

NORTH RISK PARTNERS®

Commercial Insurance Proposal

Presented to:

Otter Express Joint Powers Board

1225 N Tower Road Fergus Falls, MN 56537

Proposed Effective Date: 01/01/2026

Presented by: Logan Ness and Bob Proudfoot

1-800-247-7016

Info@northriskpartners.com

THIS DOCUMENT SUMMARIZES THE PROPOSAL FOR YOUR INSURANCE. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT MADE IN THIS PROPOSAL.

Your Team

Below you will find contact information for the team assigned to manage your account.



Contact For:

- Coverage Questions
- General Questions/Concerns
- P&C or Group Health Needs
- Carrier or Value Added Questions

Logan Ness

Risk Advisor
Moorhead
Phone: (218) 676-7717
logan.ness@northriskpartners.com



Contact For:

- Coverage Questions
- General Questions/Concerns
- P&C or Group Health Needs
- Carrier or Value Added Questions

Bob Proudfoot, CPCU, CIC

V.P. Commercial Lines, Risk Advisor, Partner
St. Cloud
Phone: (218) 206-3688
Fax: (855) 927-6655
bob.proudfoot@northriskpartners.com



Contact For:

- General Questions
- Endorsements/Certificates
- Coverage/Carrier Questions
- Property & Casualty Miscellaneous

Travis Dorion

Account Manager – Commercial Lines
Plymouth
Phone: (763) 746-0955
Fax: (763) 398-4060
travis.dorion@northriskpartners.com



Contact For:

- Claims Questions
- Carrier Follow-up
- Claims Miscellaneous

Claims Department

Claims Support
Phone: (651) 379-7800
Fax: (651) 379-7801
firstreports@northriskpartners.com



Contact For:

- Short and Long-Term Benefits Strategy
- Coverage and General Questions
- Carrier Negotiations and Advocacy
- Value-Added Services Questions

Austin Rund

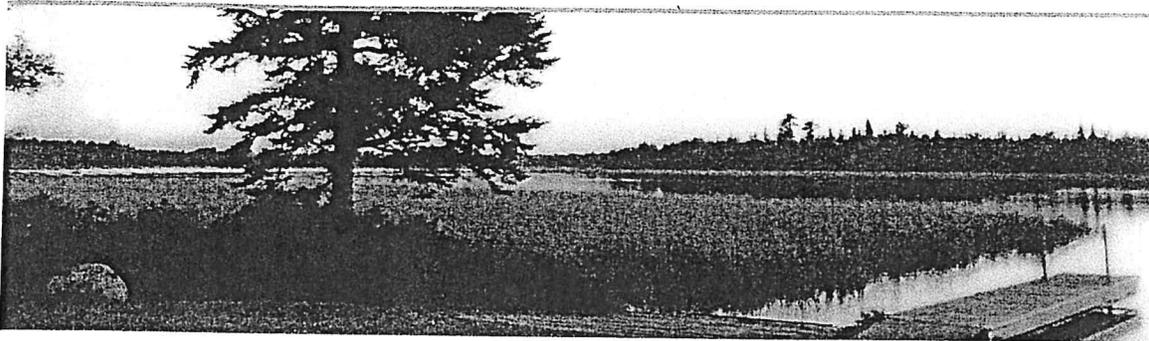
Risk Advisor
Fargo
Phone: (701) 551-5169
Fax: (701) 234-1680
austin.rund@northriskpartners.com

Any of these team members will be pleased to assist you with your service needs. Your primary contact will be **Logan Ness**.



NORTH RISK PARTNERS™

WHO WE ARE



FULL-SERVICE, FORWARD THINKING

Insurance Solutions for People and Business

North Risk Partners specializes in strategic insurance solutions for people and business. Our team helps clients face risk head on with right-fit insurance coverage and loss prevention resources. For businesses, we offer programming and compliance support in the areas of HR, safety, worksite wellness and more.

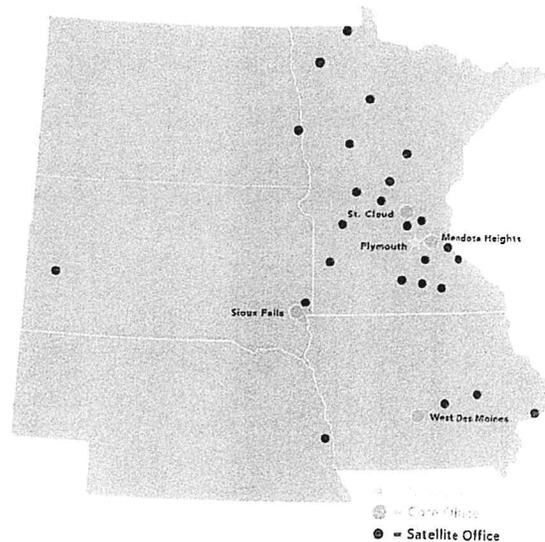
Large Enough to Give You Options

We are one of the largest, privately owned, independent insurance broker and risk advisory firms in the Midwest with over 400 employees and 30 locations across five states. Our size allows us to offer more choices in our core areas of capability, including commercial insurance, surety bonds, employee benefits and personal insurance.

Small Enough to Be Local

We are committed to making a positive impact. Service to our clients, each other, and local communities is an important part of who we are.

Our Locations



Are You Aware of All the Ways We Can Help?

Personal Insurance

- Home
- Auto
- Health
- Life
- Farm & Agriculture
- Recreational Vehicles
- Umbrella

Employee Benefits

- Medical
- Dental
- Life/AD & D
- Disability
- FSA/HSA
- HRA
- COBRA
- Online Enrollment

Commercial Insurance

- Property
- General Liability
- Workers' Comp
- Business Auto
- Surety Bonds
- Umbrella/ Excess

We'd love to connect you with one of our personal insurance professionals for a complimentary coverage review.



Value-Added Services Menu

We are committed to face risk head on by offering value-added services that help our clients prevent avoidable losses. We offer programming and compliance support in the areas of human resources, health and safety, and more.

COMPLIMENTARY SERVICES

DAY-TO-DAY BUSINESS SUPPORT FOR CLIENTS

VALUE-ADDED SERVICES HOTLINE

(888) 667-4135

Human Resources & Employment Law

Safety & Loss Control

Legal & Contract Review

Education

- Industry Updates
- Webinars
- Seminars

Benchmarking

Commercial Insurance

- Workers' Compensation
- Coverage and premium

Human Resources

- Plan design and cost comparison

Tools

Commercial Insurance

- Self-service Portal for secured insurance documents

Employee Benefits

- Benefits Enrollment Platform
- Compliance Guides

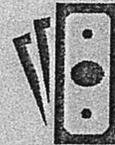
Training Center

Access to North Risk's Training Center: a turnkey learning management system for Human Resources and Safety employee trainings

PROFESSIONAL CONSULTING

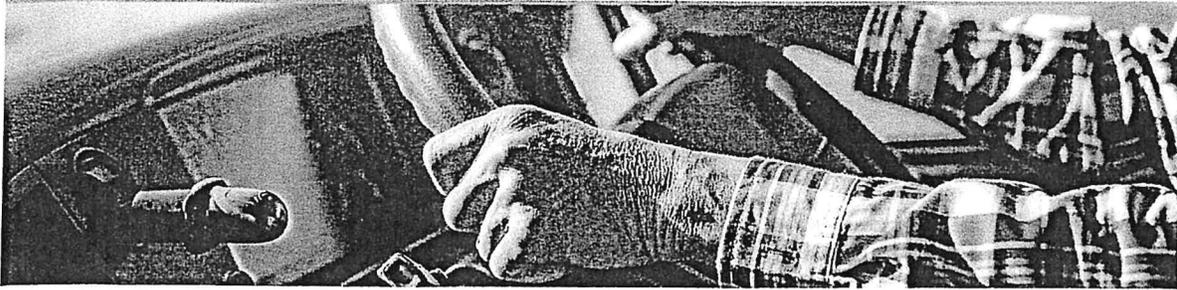
Custom Projects & Services

- Human Resources
- Safety & Loss Control
- Legal & Contract Review
- Cyber Security
- DOT & Fleet Services
- Benefit Claims Analytics
- ERISA Compliance Services



PREFERRED RATES + SPONSORSHIP OPPORTUNITIES AVAILABLE

Talk to your North Risk advisor for more information



VERISK (IIX EXPRESSNET)

Motor Vehicle Reports (MVR) contain sensitive personal data and are governed by strict federal and state privacy laws. Agencies like North Risk Partners that are not structured as consumer reporting agencies risk violating these statutes if we directly obtain or manage MVRs.

Verisk, through its iiX ExpressNet platform, is a trusted provider of MVRs and related risk management services. Whether you're hiring drivers, managing a fleet, or assessing exposure across your organization, Verisk helps ensure compliance with regulatory requirements while providing the tools you need to make informed decisions and manage risk effectively.

PROGRAMS OFFERED BY VERISK



Motor Vehicle Reports (MVRs) instantly provide easy-to-read MVRs from all 51 U.S. jurisdictions, with a user-friendly duplicate check process.



DriverAdvisor (Driver Monitoring) sends alerts for new tickets or license status changes, with automatic MVRs generated for affected drivers. Alert details may vary by state.



DriverSafe Plus is a centralized driver dashboard with interactive tools to identify fleet risk. Includes 5-year MVR storage, DriverAdvisor alerts, custom scoring, MVR scheduling, license status tracking, and more.

ADDITIONAL REPORTS AND SERVICES AVAILABLE

- Background checks
- DOT employment verification

BENEFITS OF VERISK

- Access to confidential MVRs and data that is in an employer's best interest to retain.
- Ability to maintain a comprehensive driver file.
- Offer a diverse range of products that can be tailored to specific needs.
- North Risk Partners' clients benefit from secured exclusive pricing.

FOR ADDITIONAL INFORMATION:

Dallas Quinton

Dallas.Quinton@Verisk.com
(979) 393-9130

Stephanie Haggerty

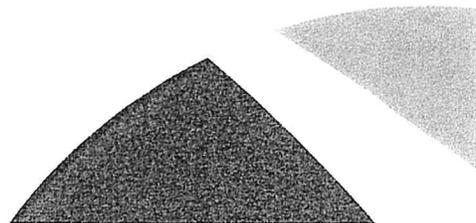
Shaggerty@Verisk.com
(979) 393-9165

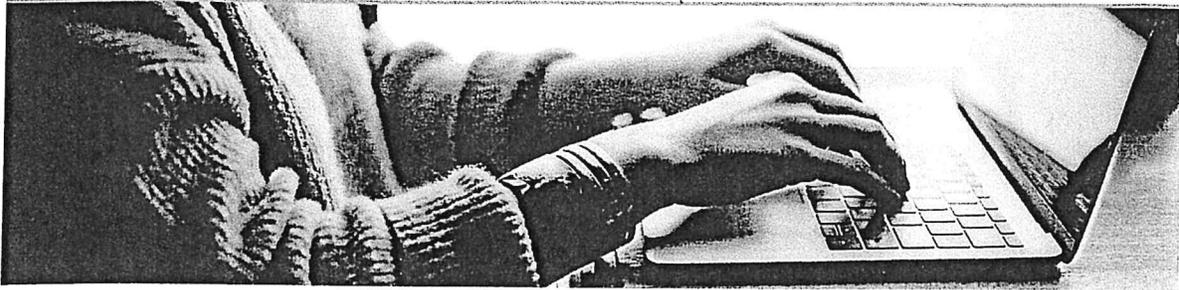
Sales & Support: (800) 683-8553

SCAN OR CLICK HERE FOR VERISK WEBSITE



NORTHRISKPARTNERS.COM





ONE SIMPLE, CONVENIENT SOLUTION

We empower our clients by providing a convenient and secure electronic environment to access their insurance data anytime, anywhere, on any device. This includes current data and records from previous years.

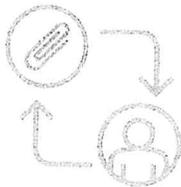
InsurLink CLIENT PORTAL SECURE DOCUMENT SHARING



- Easy Reference**
- Insurance Team Contact Information
 - Quick Links
 - Recent Documents



- Documents**
- Policies
 - Endorsements
 - Audits



- Secure Transfer of Information**
- Upload Sensitive Documents Securely
 - Driver List
 - Claims Information
 - Financial Reports



- Manage Certificates of Insurance**
- View Master Certificate
 - View List of Certificate Holders
 - Add Certificate Holders
 - Request a New Certificate with Additional Verbiage



- View Policy Information**



- View & Print Auto ID Cards**

NORTHRISKPARTNERS.COM

Named Insured

Otter Express Joint Powers Board

Locations

Location #	Address	City	State	Zip
1	1225 N Tower Road	Fergus Falls	MN	56537
2	2204 Cascade Street South #111 Units C, D, E	Fergus Falls	MN	56537

Commercial Property

Property Valuation Disclaimer: Building and personal property coverage limits are estimates only and were arrived at based on information provided by the policyholder and/or industry standard software used to estimate replacement costs. The actual cost to rebuild the structure or replace the personal property may exceed the policy limits, especially in circumstances where a catastrophic event has disrupted the normal supply of materials, labor, and resources. The agency makes no assurances or guarantees that the policy limits provided will be adequate to rebuild the structure or replace personal property. If there is doubt about the adequacy of the policy limits, the policyholder should obtain a professional appraisal or obtain the services of a qualified builder who is able to provide replacement cost estimates.

Note: You need to insure your building and business personal property to at least the co-insurance clause percentage noted below of the actual cost to reconstruct or replace. If you do not, you could incur a penalty in the settlement of a claim. If agreed value is shown below as the valuation, co-insurance is waived.

Location Detail

Loc #	Bldg #	Subject	Amount	Coins %	Valuation	Cause of Loss	Deductible
1. 1225 N Tower Road Fergus Falls, MN 56537							
	1	Business Personal Property	\$300,000	100	Agreed Value	Special form	\$1,000
2. 2204 Cascade Street South #111 Units C, D, E Fergus Falls, MN 56537							
	1	Business Personal Property	\$200,000	100	Agreed Value	Special form	\$1,000

Forms Included, But Not Limited to

Form Name	Description
Crime	\$250,000 limit w/\$1,000 deductible Sublimit -- \$50,000 for failing to conduct callback procedures
Loss of Revenue, Extra Expenses and Expediting Expenses	\$5,000,000
Demolition and Debris Removal	25% of estimated replacement cost of the covered property
Pollutant Cleanup and Removal	\$250,000 per location

General Liability

Coverage Written On

Coverage Type	Coverage Basis
Commercial General Liability	Occurrence

Limits of Liability

Coverage	Limit 1	Limit 2	Deductible
General Aggregate	\$3,000,000		\$1,000
Fire Damage	\$100,000		
Medical Expense	\$5,000	\$20,000	
Products/Completed Ops Aggregate	\$3,000,000		
Personal & Advertising Injury	\$2,000,000		
Each Occurrence	\$2,000,000		

Schedule of Hazards

Loc #	Class Code	Classification	Prem Code	Proposed Premium Basis
1	61224	Buildings or Premises – bank or office – premises primarily occupied by employees of the insured	Area	2,530
2	68706	Warehouses – private	Area	1,500

Business Auto

Coverage Table

Coverage	Symbol	Limit	Deductible
Combined single limit	1	\$500,000	\$1,000
Personal Injury Protection	5		\$1,000
Uninsured motorist combined single limit	2	\$200,000	\$1,000
Underinsured motorist combined single limit	2	\$200,000	\$1,000
Comprehensive	2		\$1,000
Collision	2		\$1,000

Coverage Symbols:

- 1 - Any Auto
- 2 - All Owned Autos
- 3 - Owned Private Passenger Autos
- 4 - Owned Autos Other than Private Passenger
- 5 - All Owned Autos Requiring No-Fault Coverage

- 6 - Owned Autos Subject to Compulsory U.M. Law
- 7 - Autos Specified on Schedule
- 8 - Hired Autos
- 9 - Non-owned Autos

Hired and Non-Owned Auto

Coverage	Limit	Deductible
Combined single limit	\$500,000	\$1,000

Garage Location Schedule

Garage Location #	Address	City	State	Zip
1	1225 N Tower Road	Fergus Falls	MN	56537
2	2204 Cascade Street South #111 Units C, D, E	Fergus Falls	MN	56537

Vehicle Schedule

Veh #	Cust Veh #	Year	Make	Model	VIN	Liab	PIP	UM	Comp	Coll
1	75	2019	Ford	E450	1FDFE4FS1KDC56585	x	x	x	\$1000	\$1000
2	920	2017	Chevy	E4500	1GB6GUBG1H1129432	x	x	x	\$1000	\$1000
3	930	2017	Chevy	4500	1HA6GUBG0HN007144	x	x	x	\$1000	\$1000
4	935	2017	Chevy	4500	1HA6GUBG0HN007307	x	x	x	\$1000	\$1000
5	940	2017	Chevy	4500	1HA66UBG6H007648	x	x	x	\$1000	\$1000
6	206	2023	Ford	E450	1FDFE4FN9SDD24710	x	x	x	\$1000	\$1000
7	30	2018	Ford	E450	1FDFE4FS0JDC24015	x	x	x	\$1000	\$1000
8	60	2016	Ford	E450	1FDFE4FS9GDC19002	x	x	x	\$1000	\$1000
9	905	2014	Chevy	3500	1GB3G3BG2E1208083	x	x	x	\$1000	\$1000
10	908	2018	Ford	E450	1FDFE4FS9JDC37278	x	x	x	\$1000	\$1000
11	910	2017	Chevy	4500	1HA6GUBG4HN001069	x	x	x	\$1000	\$1000
12	202	2023	Ford	E450	1FDFE4FN9RDD46037	x	x	x	\$1000	\$1000
13	203	2023	Ford	E450	1FDFE4FN7RDD46053	x	x	x	\$1000	\$1000
14	204	2023	Ford	E450	1FDFE4FN9RDD45759	x	x	x	\$1000	\$1000
15	205	2023	Ford	E450	1FDFE4FN0RD020748	x	x	x	\$1000	\$1000
16	207	2024	Ford	E450	1FDFE4FN97SDD09493	x	x	x	\$1000	\$1000
17	208	2024	Ford	E450	1FDFE4FN9SDD04716	x	x	x	\$1000	\$1000

Veh #	Cust Veh #	Year	Make	Model	VIN	Liab	PIP	UM	Comp	Coll
18	945	2019	Blue	Bird	1BAKCCEH5MF369515	x	x	x	\$1000	\$1000
19	201	2023	Blue	Bird	1BAKCCJH2PF391420	x	x	x	\$1000	\$1000
20		2019	Jeep	Compass	3C4NJDAB3KT03060	x	x	x	\$1000	\$1000

Driver Schedule

Name
Terry Bedard
Jason Ebert
Paul Furr
David Johnson
Terence Johnson
Kerry Kolle
Brian Larson
Richard Nelson
Eric Olson
Jeffrey Ostlund
Roger Paler
Dallas Rostad
Kenneth Rostad
Leo Schneider
Matthew Stoltenburg
Michael Sundberg

*Please review the list for any changes. If a driver(s) is to be added, we will need full name, date of birth, state where licensed and the drivers license number.

*Quote subject to favorable MVR's

Workers Compensation

Employers Liability

Each Accident Limit	Disease Policy Limit	Disease Each Employee
\$500,000	\$500,000	\$500,000

Worker's Comp Rating Basis

Loc #	State	Code	Classification	Proposed Payroll
1	MN	7382	Bus Co: All Other Employees & Drivers	\$480,000
1	MN	8385	Bus Co: Garage Employees	\$150,000
1	MN	8810	Clerical Office Employees Noc	\$230,000

Umbrella Liability

Coverage Detail

Coverage Description	Occurrence Limit
Umbrella(C)	\$1,000,000

Underlying Policies

Type Of Policy	Policy #	Company	Effective Date	Expiration Date
Employer's Liability	THE O111025	Submission Only	01/01/2026	01/01/2027
Auto Liability	THE O111025	Submission Only	01/01/2026	01/01/2027
General Liability Occurrence	THE O111025	Submission Only	01/01/2026	01/01/2027

Cyber Liability

Coverages

Coverage	Limit 1	Ded
Third Party Aggregate	\$1,000,000	\$2,500
Business Interruption	\$1,000,000	\$2,500
Third Party Aggregate	\$1,000,000	\$2,500
Professional Engineering Fraud	\$250,000	\$2,500

Premium Summary

Proposed Policy Term	Line of Business	Carrier	Writing Carrier	AM Best Rating
01/01/2026 - 01/01/2027	Commercial Property, General Liability, Business Auto, Umbrella(C),	League of Minnesota Cities	League of Minnesota Cities	A
01/01/2026 - 01/01/2027	Workers Compensation	RAS	Dakota Truck Underwriter	A
01/01/2026 - 01/01/2027	Cyber Liability	CRC	Coalition	A-

Line of Business	Proposed Premium
Package (property & general liability)	\$4,525.00
Business Auto	\$42,411.00
Workers Compensation	\$23,827.00
Excess	\$9,729.00
Cyber	\$1,294.18
Total Premium	\$81,786.18

Note: If coverage is not bound by the proposed effective date, premium, coverage, and terms are subject to change.

Marketing	Premium
Auto Owners- Property	\$3,412.69
SFM- Workers Compensation	\$26,964.00
Chubb- Cyber	\$1,464

Binding Requirements

Items needed to Bind:
Signed Proposal
Electronic Delivery Authorization Form - contact:

Coverages to Consider

Provide a Quote	Decline a Quote	Coverage in Force	
		Included in LMCIT Liability	Directors and Officers Liability
	X		Fiduciary Liability
		Included in LMCIT Liability	Employment Practices Liability
		\$250,000	Commercial Crime
	X		Bonds (Commercial or Contract)
		X	Pollution Liability
		QUOTED	Cyber Liability
		\$1M	Umbrella Liability
	X		Flood Insurance
	X		Earthquake Insurance
		X	Ordinance or Law Coverage
			Equipment Breakdown
	X		Professional Liability
		EXCLUDED	Communicable Disease/Virus & Bacteria Exclusion
	X		Drone Coverage
	X		Life Insurance
			Coverage for States Other Than Those Already Listed
			Workers Compensation - Owners, spouses, parent or children
			Higher Limits Are Available Subject to Underwriter Review

I acknowledge that the above coverages have been offered to me, and I have either requested a formal quote or declined the additional coverages. I understand my rejection of these additional coverages may result in the denial of claims in the future.

Named Insured: Otter Express Joint Powers Board Title: _____

Signature: _____ Date: _____