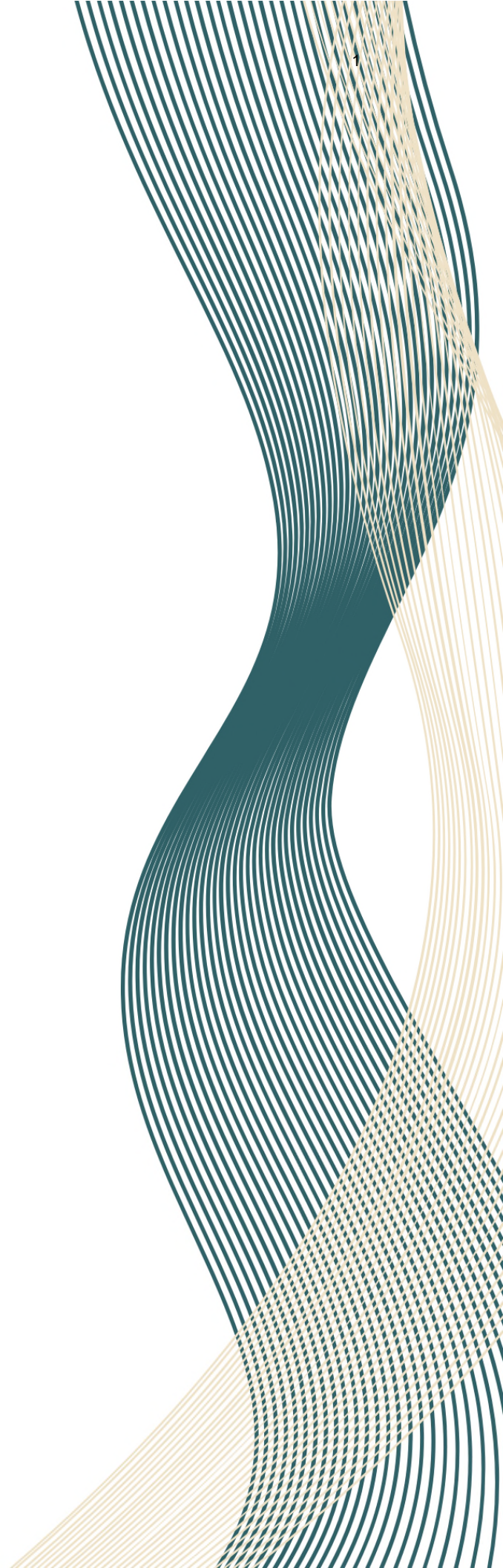


Village of Palmyra Proposal

1/1/2026 – 1/1/2027



The LWMMI



**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.

- 1 Premium Comparison
- 2 Proposal
- 3 Property
- 4 Cyber Liability Option
- 5 Premier Services

Insured Name: Village of Palmyra		Premium Comparison			
Paul Lessila/ Ashley Pettit					
Effective: 1/1/2026					
Company	Prior Year	Current Year - By Companies Quoting			
Year	LWMMI	LWMMI			
Coverages	2025	2026	Difference		
General Liability	\$6,753.00	\$7,220.00	\$467.00	6.9%	
Police Prof Liability	\$3,824.00	\$3,902.00	\$78.00	2.0%	
Public Officials Liability	\$10,688.00	\$11,426.00	\$738.00	6.9%	
Auto Liability	\$4,570.00	\$4,656.00	\$86.00	1.9%	
Auto Physical Damage	\$8,678.00	\$5,432.00	-\$3,246.00	-37.4%	
Dam	\$500.00	\$500.00	\$0.00	0.0%	
Crime	\$606.00	\$635.00	\$29.00	4.8%	
Package Total	\$35,619.00	\$33,771.00	-\$1,848.00	-5.2%	
Property	\$19,638.00 MPIC	\$20,550.00 MPIC	\$912.00	4.6%	
Public Official Bond	\$100.00 Liberty Mutual	\$100.00 Liberty Mutual	\$0.00	0.0%	
Tank	\$456.00 Chubb	\$476.00 Chubb	\$20.00	4.4%	
Other Coverages Subtotal	\$20,194.00	\$21,126.00	\$932.00	4.6%	
Workers Compensation	\$34,089.00	\$40,944.00	\$6,855.00	20.1%	
Estimated Premium	\$89,902.00	\$95,841.00	\$5,939.00	6.6%	
Exposure changes					
	2025	2026	Difference		
Package Changes					
Total Payroll	\$1,252,494	\$1,410,680	158,186	12.6%	
# of Full Time Police Officers	3	3	-	0.0%	
Number of Vehicle	16	16	0	0.0%	
Population	1,713	1,717	4	0.2%	
APD - Total Value Covered	\$1,498,699	\$1,179,412	(319,287)	-21.3%	
APD- Total Number of Vehicles	16	16	0	0.0%	
Number of Employees	36	37.75	1.75	4.9%	
Optional Cyber Quote					
Limit: \$1,000,000					
Deductible: \$2,500					
Annual Premium: \$2,244					

Insured Name: Village of Palmyra		Workers' Compensation Comparison									
Effective: 1/1/2026											
Code	Classification	2025 Payroll Exposure	2025 Rate	2025 Premium	2026 Payroll Exposure	2026 Rate	2026 Premium	Exposure Difference	Rate Difference	% Rate Difference	Premium Difference
7520	Waterworks Operation	68,000	2.83	1,924	70,000	2.59	1,813	2,000	-0.24	-8.5%	(111)
7704	Fire Dept Non-Volunteer	478,970	3.07	14,704	570,723	3.19	18,206	91,753	0.12	3.9%	3,502
7710	Civil Defense Workers	0	2.87	0	22,000	2.73	601	22,000	-0.14	-4.9%	601
7720	Police Officers	281,315	2.32	6,527	303,777	2.14	6,501	22,462	-0.18	-7.8%	(26)
8810	Clerical Office	212,000	0.16	339	221,009	0.16	354	9,009	0.00	0.0%	15
9414	Village Operations	210,000	3.57	7,497	223,171	3.39	7,565	13,171	-0.18	-5.0%	68
Totals		1,250,285		30,991	1,410,680		35,040	160,395			4,049
Experience Mod			1.17	5,268		1.25	8,760		0.08		3,492
Premium Discount			6.60%	(2,390)		7.00%	(3,076)		0.40%		(686)
Expense Constant				220			220				0
Terrorism Coverage			0.00	0		0.00	0				0
Total Premium				\$34,089			\$40,944				\$6,855

Insured Name: Village of Palmyra		Property Comparison			
Effective: 1/1/2026					
		Prior Year MPIC 2025	Current Year MPIC 2026	Difference	
Building, BPP, PITO					
Premium	\$17,256.00	\$17,863.00	\$607.00	4%	
Coverage Limit	\$19,077,642.00	19,459,194	\$381,552.00	2%	
Rate	\$0.0905	\$0.0918	\$0.00	1%	
Deductible	\$1,000.00	\$1,000.00	\$0.00	0%	
Scheduled Personal Property					
Premium	N/A	\$172.00	\$0.00	0%	
Coverage Limit	-	186,864	\$186,864.00	0%	
Rate	\$0.000	\$0.0918	\$0.00	0%	
Deductible	N/A	\$1,000.00	\$0.00	0%	
Contractor's Equipment Over \$25K					
Premium	\$903.00	\$983.00	\$80.00	9%	
Coverage Limit	410,474	446,898	\$36,424.00	9%	
Rate	\$0.22	\$0.22	\$0.00	0%	
Deductible	\$1,000.00	\$1,000.00	\$0.00	0%	
Contractor's Equipment under \$25K					
No Charge	\$0.00	\$0.00			
Coverage Limit	161,307	162,920	\$1,613.00	1%	
Deductible	\$1,000.00	\$1,000.00	\$0.00	0%	
Equipment Breakdown					
Premium	\$1,479.00	\$1,532.00	\$53.00	4%	
Coverage Limit	19,077,642	19,646,058	\$568,416.00	3%	
Rate	\$0.0078	\$0.0078	\$0.00	1%	
Deductible	\$1,000.00	\$1,000.00	\$0.00	0%	
Property Total	\$19,638.00	\$20,378.00	\$740.00	4%	
Heart Monitors and Turnout Gear were added as Scheduled Personal Property					



Proposal

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

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

LEAGUE INSURANCE

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

Matt Becker
Chief Executive Officer
matt@lwmmi.org

Emily Eagon
Director of Training and Member Services
EEagon@lwm-info.org

Craig Sherven
Public Safety Specialist
csherven@lwmmi.org

R & R INSURANCE SERVICES

N14 W23900 Stone Ridge Drive
Waukesha, WI 53188

Paul Lessila
paul.lessila@rrins.com
(262) 502-3823

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

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Policy Effective Date: 1/1/2026

Proposal Number: 13306

Insured Name: Palmyra, Village of

Contact Name: Laurie Mueller

Contact Phone:

Contact Email: clerk@vi.palmyra.wi.gov

Agency: R & R Insurance Services

Agent Name: Lessila, Paul

Agent Email: paul.lessila@rrins.com

Agent Phone: (262) 502-3823

PREMIUM:

	Expiring Policy			Renewal		
	Deductible	Limit	Premium	Deductible	Limit	Premium
General Liability	0	6,000,000	6,753	0	6,000,000	7,220
Police Professional Liability	0	6,000,000	3,824	0	6,000,000	3,902
Public Official Liability	0	6,000,000	10,688	0	6,000,000	11,426
Auto Liability	0	6,000,000	4,570	0	6,000,000	4,656
Auto Physical Damage	N/A	N/A	8,678			5,432
Airport	N/A	N/A	0	N/A	N/A	0
Dam	0	6,000,000	500	0	6,000,000	500
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	2,500	250,000	606	2,500	250,000	635
Cyber	2,500	25,000	0	2,500	1,000,000	2,244
Total Premium			35,619.00			36,015.00

EXPOSURES AND LIMITS:

Base Exposures:	Expiring	Renewal
Total Payroll	1,252,494	1,410,680
Number for FTE Police	3.00	3.00
Number of Vehicles (Auto Liability)	16	16
Population	1,713	1,717
APD – Total Value	1,498,699	1,179,412
APD – Total Number of Vehicles	16	16
Number of Employees	36.00	37.75
Supplemental Exposures:		
UM & UIM limit	\$25K Per Person / \$50k Occurrence	\$25K Per Person / \$50k Occurrence
Cyber Limit	25,000	1,000,000
Operating Expenditures (Cyber)		N/A
Number of Dams	2.00	2.00
Number of Railroads	N/A	N/A
Airport Coverage	No	No
Airport Refueling	N/A	N/A
Population Base for No Fault Sewer Coverage	1,713	1,717

ADDITIONAL INSURED:

Name	Reason
Town of Palmyra	Jointly owned Fire/EMS Vehicles

Town of Palmyra	with regards to contract between the Village and Town of Palmyra for Fire/EMS Services ¹³
Palmyra Dam	
Lower Spring Lake Dam	

Proposed coverages, no coverage has been bound.

League Insurance – Auto Schedule

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Municipality: Palmyra, Village of

Effective Date: 1/1/2026

Expiration Date: 1/1/2027

Auto Liability Deductible: 0

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)
1929	Ford	Fire truck	Antique	8824	FD	53156	Inside	No	\$10,000	Yes	\$500	Stated Value - Antique
1986	GMC	truck	Pickup	1GDG7D1B4GV515903	GF	53156	Inside	No	\$4,000	Yes	\$1,000	Actual Cash Value
2006	Ford	E450	Rescue	1FDXE45P66DA67454	FD	53156	Inside	No	\$27,960	Yes	\$1,000	Actual Cash Value
2006	Sterling	Vac-Con	Dump Truck	2FZHATDC56AU23586	DPW	53156	Inside	No	\$120,000	Yes	\$1,000	Actual Cash Value
2007	Freightliner	pumper tanker	Fire Other	1FVHC5DE67HX87730	FD	53156	Inside	No	\$231,473	Yes	\$1,000	Actual Cash Value
2007	Chevrolet	Crew cab	Pickup	1GCHK23D27F162095	Fd	53156	Inside	No	\$29,840	Yes	\$1,000	Actual Cash Value
2012	Chevrolet	Silverado	Pickup	1GCNCPEX1CZ228309	DPW	53156	Inside	No	\$21,945	Yes	\$1,000	Actual Cash Value
2013	International	7400	Dump Truck	1HTWDAZR4DJ256084	DPW	53156	Inside	No	\$83,490	Yes	\$1,000	Actual Cash Value
2014	Ford	E450	Rescue	1FDXE4F55EDB00168	FD	53156	Inside	No	\$190,814	Yes	\$1,000	Actual Cash Value
2015	Rosenbauer	Fire Truck	Fire Other	54F2CB61XFWM10907	Fd	53156	Inside	No	\$465,000	Yes	\$1,000	Actual Cash Value
2016	Chevrolet	Silverado 25	Pickup	1GB0KUEG8GZ278467	DPW	53156	Inside	No	\$35,641	Yes	\$1,000	Actual Cash Value
2020	Ford	F150 Police Responder	Pickup	1FTEW1P4XLKF19746	PD	53156	Inside	No	\$54,000	Yes	\$1,000	Actual Cash Value
2022	International	Dump Truck	Dump Truck	1HTEDTAR6NH232896	DPW	53156	Inside	No	\$158,000	Yes	\$1,000	Replacement Cost
2022	Ford	F150	Police	1FTFW1P84NKE81778	PD	53156	Inside	No	\$38,627	Yes	\$1,000	Replacement Cost
2022	Chevrolet	Silverado	Pickup	1GC5YLE74NF219201	DPW	53156	Inside	No	\$40,045	Yes	\$1,000	Replacement Cost
2023	Ford	F350	Police	1FT8W3B65NEG27713	Fire Dept Brush	53156	Inside	No	\$41,236	Yes	\$1,000	Replacement Cost

Number of Vehicles with Auto Liability: 16

Original Cost Total: \$1,552,071

Number of Vehicles with APD: 16

(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

Worker's Comp Rating Basis

Workers Compensation Insurance Quotation

Classification	Code #	Premium Basis Total Estimated Annual Remuneration	Rate Per \$100 Of Remuneration	Estimated Annual Premium
Period 01/01/2026 - 01/01/2027				
Wisconsin				
WATERWORKS OPERATION & D	7520	70,000	2.59	1,813
FIREFIGHTERS & D - NON-VOLUNTEER	7704	570,723	3.19	18,206
CIVIL DEFENSE WORKERS	7710	22,000	2.73	601
POLICE OFFICERS & DRIVERS	7720	303,777	2.14	6,501
CLERICAL OFFICE EMPLOYEES NOC	8810	221,009	0.16	354
MUNICIPAL OPERATIONS - MISCELLANEOUS - VILLAGE	9414	223,171	3.39	7,565
Total Manual Premium				35,040
Experience Modification	9898	35,040	1.250	8,760
Total Modified Premium				43,800
Total Standard Premium				43,800
Premium Discount	0063	43,800	7.0%	(3,076)
Expense Constant	0900			220
Terrorism		1,410,680		0
Catastrophe (other than Certified Acts of Terrorism)		1,410,680		0
Total Estimated Annual Premium				40,944

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



Does your law enforcement or emergency services personnel use drones? Do they understand how to maximize the capabilities of these devices and the associated technology, effectively and safely?

In partnership with Northeast Wisconsin Technical College, MPIC is offering drone training courses. These courses are designed for operators who are already FAA Section 107 Certified or have received an FAA Certificate of Waiver (COA) from entities that already have drone equipment.

COURSE OUTLINE:

- ▶ Interior Operations and Building Evaluation and Clearing
- ▶ Exterior Operations and Search and Rescue

No tuition fee for MPIC insured drone operators.

Class hours are accredited for ACADIS 24 hours of mandatory training.



▶ Register here
for drone classes

For additional information, contact:

Blair at brogacki@mpicwi.com or

Rob at rob.hock@nwtc.edu





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



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

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	\$	\$
Business Personal Property	\$	\$
Property in the Open	\$	\$
Contractors Equipment Over \$25,000 Replacement cost	\$	\$
Contractors Equipment Under \$25,000 Replacement Cost	\$	\$
Equipment Breakdown	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

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 - \$19,459,194

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
001		PUBLIC WORKS COMPLEX					
	001	PUBLIC WORKS BUILDING 203 JEFFERSON STREET, PALMYRA,WI 53156	1910	1	3,840	\$629,040	\$59,546
	002	SALT STORAGE SHED 203 JEFFERSON STREET, PALMYRA,WI 53156	1985	1	213	\$13,187	\$0
		Property in the Open					\$29,791
		PUBLIC WORKS COMPLEX (001) Total				\$642,227	\$89,337
002		VILLAGE HALL/WELL					
	001	VILLAGE HALL/WELL 100 TAFT STREET, PALMYRA,WI 53156	1914	1	4,044	\$914,509	\$69,642
		Property in the Open					\$42,142
		VILLAGE HALL/WELL (002) Total				\$914,509	\$111,784
003		POWERS MEMORIAL LIBRARY					
	001	LIBRARY 115 WEST MAIN STREET, PALMYRA,WI 53156	1927	2	5,868	\$1,565,698	\$949,638
		Property in the Open					\$3,741
		POWERS MEMORIAL LIBRARY (003) Total				\$1,565,698	\$953,379

STATEMENT OF VALUES

MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - \$19,459,194

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
004	VILLAGE PARK						
	001	BATTING CAGE STORAGE [ADD03] 955 8TH STREET, PALMYRA,WI 53156	1985	1	120	\$7,108	\$2,885
	002	DUGOUT 1 [ADD01] 955 8TH STREET, PALMYRA,WI 53156	2009	1	236	\$12,671	\$0
	003	DUGOUT 2 [ADD02] 955 8TH STREET, PALMYRA,WI 53156	2009	1	236	\$12,671	\$0
	004	PARK PAVILION/CONCESSIONS 955 8TH STREET, PALMYRA,WI 53156	1968	1	4,000	\$228,704	\$11,950
	005	PARK RESTROOM 955 8TH STREET, PALMYRA,WI 53156	1975	1	480	\$72,217	\$4,533
	006	SOFTBALL STORAGE SHED 955 8TH STREET, PALMYRA,WI 53156	1975	1	336	\$19,986	\$2,163
	007	WATER TOWER 955 8TH STREET, PALMYRA,WI 53156	1980	1	0	\$1,675,105	\$0
		Property in the Open					\$240,053
		VILLAGE PARK (004) Total				\$2,028,462	\$261,584
005	VILLAGE BEACH						
	001	BEACH HOUSE 306 ANEMONE AVENUE, PALMYRA,WI 53156	1972	1	1,040	\$133,926	\$9,066
	002	BEACH PAVILION [ADD01] 306 ANEMONE AVENUE, PALMYRA,WI 53156	1985	1	1,376	\$64,594	\$0
		Property in the Open					\$55,972
		VILLAGE BEACH (005) Total				\$198,520	\$65,038

STATEMENT OF VALUES

MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - \$19,459,194

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
006		WASTEWATER TREATMENT PLANT					
	001	CHLORINE FEED BUILDING/CONTACT BASIN 700 SOUTH BRENNON ROAD, PALMYRA,WI 53156	1980	1	525	\$269,397	\$0
	002	GENERATOR 700 SOUTH BRENNON ROAD, PALMYRA,WI 53156	2022	1	0	\$52,334	\$0
	003	LAGOONS [ADD02] 700 SOUTH BRENNON ROAD, PALMYRA,WI 53156	1980	1	160,10 0	\$1,154,545	\$767,499
	004	MOVING BED BIOFILM REACTOR (MBBR) 700 SOUTH BRENNON ROAD, PALMYRA,WI 53156	2022	1	750	\$466,166	\$0
	005	OFFICE/LAB BUILDING 700 SOUTH BRENNON ROAD, PALMYRA,WI 53156	2022	1	5,000	\$1,190,499	\$119,503
	006	SECONDARY SERVICE BUILDING 700 SOUTH BRENNON ROAD, PALMYRA,WI 53156	2022	1	1,130	\$649,232	\$245,188
	007	UV DISINFECTION 700 SOUTH BRENNON ROAD, PALMYRA,WI 53156	2022	1	660	\$288,971	\$0
		Property in the Open					\$43,463
		WASTEWATER TREATMENT PLANT (006) Total				\$4,071,144	\$1,175,653
007		JEFFERSON STREET LIFT STATION					
	001	LIFT STATION 430 JEFFERSON STREET, PALMYRA,WI 53156	1985	1	1,115	\$1,082,328	\$450,712
		Property in the Open					\$51,533
		JEFFERSON STREET LIFT STATION (007) Total				\$1,082,328	\$502,245

STATEMENT OF VALUES

MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - \$19,459,194

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
008		WELL HOUSE 3					
	001	WELL HOUSE 131 JEFFERSON STREET, PALMYRA,WI 53156	1985	1	400	\$421,558	\$0
		WELL HOUSE 3 (008) Total				\$421,558	\$0
009		VARIOUS PITO					
		Property in the Open					\$627,817
		VARIOUS PITO (009) Total				\$0	\$627,817
010		ALL SCOUT PARK					
	001	CABIN 105 NORTH 1ST STREET, PALMYRA,WI 53156	1890	1	1,408	\$174,104	\$0
		Property in the Open					\$3,095
		ALL SCOUT PARK (010) Total				\$174,104	\$3,095
011		CARLIN HOUSE MUSEUM					
	001	MUSEUM 112 NORTH 3RD STREET, PALMYRA,WI 53156	1845	2	5,565	\$991,774	\$0
		Property in the Open					\$29,663
		CARLIN HOUSE MUSEUM (011) Total				\$991,774	\$29,663
012		FIRE DEPARTMENT					
	001	FIRE DEPARTMENT 126 NORTH 1ST STREET, PALMYRA,WI 53516	1945	1	12,386	\$2,386,149	\$356,861
		Scheduled Personal Property					\$186,864
		Property in the Open					\$21,280
		FIRE DEPARTMENT (012) Total				\$2,386,149	\$565,005

STATEMENT OF VALUES

MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - \$19,459,194

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
013		4TH STREET LIFT STATION					
	001	LIFT STATION SOUTH 4TH STREET, PALMYRA,WI 53156	2004	1	28	\$150,718	\$0
		Property in the Open					\$3,785
		4TH STREET LIFT STATION (013) Total				\$150,718	\$3,785
014		GARFIELD STREET LIFT STATION					
	001	LIFT STATION GARFIELD STREET, PALMYRA,WI 53156	1980	1	44	\$208,306	\$0
		Property in the Open					\$22,823
		GARFIELD STREET LIFT STATION (014) Total				\$208,306	\$22,823
015		MINI PARK					
		Property in the Open					\$11,865
		MINI PARK (015) Total				\$0	\$11,865
016		HILLCREST LIFT STATION					
	001	LIFT STATION [ADD01] HILLCREST DRIVE/LOCUST AVENUE, PALMYRA,WI 53156	1960	1	122	\$147,422	\$0
		Property in the Open					\$2,708
		HILLCREST LIFT STATION (016) Total				\$147,422	\$2,708
017		CARRIAGE WAY LIFT STATION					
	001	LIFT STATION [ADD01] CARRIAGE WAY, PALMYRA,WI 53156	1975	1	50	\$182,551	\$0
		CARRIAGE WAY LIFT STATION (017) Total				\$182,551	\$0

STATEMENT OF VALUES

MUNICIPAL PROPERTY INSURANCE COMPANY

Coverage Amount - \$19,459,194

Site	Bldg	Description	Year Built	Floors	Square Footage	Building RC	Personal Property RC
018		<i>Pavilion & Bathroom-Blue Spring Lake Drive</i>					
	001	Bathroom 1121 N. Blue Spring Lake Drive, PALMYRA,WI 53156	2017	1	60	\$21,016	\$0
	002	Pavilion 1121 N. Blue Spring Lake Drive, PALMYRA,WI 53156	2017	1	720	\$33,791	\$0
		Pavilion & Bathroom-Blue Spring Lake Drive (018) Total				\$54,807	\$0
Building Subtotal							\$15,220,277
Contents Subtotal							\$3,049,186
Property in the Open Subtotal							\$1,189,731
Building, Contents and PITO Total							\$19,459,194

SCHEDULED PERSONAL PROPERTY MUNICIPAL PROPERTY INSURANCE COMPANY

Site	Description	Department	Replacement Cost
012	<i>FIRE DEPARTMENT</i>		
	LIFEPAC 15		\$8,160
	LIFEPAC 35		\$54,570
	PHILLIPS HEARTSTART MAX - 2 UNITS		\$7,140
	TURNOUT GEAR - 31 UNITS		\$116,994
	FIRE DEPARTMENT (012) Total		\$186,864
SCHEDULED PERSONAL PROPERTY TOTAL			\$186,864

PROPERTY IN THE OPEN

MUNICIPAL PROPERTY INSURANCE COMPANY

Site	Description	Quantity	Replacement Cost
001	PUBLIC WORKS COMPLEX		
	FENCING, 6 FT CLF		\$10,446
	TANK, FUEL		\$19,345
	PUBLIC WORKS COMPLEX (001) Total		\$29,791
002	VILLAGE HALL/WELL		
	FLAGPOLE		\$2,451
	Generac SD130 Diesel Generator w/ 400A ATS SD0130KG176.7D18HBYY3		\$38,402
	SIGNAGE		\$1,290
	VILLAGE HALL/WELL (002) Total		\$42,142
003	POWERS MEMORIAL LIBRARY		
	FLAGPOLE		\$2,451
	SIGNAGE		\$1,290
	POWERS MEMORIAL LIBRARY (003) Total		\$3,741
004	VILLAGE PARK		
	BACKSTOP		\$11,865
	BASKETBALL GOAL		\$3,096
	BATTING CAGE		\$2,321
	BENCH		\$774
	BLEACHER		\$25,536
	DUGOUT, CLF		\$7,352
	FENCING, 12 FT CLF		\$4,772
	FENCING, 4 FT CLF		\$14,444
	FENCING, 8 FT CLF		\$5,803
	FLAGPOLE		\$2,966
	Generac 14KW Home Standby (Watertower)		\$3,785
	HORSESHOE PITS		\$5,674
	MISCELLANEOUS		\$7,093
	OUTDOOR LIGHTING		\$24,633
	PICNIC TABLE		\$11,865

PROPERTY IN THE OPEN

MUNICIPAL PROPERTY INSURANCE COMPANY

Site	Description	Quantity	Replacement Cost
	PLAYGROUND EQUIPMENT		\$59,454
	SCOREBOARD		\$36,627
	SECURITY GATES		\$3,482
	SIGNAGE		\$4,643
	SWING SET		\$3,869
	VILLAGE PARK (004) Total		\$240,053
005	VILLAGE BEACH		
	BENCH		\$4,256
	FENCING, 3 FT WOOD LATTICE		\$2,321
	FENCING, 4 FT CLF		\$4,127
	MISCELLANEOUS		\$4,256
	PICNIC TABLE		\$4,643
	PLAYGROUND EQUIPMENT		\$33,790
	SWING SET		\$2,580
	VILLAGE BEACH (005) Total		\$55,972
006	WASTEWATER TREATMENT PLANT		
	FENCING, 4 FT WIRE MESH		\$41,012
	FLAGPOLE		\$2,451
	WASTEWATER TREATMENT PLANT (006) Total		\$43,463
007	JEFFERSON STREET LIFT STATION		
	FENCING, 7 FT CLF W/ 3-BARB		\$20,635
	Generac SD100 Diesel Generator w/ 400A ATS SD0100JG176.7D180HBYY3		\$30,898
	JEFFERSON STREET LIFT STATION (007) Total		\$51,533
009	VARIOUS PITO		
	HYDRANT, FIRE		\$441,329
	LIGHTING, STREET		\$186,488
	VARIOUS PITO (009) Total		\$627,817
010	ALL SCOUT PARK		
	MISCELLANEOUS		\$258
	SIGNAGE		\$2,837

PROPERTY IN THE OPEN

MUNICIPAL PROPERTY INSURANCE COMPANY

Site	Description	Quantity	Replacement Cost
	ALL SCOUT PARK (010) Total		\$3,095
011	CARLIN HOUSE MUSEUM		
	FENCING, 4 FT WROUGHT IRON		\$18,829
	FLAGPOLE		\$2,451
	MEMORIAL, GRANITE		\$7,093
	SIGNAGE		\$1,290
	CARLIN HOUSE MUSEUM (011) Total		\$29,663
012	FIRE DEPARTMENT		
	COMMUNICATION TOWER		\$18,829
	FLAGPOLE		\$2,451
	FIRE DEPARTMENT (012) Total		\$21,280
013	4TH STREET LIFT STATION		
	Generac 14KW Home Standby Generator 0062410		\$3,785
	4TH STREET LIFT STATION (013) Total		\$3,785
014	GARFIELD STREET LIFT STATION		
	Generac SD50 Diesel Generator w/ 225A ATS		\$22,823
	SD0050JG163.4D18HBYY3		
	GARFIELD STREET LIFT STATION (014) Total		\$22,823
015	MINI PARK		
	CORRAL, HORSE		\$3,611
	FLAGPOLE		\$1,935
	KIOSK, INFORMATION		\$1,290
	MISCELLANEOUS		\$3,740
	PICNIC TABLE		\$1,290
	MINI PARK (015) Total		\$11,865
016	HILLCREST LIFT STATION		
	COMMUNICATION POLE		\$2,708
	HILLCREST LIFT STATION (016) Total		\$2,708
	PROPERTY IN THE OPEN TOTAL		\$1,189,731

CONTRACTORS EQUIPMENT

MUNICIPAL PROPERTY INSURANCE COMPANY

Description (Year/Make/Model/Serial #)	Department	Replacement Cost
1994 INLAND LH-450WEED HARVESTER		\$118,432
1998 ONAN 40DGBCPortable GENERATOR		\$17,677
1999 EL PELICAN SE STREET SWEEPER		\$40,510
1999 HOTSYS DD3030HCPRESSURE WASHER		\$2,174
2003 MILLER MILLERMATIC 25WELDER		\$2,097
2003 POLARIS 6X6 ATV		\$1,227
2003 US 1375CARGO TRAILER		\$2,329
2004 KAWASAKI MULE4X4 4 WHEELER		\$8,406
2004 KUBOTA F2580ROTARY MOWER		\$13,972
2012 10' MONROE PLOW		\$4,630
2012 12' MONROE PLOW		\$5,787
2012 8' MONROE WING		\$5,787
2014 MAGIKIST PJDx-CTHAWING MACHINE		\$3,260
2015 NORTH STAR LOAD STARUTILITY TRAILER		\$1,397
2017 BOSS 6'6" UTV POWER-V MSC12480-BLADEPLOW		\$8,407
2017 KAWASAKI AF620MATV		\$12,797
2017 KUBOTA F2690 MOWER & MOWER DECK #12176		\$20,141
2018 10' SNOW PUSHER RTR MFG		\$6,999
2018 BARLOW 14' TRAILER		\$1,851
2020 HONDA GENERATOR		\$1,591
2022 HONDA SEWAGE PUMP		\$1,591
2022 JOHN DEERE 544 LOADER		\$212,100
2022 VALVE TURNING TOOL		\$11,666
2025 FERRIS 59026162 MOWER		\$32,319
2222 HALE AGNDPortable PUMP		\$17,362
GEM FORKS FOR 2022 JOHN DEERE 544 LOADER		\$5,833
JOHN DEERE 3.5 YD BUCKET FOR 2022 JD 544 LOADER		\$5,939
VERMEER BC1000XL BRUSH CHIPPER		\$43,537
CONTRACTOR'S EQUIPMENT ≥ \$25,000		\$446,898
CONTRACTOR'S EQUIPMENT < \$25,000		\$162,920
CONTRACTOR'S EQUIPMENT TOTAL		\$609,818



Cyber



Cyber Quote for the Village of Palmyra

Cyber Limit:	\$1,000,000
Deductible:	\$2,500
Effective Date:	1/1/2026
Operating Expenditures:	\$3,303,648

Premium:	\$2,244
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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

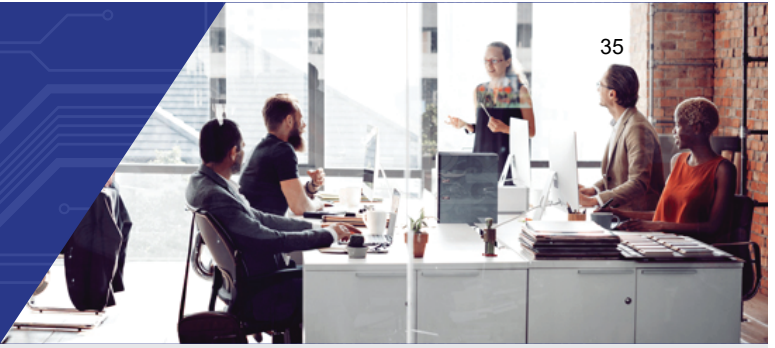
Thank you for your continued support of the League of Wisconsin
Municipalities Mutual Insurance!

Strohman Ballweg, LLP



State-of-the-Art CYBER PROTECTION

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With cyber liability coverage from League of Wisconsin Municipalities Mutual Insurance, you have access to state-of-the-art cyber coverage to keep you protected against cyber threats.

If your business relies on internet access, email communication, accepts credit card payments, collects customer information, or stores employee data, your business is at risk. Whether your systems become compromised due to malware or personal data is accidentally exposed, you may suffer losses that can be covered by your cyber insurance endorsement.

In 2019

- The Identity Theft Resource Center (ITRC) reported 1,473 data breaches. This is a 17% increase over 2018 records.¹
- 65% of US organizations experienced a successful phishing attack last year.²
- Average ransom demands doubled in 2018, from \$42K to \$84K.³

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,
- Phishing or email scams targeting your business or employees that result in financial loss

Cyber Risk Support & Training

With access to expert cyber security advisors and online training courses, our cyber support resources help you and your organization mitigate cyber risks and the impact of a cyber security breach. You'll have access to:

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

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, the response 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

Cyber Threats to Your Business

System Failure Claim Scenario

During a public library's system upgrade, a software malfunction causes data corruption. Unfortunately, an attempt to restore lost data from uninspected backups, was also corrupted during the installation process. The library hired part-time employees to manually recreate the lost data from paper receipts. System Failure Insurance covered the library's data restoration expenses, including the cost of hiring additional staff to recreate the lost data, as well as associated business interruption losses.

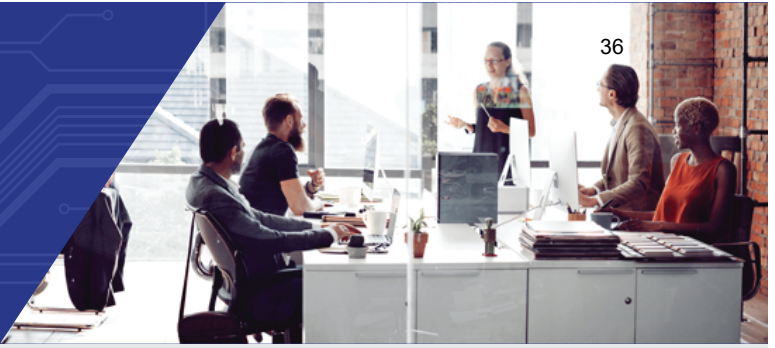
1. Identity Theft Resource Center, "ITRC Breach Reports, 2019 End of the Year Data Breach Report", January 28, 2020 <https://www.idtheftcenter.org/identity-theft-resource-centers-annual-end-of-year-data-breach-report-reveals-17-percent-increase-in-breaches-over-2018/>

2. Proofpoint, "Threat actors leverage credential dump, phishing, and legacy email protocols to bypass MFA and breach cloud accounts worldwide", March 14, 2019 <https://www.proofpoint.com/us/threat-insight/post/threat-actors-leverage-credential-dumps-phishing-and-legacy-email-protocols>

3. Coveware, Inc., "Ransomware Costs Double in Q4 as Ryuk, Sodinokibi Proliferate", January 22, 2020 <https://www.coveware.com/blog/2020/1/22/ransomware-costs-double-in-q4-as-ryuk-sodinokibi-proliferate#:~:text=What%20is%20the%20Average%20Ransom,that%20are%20actively%20attacking%20companies.>



State-of-the-Art CYBER PROTECTION



Cyber Crime Claim Scenario

An accountant at a small municipality in the Chicago area received an e-mail from a member of the municipality's finance and budget committee requesting a wire transfer be processed in the amount of \$50,000. The wire was sent, but, in a later conversation with a committee member, the accountant discovered that the committee had not actually requested the wire transfer. In fact, the e-mail the accountant received was a "spoof" e-mail, sent by a hacker who had created a fraudulent e-mail account to impersonate a committee member. The bank would not return the municipality's funds because the transfer appeared to be legitimate. Cyber Crime Insurance covered the municipality's financial loss of \$50,000.

State-of-the-Art Cyber

League of Wisconsin Municipalities Mutual Insurance's cyber liability insurance provides coverage and support for a broad range of cyber threats and related expenses:

Breach Event Costs - Coverage for mitigation costs and expenses incurred because of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, IT expenses.

System Failure - Coverage for income loss, business interruption expenses, and data recovery costs.

Cyber Extortion - Coverage for extortion-related expenses and monies paid as a direct result of a credible cyber extortion threat, including ransomware.

Cyber Crime - Coverage for loss of money or securities incurred due to financial fraud, including wire transfer fraud; charges incurred for unauthorized calls resulting from fraudulent use of an insured telephone system; expenses incurred to notify customers of phishing schemes.

Reward Expenses - Coverage for reasonable amounts paid to an informant for information not otherwise available, which leads to the arrest and conviction of a person or group responsible for a privacy breach, security breach, system failure, cyber extortion threat, financial fraud, telecommunications fraud, or phishing attack.

Court Attendance Costs - Coverage for reasonable amounts paid to an informant for information not otherwise available, which leads to the arrest and conviction of a person or group responsible for a privacy breach, security breach, system failure, cyber

extortion threat, financial fraud, telecommunications fraud, or phishing attack.

BrandGuard® - Coverage for loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

Multimedia Liability - Coverage for third party claims including claims alleging copyright/trademark infringement, libel/slander, plagiarism, or personal injury.

Security and Privacy Liability - Coverage for claims alleging failure to safeguard electronic or non-electronic confidential information, or failure to prevent virus attacks.

Privacy Regulatory Defense and Penalties - Coverage for regulatory fines, penalties and regulatory compensatory awards brought by federal, state, or local governmental agencies.

PCI DSS Liability - Coverage for assessments, fines, or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.

TCPA Defense - Coverage for the defense of claims alleging violation of the Telephone Consumer Protection Act, the Telemarketing and Consumer Fraud and Abuse Prevention Act, the CAN-Spam Act, or any similar federal, state, local or foreign law regulating the use of telephonic or electronic communications for solicitation purposes.

If you are interested in coverage, contact your League of Wisconsin representative or visit us at: www.lwmmi.org



Premier Services

MEMBER SERVICES GUIDE



www.lwmmi.org

MEMBER SERVICES GUIDE

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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.



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

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



Request access using the QR code:



[Training Access
Request](#)



**TOKIO MARINE
HCC**



[File A Claim](#)

Workers' Compensation

[Claim Form](#)

Send Workers' Compensation Claim Form to United Heartland at:

fax 262-787-7701 or e-mail
ClaimsExpress@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

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

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

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](#)



Management & Team Training

League Insurance offers workplace training for members. Whether it's compliance, supervisor, or team building, League Insurance can help you keep your managers up to date and your team on the same page.

For more information, reach out to service@lwmmi.org

Nurse Triage & Telehealth by CorVel



League 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](#)



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



Ready Rebound Injury Management

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 Chase McCarty at cmccarty@readyrebound.com or call at 816-853-2830.

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



“

“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*

”

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 service@lwmmi.org



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](#)

Workplace Safety Resources

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 League Insurance members including sample safety programs and informational documents
- » On-site or virtual meetings including jobsite evaluations and safety education
- » 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



AccidentFund UnitedHeartland CompWest ThirdCoast Underwriters



DART Police Training Simulator

49

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.

League Insurance 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



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 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.

League Insurance'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](#)

... 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.

National Testing Network Recruiting & Assessment

League Insurance has partnered with National Testing Network (NTN), the nation's leading provider of public safety recruitment and assessment services.

As a part of this partnership, we are offering a **20% special discount** to NTN membership services bringing you exclusive access to:

- » 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

In addition, we are offering a 15% discount on first project-based services:

- » Background investigations
- » Pre-Hire psychological evaluations

Want to discuss how this partnership can benefit your agency?
Contact Julianne Garcia with NTN at
julianneg@nationaltestingnetwork.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 Insurance and 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 Jeff Spencer at jspencer@wppa.com or 608-963-7477.

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



Police One Academy Online Learning

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 12 of the 24 hours of annual training requirements with department-level approval.

www.lexipol.com
844-312-9500

Request access using the QR code.



[Training Access Request](#)

POLICEONE
ACADEMY

LEXIPOL

Policy & Procedure Reimbursement

Understanding that sound policy and procedure is a cornerstone of a successful public safety department, League Insurance provides members with financial assistance for public safety policy and procedure services. Through our partnerships with Lexipol, Custom Service Information (CSI), and Deer Creek Technologies, our members are eligible to receive up to \$2500 annual reimbursement for one of the following:

- » A bundle package including Custom Service Information policy services and Deer Creek policy management and early warning system services, along with a 10% Deer Creek discount exclusive to League Insurance members.
- » Lexipol's Wisconsin Law Enforcement or Fire policy services along with a 10% discount on the current market rate subscription price.
- » Policies are continuously updated as state and federal laws, and best practices change.
- » Both offer 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.

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

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

Learn more about Deer Creek Technologies: <https://www.deercreektech.com>

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





**League Insurance. Protecting
the communities we live in.**

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608-833-9595 • www.lwmmi.org