

Enrolled Memorandum of the Meeting
Study Session/Meeting (Convened Electronically/Hybrid)
Twenty-Ninth Town Council of Highland
Monday, December 18, 2023

The Twenty-Ninth Town Council of the Town of Highland, Lake County, Indiana met in a study session on **Monday, December 18, 2023**, at 6:30 O'clock P.M., in the regular place, the Highland Municipal Building, 3333 Ridge Road, Highland, Indiana.

*This meeting was convened as an in person meeting and lived streamed to the Town of Highland Facebook. Facebook permits the public to observe and record the proceedings but allows no interaction between and among the Town Council and members of the public. The public is able to participate in person. All councilors were simultaneously seen and heard. Councilor Zemen, Councilor Toya Smith, Councilor Mark Schocke, Councilor Philip Scheeringa all participated in person. Councilor Tom Black was absent.

Silent Roll Call: Councilors Bernie Zemen, Toya Smith, Mark Schocke, Philip Scheeringa, were present in person as indicated, with Councilor Tom Black being absent. The Clerk-Treasurer, Mark Herak was present to memorialize the proceedings. *A quorum was attained.*

Officials Present: Metropolitan Police Chief Ralph Potesta, IT Director Ed Dabrowski were in person.

General Substance of Matters Discussed.

- x. Discussion: Appointments.
- **Statutory Boards and Commissions**
 - Executive Appointments (May be made in meeting or at another time)*

Regional Statutory Commissions or Boards

1. **Economic Development Commission.** (1) Appointment to be made by the municipal executive, but requiring nomination from the Town Council. Term ends just before February 1st. *(Currently vacant)*
 - a. Nomination by the Town Council. *(The council would pass a motion to nominate.)*
 - b. Appointment by executive. *(If nominee is acceptable, the Town Council President may appoint.)*

Home Rule Boards and Commissions

2. **Community Events Commission Multi-Year position.** (1) appointment to be made by the Town Council President. **Term: 4 years.**
Currently serving: *Jacqui Herrera, Sandy McKnight*

3. **Municipal Plan Commission** (1) (vacancy) appointment to be made by Town Council President. *(Note: Unexpired term of Hunter Balczo, Esq., (D), term ending 1st Monday January 2025) No more than two of any party. Current composition is 1 Republican, 1 Democrat.*
4. **Municipal Plan Commission** (1) (vacancy) appointment to be made by Town Council President. *(Note: Unexpired term of Mario Martini, (R), term ending 1st Monday January 2027) No more than two of any party. Current composition is 1 Republican, 1 Democrat.*
5. **Redevelopment Commission:** (1) appointment to be made by Town Council President. *(Note: vacancy created by the resignation of Alex Robertson – term expires 1st Monday in 2024)*

Legislative Appointments

Regional Statutory Commissions or Boards

Home Rule Commissions

1. **Main Street Bureau Board:** (17) appointments to be made by the Town Council. Term: Two years ending 1 Jan 2023. *There are currently 11 of the 17 in place and serving. Currently serving are Teri Yovkovich, Rhonda Bloch, Alex Robertson, Renee Reinhart, Diane Barr- Roumbus, James Roumbus, Sandy McKnight, Al Simmons and Ben Reinhart, Sandy Ray and Kathy Smallis..*
2. **Community Events Commission Multi-year positions:** (4) appointment to be made by the Town Council. **Term: 4 years.** *(Note: Currently vacant)*

Single year positions: (1) appointment to be made by the Town Council. **Term: 1 year.** *(Note: Currently serving, Jack Rowe, Carol Parker, Linda Carter, Rachael Carter, Maria Armagast, Michelle Coon and Erica Fizer Katepas)*
3. **Economic Development Commission.** (1) Appointment to be made by the municipal executive, but requiring nomination from the Town Council. Term ends just before February 1st. *(Appointment vacated by John Bach's appointment to the Sanitary Board effective October 1) This term does not expire until February 1, 2025.)*
 - a. Nomination by the Town Council. *(The council would pass a motion to nominate.)*
 - b. Appointment by executive. *(If nominee is acceptable, the Town Council President may appoint.)*
- x. **Retiring Official:** Service as a Town Councilor. Presentation of Plaque of Appreciation to Bernie Zemen, serving 1.01.2004 through noon January 1, 2024.

Presentation of Plaque of Appreciation to Bernie Zemen, serving 1.01.2004 through before noon January 1, 2024. Clerk-Treasurer Mark Herak presented Councilor Bernie Zemen a plaque of appreciation for his service as a member of the Highland Town Council.

x. **Discussion:** *Renewal of Casualty and Commercial Property Insurance.*

Presentation by Tom Brown of the Brown Insurance Group

Mr. Brown began by thanking the Council for the opportunity to speak tonight. He said he took the original packet that the Clerk-Treasurer provided the Council and made it into a condensed version which he is presenting tonight. He said he was only going to hit on the high points and try to make sense of it to the Council. He began to go through the handout. He said he would like to preface what's happened over the last few years that has driven some disruptions in our economy, is hitting his industry hard. This is probably the most challenging environment that anybody in my industry has ever had. And yet, you know, even seeing this, I think Highland has fared very well as a community, despite some large price increases. Some of those are understandable. Our current program is broken up between a variety of different carriers. We have Trident, our main insurance company. We have Chubb for property. We have IPEP for workers compensation. The Town's very fortunate that we're with Chubb on the property because the Trident carrier that they had partnered with exited the market for commercial property. They followed suit of State Farm, Progressive, Geico. They stopped writing in the State of California because the Regulators wouldn't allow for rate increases. You know, when we're looking at an industry that's operating at about 112 combined ratios, meaning they're losing 12 cents on every dollar and you can get 5 cents on the dollar investing your cash, how do we fight our way through this? He thought the end is near as inflation is tempered but I'm in an industry that we price things today for future costs and we've gotten burned. This is where we're headed. This is what is going on in the market. It impacts our homes, autos etc. Last year, he went out to the market to see if he could attain better pricing. This year, he only partially marketed the property line of insurance. He said the Keystone Insurers Group with roughly \$6 billion in premiums and partnering with Gregory & Appel, between the two, they have over forty (40) public entities in the State of Indiana. They are the largest rider and they know what's going on in the marketplaces. We are very fortunate that we're not with Liberty Mutual or Travelers. Keystone is probably one of the most stable carriers. When we look at the two (2) areas that we've gotten hit with, in particular, it's the property line, which trended basically an inflationary increase on the property. The Town invested in a formal appraisal and we took values of 2 years ago at \$54 million and today we're closer to \$74 million. Highland is only one of the few in the public sector that we did not take a property valuation increase because we felt that our numbers were really good. We were ahead of inflation on this and so on the property line we're dealing with about a 15% increase, which is literally the floor of the market. The beauty of being with Chubb is they want to be one of the largest and most reputable insurers in the industry for property domestically and globally. Our property is blanketed, meaning that even if we're insured inadequately

at one location as long as all of the locations and all of the contents are insured, there's no coinsurance penalty whatsoever. We incorporated all the property in the open loss of income for the two (2) main structures, Lincoln Center and for the police public safety building into the program. We have a million dollar coverage. One little bit extra coverage to know, if any of our buildings are not currently to code and if they are damaged, our insurance will also bring them up to code. Our insurance with Chubb is at replacement cost. We have a quarter of a million dollar coverage for outdoor trees, shrubs and valuable papers. We have one of the broadest policy forms in the industry for our property. All of our buildings and structures are covered and one thing to note that we're looking into all of the large generators that are permanently attached to a building are included in the structural value. Now, if we have a portable one that goes from location to location, we always wanna make sure that we're not overlooking that. We spent a lot of time doing building valuations and contents valuations over the past year. We did not go through the generator side. We're currently doing that since early November. My understanding, based on looking at the values and the and the dollar amounts of some of these very large generators, especially North Drive area, that they're all incorporated. After the property schedule, is the contractor's equipment coverage. The main area is Public Works equipment but we have miscellaneous coverage items that are more along the lines of police and fire, everything ranging from defibrillators, turnout gear to police department cameras. He said he sat down with Alex reviewing the park equipment. Alex was surprised at the list we had on file. That list has been updated and we're insured for the replacement value and not what it was purchased for. He then went to crime and fidelity. This is an area where we did two (2) full things this past year and we carried it forward. I think its very inexpensive coverage and yet it's very important. We bumped up historic limits of \$100,000 to \$250,000. This is anything from employee theft, forgery, theft of money or securities, computer fraud, wire or transfer fraud, money or counterfeit currency. Some of these over-lapped. We had some town wide bonds that were covering all employees and rather than going that approach, it's far more cost effective to bond only what is required by statute, which is a very old process and then take care of everybody else's, let's say, exposure to bond or financial theft through the crime policy. It's broader than required and comes at a much lower cost. So, we've created some efficiencies. Next is General Liability. That is on the Town's premises, operations, product or anything that we do. This ranges from slips and falls throughout the Town, inclusive of park property to activities performed by public works, to things related to sexual abuse, molestation. It also covers EMT paramedic liability, most of that will falls under the and the ambulatory company that would respond for the Town but up until that point in time when the switch is made from our fireman to the ambulance provider, it gives the Town protection. The Town has limited failure supply, which is a big deal. For example, if we have physical damage to our property that prohibits us from performing a certain task, like supplying Dyer with water, the Town is covered for failure to supply. If we were ever faced litigation because of public official's errors and admissions, it also protects you in your capacity as a public official. Another area is employer practice liability. This is a critical area that the Town has had fantastic experience, yet the industry as a whole is getting hit really hard. As I shared with

Clerk-Treasurer Herak, the Town wants to make sure that we have anti-harassment training on an annual basis. We will provide that training and it needs to be documented. He said it is hoped that the training will avoid it from happening in the first place but if it does happen and its documented that that employee had gone through anti-harassment training, it protects the Town. He said the training will take place the 1st quarter of 2024. Another, area covered from liability is if the Town fails to properly administer health benefits. It doesn't cover us from violations of Federal law but it does cover for example the omission to add a child to a benefit plan or provide proper notification for cobra benefits. The next section is law enforcement liability. This premium is very exposed to social inflation. He complimented the Highland Police Department that Highland can't have a more professional team. The problem is about 1/3 of the insurance carriers have exited the market providing law enforcement coverage over the last two (2) to three (3) years.

Councilor Schocke asked if the insurance provided to the Town is geared towards civil rights, like section 1983, claims or like a federal claim.

Tom Brown said more important than that, it's defined as all wrongful acts. So rather than just identifying civil rights, which is kind of the old school approach, if it's determined to be a wrongful act, coverage applies whether it's at the Federal or State, whether it's strictly a Civil rights act or not.

Councilor Schocke explained the reason why he ask is because the Tort Claims Act in Indiana, actually severely limits a claimant's ability to get liability on public employees. It's only under certain very limited circumstances. For example, if a police officer was resuscitating somebody and they break a rib or something like that, you can't sue that police officer because he's working in the course and scope of his duty. The Torque Claims Act keeps that out. That's what I'm saying. So, there's really no need for insurance for that but for like a federal claim like a 1983 Civil Rights Act, obviously, that would be a very important coverage.

Tom Brown said it is the broadest in the industry, which he would say a third of the carriers today, they literally define it as a wrongful act.

Councilor Schocke said people are always trying to get things into Federal Court.

Tom Brown said any scenario that arises, were gonna have a defense. All of these liabilities will have coverages with varying layers of coverage. It's called Following Form. Everything that the underlying policies cover, the excess covers up to \$10 million. We have statutory caps limiting at \$5 million today. The reasoning for \$10MM is that we could have an officer, for example, cross the state line or if something did get into the Federal Court, it's a much higher limit and that's pretty much what's affordable in our market today without starting layering umbrellas with different carriers.

Councilor Schocke had a question regarding workers comp. He related to an issue with one of our employees who went across state lines and was involved in an accident. There was no coverage for Illinois or something like that. He said we found ourselves in a situation where we had to write a separate check.

Tom Brown said this was a big deal for IPEP. They spent a lot of time on it. He said the injury itself was covered but the claim was what happens if arthritis develops like forty (40) years later. We paid out somewhere around \$11,000. He said all of the laws and rules vary from state to state. Tom said we could go outside of IPEP, for example, Travelers which is very good but they have been coming in and out at a higher cost. We are assuming some risk or exposure with IPEP but it's probably a reasonable risk to assume, based on the resources that IPEP grants us, which is unlike anybody else in terms of training. They paid out \$8,800 out of their pocket to provide training this past year for public works in particular confined space entry, trenching and shoring. That training was set up with Safety Training Solutions of Highland. They've also agreed this year to do what we call competent person training. It's a much higher level. It's an eight (8) hour course and is required by OSHA. When you have trenching or excavation, you need to have a competent person there and technically, every single person who goes into a confined space has to be a competent person and we haven't been trained to that standard. He continued that there is definitely interest amongst all parties and they're willing to fund that which is fantastic. He said there will be mock inspections that the supervisors will know about but not the employees.

Councilor Schocke thought the Town got off cheap.

Tom Brown continued the presentation with commercial auto. He said, we all know what's happening in auto insurance. I know it's temporary but this is an area where we took a large premium increase. Our experience has been fantastic over the past 2 years but we've added more vehicles. We added more police vehicles as the take home car program was implemented. The fire department are replacing three vehicles, one has a value of over \$1 million. Our cost last year for physical damage was \$8,700 per \$1 million of physical damage. So out of our increase, most was caused by the increased vehicle count and if we subtract that out and then look at our premiums, we're going to be below trend on the inflation for commercial auto. The commercial umbrella is \$9 million of excess liability over all third party liability coverages that we have. He then touched on cyber liability. He said travelers raised their premiums 18 to 20%, which raised our premium from \$15,000 to \$18,000. He said he loved working with them but they are not flexible. He said they no longer base the premium on the Town's budget but upon a revenue or disbursement report. They have always used the Town's budget which is why I have included a quote from Cowbell. They are a very strong player in the market and they base their premiums on the Town's budget. They have a robust team of resources and they will train the trainer. The level of resources they have, especially pre-loss, really exceed anybody in the industry. That's kind of in their niche. If you're not familiar with that name, they are going to be one of the largest players in cyber liability. They're growing leaps and bounds. They have a fantastic program with the same coverage levels that we've had with Travelers.

The Clerk-Treasurer asked IT Director if the Town really needed cyber insurance?

Ed Dabrowski said his biggest concern is the constant increases we're seeing in cyber insurance.

Tom Brown said that the increase this year is very low and is in line with last year. It may even be a decrease.

Ed continued, it's just the money spent on this, you know, could be utilized to purchase equipment and software and other resources to actually fight the fight versus paying for something that could happen but hasn't happened to Highland.

Tom Brown said you just have to open the newspaper and see the public entities or businesses that have been hacked and extorted. It's been prevalent. Look at Highland, you hired a full time IT person for example. He said he would defer to Ed, if it is a prudent use of dollars?

Ed responded, based on this price, I would have to agree with that comment that this is a minimal amount of money for coverage beyond what we do. He had figured the new premium would be between \$30,000 and \$40,000 which involves serious money. Then my contention would be that that money would be better spent internally fixing things, fixing holes, you know, paying people to try to hack us, stuff like that because that's what we do. We do that kind of work and it costs money.

Tom Brown asked if the Town stored any personal information, social security number or credit card data? He was advised no. He then asked about the Town's main servers if the Town has them imaged? He defined imaged as if a certain piece of equipment goes down or you're locked out, can the Town shut down that piece of equipment and plug in a new piece of equipment?

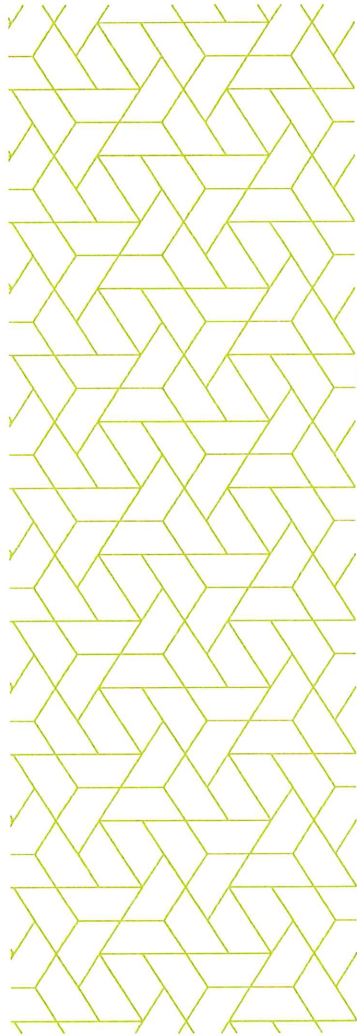
Ed Dabrowski answered by saying yes but I really don't want to discuss security when we are live streaming the meeting. But the answer to that question is yes and that's what I'm been doing for years. We did have an incident in one of our departments but we were able to restore in six (6) hours. He felt one of the major problems is many entities don't have adequate back-up. There was an entity that was bigger than Highland, their email server was compromised. They didn't have adequate back-up. If they had adequate back-ups, they could have been in business within a day but they didn't and they suffered for weeks. The crux of the problem is typically social engineering. Somebody clicks on the wrong thing and their system is penetrated. Once penetrated, they shut down your servers and hold you hostage forcing you to pay out. These cyber liability insurers hire attorneys, forensic experts and they figure out what it was who and to pay that person to get you back up and running.

Tom Brown said if Highland doesn't have that exposure in the future, then maybe, you can revisit this this coverage and reduce coverage limits. This type of insurance will always be available.

Ed said he was told by the former Clerk-Treasurer that one of the reasons for cyber insurance is that it would allow him to get lower rates with lending institutions when it came to bonding or commercial banking.

Tom Brown said we are seeing historically cyber insurance being required by third parties. He then went on to discuss vehicle counts. He said the Town added a few new pieces of equipment. In 2022, the premium was \$316,000 and in 2023 the premium was \$322,000 or a 2-1/2 percent increase. He said he would challenge anyone to find anyone who had a 2-1/2 percent increase in the public sector or any large entity. He said some of the increases we can't escape. He said he was fighting the battle before we had done our vehicle count and identified that we're actually under 15, if we take out our fire truck and our most recent police vehicles that we've added. He then discussed the financial rating of the carriers. Trident is an A-. They are not a huge company, with premiums just under \$2 billion. Chubb is an A++ with premiums probably at \$10 billion. Travelers which handles our crime liability probably has premiums at \$10 billion. These are all very financially reputable entities. He gave a brief description of employees that make up the Brown and Gregory & Appel Agencies and who would be serving Highland. He talked briefly on workers compensation. He said the main thing that drives work compensation is payroll and our claims experience. The Town of Highland has had a fantastic experience on its workers compensation. He showed the Council a chart dating back to 2019 and explained how workers compensation works. Those lines are the experience level for Highland. Each year, one year drops off while another is added. So, in 2019, Highland had \$19,000 worth of claims or experiences. In 2023, Highland had claims or experiences of \$229,000. So, \$19,000 drops off but \$229,000 came on. Highland's experience period for figuring out the workers compensation premium is years 2020, 2021, 2022 and 2023. Highland had a huge increase of its premium based on the experience period. We've worked closely enough with IPEP over the years. There's a lot of engagement from the Town. Highland received a 9% debit. With Highland's experience rate or 22% credit to help try to offset that. Highland had a really big premium swing on our workers compensation premium. There are 2 claims. We have a very large shoulder claim that is ongoing and we just got hit really hard on that. This is an area for possible future consideration to become self-fund. The Town would allocate \$100,000 to fund our own claims. It's sort of like what your doing through the AIM Medical Trust. If you look at the Fortune 500 companies, they are all partially self-funded. They've mitigated their exposure to the extent possible and they can do better than what these insurance companies can offer because they've got rid of their profits and they will have enough retained earnings to be able to structure a partially self-funded program with insurers out there to administer their claims and they can assume more risk. They can have greater savings at this premium size. I don't know if we're really there to be honest but it's something that could be under consideration. I think Munster probably is the only community in Lake County that uses this approach. Worker Compensation renewal is February 1, 2024. He said he used to have to compile

the loss history manually but IPEP has a new software program that makes it easy to pull out the data from prior year's loss history. It makes it easy to identify trends to see we're having greater frequency or severity than others. He said he also did it for auto and was surprised as the auto experience has always been great but after charting he saw several trends. He said, failure to yield is the costliest area claims for the Town. He couldn't determine the trends before by looking at the Town's annualized loss experience or given large claims. He said the charts showed that claims as a result of pursuits, backing into an object are very low but the two (2) highest claims are failure to yield and not at fault accidents. Usually, we're the ones whose being hit and by drivers who don't have insurance. Maybe we can make our drivers more aware of their environment to mitigate these accidents. Some of that is just pure risk of being out there on the roads and when you think about them and all the miles that are being driven by our fleet, the claim history is damn good. The key is to try to get ahead of the curve to prevent paying out substantial dollars. We know that we can't do much about social inflation. He talked about how fortunate Highland is to have a county jail as it lessens the Town's exposure, as the detainees are taken straight to the county jail. He said he would like to talk with the Council after the 1st of the year to increase the deductible on our higher value vehicles. For example, the fire department apparatus' have a deductible of \$2,500 for comprehension per vehicle. He suggested that Highland raise the deductible to \$10,000 and analyze the premium savings versus the additional exposure. We can reduce costs but by increasing risk.



Risk Management & Insurance Services Proposal
Prepared for:

HighlandIndiana

Town of Highland
3333 Ridge Road
Highland, IN 46322

Presented by:
Tom Brown, Brown Insurance
Andy Brown, Gregory & Appel Insurance

Gregory & Appel Insurance
433 N. Capitol Ave., Suite 400
Indianapolis, IN 46204

December 18, 2023



Town of Highland

Property Coverage

Insurance Carrier: Federal Insurance Company
Proposed Policy Period: 1/1/2024 to 1/1/2025

Coverage Detail

Subject			Limits	Val.*	Cause of Loss	Deduct.
Loc #: 0	Bldg #: 0	All Locations				
Blanket Building and Contents			\$72,587,599 Bldg Appraised \$1,903,730 – BPP \$74,439,329	RC	Special	\$10,000
Property Out In the Open			\$3,793,042	RC	Special	\$2,500
Business Income with Extra Expense - 2 locs @ \$2mil each – 2450 Lincoln St and 3333 Ridge Road			\$4,000,000		Special	24 hours
EDP Equipment			\$1,113,685	RC	Special	\$10,000
Earthquake - Premises 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36 with 24 hour waiting period			\$10,000,000	RC	EQ	\$50,000

*Refer to Valuation Considerations

Additional Policy Provisions Including But Not Limited To

- **Equipment Breakdown** Policy Limit
- **Ordinance or Law A, B, C** Policy Limit
- **Customarq Endorsement** \$250,000
- Ocean Cargo – Goods in Transit \$50,000
- Prohibition of Access – Per Occurrence/Aggregate \$50,000/\$100,000

FLOOD	LIMITS OF INSURANCE
Policy Annual Aggregate Limit	\$10,000,000
Flood - (Inundation, Back-Up and Mud Flow Included)	
Premises 1, 4, 8, 12, 13, 14, 15, 16, 17, 26, 29, 30, 31, 33, 35	
Premises Annual Aggregate Limit	\$10,000,000
Per Occurrence Limit	\$10,000,000
Per Occurrence Waiting Period (Consecutive Hours)	24 Hours
Per Occurrence Dollar Deductible	\$25,000
Flood - (Inundation, Back-Up and Mud Flow Included)	
Premises 2, 5, 19, 28, 36	
Premises Annual Aggregate Limit	\$5,000,000
Per Occurrence Limit	\$5,000,000
Per Occurrence Waiting Period (Consecutive Hours)	48 Hours
Per Occurrence Dollar Deductible	\$100,000
Flood - (Inundation, Back-Up and Mud Flow Included)	
Premises 3, 6, 7, 9, 10, 11, 18, 20, 21, 22, 23, 24, 25, 27, 32, 34	
Premises Annual Aggregate Limit	\$1,000,000
Per Occurrence Limit	\$1,000,000
Per Occurrence Waiting Period (Consecutive Hours)	72 Hours
Per Occurrence Dollar Deductible	\$500,000

Friendly Reminders:

- *We are not a professional appraisal firm. We cannot provide advice to our clients about the insurance value of their Property or Business Interruption exposures. We applaud the Town of Highland for utilizing the services of a professional appraisal firm during this past year to establish appropriate insurance values for your Property and Business Interruption exposures.*
- *If any occupancy in the insured buildings changes or if any building becomes vacant or unoccupied, please notify us immediately. A change of occupancy or a vacancy can trigger coverage changes in your policy which may restrict or eliminate basic coverage such as vandalism, glass breakage, attempted theft or theft (including theft of heating and air conditioning units and their materials). In addition, other causes of loss may be covered, but could be reduced by 15%.*
- *In addition to other exclusions and limitations, your policy may contain exclusions or limitations for earthquake, flood, mold, pollution, and asbestos. Please read your policy carefully.*
- *A property insurance endorsement that makes it a condition of coverage that the protective safeguards cited in the endorsement (such as an automatic sprinkler system or night watch guard) be in operation at all times except when the insurer has been notified of the impairment in protection. Failure to maintain the protective safeguards in good working order or failure to notify the insurer of even a temporary impairment in protection suspends coverage until the protection is restored.*

Town of Highland

Customarq Property Highlights

CUSTOMARQ PROPERTY HIGHLIGHTS

The precise coverage afforded is subject to the terms and conditions of the policies issued. The following features are subject to change based upon underwriting and may or may not be available or apply to your policy.

VALUATION

Replacement Cost

Cost of Replacement at any Location

Brands & Labels

Construction Fees

Customs Duties

Extended Warranties

Ordinance or Law

Selling Price on Finished Stock and Sold Personal Property

Replacement Cost on Personal Property of Others, Business Personal Property You Lease and Personal Property of Employees

Replacement Cost on Research and Development Property if repaired, replaced or reproduced

Valuation on Tenants' I & B when not replaced – ACV

24 Months to Decide to Repair or Replace

\$ 250,000 BLANKET LIMIT OF INSURANCE

The automatic blanket limit applies to:

Accounts Receivable

Electronic Data Processing Property

Fine Arts

Leasehold Interest - Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest

Leasehold Interest - Undamaged Tenant's Improvements & Betterments

Non-Owned Detached Trailers

Outdoor Trees, Shrubs, Plants or Lawns

Pair and Set

Personal Property of Employees

Public Safety Service Charges

Research and Development Property

Valuable Papers

The Blanket Limit of Insurance applies over all of the coverages shown above and may be apportioned at the time of loss. This Blanket Limit of Insurance applies separately at each covered premises shown in the Declarations and is subject to the Property Deductible specified in the Declarations.

Separate specific Limits of Insurance may be purchased for any of these coverages. If purchased, the blanket limit of insurance will apply in addition to the specific limit.

Town of Highland

Additional Property Coverages

The following Additional Coverages apply separately at each of your premises. In this proposal, any additional limits for these coverages that you have purchased are indicated at the described premises to which the increased limits apply. A policy level deductible applies to each of the Additional Coverages, unless otherwise indicated below or at the described premises.

Any other location for:	
Accounts Receivable	\$ 50,000
Building Components	\$ 50,000
EDP Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000
R&D Property	\$ 50,000
Valuable Papers	\$ 50,000
Debris Removal	
25% of direct damage loss, plus:	
Premises Shown in the	
Declarations	\$ 100,000
Any Other Location	\$ 25,000
In Transit	\$ 25,000
Deferred Payments	\$ 25,000
Exhibition, Fair or Trade Show:	
EDP Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000
Extra Expense	\$ 100,000
Fungus Clean-Up or Removal	\$ 25,000
Installation:	
Any Job Site	\$ 25,000
In Transit	\$ 25,000

In Transit for:	
Accounts Receivable	\$ 25,000
Building Components	\$ 25,000
EDP Property	\$ 50,000
Fine Arts	\$ 25,000
Personal Property	\$ 25,000
Valuable Papers	\$ 25,000
Loss of Master Key	\$ 15,000
Loss Prevention Expenses	\$ 15,000
Mobile Communication Property	\$ 15,000
Minimum Deductible \$3,500	
Money & Securities:	
On Premises	\$ 15,000
Off Premises	\$ 15,000
Pollutant Cleanup or Removal	\$ 25,000
Processing Water	\$ 10,000
Preparation of Loss Fees	\$ 10,000

Newly Acquired Premises Or Newly Acquired Or Constructed Property for 180 days

Building	\$2,500,000
Personal Property	\$1,000,000
Personal Property at Existing Premises	\$ 100,000
EDP Equipment	\$1,000,000
Electronic Data	\$ 50,000
Communication Property	\$ 50,000
Fine Arts	\$ 25,000

Memorandum of Meeting
Monday, December 18, 2023

Statement of Property Values for:			Town of Highland, IN							
Loc	Bldg	Property	Address	City	State	Parcel Number	Contents	Total	Valuation	
1	1	Fire Station #1 (Central Station)	2901 Highway Ave	Highland	IN	46322	\$3,295,040	\$98,800	\$3,393,840	RC
2	1	Fire Station #2 (South Station)	2647 45th Street	Highland	IN	46322	\$2,292,460	\$98,400	\$2,328,860	RC
3	1	Maintenance Garage	8001 Kennedy Ave	Highland	IN	46322	\$2,544,940	\$150,000	\$2,674,940	RC
3	2	Fuel Island Canopy	8001 Kennedy Ave	Highland	IN	46322	\$36,300	\$0	\$36,300	RC
3	3	Salt Barn	8001 Kennedy Ave	Highland	IN	46322	\$183,130	\$0	\$183,130	RC
3	4	Parks & Recreation Building	8001 Kennedy Ave	Highland	IN	46322	\$314,980	\$54,080	\$369,060	RC
4	1	Main Square - Gazebo	3001 Ridge Road	Highland	IN	46322	\$852,080	\$5,720	\$857,760	RC
4	2	Main Square - Bathroom/Concession Stand	3001 Ridge Road	Highland	IN	46322	\$449,000	\$20,800	\$469,800	RC
4	3	Decorative Fountains (1)	3001 Ridge Road	Highland	IN	46322	\$13,843	\$0	\$13,843	RC
4	4	Main Square - Kid Builder Castle Playground	3001 Ridge Road	Highland	IN	46322	\$69,880	\$0	\$69,880	RC
5	1	Parks & Recreation Garage	8400 Southmoor Ave	Highland	IN	46322	\$403,550	\$38,400	\$449,950	RC
5	2	Meadows Park - Concession Stand	8400 Southmoor Ave	Highland	IN	46322	\$182,550	\$20,800	\$203,350	RC
5	3	Meadows Park - Picnic Shelter	8400 Southmoor Ave	Highland	IN	46322	\$43,330	\$0	\$43,330	RC
5	4	Meadows Park - Dugout 1	8400 Southmoor Ave	Highland	IN	46322	\$10,593	\$0	\$10,593	RC
5	5	Meadows Park - Dugout 2	8400 Southmoor Ave	Highland	IN	46322	\$10,593	\$0	\$10,593	RC
5	6	Meadows Park - Dugout 3					\$10,593	\$0	\$10,593	RC
5	7	Meadows Park - Dugout 4					\$10,593	\$0	\$10,593	RC
5	8	Meadows Park - Picnic Shelter	8400 Southmoor Ave	Highland	IN	46322	\$33,250	\$0	\$33,250	RC
5	9	Meadows Park - Playground Equipment - North	8400 Southmoor Ave	Highland	IN	46322	\$26,000	\$0	\$26,000	RC
5	10	Meadows Park - Playground Equipment - South	8400 Southmoor Ave	Highland	IN	46322	\$60,400	\$0	\$60,400	RC
6	1	VIPS Building	9217 Liable Road	Highland	IN	46322	\$102,270	\$12,480	\$114,750	RC
6	2	VIPS Building (Shed)	9217 Liable Road	Highland	IN	46322	\$12,188	\$0	\$12,188	RC
6	3	Sheppard Park - Picnic Shelter	9217 Liable Road	Highland	IN	46322	\$55,770	\$0	\$55,770	RC
6	4	Sheppard Park - Electric Building	9217 Liable Road	Highland	IN	46322	\$26,670	\$0	\$26,670	RC
6	5	Sheppard Park - Concession Stand	9217 Liable Road	Highland	IN	46322	\$111,700	\$20,800	\$132,500	RC
6	6	Sheppard Park - Playground by Gametime w/ Crew Tube/L	9217 Liable Rd	Highland	IN	46322	\$57,200	\$0	\$57,200	RC
6	7	Sheppard Park - Skala Park	9217 Liable Rd	Highland	IN	46322	\$0	\$0	\$0	RC
7	1	Homestead Park - Concession Building	8000 Parrish Ave	Highland	IN	46322	\$131,680	\$20,800	\$152,480	RC
7	2	Homestead Park - Weva Shelter	8000 Parrish Ave	Highland	IN	46322	\$84,110	\$0	\$84,110	RC
7	3	Homestead Park - Shelter	8000 Parrish Ave	Highland	IN	46322	\$51,480	\$0	\$51,480	RC
7	4	Homestead Park - Dugout 1	8000 Parrish Ave	Highland	IN	46322	\$16,440	\$0	\$16,440	RC
7	5	Homestead Park - Dugout 2	8000 Parrish Ave	Highland	IN	46322	\$16,440	\$0	\$16,440	RC
7	6	Homestead Park - Dugout 3	8000 Parrish Ave	Highland	IN	46322	\$14,634	\$0	\$14,634	RC
7	7	Homestead Park - Dugout 4	8000 Parrish Ave	Highland	IN	46322	\$14,634	\$0	\$14,634	RC
7	8	Homestead Park - Storage	8000 Parrish Ave	Highland	IN	46322	\$23,570	\$0	\$23,570	RC
7	9	Homestead Park - Playground Equipment	8000 Parrish Ave	Highland	IN	46322	\$52,000	\$0	\$52,000	RC
8	1	Markley Park - Concession Stand	9500 Sarric Ct	Highland	IN	46322	\$116,450	\$20,600	\$137,050	RC
8	2	Markley Park - Press Box	9500 Sarric Ct	Highland	IN	46322	\$60,360	\$20,600	\$81,160	RC
8	3	Markley Park - Picnic Shelter	9500 Sarric Ct	Highland	IN	46322	\$58,970	\$0	\$58,970	RC
8	4	Markley Park - Storage Building	9500 Sarric Ct	Highland	IN	46322	\$76,060	\$10,400	\$86,460	RC
8	5	Markley Park - Little Tykes PIG Equip	9500 Sarric Ct	Highland	IN	46322	\$52,000	\$0	\$52,000	RC
8	6	Markley Park - Batting Cages	9500 Sarric Ct	Highland	IN	46322	\$29,714	\$0	\$29,714	RC
9	1	Sharp Ball Field - Concession Stand	8071 Kennedy Ave	Highland	IN	46322	\$159,730	\$28,000	\$187,730	RC
9	2	Sharp Ball Field - Picnic Shelter	8071 Kennedy Ave	Highland	IN	46322	\$36,220	\$0	\$36,220	RC
9	3	Sharp Athletic Field - Metal Picnic Shelter 720 Sq Ft	8071 Kennedy Ave	Highland	IN	46322	\$37,440	\$0	\$37,440	RC
9	4	Sharp Athletic Field - 20X24 Metal Picnic Shelter	8071 Kennedy Ave	Highland	IN	46322	\$20,800	\$0	\$20,800	RC
9	5	Sharp Athletic Field - Playground Equipment	8071 Kennedy Ave	Highland	IN	46323	\$5,410	\$0	\$5,410	RC
		Sharp Ball Field Dugout 1	8073 Kennedy Ave	Highland	IN	46324	\$5,410	\$0	\$5,410	RC
		Sharp Ball Field Dugout 2	8074 Kennedy Ave	Highland	IN	46325	\$5,410	\$0	\$5,410	RC
		Sharp Ball Field Dugout 3	8075 Kennedy Ave	Highland	IN	46326	\$5,410	\$0	\$5,410	RC
9	6	Pump Station	8071 / (80057) Kennedy Ave	Highland	IN	46322	\$922,640	\$0	\$922,640	RC
9	7	Water Tank #2	8071 Kennedy Ave	Highland	IN	46322	\$2,510,000	\$0	\$2,510,000	RC
9	8	Water Tank #1	8071 Kennedy Ave	Highland	IN	46322	\$2,510,000	\$0	\$2,510,000	RC
10	1	Lincoln Center / Field House / Community Center	2450 Lincoln St	Highland	IN	46322	\$22,371,770	\$572,520	\$22,944,290	RC
10	2	Lincoln Center - Playground Equipment	2450 Lincoln St	Highland	IN	46322	\$48,600	\$0	\$48,600	RC
10	3	Lincoln Center - Playground Equipment (Childcare Center)	2450 Lincoln St	Highland	IN	46322	\$15,600	\$0	\$15,600	RC

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Spec	Bltd	Occupancy	Address	City	State	Zip	Roofing	Contents	Total	Valuation
11	1	Lift Station	8004 Wicker Park Drive	Highland	IN	46322	\$668,600	\$0	\$668,600	RC
11	2	Lift Station - Sample Building	8004 Wicker Park Drive	Highland	IN	46322	\$187,420	\$0	\$187,420	RC
11	3	Lift Station - Wet Well	8004 Wicker Park Drive	Highland	IN	46322	\$17,280	\$0	\$17,280	RC
12	1	Lift Station	5th St & Little Calumet River	Highland	IN	46322	\$820,560	\$0	\$820,560	RC
12	2	Fire Training Center	5th St & Little Calumet River	Highland	IN	46322	\$87,248	\$0	\$87,248	RC
12	3	Dog Pound	6th St & Little Calumet River	Highland	IN	46322	\$33,223	\$0	\$33,223	RC
12	4	Lift Station	5th St & Little Calumet River	Highland	IN	46322	\$71,422	\$0	\$71,422	RC
13	1	Lift Station	2000n Block & 37th Pl	Highland	IN	46322	\$157,480	\$0	\$157,480	RC
14	1	1 Million Gal Water Tank, Radio Tower Attached	US 41	Highland	IN	46322	\$4,351,600	\$0	\$4,351,600	RC
15	1	Water Tank 500,000 Gallon	Ridge Road & Kleinman	Highland	IN	46322	\$2,240,400	\$0	\$2,240,400	RC
16	1	Police Station	3315 Ridge Rd	Highland	IN	46322	\$13,880,700	\$0	\$13,880,700	RC
17	1	Municipal Building / Town Hall	3333 Ridge Road	Highland	IN	46322	\$5,632,360	\$786,130	\$6,428,490	RC
17	2	Police Dept Garage - delete?	3333 Ridge Road	Highland	IN	46322	\$80,120	\$0	\$80,120	RC
17	3	City Car Garage for Police - delete?	3333 Ridge Road	Highland	IN	46322	\$25,178	\$0	\$25,178	RC
18	1	Lift Station	Johnson St & LaPorte	Highland	IN	46322	\$84,053	\$0	\$84,053	RC
19	1	Lift Station	9301 South 5th St	Highland	IN	46322	\$74,311	\$0	\$74,311	RC
20	1	Lift Station	9037 Parrish Ave	Highland	IN	46322	\$27,526	\$0	\$27,526	RC
21	1	Lift Station	9720 4th Ct	Highland	IN	46322	\$45,838	\$0	\$45,838	RC
22	1	Lift Station	9120 Grace St	Highland	IN	46322	\$82,407	\$0	\$82,407	RC
23	1	Lift Station	2000 Lincoln St	Highland	IN	46322	\$141,961	\$0	\$141,961	RC
24	1	Pump Station	525 Express Dr	Highland	IN	46322	\$93,314	\$0	\$93,314	RC
25	1	North Drive Pump Station	North Drive	Highland	IN	46322	\$2,123,210	\$0	\$2,123,210	RC
25	2	North Drive Pump Station	North Drive	Highland	IN	46322	\$80,250	\$0	\$80,250	RC
26	1	Bathroom in Parking Lot- Bike Trial	Kennedy Ave & Highway Ave	Highland	IN	46322	\$52,000	\$0	\$52,000	RC
27	1	Brawford Park - Playground Equipment	2030 Lincoln Ave	Highland	IN	46322	\$41,600	\$0	\$41,600	RC
28	1	Fitcher Park - Burke Playground Series 2000	2715 Hart Road	Highland	IN	46322	\$32,552	\$0	\$32,552	RC
28	1	Jaycee Park - Polyground Equipment	3040 101st St	Highland	IN	46322	\$34,300	\$0	\$34,300	RC
30	1	Lakeside Park - Miracle Play Sys Timber/Swings (2 Play S)	3046 97th Place	Highland	IN	46322	\$52,000	\$0	\$52,000	RC
31	1	Little Turtle Park - Little Tyles Play Systems Playground	3201 LaPorte St	Highland	IN	46322	\$36,400	\$0	\$36,400	RC
32	1	Northwood Park - Playground Structure by Gamelime	2432 81st Street	Highland	IN	46322	\$52,000	\$0	\$52,000	RC
33	1	Orchard Park - Playground Equipment	8720 Orchard Dr	Highland	IN	46322	\$52,000	\$0	\$52,000	RC
34	1	Pencil Park - Miracle Cr Slugs Play Sys	8000 Cottage Grove Ave	Highland	IN	46322	\$46,800	\$0	\$46,800	RC
35	1	Tenace Park - Playground Equipment	2220 Terrace Drive	Highland	IN	46322	\$36,400	\$0	\$36,400	RC
36	1	White Oak Park - Playground Equipment	2020 Briarwood Lane	Highland	IN	46322	\$72,800	\$0	\$72,800	RC
			Highway of Flags Veteran Memorial Park (on corner)					\$0	\$0	RC
			(not in FLAGs below. Structure itself?)							
							\$72,835,689	\$1,803,730	\$74,639,429	
Excluded from the Replacement Cost Values above: Architectural Fees, Excavation, Filling, Foundations below the lowest floor / below the surface, Underground Storage, Piping and Wiring										
			Various Locations / Parks / Fields	Highland	IN	46322			\$ 6,131,307	
PITD (Property In Tax District)										
			2004 Sculpture for Town Dedication - @ Trailhead						\$7,800	
			Flags/Poles						\$61,553	
			Emergency Sirens						\$93,745	
			Fencing (Ball Fields, Back Stops, Tennis Courts, etc)						\$1,240,000	
			Exterior Lighting (Parks, Fields, Street Lights)						\$2,109,000	
			Signs						\$217,692	
			Welcome Sign						\$63,745	
			Electric Score Boards (Sharp, Homestead, Meadows, Markey & Sheppard Park)						\$18,207	
			Total PITD						\$2,500	\$ 3,793,942
			Various Locations / Parks / Fields	Highland	IN	46322	Deductible	\$2,500	\$2,500	
Property Loss of Rents & Loss Payable Schedule										
			Less: Rents							
			Less: Payee Name							
			Address							
			City							
			State							
			Zip							
			Loss of Rents							
10	All		Lincoln Center Building Corp.	2460 Lincoln St	Highland	IN	46322	\$2,000,000		TOTAL BI \$4,000,000
16	All		Highland Public Building Corp.	3333 Ridge Rd	Highland	IN	46322	\$2,000,000		
EDP (Electronic Data Property)										
			Blanket Limit					Deductible	\$10,000	\$1,112,695

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Property Values for property in the open:				<i>Town of Highland, IN</i>		
Loc	Bldg	Street	Occupancy	Limit	TYPE	Value per Item
1	1	2901 Highway Ave	Fire Station #1 (Central Station)	\$13,240	EMERGENCY SIREN	\$13,240.00
2	1	2647 45th Street	Fire Station #2 (South Station)	\$18,006	FLAGPOLE	\$4,766.00
					EMERGENCY SIREN	\$13,240.00
						\$18,006.00
3	1	8001 Kennedy Ave	Maintenance Garage	\$81,028	SIGN	\$10,592.00
					FLAGPOLE	\$4,766.00
					FENCING	\$65,670.00
						\$81,028.00
3	2	8001 Kennedy Ave	Fuel Island Canopy			
3	3	8001 Kennedy Ave	Salt Barn			
3	4	8001 Kennedy Ave	Parks & Recreation Building			
4	1	3001 Ridge Road	Main Square - Gazebo	\$173,576	LIGHTING	\$109,230.00
					FLAGPOLE	\$4,766.00
					SIGN	\$59,580.00
						\$173,576.00
4	2	3001 Ridge Road	Main Square - Bathrooms/Concession Stand			
5	1	9400 Southmoor	Parks & Recreation Garage			
5	2	9400 Southmoor	Meadows Park - Concession Stand	\$758,652	FENCING	\$229,052.00
					FIELD LIGHTING	\$529,600.00
						\$758,652.00
5	3	9400 Southmoor	Meadows Park - Picnic Shelter			
5	4	9400 Southmoor	Meadows Park - Dugout 1			
5	5	9400 Southmoor	Meadows Park - Dugout 2			
5	6	9400 Southmoor	Meadows Park - Picnic Shelter			
6	1	9217 Liable Road	VIPS Building	\$33,894	FENCING	\$4,766.00
					EMERGENCY SIREN	\$13,240.00
					LIGHTING	\$15,888.00
						\$33,894.00
6	2	9217 Liable Road	VIPS Building (Shed)			
6	3	9217 Liable Road	Sheppard Park - Picnic Shelter	\$301,607	FENCING	\$69,907.00
					FIELD LIGHTING	\$231,700.00
						\$301,607.00
6	4	9217 Liable Road	Sheppard Park - Electric Building			
6	5	9217 Liable Road	Sheppard Park - Concession Stand			
7	1	8000 Parrish Ave	Homestead Park - Concession Building	\$691,790	FENCING	\$218,460.00
					FIELD LIGHTING	\$463,400.00
					FLAGPOLE	\$9,930.00
						\$691,790.00
7	2	8000 Parrish Ave	Homestead Park - Wave Shelter			
7	3	8000 Parrish Ave	Homestead Park - Shelter			
7	4	8000 Parrish Ave	Homestead Park - Dugout 1			
7	5	8000 Parrish Ave	Homestead Park - Dugout 2			
7	6	8000 Parrish Ave	Homestead Park - Dugout 3			
7	7	8000 Parrish Ave	Homestead Park - Dugout 4			
7	8	8000 Parrish Ave	Homestead Park - Storage			
8	1	9401 Saric Ct.	Markley Park - Concession Stand	\$732,800	FENCING	\$264,634.00
					FIELD LIGHTING	\$463,400.00
					FLAGPOLE	\$4,766.00
						\$732,800.00
8	2	9401 Saric Ct.	Markley Park - Press Box			
8	3	9401 Saric Ct.	Markley Park - Picnic Shelter			
8	4	9401 Saric Ct.	Markley Park - Storage Building			
9	1	8005 Kennedy Avenue	Sharp Ball Field - Concession Stand	\$654,830	FENCING	\$280,138.00
					FIELD LIGHTING	\$331,000.00
					FLAGPOLE	\$3,972.00
					SIGN	\$39,720.00
						\$654,830.00
9	2	8005 Kennedy Avenue	Sharp Ball Field - Picnic Shelter			
9	3	8005 Kennedy Avenue	Sharp Ball Field - Picnic Shelter			
9	4	8005 Kennedy Avenue	Pump Station	\$133,062	LIGHTING	\$69,510.00
					FENCING	\$43,692.00
					EMERGENCY SIREN	\$19,860.00
						\$133,062.00
9	5	8005 Kennedy Avenue	Water Tank #2			
9	6	8005 Kennedy Avenue	Water Tank #1			

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Property Values for property in the open (continued):

Town of Highland, IN

10	1	2450 Lincoln St	Lincoln Center / Field House / Community Ce	\$209,326	FENCING	\$15,880.00
					LIGHTING	\$129,100.00
					FLAGPOLE	\$4,766.00
					SIGN	\$59,580.00
						\$209,326.00
11	1	8004 Wicker Park Drive	Lift Station	\$27,800	FENCING	\$27,800.00
11	2	8004 Wicker Park Drive	Lift Station - Sample Building			
11	3	8004 Wicker Park Drive	Lift Station - Wet Well			
12	1	5th St & Little Calumet Riv	Lift Station	\$28,970	FENCING	\$9,110.00
					LIGHTING	\$19,860.00
						\$28,970.00
12	2	5th St & Little Calumet Riv	Fire Training Center			
12	3	5th St & Little Calumet Riv	Dog Pound			
12	4	5th St & Little Calumet Riv	Lift Station			
13	1	2000th Block & 37th Pl	Lift Station	\$3,972	FENCING	\$3,972.00
14	1	US 41	1 Million Gal Water Tank, Radio Tower Attac	\$51,370	FENCING	\$38,130.00
					EMERGENCY SIREN	\$13,240.00
						\$51,370.00
15	1	Ridge Road & Kleinman	Water Tank 500,000 Gallon	\$19,065	FENCING	\$19,065.00
16	1	3315 Ridge Rd.	Police Station	\$109,230	FLAGPOLE	\$9,930.00
					LIGHTING	\$99,300.00
						\$109,230.00
17	1	3333 Ridge Road	Municipal Building / Town Hall	\$4,634	FLAGPOLE	\$4,634.00
17	2	3333 Ridge Road	Police Dept Garage			
17	3	3333 Ridge Road	One Car Garage for Police			
18	2	Main Square & Ridge Rd	Decorative Fountains (1)			
19	1	Johnson St & LaPorte	Lift Station			
20	1	9301 South 5th St	Lift Station			
21	1	9037 Parrish Ave	Lift Station			
22	1	3720 Alti Ct	Lift Station			
23	1	9120 Grace St	Lift Station			
24	1	2000 Lincoln St	Lift Station			
25	1	925 Express Dr	Pump Station			
26	1	North Drive	North Drive Pump Station			
26	2	North Drive	North Drive Pump Station			
27	1	8745 Cottage Grove Ave	Residential Home			
28	1	2917 Highway Ave	Vacant Land			
29	1	2821 Jewett Ave	Building - f/k/a Darnell's Auto Repair - acquired by the RDC - Vacant?			
		2815 Jewett Ave	Building - acquired by the RDC - Vacant?			
		Various Locations	Radio Towers			
		Welcome Sign		\$72,820	SIGN	\$72,820.00
		Highland Sign	US 41	\$87,384	SIGN	\$87,384.00

TOTAL EMERGENCY SIREN:	\$72,820
TOTAL FENCING:	\$1,290,276
TOTAL FIELD LIGHTING:	\$2,019,100
TOTAL OTHER LIGHTING:	\$442,888
TOTAL FLAGPOLE:	\$52,296
TOTAL SIGN:	\$329,676

Town of Highland

Contractors Equipment Coverage Highlights

Insurance Carrier: Federal Insurance Company
Proposed Policy Period: 1/1/2024 to 1/1/2025

Coverage Detail

Description	Limits of Insurance:
Scheduled Contractors Equipment (Blanket)	\$1,780,362
<i>Public Works</i>	
Any One Item	\$190,000
Deductible - Per occurrence	\$2,500
Leased / Rented Equipment (included)	\$100,000
Flood annual aggregate;	\$1,000,000
Earthquake outside the state of California annual aggregate	\$1,000,000
Deductible - Flood & Earthquake	\$25,000
Scheduled Miscellaneous Articles	\$1,444,549
<i>Fire Dept: \$1,037,172</i>	
<i>Police Dept: \$407,377</i>	
<i>Including Drones</i>	
Deductible - Per occurrence	\$2,500
Police Dogs (1)	\$16,000
Deductible - Per occurrence	\$1,000

Valuation: Replacement cost, unless otherwise specified.

Additional Highlights

Coverage Summary	Covered Property: Machinery (including spare parts and accessories), equipment and tools that you own or are in your care, custody or control
Additional Coverage	<ul style="list-style-type: none"> \$150,000 Debris Removal \$ 50,000 Pollutant Clean Up (annual aggregate) \$ 25,000 Fire Department Service Charges \$ 25,000 Inventory or Appraisals \$ 10,000 Fire Protection Equipment
Some Unique Features	<ul style="list-style-type: none"> • No separate sublimit for newly acquired contractors' equipment. • No separate sublimit for leased or rented equipment. • No coinsurance. • No exclusions for employee's tools or clothing. • Valuation of lost or damaged contractors' equipment includes prorated cost for the unused portion of nonrefundable extended warranties, maintenance contracts or service contracts. • Recoveries from salvage or subrogation accrue first to your benefit - toward the deductible, coinsurance penalty or an inadequate limit.

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Town of Highland - Contractors Equipment						
Item #	Category	Schedule/Status	Description (must include year, make, model, serial # if scheduled)	Department	Limit	Limit per Item
A	Contractors Equipment	Scheduled			\$1,780,382	\$2,500
B	Miscellaneous Articles	Scheduled				\$1,444,549
C	Borrowed Equipment	Unscheduled	Leased/Rented Equipment		No Limit	\$2,500
D	Unscheduled Equip.	Unscheduled			\$150,000	\$2,500
E	Police Dog	Scheduled	Bane; German Shepherd DOB 9/26/2019		\$16,000	\$10,000
					CONT EQPT	MISC ARTICLE
1	Misc Articles	Scheduled	1993 Defibrillator	Fire	\$5,940	\$2,500
2	Misc Articles	Scheduled	1993 Tomado Alert Sys 3 Poles W/Sirens	Fire	\$0,000	\$2,500
3	Misc Articles	Scheduled	1995 Air Compressor	Fire	\$35,000	\$2,500
4	Misc Articles	Scheduled	1998 Minor 55# Washer-Extract	Fire	\$6,389	\$2,500
5	Misc Articles	Scheduled	2001 Base Radio W/Remote	Fire	\$19,620	\$2,500
6	Misc Articles	Scheduled	2001 Hurst Equip.-Jaws of Life W/Power Unit & Alarm	Fire	\$33,843	\$2,500
7	Misc Articles	Scheduled	2003 Generac 50K Generator	Fire	\$18,950	\$2,500
8	Misc Articles	Scheduled	2003 Radio W/Antenna	Fire	\$7,582	\$2,500
9	Misc Articles	Scheduled	2014 Polaris 6x6 Ranger Boat #4XAH76A3E256369	Fire	\$13,988	\$2,500
10	Misc Articles	Scheduled	2018 MSA C1 Self Contained Breathing Apparatus (40 Units Purchased 5-1-18)	Fire	\$287,200	\$2,500
11	Misc Articles	Scheduled	2019 HURST JAWS OF LIFE SC358E25 JAWS (\$50k Eng #5, \$80k Rescue 1)	Fire	\$130,000	\$2,500
12	Misc Articles	Scheduled	2020 Turnout Gear (40 Sets: \$3500 coat/pants, 300 helmet, 400 boots; 150 gloves; 175 hood)	Fire	\$181,500	\$2,500
13	Misc Articles	Scheduled	Additional Equipment on Trucks 5221 & 5124 (Quantity - 2)	Fire	\$10,000	\$2,500
14	Misc Articles	Scheduled	SEARCH CAMERA	Fire	\$11,780	\$2,500
15	Misc Articles	Scheduled	Thermal Imaging Cameras Quantity - 7	Fire	\$56,000	\$2,500
16	Misc Articles	Scheduled	Various Equipment on Engine 5215, 5117, 5118, and 5119 (Quantity - 4)	Fire	\$120,000	\$2,500
17	Misc Articles	Scheduled	Various Equipment on Rescue 5131, Trucks 5221 & 5124 (Quantity - 3)	Fire	\$81,000	\$2,500
18	Contractors Equipment	Scheduled	1987 Ingersoll-Rand Air Compressor #1603350193	MVH	\$8,895	\$2,500
19	Contractors Equipment	Scheduled	2005 2005 Bomag BW900-2 Dual Drum Roller #901800011258	MVH	\$9,800	\$2,500
20	Contractors Equipment	Scheduled	1978 Ford Tractor #4535	Parks	\$5,000	\$2,500
21	Contractors Equipment	Scheduled	1985 Ford 4610 Tractor #C744618	Parks	\$8,000	\$2,500
22	Contractors Equipment	Scheduled	1995 John Deere F-932 Snow Blower #MOP932X140183	Parks	\$10,000	\$2,500
23	Contractors Equipment	Scheduled	1998 John Deere 1425 4WD #MO1145X181018	Parks	\$13,000	\$2,500
24	Contractors Equipment	Scheduled	2000 Jacobson HR 8016 Mower Large #7191-02193	Parks	\$99,500	\$2,500
25	Contractors Equipment	Scheduled	2001 Arm Buster Celebration Outdoor Tent 30 x 30	Parks	\$7,000	\$2,500
26	Contractors Equipment	Scheduled	2001 Arm Buster Celebration Outdoor Tent 30 x 30	Parks	\$8,000	\$2,500
27	Contractors Equipment	Scheduled	2001 John Deere 1420 Snow Blower #TC1420G10539	Parks	\$12,355	\$2,500
28	Contractors Equipment	Scheduled	2001 Mobile Space Concession Trailer	Parks	\$11,500	\$2,500
29	Contractors Equipment	Scheduled	2003 John Deere 1420 Snow Blower #TC1420G30205	Parks	\$12,355	\$2,500
30	Contractors Equipment	Scheduled	2003 John Deere 1420 Snow Blower #TC1420G30205	Parks	\$12,355	\$2,500
31	Contractors Equipment	Scheduled	2005 Honda Generator - 5600 Watts #EA7-4142563	Parks	\$5,000	\$2,500
32	Contractors Equipment	Scheduled	2008 Jacobson HR 8016 Mower Large #S71835	Parks	\$73,000	\$2,500
33	Contractors Equipment	Scheduled	2008 Land Pride 4014 Wing Mower	Parks	\$10,500	\$2,500
34	Contractors Equipment	Scheduled	2008 Mahindra 7010 Tractor #7010A1000397	Parks	\$36,600	\$2,500
35	Contractors Equipment	Scheduled	2014 Skaggs 72" Mower #K1100002	Parks	\$10,000	\$2,500
36	Contractors Equipment	Scheduled	2014 Skaggs 72" Mower #K1100097	Parks	\$10,000	\$2,500
37	Contractors Equipment	Scheduled	2014 Toro Workman Groomer	Parks	\$3,000	\$2,500
38	Contractors Equipment	Scheduled	2019 John Deere 0 Turn Mower	Parks	\$15,000	\$2,500
39	Contractors Equipment	Scheduled	2021 Toro Flat Groomer	Parks	\$30,000	\$2,500
40	Contractors Equipment	Scheduled	2021 Toro 16' Mower	Parks	\$120,000	\$2,500
41	Contractors Equipment	Scheduled	2021 Frontier RC2048 L8-Type Rotary Cutter, #1XFR20XRM0171912	Parks	\$2,185	\$2,500
42	Contractors Equipment	Scheduled	2021 John Deere 60D AutoConnect 7-iron Mfg-Mount Side Discharge Mower, #1M02026D.M/P	Parks	\$2,527	\$2,500
43	Contractors Equipment	Scheduled	Frontier CA204E-4 FI Economy Core Aerial	Parks	\$3,414	\$2,500
44	Contractors Equipment	Scheduled	Frontier PHD100 Post Hole Digger	Parks	\$1,697	\$2,500
45	Contractors Equipment	Scheduled	John Deere 2025R Compact Utility Tractor, SN #1LV2025RTN402192	Parks	\$25,488	\$2,500
46	Contractors Equipment	Scheduled	John Deere 54 In. Quick-Hitch Tow-Stage Blower, #1M0563BRN0131463	Parks	\$3,773	\$2,500
47	Contractors Equipment	Scheduled	2023 John Deere 2950M ZTrak, Serial Number 1TC950MCPVT122983	Parks	\$16,643.00	\$10,000
48	Contractors Equipment	Scheduled	2022 Frontier AP12F Fixed Pallet Fork, Serial Number FXDPALTRK2	Parks	\$1,660.00	\$10,000
49	Misc Articles	Scheduled	138846 EV 11" Radar Feedback Speed Signs (Solar) (Quantity - 2)	Police	\$6,299	\$2,500
50	Misc Articles	Scheduled	1455-0097 Sale Place Model 100 Radar Speed Signs (Battery Power) (Quantity - 2)	Police	\$8,882	\$2,500
51	Misc Articles	Scheduled	Camera DVR - 45th & Prairie	Police	\$1,200	\$2,500
52	Misc Articles	Scheduled	Camera DVR - Kennedy Ave. & DuRoi	Police	\$1,200	\$2,500
53	Misc Articles	Scheduled	Camera DVR - Ridge Rd. & Hillman Rd.	Police	\$1,200	\$2,500
54	Misc Articles	Scheduled	Camera DVR - Ridge Rd. & Prairie	Police	\$1,200	\$2,500
55	Misc Articles	Scheduled	Camera DVR - US 41 & Meijer	Police	\$1,200	\$2,500

Memorandum of Meeting
Monday, December 18, 2023

Town of Highland - Contractors Equipment - continued...

56	Misc Articles	Scheduled	Cameras - 45th & Prairie (Quantity - 4)	Police	\$4,000	\$2,500	\$10,000
57	Misc Articles	Scheduled	Cameras - Kennedy Ave. & Dukuh (Quantity - 5)	Police	\$5,000	\$2,500	\$10,000
58	Misc Articles	Scheduled	Cameras - Ridge Rd. & Prairie (Quantity - 5)	Police	\$5,000	\$2,500	\$10,000
59	Misc Articles	Scheduled	Cameras - US 41 & Meijer (Quantity - 5)	Police	\$5,000	\$2,500	\$10,000
60	Misc Articles	Scheduled	HiVision Cameras - Ridge Rd. & Kleinman Rd. (Quantity - 4)	Police	\$2,400	\$2,500	\$10,000
61	Misc Articles	Scheduled	HiVision HD LPR Cameras - Ridge Rd. & Prairie (Quantity - 4)	Police	\$4,800	\$2,500	\$10,000
62	Misc Articles	Scheduled	HiVision LPR HD LPR Cameras - Ridge Rd. & Kleinman Rd. (Quantity - 6)	Police	\$7,200	\$2,500	\$10,000
63	Misc Articles	Scheduled	License Plate Rear VLP & Box - Ridge Rd. & Kleinman Rd.	Police	\$4,500	\$2,500	\$10,000
64	Misc Articles	Scheduled	License Plate Rear VLP & Box - Ridge Rd. & Prairie	Police	\$4,500	\$2,500	\$10,000
65	Misc Articles	Scheduled	License Plate Rear VLP & Box - Kennedy Ave. & Dukuh	Police	\$4,500	\$2,500	\$10,000
66	Misc Articles	Scheduled	License Plate Rear VLP and box - 45th & Prairie	Police	\$4,500	\$2,500	\$10,000
67	Misc Articles	Scheduled	License Plate Rear VLP and box - US 41 & Meijer	Police	\$4,500	\$2,500	\$10,000
68	Misc Articles	Scheduled	Mavic 2 Enterprise Advanced Drones #1581E4GDCCK18R0805CR	Police	\$7,158	\$2,500	\$10,000
69	Misc Articles	Scheduled	Mavic 2 Enterprise Advanced Drones #1581E4GDCCK18R0805CR	Police	\$7,158	\$2,500	\$10,000
70	Misc Articles	Scheduled	Mini Dome - Kennedy Ave. & Dukuh (Dog Pound)	Police	\$600	\$2,500	\$10,000
71	Misc Articles	Scheduled	Motrola Apex 7000 Dual Band Portable Radio (Quantity - 50)	Police	\$240,000	\$2,500	\$10,000
72	Misc Articles	Scheduled	Motrola Apex 7000XE Dual Band Portable Radio (Quantity - 3)	Police	\$14,700	\$2,500	\$10,000
73	Misc Articles	Scheduled	Multi-Sensor Camera - Kennedy Ave. & Dukuh (Sharp)	Police	\$1,200	\$2,500	\$10,000
74	Misc Articles	Scheduled	Mull Sensor Dome Camera - Ridge Rd. & Prairie	Police	\$1,200	\$2,500	\$10,000
75	Misc Articles	Scheduled	Point to Point Network - Ridge Rd. & Kleinman Rd.	Police	\$900	\$2,500	\$10,000
76	Misc Articles	Scheduled	Point to Point Network - US 41 & Meijer	Police	\$1,200	\$2,500	\$10,000
77	Misc Articles	Scheduled	Point to Point Network - US 41 & Meijer	Police	\$900	\$2,500	\$10,000
78	Misc Articles	Scheduled	Reaper HD LPR Cameras - 45th & Prairie (Quantity - 2)	Police	\$12,000	\$2,500	\$10,000
79	Misc Articles	Scheduled	Reaper HD LPR Cameras - Kennedy Ave. & Dukuh (Quantity - 2)	Police	\$12,000	\$2,500	\$10,000
80	Misc Articles	Scheduled	Reaper HD LPR Cameras - US 41 & Meijer (Quantity - 4)	Police	\$24,000	\$2,500	\$10,000
81	Misc Articles	Scheduled	Reaper SD LPR Camera - 45th & Prairie	Police	\$4,000	\$2,500	\$10,000
82	Misc Articles	Scheduled	Verizon Cardpoint Cell Modems - Ridge Rd. & Kleinman Rd.	Police	\$600	\$2,500	\$10,000
83	Misc Articles	Scheduled	Verizon Cardpoint Cell Modems - Ridge Rd. & Prairie	Police	\$600	\$2,500	\$10,000
84	Misc Articles	Scheduled	Verizon Cardpoint Cell Modems - US 41 & Meijer (Quantity - 2)	Police	\$1,200	\$2,500	\$10,000
85	Misc Articles	Scheduled	Wood Pole	Police	\$900	\$2,500	\$10,000
86	Contractors Equipment	Scheduled	1979 Smith Air Compressor #150M1459	Public Works	\$5,000	\$2,500	\$10,000
87	Contractors Equipment	Scheduled	1983 Kohler Generator #127427-71-53-57	Public Works	\$1,000	\$2,500	\$10,000
88	Contractors Equipment	Scheduled	1986 Peabody-Barnes 10" Pump #83702-S-366	Public Works	\$5,000	\$2,500	\$10,000
89	Contractors Equipment	Scheduled	1988 1988 John Deere 690DLC Excavator #DW690DL517757	Public Works	\$83,900	\$2,500	\$10,000
90	Contractors Equipment	Scheduled	1993 Case Skid Steer Skid Steer #JAF0102194	Public Works	\$19,020	\$2,500	\$10,000
91	Contractors Equipment	Scheduled	2001 GMC C8500 Dump Truck #1GCP9PHC2L1650983	Public Works	\$89,234	\$2,500	\$10,000
92	Contractors Equipment	Scheduled	2002 GMC C8500 Dump Truck #1GCP9PHC2L1651246	Public Works	\$89,649	\$2,500	\$10,000
93	Contractors Equipment	Scheduled	2004 American Roads Leaf Vac #1A9TC23314M274011	Public Works	\$21,500	\$2,500	\$10,000
94	Contractors Equipment	Scheduled	2004 Mug A Bug Mosquito Sprayer #304959828	Public Works	\$7,960	\$2,500	\$10,000
95	Contractors Equipment	Scheduled	2005 American Roads Leaf Vac #1A9TC23315M274009	Public Works	\$27,950	\$2,500	\$10,000
96	Contractors Equipment	Scheduled	2007 Case 580 Super M (4x4) Backhoe #N7C428054	Public Works	\$48,106	\$2,500	\$10,000
97	Contractors Equipment	Scheduled	2008 John Deere Gator XUV 850D All Terrain Vehicle #MOXLVDX021955	Public Works	\$14,082	\$2,500	\$10,000
98	Contractors Equipment	Scheduled	2008 Vermeer Chipper #1R2161V181001265	Public Works	\$31,100	\$2,500	\$10,000
99	Contractors Equipment	Scheduled	2009 Case 821E Loader #H9F20601Z	Public Works	\$85,200	\$2,500	\$10,000
100	Contractors Equipment	Scheduled	2011 American Roads Leaf Vac #1A7TC2623BM22744004	Public Works	\$34,600	\$2,500	\$10,000
101	Contractors Equipment	Scheduled	2011 Arommaster V (Arrow Board) #8107482	Public Works	\$4,000	\$2,500	\$10,000
102	Contractors Equipment	Scheduled	2011 Arommaster V (Arrow Board) #8107485	Public Works	\$4,000	\$2,500	\$10,000
103	Contractors Equipment	Scheduled	2011 Falcon Asphalt hot patch #1F3941424M339187	Public Works	\$33,292	\$2,500	\$10,000
104	Contractors Equipment	Scheduled	2012 Spaulding Mfg. Crack Sealer 130 Crack Sealer #458PT1821CM097732	Public Works	\$33,292	\$2,500	\$10,000
105	Contractors Equipment	Scheduled	2013 Chemrack TOAS-60728-SB Hose Reel #R8647-01	Public Works	\$37,740	\$2,500	\$10,000
106	Contractors Equipment	Scheduled	2013 Vermeer RC150D Chipper #1R2161V1D1005243	Public Works	\$38,452	\$2,500	\$10,000
107	Contractors Equipment	Scheduled	2013 Vermeer 8550TX Mini Skid Steer #1VRB07042D1000473	Public Works	\$22,853	\$2,500	\$10,000
108	Contractors Equipment	Scheduled	2017 American Roads Leaf Vac 1A8ATCG28C274159 #W912524933868	Public Works	\$56,470	\$2,500	\$10,000
109	Contractors Equipment	Scheduled	2017 Bobcat Excavator - E321 Mini Excavator #AUJ J12420	Public Works	\$40,287	\$2,500	\$10,000
110	Contractors Equipment	Scheduled	2017 Cronkble Dove Tail Trailer #47387328H1000009	Public Works	\$9,400	\$2,500	\$10,000
111	Contractors Equipment	Scheduled	2020 Dione (To check water towers & river outfall inspections)	Public Works	\$1,900	\$2,500	\$10,000
112	Contractors Equipment	Scheduled	2020 Godwin 4" Pump #16MBB0917LD080322	Public Works	\$32,200	\$2,500	\$10,000
113	Contractors Equipment	Scheduled	2021 INSTALLER ATSAATS-S/Trailer Message Board #1B 9AF118M9R254495	Public Works	\$14,995	\$2,500	\$10,000
114	Contractors Equipment	Scheduled	2021 INSTALLER ATSAATS-S/Trailer Message Board #1B 9AF118M9R254495	Public Works	\$14,995	\$2,500	\$10,000
115	Contractors Equipment	Scheduled	2023 Case 580 SV 4WD Backhoe, serial NZH10634, including equipment	Public Works	\$115,000	\$2,500	\$10,000
116	Contractors Equipment	Scheduled	2023 Case 621 G Wheel Loader, serial JEEN0621PF256494, including equipment	Public Works	\$190,000	\$2,500	\$10,000
TOTALS					\$1,780,362	\$1,444,648	
					CONT EQPT	MISC ART	

Town of Highland

Crime / Fidelity

Insurance Carrier: Travelers Casualty & Surety C of America
 Proposed Policy Period: 1/1/2024 to 1/1/2025

Coverage Detail

Subject	Amount	Deductible
Employee Theft Governmental Crime	\$250,000	\$1,000
Forgery or Alteration	\$250,000	\$1,000
Inside the Premises		
Theft of Money and Securities	\$250,000	\$1,000
Inside the Premises		
Robbery or Burglary of Other Property	No Coverage	None
Outside the Premises		
Money and Securities	\$250,000	\$1,000
Other Property	No Coverage	None
Computer Fraud	\$250,000	\$1,000
Funds Transfer Fraud	\$250,000	\$1,000
Money Orders and Counterfeit Paper Currency	\$250,000	\$1,000
Claim Expense	\$5,000	\$0

Additional Coverages

- Loss Sustained Form
- Faithful Performance of Duty - Included

Friendly Reminder

- *Although we had increased coverage limits in 2023, higher limits are available upon request. Significant financial loss can result from being underinsured in this area. We strongly suggest that you give careful thought to the limit you select.*

Town of Highland

Liability Coverages

Insurance Carrier: Argonaut Insurance Company
Proposed Policy Period: 1/1/2024 to 1/1/2025

Coverage Detail

Description	Limits	Deductible
General Liability		
• Per Occurrence	\$1,000,000	\$10,000
• Annual Aggregate, Other Than Products	\$2,000,000	N/A
• Annual Aggregate, Products & Completed Operations	\$2,000,000	N/A
• Personal and Advertising Injury	\$1,000,000	\$10,000
• Damage to Premises Rented to You	\$100,000	\$10,000
• Medical Expense Each Claim	No Coverage	No Coverage
• Sexual Abuse & Molestation	\$1,000,000	\$10,000
• EMT and Medic Professional Liability	Included	\$10,000
• Limited Failure to Supply (Water)	Included	\$10,000
Public Officials Errors & Omission		
• Each Offense	\$1,000,000	\$10,000
• Annual Aggregate	\$2,000,000	
• Non-Monetary Defense Limit	\$10,000	
• Non-Monetary Defense Annual Aggregate	\$50,000	
• Retro-Active Date 01/01/2009		
Public Officials Employment Practices		
• Each Offense	\$1,000,000	\$10,000
• Annual Aggregate	\$2,000,000	
• Non-Monetary Defense Aggregate	\$50,000	
• EEOC Wrongful Act Occurrence/Aggregate	\$10,000/\$50,000	\$2,500
• Back Wages	\$50,000	
• Non-Monetary Defense Limit Per Suit / Aggregate	\$50,000/\$50,000	
• Retro-Active Date 01/01/2006		
Employee Benefits		
• Each Offense	\$1,000,000	\$1,000
• Annual Aggregate	\$2,000,000	
• Retro-Active Date 01/01/2006		
Law Enforcement Liability		
• Each Wrongful Act	\$1,000,000	\$10,000
• Aggregate	\$2,000,000	
• Line of Duty Death Occurrence/Aggregate	\$50,000/\$100,000	
• Occurrence Form		
• Unmanned Aircraft - Limited Liability	\$1,000,000	

Town of Highland

Commercial Automobile

Insurance Carrier: Argonaut Insurance Company
Proposed Policy Period: 1/1/2024 to 1/1/2025

Coverage Detail

- (1) Any Auto
- (2) All Owned Autos
- (3) Owned Private Pass
- (4) Owned-Other than Private Pass
- (5) Owned-Requires No Fault Coverage
- (6) Owned-Subject to Compulsory UM
- (7) Specified on Schedule
- (8) Hired Autos
- (9) Non-Owned Autos
- (19) Mobile Equipment Subject to Compulsory or Financial Responsibility or Other Motor Vehicle Insurance Law Only

Description	Symbol	Limits
Liability Combined Single Limit (\$10,000 Deductible)	1	\$1,000,000
Medical Payments	2	\$1,000
Uninsured Motorist Protection	2,8	\$1,000,000
Underinsured Motorist Protection	2,8	\$1,000,000
Physical Damage - Comprehensive	10	\$1,000
Physical Damage - Collision	10	\$1,000
Hired, Non-owned Auto Liability	8,9	Included
Hired Car Physical Damage	8	\$50,000
Hired Car Physical Damage – Comprehensive Deductible	8	\$2,500
Hired Car Physical Damage – Collision Deductible	8	\$2,500

Vehicles

- Please refer to the following vehicle schedule

Additional Policy Provisions Included But May Not Be Limited To

- Broad Form Endorsement Included
- **Actual Cash Value – except Replacement Cost on All Fire Trucks/Ambulances 10 years and newer**
- **Composite Rated – 126 vehicles (118 vehicles prior term at inception)**
- Fire Districts or Departments Freezing Included with \$10,000 Deductible

Valuation Consideration

- **Actual Cash Value (ACV)** - The basis of loss settlement in property insurance policies, which takes into consideration factors such as replacement value less depreciation, market value, rental value, the use of the building, the area in which it is located, obsolescence, assessed valuation, and any other factor that would have an effect upon the value. A working rule-of-thumb definition, however, is "replacement cost new at the time of loss, less depreciation."

Town of Highland - Commercial Auto Schedule									
Year	Make	Model	DEPT	VIN (17 digits)	Cost New	Valuation	Deductibles		
							Comp	Coil	
1	2020	Dodge	PPT - Durango	Building Insp.	1C4RDJFG9LC309037	\$34,870	ACV	1,000	1,000
2	2020	Dodge	PPT - Durango	Building Insp.	1C4RDJFG9LC388361	\$42,370	ACV	1,000	1,000
3	2020	Dodge	PPT - Durango	Building Insp.	1C4RDJFG9LC369885	\$42,370	ACV	1,000	1,000
4	2008	Chevrolet	Truck - Suburban	Fire	1GNFK16318J249948	\$38,000	ACV	1,000	1,000
5	2023	E-One	75' Aerial Fire Apparatus on a Typhoon Chassis	Fire	4ENLAA8XP1005277	\$1,030,462	REPL COST	1,000	1,000
6	2009	Bridge	Trailer - LS-35621E	Fire 1	BS103200912BL0459	\$0			
7	2010	USAR	Trailer - Fire	Fire 1	1571	\$6,000	ACV	1,000	1,000
8	2000	American LaFrance	Fire Truck - Eagle (Truck 5124)	Fire 1	4Z3XESZB6X9904786	\$500,000	ACV	1,000	1,000
9	2006	Ford	Truck - F550 Brush Truck (Squad 5174)	Fire 1	1FDAAX67P46EC65074	\$140,000	ACV	1,000	1,000
10	2009	American	LaFrance Fire Truck - Pumper (Eng.5117)	Fire 1	4Z3AAGC15R32772	\$300,000	ACV	1,000	1,000
11	2009	American	LaFrance Fire Truck - Pumper (Eng.5119)	Fire 1	4Z3AAGC15R43721	\$300,000	ACV	1,000	1,000
12	2015	Emergency One	Fire Truck (Squad 5131)	Fire 1	4EN6A8A66F2009995	\$400,000	REPL COST	1,000	1,000
13	2017	Chevrolet	Truck - Silverado 1500 (Fire 5151)	Fire 1	3GCJKNEC9HG401436	\$45,000	ACV	1,000	1,000
14	2017	GMC	Truck - Sierra 2500 HD w/ Plow	Fire 1	1GT22RECGZH312275	\$37,500	ACV	1,000	1,000
15	1991	Pierce	Fire Truck - Pumper (Eng.5118)	Fire 2	4P1CTD0202MA000268	\$50,000	ACV	1,000	1,000
16	1996	Salsbury	Fire Truck - Simon Duplex Telesquirt Engine (Truck 5221)	Fire 2	1S91F7J8V102007	\$400,000	ACV	1,000	1,000
17	2007	American	LaFrance Fire Truck (Eng.5215)	Fire 2	1AFAAACG68RZ46144	\$390,000	ACV	1,000	1,000
18	2010	USAR	Wood Trailer (Station #2)	Fire 2	5178	\$6,000	ACV	1,000	1,000
19	2002	Chevrolet	Truck S10	Parks	1GCDS14W828231485	\$13,800	ACV	1,000	1,000
20	2002	Built	Trailer	Parks	BR101482X12093002	\$1,200	ACV	1,000	1,000
21	2011	Tailwind	Trailer	Parks	6NHUTWX23BN065933	\$6,600	ACV	1,000	1,000
22	2011	Chevrolet	Truck - Silverado 2500	Parks	1GC2KVCG1BZ295858	\$31,447	ACV	1,000	1,000
23	2011	Chevrolet	Truck - Silverado 3500	Parks	1GB3CZCG7BF189073	\$30,092	ACV	1,000	1,000
24	2015	Chevrolet	Truck - Silverado 2500	Parks	1GC2KUEG3FZ5053252	\$33,730	ACV	1,000	1,000
25	2016	Chevrolet	Truck - Silverado 2500	Parks	1GC2KUEG7GZ192698	\$36,840	ACV	1,000	1,000
26	2016	Chevrolet	Truck - Colorado	Parks	1GCGSBEA9J1223628	\$24,630	ACV	1,000	1,000
27	2018	Chevrolet	Truck - Colorado	Parks	1GCGSBEA9J1280373	\$26,035	ACV	1,000	1,000
28	2019	Dodge	PPT - Charger	Parks	2C3CDXK19KH685930	\$42,995	ACV	1,000	1,000
29	2019	Chevrolet	Truck - Silverado LD 1500	Parks	2GCVCNCK3K1178458	\$38,400	ACV	1,000	1,000
30	2023	Chevrolet	Silverado - 2500HD	Parks	2GC1YME76P1718460	\$52,000	ACV	1,000	1,000
31	2003	Harley	Motorcycle Road King	Police	1HD1FHV193Y711024	\$16,000	ACV	1,000	1,000
32	2006	Wells	Trailer	Police	NC200E2161113751	\$7,800	ACV	1,000	1,000
33	2011	Chevrolet	PPT POL	Police	2G1WD5EM281114086	\$33,335	ACV	1,000	1,000
34	2011	Ford	PPT - Crown Victoria	Police	2FABP7BV5BX175568	\$34,760	ACV	1,000	1,000
35	2013	Dodge	PPT - Charger	Police	2C3CDXAG3DH545735	\$29,995	ACV	1,000	1,000
36	2014	Ford	PPT - Explorer	Police	1FM5K8AR6EGA28505	\$34,710	ACV	1,000	1,000
37	2014	Ford	PPT - Explorer	Police	1FM5K8AR1EGB11274	\$27,210	ACV	1,000	1,000
38	2014	Dodge	PPT Charger	Police	2C3CDXAG7EH191025	\$29,844	ACV	1,000	1,000
39	2014	Ford	PPT MPV	Police	1FM5K8AR8BGC37828	\$37,205	ACV	1,000	1,000
40	2015	Ford	PPT - Explorer	Police	1FM5K8AR8BGC37828	\$37,205	ACV	1,000	1,000
41	2016	Ford	PPT - Explorer	Police	1FM5K8AR1GGB35822	\$37,205	ACV	1,000	1,000
42	2016	Ford	PPT - Explorer	Police	1FM5K8AR1GGB35821	\$37,205	ACV	1,000	1,000
43	2017	Ford	PPT - Explorer	Police	1FM5K8R7HGB15494	\$40,810	ACV	1,000	1,000
44	2017	Ford	PPT - Explorer	Police	1FM5K8AR8HGB33342	\$40,810	ACV	1,000	1,000
45	2017	Ford	PPT - Explorer	Police	1FM5K8AR6HGC25081	\$46,000	ACV	1,000	1,000

Memorandum of Meeting
Monday, December 18, 2023

Year	Make	Model	DEPT	VIN (17 digits)	Cost New	Valuation	Deductibles		
							Comp	Coll	
46	2017	Ford	PPT - Explorer	Police	1FMSK8AR8HGC25082	\$46,000	ACV	1,000	1,000
47	2017	Polaris	Ranger 500	Police	3N5RMA504HE891281	\$13,000	ACV	1,000	1,000
48	2018	Ford	PPT - Explorer	Police	1FMSK8AR0JGA20605	\$40,810	ACV	1,000	1,000
49	2018	Ford	PPT - Explorer	Police	1FMSK8ARJGA05023	\$40,810	ACV	1,000	1,000
50	2018	Ford	PPT - Explorer	Police	1FMSK8ARJGA26667	\$40,810	ACV	1,000	1,000
51	2018	Dodge	PPT - Charger	Police	2C3CDXKT6JH193498	\$42,290	ACV	1,000	1,000
52	2018	Dodge	PPT - Charger	Police	2C3CDXKT4JH170865	\$42,290	ACV	1,000	1,000
53	2018	Ford	PPT - Explorer	Police	1FMSK8AR6JGB58330	\$41,640	ACV	1,000	1,000
54	2018	Ford	PPT - Explorer	Police	1FMSK8AR3JGC42832	\$41,640	ACV	1,000	1,000
55	2019	Dodge	PPT - Charger	Police	2C3CDXKT0KH685931	\$42,995	ACV	1,000	1,000
56	2019	Dodge	PPT - Charger	Police	2C3CDXKT2KH685932	\$42,995	ACV	1,000	1,000
57	2019	Dodge	PPT - Charger	Police	2C3CDXKT2KH682285	\$42,995	ACV	1,000	1,000
58	2019	Dodge	PPT - Charger	Police	2C3CDXKT9KH685927	\$35,495	ACV	1,000	1,000
59	2019	Dodge	PPT - Charger	Police	2C3CDXKT0KH685928	\$35,495	ACV	1,000	1,000
60	2019	Dodge	PPT - Charger	Police	2C3CDXKT2KH685929	\$35,495	ACV	1,000	1,000
61	2020	Dodge	PPT - Charger	Police	1C4RDJFG2LC369886	\$42,370	ACV	1,000	1,000
62	2021	Ford	PPT - Explorer	Police	1FMSK8AB5MGA64347	\$43,667	ACV	1,000	1,000
63	2021	Ford	PPT - Explorer	Police	1FMSK8AB7MGA64348	\$43,667	ACV	1,000	1,000
64	2021	Ford	PPT - F150	Police	1FTFW1P87MKF00273	\$52,146	ACV	1,000	1,000
65	2021	Ford	PPT - Explorer	Police	1FMSK8AB7MGC33543	\$51,290	ACV	1,000	1,000
66	2021	Ford	PPT - Explorer	Police	1FMSK8AB6MGC33274	\$51,290	ACV	1,000	1,000
67	2021	Ford	PPT - Explorer	Police	1FMSK8AB6MGC33243	\$51,290	ACV	1,000	1,000
68	2022	Ford	Explorer	Police	1FMSK8AB0NGC23924	\$32,872	ACV	1,000	1,000
69	2022	Ford	Explorer	Police	1FMSK8AB7NGC43880	\$32,872	ACV	1,000	1,000
70	2022	Ford	Explorer	Police	1FMSK8AB5NGC42565	\$32,872	ACV	1,000	1,000
71	2022	Ford	Explorer	Police	1FMSK8AB8NGC24562	\$32,872	ACV	1,000	1,000
72	2022	Dodge	Charger	Police	2C3CDXKG1NH232585	\$34,929	ACV	1,000	1,000
73	2022	Dodge	Charger	Police	2C3CDXKG8NH232566	\$34,929	ACV	1,000	1,000
74	2022	Dodge	Charger	Police	2C3CDXKG7NH232588	\$34,929	ACV	1,000	1,000
75	2023	Ford	Explorer Police Interceptor utility	Police	1FMSK8AB0PGB37256	\$72,847	ACV	1,000	1,000
76	2023	Ford	Explorer Police Interceptor utility	Police	1FMSK8AB1PGB37282	\$72,847	ACV	1,000	1,000
77	2023	Ford	Explorer Police Interceptor utility	Police	1FMSK8AB6PGB68253	\$42,847	ACV	1,000	1,000
78	2023	Ford	Explorer Police Interceptor utility	Police	1FMSK8AB4PGB67845	\$42,847	ACV	1,000	1,000
79	2023	Ford	Explorer Police Interceptor utility	Police	1FMSK8AB2PGB67780	\$42,847	ACV	1,000	1,000
80	2023	Ford	Explorer Police Interceptor utility	Police	1FMSK8AB8PGB37519	\$42,847	ACV	1,000	1,000
81	2023	Ford	Explorer Police Interceptor utility	Police	1FMSK8AB6PGB37519	\$42,847	ACV	1,000	1,000
82	2007	Chevrolet	Truck - Silverado 1500	Police VIPS	1GCEK19087Z581178	\$28,295	ACV	1,000	1,000
83	2014	Ford	PPT - Explorer	Police VIPS	1FMSK8AREGA28505	\$34,710	ACV	1,000	1,000
84	2014	Ford	PPT - Explorer	Police VIPS	1FMSK8AREGCG37825	\$37,205	ACV	1,000	1,000
85	1993	Jet Trailer	Sewer	PW - Sewer	JAJ6006	\$0			
86	2001	GMC	Truck C 7500	PW - Sewer	1GDP7H1C81J506863	\$85,700	ACV	1,000	1,000
87	2002	GMC	Truck	PW - Sewer	1GDP7H1C82K512146	\$88,000	ACV	1,000	1,000
88	2007	Chevrolet	Truck - Silverado 3500	PW - Sewer	1GBJ34K57E591257	\$25,000	ACV	1,000	1,000
89	2008	Chevrolet	Truck - HRR	PW - Sewer	3GCD15D48S555862	\$25,000	ACV	1,000	1,000
90	2008	Sterling	Dump Truck - 4500	PW - Sewer	3F6WJ66A26G32014	\$35,000	ACV	1,000	1,000
91	2010	International	Dump Truck - SF625	PW - Sewer	1HTWGAAATXAJ288757	\$158,601	ACV	1,000	1,000
92	2015	Chevrolet	Truck - Silverado 2500	PW - Sewer	1G00KUEG9FZ136526	\$34,265	ACV	1,000	1,000

Memorandum of Meeting
Monday, December 18, 2023

Year	Make	Model	DEPT	VIN (17 digits)	Cost New	Valuation	Deductibles		
							Comp	Coll	
93	2020	Chevrolet	Truck - Silverado 1500	PW - Sewer	3GCUYAE1LG287491	\$39,595	ACV	1,000	1,000
94	2007	Chevrolet	Express 3500	PW - Solid Waste	1GBJG31U07119226	\$40,000	ACV	1,000	1,000
95	2008	Chevrolet	Truck - Silverado 2500HD	PW - Solid Waste	1GCHK24K08E162567	\$22,000	ACV	1,000	1,000
96	2017	Freightliner	Vactor - 114SD	PW - Solid Waste	3ALHG3CY3HDJE3366	\$397,700	REPL COST	1,000	1,000
97	2017	Freightliner	Truck - 108SD	PW - Solid Waste	1FVAG5CY7HHJB9840	\$155,000	REPL COST	1,000	1,000
98	2020	Chevrolet	Truck - Silverado 2500HD	PW - Solid Waste	1GC0YLE74LF220226	\$36,900	ACV	1,000	1,000
99	1999	Johns	Straight Truck	PW - Street	1J9VM3H60X0172059	\$77,500	ACV	1,000	1,000
100	2007	Ford	Truck - 450 Superduty	PW - Street	1FDXF47P87EB31693	\$59,900	ACV	1,000	1,000
101	2009	Chevrolet	Truck - C4500	PW - Street	1GBE4C1999F407764	\$40,000	ACV	1,000	1,000
102	2010	International	Dump Truck - 7400	PW - Street	2GNFLCEK8C6131463	\$158,602	ACV	1,000	1,000
103	2012	Chevrolet	Equinox	PW - Street	1GC0KVC8D2258378	\$32,255	ACV	1,000	1,000
104	2013	Chevrolet	Silverado - 2500HD	PW - Street	1J9VM4HA94C172003	\$150,000	ACV	1,000	1,000
105	2013	Johnson	4000 Street Sweeper	PW - Street	1GC0KJEG5FZ136510	\$34,265	ACV	1,000	1,000
106	2016	Chevrolet	Truck - Silverado 2500HD	PW - Street	1G9GM3HJ9GS462031	\$195,000	REPL COST	1,000	1,000
107	2016	Global	Sweeper	PW - Street	1FVAG5CY9HHJB9838	\$155,000	REPL COST	1,000	1,000
108	2017	Freightliner	Truck - PWRK	PW - Street	1FVAG5CY9HHJB9839	\$155,000	REPL COST	1,000	1,000
109	2017	Freightliner	Truck - 108SD	PW - Street	1FVAG5CY9HHJB9841	\$155,000	REPL COST	1,000	1,000
110	2017	Freightliner	Truck - 108SD	PW - Street	1GCWGBFP6J1187729	\$24,000	ACV	1,000	1,000
111	2018	Chevrolet	Van - Express 2500	PW - Street	1GC0YLE70LF220126	\$36,900	ACV	1,000	1,000
112	2020	Chevrolet	Truck - Silverado 2500HD	PW - Street	1FTR84X8XMK89994	\$200,000	ACV	1,000	1,000
113	2021	Ford	Transit 350HD w/Camera Equip. - Sewer Operations	PW - Street	1FT8X3B64NEC67749	\$47,585	ACV	1,000	1,000
114	2022	Ford	F-350	PW - Street	1GC4YLE72NF357640	\$41,595	ACV	1,000	1,000
115	2022	Chevrolet	2500 HD	PW - Street	3GCD1A15DX8S542744	\$15,000	ACV	1,000	1,000
116	2008	Chevrolet	Truck - HRR	PW - Water	1GC0K24K88E111901	\$22,000	ACV	1,000	1,000
117	2008	Chevrolet	Truck - Silverado 2500HD	PW - Water	1HTWGAAT2AJ288753	\$164,867	ACV	1,000	1,000
118	2010	International	Dump Truck - 7400	PW - Water	1GB3CZC87DF164153	\$34,350	ACV	1,000	1,000
119	2013	Chevrolet	Truck - Silverado 3500HD	PW - Water	1GCWB8FC0H1139220	\$32,455	ACV	1,000	1,000
120	2017	Chevrolet	Express 2500	PW - Water	1GB3KVC6SKF148523	\$46,188	ACV	1,000	1,000
121	2019	Chevrolet	Dump Truck - Silverado 2500	PW - unknown	1FVACWVF05KHKD4843	\$162,737	REPL COST	1,000	1,000
122	2019	Freightliner	Truck - M2 106	Unknown	4J8JUS08193B049467	\$1,200	ACV	1,000	1,000
123	2003	H & H	Trailer	Unknown	1B9FM16296J202083	\$7,000	ACV	1,000	1,000
124	2006	Beaver	Trailer	Unknown	4YUL10148G002342	\$900	ACV	1,000	1,000
125	2008	Axis	Trailer	Unknown	1FT1W2B60GEC54699	\$47,000	ACV	1,000	1,000
126	2016	Ford	F250 Super Duty	Unknown		\$9,602,709			

Town of Highland

Commercial Umbrella

Insurance Carrier: Argonaut Insurance Company
Proposed Policy Period: 1/1/2024 to 1/1/2025

Coverage Detail

Description	Limit
Limit of Liability Each Occurrence	\$9,000,000
Annual Aggregate Limit	\$9,000,000
Retained Limit	\$0

This agreement is provided on a following form basis designed to follow all of the provisions of the underlying coverages with the following general exceptions: Pollution, Failure to Supply, Sexual Abuse and Uninsured/Underinsured Motorist.

Underlying Schedule of Insurance

- The Underlying Schedule of Insurance shows the policies and limits that this Umbrella Policy extends over.

Coverage Type	Limits	Carrier	Policy Term
General Liability	\$1,000,000 Occurrence	Trident	1/1/2024 to 1/1/2025
Auto Liability	\$1,000,000 CSL	Trident	1/1/2024 to 1/1/2025
Employers Liability	\$1,000,000	IPEP	2/1/2024 to 2/1/2025
Public Officials	\$1,000,000 Each Act	Trident	1/1/2024 to 1/1/2025
Employment Practices	\$1,000,000 Each Act	Trident	1/1/2024 to 1/1/2025
Law Enforcement Liab.	\$1,000,000	Trident	1/1/2024 to 1/1/2025

This policy has minimum limit requirements. Failure to meet these requirements will result in a coverage gap.

Umbrella vs. Excess

Commercial Umbrella: An Umbrella policy provides additional coverage that is in excess of the primary liability policies.

Commercial Excess: An Excess Liability policy provides excess limits and is no broader than the underlying primary policies over which it applies. It does not cover any hazards or exposures that are not insured by the underlying insurance.



CYBER INSURANCE QUOTE - PRIME 250

Town of Highland

Subject to the terms and conditions contained herein, Cowbell Insurance Agency ("Cowbell") agrees to issue to the below Named Insured the following quote for insurance coverage. Upon binding of this account, we must receive a signed application from the Insured.

Quote Number	QCB-250-A7BTJKSK	Quoted On	12/07/2023
Name of Insured	Town of Highland		
Mailing Address	3333 Ridge Rd, Highland, IN, 46322-2089		
Email Address	bzemen@comcast.net		
Industry	921110 Public Administration		
Revenue	\$38,584,874.00		
# Of Employees	277	Year Established	1910
Agency Name	Brown Insurance Group		
Policy Period	From: 12/21/2023 (Effective Date) To: 12/21/2024 (Expiration Date) Both dates at 12:01 AM Insured Local Time		
Policy Term	366 days		
	Estimated Premium (without TRIA)	\$12,528.71	
	TRIA	\$125.29	
	Premium	\$12,654.00	(Broker commission: 15.00% of Premium)
Policy Premium	Underwriting Fees	\$350.00	
	Subtotal	\$13,004.00	
	Surplus Line Tax	\$325.11	(Cowbell is responsible for calculating, collecting
	Stamping Fee, Surcharge, etc.	\$0.00	and filing Surplus Line Taxes and Fees)
	TOTAL AMOUNT :	\$13,329.11	
Aggregate Limit	\$1,000,000	Insured State	IN
Issuing Carrier	Palomar Excess and Surplus Insurance Company NAIC# 16754 (A.M. Best "A-" Rated)		
Product	Prime 250 Surplus		

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears on subsequent pages. **If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy.** The Aggregate Limit shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.



COVERAGES - PRIME 250

LIABILITY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
<input checked="" type="checkbox"/> Liability Costs	\$1,000,000	\$25,000	-	Full Prior Acts
<input checked="" type="checkbox"/> PCI Costs	\$1,000,000	\$25,000	-	Full Prior Acts
<input checked="" type="checkbox"/> Regulatory Costs	\$1,000,000	\$25,000	-	Full Prior Acts
FIRST PARTY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
<input checked="" type="checkbox"/> Cowbell Breach Fund	\$1,000,000	\$25,000	-	-
<input checked="" type="checkbox"/> Data Restoration Costs	\$1,000,000	\$25,000	-	-
<input checked="" type="checkbox"/> Extortion Costs	\$1,000,000	\$25,000	-	-
<input checked="" type="checkbox"/> Business Impersonation Costs	\$1,000,000	\$25,000	-	-
<input checked="" type="checkbox"/> Reputational Harm Expense	\$1,000,000	-	12 Hours	12/21/2023
FIRST PARTY LOSS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
<input checked="" type="checkbox"/> Business Interruption Loss	\$1,000,000	\$25,000	8 Hours	-
<input checked="" type="checkbox"/> Contingent Business Interruption Loss	\$1,000,000	\$25,000	8 Hours	-
<input checked="" type="checkbox"/> System Failure	\$1,000,000	\$25,000	8 Hours	-
<input checked="" type="checkbox"/> Contingent System Failure	\$1,000,000	\$25,000	8 Hours	-
<input checked="" type="checkbox"/> Cyber Crime Loss	\$250,000	\$25,000	-	-
<input checked="" type="checkbox"/> Bricking Costs	\$1,000,000	\$25,000	-	-
<input checked="" type="checkbox"/> Criminal Reward Costs	\$100,000	-	-	-



ENDORSEMENTS - PRIME 250

COVERAGE ENDORSEMENTS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
✓ California Consumer Privacy Act	\$1,000,000	\$25,000	-	Full Prior Acts
✓ General Data Protection Regulation	\$1,000,000	\$25,000	-	Full Prior Acts
✓ Utility Fraud Attack	\$100,000	\$25,000	-	-
✓ Media Liability	\$1,000,000	\$25,000	-	Full Prior Acts
✓ Cryptojacking	\$100,000	\$25,000	-	-

AMENDATORY ENDORSEMENTS

- ✓ BIPA Exclusion Endorsement
- ✓ War Exclusion Endorsement
- ✓ Amend Cooperation Clause
80.0%
- ✓ Blanket Additional Insured

Town of Highland

Trident / Chubb / Travelers Coverage & Premium Summary

Line of Business	Subject	2023 Calendar Year			2024 Proposed		
		Limits	Deductible	Premium	Limits	Deductible	Proposed Premium
Property	Blanket Bldg. & Contents	\$74,439,329	\$10,000	\$74,940	\$74,439,329	\$10,000	\$88,015
	Property In the Open	\$3,785,142	\$10,000		\$3,793,042	\$2,500	
	EDP Equipment	\$1,113,685	\$10,000		\$1,113,685	\$10,000	
	Business Inc. / Extra Expense/ Rental Value	\$4,000,000	24 Hours		\$4,000,000	24 Hours	
	Earthquake	\$10,000,000	\$25,000		\$10,000,000	\$50,000	
	Flood	\$1,000,000 to \$10,000,000	Varies... \$25,000 to \$500,000	<i>NFIP Consideration for Loc. 10 in particular</i>	\$1,000,000 to \$10,000,000	Varies... 25,000 to \$500,000	<i>NFIP Consideration for Lincoln Center?</i>
Equipment	Scheduled Contractors Equipment	\$1,611,565	\$2,500	\$11,197	\$1,611,565	\$2,500	\$11,784
	Leased, Rented or Borrowed Equipment	No Separate Limit	\$2,500		No Separate Limit	\$2,500	
	Flood & Earthquake	\$1,000,000	\$25,000		\$1,000,000	\$25,000	
	Scheduled – Fire Dept	\$1,037,712	\$2,500		\$1,037,712	\$2,500	
	Scheduled – Police Dept.	\$407,377	\$2,500		\$407,377	\$2,500	
	Police Dog	\$16,000	\$1,000		\$16,000	\$1,000	
	Computer Hardware	\$252,959	\$10,000		\$252,959	\$10,000	
Crime	Employee Theft	\$250,000	\$1,000	\$1,509	\$250,000	\$1,000	\$1,509
	Forgery or Alteration	\$250,000	\$1,000		\$250,000	\$1,000	
	Money/Securities – in & out	\$250,000	\$1,000		\$250,000	\$1,000	
	Computer Fraud	\$250,000	\$1,000	<i>Rec. increase to min. of \$250K</i>	\$250,000	\$1,000	
	Funds Transfer Fraud	\$250,000	\$1,000	<i>Rec. increase to min. of \$250K</i>	\$250,000	\$1,000	

Town of Highland

Line of Business	Subject	2023 Calendar Year <i>continued...</i>			2024 Proposed <i>continued...</i>		
		Limits	Deductible	Premium	Limits	Deductible	Proposed Premium
General Liability	CGI Incl. Abuse, Molestation, EMT & Medic	\$1MM / \$2MM	\$10,000	\$43,613	\$1MM / \$2MM	\$10,000	\$47,187
Professional Liabilities	Public Officials Errors & Omission	\$1MM / \$2MM	\$10,000	\$56,691	\$1MM / \$2MM	\$10,000	\$62,964
	Employment Practices	\$1MM / \$2MM	\$10,000		\$1MM / \$2MM	\$10,000	
	Employee Benefits	\$1MM / \$3MM	\$10,000		\$1MM / \$3MM	\$10,000	
	Law Enforcement	\$1MM / \$2MM	\$10,000		\$1MM / \$2MM	\$10,000	
Commercial Automobile	Auto Liability	\$1MM / \$2MM	\$0	\$97,741	\$1MM / \$2MM	\$0	\$119,890
	Auto Physical Damage	114 Vehicles	\$1,000 / \$1,000		119 Vehicles	\$1,000 / \$1,000	
Excess Liability	Excess over GL, Auto, E&O, EPL, EBL, EMT, LEL, Sex. Abuse	\$9MM / \$9MM	\$0	\$24,684	\$9MM / \$9MM	\$0	\$27,568
Cyber Liability	Cyber Liability, Expense & Reimbursement	\$1MM / \$1MM	\$25,000	\$15,000	\$1MM / \$1MM	\$25,000	\$13,329
Total Premium:				\$322,598			\$372,246

COMMENTS: 2022 premium at inception was \$316,011. 2023 Premium (\$322,598, above) represented a 2.5% increase over 2022

2024 premium increases primarily reflect areas of greatest economic pressure / inflation:

- Property (17.5% increase) reflects inflationary pressures on materials and both labor rate and availability
- Commercial Auto (22.5%) reflects both inflationary pressures and recent, notable and numerous fleet additions
- Balance of premium increases are slightly below reported inflationary trends, at 9%

Town of Highland

A.M. Best Financial Strength Rating

Choosing an insurance carrier with strong financial characteristics is an important part of managing your risk. The A.M. Best Company, Inc. is the leading independent rating organization that the business community uses to determine the financial stability of insurance companies. A.M. Best's ratings are a respected and independent opinion of the relative financial strength and performance of an insurance company in comparison with others. Gregory & Appel's minimum rating standard for an insurance carrier is A-VII from this rating organization.

The ratings for the carriers we are quoting your coverage with are listed below. The latest information on Best ratings can be obtained at www.ambest.com

Company	A.M. Best Rating	Financial Size	Admitted
Trident	A-(Excellent)	XIV	Yes
Chubb Insurance	A++(Superior)	XV	Yes
Travelers	A+(Superior)	XV	Yes

Financial Strength Ratings

Secure	Vulnerable
A++, A+ (Superior)	B, B- (Fair)
A, A- (Excellent)	C++, C+ (Marginal)
B++, B+ (Good)	C, C- (Weak)
	D (Poor)
	E (Under Regulatory Supervision)
	F (In Liquidation)
	S (Suspended)

Financial Size Category

Class	Policy Holder's Surplus	Class	Policy Holder's Surplus
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

Town of Highland

Service Team



Tom Brown
Commercial Producer
(219) 972-6060
tbrown@browninsgrp.com

Your Producer(s) analyzes your loss exposure and recommends ways to prevent or insure against exposures.



Andy Brown
Commercial Producer 2
(317) 686-6481
abrown@gregoryappel.com

Your Producer(s) analyzes your loss exposure and recommends ways to prevent or insure against exposures.



Liz Grzych
Account Manager
(219) 972-6060
liz@browninsgrp.com

Your Account Manager(s) serve as your main contact for changes to your policy, billing questions, and help with routine, day-to-day items. Your Account Manager(s) also issues certificates of insurance auto ID cards and processes audits.



Charlene Simpson
Account Manager 2
(317) 686-6428
csimpson@gregoryappel.com

Your Account Manager(s) serve as your main contact for changes to your policy, billing questions, and help with routine, day-to-day items. Your Account Manager(s) also issues certificates of insurance auto ID cards and processes audits.



Charlie Vaught
Risk Consultant
(317) 686-6449
cvaught@gregoryappel.com

Your Risk Consultant provides direction on large complex claims along with providing and coordinating loss control services to prevent future claims



Dina Kirkwood
Claims Advocate
(317) 352-3356
dkirkwood@gregoryappel.com

Your Claims Advocate works in concert with your account managers to report your claims to the insurance company, and works with you and the insurance company for claim resolution

**Indiana Public Employers' Plan
Carmel, IN**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
SUBSCRIBED COVERAGE**

**INFORMATION PAGE
CARRIER CODE:**

Name of Participant:	Highland; Town of
Certificate #:	
Coverage Period:	02/01/2024 – 02/01/2025

SCHEDULE OF OPERATIONS	
MANUAL CONTRIBUTION CALCULATION ESTIMATED PAYROLL POLICY PERIOD: 02/01/2024 - 02/01/2025	

Payroll Class & Description	Estimated Payroll	Rate	Manual Contribution
8831 - Hospital Vet	7,211	1.31	94
7732 - Police Reserves	20	2,500.00	500
5506 - Streets	581,311	5.48	31,856
7520 - Waterworks	297,406	3.00	8,922
7580 - Sewer	319,352	2.42	7,728
7710 - Firemen	85,753	3.12	2,675
8380 - Auto Service	232,879	2.12	4,937
7720 - Police	219,110	2.27	4,974
7725 - Police Medical	2,929,875	2.06	60,355
8810 - Clerical Office Employ	1,281,697	0.16	2,051
9015 - Buildings NOC	217,762	3.25	7,077
9102 - Parks NOC	894,623	2.65	23,708
9410 - Municipal Employees	434,828	1.93	8,392
7698 - Rostered Volunteers	20	2,500.00	500
7711 - Volunteer Firemen	127,556	3.12	3,980
TOTALS	\$ 7,629,403		\$ 167,749

SEE NEXT PAGE FOR TOTAL CONTRIBUTION SUMMARY

Doc # 2548662

Name of Participant:	Highland; Town of
Certificate #:	
Coverage Period:	02/01/2024 – 02/01/2025

SCHEDULE OF OPERATIONS
CONTRIBUTION SUMMARY ESTIMATED PAYROLL PERIOD: 02/01/2024 – 02/01/2025 BOTH DAYS AT 12:01 AM STANDARD TIME

Indiana: 02/01/2024 - 02/01/2025

Total Contribution Subject to Experience Rating		167,749
Experience Modification	1.09	15,097
Total Contribution Adjusted by Experience Modification		182,846

Indiana Contribution

Total Contribution Subject to Schedule Debit/Credit		182,846
Schedule Debit/Credit	0.78	-40,226
Total Contribution Adjusted by Application of Modification(s)		142,620
Total Estimated Annual Contribution		142,620
Subject to Minimum Contribution of		1,250
Estimated Coverage Total		142,620

Doc # 2548662

Town of Highland

Risk Control

Risk Management Approach

The professionals at Brown Insurance | Gregory & Appel look at the big picture. We will recommend appropriate insurance coverages that address your unique situation. But first, our approach involves an initial assessment of your risk. Then we can help you develop a risk management plan that may include safety programs, risk transfer and other techniques appropriate to your needs – as well as traditional insurance policies.

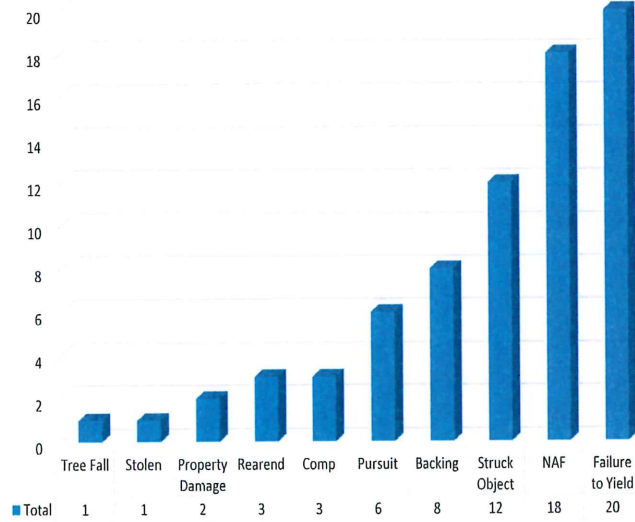
In our presentation we intend to provide you with the best insurance coverage options. The amount of insurance coverage is your decision. We cannot recommend an adequate liability limit since it is impossible to predict potential judgments against you. We recommend purchasing the maximum coverage you can afford to protect your interests.

Risk Analysis & Safety Training

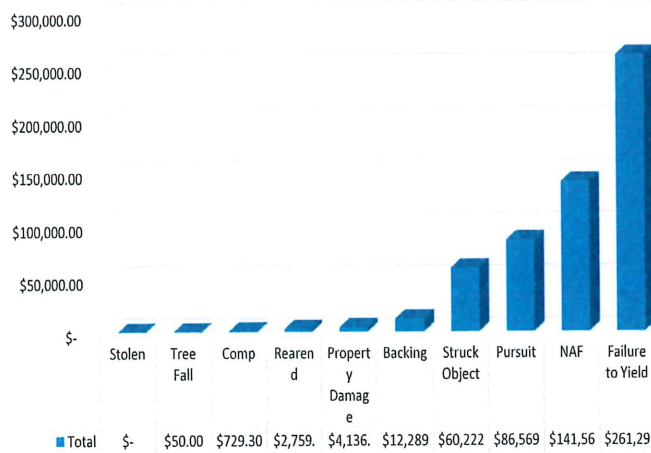
Through risk assessment, we have identifying areas impacting the industry overall and the Town of Highland in particular to further the Town's risk management plan. Areas of focus for 2024 include:

- Anti-Harassment Training
 - All Town personnel – 1st quarter.
 - Onboarding / Offboarding - concurrent
- MOCK OSHA Inspections
 - Parks and Public Works facilities – late 1st quarter / early 2nd quarter
- Competent Person Training
 - Advanced OSHA training for critical life safety areas including Trenching & Shoring, and Confined Space Entry – 2nd quarter
- Driver Qualifications
 - MVR as criteria
- Driver Awareness
 - Failure to Yield
 - Awareness of surroundings – the other driver
- Workers Compensation
 - Areas of Claim Frequency

Town of Highland Auto 2016-Current
Frequency by Cause of Loss



Town of Highland Auto 2016-Current
Total Incurred by Cause of Loss



Town of Highland

Workers Compensation Claim Analysis

All Departments 2.1.19 - 12.01.23

Report generated on: 12/17/2023

Policy Period	Claims frequency	Cost
2019-2020	12	\$19,381.86
2020-2021	8	\$26,652.45
2021-2022	8	\$18,822.41
2022-2023	16	\$229,270.11
2023-2024	8	\$53,458.79
Grand Total	52	\$347,585.62

Experience Period to calculate MOD for 2.1.24 - 2.1.25 policy.

Department	Claims frequency	Cost
POLICE, MEDICAL ONLY	21	\$70,205.59
PAVING/DRIVERS/RD CONSTR	7	\$15,522.85
SEWAGE DISPOSAL	6	\$22,507.08
PARKS N O C	6	\$169,236.12
WATERWORKS OPER/SALESMEN	5	\$48,306.60
FIREFIGHTERS - VOLUNTEER	2	\$4,785.86
HOSPITALS VETERINARY	1	\$1,075.21
POLICEMEN AND DRIVERS	1	\$0.00
BLDG OPERATION	1	\$12,328.75
MUNIC TNSHP CTY /ST EMP	1	\$2,402.38
FIREFIGHTERS AND DRIVERS	1	\$1,215.18
Grand Total	52	\$347,585.62

Incident Type	Claims frequency	Cost
Person in Act of a Crime	7	\$36,649.51
Animal or Insect	6	\$2,995.80
On Ice or Snow	5	\$8,189.22
Strain or Injury By, NOC	5	\$26,355.43
Pushing or Pulling	4	\$20,951.96
Fall, Slip, Trip, NOC	4	\$42,436.62
Cut, Puncture, Scrape, NOC	3	\$3,029.18
Twisting	3	\$19,988.33
Collision or Sideswipe with Another Vehicle	2	\$6,017.70
Lifting	2	\$165,818.38
Absorption, Ingestion or Inhalation, NOC	2	\$6,035.90
Object Being Lifted or Handled	2	\$1,289.10
Falling or Flying Object	1	\$3,824.82
Striking Against or Stepping On, NOC	1	\$961.04
Struck or Injured, NOC	1	\$512.61
Caught In, Under or Between, NOC	1	\$0.00
Cumulative, NOC	1	\$278.85
Foreign Matter (Body) in Eye(s)	1	\$1,050.06
Hand Tool, Utensil; Not Powered	1	\$1,201.11
Grand Total	52	\$347,585.62

x. **Discussion:** *Review 2024 Salary Ordinance.*

*the annual compensation for the Office of the Town Council will increase equal to the percentage increase awarded to the Town Employees, each year a raise is given and is self-implementing without any specific vote by the Town Council, unless disapproved by the

Legislative Body. When a different percentage increase is given to different Town Employees, the increase for the Office of the Town Council will be the lesser of the two increases

Councilor Schocke said he didn't care either way but emphasized the Town Council isn't an easy job and it certainly isn't about the money.

Councilor Scheeringa said he didn't care either way either and then asked Councilor Zemen how many years he went without a raise? Councilor Zemen said it was eighteen (18) years before the Town Council received a raise. Councilor Scheeringa said felt the Town Council deserved a raise and he's in favor of it.

The consensus of the Council is to leave that clause in the salary ordinance and give themselves a 5% raise.

x. Discussion: *Cancellation of the January 1, 2024 standing study session owing to the holiday* With the swearing in of the 30th Town Council taking place on Thursday, December 21st, the need to meet on January 1, 2024 to reorganize became unnecessary, so the January 1, 2024 will be cancelled. The 1st meeting of the 30th Town Council will be January 8, 2024.

x. Discussion:

Closing comments from State Senator Dan Dernulc. State Senator Dernulc complimented Councilor Smith for stepping and doing a great job. He said we are all very proud of her. He then complimented Councilor Scheeringa, saying that he at one time served on this Council and he knows the job is not easy at times especially when people are slinging arrows and mud at you but you handled it well. Thank you very much and he looked forward to working with him the next four (4) years. Next he complimented Councilor Schocke. Mark, Mark, Mark, Mark, Mark, Mark, Mark. You know, we've become friends throughout the last several years. I do appreciate our banter once in a while, back and forth but you've done a good job too and as I mentioned, you know that the arrows are always coming but you always stuck to your guns and that is something that is much appreciated. You know you are one of the leaders in this community and you did a great job. He said he had wanted to say something about Councilor Zemen but he sort of screwed it up by leaving early. He and Councilor Zemen came on the Council at the same time in 2004. After I lost 4 years later, he called me up the day he was gonna become the President and he asks me how to run a meeting. He asked how does he take attendance? I said you don't. Let Clerk-Treasurer Griffin take the roll call. I told him in order to take action, ask for a motion and then discussion and then have the Clerk-Treasurer take the vote. As president, you cannot make a motion or second. He said he appreciated Councilor Zemen's twenty (20) years of service to the Town. He said Mark, you've been hear over fifty (50) years and I don't need to say anything more. He concluded by saying, "I don't promise you anything but you know, if there's anything that any of you need from the State, I'll always listen.

Memorandum of Meeting
Monday, December 18, 2023

Councilor Smith asked if there were any additional agenda items. Hearing none, he adjourned the meeting at 7:20 p.m.