



CONNECTING & INNOVATING
SINCE 1913

COVERAGE PROPOSAL

FOR

Southeast Minnesota Regional Radio Board

Prepared by:

LEAGUE OF MINNESOTA CITIES INSURANCE TRUST

145 University Ave. West

St. Paul, MN 55103

(651) 281-1200

This proposal is based on
information given to us by:

Darwin Olson/Tammy Amos

C.O. Brown Agency, Inc.

Designated Agent of Record

COVERAGES AVAILABLE FROM:

LEAGUE OF MINNESOTA CITIES INSURANCE TRUST

Property
Crime
Bond
Petrofund
Equipment Breakdown
Municipal Liability
Medical & Related Expense
Automobile Liability
Automobile Physical Damage
Defense Cost Reimbursement
Excess Liability
Liquor Liability

CLAIMS SERVICES: League of Minnesota Cities Insurance Trust

This is a proposal only. Coverage is not bound unless the covered party has requested that coverage be bound and LMCIT has sent a written confirmation. This quote is valid for 30 days after the date of this letter.

It is important to note also that we are not necessarily providing all the coverages requested or our proposal may not comply with your specifications. Please review closely.

PROPERTY

Section I – Property General Limit of Coverage Per *Occurrence* \$ 140,904

This general limit is subject to the sublimits as described in the Municipal Property Coverage Form, and the *specific property limit*.

Terrorism loss occurrence-shared limit \$ 50,000,000.

This limit is subject to the provisions of the Terrorism Losses-Special Pool Limit Endorsement ME079(11/09)

Section II – Additional Covered Loss or Damages

- | | | | |
|--|----|------------|--|
| 1. <i>Loss of Revenue, Extra Expense and Expediting Expense</i> | \$ | 5,000,000. | <i>Per Occurrence</i> |
| 2. Demolition and Debris Removal
(Direct Physical Damage to Covered Property) | | | 25% of the Estimated Replacement Cost of the Covered Property |
| (No Direct Physical Damage to Covered Property) | \$ | 50,000. | <i>Per Occurrence</i> |
| 3. Leasehold Interest | \$ | 500,000. | <i>Per Location</i> |
| 4. <i>Accounts Receivable</i> | \$ | 500,000. | <i>Per Location</i> |
| 5. <i>Valuable Papers and Records</i> | \$ | 500,000. | <i>Per Location</i> |
| 6. Utility Services | \$ | 100,000. | <i>Per Occurrence</i> |
| 7. <i>Green Building Expenses</i> | | | 1% of the Contract Cost but not to exceed \$100,000. <i>Per Location</i> |
| 8. Asbestos Clean up, Abatement and Removal | \$ | 250,000. | <i>Per Location</i> |
| 9. <i>Pollutant Cleanup and Removal</i> | \$ | 250,000. | <i>Per Location</i> |
| 10. Errors | \$ | 500,000. | <i>Per Occurrence</i> |
| 11. Rental Reimbursement | \$ | 25,000. | Annual Aggregate |
| 12. Arson Reward | \$ | 5,000. | <i>Per Fire Loss</i> |
| 13. Extraordinary Expense | \$ | 250,000. | Annual Aggregate |
| 14. <i>Data Security Breach Expenses</i> | \$ | 250,000. | Annual Aggregate |

Section IV - Water and Supplemental Flood Coverage \$ 500,000. *Per Occurrence*
\$ 500,000. Annual Aggregate

DEDUCTIBLE: \$ 250. *Per Occurrence*

CRIME

Theft, disappearance, and destruction-inside and outside the premises and forgery or alteration.

LIMIT OF COVERAGE PER OCCURRENCE

\$ 250,000

DEDUCTIBLE:

\$ 250. Per Occurrence

BOND(Faithful Performance Coverage)

BOND

LIMIT OF COVERAGE PER OCCURRENCE:

\$ Not Covered.

DEDUCTIBLE:

\$ NA Per Occurrence

COMPREHENSIVE MUNICIPAL LIABILITY COVERAGES CLAIMS MADE BASIS

LIMITS:

EACH OCCURRENCE LIMIT	<u>\$ 1,500,000</u>	
PRODUCTS LIMIT	<u>\$ 2,000,000</u>	Annual Aggregate
FAILURE TO SUPPLY CLAIM LIMIT	<u>\$ 2,000,000</u>	Annual Aggregate
EMF CLAIM LIMIT	<u>\$ 2,000,000</u>	Annual Aggregate
MOLD CLAIM LIMIT	<u>\$ 2,000,000</u>	Annual Aggregate
FIRE DAMAGE LIMIT	<u>\$ 50,000</u>	Any One Fire
MEDICAL AND RELATED EXPENSE LIMIT	<u>\$1,000/\$10,000</u>	Any One Person/Occurrence
LIMITED POLLUTION LIABILITY CLAIM LIMIT	* <u>\$ 1,500,000</u>	Per Sudden Occurrence/ \$2,000,000 Annual Aggregate
OUTSIDE ORGANIZATION CLAIM LIMIT	* <u>\$ 100,000</u>	Annual Aggregate
DATA SECURITY BREACH CLAIM LIMIT	<u>\$ 2,000,000</u>	Annual Aggregate
LAND USE AND SPECIAL RISK LITIGATION LIMIT	** <u>\$ 1,000,000</u>	Annual Aggregate

*LIMIT includes damages, loss adjustment expense, defense costs, and supplementary payments.
 **LIMIT includes litigation costs.

MUNICIPAL LIABILITY DEDUCTIBLE: (Subject to General Annual Aggregate Deductible, if any, shown on Common Coverage Declarations)\$ 250. Per Occurrence

Premises - Operations.
 Independent Contractors
 Products
 Watercraft - Less than 26 feet in length.
 Malpractice Coverage for City Employees-excluding Architects, Doctors of Medicine, Dentists, Nurses and Pharmacists.
 Personal Injury Liability-false arrest, advertising, wrongful entry and assault or battery.
 Law Enforcement.
 Employees, Officials and Volunteers are covered.
 Fellow Employee Coverage.
 Extended Reporting Period Guaranteed as to availability and cost.
 No aggregate limit except for Products - Failure To Supply Claim Limit, EMF Claim Limit, Mold Claim Limit, Limited Pollution Liability Claim Limit, Outside Organization Claim Limit, Data Security Breach Claim Limit, Land Use and Special Risk Litigation Limit.
 Coverage for negligent acts, errors, omissions and civil rights violations.
 Broadened definitions of damages.

PARTIAL LIST OF EXCLUSIONS

Airport and Aircraft Liability
 Hospital and Nursing Home Liability
 Liquor Legal Liability
 Absolute Pollution
 Fireworks
 Bursting or Failure of Dams or Dikes
 Carnivals
 Rodeos
 Racing
 Unless Named: Joint Powers, Housing Authorities and Gas or Electric Utilities

AUTOMOBILE

COVERAGE:

AUTOMOBILE LIABILITY Hired Non-Owned Only

BASIC ECONOMIC LOSS BENEFITS

UNINSURED & UNDERINSURED MOTORISTS

AUTOMOBILE PHYSICAL DAMAGE

LIMIT:

\$1,500,000 Per Occurrence

Basic Minnesota Statutory Coverage

\$200,000 Per Occurrence

Actual Cash value, Unless Endorsed

DEDUCTIBLE: (Subject to General Annual Aggregate Deductible, if any, shown on Common Coverage Declarations.)

\$ 250. Per Occurrence

PREMIUM SUMMARY
Common Coverages

Coverage	Deductible	Premium
❖ Property	NA	Not Covered.
❖ Mobile Property	\$250.	\$922.
❖ Municipal Liability	250.	850.
❖ Automobile Liability	250.	77.
❖ UM/UIM \$200,000 all covered autos	NA	Not Covered.
❖ Basic Economic Loss Benefits (PIP) all covered autos	NA	Not Covered.
❖ Automobile Physical Damage	250.	Included.
❖ Crime	250.	Included.
❖ Petrofund	NA	Included.
❖ Defense Cost Reimbursement	NA	Included.

Optional Coverages

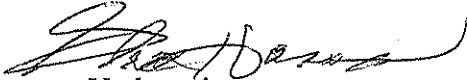
Coverage	Deductible	Premium
❖ Bond	NA	Not Covered.
❖ Equipment Breakdown	NA	Not Covered.
❖ Excess Liability Limit: \$	NA	Not Covered.
❖ Liquor Liability Limit: \$	NA	Not Covered.
❖ Fireworks	NA	Not Covered.
❖ No Fault Sewer Back Up Limit: \$	NA	Not Covered.
❖ Airport Liability	NA	Not Covered.
TOTAL		\$ 1,849.

DO NOT PAY UNTIL YOU RECEIVE INVOICES

TORT LIMIT \$500,000. /\$1,500,000.

Comments:

Sincerely,



Underwriter
ks

LMCIT PREMIUM BREAKDOWN

DATE: 06/11/2012

Coverage Period: 09/01/2012 -
09/01/2013

TO: _____

CITY OF: SOUTHEAST MINNESOTA REGIONAL

<u>COVERAGE</u>	<u>AVERAGE RATE</u>	<u>AMOUNT OF COVERAGE</u>	<u>PREMIUM</u>
MOBILE PROPERTY(Per \$100 Coverage):			
SCHED.OVER 25,000	<u>.52020</u>	\$ <u>76,749</u>	\$ <u>399</u>
UNSCHED.25,000 & LESS	<u> </u>	\$ <u>64,155</u>	\$ <u>523</u>
MUNICIPAL LIABILITY		<u>SEE ATTACHED</u>	\$ <u>850</u>
AUTO LIABILITY & PHYSICAL DAMAGE		<u>*SEE ATTACHED</u>	\$ <u>77</u>
CRIME-INSIDE/OUT/FORGERY	<u> </u>	\$ <u>250,000</u>	\$ <u> </u>

*These AVERAGE RATES are to be used
for ESTIMATES of PREMIUM ALLOCATION ONLY

TOTAL PREMIUM: \$ 1,849

06/20

PREPARED BY: _____

SCHEDULE of VEHICLES - SOUTHEAST MINNESOTA REGIONAL

COVENANT Number: SE MN REG

COVENANT Period: 09/01/2012 TO 09/01/2013

<u>VEH#</u>	<u>YR</u>	<u>TRADE NM</u>	<u>MODEL</u>	<u>- ID -</u>	<u>LIAB</u>	<u>PHYD</u>
HNO	.	.	.	HIRED/NONOWNED	\$ 77	\$
				TOTAL VEHICLES	\$ 77	\$
				TOTAL AUTO PRM	\$ 77	

MUNICIPAL LIABILITY - SOUTHEAST MINNESOTA REGIONAL

COVENANT Number: SE MN REG

COVENANT Period: 09/01/2012 TO 09/01/2013

<u>--HAZARD--</u>		<u>PREMIUM</u>		<u>ADVANCED</u>
		<u>BASIS</u>		<u>PREMIUM</u>
OP EXPENDITURES/TERR 2/NO PRIOR ACTS/POP 0-2500	\$	5,841	\$	357
INDEPENDENT CONTRACTORS PER \$100-NO PRIOR ACTS	\$	14,000	\$	143
E&O OTHER NO PRIOR ACTS 0-250000 EXP	\$	19,841	\$	350
LICENSING	\$	1	\$	
CODE ENFORCEMENT AND INSPECTION		1	\$	
 TOTAL LIABILITY			 \$	 850

MOBILE PROPERTY

- SOUTHEAST MINNESOTA REGIONAL

<u>LOC</u>	<u>BLD</u>	<u>COV DESCRIPTION</u>	<u>COVERAGE</u>
001		PORTABLE TOWER	76,749

TOTAL MOBILE PROPERTY

76,749