Number of Autos		4	4
No-fault Sewer Backup Coverage	League Mutual Insurance	$1,750	$1,750
Crime	League Mutual Insurance	$500	$500
Liability & Auto Total		**$10,545**	**$9,721**
Workers Compensation	League Mutual Insurance	**$6,037**	**$4,444**
Experience Modification Factor		0.95	0.96
Property	Municipal Property Insurance Company	**$20,016**	**$20,689**
Total Premium		**$36,598**	**$34,854**
Optional Quote to Increase Liability Limits to $3,000,000			**+$500**

Custom Resources Just For You

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 Motor Vehicle & Construction Equipment Safety
 Outside Contractor Qualification
 Power Platforms/Aerial Lifts
 Respiratory Protection
 Rigging/Slings/Hoists
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League Insurance – Auto Schedule

Municipality: Ridgeway, Village of

Effective Date: 8/15/2026 Expiration Date: 8/15/2027

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?	APD Total Value	Is APD Coverage Requested?	APD Deductible	APD Coverage Type (Actual Cash Value, Agreed Value or Replacement Cost)
2016	Chev	Silverado w/crane	Pickup	1GB3KYCG1GZ267320	DPW	53582	Inside	No	60,000.00	Yes	$500	Actual Cash Value
2016	Ford	Explorer Utility	Police	1FM5K8AR1GGD16015	Police	53582	Inside	No	38,000.00	Yes	$500	Actual Cash Value
2017	Peterbuilt w/box	348 Stake Truck	Dump Truck	2NP3HJ8X3HM415608	DPW	53582	Inside	No	150,000.00	Yes	$500	Replacement Cost
2021	Ford	F series	Pickup	1FDUF5HN4MDA0840 2	DPW	53582	Inside	No	70,000.00	Yes	$500	Actual Cash Value

Number of Vehicles with Auto Liability: 4 **APD Total Value:** $318,000

Number of Vehicles with APD: 4

(1) "APD Value" is determined by Original Cost New (OCN – retail cost the original purchaser paid for the vehicle) or by Appraisal Value for certain older Fire/Rescue vehicles. Insured value may differ from "APD Value" based on coverage type selected.
(2) APD Coverage Type is determined by underwriting and is based on the vehicle age and value.

* Trailers do not impact auto liability premiums.

Declarations
Additional Interests Schedule
MUNICIPAL PROPERTY INSURANCE COMPANY

Additional Interest	Name	Address	Asset
Loss Payee	Berkadia Commercial Mortgage, LLC	PO Box 1687 Horsham, PA 19044	WWTP & Pumphouses

STATEMENT OF VALUES
MUNICIPAL PROPERTY INSURANCE COMPANY
Coverage Amount - $20,153,555

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
002		***MUNICIPAL GARAGE***					
	001	MUNICIPAL GARAGE 206 KIRBY STREET, RIDGEWAY,WI 53582	1950	1.0	2,722	$320,118	$80,476
		MUNICIPAL GARAGE (002) Total				**$320,118**	**$80,476**
003		***WASTEWATER TREATMENT PLANT***					
	001	WASTEWATER PLANT 3708 County Hwy H, RIDGEWAY,WI 53582		1.0	0	$6,784,880	$0
		WASTEWATER TREATMENT PLANT (003) Total				**$6,784,880**	**$0**
004		***WELL HOUSE #2***					
	001	WELL #2 105 LORRAINE COURT, RIDGEWAY,WI 53582	1989	1.0	400	$429,065	$0
		WELL HOUSE #2 (004) Total				**$429,065**	**$0**
005		***WELL HOUSE #1***					
	001	WELL #1 219 FARWELL STREET, RIDGEWAY,WI 53582	1947	1.0	1,008	$513,428	$0
		WELL HOUSE #1 (005) Total				**$513,428**	**$0**

STATEMENT OF VALUES
MUNICIPAL PROPERTY INSURANCE COMPANY
Coverage Amount - $20,153,555

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
006		***RIDGEWAY BALL PARK***					
	001	CONCESSION STAND HUGHETT STREET, RIDGEWAY,WI 53582	1965	1.0	468	$69,340	$6,724
	002	ELECTRIC HOUSE HUGHETT STREET, RIDGEWAY,WI 53582	1965	1.0	20	$3,887	$315
	003	PICNIC SHELTER #1 HUGHETT STREET, RIDGEWAY,WI 53582		1.0	480	$32,043	$0
	004	PICNIC SHELTER #2 HUGHETT STREET, RIDGEWAY,WI 53582		1.0	3,600	$173,454	$0
	005	PICNIC SHELTER #3 HUGHETT STREET, RIDGEWAY,WI 53582		1.0	2,520	$127,858	$0
	006	RESTROOMS HUGHETT STREET, RIDGEWAY,WI 53582	1965	1.0	320	$85,519	$1,891
	007	GRANDSTAND HUGHETT STREET, RIDGEWAY,WI 53582		1.0	540	$29,732	$0
		Property in the Open					$284,923
		RIDGEWAY BALL PARK (006) Total				**$521,833**	**$293,853**
007		***COLLINS ST LIFT STATION***					
	001	LIFT STATION 115 COLLINS STREET, RIDGEWAY,WI 53582	1984	1.0	0	$131,535	$0
		COLLINS ST LIFT STATION (007) Total				**$131,535**	**$0**
009		***WELLS ST LIFT STATION***					
	001	LIFT STATION 226 WELLS STREET, RIDGEWAY,WI 53582	1984	1.0	0	$131,535	$0
		WELLS ST LIFT STATION (009) Total				**$131,535**	**$0**

STATEMENT OF VALUES
MUNICIPAL PROPERTY INSURANCE COMPANY
Coverage Amount - $20,153,555

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
010		***WATER TOWER***					
	001	WATER TOWER 620 MAIN STREET, RIDGEWAY,WI 53582	1993	1.0	0	$1,417,890	$0
		WATER TOWER (010) Total				**$1,417,890**	**$0**
012		***Ridgeway Community Building***					
	001	RIDGEWAY COMMUNITY BUILDING 208 JARVIS STREET, RIDGEWAY,WI 53582	1939	2.0	33,128	$8,759,588	$477,603
		Ridgeway Community Building (012) Total				**$8,759,588**	**$477,603**
013		***PITO Throughout Village***					
		Property in the Open					$291,752
		PITO Throughout Village (013) Total				**$0**	**$291,752**

Building Subtotal	$19,009,872
Contents Subtotal	$567,009
Property in the Open Subtotal	$576,674
Building, Contents and PITO Total	$20,153,555

PROPERTY IN THE OPEN
MUNICIPAL PROPERTY INSURANCE COMPANY

Site	Description	Quantity	Replacement Cost
006	***RIDGEWAY BALL PARK***		
	BLEACHERS, ALUMINUM 40', 5 TIER		$21,958
	BLEACHERS, ALUMINUM 60', 3 TIER		$23,533
	FENCING, CHAINLINK 5' (1,000 LF)		$23,954
	FENCING, CHAINLINK 6' (1,800 LF)		$51,584
	LIGHTING, OUTDOOR 50', 10 LMPS (6)		$150,341
	PLAYGROUND EQUIPMENT		$13,553
	RIDGEWAY BALL PARK (006) Total		**$284,923**
013	***PITO Throughout Village***		
	Fire Hydrants (56)		$291,752
	PITO Throughout Village (013) Total		**$291,752**
PROPERTY IN THE OPEN TOTAL			***$576,674***

CONTRACTORS EQUIPMENT

MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department	Replacement Cost
2019 MI ATLAS JSV UTV		$20,043
2024 CASE TR310B SKIDLOADER		$84,840
2024 FERRIS ISX3300B ZERO TURN 60" MOWER DECK		$15,908
CONTRACTOR'S EQUIPMENT ≥ $25,000		**$84,840**
CONTRACTOR'S EQUIPMENT < $25,000		**$35,951**
CONTRACTOR'S EQUIPMENT TOTAL		**$120,791**

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