

PROPERTY & LIABILITY COVERAGE PROGRAM PROPOSAL

Westwood, KS

Quote Number:

2324 – K01

Policy Period:

July 1, 2023 – June 30, 2024

Requested Effective Date:

April 1, 2024 – June 30, 2024 (3 months)

Rate Guaranteed thru June 30, 2025



MEMBER OWNED | MEMBER FOCUSED

Underwriting and General Questions



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Risk Management Questions



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KANSAS

Employee Benefits
Property & Liability

- Health
- Dental
- Vision
- EAP
- General Liability
- Sewer Liability
- Public Official Liability
- Employment Practice Liability
- Auto Physical Damage
- Auto Liability
- Crime
- Property
- Boiler & Machinery
- Inland Marine



MISSOURI

Employee Benefits
Workers' Compensation
Property & Liability

- Health
- Dental
- Vision
- EAP
- General Liability
- Sewer Liability
- Public Official Liability
- Employment Practice Liability
- Auto Physical Damage
- Auto Liability
- Crime
- Property
- Boiler & Machinery
- Inland Marine
- Workers' Compensation

MPR MEMBERS & OWNERS

Cities, Schools, Counties, Special Districts, Law Enforcement, Health Departments, Fire Protection Districts, Ambulance Districts, Housing Authorities, Election Boards, and other Public Entities.

Since 1983, MPR has been a growing family of public entities in Missouri and Kansas who have found that public pooling is the answer to decrease financial risk to taxpayers created by routine, unanticipated and catastrophic events. Our Members work together to reduce all members' risks and associated costs.

Our Member Entities rely on the organization to be a trusted advisor, advocate and resource for their risk management and benefit needs. With a unique blend of services specifically tailored to meet your needs, MPR has a proven track record of success.

As a Member-driven organization, MPR Member Representatives are able to participate in collective ownership and decision making by directing pool services and encouraging staff to solve individual needs. This is MPR's greatest strength.

MPR is overseen by three separate Boards: MPR, MPR of Missouri, and MPR of Kansas, Inc. Each state has its own individual Board and the MPR Board oversees both State Boards. Each of the Boards has a slightly different role but come together in making the best decisions for the entire pool. The MPR of Missouri Board consists of eleven Members and the MPR of Kansas, Inc. Board consists of seven Members. These Board Members are elected by the Member Representatives of each Member entity.

By retaining a portion of the risk and not relying on the traditional coverage industry, MPR is able to reduce what our members contribute. When contributions are coupled with positive loss experience each year, the remaining equity is returned to our members in the form of dividends or additional services. Dividend returns have amounted to over \$10 million.

One characteristic that makes public entities and their boards predisposed to undue exposure are their limited resources. Tighter budgets, fewer personnel, and inability to consult outside professionals can produce an environment where errors or omissions occur. MPR has comprehensive knowledge on minimizing exposure and experienced consultants to assist with specific circumstances. We, as a pool, work together to make intelligent, informed decisions that make situations better for all of us.

MPR COVERAGES

RISK MANAGEMENT

**Because What You Don't Know
Can Hurt You**

MPR has a full-time team of experts experienced in the type of risks faced by the entities it serves. They have developed programming and assembled resources to help members control losses and protect their communities.

These include:

- Web-Based Training
- Consultation On-Site and at MPR
- Loss Control Training Resource Library
- Risk Prevention Advisories
- Free Legal Advice on Law Enforcement,
- Land Use and Employment Practice Issues
- Facility and Work Practices Reviews
- 24 Hour Workers' Comp Nurse Triage Hotline
- Telephone and On-Site Nurse Case Management Service
- WeTiP (no-cost criminal activity reporting hotline)
- Member Scholarships to National Conferences
- Lexipol Law Enforcement Policies and Daily Bulletins

WORKERS' COMPENSATION, PROPERTY & LIABILITY

**Employee Centered
Health Management and
Rehabilitation**

Loss control is the key to lower contributions and bigger dividends for MPR member entities, and MPR has extensive resources to help. These include training and consultation, online resources, certification programs, legal advice and more. Entities who take advantage of these resources benefit financially from fewer claims and protect their property, communities and employees in the process.

Workers' Compensation is self-funded by MPR members, so member participation in safety and loss control training is critical.

MPR's property and liability coverage benefits from the combined buying clout of its membership to reduce costs and expand services.

EMPLOYEE BENEFITS

**Plans Designed with
Our Members in Mind**

MPR offers a comprehensive employee benefits program. Rates are highly competitive because of MPR's greater purchasing power than any member can obtain acting on its own, covering more than 5,000 participants in its employee benefits program.

- Medical Plan Choices
- Dental, Vision, EAP
- Life and Disability Programs
- Worksite Voluntary Products
- COBRA and Retiree Administration
- COBRA and Retiree Direct Billing

WELLNESS

**Feeling Good Pays
Multiple Dividends**

The biggest risk, and the one entity's can influence the most, is the health of their employees. MPR has an extensive lifestyle program designed to help people feel better and experience fewer health problems. It includes articles, videos and seminars to provide information and motivation for healthier living. Through monthly topics and organized challenges, such as walking, biking and weight loss challenges, every community participant will have help choosing a healthier way to live.

- Wellness/Fitness Coaching
- Lab Testing and Interpretation
- Customized Health Fairs
- Focus on Prevention
- Health Information Seminars
- Wellness Credit Programs

TRAINING

**MPR Staff can conduct a
variety of training sessions
on-site for Members or
at the MPR Campus**

- Accident Investigation
- Back Injury Prevention
- Blood Borne Pathogens
- Chainsaw Operation
- Confined Spaces
- Cybersecurity
- Defensive/Distracted Driving
- Effective Safety Committees
- Employment Discrimination/Harassment
- Facility Inspections
- Fall & Slip Prevention
- Government Ethics
- Hazard Communication
- Heat Stress
- Incident Reporting and Investigations
- Lock Out Tag Out
- Personal Protective Equipment
- Public Official Liability
- Sewer Back Up Response
- Snow and Ice Control
- Strains and Sprains
- Supervisor's Survival Skills
- Swimming Pool Hazards
- Trenching & Shoring
- Traffic Control
- Workplace Violence
- Many Other Topics by Request

WHY CHOOSE MPR?

Membership

Your public entity becomes a Member, not just a customer. Because our pool is a public entity itself, your membership provides an avenue to other Missouri and Kansas political subdivisions who share your interests. The program moves in the direction chosen by its Member entities.

Representation

Every public entity provides one of their full-time employees to serve as a Member Representative to the pool. Members vote to select the Board who guides MPR. Additional opportunities for participation are provided through the advisory committees.

Financial Stability and Coverage

The plan documents are specifically designed to provide the most comprehensive coverage necessary for public entities. This is coupled with the commitment to change these plans when necessary to meet specific needs. The policy year begins July 1st and budget contributions for all programs are determined by April 30th. Pricing is very competitive when compared to any other coverage available.

Cooperation

Working together is a two-way street and provides the foundation for success. The program assists your entity with wellness and risk management training and expects Member interest and participation in operating your organization in ways that minimize risk for all concerned.

Philosophy and Approach

The focus in our Health Benefit program is on employee wellness. Similarly, in our Property/Liability Programs the focus is loss prevention. Rather than limiting our attention to efficient claim payments, Members are encouraged to direct their primary efforts to preventing or minimizing losses. Our focus for Workers' Compensation is also loss prevention; emphasizing a safe work environment and best practices.

Expertise

Services are provided by competent, professional personnel who understand the needs of public entities. Our full-time staff members have many years of combined local government experience. MPR retains business partners who are considered "best in class."

LOSS CONTROL SERVICES

Training Opportunities	MPR Staff can conduct a variety of training sessions on-site for Members. In addition, training is periodically conducted at committee meetings.
Online Training	<ul style="list-style-type: none">- Individual employees can participate in MPR's on-line training program at their convenience.- 24/7. Our online training logs each employee's grade attained for each course completed.- Member Representatives either download grades at their convenience, or MPR staff provides the information.
Consultation Services	Safety and loss control consultation, and answers to your questions, are just an e-mail or phone call away. Staff members carry specialized degrees and direct experience in Safety, Human Resources, Public Works, and Public Administration.
Facility / Work Practices Reviews	MPR staff performs on-site reviews of Member facilities and parks at regularly scheduled times or upon request. In addition, the individual work practices of Members' crews are also evaluated as needed.
Pre-Litigation Consultations with MPR Designated Attorneys	MPR recognizes the significant exposures associated with employment practice, law enforcement liability and land use claims. When warranted, Members may receive a predetermined period of legal guidance from an attorney designated by MPR during the early stages of a potential claim in an effort to avoid or minimize litigation. Should a claim actually be filed, associated expenses will then be approached in the same manner as other claims would be processed for a similar event. These services are provided as part of the "core liability coverage services" at no additional charge. For more information, contact the MPR Risk Management team at (816) 292-7500.
Risk Prevention Advisories	Risk Prevention Advisories are updated annually to provide overviews of common risks faced by public entities. These advisories have specific information and practical loss control approaches to address these concerns.

COVERAGE SUMMARY: GENERAL LIABILITY

COVERAGE	LIMITS
General Liability	
Each Occurrence	\$5,000,000
Annual Aggregate	\$6,000,000

Deductible: \$1,000

COVERAGES INCLUDE

- Sexual Abuse and Molestation
- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Herbicides & Pesticides
- Volunteers (if approved by the entity)
- Products/Completed Operations

Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$5,000

**** Fireworks Limit – Note exclusion 3.13 on any pyrotechnic demonstration. ****

COVERAGE SUMMARY: WRONGFUL ACTS/EMPLOYMENT PRACTICES

COVERAGE	LIMITS
Wrongful Acts (Claims made)	
Each Occurrence	5,000,000
Annual Aggregate	6,000,000

Deductible: \$5,000

COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE	LIMITS
Law Enforcement Liability	
Each Occurrence	\$5,000,000
Annual Aggregate	\$6,000,000

COVERAGES INCLUDE

- Auxiliary Officers
- Good Samaritan
- Intergovernmental/Mutual Aid Agreements
- Authorized Moonlighting

Deductible: \$5,000

COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

<u>AUTO LIABILITY</u>	LIMITS
Each Occurrence	\$5,000,000
Annual Aggregate	\$6,000,000
Auto Medical Payments	
Each Person	\$5,000
Each Occurrence	\$25,000

Deductible: \$2,500

UNINSURED & UNDERINSURED MOTORIST LIABILITY

Per Person	\$50,000
Per Accident or Occurrence	\$100,000

Deductible: \$2,500

AUTO PHYSICAL DAMAGE (Comprehensive and Collision)

Total Scheduled Value	Per Schedule
Total Agreed Value	Per Schedule
Number of Vehicles	Per Schedule
• Newly Acquired Automobiles Physical Damage (Non-Auditable)	Included
• Hired/Non-Owned Liability	\$500,000
• Hired Auto Physical Damage	Included
• Garage-keepers Legal Liability – per Occurrence	Included
• Commandeered Autos	\$100,000
• Loss of Use and Lease Gap Coverage	Included

Deductible: \$2,500

COVERAGE SUMMARY: CYBER LIABILITY

Cyber liability coverage is NOT included in this proposal. However, a policy from Arthur J. Gallagher and Co can be obtained separately at the MPR discounted rate (rate our other members received for 2023/2024).

COVERAGE SUMMARY: POOL-RETAINED LIMITS

COVERAGE		LIMITS
General Liability	Excess of \$500,000 Per Occurrence	\$4,500,000
Wrongful Acts	Excess of \$500,000 Per Occurrence	\$4,500,000
Law Enforcement Liability	Excess of \$500,000 Per Occurrence	\$4,500,000
Auto Liability/Auto PD	Excess of \$500,000 Per Occurrence	\$4,500,000

COVERAGE SUMMARY: PROPERTY

Occurrence Limit of Liability applies to the agreed upon schedule of Buildings, Contents, and Business Personal Property. These agreed upon values will be reimbursed at replacement cost. The importance of accurate property values is critical given the margin clause of 115%.

COVERED PROPERTY

LIMITS

Building Value	\$5,288,650
Contents	\$435,000
Other Property	\$1,453,900
EDP	\$60,000
Total Property	\$7,237,550

Property Deductible: \$2,500
Wind/Hail Deductible: \$25,000

ADDITIONAL PROPERTY COVERAGES

Earthquake	\$25,000,000
Program Aggregate	\$25,000,000

Earthquake Deductible: \$50,000

Flood	\$25,000,000
Program Aggregate	\$25,000,000

Flood Deductible: \$50,000

Regarding flood coverage, this quote excludes coverage related to property in Special Flood Hazard Area (SFHA) as determined by the Federal Emergency Management Agency (FEMA) at the time of loss.

COVERAGE SUMMARY: PROPERTY (CONTINUED)

LIMITS OF LIABILITY

LIMITS OF LIABILITY	LIMITS
Occurrence Limit except for following sublimits:	\$500,000,000
Flood	\$25,000,000
Flood (Special Flood Hazard Area)	\$10,000,000
Flood (Vehicles, Contractor's Equipment, Fine Arts)	\$5,000,000
Earthquake	\$25,000,000
Accounts Receivable	\$10,000,000
Arson and Theft Reward	\$1,000,000
Building Ordinance or Law	
Coverage A	Included
Coverage B	\$50,000,000
Coverage C	\$50,000,000
Civil or Military Authority	1 mile/30 days not to exceed \$10,000,000
Course of Construction	\$10,000,000
Debris Removal (lesser of)	\$2,500,000 or 25%
Electronic Data and Media Other than Cyber	\$25,000,000
Errors or Omissions	\$25,000,000
Expediting Expense	\$25,000,000
Extended Period of Indemnity	365 Days
Extra Expense	\$25,000,000
Business Interruption and Rental Income (only if reported)	\$3,000,000
Contingent Business Interruption, Extra Expense, Rental Value	\$3,000,000
Fine Arts	\$2,500,000
Fire Brigade Charges and Extinguishing Expenses	\$100,000
Fungus, Mold, Wet or Dry Rot (as a result of direct physical loss or damage from a covered peril)	\$1,000,000
Ingress/Egress	30 days/1 mile not to exceed \$10,000,000
Land Improvements	\$5,000,000
Unscheduled Landscaping	\$1,000,000
Miscellaneous Unnamed Locations	\$25,000/item
Unscheduled Infrastructure	\$1,000,000
Newly Acquired Property	\$25,000,000
Newly Licensed Vehicles	\$1,000,000
Service Interruption	\$10,000,000
Transit	\$10,000,000
Valuable Papers and Records	\$2,500,000
Outdoor Property	\$10,000,000
Brands or Trademarks	\$500,000
Building Materials Off Premises/Storage for property Under Construction	\$2,500,000
Deferred Payments	\$500,000
Fairs and Exhibitions	\$1,000,000

Land and Water Clean-Up	\$1,000,000
Locks and Keys	\$500,000
Preservation of Property	\$2,500,000
Monies and Securities for named perils only as referenced in policy	\$2,500,000
Professional Fees	\$1,000,000
Property Removed from a Covered Location	\$1,000,000
Spoilage	\$250,000
Soft Costs	\$5,000,000
Contractors Equipment	\$10,000,000
Ordinary Payroll	60 Days
Installation Coverage	\$500,000
Pairs and Sets	Included
Royalties	\$500,000
Personal property not at a Covered Location	\$1,000,000

COVERAGE SUMMARY: PROPERTY (CONTINUED)

Outdoor Property \$1,000,000

Including but not limited to:

Fences	Goal Posts	Traffic Lights/Control Boxes
Light Fixtures/Poles	Playground Equipment	Bleachers
Road Signs	Scoreboards	Ticket Booths
Non-Utility Poles	Benches	Dugouts
Fountains	Statues	Bike Racks
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a \$25,000 deductible.

COVERAGE SUMMARY: INLAND MARINE (MOBILE EQUIPMENT)

SCHEDULED LIMITS

LIMITS

Value \$493,401

Deductible: \$2,500

COVERAGE SUMMARY: EQUIPMENT BREAKDOWN (BOILER & MACHINERY)

COVERAGE

LIMITS

Total Building and Contents Value \$5,723,650

Deductible: \$2,500

- Interruption of Service Waiting Period: 4 Hours

LIMITS OF LIABILITY

LIMITS

Equipment Breakdown Limit	\$250,000,000
Property Damage	Included
Business Income	Included
Extra Expense	Included
Civil Authority	Included
Contingent Business Income	\$2,500,000
Data Restoration	\$2,500,000
Demolition	\$2,500,000
Expediting Expenses	Included
Green	\$25,000
Hazardous Substances	\$2,500,000
Mold	\$25,000
Newly Acquired Locations	Included
Off Premises Equipment Breakdown	\$2,500,000
Ordinance of Law	\$2,500,000
Perishable Goods	Included
Public Relations	\$5,000
Service Interruption	Included
Newly Acquired Locations	365 Days
Extended Period of Restoration	365 Days
Interruption of Service Waiting Period	4 Hours
Miscellaneous Unnamed Locations Limit	\$1,000,000

COVERAGE SUMMARY: CRIME

COVERAGE	LIMITS
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises – Money & Securities	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000

Deductible: \$5,000

The MPR Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against loss through the failure of any employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for public officials bonds up to the statutory limit or policy limit, whichever is less.

CONTRIBUTION SUMMARY

Prospective Member: Westwood, KS

Quote Number: Policy Year: 2324 – K01

Requested Effective Date: April 1, 2024

Contribution Total (Prorated for Six Months)	\$18,260
Total Property Contribution (Prorated)	\$7,260
Total Liability Contribution (Prorated)	\$9,340
Broker Commission (10%)	\$1,660

* The contribution amount shown above is prorated from April 1, 2023 through June 30, 2024. MPR transitions all members to a 7/1 – 6/30 fiscal year. MPR agrees to keep the same rate for the following 12 months beyond this quote (7/1/23 – 6/30/24). This does NOT factor in changes in exposures that will affect the contribution amount.

**** Terrorism coverage is excluded. ****

ACCEPTANCE STATEMENT & INVOICE

Prospective Member: Westwood, KS
Quote Number: Policy Year: 2324 – K01
Requested Effective Date: April 1, 2024

Total Contributions (Prorated for 3 Months) \$18,260

Terms and Conditions

The Named Member can only cancel the coverage at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated contribution is earned, due and payable.

- All terms and conditions of Membership in Midwest Public Risk are set forth in the by-laws. A copy of this document is available for your review.
- Per the Bylaws, the member must be with MPR for 12 months prior to withdrawing.
- The following must be received prior to binding:
 - Signed Acceptance Form
 - Board Resolution Approving MPR Membership
 - New Member Rep Form
 - Signed Bylaws (Signed by Member Rep)
 - Member's Contact Information

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and contributions proposed by Midwest Public Risk are accepted effective this ____ day of _____, 2024.

Signature of Official

Date