



VILLAGE OF EDGAR
227800 SNOWBIRD AVENUE
WAUSAU, WI 54401

NOVEMBER 5, 2024

Greetings and thank you for requesting Spectrum Insurance Group to prepare the attached insurance and risk management proposal from your League of Wisconsin Municipalities Insurance Plan (LWMMI). The LWMMI is completely dedicated to providing the most comprehensive insurance and risk management solution to WI cities, villages, and those that directly serve them. You will find significant added value in the proposal pages the village can take advantage of. Allow me to highlight a few key points:

- Property values are offered at **125% of BLANKET limits** listed on the proposal.
- The village will be provided with a complimentary full, written appraisal of buildings and equipment to current replacement cost within the first two years of service.
- The Village is eligible for an **Annual \$2,500 reimbursement** of Lexipol expenses from your police department.
- The LWMMI Crime coverage form is better suited to the village. It provides for Employee Dishonesty; Monies/Securities; Forgery; Computer and Funds Transfer Fraud at \$250,000 limits.
- Cyber Liability limits of insurance are offered at \$500,000.
- LWMMI has committed to a 20% Workers Compensation Dividend the first 3 years dividend are declared for New Customers. After three years, The LWMMI pays dividends on all Workers Compensation and Liability lines of insurance coverage.
- Complimentary Human Resources and Legal Services are provided to the village as needed.
- 24/7 Nurse Injury Reporting Line is provided to triage work-related injuries.

The above represents just a fraction of the valued added benefits of your LWMMI insurance program. It is by far the single most comprehensive insurance and risk management solution for Wisconsin municipal entities and why more than 500 WI municipalities entrust their insurance and risk management needs to the LWMMI. A current listing of members is included. The LWMMI looks forward to welcoming the Village of Edgar as a new member this coming January 1st.

Best regards,

A handwritten signature in black ink, appearing to read "Jesse A. Furrer".

Jesse A. Furrer CIC, CRM
Account Executive/Managing Partner

LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INSURANCE COMPANY

INSURANCE PROPOSAL FOR

EDGAR, VILLAGE OF

1/1/2025 - 1/1/2026

Proposal Number 940



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

Matt Becker, CEO
matt@lwwmi.org

Spectrum Insurance Group LLC
4233 Southtowne Drive
Eau Claire, WI 54701
(877) 858-9874

Jesse Furrer
jesse.furrer@spectruminsgroup.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.

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

Elizabeth Yanke
Member Services Director
eyanke@lwm.info.org

Craig Sherven
Public Safety Specialist
csherven@lwmmi.org

SPECTRUM INSURANCE GROUP

4233 Southtowne Drive
Eau Claire, WI 54701
715-352-2891

Jesse Furrer
jesse.furrer@spectruminsgroup.com
(715) 858-9865
715-352-2891

WORKERS COMPENSATION CLAIMS ADMINISTRATOR

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

Denise Kawczynski
Senior Claims Representative
denise.kawczynski@unitedheartland.com
(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: 1/1/2025

Proposal Number: 940

Insured Name: Edgar, Village of

Contact Name: Jennifer Lopez

Contact Phone: 715-352-2891

Contact Email: viledgar@dwave.net

Agency: Spectrum Insurance Group

Agent Name: Furrer, Jesse

Agent Email: jesse.furrer@spectruminsgroup.com

Agent Phone: (715) 858-9865

PREMIUM:

	Deductible	Limit	Premium
General Liability	0	2,000,000	\$2,454
Police Professional Liability	1,000	2,000,000	\$1,866
Public Official & Employment Practices Liability	1,000	2,000,000	\$3,669
Auto Liability	0	2,000,000	\$2,449
Auto Physical Damage	1,000	See APD Memo	\$3,745
No Fault Sewer Backup (Optional Coverage)	0	100,000/300,000	\$2,555
Crime	1,000	250,000	\$500
Cyber	2,500	500,000	\$1,667
Bldg, PP, Property in the Open	1,000	\$16,567,814	\$12,674
Contractors Equipment > \$25,000	1,000	\$622,194	1,369
Contractors Equipment < \$25,000	1,000	\$191,762	\$0
Equipment Breakdown	1,000	\$16,567,814	\$1,864
Workers Compensation	N/A		\$10,243
Total Premium:			\$45,055

EXPOSURES AND LIMITS:

Total Payroll	479,282	Population Base for No Fault Sewer Coverage	1,460
Number for FTE Police	1.50	Cyber Operating Expenditures	1,951,263
Number of Vehicles (Auto Liability)	8	Number of Dams	
Population	1,460	Number of Railroads	N/A
Total APD Value	575,598	Airport Coverage	No
Total Number of Vehicles	8	Airport Refueling	N/A
Number of Employees	8.00		

PRIOR ACTS:

Prior Acts Coverage Type	Retro Dates
Employee Benefits Liability	Full Prior Acts
Public Officials Errors and Omissions	Full Prior Acts

ADDITIONAL INSURED:

Name	Reason

YOUR LEAGUE INSURANCE TEAM

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Contractors Equipment > \$25,000	1,000	\$622,194	1,369
Contractors Equipment < \$25,000	1,000	\$191,762	\$0
Equipment Breakdown	1,000	\$16,567,814	\$1,864
Workers Compensation	N/A		\$8,862
Total Premium:			\$43,674

EXPOSURES AND LIMITS:

Total Payroll	479,282	Population Base for No Fault Sewer Coverage	1,460
Number for FTE Police	1.50	Cyber Operating Expenditures	1,951,263
Number of Vehicles (Auto Liability)	8	Number of Dams	
Population	1,460	Number of Railroads	N/A
Total APD Value	575,598	Airport Coverage	No
Total Number of Vehicles	8	Airport Refueling	N/A
Number of Employees	8.00		

PRIOR ACTS:

Prior Acts Coverage Type	Retro Dates
Employee Benefits Liability	Full Prior Acts
Public Officials Errors and Omissions	Full Prior Acts

ADDITIONAL INSURED:

Name	Reason

League Insurance – Auto Schedule

Municipality: Edgar, Village of

Effective Date: 1/1/2025

Expiration Date: 1/1/2026

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)
2004	Chevrolet	1500	Pickup	1GCEK14T54Z193385		54426	Inside	No	\$22,220	Yes	\$1,000	Actual Cash Value
2010	Peterbilt	348 Dump	Dump Truck	2NP3LNOX9AM110539		55426	Inside	No	\$157,500	Yes	\$1,000	Actual Cash Value
2015	Ford	F250	Pickup	1FTBF2B66FEB61520		54426	Inside	No	\$33,840	Yes	\$1,000	Actual Cash Value
2020	Dodge	Grand Caravan	Passenger	2C4RDGBG7LR185138		54426	Inside	No	\$30,090	Yes	\$1,000	Replacement Cost
2022	Ford	Explorer	Pickup	1FM5K8AB9NGA58455		54426	Inside	No	\$40,000	Yes	\$1,000	Replacement Cost
2022	Ram	1500	Pickup	1C6RR7FG8NS163234		54426	Inside	No	\$40,000	Yes	\$1,000	Replacement Cost
2023	International	HV507	Dump Truck	3HAEDTAR8PL350381		54426	Inside	No	\$174,295	Yes	\$1,000	Replacement Cost
2023	GMC	Sierra	Pickup	1GD39SEY7PF175653		54426	Inside	No	\$77,653	Yes	\$1,000	Replacement Cost

Number of Vehicles with Auto Liability: 8

Original Cost Total: \$575,598

Number of Vehicles with APD: 8

- (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

Proposed coverages, no coverage has been bound.

Limits of Auto Physical Damage Coverage

The most we will pay for "loss" is:

a. The cost of replacing the damaged or stolen property but only for a "covered auto" that, based

on model year at the time of loss is deemed a "total loss" and is;

- (1) five years old or newer and has a replacement cost of \$100,000 or less; or
- (2) ten years old or newer and has a replacement cost in excess of \$100,000.

b. If a. above does not apply then we will pay the least of:

- (1) The cost of repairing the damaged property with parts of like kind and quality;
- (2) The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- (3) The limit stated on the schedule of "covered autos."

