



PROPERTY/CASUALTY COVERAGE APPLICATION

<p>APPLICATION FOR: SOUTHEAST MINNESOTA</p> <p>Address: EMERGENCY COMM BOARD 101 4TH STREET SE</p> <p>City, State, Zipcode: ROCHESTER, MN 559043761</p> <p>County:</p> <p>Phone: 9999999999</p> <p>Contact Person: JUDY INDRELIE Title: ADMINISTRATOR</p> <p>Is the applicant a Member of The League of Minnesota Cities? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p style="text-align: center;">Deductible Information</p> <p>Renewal coverage will be issued at expiring deductible.</p> <p>Provide comments below if you want to change the deductible amount or want alternative quotes.</p> <p>NO, WE DO NOT WANT TO MAKE ANY CHANGES.</p>
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<p>Submitting Agency: C O BROWN AGENCY INC</p> <p>Address: 2048 SUPERIOR DR NW #100</p> <p>City State, Zip: ROCHESTER, MN 559015027</p> <p>Telephone: 5072887600</p> <p>Facsimile: 5075353130</p> <p>Agency Contact:</p> <p>Email Address:</p> <p>Date of Council Resolution or Contract Appointing the Agency: 12/28/1899</p> <p>AGENT COMPENSATION: OTHER:</p>
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PROPERTY/CASUALTY COVERAGE NOTES

Agent Notes

Underwriter Notes



RENEWAL AUTO SCHEDULE FOR: SOUTHEAST MINNESOTA

DEL	Old #	New #	Year	Make	Model	Type	Value	Veh ID	Phys Dmg	Repl Value	Opt. City
Renewal Auto Schedule Item Count: 0											



RENEWAL MOBILE PROPERTY SCHEDULE FOR: SOUTHEAST MINNESOTA

DEL	Old #	New #	Description	Replacement Cost	Opt. City
<input type="checkbox"/>	001	001	PORTABLE TOWER	\$79,225	

Renewal Mobile Schedule Item Count: 1



RENEWAL PROPERTY SCHEDULE FOR: SOUTHEAST MINNESOTA

DEL	Old #	New #	Address	Occupancy	Bldg Limit	Contents Limit	PIO Limit	Constr	Sprnk	Flood	Opt. City
Renewal Property Schedule Item Count: 0											



LIABILITY RATING SURVEY

Keep in mind for some members there are some ratables that are not applicable.

- Only cities need to provide the number of households.
- Only cities and entities with employees need to provide the number of employees.
- Only cities and entities with a police liability exposure need to provide the number of police officers.
- Only entities and cities with a sewer backup liability exposure need to provide the number of sewer connections.

	Last Year's Answer	This Year's Answer	Comments
Number of Households	0.00	0.00	
Number of Full Time Equivalent (FTEs)	0.00	0.00	
Number of Police Officers (FTEs)*	0.00	0.00	
Number of Sewer Connections	0.00	0.00	

*Include police officers counted in the FTE count above.

If your city has no officers on staff - please provide comments on who provides police protection. (i.e. contract with the county)

LIABILITY RATING EXPENDITURES SURVEY

Please provide the three annual expenditure figures below.

For your convenience, we've provided data we have on file that was provided last year. In some cases, these figures were estimated by LMCIT.

	Last Year's Answer	This Year's Answer	Comments
Projected expenditures for the current year.	3,500	8,525	
Actual expenditures from the most recently completed year	85,125	7,528	
Actual expenditures from the second most recently completed year	66,391	85,125	

POSSIBLE SERVICE CONTRACT DEDUCTION (to be calculated by your underwriter.)

Members who can demonstrate they have appropriately contractually transferred liability exposure in a service contract may be eligible for a special deduction from their liability ratable and they will effectively receive a credit on their liability premium. Please contact your underwriter if there are any service contracts you would like to submit for eligibility. LMCIT will need to review the contract and confirm the risks have been properly transferred.



Underwriting Questions - Liability

Item	Last Year's Answer	This Year's Answer	Comments
Liability Contracts: Additional Insured Endorsements			
We will use the current list of additional insured's as listed on the renewal unless we are notified of any changes			
Liability: Additional Coverage			
Does the city have any of the following boards, commissions, authorities or agencies? Damages from their activities are excluded unless they are named in the Declarations. Does the city want additional coverage?	Indicate if the city has any of the following and if additional coverage is needed Additional Coverage Needed	Indicate if the city has any of the following and if additional coverage is needed Additional Coverage Needed	
Gas Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Electric Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Steam Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Port Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Housing and Redevelopment Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Economic Development Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Area or Municipal Redevelopment Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	
Municipal Power Agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Municipal Gas Agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Liability: Construction Projects			
Describe any construction projects for the coming year. In addition, please refer to property/builders risk question for additional information.			
Liability Coverage : Coverage is excluded for these events			
Does the city own, operate, or sponsor any of the following special event/risks? LMCIT does not provide coverage. City will need to purchase coverage elsewhere.			
Automobile, mobile equipment, snowmobile or motor cycle in any racing, pulling, speeding or demolition contest or stunting event.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Amusement devices with a power motor greater than 5 H.P.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Liability Coverage : Coverage is excluded on dams. Optional Coverage is available			
Does the city own a Class I and Class II dam as classified by the Commissioner of Natural Resources? LMCIT does not provide coverage for failure or bursting.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Does the city want LMCIT to consider optional coverage on these dams? Additional information will be required; please contact your LMCIT underwriter	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Liability: Coverage is excluded on Joint Power Entities, but a joint planning board created pursuant to an orderly annexation agreement or joint resolution between the city and a township is deemed to be a covered joint powers entity under this agreement.			
Optional coverage is available			
Please submit complete details for consideration. Coverage is not bound or in effect until you have received a written acceptance from LMCIT			
Liability: Limitation of Coverage			



RENEWAL APPLICATION FOR: SOUTHEAST MINNESOTA

Does the city own or operate any of the following entities or operations? Municipal liability coverage, except for bodily injury, property damage and personal injury is automatically provided.			
Hospitals	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Nursing Homes	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Health Clinics	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Liability Coverage: Airports			
Does the city own an airport? Municipal Liability coverage except for bodily injury, property damage and personal injury is automatically provided.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Does the city want LMCIT to consider providing additional coverage for this airport? If so, please contact your LMCIT underwriter.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Liability: Medical Payments			
Does the city want to exclude medical payments?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Liability: Special Exposures			
Does the city have any of the following exposures?			
Marina	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Climbing wall (loss control requirements may be necessary)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Fireworks (loss control requirements will be necessary) Please contact your LMCIT underwriter for application.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Trampoline (loss control requirements may be necessary)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Skateboard parks Tier II (loss control requirements will be necessary)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Waterslides (loss control requirements will be necessary)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Liability: Staff Attorneys			
Does the city want coverage on their staff attorneys?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	



Underwriting Questions - Property/Crime/Petro

Item	Last Year's Answer	This Year's Answer	Comments
Mobile Property			
Does the city want coverage on all mobile property with replacement cost values of less than \$25,000?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Property Additional Coverage			
Does the city want coverage on the following entities property? Property/Crime/Petro coverage for these entities is not provided by LMCIT unless the entities listed below are added by endorsement.			
Gas Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Electric Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Steam Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Port Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Housing and Redevelopment Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Economic Development Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Area or Municipal Redevelopment Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Municipal Power Agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Municipal Gas Agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Hospital board or commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Nursing home board or commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Welfare agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Public relief agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
School board	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Airport commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Joint powers entity; but a joint planning board created pursuant to an orderly annexation agreement or joint resolution between the city and a township is deemed to be a covered joint powers entity under this agreement	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	
Property: Flood Coverage			
The property schedule will show the LMCIT flood coverage at each location. Please review and let LMCIT know if any of the locations may be eligible for flood coverage. All locations will have flood code "C", unless the city notifies the LMCIT underwriter.			
Does the city want supplemental flood coverage on any of their properties?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Property: Buildings Under Construction			
Does the city have buildings under construction? LMCIT must be notified of all builders risk with values greater than \$2,000,000.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Property: Vacant Building			
Does the city have any vacant buildings? Please update the property schedule and note which buildings are vacant here.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Property: Historical Significant Buildings			
Does the city have any historical significant buildings on their current schedule?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Do the values represent the reproduction costs?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Are there any additional buildings that the city wants LMCIT to determine the reproduction costs?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	



RENEWAL APPLICATION FOR: SOUTHEAST MINNESOTA

Property: Extraordinary City Expenses			
Does the city have any unexpected expenses that the city was not able to anticipate and budget for?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Please review the risk management memo and if the city wants to consider making a claim under this coverage; Please contact your LMCIT underwriter.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Crime - Additional Limits			
Does the city want additional crime coverage limits beyond \$250,000? If so, please contact your underwriter.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	



Underwriting Questions - Automobile

Item	Last Year's Answer	This Year's Answer	Comments
Automobile Liability: LMCIT coverage is excess when a person or group uses their own vehicles on city business.			
Optional coverage is available making the LMCIT coverage primary. Do you want this coverage?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Please provide a list of persons or a list of groups and the number of persons in each group.			
Automobile Physical Damage: LMCIT provides ACV coverage.			
Optional replacement cost coverage is available. Do you want this coverage? The auto schedule will list those autos that currently have replacement cost. Please update the automobile schedule.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Automobile Physical Damage: Impounded, seized, or forfeited vehicles			
Optional coverage is available. Note LMCIT will respond to a liability claim the owner makes for damages. However, LMCIT will only pay for damages caused by city negligence. If the city would like to expand coverage to provide auto physical damage coverage, irrespective of whether the city was at fault or legally liable, please indicate "yes".	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
If "yes", please indicate the address of the impound lot(s) as well as the estimated maximum value of impounded, seized, or forfeited autos at that address at any one point in time. (For rating purposes.)			



Underwriting Questions - Defense Cost Reimbursement Coverage

Item	Last Year's Answer	This Year's Answer	Comments
Defense Cost Reimbursement Agreement: Additional Coverage			
Does the city want defense coverage on the following entities? Defense coverage for these entities is not provided by LMCIT unless the entities listed below are added by endorsement.			
Gas Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Electric Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Steam Utilities Commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Port Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Housing and Redevelopment Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Economic Development Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Area or Municipal Redevelopment Authority	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Municipal Power Agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Municipal Gas Agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Hospital board or commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Nursing home board or commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Welfare agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Public relief agency	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
School board	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Airport commission	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	
Joint powers entity; but a joint planning board created pursuant to an orderly annexation agreement or joint resolution between the city and a township is deemed to be a covered joint powers entity under this agreement	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	



Optional Equipment Breakdown Coverage

This account does not currently have Optional Equipment Breakdown Coverage and/or it was indicated in the application that coverage is not requested. Contact your LMCIT Underwriter.

If you receive this printed page and the account currently has this coverage and the account would like it renewed, go back to the application, check the box in the upper right corner and complete the application to indicate a request for renewal



Optional Faithful Performance Bond Coverage

This account does not currently have Optional Faithful Performance Bond Coverage and/or it was indicated in the application that coverage is not requested. Contact your LMCIT Underwriter.

If you receive this printed page and the account currently has this coverage and the account would like it renewed, go back to the application, check the box in the upper right corner and complete the application to indicate a request for renewal



Optional Liquor Liability Coverage

This account does not currently have Optional Liquor Liability Coverage and/or it was indicated in the application that coverage is not requested. Contact your LMCIT Underwriter.

If you receive this printed page and the account currently has this coverage and the account would like it renewed, go back to the application, check the box in the upper right corner and complete the application to indicate a request for renewal



Optional Excess Liability Coverage

This account does not currently have Optional Excess Liability Coverage and/or it was indicated in the application that coverage is not requested. Contact your LMCIT Underwriter.

If you receive this printed page and the account currently has this coverage and the account would like it renewed, go back to the application, check the box in the upper right corner and complete the application to indicate a request for renewal



Optional No Fault Sewer Back-up Coverage

This account does not currently have Optional No Fault Sewer Back-up Coverage and/or it was indicated in the application that coverage is not requested. Contact your LMCIT Underwriter.

If you receive this printed page and the account currently has this coverage and the account would like it renewed, go back to the application, check the box in the upper right corner and complete the application to indicate a request for renewal



Optional Airport Operations Liability Coverage

This account does not currently have Optional Airport Operations Liability Coverage and/or it was indicated in the application that coverage is not requested. Contact your LMCIT Underwriter.

If you receive this printed page and the account currently has this coverage and the account would like it renewed, go back to the application, check the box in the upper right corner and complete the application to indicate a request for renewal



RENEWAL APPLICATION FOR: SOUTHEAST MINNESOTA