

**WORKING TOGETHER
WE TRULY ARE
A MUTUAL EFFORT**

Property Insurance

Coverage & Services



Wisconsin County Mutual Insurance Corporation



www.wisconsincountymutual.org

Claims

Claims Services

The effective management of claims requires a close partnership among our members, staff, and contracted service providers. The County Mutual, through its General Administrator, Aegis Corporation, provides all claims and litigation management functions for the Property Insurance Program. The County Mutual's Claims & Litigation Management Department is made up of a team of claim professionals who adjust claims solely for Wisconsin's public entities.

Expertise

The Claims and Litigation Management Department is comprised of a team of claims professionals possessing over **150 combined years of handling claims on behalf of Wisconsin public entities**. That, combined with handling over 77,000 claims since our inception, prove that our expertise in successfully handling and defending Wisconsin public entity claims is unrivaled.

Dedicated In-House Claim Adjusters

To foster strong working relationships, we dedicate a claim adjuster to each of our member-owners. This allows for detailed service plans and a deep understanding of your personnel and operations that leads to efficiencies in the claims handling process.

No call centers, no confusion.

Available Reporting Methods

Members of the property insurance program can report claims via fax or email to our adjusters, who are available 24 hours a day, 7 days a week. We pride ourselves on being responsive to the needs of our members, especially in catastrophic cases where immediate, "boots-on-the-ground" assistance is needed. **We go above and beyond.**

Claim Payments

To simplify the claim payment process, claim payments are released to the county, or a third party, less your deductible obligation for the claim.

Property Claim Process

1. Incident Occurs
2. Incident is reported to supervisor, or directly to the insured's Property Insurance Contact (Contact)
3. Contact submits the Property Loss Reporting Form to the county's Dedicated Field Claims Adjuster (Adjuster).
4. Adjuster investigates the claim:
 - Determine coverage
 - Identify subrogation potential
 - Enters claim into database
5. Adjuster sends Claim Acknowledgment to Contact to include:
 - Claim number
 - Date of loss
 - Applicable coverage and deductible.
6. Adjuster works with Contact and service providers, including appraisal, restoration, and constructions firms to develop work plans to remedy the affected property.
7. Adjuster works with Contact to obtain estimates.
8. Adjuster releases work orders to service providers to restore property.
9. Adjuster works with Contact to obtain and approve bills.
10. Adjuster releases payment on approved bill less the insured's deductible.

Coverage

The County Mutual doesn't use boilerplate commercial policies – in fact, we drafted our own policy and tailored coverage to suit the specific needs of our member-owners – Wisconsin counties. Our approach is simple: provide broad, customized coverage in a form that limits confusion and supports the policyholder.

Custom Coverage

The County Mutual believes that in order to be properly covered, policies should be designed to suit the specific needs of the insured. As such, we worked hard to develop a policy that is consistent with the exposures our members face. **This ensures our members don't have to fit the policy, rather, the policy fits them.**

In addition, the County Mutual is responsive to the changing needs of our members, and because we created our own policy, we can expand coverage as you continue to expand your services.

Equipment Breakdown **NEW IN 2021!**

Equipment breakdown coverage is an essential part of every property policy – it protects vital equipment from mechanical breakdown, electrical arcing, explosions/loss/damage of steam boilers, and hot water boilers.

Online Statement of Value (SOV) Maintenance **NEW IN 2021!**

The County Mutual offers a convenient online database called AMP (Asset Management Portal) for maintaining insurable property. This allows you to electronically submit property change/add/delete requests and manage building traits based on renovations or additions. Effective use of the AMP program protects insurable properties and expedites the renewal process. AMP also features convenient reports and top-of-line customer service.

Coverage Coordination

Bundling coverage with the County Mutual means expert coordination and sophisticated support for issues involving all components of your insurance program. We increase your bench strength making your risk management program top-tier.

Certificate of Insurance Issues & Maintenance

The County Mutual issues certificates of insurance on your behalf. Additionally, we will maintain a database of prior recipients and automatically deliver certificates at renewal.

Deductible Analysis Reports

Confused on which deductible is right for your county? Our deductible analysis reports provide you with the decision-making power to select the right deductible based on your loss history and risk appetite.

Contract Review

The County Mutual is available to review all contracts and hold harmless/indemnification clauses within to ensure your county is adequately protected when contracting with a third party.

Optimizing Your Property Program

Have questions about our policy or how you can improve your internal processes surrounding your property insurance program? From guidance documents to customized process plans, the **County Mutual is here to help.**



Coverage, continued

Coverage Summary

Limit Structure	
Coverage Part	Limit
Policy Limit	Total Insured Value per SOV
Building	Included in the Policy Limit
Business Personal Property - Excluding Personal Property of Others	Included in the Policy Limit
Scheduled Property in the Open (PITO)	Included in the Policy Limit
Scheduled Contractors Equipment	Included in the Policy Limit
Equipment Breakdown	Total Real Property (TRP) Limit Up To 100M
Key Sublimits	
Coverage Part	Limit
Personal Property of Others	5,000
Electronic Data Processing Equipment, including Data & Media	1,000,000
Accounts Receivable	1,000,000
Valuable Papers	1,000,000
Newly Constructed or Acquired Property	2,000,000
Number of Days	120
Covered Property in Transit	50,000
Pollutant Cleanup and Removal (Aggregate per Policy Year)	250,000
Ordinance or Law	Included
Extra Expense	5,000,000
Business Income and/or Rental Value	5,000,000
Earthquake	10,000,000
Flood	5,000,000
Fungus, Wet/Dry Rot and Bacteria (Endorsement)	15,000
Extra Expense Number of Days	30
Business Income and Rental Value Number of Days	30
Communication Systems (Unless Inventoried or Scheduled)	50,000
Fine Arts/Collective Items (Unless Inventoried or Scheduled)	50,000
Equipment Breakdown	
Property Damage	Included
Business Income	Included
Extra Expense	Combined w/ Business Income
Key Terms & Conditions	
Term & Condition	
Coinsurance	Waived
Valuation	Replacement Cost
Blanket Waiver of Subrogation	Included

Loss Control Services

The County Mutual's loss control service has always been geared towards being responsive to the specific needs of our members. Our Risk Management and Loss Control Department is comprised a team of risk management professionals with over 100 years of combined expertise. Whether it's guidance and consultation on best practices or inspecting your facilities, the County Mutual is here to support and improve your risk management and loss control program.

Dedicated Risk Management & Loss Control Consultant

The County Mutual dedicates a risk management and loss control consultant to ensure customized service plans and rapport are developed between us and our members.

Property loss control visits will involve the identification of exposures to loss and provide recommendations for prevention.

In addition to visits, video conferencing technology allows us to share documents, participate in meetings, and provide face-to-face consultation at a moment's notice.

The Protector: A Quarterly Property Loss Control Newsletter

The Protector features content geared towards helping you understand your property insurance program, loss control/preventative maintenance best practices, market trends, claim tips, and guidance from County Mutual loss control experts.

Strategic Partnerships

The County Mutual maintains strategic partnerships with disaster restoration firms and commercial fire protection companies with the goal of streamlining mitigation and prevention efforts.

Our members have access to work independently with these partners and obtain service discounts, field expertise, and other valuable resources to strengthen your property program.

Disaster restoration firms provide statewide coverage and 24/7/365 emergency response to mitigate losses and stop further damage. Their technical expertise will aid in the recovery and restoration process to quickly return you to normal operations.

Commercial fire protection companies provide preventative maintenance, pump test/sprinkler tests, alarm testing, evaluation of current fire protection systems, and design consultation for new/existing construction or renovation.

Equipment Breakdown **NEW IN 2021!**

- » Standard Services
 - Jurisdictional Inspections
- » Optional Services
 - Infrared Scans
 - IoT Sensor Technology
 - TOGA (Transformer Oil Gas Analysis)

Additional Resources

In addition to *The Protector*, the County Mutual maintains a library of property insurance resource documents and training materials for you to use at your leisure, including:

- » Process overviews and guides
- » Accounting documents
- » Video training
- » Self-inspection forms
- » Industry best practices

**EV**

Events

The County Mutual hosts events throughout the year with the aim of increasing your insurance program knowledge and providing best practices to limit your exposure to loss.

Property Insurance Seminars/Webinars

The Property Insurance Seminars/Webinars are designed to educate you and your leadership on how to manage your property insurance program. These events will answer the questions:

- » What does the policy cover?
- » What is the claim reporting process?
- » How do I manage an auto physical damage and large loss scenario?
- » What are the best practices for maintaining my statement of values?
- » How can I be proactive and use County Mutual value-added services to reduce our exposure to loss?

Property School

The Property School is an ongoing program to support Facilities/Building Management personnel and provide education aimed at preventing and mitigating losses. Topics such as programmed maintenance, emerging building techniques/materials, inspection tools and procedures, and guidelines for repair and general maintenance. The Property School is administered in association with our strategic partners.

**RP**

Reports

All claims information is maintained within the Aegis Insurance Management System (IMS). The flexibility of this data allows for meaningful reports to give you insight into trends within your losses.

Automated Loss Runs

As a standard, loss runs are delivered automatically via email to each insurance contact and other designated individuals within your organization. Loss runs are an excellent tool to stay informed of your claim activity and develop strategies to mitigate losses going forward.

Ad-Hoc / Customized Reports

The County Mutual can design a report to suit your needs. Are you wondering how well your auto physical damage program is performing against other counties? Do you want to study your comprehensive losses to understand where they are coming from? Customized reports can be automated and delivered on your desired schedule.