

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

## Does My Township Have Enough Insurance? A Checklist for Proper Insurance Coverage

Jon Mocol, Manager of MAT Agency Operations

### 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.

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

## 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.

Property	Value	Deductible
<b>Building 1 - TOWN HALL</b>	<b>\$657,512</b>	<b>\$250</b>
<b>Building 2 - SHELTER</b>	<b>\$20,000</b>	<b>\$250</b>
<b>Building 1 - TOWN HALL Personal Property</b>	<b>\$10,000</b>	<b>\$250</b>

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

<b>Building 1 - CSTS SYSTEM</b>	<b>\$65,635</b>	<b>\$250</b>
<b>Building 2 - NORTH SYSTEM CONTROL PANEL</b>	<b>\$7,000</b>	<b>\$250</b>
<b>Building 3 - NORTH ELECTRICAL CONNECTIONS (INCL CONTROL PANELS &amp; LINES)</b>	<b>\$16,000</b>	<b>\$250</b>
<b>Building 1 - TOWN HALL</b>	<b>\$10,000</b>	<b>\$250</b>
<b>Building 5 - MAINTENANCE BLDG</b>	<b>\$10,000</b>	<b>\$250</b>
<b>Building 4 - SPRINKLER SYSTEM</b>	<b>\$7,295</b>	<b>\$250</b>
<b>Building 5 - WELL EQUIPMENT</b>	<b>\$10,554</b>	<b>\$250</b>

### **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.?

<b>Property</b>	<b>Value</b>	<b>Deductible</b>
<b>COPY MACHINE</b>	<b>\$600</b>	<b>\$100</b>
<b>LEASED, LOANED OR BORROWED CONTRACTORS EQUIPMENT</b>	<b>\$20,000</b>	<b>\$250</b>
<b>VALUABLE PAPERS</b>	<b>\$2,000</b>	<b>\$100</b>

<b>Item description</b>	<b>Value</b>	<b>Deductible</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**

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**Questions and Answers**

Thank you for you for spending this time learning about Risk Management through MATIT

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