

## Brian Helminger

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**From:** Tony Sartori, CWCA <Tony.Sartori@ansay.com>  
**Sent:** Tuesday, January 14, 2020 2:31 PM  
**To:** Brian Helminger  
**Cc:** Dawn Bartel  
**Subject:** RE: HOVMSD insurance follow up

Sorry for the delay, I was hoping to get a reply from the broker on the pollution questions

**Tony Sartori, CWCA**  
**Executive Vice President**

**T** 920-560-7061  
**C** 920-428-3478  
**F** 920-560-7079  
**E** Tony.Sartori@ansay.com



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**From:** Brian Helminger [mailto:brian.helminger@hvmsd.org]  
**Sent:** Friday, January 10, 2020 2:31 PM  
**To:** Tony Sartori, CWCA <Tony.Sartori@ansay.com>  
**Cc:** Dawn Bartel <dawn.bartel@hvmsd.org>  
**Subject:** HOVMSD insurance follow up

Tony:

I have a few further questions related to the insurance coverages and the searches that you have been doing on behalf of HOVMSD and I'm hoping you can answer them and also confirm my understanding to be correct.

The first relates to existing coverage that you were able to unearth buried deep in our existing Ansay policy. This coverage I presume has been in all along and not added recently? I understand that there is limited coverage of up to \$250,000 for the interceptor but with stipulations attached. The interceptor damage (coverage) has to occur within 1000 feet of a meter station ..... is that correct? If so ..... then coverage would only apply to a portion of the interceptor due to distances between meter stations.

You have had limited coverage for the interceptor. The coverage of \$250,000 applies to damage within 1,000 feet of a covered location caused by a covered loss

I understood at the Commission meeting that you recommend the BCS Cyber coverage if HOVMSD chooses to enact a policy?

Correct, The BCS policy provides zero dollar retention for Breach response Counsel, it also provides outsourced provider network disruption if a disruption takes place on the computer system of a third party IT service provider and a number of other coverages not provide with the other options presented.

Pollution policy questions – the policy covers pollution only and gives nothing toward repair/replacing/rebuilding the interceptor in the event of damage/failure? It would cover liability to the District in the event of PFAS complications/issues either with land application of biosolids or in the effluent discharged to the river – correct? It also

would cover sewage spills from the Interceptor and/or sludge tank leaks/failure here at the plant? You are working quotes for higher coverage than the \$1M presented last month?

The pollution policy does not provide coverage for damage to the interceptor, it does not exclude coverage for plastics including PFAS. It does cover sewage spills from the interceptor and provides coverage for spills transporting the waste.

## PREMIUM SUMMARY

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<u>Coverage</u>	<u>2020/2021</u>
Pollution Liability-\$1,000,000	\$31,563.32
Pollution Liability-\$2,000,000	\$36,938.89
Pollution Liability -\$5,000,000	\$54,974.19

Interceptor coverage – This coverage is for the most part unavailable from all the companies that you checked with? Due to its unique location and the application its basically uncoverable? Any catastrophic damage due to degradation over time or ice heave collision are the liability of the District and its sole responsibility?

Correct – our broker that specializes in coverage for waste treatment centers shopped the market and could not find a carrier willing to take on that risk.

**Brian Helminger**  
District Director

Heart of the Valley  
Metropolitan Sewerage District  
801 Thilmany Road  
Kaukauna, WI 54130  
Phone: 920-766-5731  
[www.hvmsd.org](http://www.hvmsd.org)