

A. The Contractor shall purchase and maintain such insurance as will protect the Contractor from claims set forth below which may arise out of, or result from the Contractor's operations under the contract, whether such operation be by the Contractor or by any subcontractor or by anyone directly or indirectly employed by any of them, or by anyone for whose acts any of them may be liable. The insurance to be maintained by the Contractor shall be written as follows:

1. **Workers' Compensation and Employers Liability Insurance** as prescribed by Iowa law or the minimum limits shown below;

- a. Iowa Benefits- Statutory
- b. Employers Liability
 - Bodily Injury by Accident \$500,000 Each Accident
 - Bodily Injury by Disease \$500,000 Each Accident
 - Bodily Injury by Disease \$500,000 Each Employee

The Workers Compensation policy shall include a *waiver of subrogation clause* in favor of the owner.

2. **Commercial General Liability Insurance** combined single limits shown below covering Bodily Injury, Property Damage and Personal Injury:

General Aggregate Limit	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit (for any one fire)	\$ 100,000
Medical Damage Limit (any one person)	\$ 5,000

This insurance must include the following features:

- a. Coverage for all premises and operations. The policy shall be endorsed to provide the aggregate Per Project Endorsement.
- b. Personal and Advertising Injury
- c. Operations by independent contractors.
- d. Contractual Liability coverage
- e. Coverage for property damage underground or damage by explosion or collapse (XCU).

3. **Automobile Liability Insurance** covering all owned, non-owned, hired and leased vehicles with a minimum combined single limit for Bodily Injury and Property Damage of \$1,000,000 per accident. Insurance must include Contractual Liability.
4. **Umbrella/Excess Liability Insurance** at Contractor's option, the limits specified may be satisfied with a combination of Primary and Umbrella/Excess Insurance.
5. **Additional Insured** The Contractor will include the City or Utility as additional Insured on all policies except Workers' Compensation as respects all work performed.
6. **Insurance Certificates** Each policy noted above shall be issued by an insurance company authorized to write such insurance in the State of Iowa and shall be reasonably acceptable to the City or Utility. These insurance policies shall not be cancelled without at least 30 days prior written notice to the City or Utility. A properly executed Certificate of Insurance showing evidence of these insurance requirements shall be delivered to the City or Utility prior to the commencement of this lease.
7. **Government Immunity** The following clauses will be added to all liability coverages:
 - a. The company and the insured expressly agree and state that the purchase of this policy of insurance by the insured does not waive any of the defenses of governmental immunity available to the insured under Iowa Code Section 670.4 as it now exists and as it may be amended from time to time.
 - b. The company and the insured further agree that this policy of insurance shall cover only those claims not subject to the defense of governmental immunity under Iowa Code Section 670.4 as it now exists and as it may be amended from time to time.
8. **Subrogation**, To the extent that such insurance is in force and collectible and to the extent permitted by law, the City or Utility and Contractor each hereby releases and waives all right of recovery against the other or anyone claiming through or under each of them by way of subrogation or otherwise. The forgoing release and waiver shall apply to damage to contractor's equipment, tools and other personal property as well as automobiles.



EMC OnCall Nurse 24-Hour Work Injury Nurse Hotline

EMC Insurance Companies and Medcor are working together to provide EMC OnCall Nurse, a 24-hour work injury nurse hotline, to our workers' compensation policyholders. EMC OnCall Nurse improves health outcomes for injured employees while reducing workers' compensation claims and costs.

How It Works

With EMC OnCall Nurse, an injured employee and their supervisor can immediately contact a nurse any time, day or night. The injured employee speaks with a registered nurse who immediately assesses the injury and recommends the best course of action for the injured worker (self-care or guidance to a preferred provider, if necessary). This proven process resolves many cases simply with first aid, avoiding unnecessary costs, claims and time away from work.

Policyholder Benefits

EMC OnCall Nurse can help:

- Alleviate the need for supervisors to make medical decisions
- Avoid unnecessary doctor and/or emergency room visits, reducing medical only and lost time claims
- Send detailed Notice of Injury Reports immediately to the policyholder and EMC
- Provide the injured employee with an in-network preferred provider, if possible, in your state

Employee Benefits

- Employees receive immediate attention from a registered nurse, 24/7
- A registered nurse provides guidance on first aid or self-treatment
- A registered nurse can help identify potentially serious injuries and guide employees to appropriate care
- Translators are available for over 200 languages and dialects



2018 Program Results

- 90% of the work injuries reported to EMC OnCall Nurse were reported within three days; 77% were reported within 24 hours (the average reporting time for all EMC workers' compensation claims not using EMC OnCall Nurse was 16 days)
- 41% of reported injuries to EMC OnCall Nurse resulted in the employee returning to work without initial medical treatment (injuries that result in self-treatment with no medical costs and no lost time are documented as incident only and do not impact the policyholder's claim experience)
- 16% average cost savings for policyholders who used EMC OnCall Nurse

Program Feedback

"Outstanding service and a valuable tool to reduce injury claim costs." — Agent

"All I can say about EMC's OnCall Nurse is don't hesitate – sign up now! Every one of the program benefits is true!" — EMC policyholder

"Without a doubt, EMC OnCall Nurse has been a great move for us! I used to spend a lot of time entering claims online. Now EMC OnCall Nurse does all the paperwork for me. Honestly the whole process could not be better." — EMC policyholder

How to Enroll

Simply contact your independent insurance agent, EMC underwriting or marketing representative, or email EMC's medical management staff at claims.oncallnurse@emcins.com. Provide your account name and account contact information (name, phone and email) with your enrollment request. An EMC medical management team member will assist you with the process.

For more information, contact your EMC representative or independent agent.

EMC Insurance Companies
717 Mulberry Street • Des Moines, IA 50309
800-447-2295 • 515-280-2511

www.emcins.com





AttorneyConnect Program

Don't let your unanswered employment questions turn into employment problems.

Termination. Sexual harassment. Due process. Employee handbooks. Workers' compensation. Too often these employment-related issues end up in court cases.

EMC Insurance Companies and the AttorneyConnect program can help answer your employment law questions and resolve issues before they end up in court. AttorneyConnect is a proactive program designed especially for Iowa Association of Municipal Utilities (IAMU) Safety Group members who want to make the right employment decisions.

Under the AttorneyConnect program, IAMU Safety Group members can receive legal consultation on the issues faced by employers every day at no additional cost. Not only does AttorneyConnect help municipalities and municipal utilities solve employment problems, but it helps avoid them in the first place.

What Is AttorneyConnect?

AttorneyConnect is an innovative approach to loss prevention and risk management for employers concerned with the ever-expanding area of employment law. AttorneyConnect was designed by EMC Insurance Companies, the leading insurer of Iowa municipalities and municipal utilities, as part of its strong commitment to loss control. An essential element of an effective loss control program is early identification and proper resolution of employer-employee situations that could develop into a claim or lawsuit. Through the AttorneyConnect program, each municipality or municipal utility insured within the IAMU Safety Group is eligible to receive up to 90 minutes of consultation per calendar quarter with a Bradshaw, Fowler, Proctor & Fairgrave, P.C. attorney on employment law questions at no additional cost.

Employment law questions often deal with the following areas:

- Proper hiring procedures
- Job reassignment issues
- Termination questions
- Employee handbook dos and don'ts
- Employment practices and compliance with state and federal laws
- Workers' compensation matters
- Injured worker return-to-work concerns



How the Program Works

Authorized persons such as city clerks, utility managers or city attorneys can contact AttorneyConnect any time, day or night, with questions regarding employment law by calling 800-820-6490, emailing attorneyconnect@bradshawlaw.com or faxing 515-246-5808. A Bradshaw, Fowler, Proctor & Fairgrave, P.C. attorney will respond within 24 hours, Monday through Friday, between the hours of 8 a.m. and 5 p.m. All communication through AttorneyConnect is confidential and secure.

Within 24 hours after each consultation, a summary of the question asked and the advice given will be sent to the person who contacted AttorneyConnect.

Risk Management Training

As an AttorneyConnect participant, your municipality or municipal utility is eligible to receive one full day (seven consecutive hours) of training per year for supervisors, managers or other elected officials. Bradshaw, Fowler, Proctor & Fairgrave, P.C. will present on the most critical issues for reducing legal risk. The only costs for this training are an honorarium (at a substantially discounted rate) and travel expenses.

Other Services

Cities and utilities may request services from Bradshaw, Fowler, Proctor & Fairgrave, P.C. beyond those provided under the AttorneyConnect program. Such services are provided on a case-by-case basis with a separate billing arrangement between the municipality or municipal utility and Bradshaw, Fowler, Proctor & Fairgrave, P.C.

Additional Information

Bradshaw, Fowler, Proctor & Fairgrave, P.C. is a full-service law firm located in Des Moines, Iowa. The firm's attorneys have been providing legal services for nearly a century.

EMC Insurance Companies has retained Bradshaw, Fowler, Proctor & Fairgrave, P.C. to answer IAMU Safety Group members' employment law questions under the AttorneyConnect program. Questions regarding an EMC municipality or municipal utility insurance policy must be addressed to your insurance agent or to EMC.

Legal consultation with Bradshaw, Fowler, Proctor & Fairgrave, P.C. under this program should not be construed as a substitute for performing any obligation as required by the policy, such as providing a notice of loss or proof of claim. Bradshaw, Fowler, Proctor & Fairgrave, P.C. is not an agent of EMC Insurance Companies, but is an independent contractor providing legal services to EMC policyholders.

Endorsed by:



IOWA
ASSOCIATION OF MUNICIPAL
UTILITIES

Managing agent:



Attorney services:

BRADSHAW FOWLER
PROCTOR & FAIRGRAVE
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW

Learn More

To learn more about the AttorneyConnect program, contact your insurance agent.

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EARLHAM CITY OF - 4X69644

**Loss Summary Report
Policy Years 2017-2020**

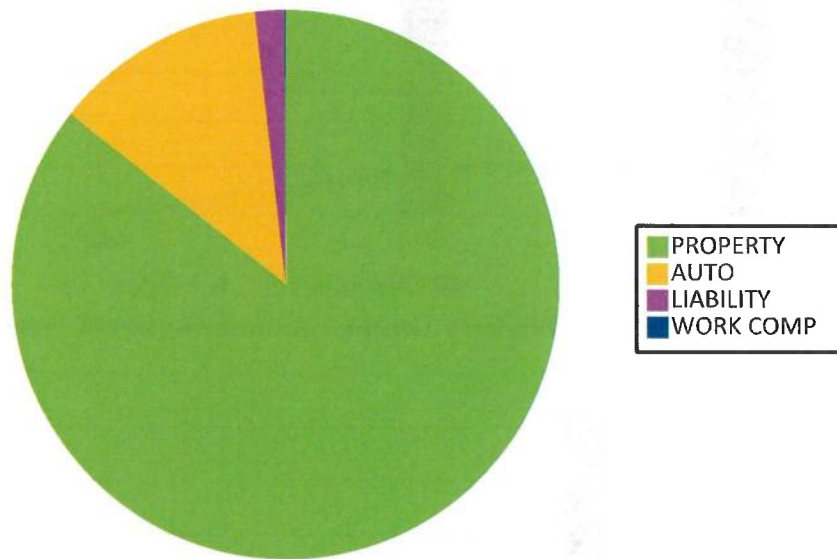
Data as of 11/30/19

The purpose of this summary is to provide a snapshot of your claims activity over the past few years. If claim counts or dollar amounts catch your eye, ask your agent to help you identify potential problem areas. Your agent can also arrange for your EMC Loss Control Representative to conduct an onsite Loss Control Consultation, which will shed light on how EMC can help you safeguard your employees, citizens, visitors and properties. You can also contact EMC directly: Mike Duffield, Loss Control Manager, 800-362-2227 ext 2719 or Mike.E.Duffield@emcins.com

Coverage	2017 Claims	2018 Claims	2019 Claims	2020 Claims	Total # Claims	Total Incurred
PROPERTY	0	1	2	2	5	\$281,766
AUTO	1	2	4	1	8	\$41,427
LIABILITY	3	0	1	1	5	\$5,722
WORK COMP	1	1	0	0	2	\$246

Averages for Municipalities in the same population range						
Coverage	2017 Claims	2018 Claims	2019 Claims	2020 Claims	Total # Claims	Total Incurred
PROPERTY	2	1	2	1	6	\$98,617
AUTO	2	2	2	1	6	\$29,864
LIABILITY	2	1	2	1	7	\$38,377
WORK COMP	2	2	2	1	7	\$165,339

Total Incurred By Line of Coverage for EARLHAM CITY OF



Largest 10 Claims

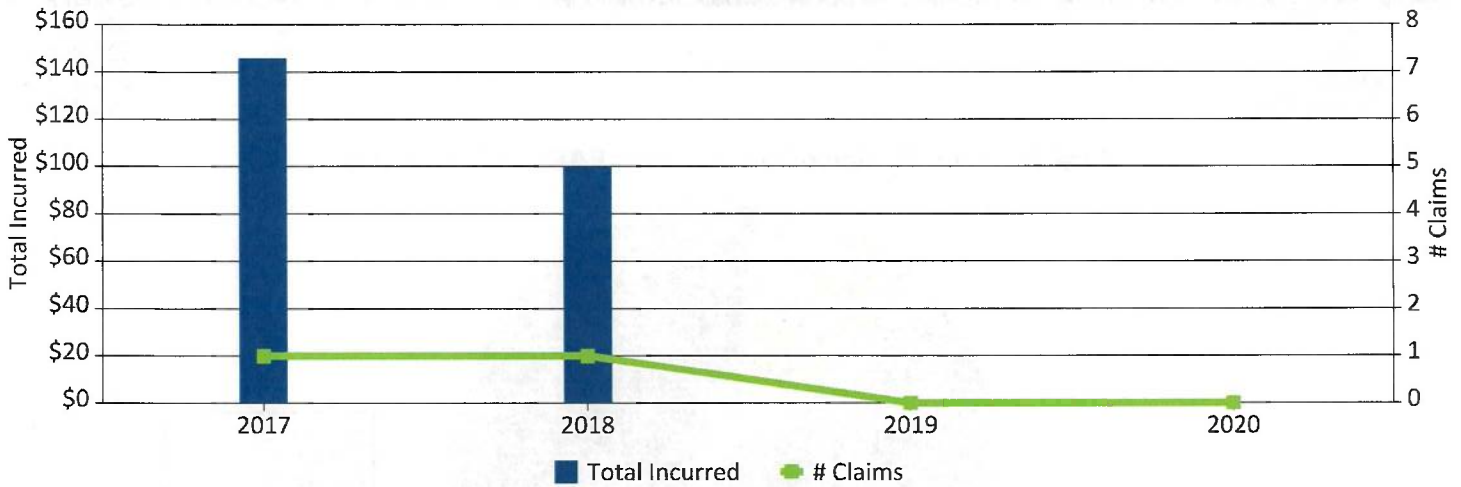
Total Incurred	Loss Date	Claim #	Coverage	Cause
\$270,473	06/15/17	Z01329692	PROPERTY	Hail-All Other
\$13,611	08/09/18	Z01436388	AUTO	Auto Dmg-Collision-Insd/Clmt Veh both moving
\$9,971	12/29/17	Z01377678	AUTO	Auto Dmg-Collision-Road Surface
\$8,783	10/25/16	Z01271983	AUTO	Auto Dmg-Collision-Animal
\$6,195	02/20/19	Z01487116	PROPERTY	Vehicle Collision/Damage
\$5,098	07/24/19	Z01531105	PROPERTY	Water-Indoor Dmg from Leak/Backup
\$4,359	03/29/17	Z01307979	LIABILITY	Dmg Inside-Sewer/Drain Backup
\$3,561	06/24/18	Z01423550	AUTO	Auto Dmg-Comprehensive-Obj Struck Veh
\$3,275	02/20/19	Z01486977	AUTO	Auto Dmg-Collision Insd backed into fixed obj
\$1,363	11/22/16	Z01278629	LIABILITY	Pub/Sch Wrongful Acts-Zoning and Permits

EARLHAM CITY OF - 4X69644
Workers' Compensation
Policy Years 2017-2020

Policy Year	# Claims	Total Incurred	Exp Mod	Averages for Municipalities in the same population range	
				# Claims	Total Incurred
2020	0	\$0	0.870	1	\$20,917
2019	0	\$0	0.870	2	\$18,186
2018	1	\$100	0.870	2	\$85,377
2017	1	\$146	0.870	2	\$25,645

The Workers' Compensation Experience Modification Factor is calculated each year is specific to your own claims experience. If your factor is below 1.00, congratulations! That means your claims experience is better than the average for municipalities or municipal utilities in your state, and your premium has been discounted accordingly. If your factor exceeds 1.00, the Workers' Compensation rates on your policy are being surcharged because of your claims experience, resulting in a higher premium. You can reduce your insurance premiums by improving your Workers' Compensation claims experience, which in turn will lower your experience modification factor. Your agent and EMC can help.

Workers' Compensation Claims Trend



Workers' Compensation by Accident Type

