

**Enrolled Memorandum of the Meeting
Study Session/Meeting (Convened Electronically/Hybrid)
Twenty-Ninth Town Council of Highland
Monday, April 18, 2022**

The Twenty-Ninth Town Council of the Town of Highland, Lake County, Indiana met in a study session on **Monday, April 18, 2022**, at 6:30 O'clock P.M., in the regular place, the Highland Municipal Building, 3333 Ridge Road, Highland, Indiana.

*This meeting was convened as both an in person and an electronic meeting. Some persons were participating remotely on a Zoom platform that allowed for real time interaction between and among all of the Town Council and supported the public's ability to observe and record the proceedings. People were able to participate in person and remotely, allowing for all councilors to be simultaneously seen and heard. When the agenda item provided for public comment, this was supported as well. Councilor Thomas Black participated remotely and Councilor Toya Smith, Councilor Mark Schocke, Councilor Roger Sheeman, Councilor Zemen all participated in person.

The meeting was streamed live on the Town of Highland, Indiana Facebook page and participation was supported by the Zoom on-line communication platform.

Silent Roll Call: Councilors Bernie Zemen, Toya Smith, Mark Schocke and Roger Sheeman, were present in person as indicated and Councilor Tom Black participated remotely. The Clerk-Treasurer, Mark Herak was present to memorialize the proceedings. *A quorum was attained.*

Officials Present: John P. Reed, Town Attorney; Peter T. Hojnicky, Police Chief; and William R. Timmer, CFOD, Fire Chief, Mark Knesek, Public Works Director, Ed Dabrowski, IT Director.

General Substance of Matters Discussed.

1. **Discussion:** *Downtown Landscaping Proposal (Works Board Order 2022-08) inclusive of mums.* Public Works Mark Knesek presented to the Council, a revised landscaping proposal inclusive of the mums as requested by Councilor Sheeman. The cost add to have the mums planted in the seven (7) planters downtown is \$3,048. Most of the cost is labor as the existing plants have to be removed and the mums planted. He explained he does not have money in his budget as he only budgeted \$34,900 and would have to seek an additional appropriation. The Town Council discussed the proposal with Councilor Schocke questioning Councilor Sheeman's no vote at the previous meeting on Works Board Order 2022-08. Councilor Sheeman stated his no vote was because he wanted to see the Town spruced up in the fall by the planting of the mums. There was further discussion between Councilor Schocke and Councilor Sheeman on the planting of mums, with a consensus of the elected officials to proceed with the fall planting of the mum. President Zemen advised that the Works Board Order 2022-08 will be on the next plenary meeting.

2. **Discussion: *Highland Neighbors for Sustainability.*** Alex Bazan began the presentation of Highland Neighbors for Sustainability by answering the question, Why a Sustainability Commission? To work along with the Town of Highland to address the growing challenges of environmental sustainability; Increase staff's capacity to accomplish more through passionate and talented resident, serve as sustainability ambassadors to the community and help advise and implement sustainability actions, create greater collaboration, communication, and volunteerism with community members. He answered the question, Why not just a volunteer Sustainability Group? A Sustainability Commission creates a formalized and recognized relationship with the Town Council, its staff, and residents, as elected officials and staff change over time. He then answered, Is there interest in a Sustainability Commission? The commission they are proposing consists of seven (7) members. They know of at least four (4) residents (non-students) that are interested in being on the commission. They also know there is interest from young people to participate. He said that Michigan City, Bloomington, Indianapolis, Goshen and Richmond all have Sustainability Commissions. He provided some examples of accomplishments. Michigan City assisted with SolSmart designation in creating a solar ready community and Flossmoor created a seed library that encourages the growing your own food and the importance of saving seeds for biodiversity. Alex provided the Council with a draft ordinance (attached) with the primary purpose of the Commission to advise, advocate and promote sustainability issues. A fund is established where money can be donated to the commission for Sustainability Commission related efforts. He then asked if the Council had any questions. Prior to the Council asking questions, Council President Zemen opened it up to members in the audience. Those speaking in favor of establishing a Sustainability Commission were: Connie Wachala; Cathy Perrin; David Masciotra; Scott Houldieson.

A discussion took place between the Town Council and those members of the Highland Neighbors for Sustainability. Councilor Schocke asked what was the status of the Carbon Footprint Study the Town signed up for approximately 2 years ago. The Council was advised that Covid had delayed the process but the study was complete and on file with NIRPC. Connie Wachala, a member of the group was going to check with NIRPC as to the status of the report. Councilor Sheeman asked them to define a native plant. Cathy Perrin, described a native plant as one that evolved here. An example of a native plant is goldenrods. It was asked by Councilor Schocke if the group could then provide ordinances from the other communities that have a commission already in place, in addition to the draft ordinance that was provided. General discussion from the Council of combining the Tree Board with a Sustainability Commission. Council President Zemen said he had a Tree Board meeting this upcoming Thursday and he would bring it up at that meeting. In addition, he invited members of the group to attend Thursday's Tree Board meeting. More discussion to follow.

- 3. **Discussion: *Brown Insurance Group.*** Mr. Brown began his presentation by passing out to the Council a 1st Quarter Activity Report 2022. He realized it was a lot of information but his hope was the Council will take it home and read it. Attorney Reed said he would place a copy in Councilor Black's mail box. A copy is on file in the Clerk-Treasurer's office. His purpose for the meeting was to give the Council an

overview of the activities he has been engaged in since taking over the Town's insurance. The most time consuming, he stated, has been to build a concrete asset schedule. The premiums did come under bid price. He has provided a one-page premium summary. He then went over each tab of his Activity Report (on file in the Clerk's Treasurers Office) for the Council. Council Sheeman asked if the Town has not had any major construction, how did the insured value go up? He asked also, with the increased value of the asset schedule, are we going to face an increase in our insurance premiums? Mr. Brown responded that the insurance premiums will remain the same with no increase as he overstated their value when he submitted his proposal. Councilor Schocke asked Mr. Brown to explain how the umbrella portion of our policy works.

- **Update on Asset Schedules;** deductible considerations
 - **1st Quarter Claims and Activity summary;** Few odd things in PW, a WC lawsuit in PD.
 - **Risk Control introductions w/Fire, Public Works and Parks** (held March 30th)
 - o **Spring Training** (Public Works - various topics and lunch - April 20th)
 - o **Mock OSHA inspections** (Public works facility; Lincoln center; Meadows Park building – April 20th)
 - **Business Contracts** (involving contractors, suppliers / vendors, Parks activities)
 - **Drones** (usage, current coverage limitations)
 - **Industry Trends** (reflective of general economy)
4. **Discussion:** *Cancelling the Town Council's May 2nd study session.* There was general consensus to cancel the Council's May 2nd study session to accommodate the setting up of the plenary room for the May 3rd primary election.
5. **Discussion:** *Elimination of the 4th Class Position.* In an effort to make the salary playing field more level with the neighboring police departments, the Chief of Police was proposing to the Council, a change in the current salary ordinance by eliminating the 4th Class Officer position, making the new starting position with no experience 3rd Class. The Chief also proposed additional categories of starting pay based upon the experience level of the new hire. The Chief's new proposal would cost his department an additional \$20,000 which he does not have in his budget and the proposal would affect six (6) current 4th Class Officers. He said that this was the lowest number of applicants they have had in years. Of the 27 applicants (no prior police experience) only 17 showed up for the agility testing at Lincoln Center of which only 9 passed. The starting salary of a police officer in Highland is \$50,800 which is one of the lowest in the area. The salary of a 1st Class Officer in St. John, is \$14,000 higher than that of Highland's 1st Class Officer. Highland's current pay scale makes it difficult to attract officers from neighboring departments and the fear is that many of current officers will seek jobs elsewhere. All of the neighboring departments are in emergency hiring. The

consensus of the Council is that our Officer's pay should be comparable to those of neighboring communities. The Chief said at one (1) time Highland's officers were the 2nd highest in the state and now they are toward the bottom in Lake County alone. There was discussion amongst the Council on how to fund such a proposal considering the restraints of the tax caps. It was the consensus of the Council to move this topic to a later study session.

6. **Discussion:** *Police Department amending their Media Fee Schedule.* Prior to making the proposed changes to the Media Schedule, the Chief of Police checked with the police commission attorney as to what perimeters had to be met when considering modifying the existing fee schedule. Attorney Reed advised the Chief that the fees had to be rationally related to the department's actual costs. The department's new fee schedule could not exceed the sum of the department's actual time and costs in supplying a duplicate of a computer disc or other storage medium containing a law enforcement recording and the fees have to be applied uniformly to all purchasers. The Chief went on to explained the purpose of the change was to make the fee structure easier and more consistent. For example, Section J, sub-section 2, allows for a specific fee of \$120 for a base recording fee plus the appropriate media fee (\$1.00 for CD or \$10 for a flash drive). The new structure proposed by the Chief was to make one (1) base fee of \$125 which will encompass the base fee and the media fee. Also, the new fee will be applied to each request for a recording, whether the requestor wants a video from the lobby or asks for the video for the outside camera. Everything is now \$125. The consensus of the elected officials was to place the ordinance on the April 25, 2022 Plenary Meeting.

7. **Discussion:** *Bridging of Service.* The motion to consider the Bridging of Service ordinance on first reading, did not receive the unanimous votes necessary to consider on first reading at the April 11, 2022 Town Council Plenary Meeting and was referred to the April 18th study session. Councilor Sheeman began the discussion restating his no vote and by presenting his solution as he advised at the April 11, 2022 Plenary Meeting. Councilor Sheeman proposed that an ordinance be created regarding reinstatement, rather than the Bridging of Service. He proposed, if an employee leaves but decides to return within a year, that employee would receive the same pay and benefit as when they left with the exception of vacation which would be prorated. The employee would be hired back only if an opening existed. His proposal would address the situation in the Fire Department. Councilor Black doubted that Councilor Sheeman's proposal would accomplish the original intent of the Bridging of Service Ordinance, to be able to attract employees from neighboring communities to seek employment with the Town. Councilor Smith also questioned Councilor Sheeman's proposal as dealing with only 1 person or aspect of the Bridging of Service Ordinance and ignoring the majority of the employees. Councilor Schocke felt that Councilor Sheeman's proposal would send the wrong message to our employees. Councilor Schocke felt Councilor Sheeman's proposal would be rewarding an employee who leaves the Town of Highland, then decides they don't like their new job and decide they want to come back. Councilor Sheeman reiterated that his proposal wasn't designed to address the Bridging of Service but to resolve the situation in the Fire Department and the reinstatement would only apply if the Town has an opening for

that employee. There was further discussion with the consensus of the Council was that the Clerk-Treasurer will modify the existing Bridging of Service Ordinance and present it at a later study session.

8. **Discussion:** *Bands for the 4th of July.* The motion to approve the band contracts did garner enough vote to pass at the April 11, 2022 Town Council Plenary Meeting and was carried over to the April 18th study session. The Clerk-Treasurer asked the Council to reconsider, as without bands, it didn't make sense to have a beer garden. The beer vendor has not been contacted bending the outcome on the band vote. Councilor Schocke asked, without taking a vote, how does the Council feel because at the April 11th meeting, the vote was 2 in favor, 1 opposed and 1 abstain. Councilor Schocke asked what the problem was as he didn't want a repeat of the April 11th meeting. Town Attorney Reed explained he thought the problem was the lateness in which he provided the Council with the contracts to review. He provided the contracts to the Council on the morning of Monday's meeting. He explained each band had their own contract and most offered no protection to the town should the band fails to appear. The general consensus of the Council was to proceed and place the contracts on the April 25, 2022 Town Council Plenary meeting.

Mark Herak
Clerk-Treasurer

Sustainability Commission

Create a commission to address environmental issues

Benefits



Prevent damage to property and infrastructure from flooding and storms

Avoid anticipated costs to public health caused by climate change

Create more opportunities for residents to save money on their utility bills



Increase staff's capacity and accomplish more with talented residents

Staff is limited - but we have many passionate and talented residents!



Improvement to quality of life will **attract** more businesses and talent, which will **increase** tax revenue

Enhanced environmental amenities will **increase** tourism of our waterfront and parks



Build stronger relationships and understanding with residents - develop a deeper sense of community!

Improve collaboration with neighboring municipalities and their residents



Reduce household expenses, **improve** air and water quality and public health, **keep and retain** residents, young people, and businesses

Challenges We Face

Flooding and heavy storm events

Rising utility bills

Increasing risks to public health

Littering, poor recycling rate, lack of environmental awareness

Attracting new businesses, employees, residents

Who has a commission on sustainability/environment?

Many communities large and small have a commission that focuses on the environment

Examples in Indiana: Michigan City, Bloomington, Indianapolis, Goshen, Richmond

► Why not us? ◀

What are some examples of accomplishments?

Michigan City

- Assisted with SolSmart designation in creating a solar ready community
- Promoted learning your carbon footprint with Carbon Neutral Indiana
- Collaborated with Parks Department, LaPorte County Solid Waste District, and local 7th graders to upgrade park trash cans to include recycling
- Promoted local organizations and businesses that are going green

Flossmoor

- Created seed library that encourages growing your own food and the importance of saving seeds for biodiversity
- Educated the community about recycling at Homewood Farmer's Market
- Implemented with the local high school a recycling program in lunchrooms and classrooms. They also stopped purchasing and using styrofoam in the cafeteria.
- Held annual 2019 Community Clean Up had that had around 90 volunteers that planted trees, picked up litter, and sorted seeds

Park Forest

- Held annual RecycleFest that since 2016 has diverted over 152,000 pounds of hard to recycle materials from going to the landfill
- Promoted growing local fresh food, meeting neighbors, and reducing stormwater runoff through community garden and rain garden program
- Encouraged through an annual sustainability award residents and businesses to become more green

ORDINANCE NO. [XYZ]

CREATING SEC [XYZ] IN CHAPTER [XYZ] OF THE TOWN OF HIGHLAND MUNICIPAL CODE ESTABLISHING A COMMISSION ON SUSTAINABILITY AND A RESTRICTED, NON-REVERTING DONATION FUND

WHEREAS, managing our natural resources in a sustainable manner is essential for the health and well-being of all people and future generations; and

WHEREAS, nature and its biota of which we share the Earth not only hold an intrinsic value, but also contribute to our well-being, economy, culture, and way of life; and

WHEREAS, sustainable development benefits a town economically, socially, environmentally; and

WHEREAS, with assistance, businesses, community leaders, and neighbors can partner to improve the environmental quality of our community to work together to create a clean, safe, and equitable place to live and work for current and future generations; and

WHEREAS, sustainability involves collaboration with multiple agencies, town departments, commissions, and boards and thus, a Commission on Sustainability would serve to coordinate initiatives, educate the public, and get citizens involved.

NOW, THEREFORE, BE IT ORDAINED by the Town of Highland, Town Council that a Commission on Sustainability shall be established, and Section [XYZ] in the Town of Highland Code is created to read as follows

Sec. [XYZ] Commission on Sustainability

a) **Establishment; Purpose and Intent**

(1) There is hereby established a Commission on Sustainability. The purpose of this Commission is to

- a. Review and analyze the policies relating to the environmental quality of the town, to act as an advisory commission to the Town Council and Council President in their efforts to oversee the protection and integrity of the natural environment, protect and preserve public and private trees, promote growth management and land use planning, minimize air, water, and land pollution, protect downstream areas, and promote recreation opportunities and environmental awareness and advise and recommend on any issue which the Commission determines necessary or advisable for the enhancement and stewardship of the urban forest both public and private;
- b. Provide advice to staff, the Town Council, and the Council President on successful implementation of any plans including but not limited to

environmental sustainability, environmental justice, climate mitigation, climate adaptation, and climate resilience, and on how that work can be performed more efficiently and effectively;

- c. Advise the staff, the Town Council, and the Council President on opportunities to realize equity and fairness across the diverse communities that represent the Town of Highland through its sustainability programs and any policies or actions that impact environmental quality of the town;
- d. Provide suggestions to staff, the Town Council, and the Council President on how to better engage and involve Town of Highland residents and businesses in sustainability issues;
- e. Identify and track the metrics measuring the progress of the sustainability aims of the Commission;
- f. Coordinate communication between agencies, departments, commissions, and boards working on sustainability issues and education;
- g. Perform outreach and coordinate grant development with relevant municipal staff to support sustainability projects in multiple areas;
- h. Collaborate with municipal staff to draft new or amended policies to further the sustainability aims of the Commission.

(2) It shall be the aim of the Commission to:

- a. Advocate all aspects of sustainability: equity, environment, and economy;
- b. Advocate for the conservation of energy sources, energy efficient buildings, and the use of renewable, clean energy;
- c. Promote waste diversion by encouraging composting, recycling, reusing material, and refusing products or materials that would otherwise contribute to polluting our environment and contributing to the waste stream;
- d. Advocate the prevention of illegal dumping and littering;
- e. Promote the use of local food sources and local sourcing of products;
- f. Promote local organizations and businesses that adopt and implement sustainable practices;
- g. Promote the care, stewardship, and respect of natural areas and their respective species;
- h. Promote home gardening, pollinator gardens, and tree plantings that support native species, improve access to fresh foods, and improve our physical and mental health;
- i. Promote the development of public green spaces, sidewalks, and bike paths;
- j. Promote the use of public transportation and eco-friendly vehicles;
- k. Promote the minimization of urban runoff and pollution of our water resources;
- l. Advocate for clean air and water and promote actions that would help improve environmental quality and public health, including but not limited

to reducing noise pollution, light pollution, and the consumption of resource-intensive foods;

- m. Advocate environmental justice principles in all of the Commission's work to ensure equity is fairly reflected for all Town of Highland residents regardless of race, ethnicity, creed, religion, sex, gender identity, sexual orientation, age, and/or disability;
- n. Advocate for local businesses becoming more sustainable;
- o. When appropriate, and subject to the approval of the Council President and the Town Council, enter into contracts and accept grants for the administration of conservation projects that may contribute to the strengthening and refinement of a coordinated sustainability program;
- p. Assure a coordinated Town-wide effort in achieving a comprehensive sustainability program in our community.

b) Membership: Governing Regulation of the Commission

- (1) Appointments. The Commission shall be composed of seven members. All seven (7) members shall be residents of the Town of Highland with at least one (1) member involved in environmental efforts. Two (2) members shall be students that represent the Town of Highland's middle school and/or high school and shall be nominated by their respective principal(s). Members shall be appointed and removed by the Council President, with advice and consent of the Town Council.
- (2) Terms. Four (4) members shall be appointed for a term of two (2) years and three (3) members for a term of one (1) year. Thereafter, each member appointed shall serve for a term of two (2) years or until the member's successor is duly appointed and qualified, or until the member is removed. No members shall serve more than four (4) consecutive terms.
- (3) Compensation. All members shall serve without compensation.
- (4) Expenses. The expenses for carrying on the Commission's activities may be budgeted for and paid out of the funds in the Town treasury and appropriated by the Town Council. Members may be reimbursed for conference fees, travel, mileage, and per diem expenses as preapproved by the Commission on Sustainability.
- (5) Removal. A member of the Commission may be removed by the appointing authority for cause during his or her term. If any member fails to attend (3) successive meetings without cause and without prior approval of the chairperson, the Commission shall declare the member's office vacant and promptly notify the appointing agency of said vacancy.
- (6) Vacancy. The appointing authority shall fill a vacancy on the Commission by appointing a new member for the unexpired term. A vacancy on the commission shall not impair the right of the remaining members to exercise all the powers of the Commission.
- (7) Meetings. The Commission shall convene no less frequently than once every month, unless deemed unnecessary by the chairperson with written agreement by a majority of the members of the Commission. The Commission may meet more often, should the demand necessitate. The Commission may, at any meeting, set a future meeting date.
- (8) Minutes. Minutes shall be kept of all Commission meetings, including the vote of each member upon each action by the Commission. The minutes of all Commission meetings

shall be sent to the Town Clerk and the Council President within thirty (30) days following said meeting.

(9) Quorum. Four (4) members shall constitute a quorum of the Commission at all times.

(10) Election of Officers. At the first meeting of each year, the Commission shall elect members to serve as the Chairperson, the Successor Chair, the Secretary, and the Treasurer for a term of one (1) year.

c) **Organization and Conduct of Meetings.** The Chairperson may call a meeting of the Commission. Meetings may also be called by written notice signed by at least three (3) members of the Commission. The Commission may, at any meeting, set a future meeting date. Decisions are made by simple majority vote.

d) **Duties and responsibilities.** The Commission shall have the duties and responsibilities to carry out the aims and goals as defined in the Section, including, but not limited to, the following:

- (1) Advise the Council President and, where appropriate, the Town Council, on the hiring of any personnel necessary to the implementation of this Section;
- (2) Develop broad sustainability metrics;
- (3) Develop short-term and long-range goals;
- (4) Track annual progress on annual and long-range goals, as well as broad sustainability metrics;
- (5) Report at least annually, in writing, on its activities to the Council President and the Town Council;
- (6) Apply for any federal, state, local, or private grants, appropriations, or gifts, when appropriate, subject to the approval of the Council President and the Town Council, in order to carry out the purposes of the Section;
- (7) Propose other ordinances in order to carry out this Section and to propose additions or amendments to this Section as deemed necessary and appropriate to ensure the effectiveness of this Section
- (8) The Commission may prepare and implement educational programs in order to support and emphasize the purpose and intent of the Section among the various groups and individuals in the Town, to further goodwill among such groups and individuals, and to publicize and encourage participation in this and other boards and commissions.

e) **Intra-governmental Cooperation.** All boards, councils, commissions, and departments of the government of the Town of Highland are directed to give full cooperation to the Town of Highland Commission on Sustainability.

f) **Fund Established.** There is hereby established a Commission on Sustainability Donation Fund. This Fund shall be a restricted, non-reverting fund. The purpose of this Fund shall be for the receipt of money from contributions and donations from private citizens, businesses, organizations, fundraisers, and other possible sources and said monies shall be used for the Commission on Sustainability. Expenditures from this Fund shall be used for the following purposes:

- (1) Materials and supplies for use in the operation of the Commission;
- (2) Education of the public, including promotional, educational, and training supplies, and for community events;
- (3) Training and advocacy for Commission members, including transportation and lodging;

- (4) Educational scholarships; and
- (5) Grants to entities, organizations, and activities identified under Indiana Code as being able to receive aid from a unit, which include the following:
 - (a) Parks, playgrounds and recreational facilities and programs (IC 36-10-2-2);
 - (b) Museums, cultural, historical, and scientific facilities and programs, and community restitution or service facilities and programs (IC 36-10-2-4);
 - (c) Neighborhood center, community centers, civic centers, convention centers as defined by IC 36-10-1-5, auditoriums, arenas, and stadiums (IC 36-10-2-5);
 - (d) Transportation systems (IC 36-9-2-2);
 - (e) Hospitals (IC 36-8-2-5); and
 - (f) Airports, bus terminals, rain terminals, and transportation facilities (IC 9-2-3).

The Commission shall not use the funds in the Fund for any other purposes than those stated herein.

This Ordinance to be effective upon passage by the Town Council, approval by the Council President, and necessary publication, and any necessary approval by the Indiana Department of Local Government Finance.

INTRODUCED BY: _____
 [NAME], Member
 Town of Highland Town Council

CO-SPONSOR BY: _____
 [NAME], Member
 Town of Highland Town Council

 [NAME], Member
 Town of Highland Town Council

 [NAME], Member
 Town of Highland Town Council

 [NAME], Member
 Town of Highland Town Council

Passed by the Town Council of the Town of Highland, Indiana, this ___ day of ___, [XYZ] by a vote of ___ to ___

 [NAME], Member
 Town of Highland Town Council

Approved by me, this ___ day of ___, [XYZ],

[NAME]

Town of Highland, Indiana

ATTEST:

[NAME], Clerk

Town of Highland, Indiana

Trident Coverage / Premium Summary

Line of Business	Subject	Limits	Deductible	Proposed Premium
Property	Blanket Bldg. & Contents	\$62,935,275	\$10,000	\$84,581
	Property Off Premises	\$3,711,587	\$10,000	
	Business Inc. / Extra Expense/ Rental Value	\$4,700,000	24 Hours	
	Blanket Unscheduled Property	\$4,716,447	\$2,500	
	Earthquake	\$10,000,000	\$50,000	
	Flood	\$10,000,000	\$50,000	
Equipment	Blanket Contractors Scheduled Equipment	\$1,200,000	\$2,500	\$11,396
	Leased, Rented or Borrowed Equipment	\$100,000	\$2,500	
	Computer Hardware	\$1,113,685	\$10,000	
Crime	Employee Theft	\$100,000	\$1,000	\$901
	Forgery or Alteration	\$100,000	\$1,000	
	Money/Securities – In & Out	\$10,000	\$1,000	
	Computer Fraud	\$100,000	\$1,000	
	Funds Transfer Fraud	Included	\$1,000	
General Liability	CGL incl. Abuse, Molestation, EMT & Medic	\$1MM / \$2MM	\$10,000	\$47,147
Professional Liabilities	Public Officials Errors & Omission	\$1MM / \$2MM	\$10,000	\$51,291
	Employment Practices	\$1MM / \$2MM	\$10,000	
	Employee Benefits	\$1MM / \$3MM	\$10,000	
	Law Enforcement	\$1MM / \$2MM	\$10,000	
Commercial Automobile	Auto Liability	\$1MM / \$2MM	\$0	\$74,989
	Auto Physical Damage	111 Vehicles	\$1,000 / \$1,000	
Excess Liability	Following Form over GL, Auto, E&O, EPL, EBL, LEL, Sex. Abuse, ER's	\$9MM / \$9MM	\$0	\$24,980
Cyber Liability	Cyber Liability, Expense & Reimbursement	\$1MM / \$1MM	\$25,000	\$20,726
Total Premium:				\$316,011
IPEP WC Premium:	Workers Compensation & Employers Liability	\$1MM/\$1MM/\$1MM	\$0	\$90,299

TOWN OF HIGHLAND

Property & Casualty Insurance

1st Quarter Activity Report 2022

01/01/2022 – 01/01/2023 (Trident)

02/01/2022 – 02/01/2023 (IPEP)

Presented By:
Tom Brown CIC, CRM, CWCA



9105A Indianapolis Blvd. #300 Highland, IN 46322