

## TOWN BOARD MEETING MEMO

From: Michael Kuchta

Date: Dec. 12, 2023

Re: Agenda Items

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- **Parks.** Public Works requests permission to post the job opening for Camp Host #1 for calendar year 2024, at the budgeted amount of \$18.00/hour, not to exceed 1,000 hours.
  - **Airport.**
    - **Hangar leases.** Leases expire Dec. 31 for Theodore Fritsche (#14), L&F Land Management (#1A), and Jon Stevens (#8). The renewal rate would be \$0.624537794160 per year per square foot of hangar, plus annual increases based on the CPI-U. **TENTATIVE**
    - **Industrial lot lease.** The lease expires Dec. 31 for Cedric Teisberg (Lot 6). The renewal rate would be \$941.75 per year, plus annual increases based on the CPI-U. **TENTATIVE**
  - **Greenwood Cemetery.** The current contract with Kathleen Erickson for mowing the cemetery expires on December 31. **TENTATIVE**
  - **Zoning.**
    - **Fire sign installation.** The Town received two bids: one for \$40 per sign, one for \$28.88 per sign. Staff recommend rejecting both bids and instead planning to install the signs in-house by hiring a seasonal employee. The 2024 budget allocates 800 hours, at \$18/hour, for an estimated rate of \$17.25 per sign.
  - **Town Hall Administration.**
    - **Elected officials' salaries.** This resolution codifies the staggered increases in elected officials' pay that electors approved at the Town Meeting on April 18, 2023.
    - **Election inspectors.** This resolution appoints election officials for 2024. There will be four elections in the new year.
    - **Fee schedule.** This resolution codifies the fees factored into the 2024 budget. You postponed action during the Dec. 5 meeting.
    - **Contract with YWS Technologies.** The contract with our computer and internet consultant expires on Dec. 31. A proposed two-year renewal clarifies language, but does not change rates. **TENTATIVE**
    - **Compensation.** This resolution codifies the pay rates and hours factored into the 2024 budget.
  - **Insurance.** This is the annual renewal of the Town's insurance package. You have a 17-page summary in your packet; let me know if you would like the full 66-page proposal.
    - Property, Crime, Inland Marine, Auto, General Liability, Public Officials and Management Liability, Excess Liability, and Workers Compensation are routine renewals with the same carriers. The renewals raise deductibles to \$2,500 for property and to \$1,000 for vehicles.
    - Airport Liability is a routine renewal but with a different carrier; the new policy offers a lower rate than the previous carrier, and locks in that rate for three years.
    - Cyber Liability is now a separate policy; it previously was part of the general liability package. I propose the option with a \$1 million ceiling and \$1,000 deductible.
    - Volunteer Accident and Sickness is a new option that offers disability, medical expense, occupational training, and loss-of-life benefits to the Town's volunteer fire and ambulance members. I propose an option with the \$50,000 loss-of-life benefit; this option would be a new cost \$1,227.

- There are two potential motions:
  - Renew existing coverage for 2024 (including Cyber). Combined premiums total \$122,510, or 3.8 percent less than 2023 premiums, which were \$127,364. (The reduction is the result of lower workers' compensation premiums.)
  - Add a Volunteer Accident and Sickness policy.
- **Premier resort tax.** During budget discussions, Town Board members expressed interest in seeking legislative approval for such a sales tax in La Pointe. This agenda item seeks further discussion on authorizing staff, Board members, or others to begin pursuing conversation with local legislators and stakeholders. The memo I originally wrote on Oct. 31 is in your packet.
- **Police.**
  - **Ordinance Chapter 42.34.** The existing ordinance bans parking on the west side of Whitefish Street for its entirety. However, the Town is unable to enforce the ban between Big Bay Road and Col. Woods Ave. for two reasons: There is not enough right-of-way on that side of the street to place signs at the beginning of the "no parking" zone, and the adjacent landowner will not grant permission to place signs on private property. The proposed amendment recognizes that reality; the change would allow anyone to park on the west side of Whitefish except for the hours of 2:30 a.m.-5:30 a.m.
- **Fire.**
  - **Contract with Big Water Fire Apparatus.** The current contract for basic maintenance of fire and ambulance vehicles expires on Dec. 31. The proposed renewal is for calendar year 2024. The maximum payment is based on what the two departments have budgeted for vehicle maintenance. TENTATIVE

## TOWN BOARD MEMO

From: Michael Kuchta  
Date: Oct. 31, 2023  
Re: Premier resort area

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State statute 66.1113 allows communities to declare themselves a premier resort area if at least 40% of the equalized assessed value of the taxable property within the community is used by tourism-related retailers. The legislation defines 21 categories of retailers that qualify. In La Pointe, retailers might qualify under the categories of miscellaneous and general merchandise stores; retail bakeries; eating places; drinking places; liquor stores; sporting goods stores and bicycle shops; gift, novelty and souvenir shops, hotels and motels, public golf courses, and amusement and recreational services, not elsewhere classified.

Communities that qualify are able to enact a sales tax of 0.5% on an even larger list of retailers. Based on state statistics for 2022, a local sales tax could have generated roughly \$45,000 for La Pointe, assuming the tax could have been applied to all retail activity.

It is unlikely that La Pointe would qualify under the statutory formula, however. The state calculates the equalized value in La Pointe in 2023 at \$385,743,300. That would require the equalized value of tourism-related retailers to exceed \$154,297,320, which is a high bar to clear.

A more likely path for La Pointe would be to seek special legislation allowing the Town to declare itself a premier resort area. This has worked for six other communities: Bayfield, Eagle River, Ephraim, Rhinelander, Sister Bay, and Stockholm. (However, be aware that all these communities are cities or villages; no town is among the exceptions allowed in statute.) Typically, this path requires the legislation clearing the Assembly, Senate and Governor's Office; the Town Board adopting a resolution of its intent to impose the tax; and electors approving the resolution through a referendum held during a statewide election at least 70 days after the Town Board's action.

RECEIVED

**TOWN OF LA POINTE  
RESOLUTION #2023-1212 B  
APPOINTMENT OF ELECTION INSPECTORS**

Pursuant to §7.30(4) of the Wisconsin State Statutes, the Chair of the Town of La Pointe nominates the following electors of the Town of La Pointe to be appointed as Election Inspectors and Chief Inspectors for a two-year term ending December 31, 2025.

**Chief Election Inspectors**

Aimee Baxter  
Terry Hardie  
Christopher Rowson\*

**Election Inspectors**

Seri Demorest  
Nancy Romundstad  
Christopher Rowson  
Nora Taylor  
Chris Wolfe  
Kathy Wroblewski  
Lilah Guertin  
Susan Widmar

DRAFT

\_\_\_\_\_  
Glenn Carlson, Chair

\_\_\_\_\_  
Date Passed

\_\_\_\_\_  
Michael Anderson, Supervisor

\_\_\_\_\_  
Clerk Attest

\_\_\_\_\_  
Aimée Baxter, Supervisor

\_\_\_\_\_  
Date Posted

\_\_\_\_\_  
Sue Brenna, Supervisor

\_\_\_\_\_  
Samantha Dobson, Supervisor

(5) TB, TA, AA (Clerk, Public)

## 2024 Compensation Resolution – Town of LaPointe Resolution #2023-1212D

**BE IT RESOLVED** by the Town Board of the Town of LaPointe, Ashland County, Wisconsin, that the following wages or compensation be paid to non-elected employees, compensated volunteers, paid board or commission members of the Town of LaPointe for the year 2024; that the 2024 rates for personnel on a biweekly pay schedule become effective on 01/07/2024 (the beginning of the first full 2024 pay period); that all other compensations become effective on 01/01/2024; and that any additions, changes or deletions to this resolution during 2024 must be attached to this resolution and become a part thereof.

<u>POSITION</u>	<u>2023 RATE (hourly unless indicated)</u>	<u>CHANGE (hourly unless indicated)</u>	<u>2024 RATE (hourly unless indicated)</u>
<b><u>PUBLIC WORKS DEPARTMENT:</u></b>			
Public Works Director	\$34.74	\$ 1.39	\$36.13
<b><u>Roads:</u></b>			
Road Foreman	\$26.64	\$ 1.07	\$27.71
Road Crew Heavy Equipment Operator	\$26.64	\$ 0.57	\$27.21
Facilities Manager	\$23.70	\$ 2.30	\$26.00
Temp Crew/Heavy Equipment Operator (CDL)	\$20.00	NONE	\$20.00
Temp. Driver/Equipment Operator (non-CDL)	\$17.00	\$ 1.80	\$18.00
<b><u>Material Recovery Facility (MRF):</u></b>			
MRF Supervisor	\$25.00	\$ 1.00	\$26.00
MRF Recycling Specialist	\$28.00	\$ 0.26	\$28.26
<b><u>Airport:</u></b>			
Airport Manager (1)	\$750.00/month	\$ 30.00/month	\$780.00/month
<b><u>Parks:</u></b>			
Parks #1	\$20.50	\$ 1.10	\$21.60
Park #2	\$17.00	\$ 1.00	\$18.00
Parks #3	\$16.00	\$ 2.00	\$18.00
Camp Host #1	\$17.25	\$ 0.75	\$18.00
Camp Host #2	\$17.25	\$ 0.75	\$18.00
	<i>plus \$1,200 ferry</i>		<i>plus \$1,200 ferry</i>
Campground Assistant	\$14.25	\$ 0.75	\$15.00
	<i>plus \$800 ferry</i>		<i>plus \$800 ferry</i>
<b><u>Cemetery:</u></b>			
Sexton (1)	\$235.00/month	\$ 10.50/month	\$244.40/month

RECEIVED

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## 2024 Compensation Resolution – Town of LaPointe Resolution #2023-1212D

<u>POSITION</u>	<u>2023 RATE (hourly unless indicated)</u>	<u>CHANGE (hourly unless indicated)</u>	<u>2024 RATE (hourly unless indicated)</u>
<b><u>LAW ENFORCEMENT DEPARTMENT:</u></b>			
Police Chief	\$35.03	\$ 1.40	\$36.43
Police Officers (Full-time) (PROBATIONARY)	\$20.00	\$ 8.00	\$28.00
Police Sargent & Training Coordinator	\$28.95	\$ 1.16	\$30.11
Police Officer (Part-time) (SEASONAL)	\$25.03	\$ 1.00	\$26.03
Overnight	\$25.00	NONE	\$25.00
<b><u>ZONING &amp; PLANNING DEPARTMENT:</u></b>			
Planning & Zoning Administrator	\$24.77	\$ 1.23	\$26.00
Town Plan Commission Members	\$50/meeting	NONE	\$50/meeting
Town Plan Commission Chair	\$75/meeting	NONE	\$75/meeting
Zoning Board of Appeals Members	\$50/meeting	NONE	\$50/meeting
Zoning Board of Appeals Chair	\$75/meeting	NONE	\$75/meeting
<b><u>LIBRARY DEPARTMENT:</u></b>			
Library Director	\$26.58	\$ 1.06	\$27.64*
Librarian 1	\$27.32	\$ 1.09	\$28.41*
Librarian 2	\$23.00	\$ 0.92	\$23.92*
Library Assistants/Aides	\$15.00	\$ 0.60	\$15.60*
Library Recreation Director Program Asst.	\$20.00	\$ -2.00	\$18.00*
Library Recreation Director Early Childhood	\$20.00	NONE	\$20.00*
<b><u>GENERAL GOVERNMENT DEPARTMENT:</u></b>			
Town Administrator ( <i>exempt position</i> )	\$81,248.80/annually	\$3,198.20/annually	\$84,447/annually
Internal Accounting/Harbor Commission Secretary	\$25.00	\$ 1.00	\$26.00
Clerical Assistant	\$24.56	\$ 1.44	\$26.00
Payroll Coordinator	\$23.00	\$ 3.00	\$26.00
Chief Election Inspector	\$85.00/election	\$ 3.00	\$88.00/election
Election Inspectors	\$75.00/election	\$ 3.00	\$78.00/election
Election Inspectors acting as convened or reconvened Municipal Board of Canvassers (MBOC): ( <i>other than on election day</i> )	\$25/meeting	\$ 1.00	\$26/meeting
<b><u>APPOINTED OFFICIALS:</u></b>			
( <i>to bring to min. wage</i> ) (1)	\$7.25	NONE	\$7.25



## 2024 Compensation Resolution – Town of LaPointe Resolution #2023-1212D

### AMBULANCE SERVICE DEPARTMENT:

Ambulance Director (1)	\$850.00/month	\$ 34.00/month	\$884.00/month
Ambulance Assistant Director (1)	\$850.00/month	\$ 30.00/month	\$884.00/month
EMTs (per run Duluth)	\$190.00	\$ 7.60	\$197.60
EMTs (per run Ashland)	\$100.00	\$ 4.00	\$104.00
EMTs (per run Bayfield)	\$50.00	\$ 2.00	\$52.00
EMTs (non transport)	\$35.00	\$ 1.40	\$36.40
EMRs (per run Duluth)	\$170.00	\$ 6.80	\$176.80
EMR s (per run Ashland)	\$80.00	\$ 3.20	\$83.20
EMRs (per run Bayfield)	\$40.00	\$ 1.60	\$41.60
EMRs (non transport)	\$30.00	\$ 1.20	\$31.20
EMT/EMR (meetings)	\$20.00/meeting	\$ 5.00/meeting	\$25.00/meeting
EMT/EMR (CEU)	\$20.00/CEU	\$ 1.00/CEU	\$21.00/CEU
EMT/EMR (on call)	\$20.00/shift	\$ 5.00/shift	\$25.00/shift
EMT/EMRs Saturday Shifts (3)	\$60.00/shift	NONE	\$60.00/shift
EMT/EMRs Holiday Shift (2)	\$85.00/shift	NONE	\$85.00/shift
EMT/EMRs Peak Weekend (4)	\$85.00/shift	NONE	\$85.00/shift
Ambulance Members (Special tasks)	\$20.00/task	\$ 1.00/task	\$21.00/task

### FIRE DEPARTMENT:

Fire Chief (1)	\$725.00/month	\$ 29.00/month	\$754.00/month
Fire Department Lead Engineer (1)	\$358.36/month	\$ 14.64/month	\$373.00/month
Fire Fighters (full response)	\$55.00/call	\$ 2.00/call	\$57.00/call
Fire Fighters/Officers (full response)	\$66.00/call	\$ 3.00/call	\$69.00/call
Fire Fighters/Officers (meetings)	\$20.00/meeting	\$ 5.00/meeting	\$25.00/meeting
Fire Fighters/Officers (CEU)	\$20.00/CEU	\$ 1.00/CEU	\$21.00/CEU
Fire Fighters/Officers (standby)	\$22.00/event	\$ 1.00/event	\$23.00/event
Fire Fighters/Officers (stand-down)	\$6.00/event	NONE	\$6.00/event
Fire Inspectors (Commercial)	\$386.00/period	\$ 15.00/period	\$401.00/period
Fire Fighters (special tasks); Fire Chief appointee	\$20.00/point	\$ 1.00/point	\$21.00/point

# 2024 Compensation Resolution – Town of LaPointe Resolution #2023-1212D

1. **Appointed officials:** Airport Manager, Ambulance Director, Ambulance Assistant Director, Fire Chief, Lead Engineer, Sexton. If submitted times take them below calculated minimum wage, this will apply to those hours
2. **Holiday Shifts (NOT in addition to regular shift pay):** New Year's Day, Memorial Day, Independence Day, , Labor Day, Thanksgiving Day, Christmas Eve Day and Christmas Day
3. **Saturdays (NOT in addition to regular shift pay, and not covered by Footnote 4)**
4. **Peak Weekend Compensation (NOT in addition to regular shift pay):** 6 pm Friday-6am Monday from Memorial Day weekend to weekend after September 15<sup>th</sup>

**\* Wages set by the Madeline Island Public Library Board**

Dated this \_\_\_\_\_ day of December 2023.

Attest:

\_\_\_\_\_  
Glenn Carlson, Chair

\_\_\_\_\_  
Alexandra Smith, Clerk

\_\_\_\_\_  
Michael Anderson, Supervisor

\_\_\_\_\_  
Date Posted

\_\_\_\_\_  
Aimée Baxter, Supervisor

\_\_\_\_\_  
Susan Brenna, Supervisor

\_\_\_\_\_  
Samantha Dobson, Supervisor



## Amendment to La Pointe Town Ordinance Chapter 425-34. Restrictions

Proposed change underlined in bold. The effect of the proposal is to allow parking on the west side of Whitefish between Big Bay Road and Col. Woods Ave.

### Whitefish Street

No person shall park or leave any vehicle, trailer or tangible property on any part or portion of Whitefish Street between 2:30 a.m. and 5:30 a.m.

No person shall park or leave any vehicle, trailer or tangible property on the east side of Whitefish Street between the hours of 7:30 a.m. and 4:30 p.m. between the intersections of County Highway H (Big Bay Road) and Colonel Woods Avenue.

No person shall park or leave any vehicle, trailer or tangible property on any part or portion of the west side of Whitefish Street north of the intersection with County Highway H (Big Bay Road).

TOWN OF LA POINTE, WISCONSIN:

\_\_\_\_\_  
Glenn Carlson, Town Board Chair

ATTEST:

\_\_\_\_\_  
Alex Smith, Town Clerk

DATE:  
  
\_\_\_\_\_

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JUN 11 2003

Notarial dg

(5) TB, TA, AA, clerk, Public

## TOWN OF LA POINTE

**PRESENTED BY:** THE HORTON GROUP INC  
10320 ORLAND PARKWAY  
ORLAND PARK, IL 60467  
262.347.2600

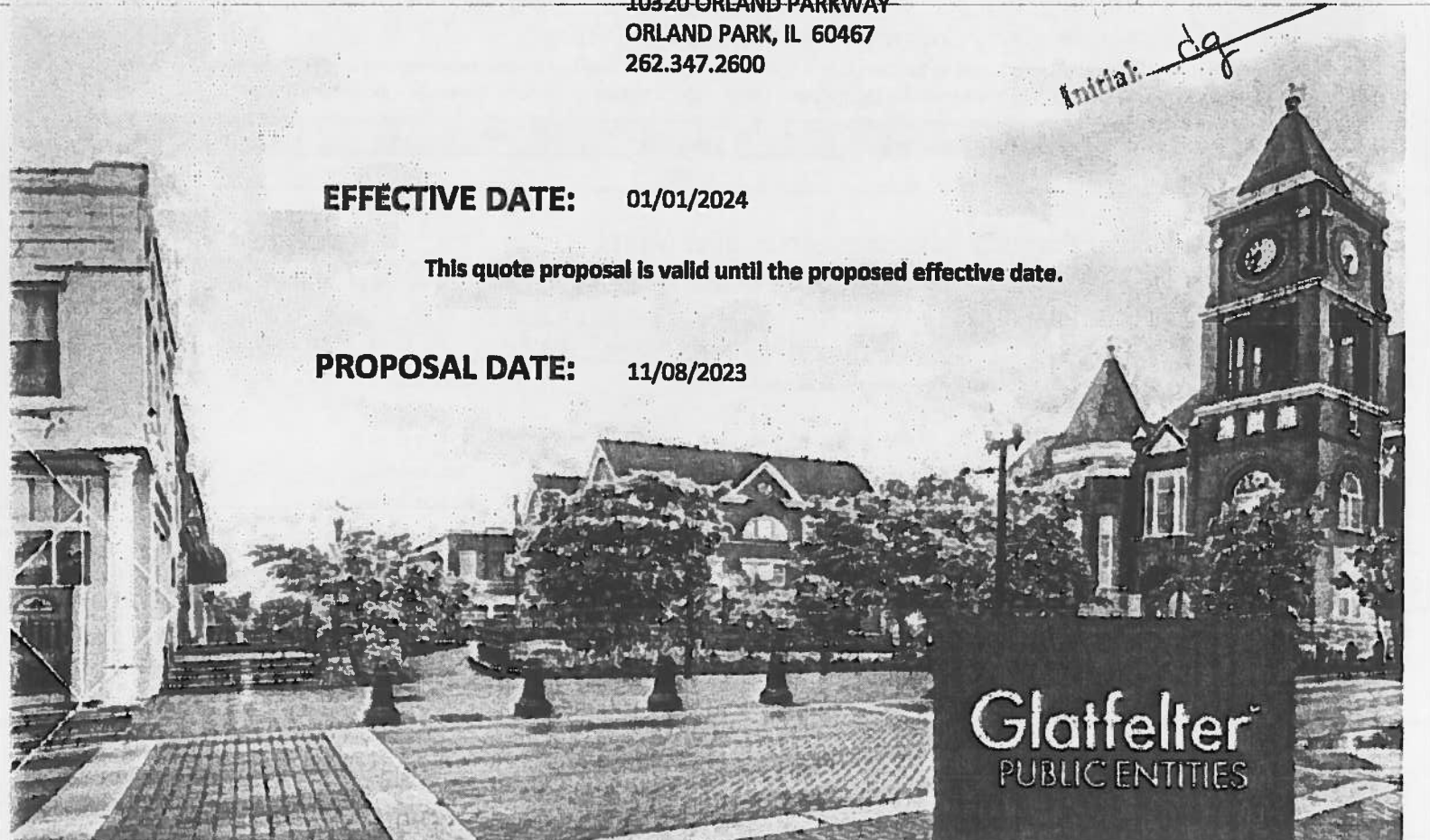
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Initial: dg

**EFFECTIVE DATE:** 01/01/2024

This quote proposal is valid until the proposed effective date.

**PROPOSAL DATE:** 11/08/2023



**Glatfelter**  
PUBLIC ENTITIES

**Property**

Policy Deductible: \$2,500

**Equipment Breakdown Deductible:**

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

**Property Premises Summary**

Premises	Address	City	State	Zip
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	318 BIG BAY ROAD	LA POINTE	WI	54850
12	792 MILLER FARM ROAD	LA POINTE	WI	54850
13	793 BIG BAY ROAD	LA POINTE	WI	54850
14	320 BIG BAY ROAD	LA POINTE	WI	54850
15	MAIN AND LE SUEUR AT RUSSELL PARK	LA POINTE	WI	54850

**Schedule of Property Coverage – Policy 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.

Premises	Blanket Limit of Insurance	Valuation	Coinsurance	Inflation Guard
All	\$12,432,346	RC	N/A	4%

**Schedule of Property Coverage – Individual Limits**

Premises/ Item	Description/ Occupancy	Real Property			Personal Property				
		Limit	Valu- ation	Coin- surance	Inflation Guard	Limit	Valu- ation	Coin- surance	Inflation Guard
3 / 2	OUTDOOR CLASSROOM PAVILION	Incl. in Blanket				Not Covered			
4 / 2	PAVILION	Incl. in Blanket				Not Covered			
5 / 2	STORAGE BUILDING 1	Incl. in Blanket				Not Covered			
5 / 3	ISLAND CLOSET/GARAGE	Incl. in Blanket				Not Covered			
5 / 4	STORAGE BUILDING 3	Incl. in Blanket				Not Covered			
8 / 2	PARK PAVILLION	Incl. in Blanket				Not Covered			
8 / 3	WOOD SHED	Incl. in Blanket				Not Covered			

**Coverages C and D: Schedule of Limits**

<b>Coverage C – Loss of Income</b>	<b>Loss sustained for up to:</b>	<b>\$250,000</b>	<b>per occurrence</b>
<b>Coverage D – Extra Expense</b>	<b>Loss sustained for up to:</b>	<b>\$250,000</b>	<b>per occurrence</b>

**Property Coverage Extensions Limits**

<b><u>Extension</u></b>	<b><u>Limit of Insurance</u></b>	
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	
Outdoor Property:	\$3,018,350	
Software:	\$500,000	
Trees, Shrubs, Plants and Lawns:	\$25,000	
Valuable Papers and Records:	\$50,000	

**CRIME**

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

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 Entities 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 Entities 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 Entities coverage cannot be used to fulfill those requirements.

**Government Crime**

<u>Insuring Agreement</u>	<u>Limits 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

**Inland Marine**

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Coverage A – Blanket Tools and Equipment:	\$217,000 *	\$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	1T0410JXCA0194633	\$110,000	\$500	RC
JOHN DEERE 120C EXCAVATOR	FFR120CX034981	\$90,000	\$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
2017 JD ZERO TURN 950M MOWER	58372	\$11,500	\$500	RC
2018 LAKE ASSAULT WINDSLED	LALMF085A819	\$200,000	\$500	RC
2018 LAKE ASSAULT 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
1995 EXCEL MATERIA BALER EX60	EX1135	\$120,000	\$500	RC
HARMONY SOLID WASTE COMPACTOR	C2-370	\$100,000	\$500	RC
HARMONY SOLID WASTE CMPCTR XHD	C200-XHD-0111	\$100,000	\$500	RC
WASTEQUIP RAYFO 40-YARD CPCTR	207130	\$12,000	\$500	RC
2022 KUBOTA SKID STEER	KBC2131COU3A55771	\$49,012	\$500	RC

**Rented or Borrowed Equipment Extension Limit**

Any one occurrence: \$100,000

**Watercraft Extension Limit**

Any one occurrence: \$50,000



**AUTO**

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

<u>Coverage</u>	<u>Symbols</u>	<u>Limits</u>
Combined Single Limit for Bodily Injury & Property Damage (each Accident):	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection:		Not Included
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</u>	<u>Make &amp; Model</u>	<u>VIN</u>	<u>ACV</u>	<u>RC</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	1989	GENERAL FORD ENGINE PUMPER	1FDYS82A4KVA53643			\$50,000	\$1,000	\$1,000
2	2012	FORD E450 AMBULANCE BLS	1FDXE4FS1CDA38524			\$200,000	\$1,000	\$1,000
3	1993	FREIGHTLINER RESCUE LT	1FV6HFBC8PL492996			\$29,500	\$1,000	\$1,000
4	1986	FORD 9000 TANKER	1FDYY90R0GVA26394			\$500,000	\$1,000	\$1,000
5	2019	CORN PRO FD UTV TRAILER	4MJUB1417HE070676				N/A	N/A
6	1987	HOMEMADE TRAILER	SNTR38688MT				N/A	N/A
7	2008	FORD F250	1FTSX21568EA79750	X			\$1,000	\$1,000
8	2004	GMC DUMP TRUCK	1GDJK34UX4E340712	X			\$1,000	\$1,000
9	1998	CHEVY SERVICE TRUCK	1GCGK24R2WZ173326	X			\$1,000	\$1,000
10	2001	ZEIMAN TRI-AXLE TRAILER	1ZCE31A32YP21980	X			\$1,000	\$1,000
11	1991	INTERNATIONAL DUMP TRUCK	1HTSDZ7R4MH345628	X			\$1,000	\$1,000
12	2002	FORD SERVICE VAN	1FMNE31L62HA90336	X			\$1,000	\$1,000
13	2016	RAM 5500 W/ PLOW, DUMP, SANDER	3C7WRNBJ1GG308998	X			\$1,000	\$1,000
14	1997	FORD LOUISVILLE ROLL-OFF TRUCK	1FDZS96M9VVA39255	X			\$1,000	\$1,000
15	2005	STERLING LT9511 W/ SANDER	2FZAAWDC55AU42229	X			\$1,000	\$1,000
16	2004	CHEVY 2500 SERVICE TRUCK	1GCHK34U24E291633	X			\$1,000	\$1,000
17	2019	PJ CAR HAULER TILT TRAILER	4P5T82227K1304560	X			\$1,000	\$1,000
18	1998	CHEVY EXPRESS 15 PASS VAN	1GAHG39R2W1101098	X			\$1,000	\$1,000
19	2007	CHEVY EXPRESS G3500	1GAHG39U571228451	X			\$1,000	\$1,000
20	2015	WESTERN STAR TANKER	5KKHAXCY6FLGA7549			\$500,000	\$1,000	\$1,000
21	2010	PETERBILT TANKER	2NPLHN7X2AM102757			\$500,000	\$1,000	\$1,000
22	2012	DODGE RAM 2500 FD RESPONDER	3C6LD5AT6CG272308			\$150,000	\$1,000	\$1,000
23	2018	RAM 5500 SLT 4X4 TANKER CHASIS	3C7WRNAL4JG113147			\$500,000	\$1,000	\$1,000

Vehicle No.	Year	Make & Model	VIN	ACV	RC	Agreed Value	Comp. Ded.	Coll. Ded.
24	1996	GMC PARKS SERVICE TRUCK	1GTEK14M7TZ519596	X			\$1,000	\$1,000
25	2019	MERCEDES SPRINTER EXE AMBULANCE BLS	WD4FF0CD3KT009750			\$132,000	\$1,000	\$1,000
26	2009	GMC C5500 PUMPER	1GDG5E3999F406632			\$700,000	\$1,000	\$1,000
27	2019	WESTERN STAR DUMP TRUCK W/ SANDER	5KKHAVDV6LLG9820	X			\$1,000	\$1,000
28	2019	RAM 1500 PATROL VEHICLE	1C6RR7XT9K5741400	X			\$1,000	\$1,000
29	1994	FORD F250 UTILITY BRUSH VEHICLE	1FTHX26HORKB5719			\$10,000	\$1,000	\$1,000
30	2004	INTERNATIONAL 7400 DUMP HAULING TRUCK	1HTWHADT54J020342	X			\$1,000	\$1,000
31	2001	ROADMASTER TRAILER	5DT211C1911004446	X			\$1,000	\$1,000
32	2023	DODGE DURANGO LAW ENFORCEMENT	1C4RDJFG6PC558627	X			\$1,000	\$1,000
33	2023	SPARTAN FC-94 MFD	4S9DV2D91RC560862			\$776,593	\$1,000	\$1,000
		HIRED CAR PHYSICAL DAMAGE		X			\$100	\$500

**Schedule of Vehicles – Insured's Identifier**

Only vehicles with an insured's identifier are shown below.

Vehicle No.	Year	Make & Model	VIN	Insured's Identifier (How YOU refer to this vehicle)
12	2002	FORD SERVICE VAN	1FMNE31L62HA90336	2

## GENERAL LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

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>Coverage</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.

## LAW ENFORCEMENT ACTIVITY LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

- 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
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## PUBLIC OFFICIALS AND MANAGEMENT LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following 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>Coverage</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

## EXCESS LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

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

## EXCESS LIABILITY – COVERAGE HIGHLIGHTS

*The following apply unless noted otherwise in this proposal:*

<b>Public Officials and Management Liability</b>	Follows form with underlying occurrence or claims-made coverage.
<b>Employer's Liability</b>	Included in excess limits if scheduled as underlying coverage.
<b>Defense Costs</b>	Payable in addition to the Limits of Insurance.
<b>Public Use of Property</b>	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.
<b>Failure to Supply Water</b>	Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.
<b>Unmanned Aircraft (Drones)</b>	Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you.  \$1,000,000 each occurrence/aggregate sublimit applies.



**PREMIUM SUMMARY**

**TOWN OF LA POINTE (WI) C11696**

	<u>Premium</u>
Property.....	\$20,586
Crime .....	\$340
Inland Marine .....	\$8,775
Auto .....	\$23,965
General Liability.....	\$21,206
Law Enforcement Activity Liability .....	Included
Public Officials and Management Liability .....	\$7,691
Educators Legal Liability .....	Not Quoted
Excess Liability .....	\$8,602
<b>Total Estimated Annual Premium .....</b>	<b>\$91,165</b>

# Town of La Pointe

## WORKERS' COMPENSATION

**Insurer:**

Insurance Company: Employer's Mutual Casualty Company

Best Rating: A

**Policy Term:**

Effective Date: 01/01/2024

Expiration Date: 01/01/2025

**Description:**

**Limits**

- Part One: Workers' Compensation Subject to Wisconsin Statute
- Part Two: Employer's Liability
  - Bodily Injury by Accident - Each Accident \$1,000,000
  - Bodily Injury by Disease – Policy Limit \$1,000,000
  - Bodily Injury by Disease – Each Employee \$1,000,000

Code	Classification	Rate	Estimated Payroll
5507	Streets & Roads	4.61	\$ 21,113
7709	Fire Department – Volunteer	Pop	430
7720	Police Department	2.42	\$ 212,740
8810	Clerical	0.17	\$ 362,129
9413	Municipal Operations	2.87	\$ 396,128

**Experience Modification Factor: 1.39**

**Annual Premium: \$ 27,238.00**

**ACCIDENT & SICKNESS**

Prepared For: TOWN OF LA POINTE

VOLUNTEER BASIC BENEFITS	Quote Number:	245804	245805	245807
<b>Loss of Life Benefits</b>				
Accidental Death Benefit Amount.....		\$50,000	\$100,000	\$150,000
Seat Belt Benefit Amount.....		\$12,500	\$25,000	\$37,500
Safety Vest Benefit Amount.....		\$12,500	\$25,000	\$37,500
Military Death Benefit Amount.....		\$15,000	\$15,000	\$15,000
Illness Loss of Life Benefit Amount.....		\$50,000	\$100,000	\$150,000
Dependent Child & Education Benefit Amount..... Per Dependent Child		\$30,000	\$30,000	\$30,000
Spousal Support & Education Benefit Amount.....		\$15,000	\$15,000	\$15,000
Memorial Benefit Amount.....		\$5,000	\$5,000	\$5,000
Dependent Elder Benefit Amount..... Per Dependent Elder		\$5,000	\$5,000	\$5,000
Repatriation Benefit Amount.....		\$2,500	\$2,500	\$2,500
<b>Lump Sum Living Benefits</b>				
Accidental Dismemberment & Paralysis Benefit..... Principal Sum		\$50,000	\$100,000	\$150,000
Vision Impairment Benefit..... Principal Sum		\$50,000	\$100,000	\$150,000
Injury Permanent Impairment Benefit..... Principal Sum		\$50,000	\$100,000	\$150,000
Heart Permanent Impairment Benefit..... Principal Sum		\$50,000	\$100,000	\$150,000
Illness Permanent Impairment Benefit..... Principal Sum		\$50,000	\$100,000	\$150,000
Cosmetic Disfigurement Resulting from Burns Benefit..... Principal Sum		\$50,000	\$100,000	\$150,000
HIV Positive Lump Sum Living Benefit..... Principal Sum		\$50,000	\$100,000	\$150,000
<b>Weekly Income Benefits</b>				
Total Disability Benefit Weekly Amount (first 28 days).....		\$500	\$1,000	\$1,000
Total Disability Benefit Maximum Weekly Amount (after 28 days).....		\$500	\$1,000	\$1,000
Total Disability Minimum Weekly Amount.....		\$125	\$250	\$250
Partial Disability is equal to 50% of Total Disability Benefit Limit				
Occupational Retraining Benefit..... Maximum Amount		\$20,000	\$20,000	\$20,000
Weekly Injury Permanent Impairment (Lifetime) Benefit.....		Included	Included	Included
<b>Medical Expense Benefits</b>				
<b>Benefits Paid: Excess of Workers' Comp</b>				
Medical Expense Benefit..... Maximum Amount		\$50,000	\$100,000	\$100,000
Cosmetic Plastic Surgery Benefit..... Maximum Amount		\$25,000	\$25,000	\$25,000
Post-Traumatic Stress Disorder Benefit..... Maximum Amount		\$25,000	\$25,000	\$25,000
Critical Incident Stress Management Benefit..... Maximum Amount		\$25,000	\$25,000	\$25,000
Family Expense Benefit Amount..... Per Day		\$100	\$100	\$100
Family Bereavement & Trauma Counseling Benefit..... Per Person		\$1,000	\$1,000	\$1,000
Transition Benefit.....		Not Included	Not Included	Not Included
Felonious Assault Benefit..... Amount		\$25,000	\$50,000	\$75,000
Home Alteration & Vehicle Modification Benefit..... Maximum Amount		\$50,000	\$50,000	\$50,000
Volunteer Basic Premium for 1 Year		\$1,181	\$2,177	\$2,521

**ACCIDENT & SICKNESS**

Prepared For: TOWN OF LA POINTE

VOLUNTEER OPTIONAL BENEFITS	Quote Number: <b>245804</b>		245805		245807			
	(ANNUAL PREMIUM SHOWN)		Limit	Premium	Limit	Premium	Limit	Premium
Weekly Hospital Benefit Amount.....	Not Incl.		Not Incl.		Not Incl.			
First Week Total Disability Benefit Amount.....	Not Incl.		Not Incl.		Not Incl.			
Coordinated 28 Day Total Disability Benefit Amount.....	Not Incl.		Not Incl.		Not Incl.			
Weekly Injury Permanent Impairment COLA.....	Not Incl.		Not Incl.		Not Incl.			
Extended Total Disability Benefit.....	Not Incl.		Not Incl.		Not Incl.			
Long-Term Total Disability Benefit.....	Not Incl.		Not Incl.		Not Incl.			
Long-Term Total Disability COLA.....	Not Incl.		Not Incl.		Not Incl.			
Extra Expense Benefit			\$66		\$66		\$66	
Extra Expense Benefit Monthly Amount.....	\$600		\$600		\$600		\$600	
Extra Expense Benefit Maximum Amount.....	\$12,000		\$12,000		\$12,000		\$12,000	
24-Hour Accident Benefit - Injury Only.....	Not Incl.		Not Incl.		Not Incl.			
Off-Duty Accident Benefit - Injury Only.....	Not Incl.		Not Incl.		Not Incl.			
Organized Team Sports Benefit Rider								
Accidental Death & Dismemberment Benefit Amount*.....	Not Incl.		Not Incl.		Not Incl.			
Total Disability Benefit Maximum Weekly Amount*.....	Not Incl.		Not Incl.		Not Incl.			
Medical Expense Benefit Maximum Amount*.....	Not Incl.		Not Incl.		Not Incl.			
Policy Amendment Rider.....	Not Incl.		Not Incl.		Not Incl.			

\* Since these benefits are based on exposures (e.g. number of persons, type of activity, type of league) premium may vary annually based on differences in exposure. Please Note: Coverage provided under the optional 24-Hour / Off-Duty AD&D benefit requires a Roster listing the covered members.

Total Volunteer Basic and Optional:			
Premium for 1 Year	\$1,227	\$2,243	\$2,587

This proposal is only a brief description of the coverage(s) available under policy series V60000. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this proposal and the policy, the policy shall govern. The policy is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania domiciled insurance company, with its principal place of business at 1271 Ave of the Americas, FL 37, New York, NY 10020-1304. The company is currently authorized to transact business in all states and the District of Columbia and is identified by NAIC No. 19445.

# of Members	Cost Per Member	Total Cost
31	\$11.76	\$376.32
*The MFAP cost is not included in the ABS premium and will be billed as a separate fee.		

INSURED: Town of La Pointe  
 This quote will remain in effect until 07 Jan 2024

**CYBER**

**COVERAGE SCHEDULE (Currency in USD)**

LIMITS	OPTION #1	OPTION #2	OPTION #3	OPTION #4
<b>Breach Response</b>				
Notified Individuals:	250,000	250,000	250,000	250,000
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<b>THE BREACH RESPONSE LIMITS ABOVE ARE IN ADDITION TO THE POLICY AGGREGATE LIMIT OF LIABILITY</b>				
Policy Aggregate Limit of Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
<i>Resulting from Security Breach:</i>	\$100,000	\$100,000	\$100,000	\$100,000
<i>Resulting from System Failure:</i>	\$100,000	\$100,000	\$100,000	\$100,000
<b>Dependent Business Loss:</b>				
<i>Resulting from Dependent Security Breach:</i>	\$100,000	\$100,000	\$100,000	\$100,000
<i>Resulting from Dependent System Failure:</i>	\$100,000	\$100,000	\$100,000	\$100,000
Cyber Extortion Loss:	\$100,000	\$100,000	\$100,000	\$100,000
Data Recovery Costs:	\$100,000	\$100,000	\$100,000	\$100,000
<b>Liability</b>				
Data & Network Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Regulatory Defense & Penalties:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Payment Card Liabilities & Costs:	<del>\$1,000,000</del>	<del>\$1,000,000</del>	\$2,000,000	\$2,000,000
Media Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>eCrime</b>				
Fraudulent Instruction:	\$250,000	\$250,000	\$250,000	\$250,000
Funds Transfer Fraud:	\$250,000	\$250,000	\$250,000	\$250,000
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS</b>				
<b>Breach Response</b>				
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000; \$500 for Legal	\$2,500; \$1,250 for Legal	\$1,000; \$500 for Legal	\$2,500; \$1,250 for Legal
Each Incident, Claim, or loss:	\$1,000	\$2,500	\$1,000	\$2,500
Retention for BI System Failure:	\$25,000	\$25,000	\$25,000	\$25,000
Retention for BI Security Breach	\$25,000	\$25,000	\$25,000	\$25,000
Retention for Cyber Extortion Costs	\$25,000	\$25,000	\$25,000	\$25,000
Retention for Data Recovery Costs	\$25,000	\$25,000	\$25,000	\$25,000
PREMIUM:	\$2,340	\$2,110	\$3,110	\$2,800

This is premium subject to increase/decrease upon the underwriters review of the signed application.

# Town of La Pointe

All coverage information detailed in the preceding pages is based on information provided by the insured and subject to the terms, conditions, exclusions, and limitations contained in the policies. Please read your policies for a complete explanation. Property limits are flexible and chosen by the insured. Additional limits of liability may be available upon request.

**Premium Summary:**

**Coverage:**

**Premium:**

Commercial Package	\$ 91,165
Worker's Compensation	\$ 27,238
Airport Liability	\$ 1,767
<b>Total Premium</b>	<b>\$120,170</b>

**Accident & Sickness Optional Quote**

**Signed and Completed Application to bind**

- 245804 \$50,000 Limit \$ 1,227
- 245805 \$100,000 Limit \$ 2,177
- 245807 \$100,000 Limit \$ 2,521
- Coverage Declined

**Cyber Liability Options:**

**Signed and Completed Application to bind**

**Coverage & Limit Election (select one)**

- \$1,000,000 Limit, \$1,000 Deductible \$ 2,340
- \$1,000,000 Limit, \$2,500 Deductible \$ 2,110
- \$2,000,000 Limit, \$1,000 Deductible \$ 3,110
- \$2,000,000 Limit, \$2,500 Deductible \$ 2,800
- Coverage Declined

\_\_\_\_\_  
**Signature & Title**

\_\_\_\_\_  
**Date**