



AN EXPLANATION OF MLPP COVERAGE

1) BODILY INJURY & PROPERTY DAMAGE - Coverage A & B

This coverage protects employees, elected officials, and authorized volunteers for BODILY INJURY AND PROPERTY DAMAGE claims arising from all locations and operations of the municipality as covered in the plan document.

2) PERSONAL INJURY - Coverage C

This coverage protects employees, elected officials, and authorized volunteers for PERSONAL INJURY claims including false arrest, assault, and battery, and violations of an individual's civil rights.

3) ERRORS & OMISSIONS - Coverage D

This coverage protects employees, elected officials, and authorized volunteers for ERRORS AND OMISSIONS claims involving alleged breach of duties as defined in the plan document.

4) AUTOMOBILE LIABILITY - Coverage E & F

Coverage applies to claims for BODILY INJURY, PERSONAL INJURY AND PROPERTY DAMAGE arising from the operation of the autos insured.

5) AUTOMOBILE PHYSICAL DAMAGE - Coverage G

The fleet schedule will indicate whether comprehensive, specified perils, or collision coverage is provided. Deductibles will appear on the fleet schedule also.

6) EQUIPMENT PHYSICAL DAMAGE - Coverage H

Coverage applies to the municipality's equipment listed on the schedule.

7) POLLUTION DAMAGE - Coverage I

This is legal liability protection for property damage and clean-up expenses resulting from a covered pollution incident.

8) DEFENSE REIMBURSEMENT FOR INVERSE CONDEMNATION, ANNEXATION/DEANNEXATION, ZONE AND BOARD OF ADJUSTMENT MATTERS - Coverage J

This coverage will reimburse a plan member for 50% of its legal expenses and costs up to a maximum of \$10,000 after the plan member has paid \$5,000 in accordance with the plan document.

9) CYBER LIABILITY - Coverage K

10) LEGAL DEFENSE COVERAGE FOR WORKERS' COMPENSATION RETALIATION CLAIMS - Coverage L

This coverage provides, at the members request and acceptance, legal defense only (no indemnification for damages) for retaliation claims filed under the Workers' Compensation Statutes to the extent the claim is not eligible for coverage under any other coverage.