

# Minnesota Association of Townships Insurance and Bond Trust(MATIT)

**Does My Township have enough Insurance?  
A Checklist for Proper Insurance Coverage**

Minnesota Association of Townships  
Insurance & Bond Trust



# Who is MATIT?

**MATIT is a joint-powers entity under Minnesota Law set up for the purpose of providing Minnesota townships with a self-insurance pool. In essence, member townships are insuring themselves and one another when they become part of MATIT.**

**Accordingly MATIT's policies are designed with the needs of Minnesota townships as the primary focus.**

# What Coverages does MATIT Provide?

**Automobile Coverage**

**Property Coverage**

**General Liability Coverage**

**Crime Coverage**

**Clerk\Treasurer Bond**

**Workers' Compensation Insurance**

# Auto Coverage

## Questions for Proper Coverage

**What are the Vehicles the township owns?**

**What was the Purchase Price?**

**What deductible or self insurance risk is the township willing to take?**

**Is there Equipment that is attached that is considered permanent and is part of the cost of the vehicle?**

**If there is equipment that is removable, that should be on Inland Marine policy.**

<b>FORD/L-8000/\$74,000</b>	<b>\$ 74,000.00</b>	<b>\$500</b>
<b>GENERAL/PUMPER/\$154,000</b>	<b>\$ 154,000.00</b>	<b>\$1,000</b>
<b>FORD/L-8000/\$21,900</b>	<b>\$ 21,900.00</b>	<b>\$500</b>
<b>FORD/F350/\$18,500</b>	<b>\$ 18,500.00</b>	<b>\$500</b>
<b>FORD/LT9000/\$90,000</b>	<b>\$ 90,000.00</b>	<b>\$500</b>
<b>FORD/F550/\$46,267</b>	<b>\$ 46,267.00</b>	<b>\$500</b>
<b>FORD/F-550/\$49,700</b>	<b>\$ 49,700.00</b>	<b>\$500</b>
<b>FREIGHTLINER/PUMPER/\$276,116</b>	<b>\$ 276,116.00</b>	<b>\$500</b>
<b>FORD/CROWN VICTORIA/\$5,000</b>	<b>\$ 5,000.00</b>	<b>\$500</b>
<b>GATOR /TRAILER/\$2,350</b>	<b>\$ 2,350.00</b>	<b>\$250</b>
<b>FORD/F350/\$20,000</b>	<b>\$ 20,000.00</b>	<b>\$500</b>
<b>ROAD/EQUP. TRAILER/\$2,500</b>	<b>\$ 2,500.00</b>	<b>\$250</b>
<b>INT'L /TM 205 /\$46,595</b>	<b>\$ 46,595.00</b>	<b>\$500</b>
<b>FREIGHTLINER /114SD SNOW PLOW/\$154,861</b>	<b>\$ 154,861.00</b>	<b>\$500</b>
<b>FORD/F550 FIRE TRUCK /\$95,158</b>	<b>\$ 95,158.00</b>	<b>\$500</b>
<b>TAILWIND /UTILITY TRAILER/\$700</b>	<b>\$ 700.00</b>	<b>\$250</b>
<b>FREIGHTLINER/PUMPER/TANKER/\$263,967</b>	<b>\$ 263,967.00</b>	<b>\$500</b>

# Property Coverage

**What Property does the Township own?**

**Is there a Town Hall?**

**Does the township have parks with pavilions and playgrounds?**

**Are there baseball\softball fields?**

**Are there concession stands, dugouts and scoreboards?**

**What structures does the township have for storing items?**

**Is there a firehall or garage for keeping town vehicles in?**

**Does the township have water towers, pumphouses or water treatment buildings?**

**If there is a town hall and you have Tables\Chairs or Kitchen Appliance?**

**Any contents of your building that are not permanently attached to the building and do not fall under computers, tools or contractors equipment.**

**There may be other properties that are unique to your township that I have not mentioned.**



**Building 1 - TOWN HALL**

**\$657,512      \$250**

**Building 2 - SHELTER**

**\$20,000      \$250**

**Building 1 - TOWN HALL Personal Property**

**\$10,000      \$250**

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Building 1 - TOWN HALL	\$156,565	\$250
Building 4 - FIRE HALL	\$607,602	\$250
Building 5 - MAINTENANCE BLDG	\$375,979	\$250
Building 2 - PARK/BASKETBALL	\$5,208	\$250
Building 3 - BALLFIELD FENCE	\$15,500	\$250
Building 6 - PARK BLEACHERS	\$1,500	\$250
Building 6 - CHAIN LINK FENCE (SOUTH TREATMENT SYSTEM)	\$563	\$250
Building 7 - CHAIN FENCE	\$1,130	\$250
Building 8 - (2) 10' WIDE CHAIN LINK FENCE GATES	\$3,060	\$250
Building 4 - 6' CHAIN LINK FENCE (NORTH TREATMENT SYSTEM)	\$645	\$250
Building 2 - CHAIN LINK FENCE	\$10,000	\$250
Building 3 - HEADSTONES	\$5,000	\$250
Building 6 - SALT/SAND SHED	\$15,000	\$250
Building 1 - PARK	\$50,000	\$250
Building 7 - WELL SHED	\$3,000	\$250
Building 1 - CSTS SYSTEM	\$65,635	\$250
Building 2 - CONTROL BUILDING	\$17,000	\$250
Building 3 - SOUTH SYSTEM CONTROL PANEL	\$9,000	\$250
Building 4 - TELECOM SYSTEM	\$3,750	\$250
Building 5 - SOUTH ELECTRICAL CONNECTIONS (INCL CONTROL PANEL & LINES)	\$16,000	\$250
Building 1 - CSTS SYSTEM	\$65,635	\$250
Building 2 - NORTH SYSTEM CONTROL PANEL	\$7,000	\$250
Building 3 - NORTH ELECTRICAL CONNECTIONS (INCL CONTROL PANELS & LINES)	\$16,000	\$250
Building 1 - TOWN HALL	\$10,000	\$250
Building 5 - MAINTENANCE BLDG	\$10,000	\$250
Building 4 - SPRINKLER SYSTEM	\$7,295	\$250
Building 5 - WELL EQUIPMENT	\$10,554	\$250



# Inland Marine Property

**Inland marine insurance in the United States indemnifies loss to movable or specialized types property**

**Does the Township have a computer, printers or other office items?**

**Is there a voting Machine?**

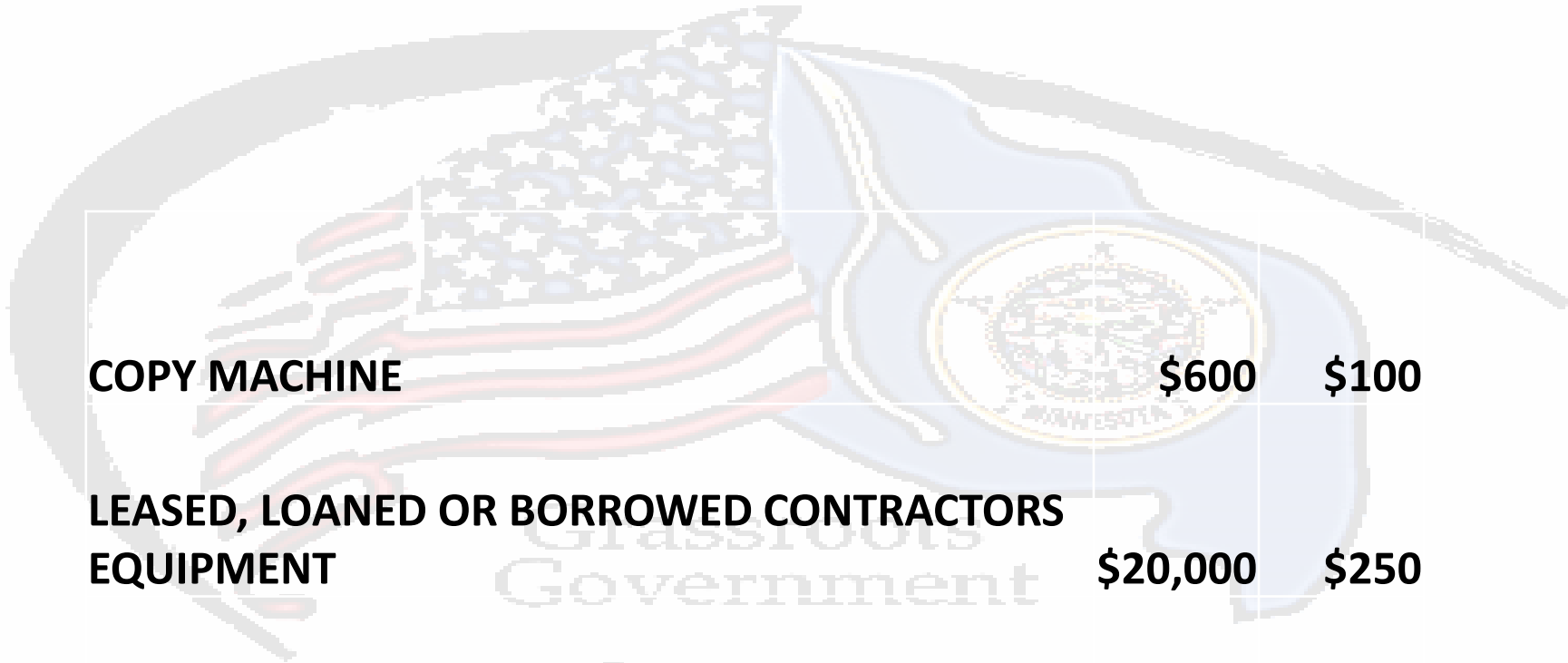
**If there are fire rigs, what equipment is on board that is not permanently attached?**

**Do you have contractor tools?**

**Are there salt spreaders that are removeable from trucks?**

**Lawnmowers, snowblowers or other portable equipment?**

**Do you have removable plows and blades, etc.?**



**COPY MACHINE**

**\$600 \$100**

**LEASED, LOANED OR BORROWED CONTRACTORS  
EQUIPMENT**

**\$20,000 \$250**

**VALUABLE PAPERS**

**\$2,000 \$100**

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<b>item_desc</b>	<b>limit_1</b>	<b>ded_1</b>
<b>MISC. OFFICE: COMPUTERS/PRINTERS/COPIERS</b>	<b>\$10,000</b>	<b>\$100</b>
<b>COPIER, MK RICOH</b>	<b>\$8,200</b>	<b>\$100</b>
<b>HOT MIX TRAILER, MK STEPP MANUFACTURING, S#SPH-3.0-181</b>	<b>\$13,470</b>	<b>\$250</b>
<b>LOADER, MK CASE, MD 6210, YR 2004</b>	<b>\$64,900</b>	<b>\$250</b>
<b>JOHN DEERE 1565 SERIES II FRONT MOWER W/ ATTACHMENTS</b>	<b>\$39,997</b>	<b>\$250</b>
<b>LAWN MOWER, MK SIMPLICITY CITATION, MD ZT23, YR 2005</b>	<b>\$5,495</b>	<b>\$250</b>
<b>800 MHZ RADIOS (38 VALUED AT \$3,500 EA)</b>	<b>\$133,000</b>	<b>\$250</b>
<b>AERIAL WORK PLATFORMS, MK WORKFORCE, MD XLT-1571DC</b>	<b>\$4,820</b>	<b>\$250</b>
<b>MISCELLANEOUS FF EQUIPMENT</b>	<b>\$242,000</b>	<b>\$250</b>
<b>HOTSY PRESSURE WASHER/UNDER CARRIAGE WASHER</b>	<b>\$5,539</b>	<b>\$250</b>
<b>EXTRICATION CUTTER, MK LANCIER</b>	<b>\$3,712</b>	<b>\$250</b>
<b>EXTRICATION RAM, MK LANCIER</b>	<b>\$2,704</b>	<b>\$250</b>
<b>MISC ELECTRONIC EQUIP</b>	<b>\$2,613</b>	<b>\$250</b>
<b>LAWN MOWER, MK HUSTLER, MD 933440, S# 17052339</b>	<b>\$7,513</b>	<b>\$250</b>
<b>FLOATING PUMP</b>	<b>\$2,700</b>	<b>\$250</b>
<b>MISC. MAINTENANCE EQUIPMENT</b>	<b>\$10,000</b>	<b>\$250</b>
<b>VALUABLE PAPERS</b>	<b>\$2,000</b>	<b>\$100</b>

# Introduction of your Risk Management Team

**Jon Mocol Manager MAT Agency**

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# Questions and Answers

**Thank you for you for spending this time  
learning about**

**Risk Management through MATIT**

**Minnesota Association of Townships  
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