

MPIC PROPERTY POINTERS

JULY 2024

INTO THE FOLD

With Origami now up and running we want to make another call for our insureds to sign up. Origami is a one-stop shop for all your MPIC policy needs. You can edit your property schedule here, view any current or historical policy information, and submit claims through the website. It also offers the ability to issue certificates of insurance for leased or rented equipment and request boiler inspections for your facilities.

By popular demand we will soon be providing comprehensive premium breakdowns by department and are continuously working on other features. If you're interested in getting signed up for Origami, please reach out to Brian Bergman at **608-821-6336** or **bbergman@mpicwi.com**, or **policy@mpicwi.com**.

If you're already a user, we're requesting your feedback on how we can improve Origami. You can submit a response to our Origami User Survey located as a link in the Origami portal. We appreciate your partnership and are excited to continue to enhance your experience with MPIC.

RAIN, RAIN GO AWAY

2024 has been a record year for spring precipitation, with Wisconsin averaging 11.74" of rain from March through May. This ranks as the fourth wettest season in this period.

The good news from this excess rainfall and excess snowfall melt in the north is the risk of drought is only a fraction of previous years. The downside is many municipalities are struggling with exposure to water damage, if not already experiencing the damaging effects of all the excess water.

Knowing that river, stream, and creek levels are at high levels and rain continues to fall regularly across the state, there are several steps you can take to minimize your municipality's likelihood of suffering water damage:

- Evaluate the location of buildings relative to bodies of water. If a building is potentially exposed to ground-level flooding, take precautions to reduce the risk of water intrusion
- Ensure all building gutters, downspouts, and sumps are clear of obstruction

- Check that rooftop drains are clear and functioning properly
- Confirm the operational status of all sump pumps and back-up pumps
- Check that all drainage areas around buildings are clear
- Inspect roofs for storm damage after major weather events and make repairs if damage or wear is noted
- Install floor drain backstops in mechanical and operational subgrade levels

When it comes to water damage, an ounce of prevention is truly easier than a pound of cure. Water damage can lead to some of the most challenging restoration processes, and should be avoided as much as possible.

Contact MPIC if you have any specific water damage prevention questions.



COMING SOON ... FOR MPIC INSUREDS

As part of MPIC's continuous improvement process, we are pleased to announce that effective September 1, there are several new coverage enhancements being added to our broad coverage form:

- \$100,000 of coverage for water intrusion through sub-grade walls, floors, and foundations, not related to sump, sewer, or other water backup.
- Clarification of coverage specifically for geothermal system piping, as well as underground piping, flues, and drains associated with water treatment plants, wastewater treatment plants, lift station, or gas reduction stations.

We are also making available a new coverage endorsement for housing authorities. This new endorsement provides up to \$10,000 of coverage for the removal of pollutants or contaminants from a unit previously occupied by a tenant. This coverage does not require a "covered peril" to be enforced, but instead responds to the adverse actions of a tenant.

If you have any questions about these new coverage changes or would like additional information, please contact your agent or MPIC representative.



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.



DID YOU KNOW?

DO YOU WORK WITH? DO YOU HELP? DOES YOUR MUNICIPALITY HAVE?

... a district or organization that needs property insurance with a company who specializes in their operations?

Once or twice a week, we receive an email or call that starts with "Do you insure ...?," and the caller is asking about an organization they know. The caller is then pleased to find out that MPIC insures many different governmental entities.

MPIC insures over 500 counties, cities, and villages in Wisconsin. However, did you know that MPIC also provides property insurance and equipment breakdown coverage to the following governmental and nonprofit organizations:

- Electric Utilities
- Water Utilities
- Lake Districts
- Recreational Districts
- Sewer/Wastewater Districts
- Combined Utility Districts
- Library Districts
- Regional Sports Districts
- Fire and EMS Districts
- Local or Regional Housing Authorities

If you work with or provide support to one or more of these organizations, please consider recommending that they contact MPIC for a quote on their property insurance. (Or reach out to us and we will contact them.) We often find that MPIC's combination of comprehensive coverages, quality service, and pricing helps organizations save money and offers them the opportunity to work with a company that specializes in their operations.

The best review you can provide MPIC is a referral. Thank you for thinking about MPIC with your friends.

MPIC is continuously reviewing, evaluating, and developing coverages to meet the needs of our Municipal partners. Two recent additions to our coverage portfolio include:

FIBER OPTIC COVERAGE

Given the speed, capacity, and reliability of fiber optic systems, more communities are investing in municipality-wide fiber optic systems for their communications and emergency services.

MPIC's base policy covers fiber optic lines within 1,000 feet of a covered building.

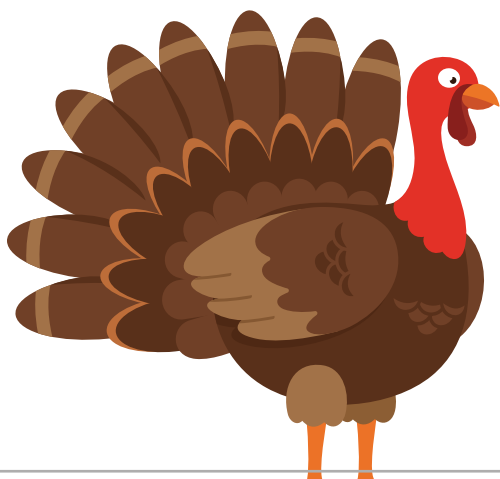
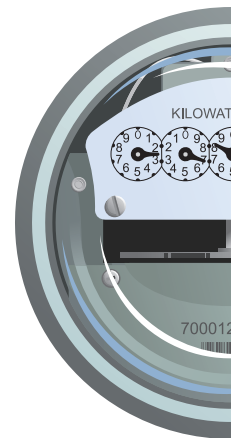
To expand that coverage for all municipal-owned fiber optic systems within the boundaries of the municipality, our Fiber Optic Coverage endorsement is available, with limits of \$250,000 or \$500,000.

UTILITY METER COVERAGE

An MPIC insured had a city-wide hailstorm that broke the glass cover plates on over 100 utility meters installed on homes and businesses. They had to replace each of the meters.

MPIC now has an endorsement to replace utility meters damaged due to covered loss. It includes electric, gas, and water meters. It does not include the labor cost to replace the meters. The premium for the endorsement is lower than adding the utility meters to the Property in the Open (PITO) schedule.

Please contact your agent or policy@mpicwi.com for more information or a quote.



TALK TURKEY WITH MPIC

Be sure to catch up with your favorite property insurance personalities and "talk turkey" with MPIC staff at any of the following conferences or events:

- **JULY 11-12** – CVMIC Summer Membership Meeting - Middleton
- **AUGUST 28-30** – WMCA Conference - Middleton
- **SEPTEMBER 26-27** – WGFOA - La Crosse
- **OCTOBER 3-5** – CVMIC Fall Meeting - Sturgeon Bay
- **OCTOBER 23-25** – LWM Annual Conference - Middleton



SHARE YOUR EXPERIENCE OR IDEAS WITH US! Email policy@mpicwi.com

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