



NORTH RISK PARTNERS®

Commercial Insurance Proposal

Presented to:
**Bassett Creek Watershed Management
Commission**

PO Box 270825, Golden Valley, MN 55427

Proposed Effective Date: 06/27/2025
Presented by: Collin Hardman

1-800-247-7016
Info@northriskpartners.com

THIS DOCUMENT SUMMARIZES THE PROPOSAL FOR YOUR INSURANCE. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT MADE IN THIS PROPOSAL.

Your Team

Below you will find contact information for the team assigned to manage your account.



Contact For:

- Coverage Questions
- General Questions/Concerns
- P&C or Group Health Needs
- Carrier or Value Added Questions

Collin Hardman, CISR, CAWC

Risk Advisor
Plymouth
Phone: (763) 398-4074
Fax: (763) 398-4060
collin.hardman@northriskpartners.com



Contact For:

- General Questions
- Endorsements/Certificates
- Coverage/Carrier Questions
- Property & Casualty Miscellaneous

Vicki Juelfs

Account Manager – Commercial Lines
Mendota Heights
Phone: (651) 379-7831
Fax: (651) 379-7801
vicki.juelfs@northriskpartners.com



Contact For:

- Claims Questions
- Carrier Follow-up
- Claims Miscellaneous

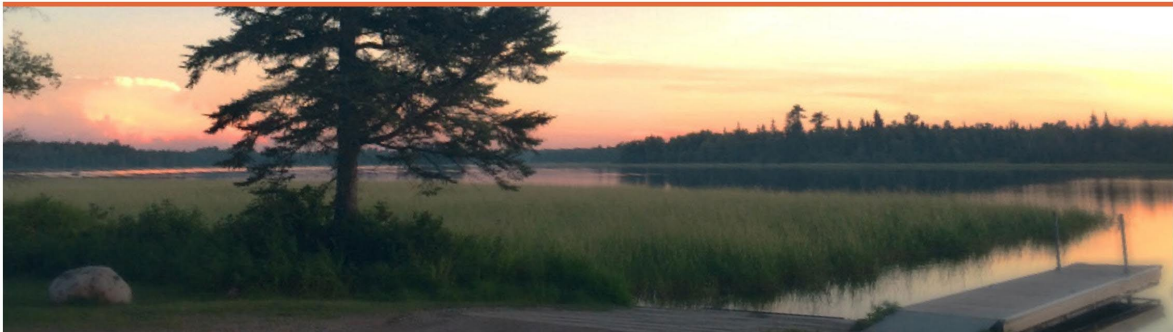
Claims Department

Claims Support
Phone: (651) 379-7800
Fax: (651) 379-7801
firstreports@northriskpartners.com

Any of these team members will be pleased to assist you with your service needs. Your primary contact will be **Vicki Juelfs**.



WHO WE ARE



FULL-SERVICE,
FORWARD THINKING

Insurance Solutions for People and Business

North Risk Partners specializes in strategic insurance solutions for people and business. Our team helps clients face risk head on with right-fit insurance coverage and loss prevention resources. For businesses, we offer programming and compliance support in the areas of HR, safety, worksite wellness and more.

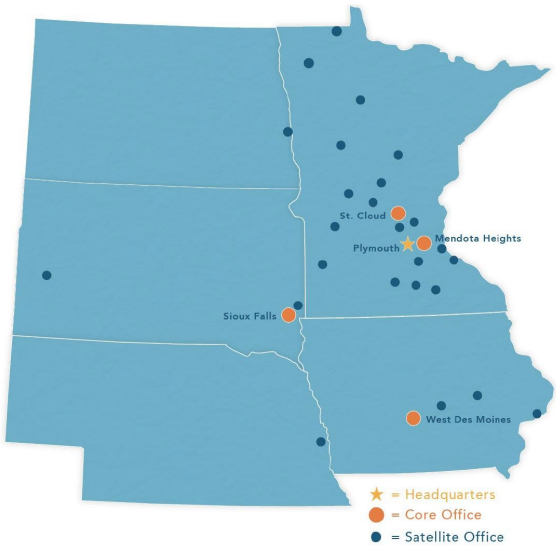
Large Enough to Give You Options

We are one of the largest, privately owned, independent insurance broker and risk advisory firms in the Midwest with over 400 employees and 30 locations across five states. Our size allows us to offer more choices in our core areas of capability, including commercial insurance, surety bonds, employee benefits and personal insurance.

Small Enough to Be Local

We are committed to making a positive impact. Service to our clients, each other, and local communities is an important part of who we are.

Our Locations



Are You Aware of All the Ways We Can Help?

<p>Personal Insurance</p> <ul style="list-style-type: none">• Home• Auto• Health• Life• Farm & Agriculture• Recreational Vehicles• Umbrella	<p>Employee Benefits</p> <ul style="list-style-type: none">• Medical• Dental• Life/AD & D• Disability• FSA/HSA• HRA• COBRA• Online Enrollment	<p>Commercial Insurance</p> <ul style="list-style-type: none">• Property• General Liability• Workers' Comp• Business Auto• Surety Bonds• Umbrella/Excess
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● We'd love to connect you with one of our personal insurance professionals for a complimentary coverage review.





Value-Added Services Update

We’re proud to offer specialized Value-Added Service Partners.

WHAT YOU NEED TO KNOW:
Starting October 1, 2024, clients will be notified as they gradually transition off Zywave Client Portal.

- At North Risk, we are committed to helping our clients manage the risks of running a business.
- Our firm began its transition away from offering Zywave Client Portal as a standard offering in May 2024.
- North Risk is confident in the hands-on support our specialized value-added service partners can provide for our client’s day-to-day business needs.

- In 2024 we added several new value-added tools, including Lezage, an easy-to-use Learning Management System.
- These specialized offerings are backed by subject matter experts who can come alongside our clients, bringing a higher level of value

We are excited to introduce you to these offerings based on your unique needs.

Service Previously Offered Through Zywave Client Portal	Specialized Value-Added Partners	
Zywave Learning (LMS)	North Risk’s Training Center powered by Lezage	Turnkey LMS for HR and/or safety training
All other Zywave Client Portal Safety/Loss Control, HR and Benefits resources	Wagner, Falconer & Judd	HR & Employment Law
	KPA	Safety & Loss Control
	Patron	DOT/Fleet Safety & Compliance
	Hellmuth & Johnson	Contracts
	Benefit Comply	Benefits Compliance
	Xigent	Cyber Security



Value-Added Services Menu

We are committed to face risk head on by offering value-added services that help our clients prevent avoidable losses. We offer programming and compliance support in the areas of **human resources, health and safety**, and more.

COMPLIMENTARY SERVICES

DAY-TO-DAY BUSINESS SUPPORT FOR CLIENTS

VALUE-ADDED SERVICES HOTLINE

 (888) 667-4135

Human Resources & Employment Law	Safety & Loss Control	Legal & Contract Review
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Education

- Industry Updates
- Webinars
- Seminars

Benchmarking

Commercial Insurance

- Workers' Compensation
- Coverage and premium

Employee Benefits

- Plan design and cost comparison

Tools

Commercial Insurance

- Self-service Portal for secured insurance documents

Employee Benefits

- Benefits Enrollment Platform
- Compliance Guides

Training Center

Access to North Risk's Training Center: a turnkey learning management system for Human Resources and Safety employee trainings

PROFESSIONAL CONSULTING

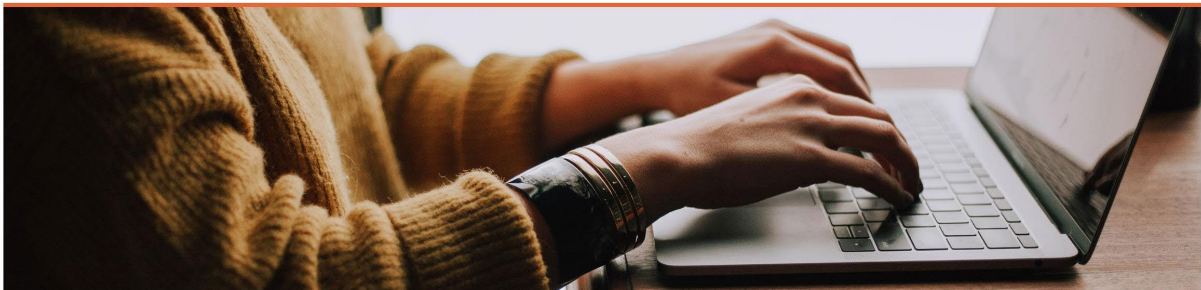
Custom Projects & Services

- Human Resources
- Safety & Loss Control
- Legal & Contract Review
- Cyber Security
- DOT & Fleet Services
- Benefit Claims Analytics
- ERISA Compliance Services



PREFERRED RATES + SPONSORSHIP OPPORTUNITIES AVAILABLE

Talk to your North Risk advisor for more information



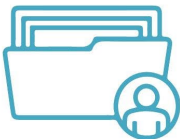
ONE SIMPLE, CONVENIENT SOLUTION

We empower our clients by providing a convenient and secure electronic environment to access their insurance data anytime, anywhere, on any device. This includes current data and records from previous years.

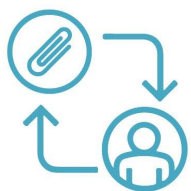
 **InsurLink**
CLIENT PORTAL
SECURE DOCUMENT SHARING



- Easy Reference**
- Insurance Team Contact Information
 - Quick Links
 - Recent Documents



- Documents**
- Policies
 - Endorsements
 - Audits



- Secure Transfer of Information**
- Upload Sensitive Documents Securely
 - Driver List
 - Claims Information
 - Financial Reports



- Manage Certificates of Insurance**
- View Master Certificate
 - View List of Certificate Holders
 - Add Certificate Holders
 - Request a New Certificate with Additional Verbiage



- View Policy Information**



- View & Print Auto ID Cards**

NORTHRISKPARTNERS.COM



Premium Summary

Proposed Policy Term	Line of Business	Carrier
06/27/2025 - 06/27/2026	Package: Crime, General Liability, Business Auto	League of Minnesota Cities
06/27/2025 - 06/27/2026	Defense Cost Reimbursement	League of Minnesota Cities

Line of Business	Expiring Premium	Proposed Premium
First Party Cyber	\$971	\$893
Municipal Liability	\$8,197	\$7,263
Business Auto – Hired & Non-Owned Only	\$87	\$90
Bond	\$128	\$128
Defense Cost Reimbursement	<i>Included</i>	<i>Included</i>
Total Premium	\$9,383	\$8,374



Crime

Coverage Detail

Coverage Description	Limit	Deductible
Bond	\$50,000	\$250
Crime	\$250,000	\$250

Additional Coverages

Coverage	Limit	Deductible
First Party Cyber	\$250,000	\$250
Fraudulent Instruction Loss Sublimit	\$50,000	\$250



General Liability

Coverage Written On

Coverage Type	Coverage Basis
Commercial General Liability	Claims Made
Municipal Liability Retroactive Date: 06/27/1991	
Limited Contamination Liability Claim Limit Retroactive Date: 06/27/1991	

Limits of Liability

Coverage	Limit 1	Limit 2	Deductible
General Aggregate	\$0		\$250
Products/Completed Ops Aggregate	\$3,000,000		\$250
Personal & Advertising Injury	Included		\$250
Each Occurrence	\$2,000,000		\$250
Fire Damage	Included		\$250
Medical and Related Expense	\$2,500 Any One Person	\$10,000 Occurrence	\$250
Failure to Supply Claim Limit	\$3,000,000		\$250
EMF Claim Limit	\$3,000,000		\$250
Limited Contamination Liability Claim Limit	\$3,000,000		\$250
Land Use And Special Risk Litigation Limit	\$1,000,000		\$250
Outside Organization Claim Limit	\$100,000		\$250
System Security Breach Claim Limit	\$3,000,000		\$250
Sexual Abuse Claim Limit	\$3,000,000		\$250
Wildfire Claim Limit	\$3,000,000		\$250
Petrofund Supplemental			
Reimbursable Costs and Defense Costs			
Each Tank Release	\$250,000		
Agreement Term Aggregate	\$250,000		

Schedule of Hazards

Class Code	Classification	Expiring Premium Basis	Proposed Premium Basis
E	Expenditures	\$2,823,496	\$2,816,454

General Liability Additional Interests

Type	Name	Address	City	State	Zip
Additional insured RE: Right of Entry to Obtain Samples	City of Minneapolis	350 South 5th Street	Minneapolis	MN	55415
Additional insured RE: Environmental Response Fund Grant	Hennepin County	A 2300 Government Center.	Minneapolis	MN	55487

Business Auto – Hired & Non-Owned Only

Coverage Table

Coverage	Limit	Deductible
Combined single limit	\$2,000,000	\$250
PIP-Basic Minnesota Statutory Coverage – All owned autos	\$20,000	\$250
Uninsured motorist combined single limit – All owned autos	\$200,000	\$250
Underinsured motorist combined single limit – All owned autos	\$200,000	\$250
Automobile Physical Damage – Actual Cash Value, Unless Endorsed	Actual Cash Value	\$250
Minnesota Each Claimant Limit - Statutory Cap	\$500,000	
Minnesota Each Occur Limit - Statutory Cap	\$1,500,000	

Hired Auto Physical Damage

Coverage	Limit	Deductible
Hired/borrowed	Included	\$250

Defense Cost Reimbursement

Coverage Written On

Coverage Type	Coverage Basis
Defense Cost Reimbursement	Claims Made

Limits of Liability

Coverage	Limit	Retro Date
Defense Cost		06/27/1991
Defense Cost Reimbursement Limits		
Annual Aggregate Per Member Official	\$50,000	
Agreement Term Annual Aggregate	\$250,000	



Binding Requirements

Items needed to Bind:

Signed Proposal Page 12

Electronic Delivery Authorization form – Contacts: DAnderson@Kennedy-Graven.com & laura.jester@keystonewaters.com

Coverages to Consider

Decline a Quote	Coverage in Force	
	X	Directors and Officers Liability
	X	Fiduciary Liability
	X	Employment Practices Liability
	X	Crime \$250,000 Limit
	X	Bonds \$50,000 Limit
	X	Pollution Liability Petrofund Reimb. Costs & Defense Each Tank Release: \$250K
	X	First Party Cyber \$250,000 Limit
X		Excess Liability – <i>Optional Coverage Not Elected</i>
X		Flood Insurance
X		Earthquake Insurance
	X	Ordinance or Law Coverage \$250K for Demo and ICC
X		Equipment Breakdown – <i>Optional Coverage Not Elected</i>
X		Communicable Disease/Virus & Bacteria Exclusion
X		Drone Coverage – <i>Included Under Mobile Property – Coverage Not Elected</i>
X		Life Insurance
X		Coverage for States Other Than Those Already Listed
X		Workers Compensation - Owners, spouses, parent or children
X		Higher Limits Are Available Subject to Underwriter Review

I acknowledge that the above coverages have been offered to me, and I have either requested a formal quote or declined the additional coverages. I understand my rejection of these additional coverages may result in the denial of claims in the future.

Named Insured: Bassett Creek Watershed Management Commission Title: _____

Signature: _____ Date: _____

Electronic Delivery Authorization

ELECTRONIC SELECTION/REJECTION OPTIONS

North Risk Partners is requesting consent from insureds prior to engaging in further electronic delivery of insurance policies and/or other supporting documents in connection with the policy. You have the right to:

- **Select Electronic Delivery;** policies and/or supporting documents are delivered via electronic delivery-either via email or InsurLink client portal. Paper copies of documents will no longer be sent.
- **Reject Electronic Delivery;** policies and or/supporting documents are delivered via mail or hand delivery by risk advisor. You will continue to receive email correspondence from North Risk Partners.
- **Withdraw your consent;** if you decide you no longer want to receive electronic delivery of documents in connection with your insurance policy. You will continue to receive email correspondence from North Risk Partners.

☐ **SELECTION OF ELECTRONIC DELIVERY OPTION – *Please Choose One***

☐ Email Delivery

☐ InsurLink Client Portal Delivery

☐ **REJECTION OF ELECTRONIC DELIVERY OPTION**

☐ **WITHDRAWAL OF CONSENT OF ELECTRONIC DELIVERY**

ELECTRONIC DELIVERY DISCLOSURE

The policyholder who elects to allow for electronic delivery of policy documents should be diligent in updating the electronic mail address provided to the North Risk Partners in the event that the address should change.

Signature: _____ Date: _____

Preferred email for Electronic Delivery: _____

North Risk Partners contact email: vicki.juelfs@northriskpartners.com



InsurLink Client Portal

What is the InsurLink Client Portal?

We empower our clients by providing a convenient and secure electronic environment to access their insurance data, including policies, endorsements, certificates of insurance, auto ID cards, and more.

User Info

Name:

Title:

Email:

Permissions

- ☐ View Policy documents (i.e., policies, endorsements, etc.)
- ☐ View Auto ID Cards
- ☐ View Certificates of Insurance
- ☐ Share/Add Documents (i.e., financials, handbook, etc.)
- ☐ Add Certificate Holders

User Info

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Claims Made Policy Information

Each claims made policy issued has individual coverages, policy conditions and exclusions. It is especially important to understand the conditions and requirements in the policy agreement for reporting claims. Each policyholder has rights, duties and responsibilities for claims that are explained within the policy itself. Not complying with your obligation to report a claim in the timely manner prescribed, admitting liability or assuming responsibility for a loss, or incurring claims expense not authorized may void coverage under this insurance contract.

Extended Reporting Period

If you decide to cancel this claims made policy form and do not replace it with another or are unable to obtain the same retroactive date for coverage, you may want to purchase an Extended Reporting Period. This endorsement would allow you an additional period of time to report claims that may result from Wrongful Acts committed during the period of time you did have coverage. There is an additional premium for the claim reporting extension and the premium in most cases is set forth in the policy contract. You have a limited time to notify the carrier of your intent to purchase the extension.

Retroactive Date

Coverage is provided under the policy for Wrongful Acts that occur after the Retroactive Date stated in the policy. Some policies will provide coverage for "full prior acts." Wrongful Acts that occur prior to the retroactive date of coverage will not be covered by this policy.

Pending and Prior Litigation

If you are aware of any pending or prior litigation at the time the policy is issued, those situations or claims will not be covered by this insurance. Often the policy will have a Pending and Prior Litigation date that usually will match the effective date of coverage.

Your Application

The application for coverage becomes a warranty. Everything stated in the application must be truthful and honest to the best of your knowledge at the time the application is completed. Failure to fully disclose information may void coverage under the contract.

Your Duty to Report Claims and Incidents

Within each policy you have a duty to report claims and incidents that could give rise to a claim. Claim is defined differently under each contract. Sometimes it is a written demand for money. It can be described as a written or oral demand for damages. Some policy forms include some coverage for administrative hearings. If you are worried about any situation it is important for you to call and report the claim or incident to the agency or the company as outlined in your policy.

Non-Admitted/Unlicensed Insurance Company Notice

This proposal includes an offering for coverage through a non-admitted (unlicensed) carrier in the State of Minnesota. Unlicensed carriers are not subject to regulation by the Minnesota Department of Commerce and policyholders are not entitled to protection under the Minnesota Insurance Guaranty Association (see attached **NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW**).

By accepting the coverage through an unlicensed insurance company, you acknowledge that there is an added risk in placing coverage with this company. In consideration of our agency's placement of coverage with an unlicensed carrier you waive any and all rights against North Risk Partners in the event that the surplus lines carrier fails to honor any claim, for any reason, including but not limited to bankruptcy, reorganization or liquidation. Although many surplus lines companies are financially stable, we must advise you the possibility exists that your insurance may be uncollectible in the event of a loss.

You further acknowledge that by accepting this coverage you waive any claim against North Risk Partners for any unearned premiums paid for the coverage in the event that the coverage is terminated prior to its expiration. Coverage with unlicensed carriers will carry at least a 25% minimum earned premium in the event of cancellation.

THE INSURANCE PROPOSED WOULD BE ISSUED PURSUANT TO THE MINNESOTA SURPLUS LINES INSURANCE ACT. THE INSURER IS AN ELIGIBLE SURPLUS LINES INSURER BUT IS NOT OTHERWISE LICENSED BY THE STATE OF MINNESOTA. IN CASE OF INSOLVENCY, PAYMENT OF CLAIMS IS NOT GUARANTEED.

Minnesota Guaranty Association Notice

NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, **SUBJECT TO LIMITS AND EXCLUSIONS**, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
7600 Parklawn Avenue, Suite 460
Edina, Minnesota 55435
(952) 831-1908

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION. THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.



VALUE-ADDED SERVICES

Date: _____

Company: _____

Company Address

City: _____

State: _____ Zip: _____

Phone: _____

Approximate number of employees: _____

Be sure to include all names associated with the account
(i.e., DBAs, sister companies).

North Risk Team

Risk Advisor (P/C): _____

Risk Advisor (Benefits): _____

The contacts entered below will be signed up to receive marketing communications from North Risk Partners (e.g., webinar invites, regulatory updates, etc.).

Should this client be set up with North Risk Partners Training Center powered by Lezage? Yes ☐ No ☐

If yes, please indicate which contact should be the training administrator. There can only be one training administrator

Contact 1

LMS Training Administrator: ☐

Name: _____

Title: _____

Email: _____

Contact 2

Name: _____

Title: _____

Email: _____

Contact 3

Name: _____

Title: _____

Email: _____

Contact 4

Name: _____

Title: _____

Email: _____

INTERNAL PROCESSING STEPS: (1) Add all contacts to AMS or BenefitPoint to receive marketing emails.
(2) If the client should be set up with North Risk's Training Center, submit the VAS Portal Sign-up Form on OTIS.

