

Smart Protection for Local Governments



Why Choose EMC to Insure Your Local Government?

You can *Count on EMC*[®] to give your municipality everything it needs in an insurance company—unbeatable experience, dependable stability, local expertise and valuable services to save you time and money. We provide comprehensive coverages and tailored loss control services to protect your municipality, your staff and the public. In the event of a loss, our knowledgeable claims professionals will be there to provide attentive, personalized claims handling. We also give you the added convenience of online services such as claim reporting, claim analysis and safety training courses. It all adds up to one smart choice for municipality insurance.



Solid Experience

EMC has been protecting municipalities for over 40 years and insures more than 5,000 counties, cities, townships and villages across the country. This experience is why we're a solid choice when it comes to meeting the special needs of municipalities, from coverages to claims to loss control.

Stable Presence

We don't jump in and out of insurance markets because we know it's better business to weather the ups and downs. This long-range view gives us a stable presence in Wisconsin and gives you the opportunity to work with an insurance company you know and trust. It also proves that you can depend on us to be there as a committed insurance provider.

Local, Specialized Expertise

Our underwriters, claims personnel and loss control representatives are experts in insurance for municipalities and operate through our Milwaukee Branch, giving you the local attention you deserve. We provide on-site, face-to-face loss control services for our policyholders and establish one point of contact so you can get to know your representative on a first-name basis.

Why EMC?

Our customers *Count on EMC*[®] for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 50 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by AM Best, an insurance credit rating organization*
- Financially stable with more than 100 years of commercial insurance experience

Learn more about EMC Insurance Companies on the back page and at emcins.com.

More Valuable Services

We provide our policyholders with more than just great coverages. You get the added value of municipality-specific loss control services, medical management services, claims and risk analysis, online training courses for your staff and more—all at no extra cost. Most insurance companies can't come close to matching EMC's services; some of which cost municipalities thousands of dollars when outside consultants are hired.

*For the latest rating, visit ambest.com.

Comprehensive, Flexible Coverages Tailored to Your Needs

Our policy forms were designed with the specific needs of local governments in mind. We offer broad coverages and provide unique, expanded protections within standard policies that many insurance companies don't include. We also allow higher policy sublimits than many other insurance carriers. Talk to your local insurance agent to find out more about what sets our coverages apart from the rest.

Property

Included

- Accounts receivable
- Appurtenant buildings and structures
- Business income and extra expense
- Cost of taking inventory
- Data processing equipment included with inland marine policy
- Debris removal
- Emergency services commandeered property
- Expediting expenses
- Exterior signs on premises
- Fine arts
- Fire department service charge
- Fire extinguisher: Recharge
- Foundations of buildings and pilings
- Glass
- Inland marine coverage for construction equipment, radios, etc.
- Lock replacement and rekeying
- Money and securities
- Newly acquired buildings and personal property
- Ordinance or law
- Outdoor property
- Personal effects and personal property of others
- Personal property off-premises and in transit
- Personal property within 1,000 ft of premises

- Pollutant cleanup and removal
- Preservation of property
- Sewer backup
- Underground fiber optics
- Unreported buildings and structures
- Utility services: Time element and direct damage
- Valuable papers and records: Cost of research

Optional

- Agreed value
- Blanket coverage on all buildings and personal property
- Equipment breakdown
- Replacement cost coverage on buildings and personal property

Higher deductibles may provide additional savings

General Liability

Included

- Advertising injury liability
- All premises and operations, including new premises, operations and activities
- Antiskid material application
- Blanket contractual liability
- Co-employee extension as reflects all employees
- Criminal defense attorney fee indemnification
- Employee benefit liability
- Employees and volunteers as additional insureds
- EMT liability

- Fire legal liability coverage, real property
- Herbicide, pesticide or fertilizer drift liability
- Host liquor liability
- Incidental medical malpractice
- Nonowned watercraft liability
- Operations by independent contractors
- Personal injury liability
- Personal property of others on premises
- Premises medical payments
- Products and completed operations
- Special events premises liability
- Tort liability endorsement in compliance with Chapter 670 of the Wisconsin Code
- Worldwide policy territory

Auto

Included

- Audio, visual and data electronic equipment
- Auto liability applies to any vehicle you use
- Broad business auto insurance form
- Commandeered auto
- Comprehensive and collision coverage: Owned vehicles
- Deductible reimbursement for employees and volunteers responding to emergency scene with personal auto



- Emergency vehicle custom equipment
- Employers nonownership and hired car liability
- Freezing coverage for fire and emergency vehicles
- Hired auto physical damage sublimit
- Individual liability of employees using their own cars on business
- Medical payments coverage: Owned vehicles
- Mutual aid expense reimbursement
- Towing expense

Covers all owned vehicles

Deductible for glass repair or replacement waived

Fellow employee exclusion deleted

No territorial or radius limitations

Standard auto liability limit of \$1,000,000

Optional

- Replacement cost coverage

Errors & Omissions

Included

- Claims-made policy
- Defense for class action-type claims
- Discrimination
- Employment practices liability

The organization, the governing board of the organization, elected and appointed officials, employees and volunteers are defined as insureds

Deductibles available from \$1,000

Defense costs are first-dollar coverage (after deductible); defense provided by insurance carrier

Limits available up to \$1,000,000

Workers' Compensation

Included

- Employers liability
- Other states coverage
- Statutory coverage under Wisconsin law
- Stop gap endorsement

Medical only deductible options available

Umbrella Liability

Optional coverage that applies as excess over primary liability insurance, including law enforcement liability and municipality errors and omissions

Limits available from \$1,000,000 and up

Includes abuse and molestation

Other Coverages

Optional

- Abuse and molestation liability
- Blanket fidelity
- Builders risk
- Computer fraud/Electronic funds transfer
- Crime
- CyberSolutions: Cyber liability and data compromise
- Foreign liability
- Internet legal liability
- Key person special expense
- Law enforcement liability

Disclaimer: The information on these two pages is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Read your policy for specific terms and conditions or contact your local agent or managing agency for details.

Get More Out of Your Insurance With EMC

When you insure your local government with EMC, you receive the added value of our loss control services at no additional cost. Plus, you can register for Commercial Policyholder Access to have secure access to your insurance information.

Improve Safety, Control Losses

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can give you suggestions and solutions that can lessen your risks, including:

Ergonomic Evaluations to identify ergonomic issues before losses occur. We also offer online resources to help you spot problems and educate your employees.

Slip and Fall Prevention to help you develop a proactive approach to reducing these incidents in your facility. We also offer many online resources to help prevent slips and falls—a leading cause of workplace injuries.

Hazard Control Assessments to identify hazards that pose the greatest potential safety risks to your operations. We then recommend viable solutions to control or reduce these risks.

Injury Management Programs to help reduce the impact of injuries at your facility, including select provider, return to work, prework screening and worksite wellness programs.

Online Safety Training to give your employees convenient access to short training segments, complete with quizzes to check for understanding. You can register, assign training and track your employees' training progress through our easy-to-use online training system.

Visit www.emcins.com/losscontrol to learn more and access our extensive collection of online safety resources.

Manage Your Insurance

With Commercial Policyholder Access on emcins.com, you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

*Visit www.emcins.com/businessins and select **Policyholder Access** to learn more about Commercial Policyholder Access, or contact your insurance agent to request access.*



Reduce the Impact of Claims

EMC offers an array of valuable services to help your municipality keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your operations as possible.

Experienced, Accessible Claims People

When it comes to responding to a claim, EMC will be there with the outstanding local service you deserve. We have trained, experienced claims professionals in our Milwaukee Branch, ready to help when a claim arises.

Easy Claim Reporting

Choose from four easy claim reporting options:

Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

Online

Log in to Commercial Policyholder Access on emcins.com and select **Report a Claim**.*

Independent Agent

Contact your independent insurance agent.

EMC Branch Office

Contact the Milwaukee Branch, 855-495-1800.

*May not be available to all policyholders.



Medical Management Services

EMC offers a full range of medical management services to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

EMC OnCall Nurse to prevent unnecessary costs and time away from work by having injured employees speak directly to a registered nurse 24/7

Medical Bill Review to ensure billing is reasonable, accurate, appropriate and in compliance with state laws, and to facilitate fair pricing of treatment related to employee injuries

Pharmacy Benefits Management to facilitate fair pricing of medications related to employee injuries

Utilization Review to monitor and maintain appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy

Case Management to maintain ongoing communication between you, your employees and medical providers

Rehabilitation Services to help create a smooth transition for employees to return to work and to increase the potential for an early return to work

Independent Agents, Local Expertise

When you work through your independent insurance agent, you get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 19 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,400 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

Count on EMC®

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

EMC Insurance Companies Milwaukee Branch

16455 W. Bluemound Road
Brookfield, WI 53005
855-495-1800 • 262-717-3900

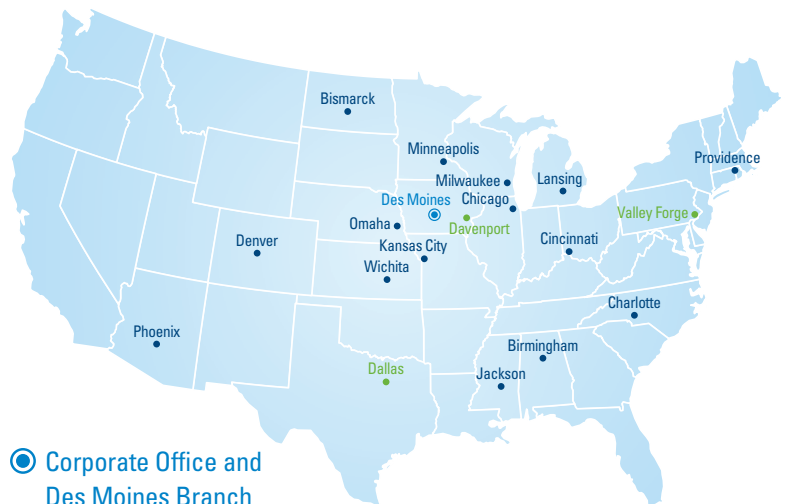
www.emcins.com



*For the latest rating, visit ambest.com.

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EMC Office Locations



- Corporate Office and Des Moines Branch
- Branch Offices
- Service Offices





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AUTO • HOME • BUSINESS • LIFE • FARM

2025-2026 Insurance Proposal

EMC

Village of Edgar



VILLAGE OF EDGAR

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Property

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Premium Summary

Proposal Disclaimer

This is a proposal (or summary) provided for illustration purposes only; it is not a legal contract. It is provided to facilitate your understanding of your insurance program. Please refer to the actual policies for specific terms, coverage, conditions, limitations and exclusions that will govern the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage. In assisting you with your insurance needs we have been dependent upon information provided to us by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring them to our attention. Should any of your business operations or exposures to loss change after coverage is bound, it is the customer's responsibility to let us know promptly so proper coverage(s) can be discussed.

COMMERCIAL PROPERTY

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Property Description	Limit	Cause of Loss	Deductible
Buildings	\$9,597,504	Special	\$1,000
Business Personal Property	\$5,192,525	Special	\$1,000
Property in the Open	\$1,943,680	Special	\$1,000
Combined Total of Property: \$16,733,709			

- Equipment Breakdown is included

GENERAL LIABILITY

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Coverage Forms Used

Occurrence Form

Claims Made

Limits of Liability

Each Occurrence		\$1,000,000
Damage to Premises Rented to You Limit Any One Person		\$ 300,000
Medical Expense Limit Any One Person		\$ 5,000
Personal and Advertising Injury Limit Any One Person or Organization		\$1,000,000
General Aggregate Limit		\$2,000,000
Products / Completed Operations Aggregate Limit		\$2,000,000
Law Enforcement Liability	– Each Claim	\$1,000,000
	– Aggregate	\$1,000,000
	– \$1,000 Deducible	
Employee Benefits	– Each Employee	\$1,000,000
	– Aggregate	\$2,000,000
Public Officials and Employment Practices Liability	– Each Claim	\$1,000,000
	– Aggregate	\$1,000,000
	– \$1,500 Deducible	



Hotline Legal Services

Laws are constantly changing, and public entities cannot afford to be complacent. The EMC Insurance Companies Hotline Legal Services Program provides a resource to answer your legal questions and resolve issues before they end up in court. Hotline Legal Services is a proactive program designed especially for EMC's public entity members.

Through the Hotline Legal Services Program, EMC's public entity policyholders may receive free consultation on the legal issues they face every day. Not only can Hotline Legal Services help a public entity handle its legal problems, but the program can help it avoid issues in the first place.

Innovative Approach to Control Losses

Hotline Legal Services is an innovative approach to loss prevention and risk management. The service was designed by EMC Insurance Companies, a leader in loss control services. An essential element of an effective loss control program is early identification and proper resolution of legal issues that could develop into a claim or lawsuit. Hotline Legal Services is the answer.

Quick Answers to Tough Questions

Through the program, any Wisconsin public entity insured with EMC is eligible to receive up to 90 minutes of free consultation per quarter with an Axley Brynelson, LLP, attorney on legal questions such as:

- Employment matters, including harassment and discrimination
- Open meetings law
- Open records law
- Contracts
- Potential negligence
- Workers' compensation



About Axley Brynelson, LLP

Axley Brynelson, LLP, is the law firm designated under the Hotline Legal Services Program as part of the public entity insurance program. Axley Brynelson, LLP, is a full-service law firm located in Madison, Wis. The firm's attorneys have been providing legal services for over 150 years.



Confidential, Secure 24-Hour Service

Authorized persons such as administrators can contact Hotline Legal Services any time, day or night, with questions regarding legal issues. Call 800-368-5661 (toll-free) or 608-257-5661, email llubinsky@axley.com or send a fax to 608-257-5444. An Axley Brynelson, LLP, attorney will respond within 24 hours, Monday through Friday, 8 a.m.-5 p.m. All communication through Hotline Legal Services is confidential and secure.

Upon request, an email summarizing the question asked and the advice given will be sent to the person who contacted the hotline within 24 hours after each consultation.

Legal Alerts Keep You Informed

Hotline Legal Services also provides you with timely “legal alerts” explaining important court rulings or legislation that could affect you. All public entities insured by EMC receive these legal alerts free of charge, compliments of EMC Insurance Companies.

The Fine Print

EMC Insurance Companies is not a law firm and does not provide legal advice. Hotline Legal Services does not create an attorney-client relationship between EMC Insurance Companies and the insured. Legal consultation with Axley Brynelson, LLP, under this program should not be construed as a substitute for performing any obligation as required by the insurance policy, such as providing a notice of loss or proof of claim. Questions regarding your public entity’s EMC insurance policy must be addressed to your independent insurance agent or to EMC Insurance Companies.

Additional Services

Public entities may request services from Axley Brynelson, LLP, beyond those provided under the Hotline Legal Services Program. Such services are provided on a case-by-case basis pursuant to a separate billing arrangement between the public entity and Axley Brynelson, LLP.



Axley Brynelson, LLP
Madison Office
2 E. Mifflin St, Suite 200
Madison, WI 53703
800-368-5661 • 608-257-5661
law@axley.com • www.axley.com



EMC Insurance Companies
Milwaukee Branch
16455 W. Bluemound Road
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www.emcins.com

Law Enforcement Liability Coverage

Law enforcement agencies face unique situations and exposures that require special coverage. EMC has the experience and expertise to provide that much-needed coverage.



Law Enforcement Exposures

Potential exposures may include:

- Auxiliary officers
- Canine units
- Citizen ride-alongs
- Constables
- Detention/Holding cells
- Harbor patrols
- Jails
- Moonlighting
- Motorcycle patrols
- Mounted patrols
- Mutual aid agreements
- Reserve officers
- Shooting ranges
- Tactical units
- Truant officers
- Volunteer officers

Law Enforcement Liability Coverage Benefits

Law enforcement liability is an occurrence-based form that provides coverage for damages due to bodily injury, property damage or personal and advertising injury arising out of the policyholder's law enforcement activities and operations. The municipality, county or township must have general liability, linebacker public officials, and employment practices coverages and meet population eligibility guidelines.

Law enforcement liability covers:

- The policyholder named in the declarations
- The policyholder's employees while acting within the scope of employment
- Volunteers or auxiliary officers (with some limitations) while performing law enforcement activities at the policyholder's request
- Elected or appointed officers, or members of any board, commissioner or agency of the policyholder while acting within the scope of their duties
- The political subdivision in which the policyholder is located
- Bodily injury
- Property damage
- Personal and advertising injury
- False arrest, detention or imprisonment
- Malicious prosecution
- Wrongful entry
- Assault and battery
- Discrimination (unless prohibited by law)
- Erroneous service of process
- Violation of property rights
- Violation of civil rights

CALEA and Lexipol

The Commission on Accreditation for Law Enforcement Agencies (CALEA) and Lexipol Law Enforcement Services are both programs based upon the development of risk management policies and training procedures for professional excellence in public safety agencies. Under EMC's program, law enforcement agencies that have completed and maintained CALEA recognition or accreditation, or who are enrolled in the Lexipol policy management resources program and meet full implementation standards set by EMC, may be eligible for an additional premium credit of 10 percent.

Improve Safety, Control Losses

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can give you suggestions and solutions that can lessen your risks. Visit www.emcins.com/losscontrol to learn more and access our extensive collection of online safety resources.

Reduce the Impact of Claims

EMC offers an array of valuable services to help keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your business operations as possible.

Independent Agents, Local Expertise

When you work through your independent insurance agent, you can get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system. Contact your local independent agent and ask about funeral home coverage from EMC.

Count on EMC®

EMC Insurance Companies is in the top 60 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

Learn More

To learn more about law enforcement liability coverage from EMC, contact your insurance agent.

EMC Insurance Companies
717 Mulberry Street
Des Moines, IA 50309
800-447-2295 • 515-280-2511

www.emcins.com



Disclaimer: The contents of this brochure are provided for informational purposes only and are not intended to be all-inclusive. Refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

COMMERCIAL INLAND MARINE

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Coverage Description	Limit	
Contractors Equipment – Leased or Rented from Others		
- Any One Item	\$100,000	
- Any One Occurrence	\$100,000	
- RC		
Transportation		
- Any One Occurrence	\$15,000	

CONTRACTORS EQUIPMENT

Description	Limit	
Equipment Schedule	\$ 813,956	\$1,000 Deductible
Replacement Cost and Actual Cash Value		

COMMERCIAL AUTOMOBILE

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Limits	Coverage Description
\$1,000,000	Combined Single Limit – Bodily Injury & Property Damage
\$300,000	Uninsured Motorists
\$300,000	Underinsured Motorists
\$10,000	Medical Payments – Each Person

Includes

Year	Make	Model & Body Type	Comprehensive	Collision
2005	Elgin	Street Sweeper	\$1,000	\$1,000
2010	Peterbuilt	Dump Truck w/Plow	\$1,000	\$1,000
2004	Chevrolet	1500 Pickup	\$1,000	\$1,000
2015	Ford	F250 Pickup	\$1,000	\$1,000
2020	Dodge	Grand Caravan	\$1,000	\$1,000
2022	Ford	Explorer	\$1,000	\$1,000

2022	Ram	1500 Pickup	\$1,000	\$1,000
2023	International	Plow Truck	\$1,000	\$1,000
2023	GMC	Sierra 350	\$1,000	\$1,000

Additional Coverages and Endorsements

- Auto Elite Extension
- Pollution Liability

Commercial Auto

Coverage Extensions CA7270 and CA7450



EMC's Commercial Auto Extension CA7270 and Elite Auto Extension CA7450 are available for use with most commercial auto policies.*

Coverage	Extension CA7270	Elite Extension CA7450
Airbag Accidental Discharge	Included; mechanical breakdown exclusion does not apply	Included; mechanical breakdown exclusion does not apply
Auto Loan/Lease Gap Coverage	Not included	\$10,000 Limit/\$500 for fees and penalties
Autos Rented or Hired by Employees	Not included	Included
Blanket Additional Insured	Written agreement	Written agreement
Blanket Waiver of Subrogation	Not included	Included
Business Auto Conditions: Duties in event of accident	Included	Included
Business Auto Conditions: Unintentional failure to disclose exposures	Included	Included
Data Electronic Equipment	\$1,000	\$5,000
Employees as Additional Insureds	Not included	Included
Extra Expense for Stolen Auto	Not included	\$1,000
Fellow Employee	Not included	Included
Glass Repair or Replacement: Waiver of deductible	No deductible	No deductible
Hired Auto Physical Damage	Included ; \$75,000 limit	\$100,000 limit
Hired Auto Physical Damage: Lessor's financial loss when liable for accident	Not included	\$1,000 per accident
Liberalization	Automatic revisions	Automatic revisions
Locksmith Services (including electronic)	\$50 private passenger	\$250 private passenger
Loss of Two or More Covered Autos, Same Accident	2 Times Highest Deductible	2 Times Highest Deductible
Mental Anguish	Included in definition of "bodily injury"	Included in definition of "bodily injury"
Newly Formed or Acquired Organizations	Up to 180 days after acquisition	Up to 180 days after acquisition
Personal Effects	Not included	\$500
Primary and Noncontributory Other Insurance	Not Included	Included
Rental Reimbursement: Not theft	\$50 day, 30 days; \$1,500 max	\$75 day, 30 days; \$2,250 max
Replacement Cost on New Autos	Not included	Included, if less than 180 days
Subsidiaries as Insureds	Included when you own 50% of the voting stock on the effective date of this policy	Included when you own 50% of the voting stock on the effective date of this policy
Supplementary Payments: Bail bonds/Loss earnings	\$3,000 for bail bonds; \$350 loss of earnings	\$5,000 for bail bonds; \$500 loss of earnings
Temporary Substitute Autos: Physical damage coverage	Not included	Included
Towing and Labor	\$100 private passenger; \$500 other than private passenger	\$100 private passenger; \$500 other than private passenger
Transportation Expense: For total theft	\$75 per day; \$1,000 max	\$75 per day; \$2,500 max
Vehicle Tracking System	Included; 50% comprehensive deductible	Included; 50% comprehensive deductible
Vehicle Wrap Coverage	Not Included	Included; \$2,000 limit

*These forms are not available unless a scheduled auto is included on the policy. These forms should also not be used when the EMC school or municipal form is applicable.

Disclaimer: This is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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emcins.com



INDEPENDENT
INSURANCE AGENTS

WORKER'S COMPENSATION COVERAGE

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Limits	Coverage Description
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\$100,000	Employer's Liability – Each Accident
\$500,000	Employer's Liability – Disease Policy Limit
\$100,000	Employer's Liability – Each Employee

Code	Description	Estimated Payroll	Rate	Estimated Premium
7520	Water Works	\$ 59,000	2.83	\$ 1,670
8810	Clerical Office Employees NOC	\$ 119,000	.16	\$ 190
7720	Police Officers	\$ 86,000	2.32	1,995
9414	Municipal Operations	\$164,000	3.57	\$ 5,855
9740	Terrorism		.02	\$ 86
9741	Catastrophe		.01	\$ 43
	Expense Constant			\$ 220
	Premium Modification (.89)			(\$ 1,068)
	Total Estimated Policy Premium			\$ 8,991

Flat Dividend – 10% - Workers' compensation dividends are fixed and determined by the Board of Directors in accordance with the law and cannot be legally guaranteed. However, the company has paid dividends under this plan (or comparable plans) continuously since 1944.

CYBER SUITE ELITE

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Coverage Description	Limit	
Data Compromise Coverage		
Response Expenses Limit	\$500,000	Annual Aggregate
Legal Review Sublimit	\$250,000	
Forensic IT Review Sublimit	\$250,000	
Named Malware Sublimit	\$50,000	
Public Relations Sublimit	\$10,000	
Regulatory Fines and Penalties	\$250,000	
PCI Fines and Penalties	\$250,000	
Data Compromise Defense and Liability Limit	\$500,000	Annual Aggregate
Named Malware Sublimit	\$50,000	
Identity Recovery Coverage		
Identity Recovery Limit	\$25,000	Annual Aggregate

Cyber Coverage		
Computer Attack Limit	\$500,000	Annual Aggregate
Response Expenses	\$ 10,000	
Public Relations Sublimit	\$ 10,000	
Cyber Extortion	\$ 25,000	
Misdirected Fraud Payments	\$ 50,000	
Computer Fraud	\$ 50,000	
Telecommunications Fraud	\$ 50,000	
Reward Payments	\$ 25,000	
Network Security Defense and Liability Limit	\$500,000	Annual Aggregate
Electronic Media Liability	\$500,000	Annual Aggregate

- Deductible \$10,000

Cyber Suite

In today's digital world, nearly every business relies on computer systems. But when these systems face attacks, it's not just data at stake—it's your livelihood.

Recovering from these attacks can drain your finances and even lead to costly legal battles. That's why Cyber Suite is invaluable: It's your trusty shield to help prevent cyberattacks, providing comprehensive protection for their business.

Inside Cyber Suite

Cyber Suite isn't just any insurance product; it's an all-in-one protection against cyber threats. Here's what it offers:

- **Data compromise:** If personal information like names or addresses are lost, we've got your back
- **Identity recovery:** We'll help safeguard the personal identities of your businesses' owners if their information gets compromised
- **Cyber liability:** When your business faces a cyberattack, we step in to cover the damages

Cyber Suite highlights

Cyber Suite helps protect businesses from threats to their computer systems, including viruses or other types of computer attacks, that can damage electronic data. Additionally, it helps protect them from being held responsible for any harm caused to other people or companies because of their computer security vulnerability.

Coverage highlights

- **Response expense coverage:** Covers for the costs of notifying individuals affected by a data breach
- **Support services:** Includes credit monitoring and identity restoration to help restore trust post-breach



- **Defense and liability:** Provides legal support in response to third-party actions
- **Identity recovery:** Reimburses expenses and offers case management for individuals affected by identity theft
- **Recovery coverage:** Covers the expenses associated with recovering from a cyberattack, including:
 - Data restoration
 - Data re-creation
 - Systems restoration
 - Loss of business and extended income recovery
 - Public relations services
 - Cyber extortion
 - Misdirected payment fraud
 - Telecommunications fraud
- **Comprehensive protection:** Helps protect against network security breaches, privacy incidents, and electronic media liability claims
- **Affordable assurance:** Offers substantial coverage limits at competitive rates
- **Risk management tools:** Access to eRiskHub® and Cyber Safety resources for effective cyber risk management
- **Specialized claims service:** Dedicated support ensure a smooth claims process
- **Streamlined setup:** Coverage up to \$250,000 without the need for additional questionnaires

Cyber Suite case examples

Data compromise response expenses*:

A burglar broke into an accountant's office, stealing a computer with clients' tax records. With clients in four states, the insured needed help meeting state notification requirements. Legal counsel assisted in notifying affected individuals, who were offered a toll-free hotline and credit monitoring.

Paid loss after deductible: **\$28,000**

Network security liability*:

A business faced a cyber-attack compromising its servers. Hackers launched a ransomware attack using contacts from the business system, resulting in lawsuits alleging improper security measures. Cyber Suite covered legal costs and settlements.

Paid loss after deductible: **\$14,000**

*These hypothetical examples are provided for illustrative purposes only.

Extra protection and expert help

My Tech Support

Enjoy free computer diagnostics by phone and competitive rates for virus removal, tech assistance, and digital security services.

Free consulting

Get one hour of free cybersecurity risk consulting and one hour from HSB's partner law firms.

eRiskHub portal

Benefit from a suite of tools including:

- Incident response plan roadmap
- Online training modules
- Risk management tools for data breaches
- Directory for external resources
- News center with industry updates
- Learning center with best practices and white papers

Cyber Safety powered by Zeguro

Access a comprehensive suite to help prevent cyber-attacks, featuring:

- Website monitoring
- Security training
- Security policy templates

Start with free access to the foundational level and enjoy a 20% discount for the first year on upgraded plans, which include more scans and training for additional employees.



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emcinsurance.com




Disclaimer: The contents of this brochure are provided for informational purposes only and are not intended to be all-inclusive. Refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail. Includes content with permission of HSB.

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CRIME

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Coverage Description	Limit Per Occurrence
Employee Theft – Blanket (Per Loss)	\$250,000
Forgery or Alteration – Negotiable Instruments	\$250,000
Inside the Premises – Theft of Money and Securities	\$250,000
Outside the Premises	\$250,000
Computer and Funds Transfer Fraud	\$250,000

- Deductible \$500

UMBRELLA/EXCESS

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Policy Coverage Limits	
Umbrella Coverage	
Each Occurrence Liability	\$1,000,000
Personal and Advertising Injury Limit Any one person or organization	\$1,000,000
Aggregate Limit (Liability Coverage) (except with respect to "covered autos")	\$2,000,000
Aggregate Limit (Products/Completed Operations)	\$2,000,000

Underlying Insurance Information		
Auto Liability	\$1,000,000	Covered Auto Liability Each Accident
General Liability Occurrence	\$2,000,000 \$2,000,000 \$1,000,000 \$1,000,000	General Aggregate Products –Completed Operations Aggregate Personal and Advertising Injury Each Occurrence
Claims Made	\$1,000,000 \$2,000,000	Employee Benefit Liability: Each Employee Employee Benefit Liability: Aggregate
Employer's Liability	\$ 100,000 \$ 100,000 \$ 500,000	Bodily Injury by Accident: Each Accident Bodily Injury by Disease: Each Employee Bodily Injury by Disease: Policy Limit
Public Officials	\$1,000,000 \$1,000,000	Each Loss Aggregate
Law Enforcement	\$1,000,000 \$1,000,000	Each Occurrence Aggregate

PREMIUM SUMMARY

Named Insured: Village of Edgar
Carrier: EMC
Policy Term: 01/01/2025 to 01/01/2026

Coverage	Premium
Property	\$ 14,370
General Liability	\$ 4,357
Public Officials Liability	\$ 4,834
Law Enforcement Liability	\$ 1,170
Inland Marine	\$ 1,830
Automobile	\$ 8,759
Worker's Compensation	\$ 8,991
Cyber Suite Elite	\$ 2,497
Crime	\$ 327
Umbrella	\$ 3,074
TOTAL ANNUAL PREMIUM	\$50,209

Proposal Disclaimer

This is a proposal (or summary) provided for illustration purposes only; it is not a legal contract. It is provided to facilitate your understanding of your insurance program. Please refer to the actual policies for specific terms, coverage, conditions, limitations and exclusions that will govern the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage. In assisting you with your insurance needs we have been dependent upon information provided to us by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring them to our attention. Should any of your business operations or exposures to loss change after coverage is bound, it is the customer's responsibility to let us know promptly so proper coverage(s) can be discussed.