











Slide 16

**Inland Marine:  
Contractors Equipment**

- Actual cash value
  - Replacement cost less depreciation
- On premises/off premises
- Used by member
- Used by others with member's permission

MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST 16

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Slide 17

**Inland Marine:  
Miscellaneous Personal  
Property**



- Actual cash value
- Portable/off premises
- Examples
  - Survey equipment
  - Land use models
  - Water testing equipment
  - Portable radio units
  - Cell phones
  - Walkie talkies
  - ATVs
  - Snowmobiles
  - Canoes

MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST 17

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Slide 18

**Examples of General Exclusions**

- Wear, tear, gradual deterioration, rust
- Inherent vice
- Mysterious disappearance/inventory shortage
- Electronic vandalism
- Pollution
- Concealment, misrepresentation or fraud

MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST 18

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Slide 49

**WC Coverage: Supervisors**

- For elected or appointed officials
  - A resolution stating that it is your intention to cover your officials for workers' compensation purposes (sample wording available), or
  - A resolution rejecting coverage for your officials (sample wording available)
- Workers' Compensation contribution for elected or appointed officials is subject to \$434 minimum weekly wage (\$22,568 per year)

MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST 49

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Slide 50

**Importance of Prompt WC Claim Reporting**

- Time sensitive
  - Compensability of lost time claims must be determined within 14 days of time employer is notified
- First Report of Injury—benefits of prompt submission
  - Avoid adverse relationship caused by delay
  - Avoid fines and penalties
  - Claim forms and claim handling procedures available at MCIT.org

MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST 50

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