



Village of Ridgeway

208 Jarvis Street
Suite A
Ridgeway, WI 53582

Ryan Burns & Mike Zagrodnik
Baer Insurance Services, Inc.
9701 Brader Way, Suite 101
Middleton, WI 53562

Information contained in this proposal is intended to provide you with a brief overview of the coverages provided for reference purposes only. It is not intended to provide you with all policy exclusions, limitations, and conditions. The precise coverage afforded is subject to the terms, conditions, and exclusions of the policies issued.

Coverage Summary

General Liability

- Bodily Injury and Property Damage
- Completed Operations and Products Liability
- Liability resulting from Mutual Aid Agreements
- Property Damage Liability
- Premises Medical Payments
- Liquor Liability
- Fire Legal Liability
- Watercraft Liability
- Ambulance and EMT Malpractice
- Special Events
- Care, Custody, and Control (\$250,000 sub-limit)
- Employee Benefits Liability
- Cemetery Operations Coverage
- Pollution for above-ground sudden/accidental losses (\$250,000 sub-limit)
- Optional No-fault sewer back-up available subject to underwriting (\$100,000 occurrence/\$300,000 aggregate limit)
- \$2,000,000 added to limits for Workers Compensation Part B – Employers Liability of the League’s Policy

Personal & Advertising Injury

- Mental Anguish and Stress
- Libel, Slander, Defamation of Character; Violation of an Individual’s Right of Privacy
- Broadcaster’s Liability
- Advertising Infringement
- Internet/E-Mail Liability

Law Enforcement Liability

- Wrongful Acts & Discrimination
- Violation of Civil Rights
- Violation of Property Rights
- False Arrest, Detention or Imprisonment, or Malicious Prosecution

- Wrongful Entry or Eviction or other Invasion of the Right of Private Occupancy
- Assault or Battery
- Improper Service of Suit
- Holding Cell Operations
- Mutual Aid Obligations

Public Official Errors & Omissions

- Wrongful Acts
- Discrimination
- Limited defense of tax collection/assessment claims
- Limited defense of non-monetary claims
- Zoning and Land Use Litigation
- Violation of State and Federal Civil Rights
- Employment Practices
- Occurrence Form coverage
- Prior acts for former claims made coverage is provided

Automobile

Coverage is provided while operating motor vehicles, trailers, or semi-trailers designed for travel on public roads.

- Automobile Liability
- Protection for use of personal automobile for municipal business
- Uninsured or Underinsured Motorist for municipally owned vehicles
- Non-owned and Hired Auto
- Physical Damage deductible reimbursement or coverage for employees, volunteers, elected and appointed officials (\$500 per occurrence)

Workers Compensation and Insurance Carrier’s Liability

Statutory Wisconsin Workers Compensation coverage, including automatic all states endorsement

Coverage Enhancements

LWMMI is pleased to offer major coverage enhancements which many commercial issuers exclude, including:

- A single policy combining General Liability, Law Enforcement, Public Officials Errors & Liability, and Auto Liability, reducing the chance for gaps between policies
- No “Aggregate Limits” apply. The “Per Occurrence” policy limit applies to all liability claims
- All coverage is on an “Occurrence” basis, including Public Officials and Employee Benefits Liability
- Prior Act coverage provided for former “Claims-Made” Policies
- Defense costs in addition to the policy limit for all liability coverage, including Law Enforcement Liability
- Police and public official claims will not be settled without your approval
- Limited defense cost reimbursement for alleged criminal acts
- Non-Monetary Claims Coverage up to \$50,000 Per Wrongful Act; subject to a \$250,000 Aggregate Limit
- Sudden and Accidental Above Ground Pollution - \$250,000
- Back and Future Wages and Benefits Covered
- Automobile and Premises Medical No Fault Payments
- \$2,000,000 added to limits for Workers Compensation Part B – Employers Liability of the League’s Policy
- Expanded Contractual Liability for Mutual Aid Agreements
- Optional No-Fault Sewer Back-up Coverage (subject to underwriting acceptability) - \$100,000 per occurrence, \$300,000 annual aggregate
- Tax Assessment Disputes – up to \$50,000 for Defense
- Cyber Liability – 1st and 3rd Party coverage at \$25,000 per occurrence subject to a \$2500 deductible
- COVID coverage is limited to \$25,000 per occurrence

Member Services

Benefits of Participation

Coverages

- The League of Wisconsin Municipalities Mutual Insurance provides an extremely broad form of insurance for League Members

Claims (Workers Compensation)

- Use of a Wisconsin-based Workers Compensation claims administrator
- A single contact point for policyholders to reach claims adjusters, who are available in the state to meet with you individually
- 24-hour written confirmation of claims and contact with injured employee, with direct access to claims supervisors

Claims Liability

- Liability claims handled by Statewide Services, Inc., a municipal claim specialist
- Regional attorneys selected on the basis of their municipal experience
- Aggressive defense of unwarranted claims

Loss Control

- Focus on League Members with adverse loss history
- Focus on the statewide exposures of sewer back-ups, motor vehicle operations and sidewalk liability
- Free resource documents and assessment tools
- Regional training and education sessions including: hiring & employment practices, confined spaces, barricading, blood borne pathogens and back injury prevention
- Safety Committee Services

Dividends

- All LWMMI coverages are subject to dividend declarations by the Board of Directors

Member Loss Control Services

The range of available services include:

- On-site inspections and consultation
- Contract review
- Policy and procedures review
- Telephone consultation
- Training and education programs
- Written resource materials, advisory bulletins, sample policies and procedures
- Training videos

Professional Staff & extensive expertise in the following:

- Municipal Liability
- Health and safety
- Industrial hygiene
- Ergonomics
- Motor vehicle operations
- Law enforcement
- Employment practices

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 | \$55,000 | 2.67 | \$1,468 |
| | WI | 9414 | Municipal Operations - Miscellaneous - Village | \$116,000 | 4.73 | \$5,487 |
| | WI | 8810 | Clerical | \$109,740 | 0.17 | \$187 |
| | WI | 7520 | Waterworks Operation | \$33,000 | 3.15 | \$1,040 |

Premium Calculations

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

| State of Wisconsin | | |
|---|------|----------------|
| Total Factored Premium | | \$8,183 |
| Experience or Merit Modification | 0.90 | -\$818 |
| Expense Constant | | \$220 |
| Total Estimated Annual Premium for Wisconsin | | \$7,585 |

MPIC Property – Coverage/Limits Summary

| Coverage | Deductible | Expiring Insured Value | Renewal Insured Value |
|---|------------|------------------------|-----------------------|
| Buildings, Personal Property & Property in the Open – Replacement Cost | \$5,000 | \$11,355,022 | \$11,922,773 |
| Contractors Equipment – New Replacement Cost | \$1,000 | \$60,990 | \$65,259 |
| Contractors Equipment valued under \$25,000 | \$1,000 | \$10,700 | \$12,899 |
| Equipment Breakdown with Sewer, Water for Municipality or Other Entity | \$1,000 | \$11,355,022 | \$11,922,773 |

Crime - Coverage/Limits Summary

| Coverage | Deductible | Single Loss Limit of Insurance |
|---------------------------------|------------|--------------------------------|
| Employee Theft | \$1,000 | \$100,000 |
| Forgery or Alteration | \$1,000 | \$100,000 |
| Computer Fraud | \$1,000 | \$100,000 |
| Funds Transfer Fraud | \$1,000 | \$100,000 |
| Social Engineering Fraud | \$5,000 | \$100,000 |

PREMIUM SUMMARY

| Coverage | Company | Expiring Premium | Renewal Premium |
|--|---|------------------|-----------------|
| General Liability | League of Wisconsin Municipalities Mutual Insurance | \$1,784 | \$1,660 |
| Governmental & Police Professional Liability | League of Wisconsin Municipalities Mutual Insurance | \$1,247 | \$1,272 |
| Police FTE | | 1 | 1 |
| Public Official Liability | League of Wisconsin Municipalities Mutual Insurance | \$1,223 | \$1,613 |
| Automobile Liability | League of Wisconsin Municipalities Mutual Insurance | \$1,733 | \$1,606 |
| Auto Physical Damage | League of Wisconsin Municipalities Mutual Insurance | \$1,955 | \$2,050 |
| Number of Autos | | 4 | 4 |
| No-fault Sewer Backup Coverage | League of Wisconsin Municipalities Mutual Insurance | \$1,750 | \$1,750 |
| Liability & Auto Total | | \$9,691 | \$9,951 |
| Option to increase Cyber Liability to \$500,000 limit | League of Wisconsin Municipalities Mutual Insurance | n/a | \$1,753 |
| Workers Compensation | League of Wisconsin Municipalities Mutual Insurance | \$7,514 | \$7,585 |
| Experience Modification Factor | | 1.00 | .90 |
| Property | Municipal Property Insurance Company | \$14,170 | \$14,953 |
| Crime | Travelers Insurance | \$464 | \$464 |

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.
- 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:

- | | |
|--|--|
| <input type="checkbox"/> Confined Space | <input type="checkbox"/> Power Platforms/Aerial Lifts |
| <input type="checkbox"/> Excavating/Trenching | <input type="checkbox"/> Respiratory Protection |
| <input type="checkbox"/> Hearing Conservation | <input type="checkbox"/> Rigging/Slings/Hoists |
| <input type="checkbox"/> Ladder Safety/Fall Protection | <input type="checkbox"/> Tools – Hand Tools/Power Tools |
| <input type="checkbox"/> Lawn Care/Mowers/Trimming/Landscaping | <input type="checkbox"/> Tree Trimming/Chainsaw & Chipper Safety |
| <input type="checkbox"/> Lockout Tagout/Electrical Arc Flash | <input type="checkbox"/> Water Hazards – Pools, Ponds, Lakes |
| <input type="checkbox"/> Motor Vehicle & Construction Equipment Safety | <input type="checkbox"/> Welding, Cutting, or Brazing |
| <input type="checkbox"/> Outside Contractor Qualification | <input type="checkbox"/> 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.



MUTUAL INSURANCE

Cyber Quote for the Village of Ridgeway

| | |
|-------------------------|-------------|
| Cyber Limit: | \$500,000 |
| Deductible: | \$5,000 |
| Effective Date: | 8/15/2023 |
| Operating Expenditures: | \$2,288,252 |

| | |
|----------|---------|
| Premium: | \$1,753 |
|----------|---------|

Third Party Liability Insuring Agreements:

| | |
|--|-----------|
| Multimedia Liability | \$500,000 |
| Security and Privacy Liability | \$500,000 |
| Privacy Regulatory Defense & Penalties | \$500,000 |
| PCI DSS Liability | \$500,000 |
| TCPA Defense | \$50,000 |

First Party Insuring Agreements:

| | |
|------------------------------|-----------|
| Breach Events Costs | \$500,000 |
| BrandGuard® | \$500,000 |
| System Failure | \$500,000 |
| Cyber Extortion | \$250,000 |
| Cyber Crime | \$100,000 |
| Reward Expenses | \$50,000 |
| Court Attendance Costs | \$50,000 |
| Aggregate Limit of Liability | \$500,000 |

Terms are subject to confirmation of response to questions #8c & #8d.

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

Stroh Ballweg, LLP

League Insurance – Auto Physical Damage Schedule

Municipality: Ridgeway, Village of

Effective Date: 8/15/2023

Expiration Date: 8/15/2024

| 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? | Deductible | Original Cost New | Coverage Type (Replacement Cost or Actual Cash Value) |
|------|------------------|-------------------|--------------|-------------------|------------------|-----------------------------|----------------------------------|-------------------------------------|------------|-------------------|---|
| 2016 | Ford | Explorer Utility | Police | 1FM5K8AR1GGD16015 | Police | 53582 | Inside | No | \$500 | \$38,000 | Actual Cash Value |
| 2016 | Chev | Silverado w/crane | Pickup | 1GB3KYCG1GZ267320 | DPW | 53582 | Inside | No | \$500 | \$60,000 | Actual Cash Value |
| 2017 | Peterbuilt w/box | 348 Stake Truck | Dump Truck | 2NP3HJ8X3HM415608 | DPW | 53582 | Inside | No | \$500 | \$150,000 | Replacement Cost |
| 2021 | Ford | F series | Pickup | 1FDUF5HN4MDA08402 | DPW | 53582 | Inside | No | \$500 | \$70,000 | Replacement Cost |

Total Vehicle Count: 4

Policy Totals: \$ 318,000

(1) Original Cost New (OCN) is the retail cost the original purchaser paid for the vehicle. This includes the value before any credit for a trade-in.

(2) Coverage Type is determined by underwriting and is based on the vehicle age and value.

STATEMENT OF VALUES
MUNICIPAL PROPERTY INSURANCE COMPANY
Coverage Amount - 11,922,773

| Site | Bldg | Description | Year Built | Floors | Square Footage | Building CRN | Content CRN |
|--|------|---|------------|--------|----------------|--------------|-------------|
| 1 Former Ridgeway Elementary School | | | | | | | |
| | | Former Ridgeway Elementary School (1) Total | | | | \$0 | \$0 |
| 2 Ridgeway Community Building | | | | | | | |
| | 1 | Ridgeway Community Building 208 Jarvis Street Ridgeway WI 53582 | 1934 | 2 | 26,291 | \$3,789,035 | \$11,459 |
| | | Ridgeway Community Building (2) Total | | | | \$3,789,035 | \$11,459 |
| 3 VILLAGE HALL | | | | | | | |
| | | VILLAGE HALL (3) Total | | | | \$0 | \$0 |
| 4 MUNICIPAL GARAGE | | | | | | | |
| | 1 | MUNICIPAL GARAGE 206 KIRBY STREET RIDGEWAY WI 53582 | 1950 | 1 | 2,722 | \$267,482 | \$78,040 |
| | | MUNICIPAL GARAGE (4) Total | | | | \$267,482 | \$78,040 |
| 5 WASTEWATER TREATMENT PLANT | | | | | | | |
| | 1 | WASTEWATER PLANT 3708 County Hwy H RIDGEWAY WI 53582 | 0 | 1 | 0 | \$5,250,000 | \$0 |
| | | WASTEWATER TREATMENT PLANT (5) Total | | | | \$5,250,000 | \$0 |
| 6 WELL HOUSE #2 | | | | | | | |
| | 1 | WELL #2 105 LORRAINE COURT RIDGEWAY WI 53582 | 1989 | 1 | 400 | \$293,061 | \$0 |
| | | WELL HOUSE #2 (6) Total | | | | \$293,061 | \$0 |
| 7 WELL HOUSE #1 | | | | | | | |
| | 1 | WELL #1 219 FARWELL STREET RIDGEWAY WI 53582 | 1947 | 1 | 1,008 | \$358,687 | \$0 |
| | | WELL HOUSE #1 (7) Total | | | | \$358,687 | \$0 |
| 8 RIDGEWAY BALL PARK | | | | | | | |
| | 1 | CONCESSION STAND HUGHETT STREET RIDGEWAY WI 53582 | 1965 | 1 | 468 | \$59,607 | \$6,532 |
| | 2 | ELECTRIC HOUSE HUGHETT STREET RIDGEWAY WI 53582 | 1965 | 1 | 20 | \$2,893 | \$343 |

STATEMENT OF VALUES

MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - 11,922,773

| Site | Bldg | Description | Year Built | Floors | Square Footage | Building CRN | Content CRN |
|-----------|------|--|------------|--------|----------------|--------------------|---------------------|
| | 3 | PICNIC SHELTER #1 HUGHETT STREET RIDGEWAY WI 53582 | 0 | 0 | 0 | \$3,472 | \$0 |
| | 4 | PICNIC SHELTER #2 HUGHETT STREET RIDGEWAY WI 53582 | 0 | 0 | 0 | \$25,463 | \$0 |
| | 5 | PICNIC SHELTER #3 HUGHETT STREET RIDGEWAY WI 53582 | 0 | 0 | 0 | \$20,370 | \$0 |
| | 6 | RESTROOMS HUGHETT STREET RIDGEWAY WI 53582 | 1965 | 1 | 320 | \$92,594 | \$1,833 |
| | | Property in the open | | | | | \$255,445 |
| | | RIDGEWAY BALL PARK (8) Total | | | | \$204,399 | \$264,153 |
| 9 | | <i>COLLINS ST LIFT STATION</i> | | | | | |
| | 1 | LIFT STATION 115 COLLINS STREET RIDGEWAY WI 53582 | 1984 | 1 | 0 | \$120,868 | \$0 |
| | | COLLINS ST LIFT STATION (9) Total | | | | \$120,868 | \$0 |
| 10 | | <i>SCHOOL LAND STORAGE BUILDING</i> | | | | | |
| | | SCHOOL LAND STORAGE BUILDING (10) Total | | | | \$0 | \$0 |
| 11 | | <i>WELLS ST LIFT STATION</i> | | | | | |
| | 1 | LIFT STATION 226 WELLS STREET RIDGEWAY WI 53582 | 1984 | 1 | 0 | \$120,868 | \$0 |
| | | WELLS ST LIFT STATION (11) Total | | | | \$120,868 | \$0 |
| 12 | | <i>WATER TOWER</i> | | | | | |
| | 1 | WATER TOWER 620 MAIN STREET RIDGEWAY WI 53582 | 1993 | 1 | 0 | \$1,164,721 | \$0 |
| | | WATER TOWER (12) Total | | | | \$1,164,721 | \$0 |
| | | Building Subtotal | | | | | \$11,569,121 |
| | | Contents Subtotal | | | | | \$98,207 |
| | | Property in the Open Subtotal | | | | | \$255,445 |
| | | Building, Contents and PITO Total | | | | | \$11,922,773 |

PROPERTY IN THE OPEN

MUNICIPAL PROPERTY INSURANCE COMPANY

| Site | Description | Quantity | New Cost of Replacement |
|-----------------------------------|-------------------------------------|----------|-------------------------|
| 8 | RIDGEWAY BALL PARK | | |
| | BLEACHERS, ALUMINUM 40', 5 TIER | | \$20,834 |
| | BLEACHERS, ALUMINUM 60', 3 TIER | | \$20,834 |
| | FENCING, CHAINLINK 5' | | \$19,329 |
| | FENCING, CHAINLINK 6' | | \$41,667 |
| | GRANDSTAND | | \$6,945 |
| | LIGHTING, OUTDOOR 50', 10 LMPS | | \$133,104 |
| | PLAYGROUND EQUIPMENT | | \$12,732 |
| | RIDGEWAY BALL PARK (8) TOTAL | | \$255,445 |
| PROPERTY IN THE OPEN TOTAL | | | \$255,445 |

**CONTRACTOR'S EQUIPMENT
MUNICIPAL PROPERTY INSURANCE COMPANY**

| Description | RCN Subject |
|-------------------------------------|-----------------|
| 2019 Gravely Pro Turn 460 Mower | \$11,449 |
| 2019 MI ATLAS JSV UTV | \$1,450 |
| 2019 SV280 Case skid steer | \$65,259 |
| CONTRACTOR'S EQUIPMENT TOTAL | \$65,259 |



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



Crisis Advisory Services

League of Wisconsin Municipalities Mutual Insurance has partnered with CrisisRisk™, a leader in crisis preparedness and response to deliver Crisis Advisory Services. Together, we are focused on supporting Member-Insureds in achieving better outcomes in crisis situations, while reducing frequency and severity.

League Insurance knows that public entities are experiencing an increase in crisis events

Whether allegations of excessive use of force, abuse of power, first and second amendment violations, sexual misconduct, racial discrimination, or workplace violence, to name a few, these situations are *business unusual* and lead to adverse outcomes.

When facing crisis events that can impact people, brand and reputation, government leadership is looking for proven, experienced-based assistance to help them restore control. Crisis Risk will help to support and guide you and your members in the event of business unusual.

League Insured Services

CrisisRisk will provide online access to automated planning resources, documents, tools, training, and information *BEFORE* a crisis event. CrisisRisk will offer up to 20 hours of crisis coaching per crisis event to Member-Insureds in the *IMMINENT, DURING & AFTER* stages of a crisis to empower them to restore control.

It is Crisis Risk's experience that in 99% of reported crisis events, control is restored in less than 20 hours. If needed, Pool-Clients and Member-Insureds have the option to retain CrisisRisk for additional hours at their cost.



Crisis In A Box™

Provides Member-Insureds with automated tools, 24/7, at every crisis stage: **BEFORE, IMMINENT, DURING & AFTER.**

- **24/7 Crisis Hotline**
- **Virtual Crisis Response Advisor (VCRA™)** automated tool to facilitate **DECISIONS, ACTIONS, & WORDS** in every crisis stage with control checklists, documents, and issue-specific content
- **Certified CrisisCoordinator™** e-learning platform to train and certify Crisis Coordinators within Member-Insured Organizations to **RECOGNIZE, IDENTIFY & ALERT** leadership of emerging crisis exposures that affect residents, employees, properties, and reputation of Pool Clients
- **Crisis ABCs™ (ANGER/BLAME/CONCERN)** to measure severity reactions and extent of a crisis event
- **Webinar Series & Test Exercises**

For more information:

www.crisisrisk.com

www.crisiscoordinator.com

In the Event of a Crisis call:

1-877-274-7473

Someone is available 24/7 for guidance and recommendations.



Human Resources & Pre-Loss Legal Services



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:

Ted Waskowski—Partner
twaskowski@staffordlaw.com
(608) 259-2613





REBOUND

We protect those who protect us

Every day, public safety workers get hurt on and off the job.





When that happens, Rebound is here to help.

We guide workers through a complex healthcare system to heal more quickly, which saves time and money for all stakeholders.



Your employees get better. Faster.

Benefits to you

-  We seamlessly integrate into your workers compensation process without adding work or eliminating jobs. It's truly a no-hassle process.
-  Rebound's medical providers understand the physical challenges of your workforce, and the vast majority are sports medicine trained.
-  Rebound's Orthopedic Patient Navigators help your injured employee select the best provider in our network based on location, history and needs.
-  Our advocates guide your employees through the entire process, from the moment we take their injury call until their ready-for-duty orders are signed.

"Rebound has literally done everything they said they would do, as well as go above and beyond. Budgets are getting hit hard, and injuries are a big part of that. When you have Rebound in your corner, helping you get people back to the job faster, that is huge for us from a daily staffing perspective and a budgetary standpoint."

**Battalion Chief
Robbie Franks
Memphis Fire Department**



Contact us

hello@justrebound.com
Toll Free: 800-781-2320
justrebound.com



PROTECT YOUR AGENCY, MINIMIZE YOUR RISK

Special Public Safety Savings Program for
League of Wisconsin Municipalities Mutual
Insurance (LWMMI) Members

Lexipol, the most trusted name in policy management and integrated policy training, is offering our LWMMI partners a special opportunity. For a limited time, LWMMI members are eligible to receive:

- 10% discount on current market rate subscription when agencies subscribe to either Lexipol's Wisconsin Law Enforcement or Fire policies and training
- Up to \$2,500 funding per municipality for the Lexipol policy solutions platform
- Customized implementation options to fit your agency to help you get your manual up-and-running faster (Please inquire to find out which implementation options are best for your agency.)

Protect your community with policies that are continuously updated as state and federal laws, and best practices change – and training to ensure your policies are known and understood.

For more information, to request sample policies, or to schedule a demo of the Lexipol Policy Solutions, please contact Brandi Galloway at 469-553-0639 or bgalloway@lexipol.com.



"In every tragedy there is always a proximate cause: the event that instantly preceded the tragedy. But if you go back in time and look for the root cause, all too often it comes down to a lack of good policy and a lack of good training."

Gordon Graham
Co-founder, Lexipol

"The average agency takes 2 to 5 years to complete the accreditation process. We did it in about 18 months, and one of the big reasons was because we had many of the policies in place."

- Chief Tim Styka, Menasha Police Department

"There is no way we could have built what we have on our own, and there is no way we could have continued to maintain it."

- Chief Jon Cohn, Greenfield Fire



+



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





LWMMI UNIVERSITY ADMINISTRATOR FEATURE OVERVIEW

The Benefits of the LWMMI University

The League of Wisconsin Municipalities (LWMMI) has partnered with LocalGovU to deliver online training to our members at no cost. Online training improves the safety and effectiveness of your organization and personnel, while contributing to successful professional development.

Employees can conveniently access hundreds of e-learning courses 24/7, allowing them to balance their work schedules while completing practical and informative self-directed training at their own pace.

Members can choose to train by topic or can select more specific courses by profession.

Fulfill Training Requirements

For law enforcement, the LWMMI Police University can fulfill 8 of the 24 hours of annual training requirements with department-level approval.

For Water and Wastewater, LWMMI University courses can be used to fulfill the required hours of annual training requirements. Wastewater professionals will need to submit their certificate of course completion directly to the Department of Natural Resources for training approval.

COURSE LIBRARY

- Compliance (HR/Safety)
- EEOC and Employment Law
- Emergency Medical Services
- Equipment Safety
- Financial Management
- General Safety
- Health and Wellness
- HR Development
- Information Technology
- Law Enforcement
- Leadership Development
- Professional Development
- Risk Management
- Roadway and Highway
- Schools and Educational
- Transit and Fleet Operations
- Water and Wastewater

Learning Management System Admin Features

Assignments

Schedule online training to align with internal training calendars, control access to online courses and material and document offline training.

Groups

Build and manage custom groups for personnel, dividing them by certification level, rank, shift or other tailored options.

Notification Manager

Activate action-based, pre-scheduled, recurring and other notifications targeted to specific groups, organizations and job titles.

Reports

Create recurring or on-demand reports for tracking compliance of personnel assignments and credentials. Pull reports for members, groups and courses, and export training records based on rank, division, shift, course or assignment.

Individual User Access

Using the dashboard, members can easily see which courses they are assigned, and download certificates of completion.

Custom Roles

Manage personnel access seamlessly with five user roles, letting members see and access only what they need.

Custom Homepage

Customize your homepage with your logo, important information and featured courses.

Training Calendar

Visually manage several features by date, including assignments, credentials, training events and more through a centralized training calendar with both member and administrator views.

Admin Features and Users Personal Dashboard

Admin Features

- Add members and organize into groups
- Assign group admins or user-specific roles
- Create quick assignments or bundle courses into learning plans
- Track training and compliance through ad hoc or recurring reports
- Manage and customize training and assignment notifications
- Assign and manage course credits from online and in person training
- Highlight featured courses or hide select courses from view

Individual User Dashboard

- Track assignments and training activity
- Download certificates and personal training reports
- Access virtual training calendar
- Receive and manage personal notifications

Dedicated Customer Support

Support from LocalGovU is available from Monday through Friday, 8:00 a.m. – 5:00 p.m. CST. If you have questions or need assistance, you can contact customer support directly at 866.845.8887 or customerservice@localgovu.com



Protecting the Communities We Live In

Workers' Compensation Insurance Administered by United Heartland

The League of Wisconsin Municipalities Mutual Insurance (LWMMI) utilizes United Heartland's high-touch service model, broad experience and expertise in workers' compensation.

Through collaborative partnerships and knowledgeable employees, United Heartland (UH) delivers the ultimate insurance program while building long-term customer relationships.

Effective risk management is a top priority for both LWMMI and UH as well as providing appropriate medical care for injured workers, and comprehensive return-to-work best practices.



LWMMI Members

Cities and villages in Wisconsin are incorporated municipalities that provide a full range of services to persons and properties within their boundaries, including street maintenance and snow plowing, sewer, water and electricity, police and fire protection, garbage collection, libraries, parks and recreation, zoning and planning, and public transportation.

UnitedHeartland.com
1-800-258-2667

 UnitedHeartland

AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

 AF Group

Claims Strategies

- Dedicated service team including a senior claims adjuster, who will serve as main contact, and a nurse case manager who will be involved in any lost-time claim at no additional charge. Others on the team will provide support as needed.
- Loss runs are available through our online portal and can also be provided upon request. Municipalities also have the option to use UH RiskView, our risk management information system, to report claims and track claims data.
- Every claim is investigated, including medical only. Claim reviews can be done as needed.
- Reserve alerts are sent to insureds and agents at increases of \$25,000 or greater, including the initial reserve set-up.
- Proactive plans of action for early return-to-work can help minimize paid indemnity amounts and reduce overall claim severity.
- In-house investigation services are used whenever possible with causation investigators used to determine compensability in repetitive motion claims.
- Access to physician consultants, who provide expertise on complex claims, accuracy of treatment, recommended specialist resources, and complicated medical issue clarification.
- Patented state-of-the-art Care Analytics® platform identifies providers who treat more aggressively upfront and who are more successful in getting injured workers back to work.

\$0

Additional cost for medical bill review.

24%

Since 2012, our average claim costs across all UH business segments has remained 24% below the industry average.*

29.3%

Average experience mod savings obtained by accounts who came to UH with an EMF of 1.25 or greater and stayed with UH for four or more years.**



Loss Control Services

The following services are available for municipality accounts when United Heartland's Loss Control team is on the premises:

- Analyze loss trends at the department and work activity level.
- Conduct loss control service meetings to review full scope of municipal operations and potential exposures present.
- Observe job sites and workplaces to identify unsafe work practices and conditions which contribute to employee injuries.
- Discuss existing safety programs and offer recommendations for improvement.
- Use loss analysis, exposure assessments, GAP analysis and direct observations to develop a customized strategy and actions needed to reduce losses, minimize exposures and improve controls.

Accounts of all premium sizes have access to the services listed below:

- Online resources, available in the UnitedHeartland.com Resource Library, including posters, fliers, table tents, videos, sample programs and more on a variety of safety topics.
- Comprehensive safety manual for LWMMI members including sample safety programs and informational documents.
- Risk Connection newsletters containing industry-specific safety information and OSHA updates.
- Over 200 LWMMI University self-paced online courses written specifically for local government and public safety professionals — available on demand 24/7. Topics range from human resources and management, safety to public works, law enforcement and more.

For Water and Wastewater, LWMMI University courses can be used to fulfill required hours of annual training requirements. Wastewater professionals will simply submit their certificate of course completion directly to the DNR for training approval.

For Law Enforcement, the LWMMI Police University can be used to fulfill 8 of the 24 hours of annual training requirements with Department level approval.

- No cost law assistance provided by EngageHRLaw on several key areas including employment law compliance, employee relations and managing difficult situations, assistance with handbooks, policies and procedures and workplace training.

25

Average years of experience of UH Loss Control team.

\$0

Cost for LWMMI University training modules.

\$0

Cost for EngageHRLaw advise on several key areas.

93%

Percentage of 2019 survey respondents who said they were likely or very likely to renew their customers' workers' compensation with UH.***

* Based on constant input from large losses.
 ** Based on United Heartland policies written since 2010. Savings calculated based on change from initial experience mod written with UH versus most recent experience mod with UH, no other premium factors considered.
 *** 2019 Annual UH agency experience survey.

What is the United Heartland Difference?

We are specialists in the field of workers' compensation, which helps us be agile and experienced as we handle larger, more complex account needs.

We are collaborative with our agents and customers and place high value on their input, allowing us to provide the best solutions.

We are innovative in our approach to claims and medical management strategies, achieving cost-effective results while returning injured workers to maximum medical improvement.

We are focused on our customers. By investing up-front time and effort to understand each customer's individual needs, we provide them distinctive, customized workers' compensation solutions.

We are personal and deliver customized, results-oriented strategies and approaches that are the hallmarks of our underwriting, claims and loss control philosophies.

We are responsive to our client's needs and make sure that service is our highest priority. Customer satisfaction surveys support this philosophy, with consistently high scores.

Accounts We Serve Best

- Decision makers who are focused on service.
- Individuals who are motivated to partner with their carrier to manage net workers' compensation costs.
- Accounts with loss frequency challenges.
- Undesirable experience modification factors.

AF Group Enterprise Backing

United Heartland is a part of AF Group, an industry leader and a premier provider of innovative insurance solutions. In addition to UH, AF Group operates through these brands: Accident Fund Insurance Company of America, CompWest Insurance Company, Third Coast Underwriters, AF Specialty and Fundamental Underwriters.

Highlights include:

- Rated "A" (Excellent) by A.M. Best.
- Multiple honoree as a Best Place to Work in Insurance by Business Insurance magazine.
- Licensed in 50 States with the ability to write up to 80% of all work comp in core states.

Contacts

UnitedHeartland

Phone: 800-258-2667

Fax: 262-787-7701

Web: UnitedHeartland.com



Mail: 131 West Wilson Street
Suite 502
Madison, WI 53703

Phone: 608-833-9595

Fax: 608-833-8088

Web: lwmmi.org

Email: Insurance@lwmmi.org