

Clerk Sullivan reviewed the new insurance contract for the coming year and had many questions. She sent these to Paul Olsen, our agent, on Jan 11, 2022:

I. COMPREHENSIVE MUNICIPAL ... Additional Included Coverages:

1. I don't believe we requested coverage for "Public Officials' RESIDENCE[S]".
2. Does "Premises Medical Payments" refer to medical payments for which we would be liable if someone were injured on our premises?
3. We do not allow liquor on the premises or at events, so I do not believe we need "Host Liquor Law Liability" - or are we liable even if someone brings their own liquor unknown to us - or even if we provide notice that liquor is prohibited?.
4. What is the "Fireworks Liability by Endorsement"?
6. Why would we need "Incidental Medical Malpractice Liability"?
11. What are "Completed Operations"?
14. What is "Care, Custody and Control Coverage"?
17. What is "Fellow Member Liability"?
19. Does "Non-Owned and Hired Auto liability coverage" mean coverage for accidents in our personal cars while doing township business? We do not own, nor have we ever rented vehicles to my knowledge.
20. Nor do we rent or have occasion to use watercraft, so I don't believe we need that coverage.
21. We do not have authority to arrest, detain, imprison, or prosecute, so I do not see a need for sections A or B.

Public Officials Wrongful Act Liability: We do not provide fire or ambulance services. We contract with the City of Frankfort to provide fire services and I believe the County arranges with the local hospitals for ambulance service. Do we still need coverage for these services?

II & III. FLEET LIABILITY COVERAGE: Again, we do not have a fleet of vehicles, just our own cars. How does that affect this coverage?

IV. INLAND MARINE COVERAGE: I may be wrong, but I thought we decided not to get this coverage.

X. LAW ENFORCEMENT PROFESSIONAL LIABILITY COVERAGE: The only thing that might be applicable is our Blight and Civil Ordinance Enforcement Officer, who has very limited civil enforcement authority.

XIII. CYBER LIABILITY COVERAGE: I know we decided not to go with this last year, but I have received a request to find out how much it would cost to protect us from a ransomware attack if we decided to go that route. Can you give us a dollar estimate?