



WEST CENTRAL MINNESOTA  
***Communities Action***

## Request for Qualifications

for

## Insurance Agent/Broker of Record

West Central Minnesota Communities Action, Inc.  
411 Industrial Park Blvd.  
Elbow Lake, MN 56531

Release Date: June 17, 2024

Proposal Must Be Received No Later Than: July 19, 2024

**INQUIRIES SHOULD BE DIRECTED TO:**

Heather Carlson  
Fiscal Services Director  
West Central MN Communities Action, Inc.  
411 Industrial Park Blvd.  
Elbow Lake, MN 56531  
[heatherc@wcmca.org](mailto:heatherc@wcmca.org) 218-685-7032

# West Central MN Communities Action, Inc.

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## I. GENERAL INFORMATION

### A. Purpose

The purpose of this Request for Qualifications (RFQ) is to contract for an agent/broker to represent West Central MN Communities Action Inc, herein after “WCMCA”, in insurance procurement for the following areas: Liability, Property, Contents, Workers Compensation, Bond (Errors and Omissions), Theft, Lead Liability, Cyber, Crime, Hired and Non-Owned, and Student Accident Insurance.

### B. Who May Respond

Insurance Agents/Brokers licensed in the State of Minnesota.

### C. Instructions on Proposal Submission

1. Closing Submission Date

Proposals must be submitted no later than 4:30 pm on July 19, 2024.

2. Inquiries

Inquiries concerning this RFQ should be directed to Heather Carlson at [heatherc@wcmca.org](mailto:heatherc@wcmca.org) or 218-685-7032.

3. Conditions of Proposal

All costs incurred in the preparation of a proposal responding to this RFQ will be the responsibility of the Offeror and will not be reimbursed by WCMCA.

4. Instructions to Prospective Offeror's

All completed proposals shall be addressed and submitted to:

Heather Carlson  
WCMCA  
411 Industrial Park Blvd  
Elbow Lake, MN 56531

It is the responsibility of the Offeror to ensure that WCMCA receives the proposal by the date and time specified above. Late proposals will not be considered.

5. Right to Reject

WCMCA reserves the right to reject any and all proposals received in response to this RFQ. A contract for the accepted proposal will be based upon the factors described in this RFQ.

6. Women, Small, or Minority-Owned Businesses

WCMCA will make efforts to include qualified women, small, and minority businesses in the RFQ process and ensure that women, small, and minority businesses are solicited whenever they are potential sources.

7. Notification of Award

It is expected that a decision selecting the successful licensed insurance agent/broker will be made by August 27, 2024. All Offerors submitting proposals in response to this Request for Qualifications will be informed by mail of the name of the successful agent/broker. It is expected that the contract shall be a one-year contract with options for four additional one-year periods.

A summary of the applicable current insurance coverage for the year 2024 is attached to this document (Schedule B). A full copy can be provided upon request.

**D. Description of Entity**

WCMCA is a 501(c)3 organization serving mainly Douglas, Stevens, Grant, Traverse, and Pope Counties. WCMCA operates some programs that are served in additional counties beyond the main five counties. WCMCA is governed by a 15-member volunteer Board of Directors. Administrative offices are located at:

411 Industrial Park Blvd, Elbow Lake, MN 56531

1910 Aga Drive Suite 206, Alexandria, MN 56308

WCMCA's mission is "Empowering people while providing services and resources that impact individuals and communities."

WCMCA has approximately 130 employees working at 20 sites. WCMCA helps people overcome poverty through a variety of programs such as early childhood education, housing and homeownership opportunities, energy assistance, repairs making homes more energy efficient, asset purchasing, emergency services, ride and chore services, volunteer opportunities, exchange and visitation services, tax preparation, and the operation of an eight-unit transitional housing unit.

WCMCA receives funding from the federal and state government, county, foundations, and private sources with an annual budget of approximately \$13,000,000.

## E. Description of Programs

WCMCA operates a variety of programs divided among four different program areas. These areas and programs are:

### **Family and Community Service Division:**

- Transitional Housing – WCMCA owns and operates an eight-unit apartment building in Alexandria. This unit is designed to house families who are homeless and in need of assistance in moving along the continuum from homelessness to permanent, stable housing. This is accomplished by participants receiving case management services, assistance in setting up a budget, budget counseling and credit repair services. These participants can be enrolled in this unit for up to two years. After two years the participants transition into other permanent housing with assistance from the case manager.
- Rapid Rehousing – Designed to lend a helping hand to households in need. The program is available to households fleeing domestic violence, who with the assistance of a case manager, can obtain their own place of residency and receive short-term rental assistance.
- Emergency Shelter Program – Serves singles or families that are homeless. It provides a short-term hotel voucher and assists with short-term case management services. Within this program, we also rent 5 fully furnished units to utilize as short-term shelter options with intensive case management for singles or families that are homeless.
- Family Homeless Prevention and Assistance – Short or mid-term case management is provided to households that are or are nearly homeless. It can assist with deposits, rents, and utilities.
- Long-Term Homeless – This program provides case management services for those who have been homeless continuously for more than one year or have four episodes of homelessness in three years. Case management services include: income planning, budgeting, goal-setting, and referrals.
- Housing Supports- Formerly know as Group Residential Housing, this is a state funded income supplement program that pays for room and board along with basic necessities for low-income adults with disabilities. There is also a service rate for eligible households.
- Homework Starts with Home- Serves unaccompanied youth or families with children who are homeless or at imminent risk of homelessness with a rental assistance voucher for up to 2 years and case management services.
- Plus Kids – PLUS Kids is designed to provide a positive, neutral, and safe environment for the exchange or supervised visitation of children by separated parents in cases where visitation would otherwise be difficult due to issues of conflict or abuse. The services that are provided include:
  - *Supervised Parenting Time*: PLUS Kids provides a warm, friendly place for parents who are in need of supervised visits with their child(ren) due to

issues of conflict, safety, and/or abuse so clients can have parenting time in a safe and neutral setting. In-Home visiting was recently added to this.

- *Safe Exchanges:* PLUS Kids provides a secure and neutral drop-off site where parents can be assured of a safe exchange of their children for visitation without having contact with one another.
- *Supervised Telephone Calls:* Telephone conversations between participants and children that are monitored by PLUS Kids staff.
- *Monitored Parenting Time:* This is an alternative to fully supervised visitation in which staff are not with the family constantly, but periodically check-in (every 15 minutes) and are available as needed. Video recordings can be viewed from the office.
- *Zoom Visits:* Zoom makes it simple to share experiences with the people that matter most to you, wherever they are. Custodial and non-custodial individuals may utilize this service.
- *Parenting Education:* The Nurturing Parenting Program is family-centered trauma-informed and designed to building nurturing parenting skills as an alternative to abusive and neglecting parenting and child-rearing practices.

**Economic Empowerment Division:**

- Ready Ride – Provides a safe, easy, and reliable way for those who are 60 years of age or older to get to appointments, grocery shopping, visiting, etc. Ready Ride includes transportation for non-emergency medical appointments for older adults and those with county case management services. This is accomplished by recruiting volunteers who utilize their own vehicle to transport the participants where they need to go. This program helps take the worry out of driving and empowers seniors to remain active and independent.
- Tax Preparation – Free tax preparation services are provided to families who earn less than \$64,000 per year and individuals who earn less than \$38,000. This service is accomplished by recruiting volunteers in the following areas: greeters/screeners, tax preparers, and quality reviewers.
- MnSure – WCMCA has navigators that can assist consumers in applying for a qualified health insurance program, special enrollments, and year-round enrollment.
- Family Assets for Independence in Minnesota (FAIM) – This program aids clients with purchase assets. Participants can save up to \$125 of earned income each month for a two-year period. After the savings period is completed the participants savings contributions will be matched at a three to one rate to purchase a home, pursue higher education, contribute to a 529 savings plan, set up an emergency savings, or begin or enhance a small business. All participants must complete a 12-hour financial literacy class and a 10-hour asset specific class. WCMCA is also the grantee for Minnesota’s statewide FAIM program. Through this statewide program WCMCA contracts with various Community Action Agencies, Women Venture Organizations, and Indian Reservations to ensure the Minnesota’s households can purchase assets to lift them out of poverty.

- In-Home Modifications – This service is intended to make minor modifications of living spaces to prevent injury and promote safety and health of persons 60 years of age or older to keep them in their homes. Any minor modification is completed by a family member, vendor, or family friend.

**Energy Assistance and Housing Division:**

- Energy Assistance – Provides assistance to assist households with the cost of energy/heating their homes. Payments are generated at the State of Minnesota and sent directly to the vendor.
- Energy Related Repairs – This program is for homeowners who are Energy Assistance households and addresses safety or no heat problems due to malfunctioning or non-functioning heating systems. WCMCA contracts with vendors to repair or replace the heating systems.
- Affordable Housing/Community Land Trust – WCMCA contracts with the MN Department of Corrections to provide a veteran carpenter to oversee incarcerated minimum-security inmates to build new homes. Although some of the work is completed using the inmates, WCMCA also sub-contracts some of the work, such as electrical, plumbing, heating, etc. Homes are high quality, durable, energy efficient, and require minimal maintenance. Homes are inspected by a state licensed building inspector to ensure codes are met and/or surpassed. These homes are sold to low to moderate income households.
- Minnesota Urban and Rural Homesteading Program - MURL is a first-time homebuyer program for low- to moderate-income families who are unable to purchase a home through conventional means. Eligible families must be considered “at risk” for home ownership. Eligible homebuyers must meet income guidelines, be first-time homebuyers, and be unable to purchase a home through traditional financing. The MURL single-family homes will be sold on a zero-interest contract for deed with no down payment requirement. To be a qualified homebuyer you must have an income to be able to pay off the contract for deed in a 30-year time span. WCMCA currently holds 20 homes on a contract for deed basis.
- Weatherization - Helps income qualified households permanently reduce their energy bills by making their homes more energy efficient while protecting the health and safety of family members. Energy audits are completed by Housing Auditors where diagnostic testing is performed to determine both efficiency and health and safety upgrades to the home. Local, licensed contractors are hired to complete the work. Items may include furnace and water heater improvements, minimize air infiltration, insulation of attics, walls and floors, and the installation of smoke and CO alarms. Upon completion of work, a qualified control inspection is done to ensure all measures have been satisfactorily completed and payment can be issued to the appropriate contractor(s).



- Conservation Improvement Programs – Utility companies in WCMCA’s service area provide assistance to households to complete weatherization activities as well as the replacement of refrigerators, freezers, etc.
- Group Cares Camp – Every other year WCMCA partners with Group Cares out of Colorado to provide home repair assistance. Group Cares brings high school youth and adult leaders from around the United States to provide home repair assistance, such as painting, caulking, weather stripping, or repairing/constructing wheelchair ramps or steps. Prior to the youth and adults embarking on the sites, staff will assess each property to determine what needs to be completed and what materials need to be ordered.
- Rehabilitation Loan Program (RLP) - WCMCA is the Minnesota Housing Finance Agency (MHFA) approved lender for RLP for the following counties: Grant, Traverse, and Wilkin. The Rehabilitation Loan Program (RLP) can help qualified households afford basic improvements to the safety, livability, energy efficiency and accessibility of the home. RLP is a deferred loan, up to 15 years. The loan is forgiven when the term is reached *provided the borrower occupies and owns the property during the entire loan term.*
- Emergency & Accessibility Loan Program (ELP) - WCMCA is the Minnesota Housing Finance Agency (MHFA) approved lender for ELP for the following counties: Grant, Traverse, and Wilkin. The Emergency & Accessibility Loan Program (ELP) can be utilized if an emergency is identified that threatens household members’ health and safety. ELP is a deferred loan, up to 15 years. The loan is forgiven when the term is reached *provided the borrower occupies and owns the property during the entire loan term.*

### **Head Start Division:**

Head Start promotes the school readiness of young children from low-income families through agencies in their local community. Head Start and Early Head Start programs support the comprehensive development of children from birth to age 5 in centers and in their personal homes. Head Start services include early learning, health, and family well-being.

The goal is to provide each child with an opportunity to grow and develop in a safe and nurturing environment. The staff recognizes parents as the first and most important teachers of their children. The program provides children with activities that help them grow mentally, socially, emotionally, and physically. Services are offered to meet the special needs of children with disabilities.

## **II. SPECIFICATIONS**

### **A. Scope of Representation as Insurance Agent/Broker**

The successful bidder will work with WCMCA to perform the following services for insurance plan dates beginning January 1, 2025.

1. Advise and assist WCMCA in evaluating and selecting coverage such as plan coverage's, deductibles, limits, optional coverage etc.
2. Advise and assist WCMCA in assembling and accurately reporting underwriting data, including updating property values for rating purposes.
3. Review coverage documents and invoices to assure coverage has been correctly issued and billed.
4. Advise WCMCA on potential gaps or overlaps in coverage.
5. Assist WCMCA with reviewing claims data and determining premium impact of any coverage changes.
6. Assist WCMCA as requested in submitting claims and interpreting coverage as applied to claims.
7. Assist with administration audits, forms, and questions as needed.
8. Assist WCMCA with renewals through ensuring that all providers that meet WCMCA's needs receive proposals and seek alternative coverage if requested.
9. Assist WCMCA with plan design to contain cost and maximize insurance coverage effectiveness.
10. Coordinate the annual renewal process. Assist with writing, reviewing, analyzing, and presenting Request for Proposals during renewals. Provide side by side reporting for WCMCA review. Prepare and/or review and advise on contract renewals.
11. Provide written updates on new State or Federal legislation or judicial decisions impacting WCMCA and suggest action or changes in operations or procedures to assure compliance with respect to insurance matters.
12. Provide advice on data practice, records retention, and privacy issues. Research questions and provide advice to WCMCA as needed with respect to insurance matters.

13. The successful Offeror will be in contact with WCMCA's Administrative Department in all matters as they relate to insurance for WCMCA. Said Offeror will also be required to address the Board of Directors of WCMCA or WCMCA's staff on an annual basis or more often as the need arises.
14. Prompt response to questions and requests is an absolute requirement. It is expected that there will be more than one individual within the agency capable of addressing possible concerns of WCMCA as they relate to insurance matters.
15. Analyze and report utilization trends and cost. Help to provide board, management, and staff overview education on how best to utilize and limit premium increases.

### **III. REQUIRED CONTENTS OF PROPOSAL**

The purpose of the Proposal is to demonstrate the qualifications, service level, competence and capacity of the firms seeking to become an agent of record for WCMCA. The proposal should address all the points outlined here as required.

#### **A. Firm History and Experience**

1. Brief history including size, structure, and any specialty areas.
2. Background company data, including financial references.
3. Expertise or involvement in the insurance industry.
4. Nonprofit experience, in particular with Community Action Agencies.
5. List of providers the firm is associated with.
6. Expected communication responsibilities.

#### **B. Qualifications**

1. Description of service philosophy.
2. Conceptual program structure.
3. An introduction of the support team, by name with specific roles, qualifications and experience, and distribution of responsibilities including support capabilities.
4. Indicate current responsibilities of persons designated to serve as lead contact for WCMCA.
5. Action-plan and timetable for assuming responsibilities as well as future design.
6. Details of services that will be provided to WCMCA.
7. Does your service include Risk Management, and if so, please provide detailed information regarding these services.
8. Tell us why WCMCA should choose you as the broker.
9. DO NOT send brochures.

**C. References**

1. Provide the contact names and telephone numbers of three (3) clients in the State of Minnesota with whom you have had a working relationship, as a reference for WCMCA. Include the number of participants for each group.

**D. Conflict of Interest**

1. Disclose any conflicts or perceived conflicts of interest.
2. Identify what procedures your firm utilizes to identify and resolve conflicts of interest.

**E. Previous Engagements with Non-Profit Agencies**

1. List of previous engagements with Nonprofit and/ or in particular Community Action Agencies.

**F. Required Documentation**

1. Proof of Minnesota licensure and applicable jurisdictions.

**G. Certification (Attachment A)**

The Offeror must sign and include as an attachment to its proposal the Certifications enclosed with this RFQ. WCMCA will not provide the publications listed in the Certifications to potential Offerors, because WCMCA desires to contract only with an Offeror who is already familiar with these publications and any other publication listed or otherwise which may apply to represent WCMCA as an insurance agent/broker.

**IV. PROPOSAL EVALUATIONS**

**A. Criteria**

WCMCA will select the proposal that best fits its needs based upon the factors listed below. The following criteria will be used in evaluating each of the Agent/Broker responses:

1. Firm History and Experience
  - Agent experience level
  - Organizational size and structure.
  - Number of agents /representatives available to respond to inquiries.
2. Risk Management
  - Assessment of Agency Risk

3. Service Level
  - Availability to provide timely service.
  - Strong administrative support to WCMCA.
4. Non-profit Experience
  - Relationship with other non-profits, in particular Community Action Agencies
  - Previous engagements with WCMCA Agencies
5. Renewal Services
  - Advise and assist with alternative cost containment options.
  - Assist in determining premium impact of coverage changes.
  - Develop and analyze RFQ(s).
6. Ongoing WCMCA Assistance
  - Review claims data.
  - Review coverage documents and/or invoices.
  - Claim dispute resolution.
  - Board or Committee meetings and presentations.
7. Compliance
  - Proof of Minnesota licensure and applicable jurisdiction.

**B. Review of Proposal**

- WCMCA will evaluate the proposals based upon the factors listed above and make a recommendation to the WCMCA Board of Directors.
- WCMCA reserves the right to retain all proposals submitted and use any idea in a proposal regardless of whether that proposal is selected.
- WCMCA will choose the proposal that best fits its needs.

**C. Documentation - Copies of the following items**

- Business license
- Statement of compliance with Federal and State laws.

## ATTACHMENT A

### CERTIFICATIONS

The individual signing certifies that:

1. He/she is authorized to enter into this agreement on behalf of the Agent/Broker.
2. There has been no attempt by the Agent/Broker to discourage any potential Independent Contractor from submitting a proposal.
3. The individual signing certifies that he/she has read and understands this document and all included attachments.
4. The individual signing certifies that the Agent/Broker does carry insurance and will provide a certificate of insurance upon signing this contract naming WCMCA as additional insured.
5. The Agent/Broker has an Affirmative Action Plan.
6. The Agent/Broker will comply with E.O. 11246, "Equal Employment Opportunity," as amended by E.O. 11375, "Amending Executive Order 11246 Relating to Equal Employment Opportunity," and as supplemented by regulations at 41 CFR part 60, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, and Department of Labor."
7. The Agent/Broker will comply with the Copeland "Anti-Kickback" Act (18 U.S.C. 874 and 40 U.S.C. 276c), as supplemented by Department of Labor regulations (29 CFR part 3, "Independent Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States"). The Act provides that each Independent Contractor or Independent Contractor shall be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he is otherwise entitled. WCMCA shall report all suspected or reported violations to the appropriate government agency.
8. The Agent/Broker will comply with E.O.s 12549 and 12689 "Debarment and Suspension." Under this requirement, no contract shall be made with parties listed on the General Services Administration's List of Parties Excluded from Federal Procurement or Nonprocurement Programs. This list contains the names of parties debarred, suspended, or otherwise excluded by agencies, and Independent Contractors declared ineligible under statutory or regulatory authority other than E.O. 12549. By signing below, the Independent Contractor

certifies that neither the Independent Contractor nor its principal employees are excluded from federal procurement or nonprocurement programs.

9. The Agent/Broker attests that it has not been suspended or debarred from doing business with the State of Minnesota.
  
10. Pursuant to Executive Order 13496 and its implementing regulations, 29 C.F.R. Part 471, Federal contractors and subcontractors, beginning on June 21, 2010, must notify employees about their rights under the National Labor Relations Act (NLRA).

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2024.

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Agent/Broker Firm Name

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Signature of Agent/Broker

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Printed Name and Title of Individual signing

## ATTACHMENT B- Current Insurance Schedules

### Commercial Property West Central Minnesota Communities Action, Inc.

<b>Your Business Locations:</b>
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Loc#	Bldg#	Address	Description
0	0	Blanket Limits	Buildings & Business Personal Property
1	1	411 Industrial Park Blvd, Elbow Lake, MN 56531-4213	Main Corporate Office
1	2	411 Industrial Park Blvd, Elbow Lake, MN 56531-4213	Warehouse 1
1	3	411 Industrial Park Blvd, Elbow Lake, MN 56531-4213	Warehouse 2
1	4	411 Industrial Park Blvd, Elbow Lake, MN 56531-4213	Warehouse 3
1	5	411 Industrial Park Blvd, Elbow Lake, MN 56531-4213	Shed
2	1	206 3rd St, Brandon, MN 56315	Head Start Program - Brandon Public School
2	2	206 3rd St, Brandon, MN 56315	shed
3	1	500 1st Ave E, Osakis, MN 56360-8253	Head Start Program - Osakis Public School
4	1	1410 Mckay Ave S, Alexandria, MN 56308-5250	Head Start Program - Alexandria Public School District
4	2	1410 Mckay Ave S, Alexandria, MN 56308-5250	Storage Building
5	1	300 Birch Ave, Ashby, MN 56309-4718	Head Start Program - Ashby Public School
5	2	300 Birch Ave, Ashby, MN 56309-4718	New Shed
6	1	411 1st St SE, Elbow Lake, MN 56531-4505	Head Start Program - West Central School
7	1	818 Elm St, Alexandria, MN 56308-1737	Plus Kids Home
8	1	2300 Runestone Ave, Alexandria, MN 56308-4899	Transition House
9	1	1 Viking Dr, Pelican Rapids, MN 56572	Head Start Program - Pelican Rapids School
10	1	215 Colfax Ave SW, Wadena, MN 56482-1444	Head Start Program - Wadena School
11	1	130 E Meadowlark Lane, Fergus Falls, MN 56537-1281	Head Start Program - Fergus Falls
11	2	130 E Meadowlark Lane, Fergus Falls, MN 56537-1281	Storage Shed - Fergus Falls Head Start
12	1	216 Aspen Ave SE, Menahga, MN 56464-8402	Head Start Program - Menahga
13	1	500 John Street, Starbuck, MN 56381	Head Start Program - Minnewaska Public School
14	1	1601 Jefferson St, Alexandria, MN 56308-3707	Head Start Program - Alexandria Tech & Comm College
15	1	202 8th St N, Wheaton, MN 56296	Early Head Start
16	1	1910 Aga Drive, Suite 206, Alexandria, MN 56308	Office
18	1	200 S Columbia Ave, Morris, MN 56267	Morris Head Start
18	2	200 S Columbia Ave, Morris, MN 56267	Shed
19	1	805 W Main, Perham, MN 56573	Perham Head Start



19	2	805 W Main, Perham, MN 56573	Shed
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**Limits of Insurance**

<b>Blanket Limits of Insurance</b>	<b>Limit of Insurance</b>
Buildings	\$4,677,700
Blanket Bus Personal Property	\$1,451,100

## General Liability

Claims Basis: Occurrence

### Coverage Detail:

Coverage Description	Coverage Limit
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000
Personal/Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage to Rented Premises	\$300,000
Medical Expense	\$10,000
Employee Benefits Liability	\$1,000,000

### Additional Coverages:

Coverage Description	Limit 1	Limit 2	Ded	Additional Description
Limited Fungi Coverage	\$50,000	\$100,000		
Voluntary Property Damage	\$2,500	\$2,500	\$250	
Employee Benefits Liability	\$1,000,000	\$1,000,000	\$1,000	Retro Date 1/1/2012
Limited Physical Abuse & Sexual Molestation Liability	\$100,000	\$100,000		
Corporal Punishment				
Professional Counseling Liability Coverage (Limits)	\$1,000,000	\$3,000,000		
Abduction Endorsement	\$50,000	\$50,000	\$1,000	
Professional License Review Expense Endorsement	\$2,500	\$5,000		
Professional Liability Coverage	\$1,000,000	\$3,000,000		
Abuse & Molestation	\$3,000,000			

## Business Auto

Coverage	Limit	Symbo l
Combined Single Limit – Bodily Injury and Property Damage	\$1,000,000	7
Personal Injury Protection –		5
Additional PIP	Not Included	
Medical Payments	Not Included	
Uninsured Motorist / Underinsured Motorist	\$1,000,000 Each Accident	6
Comprehensive	See Schedule	7
Collision	See Schedule	7

COVERED AUTO SYMBOLS		
(1) ANY AUTO	(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER	(7) AUTOS SPECIFIED ON SCHEDULE
(2) ALL OWNED AUTOS	(5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE	(8) HIRED AUTOS
(3) OWNED PRIVATE PASSENGER AUTOS	(6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW	(9) NON-OWNED AUTOS

### Schedule of Vehicles

Veh #	Year	Make/Model
1	2014	Dodge / Grand Caravan
2	2014	Dodge / Grand Caravan
3	2014	Ford / OH9 Fusion 4dr SE 2.
4	2008	Dodge / U18 1500 Quad 4x4 15
5	2017	FORD / FUSION
6	2017	FORD / FUSION
7	2017	FORD / FUSION SE
8	2018	FORD / Escape
9	2012	RAM / 1500
10	2014	Chevrolet / Silverado
11	2016	Toyota / RAV4
12	2019	EZ Hauler / Trailer
13	2020	Ford / Escape
15	2022	Cross / 6x12 Alpha Series En
16	2021	Chevy / Silverado K1500
17	2021	Ford / Escape
18	2021	Mazda / CX-5 Touring
19	2021	Ford / Escape SEL
20	2021	Mazda / CX-5 Grand Tour

21	2021	Chevy / Silverado K1500
22	2017	Ford / F150 XLT
23	2023	Aluma / 72'x10
24	2019	Toyota / Tundra 4x4

**Additional Coverages:**

Description	Limit
Employees as insured-CA9933 (02/99)	
Social Svces Agency - Volunteers as insureds	
Optional Limits - Loss of Use Expenses -	\$50 / \$1,500

## Business Auto

### Hired & Non-owned Auto Liability

Coverage	Limit	Symbol
Combined Single Limit – Bodily Injury and Property Damage		89

COVERED AUTO SYMBOLS		
(1) ANY AUTO	(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER	(7) AUTOS SPECIFIED ON SCHEDULE
(2) ALL OWNED AUTOS	(5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE	(8) HIRED AUTOS
(3) OWNED PRIVATE PASSENGER AUTOS	(6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW	(9) NON-OWNED AUTOS

# Electronic Data Processing

Subject of Insurance	Limit of Insurance
Equipment (Hardware) Owned	\$196,000
Media/Data (Software) In Transit	\$10,000
Extra Expense	\$100,000
Mechanical Breakdown	Y

# Inland Marine

Policy Deductible: \$1,000

**Unscheduled Equipment:**

Description	Max Item Amount	Amount of Insurance	Co Ins
Misc Contractors Equipment	\$2,500	\$20,000	100%

**Scheduled Equipment**

Item#	Description	Amount of Insurance
1	Blanket Misc Weatherization Equipment	\$17,200
2	Lead Analyzer XRF	\$14,775
3	3-Fluke TIR1 Thermal Imager(\$2,000 each)	\$6,000
4	11 - Spot Vision Screener (\$7,600 each)	\$83,000
5	16 - Hearing Screeners (\$4000 Each)	\$64,000
7	3-Flir E6390 Thermal Imagers (\$2,000 ea)	\$6,000
8	H Envy 17T Laptop	\$1,000
9	Easytone (5) Hearing Screeners at \$1,700	\$8,500

## Umbrella Liability

<b>Umbrella Coverages</b>	<b>Limits</b>
Each Occurrence	\$1,000,000
Aggregate	\$1,000,000
Pers & Adv Inj	\$1,000,000
Retained Limit	

<b>Underlying Insurance Recap</b>		
<b>General Liability</b>	<b>Limit</b>	<b>Underlying Carrier</b>
General Aggregate	\$3,000,000	
Products/Completed Operations Aggregate	\$3,000,000	
Personal or Advertising Injury	\$1,000,000	
Per Occurrence Limit	\$1,000,000	
Automobile Liability	\$1,000,000	
Employers Liability – Each Accident	\$1,000,000	
Employers Liability – Disease Policy Limit	\$1,000,000	
Employers Liability – Disease Each Employee	\$1,000,000	
Employee Benefits Liability		



## Workers Compensation and Employers Liability Coverage

States: MN

<b>Employers Liability – Bodily Injury by Accident</b>	<b>\$1,000,000</b>	<b>Each Accident</b>
<b>Employers Liability – Bodily Injury by Disease</b>	<b>\$1,000,000</b>	<b>Policy Limit</b>
<b>Employers Liability – Bodily Injury by Disease</b>	<b>\$1,000,000</b>	<b>Each Employee</b>

### Payrolls

<b>Location</b>	<b>Class Code</b>	<b>Categories/Duties/Classifications</b>	<b>Estimated Annual Remuneration/Payroll</b>
MN	8864	Social Service employees	\$1,943,684.00
MN	8868	School - Professional Empl	\$3,277,381.00

## Commercial Property Wind/Hail Buy Down

Your Business Locations Covered:			
Loc#	Bldg#	Address	Description
1	1	411 Industrial Park Blvd, Elbow Lake, MN 56531-4213	Main Corporate Office
8	1	2300 Runestone Ave, Alexandria, MN 56308-4899	Transition House

Loc#	Bldg#	Subject of Insurance	Insured's Retention	Cause of Loss
1	1	Hail	\$5,000	Windstorm
1	1	Hail	\$5,000	Hail
8	1	Hail	\$5,000	Hail
8	1	Hail	\$5,000	Windstorm

## Management Liability

Coverage Description	Coverage Limit	Retention
Directors & Officers	\$1,000,000	\$5,000
Employment Practices Liability	\$1,000,000	\$15,000
Separate Aggregate Limit of Liability	Yes	
Defense Costs Limits	Outside	
Pending & Prior Litigation Date	1/1/2011	

## Crime

### Coverage Detail:

Coverage Description	Coverage Limit	Ded
Employee Theft	\$500,000	\$5,000
ERISA Fidelity	\$500,000	\$0
Forgery or Alteration	\$100,000	\$1,000
Computer Fraud	\$100,000	\$1,000
Funds Transfer Fraud	\$100,000	\$1,000
Claim Expense	\$5,000	\$0

## Cyber Liability

<b>Liability</b>	<b>Limit</b>	<b>Retention</b>
Privacy and Security	\$2,000,000	\$2,500
Payment Card Costs	\$2,000,000	\$2,500
Media	\$2,000,000	\$2,500
Regulatory Proceedings	\$2,000,000	\$2,500
<b>Breach Response</b>	<b>Limit</b>	<b>Retention</b>
Privacy Breach Notification	\$2,000,000	\$2,500
Computer and Legal Experts	\$2,000,000	\$2,500
Betterment	\$100,000	NA
Cyber Extortion	\$2,000,000	\$2,500
Data Restoration	\$2,000,000	\$2,500
Public Relations	\$2,000,000	\$2,500
<b>Cyber Crime</b>	<b>Limit</b>	<b>Retention</b>
Social Engineering Fraud	\$100,000	\$5,000
Telecom Fraud	\$100,000	\$5,000
<b>Business Loss</b>	<b>Limit</b>	<b>Retention</b>
Business Interruption	\$2,000,000	
Dependent Business Interruption	\$100,000	
Dependent Business Interruption - System Failure	\$100,000	
Dependent Business Interruption - Outsource Provider	\$100,000	
Dependent Business Interruption - Outsource Provider – System Failure	\$100,000	
Reputation Harm	\$250,000	\$5,000
System Failure	\$2,000,000	

## Builders Risk

Claims Basis: Occurrence

Loc #	Bldg #	Address	Description
1	1	502 Sheridan Street Fergus Falls MN 56537	Dwelling Under Construction
5	1	229 Greenview, Miltona, MN 56354	Dwelling Under Construction
6	1	403 5 <sup>th</sup> Street E, Brandon, MN 56315	Dwelling Under Construction
7	1	401 5 <sup>th</sup> Street E, Brandon, MN 56315	Dwelling Under Construction

Loc#	Bldg#	Subject of Ins.	Ded	Sq. Ft.	Cause of Loss	Amount
1	1	Building	1,000	1,232	Special (Including theft)	\$180,000
2	1	Building	1,000	1,232	Special (Including theft)	\$230,000
6	1	Building	1,000	1,507	Special (Including theft)	\$240,000
7	1	Building	1,000	1,507	Special (Including theft)	\$240,000

## Accident

### BENEFITS AND AMOUNTS

<b>Accidental Death Benefit</b>	Principal Sum: \$1,000.00
<b>Accidental Dismemberment Benefit</b>	Principal Sum: \$1,000.00
<b>Accident Medical Expense Benefit</b>	Maximum Benefit: \$1,000.00
Deductible Amount:	\$25.00
Maximum Dental Limit:	\$250.00