Village of Hales Corners

5635 S. New Berlin Road
Hales Corners, WI 53130
Phone: (414) 529-6161
Fax: (414) 529-6179
www.halescorners.org

James R. Ryan Municipal Building

VILLAGE BOARD - COMMITTEE OF THE WHOLE

May 5, 2025 (Monday) - 6:45 PM

Meeting Notice/Agenda

Notice is hereby given that the Village Board will meet as a Committee of the Whole (COW), at the above date and time, at the James R. Ryan Municipal Building (5635 S. New Berlin Road).

Pursuant to Resolution 20-61, members of the Committee of the Whole may attend this meeting in an electronic platform. The meeting electronic platform link is: https://meet.goto.com/984742341 or you may dial in at +1 (571) 317-3122 access code: 984-742-341. Requests to access the meeting must be 48 hours in advance of the meeting.

AGENDA

1.0 ROLL CALL
2.0 PUBLIC COMMENT – Comments from the public are limited to three (3) minutes.
3.0 AGENDA ITEMS
- 3.1 Minutes April 7, 2025
- 3.2 Appointments: Tracey Spottek, Public Works Commission
- 3.3 Municipal Court update
- 3.4 Audit 2024
- 3.5 Library Project Bid Update
- 3.6 Insurance Renewal – workers compensation, liability and property coverages 2025-2026

4.0 ADJOURNMENT

Sandra M. Kulik, Village Administrator
May 1, 2024

NOTE: Issues that require public input or for which citizens are present will receive priority on the agenda. Hearing or speech impaired persons who require special services should notify the Village staff in advance of the meeting.

Committee of the Whole
May 5, 2025

AGENDA SUPPLEMENT

#	ITEM
3.1	Minutes – as presented.
3.2	Appointments – D. Besson to present.
3.3	Municipal Court Update – J. Sonntag to present.
3.4	Audit 2024 – S. Kulik to report.
3.5	Library Project Bid Update – S. Kulik to report.
3.6	Insurance Renewal – S. Kulik to report.

Sandy Kulik (05.01.25)

COMMITTEE OF THE WHOLE - Minutes
April 7, 2025

Village of Hales Corners, WI
5635 S. New Berlin Road

The meeting was called to order at 6:45 p.m. by Jeff Chesney.

1.0 **Roll Call** – Present: Chair J. Chesney. Trustees: M. Bennett, T. Brinkmeier, K. Meleski, I. Thomson and Pres. D. Besson. Trustee M. Eternicka absent. Staff: Village Administrator S. Kulik. Audience (2).

2.0 **PUBLIC COMMENT** – Eric Kaye, 9900 W. Ridge Road, Hales Corners addressed the Committee regarding a reconsideration of allowing chickens to be kept in the Village. D. Besson commented that the Village has undertaken this subject 3 times and each time the result was to not allow them. M. Bennett commented that the last time this was undertaken was due to health issues with the bird flu as is currently the problem today. S. Kulik reported that it also was the financial and staffing inability to monitor licensing and sanitary conditions as the Village had issues even then. Further, with the current matters on the agenda tonight, the financial and staffing situation is worse.

3.0 **AGENDA ITEMS**

3.1 **Minutes March 3, 2025** – no changes, placed on file.

3.2 **Re-appointments** – D. Besson reported on request. **Motion** (Besson, Meleski) to forward to the Village Board for approval; motion passes 6-0-1.

3.3 **Board Calendar date conflicts** – S. Kulik reported on the memo included in the packet. Consensus to hold the second May BOT on 5/27 and to move the July COW to 7/14 and the only BOT to 7/28.

3.4 **Health Department update** – S. Kulik advised they proceed to closed session. Committee moved to item 3.4.6

3.4.1 **Vaccine For Adults Program** – no action taken.

3.4.2 **Health Dept. Fee schedules - Motion** (Besson, Meleski) to forward to the Village Board for approval; motion passes 6-0-1.

3.4.3 **Stericycle – sharps disposal contract concerns- request for new vendor – Motion** (Thomson, Meleski) to forward to the Village Board to cancel the Stericycle agreement and to cease collecting sharps; motion passes 6-0-1.

3.4.4 **Dept. of Health Services Grant Funding** – no action taken.

3.4.5 **Job Descriptions** – No action taken. Committee moved to item 4.0.

3.4.6 **Review Alternative Work Schedule** – S. Kulik read the notice for the Committee of the Whole may enter closed session pursuant to Wis. Stat. §19.85(1)(c), for consideration of the employment, promotion, compensation or performance evaluation data of any public employee over which the governmental body has jurisdiction or exercises responsibility to review the alternative work schedule for the Health Officer over which the governmental body has jurisdiction or exercises responsibility, and to re-enter open session at the same place thereafter to act on such matters as discussed therein as it deems appropriate.

Motion (Besson, Brinkmeier) to convene in closed session per notice read into the record and request S. Riemer, newly elected trustee to be included in closed session; Roll Call: Ayes: Besson, Brinkmeier, Bennett, Chesney, Meleski, Thomson. Nays; None. Committee convened in closed session at 6:55 p.m.

Motion (Besson, Meleski) to reconvene into open session. Roll Call: Ayes: Besson, Brinkmeier, Bennett, Chesney, Meleski, Thomson. Nays; None. Committee reconvened in open session at 7:52 p.m.

Committee moved to item 3.4.1.

4.0 **ADJOURN – Motion** (Besson, Brinkmeier) to adjourn at 7:54 p.m.; motion passes 6-0-1.

Submitted,

Sandra M. Kulik, Administrator

3.2

STATE OF WISCONSIN VILLAGE OF HALES CORNERS MILWAUKEE COUNTY

RESOLUTION NO. 25-XX

A RESOLUTION CONFIRMING MEMBER APPOINTMENT TO THE PUBLIC WORKS COMMISSION

WHEREAS, the Village President has submitted appointments for confirmation to the Village Board.

NOW, THEREFORE, BE IT RESOLVED that the Village Board of the Village of Hales Corners hereby confirms the following re-appointments as presented below:

Committee/Board/Commission	Person	Term Expiration
Public Works Commission	Tracey Spottek	April 30, 2028

PASSED AND ADOPTED this ________th day of ______________, 2025.

____
Daniel J. Besson, Village President

____
Sandra M. Kulik, Village Administrator/Clerk

Tracey Spottek

FOR: VILLAGE OF HALES CORNERS PUBLIC WORKS COMMISSION

- Resident of Hales Corners 30+ years

PROFESSIONAL EXPERIENCE

- 36 Years Inside Journeyman Wireman – Construction
- Project Supervisor on multiple projects
    - Industrial, Commercial and Heath care experience

EDUCATION

- 5-year Apprenticeship Milwaukee JATC – Local 494
- Associate degree – Electrical Technology

Village of Hales Corners

Memo

To: Village Board

From: Sandy Kulik, Village Administrator

Date: May 1, 2025

Re: Agenda Item : 3.3 Municipal Court Update

Judge Sonntag will present.

Memo

To: Village Board

From: Sandy Kulik, Village Administrator

Date: May 1, 2025

Re: Agenda Item : 3.4 Audit Updated

This is just a reminder that the 2024 Audit will be reviewed at the next BOT. Results were as expected. A clean audit opinion and improving fund balances.

Village of Hales Corners

Memo

To: Village Board

From: Sandy Kulik, Village Administrator

Date: May 1, 2025

Re: Agenda Item : 3.5 Library Project Update

Bids for the Library renovations were received on April 23, 2025. There are some quantities that need verification and other contractual items, but it will be presented to the Village Board at the next BOT.

Memo

To: Village Board

From: Sandy Kulik, Village Administrator

Date: May 1, 2025

Re: Agenda Item : 3.6 Insurance Renewal

The 2025-2026 Workers Compensation, Property and Liability, and Cyber premiums had been received. The premium breakdown is below. The next impact on 2025 Fiscal Year is approximately $13,400. No additional funding from contingency is requested at this time as it is too early in the year and funding is likely to be available from other sources.

A recommendation to forward to the Village Board for approval is requested.

Insured Name: Village of Hales Corners Nancy Wuenne/ Ashley Pettit Effective: 5/29/2025	Premium Comparison					
	Prior Year		Current Year - By Companies Quoting			
Company	LWMMI		LWMMI			
Year	2024		2025		Difference	
Coverages						
General Liability	$22,639.00		$21,222.00		-$1,417.00	-6.3%
Police Prof Liability	$15,819.00		$16,133.00		$314.00	2.0%
Public Officials Liability	$22,952.00		$24,160.00		$1,208.00	5.3%
Auto Liability	$7,071.00		$7,244.00		$173.00	2.4%
Auto Physical Damage	$10,006.00		$10,945.00		$939.00	9.4%
Crime	$1,216.00		$1,351.00		$135.00	11.1%
Cyber	$5,104.00		$7,970.00		$2,866.00	56.2%
Package Total	$84,807.00		$89,025.00		$4,218.00	5.0%
Property	$28,694.00	MPIC	$32,198.00	MPIC	$3,504.00	12.2%
Accident & Health	$2,539.00	Provident	$2,543.00	Provident	$4.00	0.2%
Other Coverages Subtotal	$31,233.00		$34,741.00		$3,508.00	11.2%
Workers Compensation	$79,309.00		$95,004.00		$15,695.00	19.8%
Estimated Premium	$195,349.00		$218,770.00		$23,421.00	12.0%

LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INSURANCE COMPANY

INSURANCE PROPOSAL FOR

HALES CORNERS, VILLAGE OF

5/29/2025 - 5/29/2026

Proposal Number 12875

League Insurance
316 W. Washington Ave., Suite 600
Madison, WI 53703
(608) 833-9595

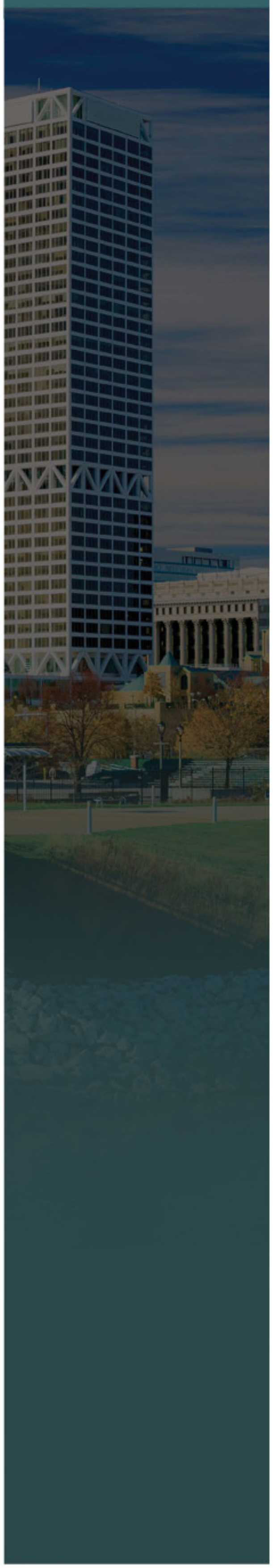
Matt Becker, CEO
matt@lwwmi.org

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

Nancy Wuenne
nancy.wuenne@rrins.com

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

Created in 1984 and governed by a board of your peers, League Insurance insures more than 500 cities, villages, and special districts. We are 100% member owned and our financial security, broad coverages, and customized services are specifically designed to serve Wisconsin municipalities.



Village of Hales Corners

05/29/2025 to 05/29/2026

<u>Proposal</u>

- Premium Comparison
- Proposal
- Property
- Cyber Liability
- Accident/Health
- Premier Services

Insured Name: Village of Hales Corners

Nancy Wuenne/ Ashley Pettit
Effective: 5/29/2025

Premium Comparison

	Prior Year		Current Year - By Companies Quoting			
Company	LWMMI		LWMMI			
Year	2024		2025		Difference	
Coverages						
General Liability	$22,639.00		$21,222.00		-$1,417.00	-6.3%
Police Prof Liability	$15,819.00		$16,133.00		$314.00	2.0%
Public Officials Liability	$22,952.00		$24,160.00		$1,208.00	5.3%
Auto Liability	$7,071.00		$7,244.00		$173.00	2.4%
Auto Physical Damage	$10,006.00		$10,945.00		$939.00	9.4%
Crime	$1,216.00		$1,351.00		$135.00	11.1%
Cyber	$5,104.00		$7,970.00		$2,866.00	56.2%
Package Total	**$84,807.00**		**$89,025.00**		**$4,218.00**	**5.0%**
Property	$28,694.00	*MPIC*	$32,198.00	*MPIC*	$3,504.00	12.2%
Accident & Health	$2,539.00	*Provident*	$2,543.00	*Provident*	$4.00	0.2%
Other Coverages Subtotal	**$31,233.00**		**$34,741.00**		**$3,508.00**	**11.2%**
Workers Compensation	$79,309.00		$95,004.00		$15,695.00	19.8%
Estimated Premium	**$195,349.00**		**$218,770.00**		**$23,421.00**	**12.0%**

Exposure changes

Package Changes	**2024**	**2025**	**Difference**	
Total Payroll	$4,110,000	$3,953,000	(157,000)	-3.8%
# of Full Time Police Officers	17	17	-	0.0%
Number of Vehicle	24	24	0	0.0%
Population	7622	7,434	-188	-2.5%
APD - Total Original Cost	$1,945,177	$1,941,504	(3,673)	-0.2%
APD- Total Number of Vehicles	24	24	0	0.0%
Number of Employees	72.25	80.25	8	11.1%

LWMMI Optional Quote
Optional APD Deductible $2,500
Annual Premium $91,197
Total Annual Savings: $855

*Accident & Health Policy with Provident is only offered on an annual basis. Note: This was previously offered on a 3-year basis

Property (See Additional Page)

Work Comp (See additional page)

Insured Name: Village of Hales Corners

Effective: 5/29/2025

Workers' Compensation Comparison

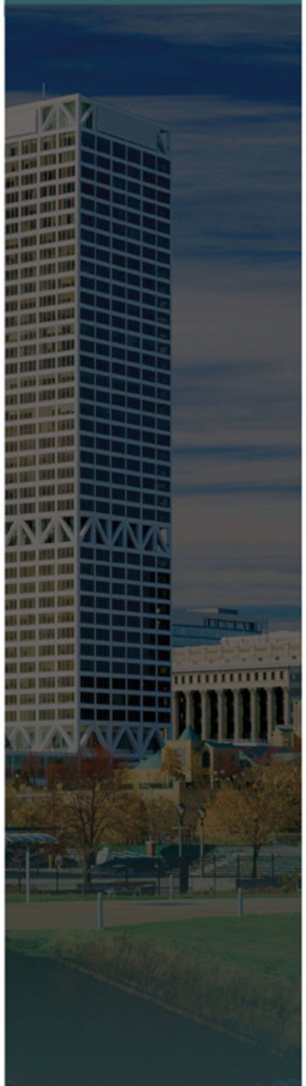
Code	Classification	2024 Payroll Exposure	2024 Rate	2024 Premium	2025 Payroll Exposure	2025 Rate	2025 Premium	Exposure Difference	Rate Difference	% Rate Difference	Premium Difference
7704	Fire Dept Non-Volunteer	824,000	3.05	25,132	977,000	3.07	29,994	153,000	0.02	0.7%	4,862
7720	Police Officers	1,605,000	2.42	38,841	1,755,000	2.32	40,716	150,000	-0.10	-4.1%	1,875
8810	Clerical Office	972,000	0.17	1,652	1,074,000	0.16	1,718	102,000	-0.01	-5.9%	66
9414	Village Operations	552,000	4.01	22,135	601,000	3.57	21,456	49,000	-0.44	-11.0%	(679)
Totals		**3,953,000**		**87,760**	**4,407,000**		**93,884**	**454,000**			**6,124**
Experience Mod			0.98	(1,755)		1.10	9,388		0.12		11,143
Premium Discount			8.00%	(6,916)		8.20%	(8,488)		0.20%		(1,572)
Expense Constant				220			220				0
Terrorism Coverage			0.00	0		0.00	0				0
Total Premium				**$79,309**			**$95,004**				**$15,695**

Insured Name: Village of Hales Corners Effective: 5/29/2025	**Property Comparison**			
	Prior Year MPIC 2024	Current Year MPIC 2025	Difference	
Building, BPP, PITO				
Premium	$25,048.00	$28,258.00	$3,210.00	13%
Coverage Limit	31,080,471	34,713,500	$3,633,029.00	12%
Rate	$0.0806	$0.0814	$0.0008	1%
Deductible	$2,500.00	$2,500.00	$0.00	0%
Scheduled Personal Property				
Premium	$3.00	$4.00	$1.00	33%
Coverage Limit	4,335	4,335	$0.00	0%
Rate	$0.0806	$0.0814	$0.00	1%
Deductible	$2,500.00	$2,500.00	$0.00	0%
Contractor's Equipment				
Premium	$1,021.00	$1,114.00	$93.00	9%
Coverage Limit	464,238	506,500	$42,262.00	9%
Rate	$0.22	$0.22	$0.00	0%
Deductible	$1,000.00	$1,000.00	$0.00	0%
Monies & Securities				
Premium	$100.00	$100.00	$0.00	0%
Coverage Limit	10,000	10,000	$0.00	0%
Rate	$0.620	$0.50	-$0.12	-19%
Deductible	$500.00	$1,000.00	$500.00	100%
Monies & Securities - Limited Term				
Premium	$502.00	$405.00	-$97.00	-19%
Coverage Limit	270,000	270,000	$0.00	0%
Rate	$0.1859	$0.15	-$0.036	-19%
Deductible	$500.00	$1,000.00	$500.00	100%
Equipment Breakdown				
Premium	$2,020.00	$2,317.00	$297.00	15%
Coverage Limit	31,080,471	34,717,835	$3,637,364.00	12%
Rate	$0.0065	$0.0067	$0.0002	3%
Deductible	$1,000.00	$1,000.00	$0.00	0%
Property Total	**$28,694.00**	**$32,198.00**	**$3,504.00**	**12%**

Scheduled Personal Property - Fire Department AED

R&R INSURANCE

LEAGUE OF WISCONSIN MUNICIPALITIES
MUTUAL INSURANCE



Proposal

LEAGUE INSURANCE – COVERAGE HIGHLIGHTS

COVERAGE PROVIDED FOR:

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

COMPREHENSIVE COVERAGE INCLUDES:

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

ADDITIONAL COVERAGE ENHANCEMENTS

Liability:

- Airports
- Back Wages in Employment Claims
- Breach of Contract
- Care, Custody, & Control
- Communicable Disease
- Contractual Liability
- Cyber
- Damages to Rented Premises
- Dams
- Defense Costs in Addition to Limit
- Discrimination
- Drones
- EEOC actions
- Failure to Supply
- Land Use, Permits, & Zoning Claims
- Medical Payments
- No Fault Sewer Backup Optional Coverage
- Non-monetary Claims
- Occurrence Based
- Pollution
- Sexual Harassment/Abuse Coverage
- Special Events Included
- Tax Assessment Claims
- Volunteers
- Watercraft
- Wrongful Termination

Auto:

- Automatic New Auto Coverage
- Autos of Others in Your Care, Custody, or Control
- Commandeered Autos
- Hired Auto Physical Damage
- Hired/Non-owned
- Lease Gap
- Personal Auto Physical Damage Deductible Reimbursement
- Temporary Transportation Expense
- Towing Expense
- Uninsured/Underinsured

PREMIER SERVICES – CUSTOMIZED FOR YOU

HUMAN RESOURCES ASSISTANCE

League Insurance has partnered with *Stafford Rosenbaum LLP* to provide the following human resources services:

- HR Hotline – phone assistance with HR-related issues.
- Talent Management – support with recruitment, hiring, background screening, onboarding, performance management, coaching, feedback, disciplinary counseling, termination management, and organizational and staff development.
- Employment Law Compliance – WI and Federal Fair Employment, wage & hour, safety, FMLA, I-9 Employment Verification, and more.
- Documents – development/review of job descriptions, **handbooks, policies, procedures**, and forms customized for the municipality.
- Compliance and HR practices assessments and development of remedial plans.
- Workplace Training – related to compliance and HR-related topics for supervisors and/or employees.
- Workplace investigations.
- Sample handbooks, toolkits addressing various HR subjects and best practices, and online harassment and discrimination training webinars.

EMPLOYEE SAFETY & RISK MANAGEMENT

With loss control resources provided by United Heartland, we can analyze loss trends and municipal operations to **customize a safety program for your community.** Included are comprehensive safety manuals, job site analysis, newsletters, webinars, and information on many topics including:

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

LEAGUE INSURANCE UNIVERSITY

League Insurance has partnered with *Lexipol* to provide self-paced online courses *written specifically* for local government and public safety professionals. Courses are available on demand from any computer or mobile device with internet access, 24/7.

- League Insurance University offers all employees access to over **200 online training topics** including HR & Management, Safety, Public Works, Law Enforcement, and much more.
- For Water and Wastewater, League Insurance University courses can be used to fulfill annual training hours requirements. Wastewater professionals will simply need to submit their certificate of course completion directly to the DNR for training approval.
- For law enforcement, League Insurance Police University can be used to fulfill 8 of the 24 hours of annual training requirements with Department level approval.

CYBER UNIVERSITY

League Insurance is partnered with leading cyber insurance provider, *Tokio Marine HCC*. With cyber liability coverage from League Insurance, you have **access to state-of-the-art cyber coverage and resources** including:

- Training courses on many topics including ransomware, phishing emails, network security, and more.
- Sample policies and procedures for best practices and breach response plans.
- Cyber security advisors for technical information and scenario planning.

LAW ENFORCEMENT POLICIES/PROCEDURES ASSISTANCE

League Insurance members are **eligible to receive reimbursement** for updating law enforcement and fire department manuals through an accredited policy manual service provider, as well as reimbursement for law enforcement accreditation.

REBOUND RETURN TO WORK PROGRAM

League Insurance has contracted with *Rebound*, a company which specializes in rehabilitation of injured municipal employees. The program gets your employees seen by top specialists quickly, and with better outcomes. This helps employees recover and saves departments money. Under the *Rebound* program, members are **100% reimbursed** by League Insurance for Rebound expenses incurred.

NURSE TRIAGE & TELEHEALTH

League Insurance is partnered with *CorVel* to provide nurse triage and telehealth services. CorVel's proactive healthcare solution offers injured workers the following medical services:

- Nurse Triage – **24-7 access to registered nurse hotline** to evaluate injuries to determine immediate medical needs.
- Telehealth – Provides immediate referral to medical physicians when needed via computer, tablet, or phone.

YOUR LEAGUE INSURANCE TEAM

LEAGUE INSURANCE

316 W. Washington Avenue
Suite 600
Madison, WI 53703
(608) 833-9595

Matt Becker
Chief Executive Officer
matt@lwwmi.org

Craig Sherven
Public Safety Specialist
csherven@lwmmi.org

R & R INSURANCE SERVICES

N14 W23900 Stone Ridge Drive
Waukesha, WI 53188
(414) 529-6161

Nancy Wuenne
nancy.wuenne@rrins.com
(262) 338-7865
(414) 529-6161

WORKERS COMPENSATION CLAIMS ADMINISTATOR

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

Denise Kawczynski
Senior Claims Representative
denise.kawczynski@unitedheartland.com
(262) 787-7646

LIABILITY CLAIMS ADMINISTRATOR

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

Dan Lowndes
Managing Attorney
dlowndes@statewidesvcs.com
(608) 828-5687

League Insurance Quote Summary

Policy Effective Date: 5/29/2025
Proposal Number:12875

Insured Name: Hales Corners, Village of
Contact Name: Sandra Kulik
Contact Phone: (414) 529-6161
Contact Email:skulik@halescorners.org

Agency: R & R Insurance Services
Agent Name: Wuenne, Nancy
Agent Email: nancy.wuenne@rrins.com
Agent Phone:(262) 338-7865

PREMIUM:

	Expiring Policy			Renewal		
	Deductible	Limit	Premium	Deductible	Limit	Premium
General Liability	2,500	6,000,000	22,639	2,500	6,000,000	21,222
Police Professional Liability	2,500	6,000,000	15,819	2,500	6,000,000	16,133
Public Official & Employment Practices Liability	2,500	6,000,000	22,952	2,500	6,000,000	24,160
Auto Liability	2,500	6,000,000	7,071	2,500	6,000,000	7,244
Auto Physical Damage	N/A	N/A	10,006			10,945
Airport	N/A	N/A	0	N/A	N/A	0
Dam	N/A	N/A	0	N/A	N/A	0
No Fault Sewer						
Railroad	N/A	N/A	0	N/A	N/A	0
UM & UIM Higher Limit	N/A	25,000/50,000	0	N/A	25,000/50,000	0
Crime & Bonds	5,000	500,000	1,216	5,000	500,000	1,351
Cyber	2,500	1,000,000	5,104	2,500	1,000,000	7,970
Total Premium			84,807.00			**89,025.00**

EXPOSURES AND LIMITS:

Base Exposures:	**Expiring**	**Renewal**
Total Payroll	3,953,000	4,407,000
Number for FTE Police	17.00	17.00
Number of Vehicles (Auto Liability)	24	25
Population	7,434	7,716
APD – Total Value	1,732,902	1,903,835
APD – Total Number of Vehicles	24	25
Number of Employees	72.25	80.25
Supplemental Exposures:		
UM & UIM limit	$25K Per Person / $50k Occurrence	$25K Per Person / $50k Occurrence
Cyber Limit	1,000,000	1,000,000
Operating Expenditures (Cyber)	13,239,109	17,000,000
Number of Dams		
Number of Railroads	N/A	N/A
Airport Coverage	No	No
Airport Refueling	N/A	N/A
Population Base for No Fault Sewer Coverage	7,434	7,716

ADDITIONAL INSUREDS:

Name	**Reason**

Milwaukee County	Use of parks & mutual aid agreements, Hales Corners Historical Society, and the Community Development Authority of the village of Hales Corners
Milwaukee County Parks	with regards to Village Farmers Market
Community Development Authority of the Village of Hales Corners	
Hales Corners Historical Society	
In consideration of premium paid, $2,500 deductible applies to both defense costs and claim payments.	

Proposed coverages, no coverage has been bound.

League Insurance – Auto Schedule

Municipality: Hales Corners, Village of

Effective Date: 5/29/2025 Expiration Date: 5/29/2026

Auto Liability Deductible: 2,500

Year	Make	Model	Vehicle Type	VIN #	Dept. (optional)	Zip Code (Garaged at Night)	Parked Inside (i) or Outside (o)	Is Garage Location in a Flood Zone?	Original Cost New	Is APD Coverage Requested?	APD Deductible	Coverage Type *(Replacement Cost or Actual Cash Value)*
1998	Pierce Saber	Fire Truck	Fire Other	4PICT02U8WA00634	FD	53130	Inside	No	$209,667	Yes	$2,500	Actual Cash Value
2005	Freightliner	Dump Truck	Dump Truck	1FVACYDCX5HU32042	DPW	53130	Inside	No	$102,000	Yes	$2,500	Actual Cash Value
2006	Seagrave	Fire Truck	Fire Other	1F9EA28T46CST2091	FD	53130	Inside	No	$325,000	Yes	$2,500	Actual Cash Value
2009	International	4300 Electrical Bucket Truck	Dump Truck	1HTMMAAN09H126902	DPW	53130	Inside	No	$21,569	Yes	$1,000	Actual Cash Value
2010	International	Dump Truck	Dump Truck	1HTWDAAR8AJ236489	DPW	53130	Inside	No	$135,000	Yes	$2,500	Actual Cash Value
2010	Chevrolet	Pickup	Pickup	1GCPCPEX9A2203843	DPW	53130	Inside	No	$19,400	Yes	$1,000	Actual Cash Value
2010	GMC/Chevrolet	Pickup	Pickup	1GC3KZBG0AF153207	DPW	53130	Inside	No	$31,500	Yes	$1,000	Actual Cash Value
2013	Chevrolet	Equinox	Fire Other	2GNALDEK0D6167878	FD	53130	Inside	No	$24,000	Yes	$1,000	Actual Cash Value
2015	Chevrolet	3500 Mini Dump	Dump Truck	1GB3CYC8XFF535223	DPW	53130	Inside	No	$48,867	Yes	$1,000	Actual Cash Value
2016	Ford	Explorer	Police	1FM5K8AR0GGB81092	PD	53130	Inside	No	$26,372	Yes	$1,000	Actual Cash Value
2016	Life Line	SuperLiner	Rescue	1FDXE4FS2GDC08721	FD	53130	Inside	No	$181,164	Yes	$2,500	Replacement Cost
2017	International	Truck with Plow	Dump Truck	3HAWDSPR1HL504118	DPW	53130	Inside	No	$106,792	Yes	$2,500	Replacement Cost
2018	Chevrolet	Silverado 2500 W	Pickup	1GCOCUEG8JZ311662	DPW	53130	Inside	No	$26,486	Yes	$1,000	Actual Cash Value
2019	Chevrolet	Truck	Pickup	2GCRCNECXK1150977	DPW	53130	Inside	No	$26,677	Yes	$1,000	Actual Cash Value
2019	Ford	Explorer	Police	1FM5K8AR4KGB15315	PD	53130	Inside	No	$28,467	Yes	$1,000	Actual Cash Value
2020	Chevrolet	Silverado	Pickup	1GC5YLE75LF181619	Police	53130	Inside	No	$39,800	Yes	$1,000	Replacement Cost
2021	Dodge	Durango	Police	1C4SDJFT5MC863112	Police	53130	Inside	No	$42,517	Yes	$1,000	Replacement Cost
2021	Dodge	Durango	Pickup	1C4SDJFTXMC683754	Police	53130	Inside	No	$49,800	Yes	$1,000	Replacement Cost
2021	Dodge	Durango	Pickup	1C4SDJFT1MC683755	Police	53130	Inside	No	$49,800	Yes	$1,000	Replacement Cost
2022	International	Patrol Truck	Dump Truck	2HAEDTAR2WL284004	DPW	53130	Inside	No	$174,130	Yes	$2,500	Replacement Cost
2023	Dodge	Durango	Police	1C4SDJFT3PC590773	Police	53130	Inside	No	$59,826	Yes	$1,000	Replacement Cost
2023	Ford	F450 Ambulance	Rescue	1FDXE4FN0PDD00856	FD	53130	Inside	No	$116,577	Yes	$2,500	Replacement Cost
2024	Chevrolet	Tahoe	Police	1GNSKLED2RR390261	Police	53130	Inside	No	$57,074	Yes	$1,000	Replacement Cost
2024	Chevrolet	Tahoe	Police	1GNSKLED2RR389790	Police	53130	Inside	No	$57,074	Yes	$1,000	Replacement Cost
2025	Dodge	Durango	Police	1C4SDJFT2SC519637		53130	Inside	No	$44,188	Yes	$1,000	Replacement Cost

Number of Vehicles with Auto Liability: 25 **Original Cost Total:** $2,003,747

Number of Vehicles with APD: 25

(1) APD Value is determined by Original Cost New (OCN - retail cost the original purchaser paid for the vehicle) or by Appraisal Value for Fire/Rescue vehicles.
(2) APD Coverage Type is determined by underwriting and is based on the vehicle age and value

Workers Compensation

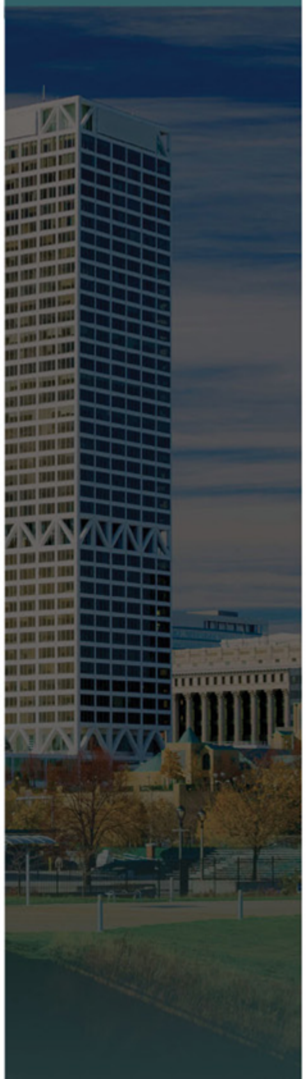
Employers Liability & Increased Limits

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

Workers Compensation Insurance Quotation

Classification	Code #	Premium Basis Total Estimated Annual Remuneration	Rate Per $100 Of Remuneration	Estimated Annual Premium
Period 05/29/2025 - 05/29/2026				
Wisconsin				
FIREFIGHTERS & D - NON-VOLUNTEER	7704	977,000	3.07	29,994
POLICE OFFICERS & DRIVERS	7720	1,755,000	2.32	40,716
CLERICAL OFFICE EMPLOYEES NOC	8810	1,074,000	0.16	1,718
MUNICIPAL OPERATIONS - MISCELLANEOUS - VILLAGE	9414	601,000	3.57	21,456
Total Manual Premium				93,884
Experience Modification	9898	93,884	1.100	9,388
Total Modified Premium				103,272
Total Standard Premium				103,272
Premium Discount	0063	103,272	8.2%	(8,488)
Expense Constant	0900			220
Terrorism		4,407,000		0
Catastrophe (other than Certified Acts of Terrorism)		4,407,000		0
Total Estimated Annual Premium				95,004

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



Property

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

MPIC-001 – Primary Coverage Form

Coverage Enhancements for 1/1/24

- Increase Ordinance and Law sublimit to $10MM limit. Currently $5MM

- Offer Fiber Optics Endorsement that expands coverage territory to the legal boundaries of the insured entity. – Currently limited to within 1,000’ of an insured building. Expansion of coverage territory would incur a minimal premium charge and provide a stated sub-limit.

Entity	$250,000	$500,000
County	$500	$750
City	$500	$750
Village	$250	$500
Towns	$250	$500
Special Districts	$250	$500
Water, Sewer, and Electric Utilities	$500	$750
Housing Authorities	$250	$500
Educational Facilities K-12	$500	$750
Educational Facilities Other	$500	$750
Universities	$750	$1,000
Technical Colleges	$750	$1,000
Tribal Governments	$250	$500

- Increase the sub-limit for Service dogs and Horses to $50,000 per occurrence. – Currently $25,000 per occurrence

- Increase Architect Fees sub-limit to $250,000 – Currently $100,000

- Increase Foundations and Footings coverage to $250,000 – Currently $100,000

- Include full coverage for Fire Department Response coverage. – Currently limited to $25,000 per responding department

SERVICE HIGHLIGHTS

MPIC
Municipal Property Insurance Company

$ FINANCIAL STRENGTH

MPIC has a $500 million reinsurance program in place to provide the security needed for large or catastrophic losses. All reinsurance companies are rated "A" or better by A.M. Best with a combined surplus of $7 billion. Lloyds of London syndicates also provide additional support and financial security. Our partnerships with financially strong reinsurers provide significant assets supporting MPIC's promise to pay.

APPRAISAL SERVICES

MPIC has partnered with AAE Consulting to provide a comprehensive appraisal to each insured. This includes on-site evaluations of all buildings greater than utility buildings and all other buildings valued more than $250,000. These appraisals are provided on a rolling five-year cycle, at no additional cost to the insured. Our appraisal program also provides valuations for contractor equipment greater than $20,000 and the development of an inflation factor to ensure your values remain accurate.

POLICY/CLAIM SERVICES

MPIC has as staff of underwriting and claims personnel that are specifically dedicated to working with MPIC insureds and agents. These individuals are strategically located throughout the state to rapidly address the service requirements of insureds.

AGENT SERVICES

The needs of municipalities and counties are different than commercial companies. That is why MPIC has appointed agents who specialize in servicing LWMMI, CVMIC, and WMMIC members. Your needs come first.

MPIC'S BOARD OF DIRECTORS

MPIC is fortunate to have seven board members, whose full-time positions are servicing municipalities and counties in Wisconsin. They understand your needs and provide the direction and oversight to MPIC service providers.

Board of Directors:

- Jerry Deschane, *Executive Director LWM and LWMMI Director*
- Matt Becker, *CEO LWMMI*
- Steve Stanczak, *CEO CVMIC*
- Robert Smith, *City of Brookfield CVMIC*
- Pallin Allen, *Executive Director WMMIC*
- Eric Veum, *Risk Manager - City of Madison WMMIC*
- Blair Rogacki, *CEO MPIC*

COVERAGE HIGHLIGHTS

MPIC
Municipal Property Insurance Company

The Reason Insurance is Purchased

- Contractor's Equipment coverage included with no premium charge for all items up to $25,000 - Coverage for equipment in excess of $25,000 is provided if scheduled on the policy.
- Valuable records coverage with full coverage limits, once deductible is met
- $10 million extra expense coverage; additional coverage available if requested
- $5 million for asbestos cleanup, abatement and removal from a covered loss
- $10 million for ordinance and law losses
- $1 million coverage for unscheduled buildings
- $10,000 coverage for unscheduled Property In The Open (PITO)
- Coverage for service dogs and horses up to $50,000; subject to a $1,000 deductible
- Builder's risk coverage for projects up to $2.5 million in value included when endorsed; projects up to $10 million in value are eligible
- $2 million coverage for pollutants from a covered peril
- $5 million of earth movement coverage per occurrence
- $5 million of flood coverage per occurrence for property not located in a flood plain
- $50,000 coverage for excavation, grading and filling
- $250,000 coverage building foundations and footings
- Coverage for trees and shrubs damaged by any covered peril within 100' of a scheduled building
- Coverage for fire department service charges with no deductible
- $50,000 coverage for documentation of loss coverage
- $250,000 coverage for architectural and engineering design
- $25,000 coverage for computer service interruption
- Coverage for scheduled pedestrian bridges – enhanced coverage available
- Coverage for scheduled piers and wharfs – enhanced coverage available
- Direct damage from utilities is covered for buildings, personal property, and PITO
- Expanded coverage for underground fiber optic cable within the municipality's jurisdictional boundaries available by endorsement
- Limited coverage for fungus related to a covered peril
- Emergency support equipment contained in/on emergency response vehicles subject to a $1,000 deductible.
- Coverage for utility meters is available by endorsement

IMPORTANT *HIGHLIGHTS*

BLANKET PLUS COVERAGE

Coverage up to

125%

of your Total Insured Value for any covered loss

AUTOMATIC COVERAGE

for all newly acquired property and contractors equipment, during the policy period, without needing to endorse the policy

A SINGLE DEDUCTIBLE

applies to a covered loss that impacts more than one property type

Commercial Property

Subjects of Insurance

Subjects of Insurance	Limit	Deductible
Building	$ 25,420,100	$ 2,500
Business Personal Property	$ 6,314,500	$ 2,500
Property in the Open	$ 2,978,900	$ 2,500
Contractors Equipment Over $25,000 Replacement cost	$ 506,500	$ 1,000
Contractors Equipment Under $25,000 Replacement Cost	$ 258,400	$ 1,000
Equipment Breakdown	$ 34,717,835	$ 1,000
Scheduled Personal Property	$ 4,335	$ 2,500
Monies & Securities	$ 10,000	$ 1,000
Monies & Securities - Limited Term	$ 270,000	$ 1,000 / 10%
	$	$

Optional Endorsements to quote:

- Business Income
- Fiber Optics – Expands coverage territory to the legal boundaries of the insured entity.

Entity	Limit: $250,000	Limit $500,000
City	$500	$750
Village	$250	$500
Towns	$250	$500
Water, Sewer, and Electric Utilities	$500	$750
Housing Authorities	$250	$500

STATEMENT OF VALUES
MUNICIPAL PROPERTY INSURANCE COMPANY
Coverage Amount - $34,713,500

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
001		***VILLAGE HALL/DPW***					
	001	DPW - NEW FACILITY 5641 SOUTH NEW BERLIN ROAD, HALES CORNERS,WI 53130	2020	1	22,673	$5,378,200	$409,500
	002	SALT STORAGE BUILDING 5635 SOUTH NEW BERLIN ROAD, HALES CORNERS,WI 53130	1986	1	3,318	$313,900	$12,100
	003	SALT STORAGE SHED 5635 SOUTH NEW BERLIN ROAD, HALES CORNERS,WI 53130	1952	1	6,800	$708,000	$65,300
	004	VILLAGE HALL/POLICE 5635 SOUTH NEW BERLIN ROAD, HALES CORNERS,WI 53130	1968	1	36,180	$10,117,300	$2,277,700
	005	COMMUNICATIONS TOWER 5635 SOUTH NEW BERLIN ROAD, HALES CORNERS,WI 53130		1	0	$71,900	$0
		VILLAGE HALL/DPW (001) Total				**$16,589,300**	**$2,764,600**
002		***FIRE STATION***					
	001	FIRE STATION 10000 WEST FORSET HOME AVENUE, HALES CORNERS,WI 53130	2001	1	12,330	$3,410,200	$545,500
	002	GARAGE 10000 W FOREST HOME AVE, HALES CORNERS,WI 53130	2008	1	576	$61,000	$21,700
		Property in the Open					$78,900
		FIRE STATION (002) Total				**$3,471,200**	**$646,100**

STATEMENT OF VALUES
MUNICIPAL PROPERTY INSURANCE COMPANY
Coverage Amount - $34,713,500

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
003		***SCHOETZ PARK***					
	001	FIXED DOCK 5277 SOUTH 116TH STREET, HALES CORNERS,WI 53130		1	160	$10,300	$0
	002	SCHOETZ PARK PAVILION 5277 SOUTH 116TH STREET, HALES CORNERS,WI 53130	1986	2	1,873	$318,800	$63,200
	003	SHELTER - OCTAGON 5277 SOUTH 116TH STREET, HALES CORNERS,WI 53130		1	816	$43,200	$0
	004	STORAGE BUILDING 5277 SOUTH 116TH STREET, HALES CORNERS,WI 53130	1985	1	768	$67,400	$12,200
		Property in the Open					$204,400
		SCHOETZ PARK (003) Total				**$439,700**	**$279,800**
004		***BEN HUNT CENTER***					
	001	LIBRARY 5885 SOUTH 116TH STREET, HALES CORNERS,WI 53130	1985	2	13,475	$3,606,600	$2,836,600
	002	BEN HUNT CABIN 5885 SOUTH 116TH STREET, HALES CORNERS,WI 53130	1985	1	884	$153,500	$15,600
		Property in the Open					$51,100
		BEN HUNT CENTER (004) Total				**$3,760,100**	**$2,903,300**
005		***COBB PARK***					
	001	SENECA HALE SUMMER KITCHEN WEST JANESVILLE ROAD, HALES CORNERS,WI 53130	1996	1	200	$84,500	$0
		COBB PARK (005) Total				**$84,500**	**$0**

STATEMENT OF VALUES

MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - $34,713,500

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
006		***LIFT STATION***					
	001	PACKAGE LIFT STATION GARDEN CT 9320 W GARDEN COURT, HALES CORNERS,WI 53130	2002	1	0	$245,400	$0
	002	PACKAGE LIFT STATION LORY LN 5700 LORY LANE, HALES CORNERS,WI 53130	1968	1	0	$135,700	$0
	003	PACKAGE LIFT STATION WHITNALL WAY 10300 WHITNALL WAY, HALES CORNERS,WI 53130	2014	1	0	$229,900	$0
		LIFT STATION (006) Total				**$611,000**	**$0**
007		***Health Department***					
	001	HEALTH DEPARTMENT OFFICE 5551 SOUTH 108TH STREET, HALES CORNERS,WI 53130	1941	2	2,177	$464,300	$55,100
		Health Department (007) Total				**$464,300**	**$55,100**
008		***PITO THROUGHOUT VILLAGE***					
		Property in the Open					$2,644,500
		PITO THROUGHOUT VILLAGE (008) Total				**$0**	**$2,644,500**

Building Subtotal	$25,420,100
Contents Subtotal	$6,314,500
Property in the Open Subtotal	$2,978,900
Building, Contents and PITO Total	$34,713,500

PROPERTY IN THE OPEN

MUNICIPAL PROPERTY INSURANCE COMPANY

Site	Description	Quantity	Replacement Cost
002	***FIRE STATION***		
	FLAGPOLE, LIGHTED		$5,100
	LIGHTING, OUTDOOR 15' 1/LMP (8)		$30,300
	MONUMENT SIGN		$43,500
	FIRE STATION (002) Total		**$78,900**
003	***SCHOETZ PARK***		
	BACKSTOP (3)		$27,100
	BLEACHER,WOOD		$44,500
	FENCE,CHAINLINK UNDER 6FT.		$81,300
	LIGHTING, PARKING LOT 26'/1LMP (3)		$15,800
	OUTDOOR LIGHTING		$21,000
	SCOREBOARD,SML		$14,700
	SCHOETZ PARK (003) Total		**$204,400**
004	***BEN HUNT CENTER***		
	LIGHTING, PARKING LOT 16'/1LMP (8)		$31,400
	LIGHTING, SIDEWALK 9'/1LMP		$3,000
	SIGN-MONUMENT, ILLUMINATED		$16,700
	BEN HUNT CENTER (004) Total		**$51,100**
008	***PITO THROUGHOUT VILLAGE***		
	10 - 35' DECRO SINGLE ARM, 1 FIXT		$114,100
	63 - 35', DECRO DOUBLE ARM, 2 FIXT		$842,000
	CONTROL CABINET/DECO LIGHTING		$39,000
	CONTROL CABINET/STREET LIGHTING		$78,000
	LIGHTING, DECORATIVE, 12'/1 LMP (50)		$250,100
	STREET LIGHTING, DBL ARM 28' (9)		$103,300
	STREET LIGHTING, DBL ARM, 28' DECOR (27)		$309,800
	STREET LIGHTING, SNGL ARM, 28' (95)		$904,400
	WARNING SIREN JANESVILLE RD		$3,800
	PITO THROUGHOUT VILLAGE (008) Total		**$2,644,500**
PROPERTY IN THE OPEN TOTAL			***$2,978,900***

CONTRACTORS EQUIPMENT
MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department	Replacement Cost
1993 FORD 4630TRACTOR MOWER	NA	$75,000
1995 SWENSON SA6TAILGATE SPREADER	NA	$9,500
2000 BOBCAT 773GSKID LOADER	NA	$44,100
2000 CRONKITE 2900TRAILER	NA	$10,800
2001 GEHL 602MINI-EXCAVATOR	NA	$105,000
2001 VERMEER BRUSH CHIPPER		$23,000
2002 SWENSON SA6TAILGATE SPREADER	NA	$9,500
2002 WAUSAU PATROL WINGWING PLOW 9'	NA	$10,000
2003 EXMARK LZ27KC60MOWER, RIDING	NA	$14,700
2003 KUHN 181FLAIL MOWER	NA	$13,000
2004 SWENSON SA6TAILGATE SPREADER	NA	$9,500
2004 WAUSAU HOME SAFESNOW PLOW 11'	NA	$20,000
2004 WAUSAU PATROL WINGWING PLOW 9'	NA	$10,000
2005 JOHN DEERE 444JLOADER, 4WD	NA	$200,000
2005 JRB BUCKET AND COUPLER (GENERAL PURPOSE	NA	$12,000
2005 JRB QC200MPBUCKET 4 IN 1	NA	$15,000
2006 WACKER RD11ACOMPACT EQUIPT(STEEL WHEEL ROLLER)	PUBLIC WORKS	$18,900
2008 ARROW MASTER 25ARROWBOARD, TRAILER MOUNT	PUBLIC WORKS	$8,000
2011 ROLAIR V516PTO3XB5 HP AIR COMPRESSOR		$2,000
2013 SPAULING MFG., INC RMV-2HOT PATCH TRAILER		$24,500
2016 WAUSAU HSS3611HPLOW WING 9'	NA	$10,000
2017 EXMARK LAZER Z27 60" DECK		$14,700
2019 HOTSY PRESSURE WASHER		$1,500
2019 KONE CRANE LIFT		$32,400
2025 CORN PRO UTILITY TRAILER S/N:4MJUB1213SE086741		$6,000
4 CYC. 4" PORTABLE TRASH PUMP		$15,800
METAL PRESS PLOW		$50,000
CONTRACTOR'S EQUIPMENT ≥ $25,000		**$506,500**
CONTRACTOR'S EQUIPMENT < $25,000		**$258,400**
CONTRACTOR'S EQUIPMENT TOTAL		**$764,900**

SCHEDULED PERSONAL PROPERTY
MUNICIPAL PROPERTY INSURANCE COMPANY

Description	Department	Replacement Cost
FIRE DEPARTMENT - AED		$4,335
SCHEDULED PERSONAL PROPERTY TOTAL		**$4,335**

DECLARATIONS
MUNICIPAL PROPERTY INSURANCE COMPANY
Variable Coverage Schedules

Monies and Securities	
Village Hall	$10,000
Total	**$10,000**

Monies and Securities Limited Term	
Village Hall - 7/20 - 8/5	$90,000
Village Hall - 12/15 - 2/5	$90,000
Village Hall - 4/1 - 8/3	$90,000
Total	**$270,000**

R&R INSURANCE

LEAGUE MUTUAL INSURANCE

Cyber Liability

LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INSURANCE

Cyber Quote for the Village of Hales Corners

Cyber Limit:	$1,000,000
Deductible:	$2,500
Effective Date:	5/29/2025
Operating Expenditures:	$17,000,000
Premium:	$7,970

Third Party Liability Insuring Agreements:	
Multimedia Liability	$1,000,000
Security and Privacy Liability	$1,000,000
Privacy Regulatory Defense & Penalties	$1,000,000
PCI DSS Liability	$1,000,000
TCPA Defense	$100,000
First Party Insuring Agreements:	
Breach Events Costs	$1,000,000
BrandGuard®	$1,000,000
System Failure	$1,000,000
Cyber Extortion	$1,000,000
Cyber Crime	$250,000
Reward Expenses	$100,000
Court Attendance Costs	$100,000
Aggregate Limit of Liability	$1,000,000

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

Strohm Ballweg, LLP

PROVIDENT

Accident & Health

PROVIDENT

Plans of Insurance for the

Village of Hales Corners Fire Department

Benefits apply while performing a Covered Activity.

Class 1	All volunteer classes of membership including but not limited to a Volunteer Member, Emergency Volunteer, Auxiliary Member, Fire Corps, Community Volunteer, Board Member, Trustee, Administrative Personnel, Junior Member, Member in Training, Probationary Member, and Part-Time Employees of the Policyholder.
Class 2	Career Personnel of the Policyholder.

Section I: Death Benefits			**Present Plan**	**Plan 1**	**Plan 2**
A.	Covered Injury Death Benefit		$25,000	$25,000	$25,000
B.	Covered Illness Death Benefit		$25,000	$25,000	$25,000
C.	HIV Positive Diagnosis Lump Sum Benefit		$25,000	$25,000	$25,000
D.	Bereavement Benefit	Up to	$2,500	$2,500	$2,500
E.	Dependent Child Benefit (Per Child)		$10,000	$10,000	$10,000
F.	Seatbelt Benefit		$6,250	$6,250	$6,250
	Airbag Benefit		$6,250	$6,250	$6,250
G.	Final Expenses Benefit*	Up to	$2,500	$2,500	$2,500
H.	Spousal Benefit		$15,000	$15,000	$15,000
I.	Surviving Spouse Education Benefit	Up to	$10,000	$10,000	$10,000
J.	Dependent Child Education Benefit	Up to	$10,000	$10,000	$10,000

** Includes repatriation to the funeral home as well as other locations, cremation, burial services, grave marker/headstone.*

Section II: Impairment Benefits					
A.	Dismemberment, Loss of Speech or Hearing Benefit**	Up to	$25,000	$25,000	$25,000
B.	Vision Impairment Benefit**	Up to	$25,000	$25,000	$25,000
C.	Cosmetic Disfigurement from Burns Benefit**	Up to	$25,000	$25,000	$25,000
D.	Permanent Physical Impairment Benefit**	Up to	$25,000	$25,000	$25,000
E.	Felonious Assault Benefit	Up to	$12,500	$12,500	$12,500
F.	Impairment Modification Benefit**	Up to	$50,000	$50,000	$50,000
G.	Paralysis Benefit**	Up to	$25,000	$25,000	$25,000
H.	Line of Duty Cancer Initial Diagnosis Benefit Rider^		$0	$5,000	$10,000

*** Benefits payable are based on the percentage of impairment or loss as defined in the Policy.*

Section III: Income Protection Benefits					
A.	Weekly Total Disability Benefits	Up to	$750	$750	$750
A.i.	Covered Injury Minimum Weekly Total Disability Benefit		$100	$100	$100
A.ii	Covered Illness Minimum Weekly Total Disability Benefit		$100	$100	$100
A.iii.	Covered Injury Weekly Earned Income Replacement Benefit***	Up to	$650	$650	$650
A.iv.	Covered Illness Weekly Earned Income Replacement Benefit***	Up to	$650	$650	$650
B.	Partial Disability Benefit ***	Up to	$750	$750	$750
C.	Cost of Living Adjustment	Up to	$2,250	$2,250	$2,250
D.	First Week Disability Benefit***	Up to	$1,000	$1,000	$1,000
E.	Transition Benefit	Up to	$750	$750	$750
F.	Retraining Benefit	Up to	$20,000	$20,000	$20,000

**** Benefits are payable in coordination with the Loss of Earnings Coverage as defined in the Policy.*

Plans of Insurance for the Village of Hales Corners Fire Department
Benefits apply while performing a Covered Activity.

Section IV: Medical Expenses			**Present Plan**	**Plan 1**	**Plan 2**
A.	Medical Expense Benefit****	Up to	$1,000	$1,000	$1,000
B.	Plastic Surgery Expense Benefit****	Up to	$25,000	$25,000	$25,000

***** We will not pay covered medical expenses incurred by an Insured Person that are paid or payable under Workers' Compensation, no fault auto or similar insurance.*

Section V: Additional Benefits					
A.	Daily Hospital Confinement and Outpatient Treatment Benefit		$5	$5	$5
B.	Daily Critical Care Benefit		$10	$10	$10
C.	Family Expense Benefit	Up to	$2,500	$2,500	$2,500
D.	Occupational Rehabilitation Benefit	Up to	$5,000	$5,000	$5,000
E.	Mental Stress Management Benefit	Up to	$2,500	$2,500	$2,500
F.	Traumatic Incident Benefit	Up to	$2,500	$2,500	$2,500
G.	Health Insurance Premium Benefit	Up to	$12,000	$12,000	$12,000

	Present Plan	**Plan 1**	**Plan 2**
Annual Premium	$2,543	$3,863	$5,183

The annual payment option offers a one-year rate guarantee.

Preparation Date: March 18, 2025
Renewal Date: May 29, 2025
Proposal ID: 72111
This proposal is valid for 90 days from the Preparation Date or until 1 day prior to the Renewal Date, whichever is later.
Underwritten by: AXIS Insurance Company

^Please note that cancer is excluded from the policy. A Line of Duty Cancer Initial Diagnosis Benefit Rider is available for purchase.

PROVIDENT®

LINE OF DUTY CANCER INITIAL DIAGNOSIS BENEFIT RIDER

FOR EMERGENCY SERVICE ORGANIZATIONS

Those who put their lives on the line for their families, friends, and neighbors deserve protection of their own. The Accident & Health insurance coverage available to you through Provident is designed specifically to meet the unique needs of firefighters, EMTs, and emergency service organizations personnel.

Cancer is the second leading cause of death in the United States.[1] According to a study conducted by the National Institute for Occupational Safety and Health, in comparison to the general U.S. population, firefighters are 9 percent more likely to receive a cancer diagnoses and 14 percent more likely to die from the disease.[2] In order to more effectively respond to this upward trend of cancer diagnoses in emergency responders, **we will be excluding cancer from the Accident & Health policy so that we can offer you our new Line of Duty Cancer Initial Diagnosis Benefit Rider**. This benefit has no age limit. The list of cancers covered, shown below, are extensive and cover many of the cancers typically diagnosed in firefighters. **You now have the opportunity to purchase this new Line of Duty Cancer Initial Diagnosis Benefit Rider.**

Line of Duty Cancer means malignant neoplasms/melanoma of the following body areas and organ systems:

- Central and Peripheral Nervous System
- Oropharyngeal
- Respiratory Tract
- Gastrointestinal Tract
- Hepatobiliary
- Solid Organ and Endocrine
- Genitourinary and Male Reproductive
- GYN
- Skin, Soft Tissue, and Breast
- Bone and Blood

Provident:

Your Trusted Leader For Providing Customized Insurance Solutions For Emergency Service Organizations

With more than 95 years' experience providing bespoke coverages for firefighters and emergency responders, Provident continues to be a pioneer in developing insurance programs for ESOs, FDs, firefighters, EMS providers, police officers, arson investigators, and other emergency service providers.

Available Benefit Options

- Lump Sum Benefit Amounts of $2,500 - $100,000

This benefit is available in the following states: Alaska, Arkansas, Illinois, Indiana, Kansas, Kentucky, Michigan, Montana, North Carolina, Oregon, Pennsylvania, South Dakota, and Wisconsin

Please note with this new offering, effective for all renewal policies beginning January 1, 2025, cancer will be excluded from the Accident & Health policy. Cancer will be excluded from all new business proposals quoted on or after May 1, 2024.

THIS IS A BLANKET ACCIDENT ONLY POLICY. The Accident & Health insurance coverage is underwritten by AXIS Insurance Company under policy form series number VFBACC-001-0513. **Coverage is subject to exclusions and limitations and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or US state laws.** The amount of benefits provided depends upon the plan selected and the premium will vary with the amount of the benefits selected.

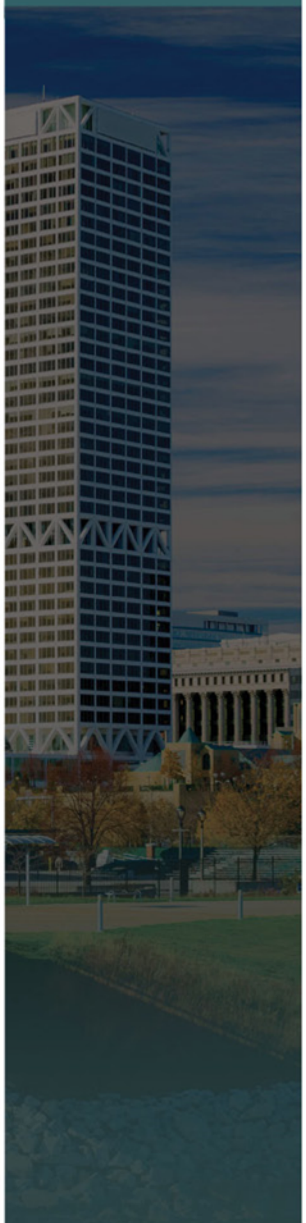
[1] CDC. An Update on Cancer Deaths in the United States. Atlanta, GA: Division of Cancer Prevention and Control; 2021.

[2] "Firefighters and Cancer." NFPA, www.nfpa.org/News-and-Research/Resources/Emergency-Responders/Health-and-Wellness/Firefighters-and-cancer; 2023.

SCAN TO VISIT OUR WEBSITE!

PO Box 11588, Pittsburgh, PA 15238
Email: info@providentins.com
Phone: 800-447-0360

R&R INSURANCE



LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INSURANCE

Premier Services

Customized For You

LEAGUE
MUTUAL INSURANCE

LEAGUE MUTUAL INSURANCE MEMBER SERVICES GUIDE

www.lwmmi.org

TABLE OF CONTENTS

Stafford Rosenbaum LLC.
Pre-Loss Legal and Human Resources Legal Services 2

Nurse Triage & Telehealth by CorVel 3

Ready Rebound 4

CrisisRisk 5

Local Gov U 6

Cyber Protection and Education 7

Police One Academy 8

Police Accreditation Reimbursement 8

DART Police Training Simulator 8

Mental Health Toolkit 9

Public Safety Policy & Procedure Reimbursement 10

Non-Rep Critical Incident Coverage Discount 10

Loss Control Services With United Heartland 11

Safety Grant Reimbursement 11

Management & Team Training 12

Resources for Elected Officials 12

How to File a Claim 13

LEAGUE
MUTUAL INSURANCE

Stafford Rosenbaum LLC.
Pre-Loss Legal and Human Resources Legal Services

Has something happened in your community recently where you need legal advice? Stafford Rosenbaum offers League Insurance members no-cost pre-loss and human resources legal services for:

- Land use, zoning, permits
- Conflicts of interest
- Tax assessments
- Open meetings and public records
- Contractual issues
- Best practices for cybersecurity
- Data privacy issues
- ...and many more.

Stafford Rosenbaum offers employment law advice on HR legal issues at no cost to insured members:

- Employee leaves, including FMLA
- Reasonable accommodations
- Recruitment and background checks
- Onboarding and hiring
- Performance management
- Terminations
- Wage & Hour
- Discipline
- Union issues
- Workplace investigations
- Documents: Development and review of employment policies, procedures, forms, job descriptions, and employee handbooks customized for the municipality

League Insurance knows that getting you support now might keep you from making an even more costly mistake down the road. Stafford Rosenbaum Legal Services through League Insurance are meant as a supplemental support to your Municipal Attorney.

To get help, contact:

Attorneys Pahoua Thao or Kyle Engelke
LeagueInsuranceHotline@staffordlaw.com
608-210-6330

StaffordRosenbaum LLP
Attorneys

Nurse Triage & Telehealth by CorVel

League of Wisconsin Municipalities Mutual Insurance is proud to partner with CorVel as our nurse triage and telehealth partner. CorVel's proactive healthcare solution connects injured workers to medical services ensuring they feel cared for in the event of a workplace injury.

Nurse Triage

At the time of a workplace injury, employees can call and speak with a registered nurse (through CorVel's 24/7 nurse hotline) who will evaluate the injury to determine immediate medical needs. By addressing the injury when it first occurs, CorVel can provide quick and timely care for your employees.

Telehealth

CorVel's nurses are trained to provide an initial assessment and will provide immediate referral to medical care when needed. Nurses may also refer to telehealth as appropriate at the discretion of the employee. This feature connects the injured worker to a physician immediately via a computer, tablet, or phone. The CorVel nurse will email a link with instructions directly to the injured worker. The CorVel nurse will stay on the telephone with the injured worker until they are connected to the online visit.

Advantages of Telehealth

For many workplace injuries, immediate treatment can be received through a virtual visit with a doctor eliminating the need for scheduling and attending an in-person appointment. No driving to a doctor's office, missed appointments, or delays in waiting rooms. With the advent of new technologies, many welcome the convenience of a virtual visit with a doctor and the added expediency of prescriptions and physical therapy scheduling. By connecting our employees with appropriate, quality care, it can help prevent a minor injury from becoming a complicated injury and focus on your employee's wellness.

About Telehealth Physicians

CorVel has contracted with dedicated physicians who average 15 years in primary and urgent care experience, and are US Board Certified, licensed, and credentialed.

Reporting a Claim

For any work-related injury that goes through the 24/7 nurse hotline, and requires a doctor visit either with CorVel or outside of CorVel, CorVel will automatically send the first notice of injury to United Heartland for claim handling. If the employee does not use CorVel, the employer will need to submit the claim to the United Heartland directly.

Better injury management helps your employees and your bottom line.

Employee Injury Call Center 855-438-4577

911 is your first call for medical emergencies.

Telehealth Poster

Telehealth Card

CORVEL

Ready Rebound

Every day, public safety workers get hurt on and off the job. When that happens, Ready Rebound is primed to help. Our elite patient navigation and advocacy help workers heal faster, allowing them to return to their critical jobs – and more important – to their lives as quickly as possible.

Helping you recover in record time:

- Ready Rebound Navigators connect you with the best doctor in your area for your specific injury within 24 to 72 hours.
- Ready Rebound Advocates take you and your family through the recovery process every step of the way. They offer advice, support and troubleshoot insurance benefit issues, including major medical and workers' compensation complications.
- All stakeholders are kept in the loop with our goal of transparent communication and trusting relationships.
- Family members are eligible for Ready Recover services, following the rules of their major medical coverage. Because it's the right thing to do.

For implementation and training, contact Alec Wons at awons@readyrebound.com or call at 816-853-2830.

Find a Navigator for a heal issue by calling 800-781-2320

READY REBOUND
We protect those who protect us

"Working with Ready Rebound has taken all the stress and burden away when dealing with an injury from start to finish! Their professionalism, expertise, and dedication to delivering exceptional care are outstanding. Throughout the entire process, Ready Rebound delivered top-notch service from scheduling all the appointments and dealing with your insurance while demonstrating genuine compassion. Knowing you are going to get taken care of within that 24- to 48-hour time frame by the best orthopedic surgeons and physical therapists gives you that peace of mind and a sense of relief. Ready Rebound goes above and beyond to make sure they check in every step of the way from pre-op, post-op, and recovery. They are truly phenomenal, and I cannot recommend Ready Rebound highly enough to handle my injuries, my family's injuries, and the injuries of the firefighter/paramedics within our department! They are a reliable partner and when Ready Rebound states, 'We protect those who protect us' they truly mean it and stand by every word."

- Shannon Anthoine
Assistant Fire Chief – EMS
City of Franklin

CrisisRisk

League Insurance knows that public entities are experiencing an increase in crisis events. Whether allegations of excessive use of force, abuse of power, first and second amendment violations, sexual misconduct, racial discrimination, or workplace violence, to name a few, these situations are business unusual and lead to adverse outcomes.

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

League Insured Services

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

It is CrisisRisk's experience that in 99% of reported crisis events, control is restored in less than 20 hours. If needed, League members have the option to retain CrisisRisk for additional hours at their cost.

Crisis In A Box™

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

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

www.crisisrisk.com

www.crisiscoordinator.com

In the event of a crisis, call: 877-274-7473.

Someone is available 24/7 for guidance and recommendations.

911 is your first call for medical emergencies.

Local Gov U

Local Gov U delivers free online training to our Insure Members at no cost. Online training improves the safety and effectiveness of your organization and personnel, while contributing to successful professional development.

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

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

Course Topics Cover:

- EEOC and employment law
- Emergency medical services
- Equipment safety
- Financial management
- General safety
- Health and wellness
- HR development
- Information technology
- Law enforcement
- Leadership development
- Professional development
- Risk management
- Roadway and highway
- Schools and educational
- Transit and fleet operations
- Water and wastewater

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

Organization Administrator Features:

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

Be prepared to name the primary administrator of this resource at your municipality.

www.LocalGovU.com
844-312-9500

Request access using the QR code or link below.

Training Access Request

LocalGov U

Cyber Protection and Education

State-of-the-Art Cyber Protection

Through our partnership with leading cyber insurance provider, Tokio Marine HCC, you have access to a team of cyber experts with the experience and know-how to respond quickly and get your business back on track. Should you suspect a cyber breach, our expert claims examiners coordinate the response, including expert legal counsel who will act as your breach coach throughout the claims process. If necessary, specialists may be engaged, including:

- IT security and forensic experts
- Public relations/advertising support
- Breach notification
- Call center and website support
- Credit monitoring and identity theft restoration services

Request access using the QR code:

Training Access Request

TOKIO MARINE HCC

Cyber Liability protects you against:

- System failure due to ransomware or malware attacks
- Loss and/or exposure of customer or employee data, including Social Security numbers, phone numbers, email addresses, etc.
- Phishing or email scams targeting your business or employees that result in financial loss

Cyber University

Access expert cybersecurity online training and resources through the League's partnership with Tokio Marine HCC. When a cyberattack happens, it's too late. With access to expert cybersecurity advisors and online training courses, our cyber support resources help you and your organization mitigate cyber risks and the impact of a cybersecurity breach.

You'll have access to:

- Cybersecurity advisors to help with scenario planning and policy development
- Online cybersecurity courses and trainings
- Best practices for cyber incident response planning

Police One Academy

Police One Academy is a product of Lexipol offering a variety of online trainings specifically for police officers. Trainings cover topics such as Use of Force, Traffic Stops & Safety, Ethics, Defensive Driving, Mental Health, Stress Management, and much more.

These courses are free to League Insurance members though our partnership with Lexipol. Police One Academy can fulfill 8 of the 24 hours of annual training requirements with department-level approval.

www.lexipol.com
844-312-9500

Request access using the QR code or link below.

Training Access Request

Police Accreditation Reimbursement

Insured police agencies that maintain WILEAG or CALEA accreditation are eligible for a $650 reimbursement.

To find out more, contact Craig Sherven at csherven@lwmmi.org

DART Police Training Simulator

The DART simulator, which stands for Decisional Aptitude and Reasoning Training, is a cutting-edge tool used in police training programs to enhance decision-making skills and situational awareness among law enforcement officers. This simulator recreates realistic scenarios that officers might encounter in the line of duty, ranging from routine traffic stops to high-stakes hostage situations.

The League has several simulators that can be borrowed and/or showcased for communities that are dedicated to training and enhancing their ability to protect and serve while upholding public safety and trust.

To get connected with a DART simulator, contact Craig Sherven at csherven@lwmmi.org

DART™
Highly Trained. Always Ready.™

Mental Health Toolkit

The mental health of public safety personnel is often neglected despite their critical role. Statistics reveal high rates of depression and sleep issues among these workers, impacting productivity and public trust. Factors like exposure to trauma, societal pressures, irregular schedules, and staffing shortages contribute to this strain.

Fear of job repercussions prevents many from seeking help, leading to untreated conditions. Shockingly, public safety workers are more likely to die by suicide than in the line of duty. Acknowledging these challenges, agencies must implement comprehensive mental health programs to support staff and communities.

League Mutual Insurance prioritizes the well-being of its insured members' employees. We actively promote mental health awareness and support initiatives statewide, leveraging expertise and partnerships within the public safety sector. The Mental Health Toolkit offers financial assistance, training, provider partners, policy templates, and stakeholder engagement tools to help communities establish effective mental health programs.

The League's Public Safety Specialist, a former police chief, Craig Sherven, contributes firsthand experience to these efforts. Involved in peer support and mental health organizations, he understands the unique needs of public safety professionals.

In summary, League Insurance's proactive approach aims to address the mental health challenges faced by public safety personnel. Through education, support, and resources, they strive to foster healthier and more resilient communities.

We strongly encourage you to take full advantage of the toolkit and trust you will find it helpful in starting up your own program or augmenting a program already in operation. For more information, contact Public Safety Specialist Craig Sherven at csherven@lwmmi.org or by phone at 608-740-2470.

Toolkit

Public Safety Policy & Procedure Reimbursement

The League Insurance program is happy to support our members with financial assistance for updated law enforcement and fire policies and procedures. Through our partnership with Lexipol and Custom Service Information (CSI) our members are eligible to receive:

- Up to $2,500 reimbursement per municipality, per year, for the Lexipol or CSI policy solutions platform.
- A 10% discount on the current market rate subscription when agencies subscribe to either Lexipol's Wisconsin Law Enforcement or Fire policies and training.
- Customized implementation options to fit your agency to help you get your manual up and running faster.

From a liability standpoint we strongly encourage municipalities to regularly have their policies and procedures reviewed to decrease the amount and severity of lawsuits due to ineffective policies. Just as important, up-to-date policies help keep employees working in these difficult jobs as safely as possible and help protect everyone in your community.

The policies are continuously updated as state and federal laws, and best practices change. Training is then updated to ensure your policies are known and understood.

To receive reimbursement for these products, please send a copy of the invoice from Lexipol or CSI and a copy of your paid receipt/check to service@lwmmi.org

Learn more about Lexipol: https://www.lexipol.com/

Learn more about Custom Service Information LLC:
Contact Tim Kriz at 715-741-0189 or csi-llc@hotmail.com

Non-Rep Critical Incident Coverage Discount

When law enforcement officers are involved in critical incidents that require a use of force resulting in the significant injury or death of another individual, the need to have immediate, on-scene legal representation is paramount. While officers who are represented by a union typically have access to this type of coverage, it is common for those who do not belong to a union to not have access to representation and are typically left to fend for themselves during the very crucial early stages of what is many times a criminal investigation.

Recognizing the need that exists for our non-represented members to have quality representation, League Mutual Insurance a nd the Wisconsin Professional Police Association have partnered to provide them access to this type of legal representation through the availability of a 10% discounted rate, exclusive to League Insurance members, on the WPPA's Non-Rep Critical Incident Coverage.

Access to this kind of coverage for our non-represented members is a game-changer and serves to address an issue that has unfortunately been the reality for many years in the law enforcement world.

For more information on the partnership or coverage, contact League Mutual Insurance Public Safety Specialist Craig Sherven at csherven@lwmmi.org, or by phone at 608-740-4270.

Loss Control Services With United Heartland

Effective employee safety risk management is a top priority for both League Insurance and United Heartland, a leader in comprehensive return-to-work best practices.

The following services are available to League Insurance members:

- Comprehensive safety manual for LWMMI members including sample safety programs and informational documents.
- Provide templates for incident reporting and return-to-work best practices.
- Risk Connection newsletters containing industry-specific safety information and OSHA updates.
- Recorded webinars available on Workers' Compensation 101 and safety topics.

UnitedHeartland.com
800-258-2667

UnitedHeartland

AF Group

AccidentFund UnitedHeartland CompWest ThirdCoast Underwriters

Safety Grant Reimbursement

League Insurance traditionally offers discretionary reimbursements to members participating in the Workers' Compensation program. Eligibility is based on percentage of WC premium and the program runs on a June-to-June schedule to help organizations plan their budget year.

Examples of possible uses for funds include, but are not limited to:

- Manhole lift
- Power cot
- Valve exercisers
- Tommy Lift Gate
- Body cams
- Protective clothing

Submit your safety grant application and proof of purchase to service@lwmmi.org

Application

Guidelines and Equipment

Management & Team Training

Elizabeth Yanke, Member Services Director at the League of Wisconsin Municipalities and League Mutual Insurance offers workplace training for managers and employees of League Insured members. Often high performing employees are elevated to management roles without any kind of management training. The expectation of achieving department goals, motivating employees, and hiring new staff can seem overwhelming. League Mutual Insurance is offering a solution.

These programs can engage and retain your valuable talent. Topics offered can be customized and are delivered in interactive format for retained learning.

Management topics most requested include Leading High Performing Teams, Giving Employees Feedback, and Behavioral and Situational Interviewing.

Team training topics most requested include Prioritizing Your Work, Teaming: Working on the Fly, Belonging at Village Hall, and Whole Wellness.

For more information, reach out to Elizabeth Yanke at eyanke@lwm-info.org

Resources for Elected Officials

Partnering with the League of Wisconsin Municipalities, League Insurance supports the development of various publications to help elected officials quickly get up to speed on their role as a governing body member. From pocket guides on Open Meetings Law, Ethics, and Robert's Rules of Order, to training courses that cover a broad range of topics, League Insurance is underwriting the development of resources you need.

For more information, reach out to Elizabeth Yanke at eyanke@lwm-info.org

How to File a Claim

Workers' Compensation

Claim Form

Send Workers' Compensation Claim Form to United Heartland at:

fax 262-787-7701 or e-mail
UHAdminSVC@unitedheartland.com

To immediately report a Workers' Compensation Claim:

24-Hour Claim Line 1-800-258-2667
Denise Kawczynski, Manager, Claims
Direct: 262-787-7646
Denise.Kawczynski@unitedheartland.com

Liability & Auto Physical Damage

Claim Form

Send Liability Claim Form to Statewide Services at:

fax 800-858-1536 or e-mail StatewideClaimsReporting@Statewidesvcs.com

To immediately report a Liability Claim:

24-Hour Claim Line 1-877-204-9712

Notice & Disallowance of Claims

Property (Municipal Property Insurance Company (MPIC))

Claim Form

Send Property Claim Form to Municipal Property Insurance Company at:

fax 612-766-3099 or email claims@mpicwi.com

To immediately report a Property Claim:

24-Hour Claim Line 1-877-278-4165

File A Claim

The League of Wisconsin Municipalities Insurance Trust was created in 1984 to serve the Cities, Villages, and Special Municipal Districts of Wisconsin. In 2002, the Trust became League of Wisconsin Municipalities Mutual Insurance and now covers over 500 members around the state.

Governed by a board of seven directors, all municipal officials, coverages are specifically designed for Wisconsin municipalities. As new needs develop, League Insurance modifies coverage or develops new programs to meet those needs, such as cyber liability, crime, and no-fault sewer backup coverage.

A conservative approach to rates and reserves, a solid reinsurance program with some of the strongest municipal reinsurers in the country, and regular independent actuarial reviews all help ensure that League Insurance will remain financially sound.

Similar to municipalities, League Insurance is efficient in the delivery of services with operational expenses about 30% lower than the commercial insurance industry standard. This leaves flexibility to add additional coverage or keep premiums low.

League of Wisconsin Municipalities Mutual Insurance, protecting the communities we live in.

316 W. Washington Ave., Suite 600 | Madison, WI 53703
(608) 833-9595 | **www.lwmmi.org**

Last Updated April 2024

League of Wisconsin Municipalities' Cybersecurity & Technology Services

Need an IT support provider that understands municipalities?
We help municipalities get out of the IT trenches and back to working on what matters.

VC3, the League of Wisconsin Municipalities' IT consulting partner, has been making IT personal, making IT easy, and getting IT right for more than 30 years. Serving over 1,100 municipalities of all sizes, VC3's Wisconsin-based engineers are supported by a deep bench of national talent.

MANAGE

We help you use technology to drive efficiency and mitigate risk. We do it while helping you avoid bloated solutions and unpredictable costs. In other words, working with VC3 means you'll never have to say "I thought we already fixed that" ever again.

- **MANAGED IT SERVICES:** Get 24/7 support and ongoing maintenance for your hardware, software, network, and backups.
- **CO-MANAGED:** Ideal for organizations with internal IT.
- **MANAGED VOIP:** Cost-effective, fully supported, and modernized phone systems.

PROTECT

We don't just tell you which tool to buy to protect your organization. We walk you through why you need it, which risks it mitigates, what that means for your larger cybersecurity strategy, and how we can help protect you moving forward.

- **MANAGED SECURITY SERVICES:** Our right-sized cybersecurity solutions keep your organization protected.
- **DATA BACKUP + DISASTER RECOVERY:** Minimize operational disruption and mitigate risk with onsite and offsite data backup solutions.
- **SECURITY ASSESSMENT:** Actionable assessments that keep you compliant and improve cybersecurity resilience.

ACCELERATE

Technology should exist to serve us, not the other way around. We balance simplicity and strength, serving as the guide through IT chaos.

- **SHAREPOINT:** Drive simplicity, efficiency, and secure collaboration.
- **POWER BI:** Use data and technology to increase efficiencies and achieve organizational goals.
- **WEB DESIGN + HOSTING:** Get an updated, user-friendly website.
- **APPLICATION DEVELOPMENT:** Custom software applications and solutions to meet your specific needs.

90% OF CYBERATTACKS BEGIN IN AN EMAIL.

To keep your employees trained and ready to resist a cyberattacker's tricks, VC3's Security Awareness Training service provides:

- Monthly automated phishing tests that identify people in your organization who are vulnerable to clicking on bad links and attachments.
- Quarterly security training that covers safe computing practices.
- Monthly management reports and ongoing training support.

READY TO TACKLE YOUR CYBERSECURITY AND TECHNOLOGY ISSUES?
Reach out to us today.
VC3.COM | 800-787-1160

New Partnership for Public Safety Hiring

League Mutual Insurance has partnered with National Testing Network (NTN), the nation's leading provider of public safety recruitment and assessment services to help address one of your biggest challenges - *hiring qualified public safety personnel*.

Why This Matters for Your Agency:

1. Proven Success in Wisconsin: NTN has established a strong track record with agencies across Wisconsin, including Milwaukee Police and Fire Departments and the Madison Fire Department.
2. Enhanced Department Exposure: Department exposure to a robust, pre-tested database of over 80,000 candidates to streamline hiring processes.
3. Broad Candidate Reach: Extend your recruitment reach to over 200,000 candidates monthly through focused email and social media efforts.
4. High Candidate Engagement: Benefit from a 96.4% candidate show rate for assessments, ensuring strong participation and reducing wasted resources.
5. Minimize Liability Risks: Mitigate the risks associated with poor hires, which can lead to costly liabilities.
6. Performance Prediction: Leverage comprehensive assessments proven to predict on-the-job performance effectively.

Exclusive Member Benefits

20% discount on your annual NTN Membership through LWMMI:

- Job posting and marketing
- Candidate scheduling
- Exam administration (brick-and-mortar and virtual)
- Data collection and reporting
- Dedicated support teams
- Online oral board interviews
- Simulation exams
- Customized client portals

15% discount on first project-based Services:

- Background Investigations
- Pre-Hire Psychological Evaluations

Transform Your Hiring Process

NTN's approach provides a highly reliable, efficient, and *risk-reducing* solution tailored to support your agency's recruitment and hiring objectives. Join 1,200+ public safety agencies already benefiting from NTN's expertise. As a League Insurance member, you'll receive preferred pricing, exceptional service and support.

Want to discuss how this partnership can benefit your agency? Contact **Julianne Garcia** with NTN at julianneg@nationaltestingnetwork.com.