

Date	Event	Actual Cost	MMRMA		Nickel	
			Amount Paid by City (SIR)	Amount Paid by Insurance	Amount Paid by City	Amount Paid by Insurance
8/23/2004	Adams/Hamlin Land Use variance request denied. Suit filed non-monetary settlement reached. Legal expenses incurred.	\$ 236,630	\$ 150,000	\$ 86,630	\$ 226,630	\$ 10,000
6/10/2007	Member Fire truck struck parked vehicle. Scratch on front passenger side bumper of Engine 2. Dent in rear driver bumper of Dakota.	\$ 1,176	\$ 1,176			\$ 1,176
6/14/2007	Power surge at City Hall. Member Electric EQ Damaged by Power Surge.	\$ 45,576	\$ 1,000	\$ 44,576	\$ 1,000	\$ 44,576
7/26/2007	Windshield damaged by rock thrown from City mower	\$ 217	\$ 217		\$ 217	
8/21/2007	07 Trailer 71029088. Trailer & Hitch Missing. Trailer was in maintenance yard on 8/20/07. Trailer and combination hitch from truck missing Tuesday morning (8/21/07)	\$ 2,933	\$ 1,000	\$ 1,933	\$ 1,000	\$ 1,933
9/14/2007	Lawnmower threw rock broke car window. City employee was mowing lawn in Yates park. Claimant stated that rock bounced from mower and shattered the windshield of her Humme H3. Employee was unaware that this had happened. Police report #07-96208.	\$ 208	\$ 208		\$ 208	
10/24/2007	Member damaged gas line while digging. DPS was boring to reach water tap. They thought the gas main was 3 foot deep and that it had already missed, but it was 6ft deep and they hit it.	\$ 5,013	\$ 5,013		\$ 5,013	

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6/13/2007	Employee demoted from Job/Discrimination Judgement	\$ 22,500	\$ 22,500		\$ 22,500	
	Legal	\$ 12,826	\$ 12,826		\$ 2,500	\$ 10,326
2/26/2008	Sewer cleaning forced sewage up lead	\$ 265	\$ 265		\$ 265	
2/2/2008	Member snow plow damaged mailbox	\$ 800	\$ 800		\$ 800	
12/5/2007	Sewer Backup Event, 1228 Horseshoe Ct.	\$ 3,862	\$ 3,862		\$ 3,862	
1/1/2008	Member snow plow damaged mailbox	\$ 8	\$ 8		\$ 8	
2/14/2008	Member snow plow damaged mail box	\$ 75	\$ 75		\$ 75	
3/24/2008	Member snow plow damaged mailbox	\$ 66	\$ 66		\$ 66	
2/13/2008	Mail box damaged by member plow	\$ 107	\$ 107		\$ 107	
2/1/2008	Member snow plow damaged mail box	\$ 13	\$ 13		\$ 13	
1/2/2008	Member snow plow damaged mail box	\$ 55	\$ 55		\$ 55	
3/1/2008	Member snow plow damaged mail box	\$ 30	\$ 30		\$ 30	
3/1/2008	Member snow plow damaged mail box	\$ 100	\$ 100		\$ 100	
2/13/2008	Member snow plow damaged mail box	\$ 58	\$ 58		\$ 58	
1/7/2008	Snow plow damaged sprinkler head	\$ 38	\$ 38		\$ 38	
7/25/2008	Hose fell off Fire Truck, damaged tire and rim	\$ 197	\$ 197		\$ 197	
8/25/2008	Member vehicle backed into other vehicle	\$ 500	\$ 500		Mini tort	\$ 500
9/4/2008	Member vehicle struck mailbox	\$ 68	\$ 68		\$ 68	

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10/29/2008	Water damage to house caused by meter. Resident claims that the City was changing out water meters when a compression fitting blew and damaged the alarm and plumbing system.	\$ 635	\$ 635			\$ 635	
10/16/2008	City Hall - Power surge/outage caused damages	\$ 8,507	\$ 1,000	\$ 7,507		\$ 1,000	\$ 7,507
11/30/2008	City Hall - Member camcorder damaged by water	\$ 1,157	\$ 1,000	\$ 157		\$ 1,000	\$ 157
1/28/2009	Member snow plow damaged mail box	\$ 300	\$ 300			\$ 300	
12/20/2008	Member snow plow hit mail box	\$ 12	\$ 12			\$ 12	
1/18/2009	Member snow plow struck mail box	\$ 62	\$ 62			\$ 62	
1/9/2009	Member snow plow damaged mail box	\$ 62	\$ 62			\$ 62	
1/5/2009	Member snow plow damaged mail box	\$ 75	\$ 75			\$ 75	
4/15/2009	Water Main break damage to house by City Contractor	\$ 6,517	\$ 6,517			\$ 6,517	
4/17/2009	Flooded basement, 1966 Fair Oak Dr. Originally thought to be backup, later determined could be rainwater. Discovered well after other fair oak backups. City not responsible, but offered settlement.	\$ 5,628	\$ 5,628			\$ 5,628	
4/15/2009	Flooded basement, 1990 Fair Oak Drive.	\$ 15,928	\$ 15,928			\$ 15,928	
7/14/2009	Member snow plow damaged 2 mail boxes	\$ 123	\$ 123			\$ 123	

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6/30/2009	Vehicle damaged by manhole cover. Resident driving on Livernois ran over loose manhole blowing his tire.	\$ 443	\$ 443			\$ 443	
7/15/2009	Sewer Backup Event - 933 Arcadian Ct. Cleaning out sewer line, water back up in bathroom. City sent out cleanup crew.	\$ 635	\$ 635			\$ 635	
1/16/2009	Member snow plow damaged mail box	\$ 64	\$ 64			\$ 64	
1/21/2009	Member snow plow damaged mail box	\$ 49	\$ 49			\$ 49	
2/20/2009	Member snow plow damaged mail box	\$ 99	\$ 99			\$ 99	
1/28/2009	Member snow plow damaged mail box	\$ 100	\$ 100			\$ 100	
1/5/2009	Member snow plow damaged mail box	\$ 62	\$ 62			\$ 62	
12/21/2008	Member snow plow damaged mail box	\$ 83	\$ 83			\$ 83	
1/28/2009	Member snow plow damaged sprinkler system	\$ 61	\$ 61			\$ 61	
10/16/2008	Power Surge Damaged Communication Board	\$ 2,602	\$ 1,000	\$ 1,602		\$ 1,000	\$ 1,602
10/21/2009	Damaged landscaping at 1378 Grace. City had trouble locating water shut off valve, Resident wants to be reimbursed for extra visit by plumber.	\$ 60	\$ 60			\$ 60	
11/13/2009	Sewer Backup Event - 457 Thalia	\$ 2,595	\$ 2,595			\$ 2,595	
1/27/2010	Water Meter leak caused damage to house	\$ 4,566	\$ 4,566			\$ 4,566	

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12/23/2009	Member Fire Vehicle hit parked vehicle. Driving Truck 2, Fire Dept hit a parked car during training.	\$ 1,985	\$ 1,985		\$ 1,485	\$ 500
12/10/2009	Member snow plow hit parked vehicle	\$ 483	\$ 483		\$ 483	
2/1/2010	Member snow plow damaged mail box	\$ 100	\$ 100		\$ 100	
4/26/2010	City damaged gas line at 2933 Powderhorn Ridge	\$ 709	\$ 709		\$ 709	
2/22/2010	Member snow plow damaged mail box	\$ 100	\$ 100		\$ 100	
7/13/2010	10 GMC A8131599 - Member vehicle #39-288 backed into other vehicle					
7/7/2010	03 PU 38237319 - Member vehicle #39-123 rear ended other vehicle	\$ 1,636	\$ 1,636		\$ 1,136	\$ 500
8/1/2010	05 Merc Trk 5HU31103 - Member Fire Truck damaged. Engine 5 drove over a wheel chock and this tore a piece of molding off the driver's side rear panel of E5.	\$ 1,338	\$ 1,000	\$ 338	\$ 1,000	\$ 338
10/3/2010	Sewer Backup Event - Kings Cove Condos, Candlestick Dr	\$ 2,242	\$ 2,242		\$ 2,242	
10/3/2010	Sewer Backup Event - Kings Cove Condos, Candlestick Dr	\$ 2,024	\$ 2,024		\$ 2,024	
10/3/2010	Sewer Backup Event - Kings Cove Condos, Candlestick Dr	\$ 15,386	\$ 15,386		\$ 15,386	
10/3/2010	Sewer Backup Event - Kings Cove Condos, Candlestick Dr	\$ 3,502	\$ 3,502		\$ 3,502	
10/3/2010	Vehicle damaged by fire hose that fell off Fire Truck on I75	\$ 500	\$ 500		\$ 500	
10/3/2010	Vehicle damaged by fire hose that fell off Fire Truck on I75	\$ 200	\$ 200		\$ 200	

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10/3/2010	Vehicle damaged by fire hose that fell off Fire Truck on I75	\$ 366	\$ 366		\$ 366	
10/3/2010	Vehicle damaged by fire hose that fell off Fire Truck on I75	\$ 204	\$ 204		\$ 204	
		\$ 414,521	\$ 271,779	\$ 142,744	\$ 335,406	\$ 79,115
					\$ 63,628	

Footnotes related to the City's 2007-2010 Insurance Events:

- (1) – Our current proposal includes \$10,000 per occurrence and \$50,000 aggregate limits for Non-monetary Damages. For an additional annual premium of \$674, we can increase these limits to \$50,000 per occurrence and \$200,000 aggregate. With the \$50,000 occurrence limit, our answer to Event #1 would change to \$186,630.34 paid by the City and \$50,000 covered by Insurance. (We interpret Event #1 to reflect no payment or demand for monetary damages – only a claim for injunctive relief. If an Event includes a demand for covered damages, we would defend and pay the covered expenses and damages. If a demand for damages was made for Event #1, the payment matrix would reflect: \$25,000 deductible to be paid by the City and \$211,630.34 paid by insurance.)
- (2) – Event #33 appears to be the fault of a third-party contractor. We would involve the contractor's liability insurance carrier from the outset hoping to remove the City from the claim. Also, if the City does indeed need to pay the homeowner, we would examine the possibility of subrogation (seek reimbursement from the at-fault party) against the contractor.
- (3) – Our liability deductible applies per event or occurrence. If more than one claimant experiences damages, we apply only one deductible - \$25,000. If the residents on Fair Oak Drive or Candlestick Drive in total experienced more than \$25,000 in damages, the insurance company would have paid after the first \$25,000 in damages was claimed.