

RESOLUTION 2021-54

12-21-21

**RESOLUTION BY THE VILLAGE BOARD OF THE VILLAGE OF STURTEVANT  
AUTHORIZING A CONTRACT WITH THE LEAGUE OF WISCONSIN MUNICIPALITIES  
MUTUAL INSURANCE AND THE MUNICIPAL PROPERTY INSURANCE COMPANY AND  
CHUBB INSURANCE FOR THE YEAR 2022**

WHEREAS, there is a need to obtain commercial insurance and property insurance for the Village for 2022; and;

WHEREAS, it would be in the best interests of the Village to continue commercial insurance coverage with the League of Wisconsin Municipalities Mutual Insurance and for 2022; and

WHEREAS, it would be in the best interests of the Village to continue property insurance coverage with the Municipal Property Insurance Company for 2022; and

WHEREAS, it would be in the best interests of the Village to continue cyber insurance coverage with the Chubb Insurance Company for 2022.

NOW THEREFORE, the Village Board of the Village of Sturtevant, Racine County, Wisconsin does hereby resolve:

1. That the execution of an agreement with the League of Wisconsin Municipalities Mutual Insurance for certain commercial insurance coverage and the Municipal Property Insurance Company for property insurance and the Chubb Insurance Company for cyber insurance for the village for the year 2022 is authorized and approved subject to final review by the Village Administrator.
2. That the annual premium and the coverage for said commercial insurance, property insurance and cyber insurance is set forth in Exhibit A which is attached hereto and incorporated herein.
3. That the Village Administrator is authorized to make minor adjustments in the deductibles, coverages and the premium provided that the cost remains within the budgeted amount for commercial insurance within the 2022 budget.
4. That the Village of Sturtevant is authorized to participate in the League of Wisconsin Municipalities Mutual Insurance and the Municipal Property Insurance Company and Chubb Insurance for the purpose of obtaining said coverage.
5. The Village President and the Village Clerk are authorized to sign any agreements or other documents necessary to carry out the intent of this resolution.

Adopted by the Village Board of the Village of Sturtevant, Racine County, Wisconsin, this 21<sup>st</sup> day of December 2021.

Village of Sturtevant

By   
Michael Rosenbaum, President

Attest   
Cheryl Zamecnik, Village Clerk

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# LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INSURANCE COMPANY

## INSURANCE PROPOSAL FOR STURTEVANT, VILLAGE OF

1/1/2022 - 1/1/2023  
Proposal Number 10446



League Insurance  
131 W. Wilson Street, Suite 502  
Madison, WI 53703  
(608) 833-9595

Matt Becker, CEO  
[matt@lwwmi.org](mailto:matt@lwwmi.org)

R&R Insurance  
N14 W23900 Stone Ridge Drive  
Waukesha, WI 53188  
(800) 566-7007

Nancy Wuenne  
[nancy.wuenne@rrins.com](mailto:nancy.wuenne@rrins.com)

**Protection for League Members and the communities they call home.  
That is our business and we do it well.**

Created in 1984 and governed by a board of your peers, League Insurance insures more than 465 cities, villages, and special districts. We are 100% member owned and our financial security, broad coverages, and customized services are specifically designed to serve Wisconsin municipalities.

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*Exhibit A*

# Village of Sturtevant

**01/01/2022 to 01/01/2023**

## Proposal

- Premium Comparison
- Proposal
- Statement of values
- Cyber Liability
- Premier Services

Insured Name: Village of Sturtevant  
 Nancy Wuenne/ Karlie Davis  
 Effective: 1/1/2022-1/1/2023

## Premium Comparison

| Company<br>Year                        | Prior Year              | Current Year - By Companies Quoting |                   |              |
|--|-------------------------|-------------------------------------|-------------------|--------------|
|  | <u>LWMMI</u><br>2021    | <u>LWMMI</u><br>2022                | Difference        |              |
| <b>Coverages</b>                       |                         |                                     |                   |              |
| General Liability                      | \$24,605.00             | \$22,859.00                         | -\$1,746.00       | -7.1%        |
| Police Prof Liability                  | \$15,988.00             | \$16,704.00                         | \$716.00          | 4.5%         |
| Public Officials Liability             | \$12,892.00             | \$11,949.00                         | -\$943.00         | -7.3%        |
| Railroad Liability                     | \$250.00                | \$250.00                            | \$0.00            | 0.0%         |
| No Fault Sewer                         | \$11,618.00             | \$11,618.00                         | \$0.00            | 0.0%         |
| Auto Liability                         | \$7,691.00              | \$8,584.00                          | \$893.00          | 11.6%        |
| Auto Physical Damage                   | \$3,380.00              | \$3,869.00                          | \$489.00          | 14.5%        |
| <b>Package Total</b>                   | <b>\$76,424.00</b>      | <b>\$75,833.00</b>                  | <b>-\$591.00</b>  | <b>-0.8%</b> |
| Property                               | \$12,670.00 <i>MPIC</i> | \$12,904.00 <i>MPIC</i>             | \$234.00          | 1.8%         |
| Equipment Breakdown                    | \$940.00 <i>MPIC</i>    | \$961.00 <i>MPIC</i>                | \$21.00           | 2.2%         |
| Cyber                                  | \$3,431.00 <i>Chubb</i> | \$5,669.00 <i>Chubb</i>             | \$2,238.00        | 65.2%        |
| Crime                                  | \$927.00 <i>Hanover</i> | \$927.00 <i>Hanover</i>             | \$0.00            | 0.0%         |
| <b>Other Coverages Subtotal</b>        | <b>\$17,968.00</b>      | <b>\$20,461.00</b>                  | <b>\$2,493.00</b> | <b>13.9%</b> |
| Workers Compensation                   | \$34,965.00             | \$33,317.00                         | -\$1,648.00       | -4.7%        |
| <b>Estimated Premium</b>               | <b>\$129,357.00</b>     | <b>\$129,611.00</b>                 | <b>\$254.00</b>   | <b>0.2%</b>  |
| <b>Exposure changes</b>                |                         |                                     |                   |              |
|  | <u>2021</u>             | <u>2022</u>                         | <u>Difference</u> |              |
| <b>Package Changes</b>                 |                         |                                     |                   |              |
| Number of Vehicle                      | 18                      | 21                                  | 3                 | 16.7%        |
| Total Vehicle Values                   | \$829,294               | \$893,910                           | 64,616            | 7.8%         |
| # of Full Time Police Officers         | 13                      | 13.5                                | 1                 | 3.8%         |
| No Fault Population                    | 6639                    | 6639                                | -                 | 0.0%         |
| <b>Property (See Additional Page)</b>  |                         |                                     |                   |              |
| <b>Work Comp (See additional page)</b> |                         |                                     |                   |              |

Insured Name: Village of Sturtevant  
 Effective: 1/1/2022-1/1/2023

## Workers' Compensation Comparison

| Code          | Classification       | 2021             |       | 2021            |       | 2022             |       | 2022            |       | 2022             |        | 2022            |       | 2022                |                 |
|---------------|----------------------|------------------|-------|-----------------|-------|------------------|-------|-----------------|-------|------------------|--------|-----------------|-------|---------------------|-----------------|
|               |                      | Payroll Exposure | Rate  | Premium         | Rate  | Payroll Exposure | Rate  | Premium         | Rate  | Payroll Exposure | Rate   | Premium         | Rate  | Exposure Difference | Rate Difference |
| 7720          | Police Officers      | 837,044          | 3.17  | 26,534          | 3.17  | 901,243          | 2.89  | 26,046          | 2.89  | 64,199           | -0.28  | (488)           | -8.8% |                     |                 |
| 8810          | Clerical Office      | 319,307          | 0.19  | 607             | 0.19  | 228,489          | 0.19  | 434             | 0.19  | (90,818)         | 0.00   | (173)           | 0.0%  |                     |                 |
| 9414          | Village Operations   | 348,993          | 5.23  | 18,252          | 5.23  | 266,098          | 5.17  | 13,757          | 5.17  | (82,895)         | -0.06  | (4,495)         | -1.1% |                     |                 |
| <b>Totals</b> |                      | <b>1,505,344</b> |       | <b>45,393</b>   |       | <b>1,395,830</b> |       | <b>40,237</b>   |       | <b>(109,514)</b> |        | <b>(5,156)</b>  |       |                     |                 |
|               | Experience Mod       |                  | 0.82  | (8,171)         | 0.82  |                  | 0.88  | (4,828)         | 0.88  | 0.06             | 0.06   | 3,343           |       |                     |                 |
|               | Premium Discount     |                  | 6.70% | (2,477)         | 6.70% |                  | 6.50% | (2,312)         | 6.50% | -0.20%           | -0.20% | 165             |       |                     |                 |
|               | Expense Constant     |                  |       | 220             |       |                  | 220   |                 |       |                  |        | 0               |       |                     |                 |
|               | Terrorism Coverage   |                  | 0.00  | 0               | 0.00  |                  | 0.00  | 0               | 0.00  |                  |        | 0               |       |                     |                 |
|               | <b>Total Premium</b> |                  |       | <b>\$34,965</b> |       |                  |       | <b>\$33,317</b> |       |                  |        | <b>-\$1,648</b> |       |                     |                 |

Insured Name: Village of Sturtevant

## Property Comparison

Effective: 1/1/2022-1/1/2023

|                               | Prior Year<br>MPIC<br>2021 | Current Year<br>MPIC<br>2022 | Difference      |           |
|-------------------------------|----------------------------|------------------------------|-----------------|-----------|
| <b>Building, BPP, PITO</b>    |                            |                              |                 |           |
| Premium                       | \$9,719.00                 | \$10,219.00                  | \$500.00        | 5%        |
| Coverage Limit                | 13,060,363                 | 13,344,572                   | \$284,209.00    | 2%        |
| Rate                          | \$0.0744                   | \$0.0766                     | \$0.00          | 3%        |
| Deductible                    | \$2,500.00                 | \$2,500.00                   | \$0.00          | 0%        |
| <b>Contractor's Equipment</b> |                            |                              |                 |           |
| Premium                       | \$2,851.00                 | \$2,585.00                   | -\$266.00       | -9%       |
| Coverage Limit                | 1,357,677                  | 1,230,882                    | -\$126,795.00   | -9%       |
| Rate                          | \$0.210                    | \$0.210                      | \$0.00          | 0%        |
| Deductible                    | \$1,000.00                 | \$1,000.00                   | \$0.00          | 0%        |
| <b>Bridges</b>                |                            |                              |                 |           |
| Premium                       | \$100.00                   | \$100.00                     | \$0.00          | 0%        |
| Coverage Limit                | 69,747                     | 69,747                       | \$0.00          | 0%        |
| Rate                          | \$0.064                    | \$0.064                      | \$0.00          | 0%        |
| Deductible                    | \$2,500.00                 | \$2,500.00                   | \$0.00          | 0%        |
| <b>Equipment Breakdown</b>    |                            |                              |                 |           |
| Premium                       | \$940.00                   | \$961.00                     | \$21.00         | 2%        |
| Coverage Limit                | 13,060,363                 | 13,344,572                   | \$284,209.00    | 2%        |
| Rate                          | \$0.0072                   | \$0.0072                     | \$0.00          | 0%        |
| Deductible                    | \$1,000.00                 | \$1,000.00                   | \$0.00          | 0%        |
| <b>Property Total</b>         | <b>\$13,610.00</b>         | <b>\$13,865.00</b>           | <b>\$255.00</b> | <b>2%</b> |

R&R  
INSURANCE

LEAGUE  
OF WISCONSIN  
MUNICIPALITIES  
MUTUAL INSURANCE

# Proposal

# LEAGUE INSURANCE – COVERAGE HIGHLIGHTS

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## COVERAGE PROVIDED FOR:

- Elected/Appointed Officials
  - Commissions
  - Departments
  - Employees
  - Mutual Aid Assistance
  - Volunteers
- 

## COMPREHENSIVE COVERAGE INCLUDES:

- Auto Liability
  - Auto Physical Damage
  - Cyber Liability
  - Employee Benefits Liability
  - Employment Practices Liability
  - General Liability
  - Law Enforcement
  - Public Officials
  - Self-Insured Retention Workers' Compensation
  - 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
- Drifts
- 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
-



## PREMIER SERVICES – CUSTOMIZED 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:

- 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 & Chipper Safety
- Water Hazards – Pools, Ponds, Lake
- Welding, Cutting, or Brazing
- 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.

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## **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.

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## **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.

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## **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.

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## **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.

# YOUR LEAGUE INSURANCE TEAM

---

## LEAGUE INSURANCE

131 W. Wilson Street  
Suite 502  
Madison, WI 53703  
(608) 833-9595

Matt Becker, CPCU  
CEO  
[matt@lwmmi.org](mailto:matt@lwmmi.org)

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## R & R INSURANCE SERVICES

N14 W23900 Stone Ridge Drive  
Waukesha, WI 53188

Nancy Wuenne  
[nancy.wuenne@rrins.com](mailto:nancy.wuenne@rrins.com)

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## WORKERS COMPENSATION CLAIMS ADMINISTRATOR

United Heartland  
PO Box 3026  
Milwaukee, WI 53201-3026  
(800) 258-2667

Denise Kawczynski, Senior Claims Representative  
[denise.kawczynski@unitedheartland.com](mailto:denise.kawczynski@unitedheartland.com)  
(262) 787-7646

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## LIABILITY CLAIMS ADMINISTRATOR

Statewide Services, Inc.  
PO Box 5555  
Madison, WI 53705  
(800) 858-1536

Anthony Conlin, Attorney at Law  
[aconlin@statewidesvcs.com](mailto:aconlin@statewidesvcs.com)  
(608) 828-5461

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## FINANCIAL ADMINISTRATOR

Stroh Ballweg, LLP  
9701 Brader Way  
Suite 301  
Middleton, WI 53562  
(608) 821-0600

Tom Dawson, CPA  
Partner  
[tdawson@strohballweg.com](mailto:tdawson@strohballweg.com)

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# League Insurance Quote Summary

MUTUAL INSURANCE

Policy Effective Date: 1/1/2022

Proposal Number: 10446

Insured Name: Sturtevant, Village of  
 Contact Name: \_\_\_\_\_  
 Contact Phone: \_\_\_\_\_  
 Contact Email: VillageClerk@sturtevant-wi.gov

Agency: R & R Insurance Services  
 Agent Name: Wuenne, Nancy  
 Agent Email: nancy.wuenne@rrins.com

**PREMIUM:**

|                               | Expiring Policy |                 |                  | Renewal    |                 |                  |
|-------------------------------|-----------------|-----------------|------------------|------------|-----------------|------------------|
|                               | Deductible      | Limit           | Premium          | Deductible | Limit           | Premium          |
| General Liability             | 1,000           | 4,000,000       | 24,605           | 1,000      | 4,000,000       | 22,859           |
| Police Professional Liability | 1,000           | 4,000,000       | 15,988           | 1,000      | 4,000,000       | 16,704           |
| Public Official Liability     | 1,000           | 4,000,000       | 12,892           | 1,000      | 4,000,000       | 11,949           |
| Auto Liability                | 1,000           | 4,000,000       | 7,691            | 1,000      | 4,000,000       | 8,584            |
| Auto Physical Damage          |                 |                 | 3,380            |            |                 | 3,869            |
| Airport                       | N/A             | N/A             | 0                | N/A        | N/A             | 0                |
| Dam                           | N/A             | N/A             | 0                | N/A        | N/A             | 0                |
| No Fault Sewer                |                 | 100,000/300,000 | 11,618           |            | 100,000/300,000 | 11,618           |
| Railroad                      | N/A             | N/A             | 250              | N/A        | N/A             | 250              |
| UM & UIM Higher Limit         | N/A             | N/A             | 0                | N/A        | N/A             | 0                |
| Cyber                         | 2,500           | 25,000          | 0                | 2,500      | 25,000          | 0                |
| <b>Total Premium</b>          |                 |                 | <b>76,424.00</b> |            |                 | <b>75,833.00</b> |

**EXPOSURES AND LIMITS:**

|   | Expiring                            | Renewal                             |
|---|-------------------------------------|-------------------------------------|
| <b>Base Exposures:</b>                      |                                     |                                     |
| Total Payroll                               | 1,505,344                           | 1,395,830                           |
| Number for FTE Police                       | 13.00                               | 13.50                               |
| Number of Vehicles (Auto Liability)         | 18                                  | 20                                  |
| Population                                  | 6,639                               | 6,639                               |
| APD – Total Original Cost                   | 829,294                             | 893,910                             |
| APD – Total Number of Vehicles              | 19                                  | 21                                  |
| <b>Supplemental Exposures:</b>              |                                     |                                     |
| UM & UIM limit                              | \$25K Per Person / \$50k Occurrence | \$25K Per Person / \$50k Occurrence |
| Cyber Limit                                 | 25,000                              | 25,000                              |
| Operating Expenditures (Cyber)              | N/A                                 | N/A                                 |
| Number of Dams                              |                                     |                                     |
| Number of Railroads                         | N/A                                 | N/A                                 |
| Airport Coverage                            | N/A                                 | N/A                                 |
| Airport Refueling                           | N/A                                 | N/A                                 |
| Population Base for No Fault Sewer Coverage | 6,639                               | 6,639                               |

**ADDITIONAL INSURED:**

| Name                      | Reason  |
|---------------------------|---|
| Gateway Technical College |   |
| Western Union Junction    | Amtrak stop between Milwaukee & Chicago. \$1,000 deductible applies to additional insured coverage. |

*Proposed coverages, no coverage has been bound.*

## League Insurance – Auto Physical Damage Schedule

Municipality: Sturtevant, Village of

Effective Date: 1/1/2022

Expiration Date: 1/1/2023

| 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) |
|------|---------------|---------------------------|--------------|-------------------|---------------------------|-----------------------------|----------------------------------|-------------------------------------|------------|-------------------|---|
| 1946 | IHC           | Fire Truck                | Antique      | 8442              | NO LIAB CHARGE, LIAB ONLY | 53177                       | Inside                           | No                                  | \$500      | \$0               | Stated Value - Antique                                |
| 1998 | Ford          | Jetter                    | Dump Truck   | 1FDZW86E0WVA20165 | LIAB ONLY                 | 53177                       | Inside                           | No                                  | \$500      |                   | None  |
| 2007 | Ford          | F550 Flatbed              | Dump Truck   | 1FDAW56R98EB76609 | DPW                       | 53177                       | Inside                           | No                                  | \$1,000    | \$32,000          | Actual Cash Value                                     |
| 2010 | International | Dump/Plow                 | Dump Truck   | 1HTWDAZR1AJ287658 | DPW                       | 53177                       | Inside                           | No                                  | \$1,000    | \$117,348         | Actual Cash Value                                     |
| 2010 | International | Snow Plow                 | Dump Truck   | 1HTWCAAROAJ245142 | DPW                       | 53177                       | Inside                           | No                                  | \$1,000    | \$116,394         | Actual Cash Value                                     |
| 2011 | Chevrolet     | Silverado                 | Pickup       | 1GB3KZCL5BF203925 | DPW                       | 53177                       | Inside                           | No                                  | \$1,000    | \$38,917          | Actual Cash Value                                     |
| 2012 | Chevrolet     | Tahoe                     | Pickup       | 1GNLC2E05CR205362 | DPW                       | 53177                       | Inside                           | No                                  | \$500      | \$25,542          | Actual Cash Value                                     |
| 2014 | Chevrolet     | Silverado                 | Pickup       | 1GC0KVC6EF110779  | DPW                       | 53177                       | Inside                           | No                                  | \$500      | \$23,889          | Actual Cash Value                                     |
| 2015 | Chevrolet     | Silverado 4WD             | Pickup       | 1GB3KYC81FF659044 | DPW                       | 53177                       | Inside                           | No                                  | \$1,000    | \$45,000          | Actual Cash Value                                     |
| 2016 | Dodge         | Ram                       | Police       | 1C6RR7XT6G5266019 | PD                        | 53177                       | Inside                           | No                                  | \$500      | \$28,000          | Actual Cash Value                                     |
| 2016 | Dodge         | Durango                   | Police       | 1C4SDJFT5GC370051 | PD                        | 53177                       | Inside                           | No                                  | \$500      | \$32,000          | Actual Cash Value                                     |
| 2016 | International | 7400                      | Dump Truck   | 1HTWDAZRGGH742875 | DPW                       | 53177                       | Inside                           | No                                  | \$1,000    | \$158,975         | Replacement Cost                                      |
| 2017 | Dodge         | Ram                       | Police       | 1C6RR7XT8HS608426 | PD                        | 53177                       | Inside                           | No                                  | \$500      | \$30,051          | Replacement Cost                                      |
| 2017 | Chevrolet     | Silverado                 | Pickup       | 1GCVKREC7HZ379738 | DPW                       | 53177                       | Inside                           | No                                  | \$500      | \$33,478          | Replacement Cost                                      |
| 2017 | Dodge         | Durango                   | Police       | 1C4SDJFTXHC726124 | PD                        | 53177                       | Inside                           | No                                  | \$500      | \$29,400          | Replacement Cost                                      |
| 2018 | Dodge         | Police Charger AWD LDEE48 | Police       | 2C3CDXKT5JH223735 | PD                        | 53177                       | Inside                           | No                                  | \$500      | \$24,654          | Replacement Cost                                      |
| 2019 | Dodge         | Durango                   | Police       | 1C4SDJFTXKC631926 | PD                        | 53177                       | Inside                           | No                                  | \$500      | \$31,205          | Replacement Cost                                      |
| 2019 | Dodge         | Durango                   | Police       | 1C4SDJFT1KC631927 | PD                        | 53177                       | Outside                          | No                                  | \$500      | \$30,510          | Replacement Cost                                      |
| 2020 | Dodge         | Durango                   | Police       | 1C4SDJFT7LC215155 | PD                        | 53177                       | Inside                           | No                                  | \$500      | \$31,931          | Replacement Cost                                      |
| 2021 | Dodge         | Ram                       | Pickup       | 1C6RR7XT2MS508039 |                           |                             | Inside                           |                                     | \$1,000    | \$31,194          | Replacement Cost                                      |
| 2021 | Dodge         | Durango                   | Police       | 1C4SDJFT7MC659301 |                           |                             | 53177                            | Inside                              | \$500      | \$33,422          | Replacement Cost                                      |

Total Vehicle Count: 21

Policy Totals: \$ 893,910

- (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.

*Proposed coverages, no coverage has been bound.*



## Commercial Property

### Subjects of Insurance

| Subjects of Insurance                                      | Limit        | Deductible |
|--|--------------|------------|
| Blanket Building, Personal Property & Property in the open | \$13,344,572 | \$2,500    |
| Equipment Breakdown  | \$13,344,572 | \$1,000    |
| Contractor's Equipment                                     | \$1,230,882  | \$1,000    |
| Bridges  | \$69,747     | \$2,500    |

## Crime

### Subject of Insurance

| Coverage  | Limit     | Deductible |
|---|-----------|------------|
| Employee Dishonesty                               | \$250,000 | \$2,500    |
| Inside the Premises – Theft of Money & Securities | \$3,000   | \$250      |
| Outside the Premises                              | \$3,000   | \$250      |
| Computer Fraud                                    | \$250,000 | \$2,500    |
| Funds Transfer Fraud                              | \$250,000 | \$2,500    |

### Additional Coverage Information

| Coverage       | Limit    | Deductible |
|----------------|----------|------------|
| False pretense | \$75,000 | \$10,000   |



## Workers Compensation

### Employers Liability & Increased Limits

| Coverage                  | Each Accident | Disease Policy | Disease Employee |
|---------------------------|---------------|----------------|------------------|
| WC & Employer's liability | \$100,000     | \$500,000      | \$100,000        |

### Worker's Comp Rating Basis

| Class Code | Classification       | Rate | Exposure |
|------------|----------------------|------|----------|
| 7720       | Police Officers      | 2.89 | 901,243  |
| 8810       | Clerical Office      | 0.19 | 228,489  |
| 9414       | Municipal Operations | 5.17 | 266,098  |

| Experience Mod | Premium Discount |
|----------------|------------------|
| .88            | 6.5%             |

*The exposures shown above are subject to audit and may result in an additional or return premium depending on your actual exposures for the policy term. The audit could also result in additional classifications not shown in this proposal.*



R&R

INSURANCE



# Statement of Values



**Municipal Property Insurance Company**  
9701 Brader Way, Suite 301  
Middleton, WI 53562  
Telephone:(608) 821-6303  
[www.mpicwi.com](http://www.mpicwi.com)

## **MPIC Coverage Highlights**

### **As of September 1, 2020 Policy Filing**

MPIC has included numerous coverages in our manuscript coverage form that are designed specifically help address coverage concerns that are unique to Wisconsin public entities.

- Blanket Plus coverage - Coverage up to **125%** of your Total Insured Value for any loss
- A single deductible applies to a covered loss that might impact more than one property type
- Contactor's Equipment coverage included for all items up to \$25,000 - Additional coverage in excess of \$25,000 is provided if scheduled and endorsed to the policy.
- Valuable Records coverage with full coverage limits, once deductible is met
- \$10,000,000 extra expense coverage; Additional coverage available
- \$5,000,000 for Asbestos Cleanup, Abatement and Removal from a covered loss
- \$5,000,000 Ordinance and Law Coverage
- \$1,000,000 Coverage for Unscheduled Buildings and Property in the Open
- Newly Acquired Property – Included at no charge during the current policy period. Property must be scheduled before the next renewal for continued coverage in future policy periods
- Coverage for Police Dogs and Horses up to \$25,000; a \$1,000 deductible applies to this coverage
- Automatic Builder's Risk coverage for projects up to \$2,500,000 in value
- \$2,000,000 coverage for Pollutants from a covered peril
- \$5,000,000 Flood Coverage of for property not located in an "A" zoned flood plain per policy period
- \$5,000,000 Earthquake Coverage per policy period
- \$50,000 coverage per Fine Art item or collection included. Additional coverage available
- \$2,500,000 in Builders Risk Coverage; Coverage up to \$30,000,000 available by endorsement
- \$50,000 coverage for Excavation, Grading and Filling
- \$100,000 coverage Building Foundations and Footings
- Coverage for Trees and Shrubs damaged by any covered peril within 100' of a building
- \$25,000 coverage for Fire Department Service Charges
- \$50,000 coverage for Documentation of Loss Coverage
- \$100,000 coverage for Architectural and Engineering Design
- Include \$25,000 coverage for Computer Service Interruption
- Direct Damage from Utilities is a covered peril for Buildings, Personal Property and PITO
- \$50,000 limited coverage for Fungus related to a covered peril, per policy period
- A single deductible applies to a covered loss that might impact more than one property type
- Emergency support equipment contained in/on emergency response vehicles subject to a \$1,000 deductible.
- Coverage available for scheduled Pedestrian Bridges and piers and wharfs
- Terrorism Coverage Included

**STATEMENT OF VALUES**  
**MUNICIPAL PROPERTY INSURANCE COMPANY**  
 Coverage Amount - 13,344,572

| Site     | Bldg | Description  | Year Built | Floors | Square Footage | Building CRN       | Content CRN      |
|----------|------|--|------------|--------|----------------|--------------------|------------------|
| <b>1</b> |      | <b>COMFORT STATION</b>   |            |        |                |                    |                  |
|          | 1    | COMFORT STATION<br>SOUTH PARK<br>STURTEVANT WI 53177                   | 1980       | 1      | 360            | \$57,856           | \$2,121          |
|          | 2    | Pavilion<br>SOUTH PARK<br>STURTEVANT WI 53177                          | 2017       | 0      | 0              | \$3,538            | \$0              |
|          |      | <b>COMFORT STATION (1) Total</b>                                       |            |        |                | <b>\$61,394</b>    | <b>\$2,121</b>   |
| <b>2</b> |      | <b>BUTLER STORAGE/METERING STATION</b>                                 |            |        |                |                    |                  |
|          | 1    | BUTLER STORAGE BUILDING<br>2739 87TH ST<br>STURTEVANT WI 53177         | 1976       | 1      | 2,400          | \$141,425          | \$41,901         |
|          | 2    | METERING STATION<br>2371 87TH STREET<br>STURTEVANT WI 53177            | 1980       | 1      | 240            | \$35,035           | \$0              |
|          |      | <b>BUTLER STORAGE/METERING STATION (2) Total</b>                       |            |        |                | <b>\$176,460</b>   | <b>\$41,901</b>  |
| <b>3</b> |      | <b>MUNICIPAL COMPLEX</b>   |            |        |                |                    |                  |
|          | 1    | MUNICIPAL BUILDING<br>2801 89TH STREET<br>STURTEVANT WI 53177          | 1990       | 1      | 25,442         | \$5,010,975        | \$678,912        |
|          |      | Property in the open   |            |        |                |                    | \$57,535         |
|          |      | <b>MUNICIPAL COMPLEX (3) Total</b>                                     |            |        |                | <b>\$5,010,975</b> | <b>\$736,447</b> |
| <b>4</b> |      | <b>STURTEVANT DEPOT</b>  |            |        |                |                    |                  |
|          | 1    | SHELTERS 4<br>9900 EAST EXPLORATION COURT<br>STURTEVANT WI 53177       | 0          | 0      | 0              | \$130,926          | \$0              |
|          | 2    | STURTEVANT DEPOT<br>9900 EAST EXPLORATION COURT<br>STURTEVANT WI 53177 | 2006       | 1      | 2,069          | \$585,310          | \$15,912         |
|          | 3    | TOWERS<br>9900 EAST EXPLORATION COURT<br>STURTEVANT WI 53177           | 2006       | 2      | 1,949          | \$1,214,012        | \$0              |
|          |      | Property in the open   |            |        |                |                    | \$305,887        |
|          |      | <b>STURTEVANT DEPOT (4) Total</b>                                      |            |        |                | <b>\$1,930,248</b> | <b>\$321,799</b> |
| <b>5</b> |      | <b>FIREMAN'S PARK</b>  |            |        |                |                    |                  |
|          | 1    | GARAGE<br>9630 CHARLES ST<br>STURTEVANT WI 53177                       | 2013       | 0      | 720            | \$25,732           | \$0              |

**STATEMENT OF VALUES**  
**MUNICIPAL PROPERTY INSURANCE COMPANY**  
 Coverage Amount - 13,344,572

| Site      | Bldg | Description   | Year Built | Floors | Square Footage | Building CRN     | Content CRN      |
|-----------|------|---|------------|--------|----------------|------------------|------------------|
|           | 2    | PARK PAVILION<br>9630 CHARLES ST<br>STURTEVANT WI 53177               | 2007       | 1      | 616            | \$164,996        | \$0              |
|           | 3    | PICNIC PAVILION<br>9630 CHARLES ST<br>STURTEVANT WI 53177             | 0          | 0      | 0              | \$9,214          | \$0              |
|           |      | Property in the open  |            |        |                |                  | \$526,126        |
|           |      | <b>FIREMAN'S PARK (5) Total</b>                                       |            |        |                | <b>\$199,942</b> | <b>\$526,126</b> |
| <b>6</b>  |      | <b>NORTH PARK</b>   |            |        |                |                  |                  |
|           | 1    | NORTH PARK PAVILION<br>NORTH PARK<br>STURTEVANT WI 53177              | 1991       | 1      | 1,680          | \$206,996        | \$0              |
|           |      | Property in the open  |            |        |                |                  | \$26,285         |
|           |      | <b>NORTH PARK (6) Total</b>   |            |        |                | <b>\$206,996</b> | <b>\$26,285</b>  |
| <b>7</b>  |      | <b>SOUTH PARK</b>   |            |        |                |                  |                  |
|           |      | Property in the open  |            |        |                |                  | \$230,246        |
|           |      | <b>SOUTH PARK (7) Total</b>   |            |        |                | <b>\$0</b>       | <b>\$230,246</b> |
| <b>8</b>  |      | <b>HALLOCK LIFT STATION</b>   |            |        |                |                  |                  |
|           | 1    | HALLOCK LIFT STATION<br>9620 HALLOCK AVENUE<br>STURTEVANT WI 53177    | 1994       | 1      | 0              | \$156,104        | \$0              |
|           |      | <b>HALLOCK LIFT STATION (8) Total</b>                                 |            |        |                | <b>\$156,104</b> | <b>\$0</b>       |
| <b>9</b>  |      | <b>RENAISSANCE LIFT STATION</b>                                       |            |        |                |                  |                  |
|           | 1    | RENAISSANCE LIFT STATION<br>9900 VENICE AVENUE<br>STURTEVANT WI 53177 | 1998       | 1      | 0              | \$159,746        | \$0              |
|           |      | <b>RENAISSANCE LIFT STATION (9) Total</b>                             |            |        |                | <b>\$159,746</b> | <b>\$0</b>       |
| <b>10</b> |      | <b>DURAND AVE</b>   |            |        |                |                  |                  |
|           |      | Property in the open  |            |        |                |                  | \$39,428         |
|           |      | <b>DURAND AVE (10) Total</b>  |            |        |                | <b>\$0</b>       | <b>\$39,428</b>  |
| <b>11</b> |      | <b>RCI</b>  |            |        |                |                  |                  |
|           |      | Property in the open  |            |        |                |                  | \$18,321         |
|           |      | <b>RCI (11) Total</b>   |            |        |                | <b>\$0</b>       | <b>\$18,321</b>  |
| <b>12</b> |      | <b>SOUTH WATER TOWER</b>  |            |        |                |                  |                  |
|           |      | Property in the open  |            |        |                |                  | \$18,321         |
|           |      | <b>SOUTH WATER TOWER (12) Total</b>                                   |            |        |                | <b>\$0</b>       | <b>\$18,321</b>  |
| <b>13</b> |      | <b>ST BONAVENTURE POND</b>  |            |        |                |                  |                  |

# STATEMENT OF VALUES

## MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - 13,344,572

| Site      | Bldg | Description   | Year Built | Floors | Square Footage | Building CRN       | Content CRN         |
|-----------|------|---|------------|--------|----------------|--------------------|---------------------|
|           |      | Property in the open                                    |            |        |                |                    | \$71,142            |
|           |      | <b>ST BONAVENTURE POND (13) Total</b>                   |            |        |                | <b>\$0</b>         | <b>\$71,142</b>     |
| <b>14</b> |      | <b>HIAWATHA CROSS POND</b>                              |            |        |                |                    |                     |
|           |      | Property in the open                                    |            |        |                |                    | \$48,106            |
|           |      | <b>HIAWATHA CROSS POND (14) Total</b>                   |            |        |                | <b>\$0</b>         | <b>\$48,106</b>     |
| <b>15</b> |      | <b>EAST PARK</b>  |            |        |                |                    |                     |
|           |      | Property in the open                                    |            |        |                |                    | \$264,184           |
|           |      | <b>EAST PARK (15) Total</b>                             |            |        |                | <b>\$0</b>         | <b>\$264,184</b>    |
| <b>16</b> |      | <b>DPW Facility</b>                                     |            |        |                |                    |                     |
|           | 1    | DPW FACILITY<br>2745 90TH STREET<br>STURTEVANT WI 53177 | 2017       | 1      | 22,660         | \$2,866,552        | \$196,248           |
|           |      | <b>DPW Facility (16) Total</b>                          |            |        |                | <b>\$2,866,552</b> | <b>\$196,248</b>    |
| <b>17</b> |      | <b>1978 BUILDING</b>                                    |            |        |                |                    |                     |
|           |      | <b>1978 BUILDING (17) Total</b>                         |            |        |                | <b>\$0</b>         | <b>\$0</b>          |
| <b>18</b> |      | <b>DOG PARK</b>   |            |        |                |                    |                     |
|           |      | Property in the open                                    |            |        |                |                    | \$35,480            |
|           |      | <b>DOG PARK (18) Total</b>                              |            |        |                | <b>\$0</b>         | <b>\$35,480</b>     |
|           |      | <b>Building Subtotal</b>                                |            |        |                |                    | <b>\$10,768,417</b> |
|           |      | <b>Contents Subtotal</b>                                |            |        |                |                    | <b>\$935,094</b>    |
|           |      | <b>Property in the Open Subtotal</b>                    |            |        |                |                    | <b>\$1,641,061</b>  |
|           |      | <b>Building, Contents and PITO Total</b>                |            |        |                |                    | <b>\$13,344,572</b> |

# PROPERTY IN THE OPEN

## MUNICIPAL PROPERTY INSURANCE COMPANY

| Site     | Description                         | Quantity | New Cost of Replacement |
|----------|-------------------------------------|----------|-------------------------|
| <b>3</b> | <b>MUNICIPAL COMPLEX</b>            |          |                         |
|          | MEMORIAL-89TH STREET                |          | \$16,178                |
|          | TOWER, COMMUNICATIONS               |          | \$41,356                |
|          | <b>MUNICIPAL COMPLEX (3) TOTAL</b>  |          | <b>\$57,535</b>         |
| <b>4</b> | <b>STURTEVANT DEPOT</b>             |          |                         |
|          | BENCHS,                             |          | \$2,679                 |
|          | PARKING LOT PAYMENT SYSTEM/GATES    |          | \$112,605               |
|          | CHAIN LINK. UNDER 6 FEET            |          | \$14,357                |
|          | FENCING - CHAIN LINK, 6 FEET AND OV |          | \$3,321                 |
|          | FENCING - CHAIN LINK, 6 FEET VINYL  |          | \$3,643                 |
|          | GARBAGE DUMPSTER ENCLOSURE          |          | \$12,214                |
|          | HANDRAIL                            |          | \$22,607                |
|          | LIGHT FIXTURES - 1 LAMP 16'         |          | \$120,962               |
|          | LIGHT FIXTURES 2 LAMP - 16'         |          | \$4,500                 |
|          | MONUMENT SIGN                       |          | \$9,000                 |
|          | <b>STURTEVANT DEPOT (4) TOTAL</b>   |          | <b>\$305,887</b>        |
| <b>5</b> | <b>FIREMAN'S PARK</b>               |          |                         |
|          | 2-Small Scoreboards                 |          | \$6,428                 |
|          | Outdoor Lighting, 50'WD / 3 Lamps   |          | \$56,249                |
|          | Playstructure                       |          | \$8,143                 |
|          | Swingset                            |          | \$3,214                 |
|          | 3-Baseball Backstop                 |          | \$19,714                |
|          | 8-15 Ft / 5 Tier Bleacher           |          | \$42,856                |
|          | Backstop                            |          | \$6,643                 |
|          | DUMPSTER ENCLOSURE                  |          | \$2,421                 |
|          | Fencing, Chainlink 6' Over          |          | \$59,142                |
|          | Fencing, Chainlink Under 6'         |          | \$13,500                |
|          | Lighting, Baseball Diamonds         |          | \$297,209               |
|          | Memorial - Charles Street           |          | \$10,607                |
|          | <b>FIREMAN'S PARK (5) TOTAL</b>     |          | <b>\$526,126</b>        |
| <b>6</b> | <b>NORTH PARK</b>                   |          |                         |
|          | BENCHES                             |          | \$1,428                 |
|          | GOAL, BASKETBALL SINGLE             |          | \$2,464                 |
|          | Playstructure-Plastic               |          | \$16,071                |
|          | Sand Volleyball Court               |          | \$2,143                 |
|          | Slide, Metal                        |          | \$2,464                 |
|          | WHIRL                               |          | \$1,714                 |
|          | <b>NORTH PARK (6) TOTAL</b>         |          | <b>\$26,285</b>         |
| <b>7</b> | <b>SOUTH PARK</b>                   |          |                         |
|          | 2-12' 4 Tier Bleachers              |          | \$4,286                 |
|          | Swingset                            |          | \$3,214                 |
|          | Tennis Court, Double                |          | \$32,249                |
|          | Whirl                               |          | \$1,714                 |
|          | Baseball Backstop                   |          | \$6,643                 |

# PROPERTY IN THE OPEN MUNICIPAL PROPERTY INSURANCE COMPANY

| Site                              | Description                           | Quantity | New Cost of Replacement |
|-----------------------------------|---------------------------------------|----------|-------------------------|
|                                   | Fencing, Chainlink 6' Over            |          | \$59,142                |
|                                   | Fencing, Chainlink Under 6'           |          | \$13,500                |
|                                   | Goal, Basketball, Double              |          | \$3,000                 |
|                                   | Lighting, Baseball Diamond            |          | \$64,499                |
|                                   | Outdoor Lighting, 40'WS/ 2 Lamps      |          | \$23,464                |
|                                   | Playstructure-Plastic                 |          | \$16,071                |
|                                   | Slide, Metal                          |          | \$2,464                 |
|                                   | <b>SOUTH PARK (7) TOTAL</b>           |          | <b>\$230,246</b>        |
| <b>10</b>                         | <b>DURAND AVE</b>                     |          |                         |
|                                   | SCHOOL CROSSING WARNING LIGHTS        |          | \$39,428                |
|                                   | <b>DURAND AVE (10) TOTAL</b>          |          | <b>\$39,428</b>         |
| <b>11</b>                         | <b>RCI</b>                            |          |                         |
|                                   | SIREN, PUB. EMER. WARN                |          | \$18,321                |
|                                   | <b>RCI (11) TOTAL</b>                 |          | <b>\$18,321</b>         |
| <b>12</b>                         | <b>SOUTH WATER TOWER</b>              |          |                         |
|                                   | SIREN, PUB. EMER. WARN                |          | \$18,321                |
|                                   | <b>SOUTH WATER TOWER (12) TOTAL</b>   |          | <b>\$18,321</b>         |
| <b>13</b>                         | <b>ST BONAVENTURE POND</b>            |          |                         |
|                                   | PEDESTRIAN BRIDGE                     |          | \$71,142                |
|                                   | <b>ST BONAVENTURE POND (13) TOTAL</b> |          | <b>\$71,142</b>         |
| <b>14</b>                         | <b>HIAWATHA CROSS POND</b>            |          |                         |
|                                   | PEDESTRIAN BRIDGE                     |          | \$48,106                |
|                                   | <b>HIAWATHA CROSS POND (14) TOTAL</b> |          | <b>\$48,106</b>         |
| <b>15</b>                         | <b>EAST PARK</b>                      |          |                         |
|                                   | Concrete Pad                          |          | \$13,000                |
|                                   | Playstructure                         |          | \$8,143                 |
|                                   | SKATE PARK RAMPS/ EQUIPMENT           |          | \$243,042               |
|                                   | <b>EAST PARK (15) TOTAL</b>           |          | <b>\$264,184</b>        |
| <b>18</b>                         | <b>DOG PARK</b>                       |          |                         |
|                                   | BENCHES                               |          | \$755                   |
|                                   | Fencing                               |          | \$10,000                |
|                                   | Fencing, chain link under 6 feet      |          | \$24,725                |
|                                   | <b>DOG PARK (18) TOTAL</b>            |          | <b>\$35,480</b>         |
| <b>PROPERTY IN THE OPEN TOTAL</b> |                                       |          | <b>\$1,641,061</b>      |

# CONTRACTOR'S EQUIPMENT MUNICIPAL PROPERTY INSURANCE COMPANY

| Description   | RCN Subject |
|---|-------------|
| 1996 CONTRAIL MODEL C-8 15 FTTRAILER- 15 FT                         | \$4,583     |
| 1997 CUSHION CUT 1620HSPCONCRETE SAW                                | \$6,178     |
| 1998 FORD LT8501SEWER JETTER  | \$237,517   |
| 1999 NEW HOLLAND 6635MOWER  | \$52,485    |
| 1999 ONAN QSIIGENERATOR   | \$36,771    |
| 2001 H&S UTTZ 121TRAILER-12FT                                       | \$3,528     |
| 2005 JOHN DEERE BA72 Work pro 72 in broom72 IN BROOM FOR SKID STEER | \$3,297     |
| 2007 FFC 11005D-0022SNOWBLOWER                                      | \$7,300     |
| 2007 FFC LAF 5672-0022HARLEY RAKE                                   | \$5,984     |
| 2008 CASE 621ELOADER  | \$213,816   |
| 2009 CASE 440 Series 3SKID STEER                                    | \$43,751    |
| 2009 CRAFTCO MODEL 200 PAVEMENT ROUTERPAVEMENT ROUTER               | \$10,798    |
| 2009 CRAFTCO SS125DCRACK SEALER                                     | \$62,949    |
| 2009 HENKE SWL AH ComboPLOW BLADE AND WING                          | \$12,834    |
| 2009 MONROE BDFWMB-TEPLOW WING                                      | \$9,365     |
| 2009 MONROE MP41R11-1SCT 10GAPLOW BLADE                             | \$5,509     |
| 2009 TORO 74925MOWER  | \$8,816     |
| 2009 ZANETIS PCP18EHPLNER   | \$13,101    |
| 2010 MONROE 11 footPLOW BLADE                                       | \$6,748     |
| 2010 MONROE 9 footPLOW WING   | \$12,799    |
| 2010 REDI-HAUL Redi-Haul R2227PFETRAILER                            | \$9,956     |
| 2010 WACKER BS50-4SVIBRATORY RAMMER                                 | \$2,187     |
| 2011 BOSS BOSS RT3 9FT 2IN POWER V SNOWPLOWPLOW BLADE               | \$5,679     |
| 2015 Monroe 11 Ft.Plw Blade   | \$7,650     |
| 2015 Monroe 8 Ft.Plw Wing   | \$10,200    |
| 2016 Can Am Commander XT-PoliceAll Terrain Vehicle                  | \$16,830    |
| 2016 Xtreme SCL65TM20Vac Leaf                                       | \$45,951    |
| 2017 Case Model 580Backhoe  | \$173,707   |
| 2017 John Deere 1600 Turbo Series IILawn Mower                      | \$78,842    |
| 2017 Maxon Equipment SHPE 2000Salt Spreader                         | \$3,774     |
| 2018 Peterbilt Street Sweeper, Model 220, Vin#-3BPPHM7X6JF591827    | \$254,327   |
| 2018 Vermeer BC 1000XL Chipper                                      | \$30,765    |
| 2020 JOHN DEERE 1025R UTILITY TRACTOR                               | \$23,928    |
| 2020 SURE TRAC TILT TRAILER   | \$3,473     |
| 2021 Ferris Zero Turn   | \$12,000    |
| 2021 Sullair 185 Compressor   | \$20,102    |
| 2021 Wacker Neuson RD-12A Roller                                    | \$16,882    |

**CONTRACTOR'S EQUIPMENT TOTAL**

**\$1,230,882**



|          |         |   |
|----------|---------|---|
| MPIC-008 | 04-2019 | Cap Of Losses From Certified Acts Of Terrorism                  |
| MPIC-205 | 10-2020 | Pedestrian Bridge Coverage Endorsement                          |
| MPIC-300 | 01-2020 | Contractors Equipment New Replacement Cost Coverage Endorsement |
| MPIC-506 | 06-2016 | Coverage of Computer-Related Losses Endorsement                 |
| MPIC-507 | 01-2017 | Equipment Breakdown Protection Coverage Endorsement             |
| MPIC-510 | 01-2019 | Tax Lien Property Coverage                                      |
| MPIC-511 | 04-2019 | Leased Property Coverage  |

Item V. Loss Payees:

| Loss Payee   | Loss Payee  | Loss Payee   |
|--|---|--|
| De Lage Landen Insurance<br>Department<br>PO Box 5000<br>Johnston IA 50131<br><b>Item:</b> TBD                   | US Bancorp<br>1310 Madrid Street, Suite 101<br>Marshall MN 56258<br><b>Item:</b> TBD                    | 1st Source Bank<br>PO Box 783<br>South Bend IN 46624<br><b>Item:</b> Elgin Sweeper |
| Key Equipment Finance C/O<br>Insurance Center<br>PO Box 3886<br>Bellevue WA 98009<br><b>Item:</b> Leased Copiers | Konica Minolta Premier Finance<br>1310 Madrid Street<br>Marshall MN 56258<br><b>Item:</b> Leased Copier |  |

Item VI. Variable Coverage Schedules:

| Bridges                                 |  |        |
|---|--|--------|
| ST BONAVENTURE POND - PEDESTRIAN BRIDGE |  | 69,747 |
|   |  | 69,747 |

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**MUTUAL INSURANCE**

# Cyber Liability

# Cyber Chubb Notes

**Changes within quote other than premium and retention (all highlighted on quote):**

Waiting period for Business Interruption increased to 12hrs

Waiting period for Contingent Business Interruption increased to 12hrs

Addition of below exclusions:

**PF-48161 Specified Incident Exclusion – For Government Shutdown**

**FILL:** the application or enforcement of any law, rule, regulation, ordinance, code, governmental directive, standard, or legal or administrative restriction of any kind mandating the shutdown of: a. an Insured's Computer System; b. a Shared Computer System; c. any Internet infrastructure or telecommunications infrastructure, which is owned, operated, or controlled by a third party with whom an Insured does not have a direct written contract; or d. any Internet access or telecommunications service of any Domain Name System ("DNS") Top-Level Domain, DNS Root Zone, Tier 1 Internet Service Provider in the provider's capacity as such, or Tier 1 Telecommunications Provider in the provider's capacity as such. However, this exclusion shall not apply a Claim or Incident resulting from a Cyber Incident otherwise covered under this Policy.

**Removing:**

**PF-48153 Optional Extended Reporting Period Item 7 Amended Endorsement**

**Named insured: Village of Sturtevant**

**Chubb Cyber Enterprise Risk Management Policy**

Option: 1

|  |                    |                                     |                   |
|--|--------------------|-------------------------------------|-------------------|
| <b>Maximum Single Limit of Insurance</b>           | <b>\$1,000,000</b> | <b>Premium</b>                      | <b>\$5,669</b>    |
| <b>Maximum Policy Aggregate Limit of Insurance</b> | <b>\$1,000,000</b> | <b>Surcharges/Assessments/Taxes</b> | <b>\$0.00</b>     |
| <b>Policy Period Premium</b>                       |                    |                                     | <b>\$5,669.00</b> |

Optional Extended Reporting Period: 12 months for 100% of last annual premium

**First Party Insuring Agreements**

| Check if Included                   | Insuring Agreement                                      | Limit of Insurance Each Incident/Aggregate | Retention/Waiting Period Each Incident | Cyber Incident Response Coach Retention |
|-------------------------------------|---|--|--|---|
| <input checked="" type="checkbox"/> | Cyber Incident Response Fund                            |  |  |   |
|                                     | Cyber Incident Response Team                            | \$1,000,000/\$1,000,000                    | \$3,500                                | \$0                                     |
|                                     | Non-Panel Response Provider                             | \$500,000/\$500,000                        | \$3,500                                | \$3,500                                 |
| <input checked="" type="checkbox"/> | Business Interruption Loss and Extra Expense            | \$1,000,000/\$1,000,000                    | \$3,500/12 Hours                       | <u>N/A</u>                              |
| <input checked="" type="checkbox"/> | Contingent Business Interruption Loss and Extra Expense |  |  |   |
|                                     | Unscheduled Providers                                   | \$150,000/\$150,000                        | \$3,500/12 Hours                       | <u>N/A</u>                              |
|                                     | Scheduled Providers                                     | <u>N/A</u>                                 | <u>N/A</u>                             | <u>N/A</u>                              |
| <input checked="" type="checkbox"/> | Digital Data Recovery                                   | \$1,000,000/\$1,000,000                    | \$3,500                                | <u>N/A</u>                              |
| <input checked="" type="checkbox"/> | Network Extortion                                       | \$1,000,000/\$1,000,000                    | \$3,500                                | <u>N/A</u>                              |

**Third Party Liability Insuring Agreements**

| Check if Included                   | Insuring Agreement                              | Limit of Insurance Each Claim/Aggregate | Retention Each Claim | Retroactive Date | Pending or Prior Proceedings Date |
|-------------------------------------|---|---|----------------------|------------------|-----------------------------------|
| <input checked="" type="checkbox"/> | Cyber Privacy, Network and Security Liability   | \$1,000,000/\$1,000,000                 | \$3,500              | 01-01-1900       | 01-01-2021                        |
|                                     | Payment Card Loss                               | \$1,000,000/\$1,000,000                 | \$3,500              | 01-01-1900       | 01-01-2021                        |
|                                     | Regulatory Proceedings                          | \$1,000,000/\$1,000,000                 | \$3,500              | 01-01-1900       | 01-01-2021                        |
| <input checked="" type="checkbox"/> | Electronic, Social, and Printed Media Liability | \$1,000,000/\$1,000,000                 | \$3,500              | 01-01-1900       | 01-01-2021                        |

Other Notes about this option:

**Subjectivities:**

Chubb hereby indicates the coverage described below. However, any obligations the Insurer may have under this indication are conditioned upon each of the following conditions having first been met.

- MFA

Please Note the Following for the Terrorism Risk Insurance Act:

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# Human Resources & Pre-Loss Legal Services

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## ***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) 256-2613

 **StaffordRosenbaum** LLP  
Attorneys



# 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  
justrebound.com



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## **Nurse Triage & Telehealth**

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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.***

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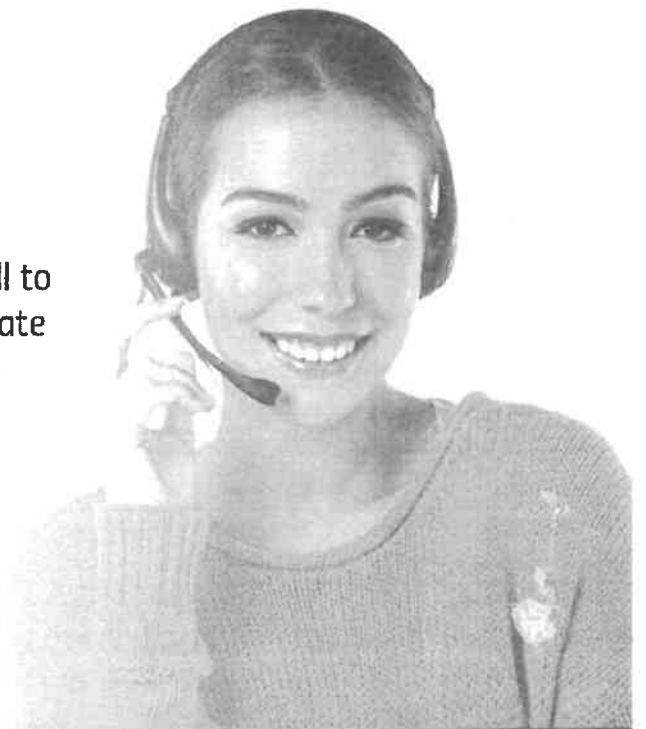




# 24/7 Work Injury Nurse Line



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

