

⑤ JB, Micaela, Lisa, Ben
Barb, Public

**Attachment "D" to 2020 Compensation Resolution
Town of LaPointe
Resolution #2019-1230**

RESOLVED by the Town Board of the Town of LaPointe, Ashland County, Wisconsin, and this change to Resolution #2019-1230 (**2020 Compensations**) has been passed and is attached to the resolution and becomes a part thereof.

<u>POSITION</u>	<u>2020 RATE</u>	<u>CHANGE</u>	<u>2020 RATE</u>
Temporary Driver & Equipment Operator* (Non-CDL) <i>*As per Town Board motion on 10/27/2020</i>	none	\$16.00	\$16.00

Dated this _____ day of _____ 2020.

Attest:

Micaela Montagne, Town Clerk

James Patterson, Chairman

Michael Anderson, Supervisor

Posted:

John Carlson, Supervisor

Susan Brenna, Supervisor

Glenn Carlson, Supervisor

RECEIVED

NOV 25 2020

Initial: dy

(5) TB, Lisa, Barb, Micaela,
Public

TO: Town Board

FROM: Lisa Potswald

RE: 2021 Glatfelter Insurance Proposal

DATE: December 2, 2020

Attached you will find the 2021 insurance proposal from Glatfelter, our current insurance company for a total of **\$71,534**.

The 2021 general property/liability/vehicle Insurance is currently budgeted at \$69,740 for a shortfall of approximately \$1,800. This does not include the valuation changes that we just sent to Horton to update the values of the Public Works equipment.

The 2020 Glatfelter policy started at \$63,434 and then an additional \$3,893 in changes were made during the year for a total of \$67,327.

The Town Board should decide whether to proceed with this quote for 2021 or not. Please let me or Barb know if you have any questions.

RECEIVED

DEC 2 2020

Initial: dg



**AN INSURANCE PROPOSAL
PREPARED FOR:**

TOWN OF LA POINTE

EFFECTIVE DATE: 1/1/2021

PRESENTED BY:	THE HORTON GROUP INC N19W24101 N RIVERWOOD DR WAUKESHA, WI 53188
DATE:	December 01, 2020
MAILING ADDRESS:	Glatfelter Public Practice P.O. Box 2726 York, PA 17405
TELEPHONE:	(800) 233-1957
FACSIMILE:	(717) 747-7033
ADMINISTERED BY:	Glatfelter Underwriting Services, Inc. a/k/a Glatfelter Insurance Services in CA, MN, NV, TN and UT and Glatfelter Brokerage Services in NY

This proposal is valid until the proposed effective date.

TOWN OF LA POINTE

Glatfelter Public Practice (GPP), a division of Glatfelter Insurance Group, is the nation's premier public entity program manager for the following classes: educational institutions, municipalities and water/sewer entities. GPP also writes private/charter schools and independent school bus contractors. We are recognized as the industry leader in our target markets. Glatfelter Public Practice's mission statement is simple: we strive to provide our customers with innovative and stable products, prompt and considerate claims handling, attentive and personal service, pricing equity, and carrier security. Our commitment to customer service is evidenced by our high retention ratio and portfolio growth. Glatfelter Public Practice's services include program underwriting, policy administration, product and program management, loss control, claims administration, licensing, compliance, and actuarial services. We distribute our products through a national network of independent brokers and believe our partnership is responsible for the distinct competitive advantage we enjoy in our target market.

Glatfelter Public Practice offers a broad portfolio of coverages including:

- Property (including Equipment Breakdown)
- Inland Marine
- Crime
- General Liability
- Law Enforcement Activity Liability
- Public Officials & Management Liability (including Employment Practices Liability)
- Educators Legal Liability (including Employment Practices Liability)
- Cyber Liability & Privacy Crisis Management Expense
- Auto
- Excess Liability

Workers' Compensation is also available in select programs.

Please contact your insurance representative if you are interested in modifying your proposal to include one or more of these available coverages.

Agency License OB17046

Glatfelter Insurance Group provides property, casualty, life, accident and health insurance products and financial services to individuals, businesses and organizations. Glatfelter Insurance Group manages specialty programs which include:

- VFIS
fire departments, not-for-profit ambulance, rescue squads and 911 centers
- Glatfelter Healthcare Practice
senior living, hospice and home healthcare agencies
- Glatfelter Public Practice
educational institutions, municipalities, independent school bus contractors, water/sewer entities
- Glatfelter Religious Practice
churches, synagogues, mosques and other religious institutions

Our unique culture, operating structure, and strong market relationships enable us to offer an impressive portfolio of value added products and services designed to help our clients manage risk. With more than 500 associates, Glatfelter Insurance Group serves the insurance and risk management needs of over 25,000 clients throughout the United States and Canada.

TABLE OF CONTENTS

YOUR INSURANCE PROPOSAL:

PROPERTY 5

INLAND MARINE 14

CRIME 18

GENERAL LIABILITY 19

LAW ENFORCEMENT ACTIVITY LIABILITY 22

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY 23

CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE 25

AUTO 29

EXCESS LIABILITY 32

PREMIUM SUMMARY 33

PROPOSAL NOTES 34

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to Glatfelter Public Practice on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the Glatfelter Public Practice insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and Glatfelter Public Practice coverage with your insurance representative.

The proposed Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. is rated A (Excellent) in Financial Size Category XV by A.M. Best Company.

Glatfelter Claims Management provides the claims management services for Glatfelter Insurance Group insureds exclusively.

PROPERTY

This coverage contains the following four sections:

- **Coverage A. Real Property** protects you for direct physical loss or damage to your buildings and structures at a premises shown on the schedule in this proposal caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this proposal in any one occurrence. Real Property includes foundations of buildings, structures, machinery or boilers.
- **Coverage B. Personal Property** protects you for direct physical loss or damage to your contents at a premises shown on the schedule in this proposal caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this proposal in any one occurrence.
- **Coverage C. Loss of Income** protects your loss of income if your operations are interrupted because of a covered loss to your buildings or contents. Covers the loss of income you sustain during the period of restoration. Pays up to the limit shown on the schedule in this proposal in any one occurrence.
- **Coverage D. Extra Expense** protects you from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations. Covers the extra expense (over and above normal operating expenses) incurred during the period of restoration. Pays up to the limit shown on the schedule in this proposal in any one occurrence.

Glatfelter Public Practice insures property against any cause of direct physical loss or damage unless the cause of loss is specifically excluded. Notable exclusions to coverage include, but are not limited to, war, nuclear activity, earthquake or flood, and asbestos. Please refer to the actual Property Coverage Part for a complete description of coverage, exclusions, and conditions.

Earthquake Coverage or Flood Coverage is optional for eligible locations.

A deductible applies to all property coverage.

Valuation

Glatfelter Public Practice insures property on a **Replacement Cost (RC)** basis unless indicated otherwise. If indicated on the Schedule of Property Limits, property coverage on designated premises may be provided on an **Actual Cash Value (ACV)** or **Functional Replacement Cost (FRC)** basis. Descriptions are:

- **Replacement Cost** pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.
- **Actual Cash Value** pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.
- **Functional Replacement Cost** pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

TOWN OF LA POINTE

PROPERTY

Property Premises Summary

<u>Premises</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
1	240 BIG BAY ROAD	LA POINTE	WI	54850
2	241 BIG BAY ROAD	LA POINTE	WI	54850
3	249 LIBRARY STREET	LA POINTE	WI	54850
4	295 MIDDLE ROAD	LA POINTE	WI	54850
5	342 BIG BAY ROAD	LA POINTE	WI	54850
6	795 BIG BAY ROAD	LA POINTE	WI	54850
7	797 AIRPORT DRIVE	LA POINTE	WI	54850
8	2305 BIG BAY ROAD	LA POINTE	WI	54850
9	COLONEL WOODS AVE &, WHITEFISH STREET	LA POINTE	WI	54850
10	MIDDLE ROAD	LA POINTE	WI	54850
11	283 COLONEL WOODS AVE	LA POINTE	WI	54850
12	295 LIBRARY STREET	LA POINTE	WI	54850
13	318 BIG BAY ROAD	LA POINTE	WI	54850
14	792 MILLER FARM ROAD	LA POINTE	WI	54850
15	979 BIG BAY ROAD	LA POINTE	WI	54850

Policy Deductible: \$1,000

Equipment Breakdown Deductible:

If no deductible is shown above or otherwise described in the Proposal notes, the Policy Deductible applies.

Schedule of Property Coverage - Blanket Limits

The following Blanket Limit Schedule for Coverage A - Real Property and Coverage B - Personal Property applies to all items of Real Property and Personal Property except for the property listed in the Schedule of Property Coverage - Individual Limits.

<u>Premises</u>	<u>Blanket Limit of Insurance</u>	<u>Valuation</u>	<u>Coinsurance</u>	<u>Inflation Guard</u>
ALL	\$7,075,884	Replacement Cost	N/A	5%

Schedule of Property Coverage - Individual Limits

<u>Premises/ Item</u>	<u>Description/ Occupancy</u>	<u>Real Property</u>				<u>Personal Property</u>			
		<u>Limit</u>	<u>Valuation</u>	<u>Coins.</u>	<u>Inflation Guard</u>	<u>Limit</u>	<u>Valuation</u>	<u>Coins.</u>	<u>Inflation Guard</u>
4 / 2	PAVILION		Included in Blanket				Not Covered		
5 / 2	STORAGE BUILDING 1		Included in Blanket				Not Covered		
5 / 3	STORAGE BUILDING 2		Included in Blanket				Not Covered		
5 / 4	STORAGE BUILDING 3		Included in Blanket				Not Covered		
8 / 2	PARK PAVILLION		Included in Blanket				Not Covered		
8 / 3	WOOD SHED		Included in Blanket				Not Covered		
11 / 1	POLICE SLEEPING QUARTERS 1		Not Covered				Included in Blanket		
12 / 1	POLICE SLEEPING QUARTERS 1		Not Covered				Included in Blanket		

TOWN OF LA POINTE

Coverages C and D: Schedule of Limits

Loss of Income	Loss sustained up to:	\$250,000	per occurrence
Extra Expense	Loss sustained up to:	\$250,000	per occurrence

Property Coverage Extensions Limits

<u>Extension</u>	<u>Limit of Insurance</u>
Accounts Receivable:	\$50,000
Fine Arts (without certified appraisal):	\$25,000 (subject to \$1,500 per item)
Fine Arts (with certified appraisal):	\$50,000
In Transit or Off Premises:	\$100,000
Valuable Papers & Records:	\$50,000
Outdoor Property:	\$850,000
Trees, Shrubs, Plants and Lawns:	\$25,000
Software:	\$500,000

PROPERTY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Accounts Receivable

- Pays the costs you incur in restoring your accounts receivable records following a covered loss.
- Also pays amounts you are unable to collect if your accounts receivable records cannot be restored.
- Applies on-premises or away from premises.
- Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.
- Coverage deductible applies subject to maximum \$500.

Commandeered Property

- Pays at your request for direct physical loss or damage to commandeered property caused by or resulting from any covered cause of loss.
- Coverage applies only for the time you officially use the commandeered property to manage an emergency situation and the time to return the property.
- Pays the "replacement cost" of the commandeered property and loss of use.

Debris Removal

- Covers up to 25% of the amount paid for direct physical loss to covered property if the expense is incurred as a result of a covered cause of loss.
- Pays up to an additional \$100,000 if the debris removal expense exceeds the 25% provided above.
- Pays up to \$5,000 of the limit available for debris removal of trees that are damaged by a covered cause of loss, provided that the trees have damaged your covered real or personal property or prevent access to your premises.

Deductible Waiver

- If a Property claim occurs in conjunction with a claim under a Glatfelter Public Practice Auto Physical Damage or Inland Marine coverage, only one deductible, the largest, will apply to all losses.

TOWN OF LA POINTE

Equipment Breakdown

- Extends property coverage to include the mechanical breakdown of equipment or the explosion of pressure vessels at a covered premises. Covered equipment includes such items as covered real property or personal property that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or during normal usage, operates under vacuum or pressure, other than the weight of its contents. Coverage is extended to include electronic circuitry impairment, green enhancements and cloud computing. Please refer to the actual Property Coverage Part for equipment not covered.
- Covers loss of income or extra expense you may suffer if utilities are interrupted as a result of an accident to covered equipment owned by a landlord or utility company.
- Subject to applicable Property limits and sub-limits as noted here:
 - Loss of Income: Refer to the property schedule in this proposal
 - Extra Expense: Refer to the property schedule in this proposal
 - Expediting Expenses: \$100,000
 - Hazardous Substances: \$250,000
 - Spoilage: \$100,000
 - Data Restoration: \$500,000
 - Green Coverage: \$100,000
 - Off-Premises Equipment Breakdown: \$25,000
 - Public Relations: \$5,000

Fine Arts

- Pays the fair market value to restore fine arts to its pre-loss condition or replace the item with an identical object.
- Pays up to \$25,000 in any one occurrence (subject to \$1,500 per item) without a certified appraisal.
- Pays up to the limit shown in the above schedule in any one occurrence with a certified appraisal.

Fire Department Charge

- Pays the fire department charges assumed by contract prior to a covered loss; or when required by local ordinance.
- Charges are payable only when a fire department is called to save or protect real property or personal property at a premises described in the Declarations.
- No deductible.
- Pays up to \$25,000 in any one occurrence.

Fire Extinguishing Recharge Costs

- Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.
- No deductible.

TOWN OF LA POINTE

Limited Fungus, Wet Rot, Dry Rot and Bacteria

- Protects against loss by fungus, wet rot, dry rot or bacteria arising out of occurrences of windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage (and flood if optional flood coverage is purchased).
- Pays up to \$25,000 total for all occurrences. Will not pay more than \$25,000 even if it continues to be present or active, or recurs, in a later policy period.

Newly Acquired Property

- Covers newly acquired buildings, buildings under construction, construction materials and supplies and contents at newly acquired locations.
- Up to 90 days or the end of the policy period.
- Limits are \$1,000,000 for buildings and \$500,000 for contents.

Ordinance Coverage

- Applies to buildings on a replacement cost basis when damaged by a covered loss.
- Coverage applies to any undamaged portion of your building caused by any law or ordinance that:
 - Requires demolition of parts of your building not damaged
 - Regulates the construction or repair of buildings or establishes zoning or land use requirements, and
 - Is in force at the time of loss
- Includes the cost to demolish and clear the site of the undamaged part of the property and the increased cost to repair, rebuild or construct the affected building.
- The total paid for the undamaged portion is included within the building limit and does not increase that limit. The most we will pay for the cost to demolish the undamaged part of the property or the increased cost to repair or rebuild shall not exceed 100% of the amount paid for the initial physical loss or damage or \$1,000,000, whichever is greater.

Outdoor Property

- Covers fixed or permanent items such as exterior signs, antennas, fences, benches, playground equipment, hydrants, dumpsters, electric utility power transmission and distribution lines, poles and related equipment owned by the insured not at scheduled premises, if you have building coverage with Glatfelter Public Practice.
- Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.

TOWN OF LA POINTE

- Personal Effects**
- Will pay the replacement cost for direct physical loss to property on your premises that belongs to you, your officers, managers, elected or appointed officials, employees, or volunteer workers.
 - Pays up to \$25,000 in any one occurrence.

- Pollution Remediation Expenses**
- Applies on-premises only.
 - You have up to 180 days after the date of loss to notify us.
 - Pays up to \$25,000 in any policy period resulting from a covered cause of loss.
 - Pays up to \$100,000 in any policy period resulting from a specified cause of loss.
 - No coverage for fungus, wet rot, dry rot, virus, bacteria or asbestos.

- Preservation of Property**
- Pays for any direct physical loss or damage to real or personal property if it is necessary to move the property from a premises for the purpose of preserving it from direct physical loss or damage by a covered cause of loss.
 - Coverage applies while it is being moved or while temporarily stored at another location.
 - Loss or damage must occur within 90 days after the property is first moved.

- Real or Personal Property in Transit or Off Premises**
- Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.
 - Coverage applies to covered real or personal property while in transit or temporarily off premises. Computer hardware is covered while off premises.

- Software**
- Coverage for the cost of restoring, researching, replacing, or reproducing electronic data or the media on which it is stored and any resulting loss of income and extra expense.
 - Covered causes of loss include computer virus and intentional destruction by employee.
 - Applies on-premises or away from premises.
 - Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.

TOWN OF LA POINTE

**Trees, Shrubs,
Plants & Lawns**

- Covers against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism up to \$25,000 any one occurrence subject to a \$1,000 maximum for any single tree, plant or shrub.

**Valuable Papers
& Records**

- Coverage for the cost of restoring, researching, replacing, or reproducing your documents following a covered loss.
- Applies on-premises or away from premises.
- Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.
- Coverage deductible applies subject to maximum \$500.

**Arson, Theft or
Vandalism
Information
Reward**

- We will reimburse you for the payment of rewards that you actually incur which provide information related to arson fire, theft or vandalism, subject to certain conditions.
- Pays up to \$25,000 per loss.
- No deductible applies.

**Lock
Replacement**

- Covers the necessary expense you incur to replace locks, lock cylinders and keys, electronic or otherwise, after a covered theft of your covered property.
- Pays up to \$25,000 per occurrence.
- No deductible.

**Spoilage due to
Off "Premises"
Electrical
Service
Interruption**

- Covers damage and expense that are the result of an interruption of electrical power service to your premises. The interruption must result from direct physical loss or damage by a covered cause of loss to the off premises power supply equipment.
- Coverage applies to:
 - Physical damage to perishable goods due to spoilage;
 - Physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia;
 - Any necessary expenses you incur to reduce the amount of loss and does not exceed the amount of loss.
- Pays up to \$50,000 in any one occurrence.

TOWN OF LA POINTE

**Water
Contamination
Notification
Expense
Coverage**

- Pays all necessary printing, mailing and other expenses you incur when you are required by law or regulatory authority to notify your customers of actual or possible water contamination.
- Pays up to \$25,000 in any one policy period.
- No deductible.

Claim Expense

- Covers the cost of your employees taking inventories and preparing statements of loss.
- Pays up to \$20,000 in any one occurrence.
- Coverage is not extended for any expenses billed by an independent or public adjuster to prepare claims.

**Building Glass -
Tenant**

- Covers loss or damage to building glass if you are a tenant and have a contractual responsibility to insure the glass.

**Damage to
Building from
Theft**

- Covers damage caused by theft or attempted theft to a building that you occupy, but do not own, and for which you have a contractual obligation.
- Pays up to \$100,000 in any one occurrence.

**Non-Owned
Detached
Trailers**

- Covers non-owned trailers used in your business in your care, custody or control at the premises, and for which you have a contractual obligation.
- Pays up to \$50,000 in any one occurrence.

**Crisis Incident
Response
Coverage
(Municipalities &
Special Districts)**

- Covers crisis response management expenses and post-crisis counseling services.
- Pays up to \$25,000 in any one crisis incident.
- No deductible applies.
- Coverage only applies to your operations that are not related to educational institutions.

INLAND MARINE

This coverage contains the following three sections:

- **Coverage A. Blanket Tools and Equipment** protects you for direct physical loss or damage caused by or resulting from any covered cause of loss to your tools and equipment.

Tools and equipment means any portable equipment or tool, together with attached devices, accessories and trailers that are used in your operations. This covers tools or equipment, such as hand tools, power tools, mechanics tools, saws, maintenance or diagnostic equipment, generators, air compressors, materials handling equipment, outdoor portable seating, food service trailers not licensed for road use. It also includes mobile equipment such as bulldozers, backhoes, excavators and graders.

Note: If an item is scheduled under Coverage B. Scheduled Equipment, there is no coverage for such item under Coverage A Blanket Tools and Equipment or Coverage C Blanket Emergency Services Equipment.

A deductible applies to Blanket Tools and Equipment coverage.

- **Coverage B. Scheduled Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to equipment owned by you that is specifically listed.

A deductible applies to each Scheduled Equipment item. The amount of the deductible(s) is indicated in the Coverage B - Scheduled Equipment section below.

- **Coverage C. Blanket Emergency Services Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to Blanket Emergency Services Equipment owned by you.

Emergency Services equipment means items such as portable law enforcement, firefighting, ambulance, rescue, and communications equipment, including trailers whose primary purpose is to transport covered Emergency Services equipment. It also includes firearms, radar speed timing units, training videos, manuals, and mannequins.

A deductible applies to Blanket Emergency Services Equipment coverage.

TOWN OF LA POINTE

INLAND MARINE

	<u>Limit</u>	<u>Deductible</u>
Coverage A - Blanket Tools and Equipment:	\$150,000 *	\$500
Coverage B - Scheduled Equipment:	see schedule below	see schedule below
Coverage C - Blanket Emergency Services Equipment:	Guaranteed Replacement Cost	\$500

* subject to a per item limit of \$10,000

Coverage B - Scheduled Equipment

<u>Description</u>	<u>Serial Number</u>	<u>Limit</u>	<u>Deductible</u>	<u>Valuation</u>
2011 JOHN DEERE 410J BACKHOE	1T0410JXCA0194833	\$110,000	\$500	RC
JOHN DEERE 120C EXCAVATOR	FFR120CX034981	\$90,000	\$500	RC
M&B RUNWAY BROOM MB36000	150465	\$45,000	\$500	RC
2004 NEW HOLLAND TV145 TRACTOR	RVA022875	\$100,000	\$500	RC
HUSKY AIRBOAT WINDSLED & TRAILR	QHA19014L101	\$100,000	\$500	RC
2002 WINMARK WINDSLED & TRAILR	EEX00008A202	\$260,000	\$500	RC
1998 JOHN DEERE 772CH GRADER	567420	\$275,000	\$500	RC
1997 JOHN DEERE 310SE BCKHOLDR	T03105E828475	\$95,000	\$500	RC
1988 JOHN DEERE 450G DOZER	T0450FS748003	\$60,000	\$500	RC
1995 BOBCAT W FORKS & BUCKET	512216487	\$35,000	\$500	RC
2017 JD ZERO TURN 950M MOWER	58372	\$11,500	\$500	RC
2018 LAKE ASSAULT WINDSLED	LALMF085A819	\$200,000	\$500	RC
2018 LAKE ASSUALT WINDSLED	LALMF084L818	\$200,000	\$500	RC
2019 JOHN DEERE 444K WHEEL LDR	1DW444KHVKF700396	\$144,000	\$500	RC
2019 JOHN DEERE BA96C ANGLEBRM	000000012944	\$12,000	\$500	RC
2005 NEW HOLLAND SKIDSTEER	LS185B	\$40,000	\$500	RC
2015 NEW HOLLAND SNOWBLOWER AT	LOFTNESS MODEL	\$13,000	\$500	RC
2019 POLARIS RANGER 900 W/TRKS	3NSRTE8755KG437695	\$35,000	\$500	RC
INGERSOLL RAND 54" COMPACTOR	178882	\$50,000	\$500	RC

Rented or Borrowed Equipment Extension Limit: \$100,000

Watercraft Extension Limit: \$25,000

INLAND MARINE

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Debris Removal

- Pays the expense you incur in removing debris of covered tools and equipment, emergency services equipment, or scheduled equipment after direct physical loss or damage caused by or resulting from any covered cause of loss.
- Pays up to \$15,000 in any one occurrence.

Tools and Equipment Owned by Your Employees

- Pays the replacement cost of tools and equipment used in the course of your operation belonging to your employees or volunteers.
- No deductible applies.
- Pays up to \$25,000 in any one occurrence (if no other coverage is available to the owner of the tools and equipment).

Emergency Services and Law Enforcement Personal Effects

- Extends Blanket Emergency Services Equipment to pay the cost to replace personal effects belonging to emergency service or law enforcement employees or volunteers while away from your premises and en route to, performing, or returning from an emergency service or law enforcement duty.
- Pays up to the actual replacement cost, on a primary basis, for the lost or damaged personal effects in any one occurrence.
- No deductible applies under this extension.

Rented or Borrowed Equipment

- Coverage A and C: Extended to pay for Tools and Equipment and Emergency Services Equipment not owned by you, but that is temporarily in your possession; pays up to the lesser of the replacement cost of the item or \$10,000 in any one occurrence.
- Coverage B Scheduled Equipment: Extended to pay for equipment not owned by you, but that is temporarily in your possession; the most paid in any one occurrence is the lesser of the actual cash value of the damaged equipment or \$100,000; higher limits are available.
- \$1,000 deductible applies.
- The coverage provided is primary.

TOWN OF LA POINTE

**Rental
Reimbursement for
Scheduled
Equipment**

- Coverage B Scheduled Equipment: Extended to reimburse you for the expenses you incur to rent substitute equipment while your scheduled equipment is inoperable due to direct physical loss or damage caused by or resulting from a covered cause of loss.
- A 72-hour waiting period applies.

**Unmanned Aircraft
(Drones)**

- Pays to repair or replace your lost or damaged unmanned aircraft.
- Coverage does not apply when the unmanned aircraft is:
 - rented, leased or loaned to others without an operator who is your employee or volunteer
 - used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity.
- \$500 deductible applies.
- Pays up to \$25,000 in any one occurrence.

**Fire Department
Charge**

- Pays the fire department charges as a result of direct physical damage to your tools and equipment, scheduled equipment, or emergency service equipment due to a covered cause of loss.
- No deductible.
- Pays up to \$1,000 in any one occurrence.

**Fire Extinguishing
Recharge Costs**

- Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.
- No deductible.

**Newly Acquired
Scheduled
Equipment**

- Covers newly acquired Scheduled Equipment or similar to that listed in the respective schedules, for a period of 30 days from date of acquisition.
- \$1,000 deductible applies.
- Pays replacement cost not to exceed purchase price.

Deductible Waiver

- If an Inland Marine claim involving Coverage A and/or Coverage C occurs in conjunction with a claim under a Glatfelter Public Practice Auto Physical Damage or Property coverage, only one deductible, the largest, will apply to all losses.

CRIME

Coverage provides reimbursement for the loss of your money or other property on a loss sustained basis resulting from dishonest acts of your employees or volunteers. For governmental entities, Glatfelter Public Practice insures these employee theft exposures on the Government Crime form on a Per Employee or Per Loss basis. A Faithful Performance of Duty coverage extension is included if statutorily required. On the Commercial Crime form for non-governmental entities, Glatfelter Public Practice insures Employee Theft on a Per Loss basis. Other Crime coverages include Forgery or Alteration, Money & Securities, Computer and Funds Transfer Fraud, Money Orders and Counterfeit Paper Currency, and Fraudulent Impersonation.

Coverage does not apply to any public officials or employees whose positions require separate bonds such as a tax collector or treasurer. Those obligations are typically addressed by a surety bond and Glatfelter Public Practice coverage cannot be used to fulfill those requirements.

Government Crime

<u>Insuring Agreement</u>	<u>Limit of Insurance</u>	<u>Deductible Amount</u>
Employee Theft <i>Includes Faithful Performance</i>	\$50,000 per Loss	\$1,000 per Loss
Forgery or Alteration	\$50,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises - Theft of Money & Securities	\$50,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises - Robbery/Safe Burglary	\$5,000 per Occurrence	\$1,000 per Occurrence
Outside the Premises	\$50,000 per Occurrence	\$1,000 per Occurrence
Computer and Funds Transfer Fraud	\$50,000 per Occurrence	\$1,000 per Occurrence
Money Orders	\$25,000 per Occurrence	\$1,000 per Occurrence
Fraudulent Impersonation	\$25,000 per Occurrence	\$1,000 per Occurrence

Position Schedule Excess Limits

<u>Title of Covered Position</u>	<u>Location of Covered Position</u>	<u>Number of Employees Each Position</u>	<u>Excess Limit of Insurance Each Employee</u>
TREASURER	TOWN HALL	1	\$50,000

GENERAL LIABILITY

This coverage contains the following three sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of injury to others arising from offenses such as slander or violation of a person's privacy.
- **Coverage C. Medical Expense** pays medical expenses requested by you in writing for bodily injury caused by an accident on your premises or because of your operation. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverages</u>	<u>Limit</u>
Each Occurrence:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Medical Expense:	\$10,000
Personal and Advertising Injury:	\$1,000,000
General Aggregate:	\$3,000,000
Products - Completed Operations Aggregate:	\$3,000,000
Deductible:	\$0

**Professional Health
Care Liability**

- Covers you for liability for the health care services provided by your nurses or other healthcare professionals, firefighting, emergency medical services or rescue squad units.

GENERAL LIABILITY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Defense Costs

- Payable in addition to the Limits of Insurance.

Bodily Injury

- Bodily Injury includes mental anguish and mental injury, shock, fright or death resulting from bodily injury, sickness or disease.

Contractual Liability

- Covers you for the liability you agreed to assume of another party, either orally or in writing, but not for the sole negligence of the other party.
- The claim must be otherwise covered (not excluded).

Damage to Property of Persons Receiving Services

- Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.
- Subject to a \$100 deductible each occurrence.
- Coverage is limited to firefighting, emergency medical services or rescue squad units.

"Good Samaritan" Liability

- Covers volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.
- Applies to professional health care or any other services.
- To qualify as a "Good Samaritan", the individual must act independently of your organization or any other organization.

Damage to Premises Rented to You (including Fire Damage Legal Liability)

- Covers you for liability for damages, due to "property damage" caused by "specified perils", to any one premises while rented to you or temporarily occupied by you with permission of the owner.

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**Unmanned Aircraft
(Drones)**

- Covers you for unmanned aircraft owned, operated, rented or loaned to you.
- Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.
- Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.

Pollution Liability

- Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:
 - heat, smoke or fumes from a hostile fire
 - escape of fuels or lubricants from mobile equipment
 - escape or back-up of sewage or wastewater if property damage occurs away from land you own or lease
 - storage and/or application of pesticides or herbicides
 - potable water which you supply to others
 - chemicals you use in your water or wastewater treatment
 - chemicals you use or store in your classrooms and laboratories
 - chemicals you apply, use or store for your ownership, maintenance or operation of swimming pools
 - application, use or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces
 - natural gas or propane gas used in your treatment process

All pollution incidents must be accidental, unintended and stopped as soon as possible.

Watercraft Liability

- Covers you for bodily injury or property damage arising from your use of the following:
 - non-owned boats (unless carrying persons or property for a charge)
 - owned boats that are not powered by motors
 - owned boats that are powered by motors of not more than 100 horsepower, and jet skis and wave runners regardless of horsepower

**Failure to Supply
Water**

- Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.

**Public Use of
Property**

- No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, and dedication by adverse use, or inverse condemnation.

LAW ENFORCEMENT ACTIVITY LIABILITY

This coverage protects you when claims are made against you for injury to others that arise from the operations you authorize in the course of law enforcement.

Line of Duty Accidental Death provides reimbursement to the insured for a voluntary payment to the family or members of the household due to the accidental death of an insured whose death resulted in the direct participation of a law enforcement activity.

Law Enforcement Activity Liability

Each Law Enforcement Wrongful Act Limit: \$1,000,000

Aggregate Limit: \$3,000,000

Deductible: \$0

Law Enforcement Line of Duty Accidental Death

Limit of Insurance: \$50,000 per person

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY

This coverage contains the following two sections:

- **Coverage A. Liability for Monetary Damages** protects you when claims are made against you for monetary damages arising out of a wrongful act, employment practices offense or employee benefits administration offense resulting from your operations. Coverage does not apply to bodily injury, property damage or personal and advertising injury, except when resulting from a covered employment practices offense.
- **Coverage B. Defense Expense for Injunctive or Declaratory Relief** reimburses reasonable defense expenses you incur to defend an injunctive or declaratory relief action arising out of a wrongful act, employment practices offense or employee benefit administration offense resulting from your operations.

Policy Type: Claims Made

<u>Coverages</u>	<u>Limit</u>	
Coverage A: <i>Coverage A Includes Employee Benefits Liability</i>	\$1,000,000	Each Wrongful Act or Offense
Coverage B:	\$10,000	Each Action
Aggregate Limit:	\$3,000,000	Coverage A and B Combined
Coverage A Deductible:	\$0	
Retroactive Date:	01/01/2020	Applies to Claims Made coverage only

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- | | |
|------------------------------------|--|
| Defense Expense | <ul style="list-style-type: none">• The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits. |
| Wrongful Acts | <ul style="list-style-type: none">• Coverage applies to any actual or alleged error, act, omission, neglect, misfeasance, nonfeasance, or breach of duty, including violation of any civil rights law, that results unexpectedly and unintentionally to others. |
| Employment Practices | <ul style="list-style-type: none">• Coverage applies to an actual or alleged improper employment related practice, policy, act or omission involving an actual, prospective, or former employee or volunteer worker.• Includes violations of civil rights, wrongful termination, failure to hire and harassment, including sexual harassment. Harassment toward or from a third-party involving an employee or volunteer is included. |
| Employee Benefits Liability | <ul style="list-style-type: none">• Coverage applies to acts, errors or omissions in counseling, interpreting, handling records, or effecting enrollments in your employee benefit plans. |
| Public Use of Property | <ul style="list-style-type: none">• No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation. |

CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE

- **Coverage D. Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Coverage E. Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Coverage F. Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Coverage D - Cyber Liability

Each Event Limit: \$1,000,000 Each Electronic Information Security Event
Retroactive Date: 01/01/2020

Coverage E - Privacy Crisis Management Expense

Each Event Limit: \$50,000 Each Privacy Event
Retroactive Date: 01/01/2020
Deductible: \$0 Each Privacy Event

Coverage F - Cyber Extortion Expense

Each Event Limit: \$20,000 Each Cyber Extortion Threat
Deductible: \$0 Each Cyber Extortion Threat

Coverage E - Privacy Crisis Management Expense and Coverage F - Cyber Extortion Expense

Aggregate Limit: \$50,000 Aggregate

CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE

Coverage Highlights

Cyber Liability

- Coverage applies to each electronic information security event which includes:
 - Transmission of malware from your computer system to a third party;
 - The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
 - A personal identity event or corporate privacy event caused by information that is obtained or released directly from your computer system.

As used in this definition, a denial of service attack means an intentional attack directly on your computer system that prevents or slows down access to your web site or your computer network. However, a denial of service attack which affects the internet at large and is not directed at your computer system is not an electronic information security event.

Personal Identity Event or Corporate Privacy Event

- What is a personal identity event or corporate privacy event?
 - Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
 - The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
 - Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

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**Privacy Crisis
Management
Expense Coverage**

- Pays on behalf applicable reasonable and necessary fees because of a privacy event which includes:
 - To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
 - Provide a crisis management review and advice by an approved independent crisis management or legal firm;
 - Notification to affected parties for printing, advertising, mailing of materials or other costs;
 - Travel expenses by directors and employees to mitigate damages;
 - Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.
- Privacy crisis management expenses shall not include:
 - Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
 - Costs or expenses that would have been incurred in the absence of the "privacy event";
 - Costs or expenses associated with upgrading, maintaining, improving, repairing or remediating any "computer system", procedures, services or property as a result of a "privacy event".

Privacy Event

- What is a Privacy Event?
 - Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;
 - Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;
 - Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

**Cyber Extortion
Expense**

- Reimburses you for expenses paid in response to a cyber extortion threat.

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Cyber Extortion Threat

- What is a cyber extortion threat?
A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving your computer system (not the internet at large) to:
 - Launch a denial of service attack;
 - Steal, release or publish personally identifiable information or confidential corporate information;
 - Alter, damage or destroy electronic data;
 - Cause you to transfer, pay or deliver any funds or property without your authorization.

Coverage Territory For cyber liability, privacy crisis management expense and cyber extortion expense coverage, the coverage territory means worldwide, but the event and suit must take place in the U.S., Puerto Rico or Canada.

TOWN OF LA POINTE

AUTO

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Combined Single Limit for Bodily Injury & Property Damage (each accident):	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection:		
Auto Medical Payments:	7, 8, 9	\$5,000
Uninsured Motorists:	2, 8, 9	\$1,000,000
Underinsured Motorists:	2, 8, 9	\$1,000,000
Physical Damage Comprehensive:	7,8	see schedule below
Physical Damage Collision:	7,8	see schedule below

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year/Make/Model</u>	<u>VIN</u>	<u>ACV</u>	<u>RC</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2007 FORD E450 AMBULANCE BLS	1FDXE45P46DB38418			\$19,420	\$500	\$500
0002	1990 GENERAL FORD ENGINE PUMPER	1FDYS82A4KVA53843			\$50,000	\$500	\$500
0003	2012 FORD E450 AMBULANCE BLS	1FDXE4FS1CDA38524			\$82,000	\$500	\$500
0004	1993 FREIGHTLINER RESCUE LT	1FV8HFBC8PL492998			\$29,500	\$500	\$500
0005	1986 FORD 9000 TANKER	1FDYY90R0GVA26394			\$30,000	\$500	\$500
0006	2019 CORN PRO FD UTV TRAILER	4MJUB1417HE070678				LIABILITY	ONLY
0007	2015 FORD EXPLORER LAW ENFORCEMENT	1FM5K8AR7FGC51704	X			\$500	\$500
0008	2007 FORD ESCAPE LAW ENFORCEMENT	1FMCU93Z87KA12570	X			\$500	\$500
0009	1987 HOMEMADE TRAILER	SNTR38688MT				LIABILITY	ONLY
0010	1998 FORD LT9500 DUMP TRUCK	1FDZS98KOWVA12347	X			\$500	\$500
0011	2008 FORD F250	1FTSX21588EA79750	X			\$500	\$500
0012	1993 FORD DUMP TRUCK W PLOW	1FDZU82E8PVA4549	X			\$500	\$500
0013	2004 GMC DUMP TRUCK	1GDJK34UX4E340712	X			\$500	\$500
0014	1998 CHEVY SERVICE TRUCK	1GCCK24R2WZ173328	X			\$500	\$500
0015	1998 CONRAIL DUAL AXLE TRAILER	4KNFC1927TL180110	X			\$500	\$500
0016	2001 ZEIMAN TRI-AXLE TRAILER	1ZCE1A2YZP21980	X			\$500	\$500
0017	1989 CHEVY BLUE SERVICE TRUCK	1GCFC24K7KZ180343	X			\$500	\$500
0018	1991 INTERNATIONAL DUMP TRUCK	1HTSDZ7R4MH345628	X			\$500	\$500
0019	2002 FORD SERVICE VAN	1FMNE31L62HA90338	X			\$500	\$500
0020	2016 DODGE 5500 W/ PLOW & DUMP	3C7WRNB1JGG308998	X			\$500	\$500
0021	1997 FORD LOUISVILLE ROLL-OFF TRUCK	1FDZS96M9VVA39255	X			\$500	\$500
0022	2005 STERLING LT9511	2FZAAWDC55AU42229	X			\$500	\$500

TOWN OF LA POINTE

<u>Vehicle No.</u>	<u>Year/Make/Model</u>	<u>VIN</u>	<u>ACV</u>	<u>RC</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0023	2004 CHEVY 2500 SERVICE TRUCK	1GCHK24E291633	X			\$500	\$500
0024	2019 PJ CAR HAULER TILT TRAILER	4P5T82227K1304560	X			\$500	\$500
0025	1998 CHEVY EXPRESS 15 PASS VAN	1GAHG39R21101098	X			\$500	\$500
0026	2007 CHEVY EXPRESS G3500	1GAHG39U561228451	X			\$500	\$500
0027	2015 WESTERN STAR TANKER	5KKHAXCY6FLGA7549			\$150,000	\$500	\$500
0028	2010 PETERBILT TANKER	2NPLHN7X2AM102757			\$100,000	\$500	\$500
0029	2012 DODGE RAM 2500 FD RESPONDER	3C6LD5AT6CG272308			\$150,000	\$500	\$500
0030	2018 DODGE RAM 5500 SLT 4X4 TANKER CHASIS	3CUWRNAL4JG113147			\$53,000	\$500	\$500
0031	1998 GMC PARKS SERVICE TRUCK	1GTEK14M7TZ519596	X			\$500	\$500
0032	2020 MERCEDES SPRINTER EXE AMBULANCE BLS	WD4FF0C3KT003750			\$132,000	\$500	\$500
0033	2009 GMC C5500 PUMPER	1GDG5E3999F408632			\$124,000	\$500	\$500
0034	2019 WESTERN STAR DUMP TRUCK	5KKHAVDV6LLG9820	X			\$500	\$500
0035	2019 DODGE RAM 1500 PATROL VEHICLE	1C6RR7XT9KS741400	X			\$500	\$500
0036	2001 ROADMASTER TRAILER	5DT211C1911004446	X			\$500	\$500
	HIRED CAR PHYS DAMAGE		X			\$100	\$500

AUTO

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- | | |
|---|--|
| Liability on "Any Auto" basis | <ul style="list-style-type: none">• Covers your liability for owned, hired or non-owned autos |
| Temporary Substitute Vehicle Liability | <ul style="list-style-type: none">• Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.• Coverage is on a primary basis. |
| Uninsured Motorist/Underinsured Motorist | <ul style="list-style-type: none">• Covers bodily injury (and property damage where required by law) sustained by an eligible party caused by a negligent uninsured/underinsured motorist per state laws. |
| Hired Car Physical Damage | <ul style="list-style-type: none">• Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.• Coverage is primary. |
| Deductible Waiver | <ul style="list-style-type: none">• If an Auto Physical Damage claim occurs in conjunction with a claim under a Glatfelter Public Practice Inland Marine or Property coverage, only one deductible, the largest, will apply to all losses. |
-
- | | |
|---|--|
| Airbag Coverage | <ul style="list-style-type: none">• Covers loss caused by accidental discharge of an airbag. |
| Elected or Appointed Officials - Commissions as Insureds | <ul style="list-style-type: none">• Covers your elected or appointed officials while using a covered auto you do not own, hire or borrow, while performing duties related to the conduct of your business.• Covers commissions, authorities, boards or agencies, their commissioners, officers and members while using a covered auto you do not own, hire or borrow, but only while acting within the authority granted by you and only performing duties related to the conduct of your business. |
| Knowledge of Accident | <ul style="list-style-type: none">• Failure of any agent, volunteer worker or employee of the insured, other than an employee authorized by you to give or receive notice of an accident, claim, suit or loss, to notify us of any accident, shall not invalidate insurance afforded by the policy. |

EXCESS LIABILITY

Excess Liability coverage protects you with the following:

- Excess limits above the limits of your applicable scheduled underlying Auto Liability, General Liability, Law Enforcement Activity Liability, Public Officials and Management Liability and Cyber Liability coverage parts subject to specific exclusions or limitations shown on the Excess Liability coverage.
- Excess coverage will apply when scheduled underlying policies have been exhausted.

Policy Type: Follow Form Excess

	<u>Limit of Insurance</u>
Each Occurrence:	\$4,000,000
General Aggregate:	\$8,000,000

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Public Officials and Management Liability	<ul style="list-style-type: none">• Follows form with underlying occurrence or claims-made coverage.
Employer's Liability	<ul style="list-style-type: none">• Included in excess limits if scheduled as underlying coverage.
Defense Costs	<ul style="list-style-type: none">• Payable in addition to the Limits of Insurance.
Public Use of Property	<ul style="list-style-type: none">• No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.
Failure to Supply Water	<ul style="list-style-type: none">• Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.
Unmanned Aircraft (Drones)	<ul style="list-style-type: none">• Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you.• \$1,000,000 each occurrence/aggregate sublimit applies.

TOWN OF LA POINTE

PREMIUM SUMMARY

<u>Coverage</u>	<u>Premium</u>
Property	\$11,160
Inland Marine	\$7,529
Crime	\$340
General Liability	\$19,721
Law Enforcement Activity Liability	Included
Public Officials and Management Liability	\$7,074
Educators Legal Liability	Not Requested
Cyber Liability and Privacy Crisis Management Expense	Included
Auto	\$17,699
Excess Liability	\$8,011
Total Annual Premium (excludes state-imposed taxes, surcharges and fees)	\$71,534

PROPOSAL NOTES

General

Note: The premiums quoted may include package discounts. If you should decide to buy some coverages but not others, your premiums may change.

Auto

Note: The Medical Payments limit of \$5,000 applies to the following vehicles: All Covered Autos

Excess Liability

Note: Coverage is quoted excess of Auto Liability and General Liability and Law Enforcement Activity Liability and Public Officials and Management Liability.

(5) TB, Lisa, Barb, Micaela,
Public

TO: Town Board

FROM: Lisa Potswald

RE: Worker's Comp Rates for 2021

DATE: December 4, 2020

Due to recent worker's comp (WC) claims, the Town's experience modification went from .81 to 1.50. The Town's previous insurer did not renew the Town's policy, so the Town applied for and was accepted into the state's WC pool. The annual premium for 2021 is \$46,750; last year's premium was \$18,028 (not adjusted).

The 2021 budget includes \$55,300 in WC expenses. Be advised that there will be an audit done in 2021 of the 2020 wages, which may result in an additional charge or a refund. If there is a charge, the State Pool may require an additional payment for 2021, based on the 2020 actuals. This means the Town could have three premium payments in one year:

- Premium for current year (based on previous year's estimations)
- Previous year audit
- After previous year audit, may need to increase premium for current year

Because of the timing of the claims, the rate will be high for the next three years until the experience modification is decreased.

Please let me or Barb know if you have any questions.

RECEIVED

DEC 4 2020

Initials dg