



# MPIC PROPERTY POINTERS

March 2021

## INSURING COMMUNITY LIGHT POLES

In other bulbous news, MPIC would like you to know we're ready to insure your community's light poles. From your decorative downtown street lights to the high-up highway poles, we have you covered. As we are all too familiar, Wisconsin winters cast a shadow on desirable driving weather and can lead to hazardous road conditions which may result in damage to your property. As a pre-emptive measure to help protect your property from skidding cars, vandalism, and more, MPIC would like you to report owned street lights so we can insure for full replacement cost value. As a friendly reminder, MPIC caps unscheduled Property in the Open (PITO) to \$10,000 in coverage for any single occurrence. Your underwriting team at MPIC is ready to assist in your scheduling needs, but we'd also like to shine a light on the MPIC Asset Management system which acts as your personal online portal for reporting and managing your owned inventory in real time.

For any questions, please contact us by email at [policy@mpicwi.com](mailto:policy@mpicwi.com) or by phone at (608) 821-6303. If you are having difficulties determining values for your owned street lights, we'd be happy to consult our appraiser partner at HCA Asset Management for their expertise in valuations.

## WELCOME TO MPIC PROPERTY POINTERS!

*Blair Rogacki, MPIC - CEO*



In February of 2015, then Governor Walker proposed a state budget that included a provision eliminating the financially struggling Local Government Property Insurance Fund (LGPIF). For more than 35 years, Wisconsin municipal governments had relied on this state-supported insurer for property coverages.

While the state budget was under debate, the vision for a new municipal property insurance solution was coming together. Through the mutual

efforts of three Wisconsin municipal mutual insurance companies, the Municipal Property Insurance Company was established. With a property insurance crisis on the horizon, \$9 million of capitol, and a mission to find a solution for Wisconsin municipalities, the founders got started. On September 1, 2015, MPIC issued its first policy and a new specialty property insurance solution was available throughout the state of Wisconsin.

Now in our 6th year of operation, MPIC has grown to more than 525 insureds encompassing all types of municipal entities and covering a broad span of specialized exposures. With its own brand of service and specialized insurance coverages, MPIC takes pride in being more than just an insurance company, we are also an insurance resource and service partner.

During the last five years, MPIC has established itself as a market leader by providing a comprehensive coverage portfolio, prompt and dedicated claims services, direct action feedback to insureds and agents, extensive appraisal services, online access to insured data, and an unmatched promise of financial stability. We have processed more than 1,900 claims, issued more than 1,500 policies, and had the honor and privilege of helping hundreds of insureds address property insurance challenges.

With the launch of our quarterly newsletter, we look forward to sharing poignant news about property insurance products, risk management techniques, claims service, and other related topical information directly with our insureds. We hope that this information will help direct attention to trends, happenings, and concerns that may impact your municipality.

MPIC's mission will always be one of service and responsiveness, so if you have any suggestions or topics of interest, please share them with us, and always remember MPIC's operational philosophy.

Protecting Your Property ... Our Priority. Our Promise.

**Municipal Property Insurance Company is specifically designed to serve as more than just an insurer; MPIC also acts as a service partner that provides the highest quality insurance product and ancillary services to municipalities.**



A Cooperative Corporation Between WMMIC, CVMIC, and LWMMI



## PROTECTING FOR RECREATING

For many Wisconsinites, as the grip of winter subsides, our focus quickly turns to summer recreation. That often includes outdoor activities like boating, hiking, and biking. Many Wisconsin municipalities play a major role in affording residents access for these activities. MPIC's Pier and Wharf, and Pedestrian Bridge endorsements help ensure that your public recreation facilities are covered for a broader scope of hazards, some of which are generally excluded with standard coverage forms.

Unique property like piers, wharves, and pedestrian bridges are covered for damage from standard hazards including fire, wind, vandalism, and impact by an auto. But there are several risks that are specifically excluded for these property types:

- ✔ Impact of watercraft
- ✔ Pressure or weight of rain, ice, or snow
- ✔ Wave activity

MPIC offers endorsements that allow coverage for these risks to be added back to the standard insurance policy, ensuring that your unique property associated with water and recreation is covered as broadly as possible. Remember to think about seasonal properties all year, not just when it's time for your citizens to enjoy them.



## COMMON WINTER PROPERTY LOSSES AND WAYS TO PREVENT/MITIGATE LOSSES

There is nothing worse than having water, or frozen water, in places where it is not supposed to be. Oftentimes, when we experience snaps of extremely cold temperatures even the best prepared buildings are at risk for winter water troubles.

### FROZEN PIPES

- Check for places where water supply lines are located in unheated areas (basement, crawlspace, attic, and garage). These exposed pipes are most vulnerable to freezing.
- Consider installing specific products made to insulate water pipes like a "pipe sleeve" or installing UL-listed "heat tape," "heat cable," or similar materials on exposed water pipes.

### When the Temperature Drops, Take Preventive Action

- Letting the water drip from the faucet, even at a trickle, during extreme cold weather can help prevent a pipe from bursting.
- Open cabinet doors to allow heat to circulate around the un-insulated pipes under sinks and appliances near exterior walls.
- Keep the thermostat set to the same temperature both during the day and at night.

### What to Do in the Event Pipes Freeze

If your water pipes have frozen or burst:

1. Turn off the water at the main shut-off valve. Leave the water faucets turned on: As you treat the frozen pipe and the frozen area begins to melt, water will begin to flow through the pipe. (Make sure necessary parties know where the water shut-off valve is and how to open and close it.)
2. Apply heat to the section of the pipe closest to the faucet and work toward the coldest section using an electric heating pad wrapped around the pipe, an electric hair dryer, or a portable space heater (kept away from flammable materials), a heat lamp, or by wrapping pipes with towels soaked in hot water. **Do not use any open flame devices.**

3. Apply heat until full water pressure is restored. If you are unable to locate the frozen area or you cannot thaw the pipe, call a licensed plumber.

### Do not use electrical appliances in areas with standing water.

### ICE DAMS

Ice dams cause property owners big headaches for several reasons.

1. Ice and snow melt at 35°F and freeze again at 32°F. Cycling over this small range may occur many times in a single day, creating ice dams in short order.
2. Roofs are not designed to repel standing water, but instead they shed flowing water.
3. Well-designed attics are intentionally kept very cold. Most, however, are much warmer than the outside air because so much heat leaks from the structure upward into the attic.

The best way to deal with Ice Dams is by implementing and practicing prevention techniques:

1. **Survey your attic and identify all openings.** No matter how small, you need to locate any place where heat can find its way from occupied areas into the attic space: chimneys, plumbing pipes, electrical conduits, fan outlets, or junction boxes. Insulate or caulk these openings.
2. **Improve the attic entrances.** Without proper gaskets, entrances are the biggest offenders that channel heat into attics.
3. **Increase insulation.** Attics should ideally have at least a foot of insulation between living spaces and attic interiors.
4. **Inspect ventilation outlets.** Heat that enters the attic needs an easy escape route. Ensure that roof vents are sufficient and unblocked.
5. **If possible and safe, remove heavy snow from roofs regularly.** Snow insulates the attic and boosts attic temperature.
6. **Consider a heat cable system.** These inexpensive electric cables warm the eaves just enough to prevent ice formation.
7. **Call a professional.** If you suspect ice dams are or will be a problem for your structure, engage a professional to address the problem. Once you see visible damage indoors, damage behind walls and the ceiling may be extensive.

SHARE YOUR EXPERIENCE OR IDEAS WITH US! Email [policy@mpicwi.com](mailto:policy@mpicwi.com)

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