

MOPERM

NEWSLETTER

[SUMMER 2021 / RELEASED JULY 2021]

Please share this newsletter with employees, officials, and board members.



AT A GLANCE

NEW MEMBER SERVICES MANAGER

Lori Collins has accepted the position of Member Services Manager as of May 2021. Lori started with MOPERM in July 2019 as an Underwriting Assistant.

Lori has a bachelor's degree in Business Administration and Marketing from Columbia College. She came to MOPERM with over 10 years of experience in the insurance industry. She is looking forward to serving MOPERM members in her new capacity.

EMAIL CORRESPONDENCE

To avoid confusion and to expedite responses, please include your four digit member number and/or your complete entity name in any emails sent to MOPERM staff.

OCTOBER 1 RENEWAL: KEY DATES

August 1: Surveys due.

September 1: Policies and invoices released.

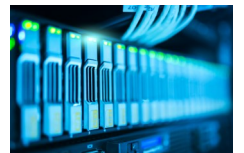
November 1: Renewal payments due.

IMPORTANT CYBER INSURANCE UPDATE

The cyber insurance market has become progressively more unpredictable in recent months as cyber attacks against public entities are surging across the country.

MOPERM has been working diligently with its reinsurance partners to find the best options for MOPERM members to affordably maintain a cyber coverage program. Unfortunately, no company is currently willing to take on the risk of an insurance pool comprised of public entities such as MOPERM, preferring instead to write coverage for cyber-related liabilities on an individual basis. Therefore, effective for members as they renew on and after January 1, 2022, MOPERM will no longer offer cyber insurance coverage. All members will still have cyber coverage from MOPERM until their 2022 renewal date.

We strongly urge you to consult with your insurance broker about your entity's cyber coverage needs and find that coverage on an individual basis.



COURT RULING ON SUNSHINE LAW FEES

In a unanimous 6-0 decision, the Missouri Supreme Court has ruled that public governmental bodies are not permitted to charge for attorney's time spent reviewing materials to be provided to fulfill a Sunshine Law request.

In a recent lawsuit, parties argued whether attorney reviews fall under either "research time" that is permitted in one provision of the Sunshine Law, or "staff time" as allowed in another provision. Judge Patricia Breckenridge stated that the statute would only allow a public governmental body to charge for "research time" required for fulfilling public records request.

The court determined since public governmental bodies are obligated to separate exempt and non-exempt material without regard to any particular records request, that attorney review time is not research time required for filling Sunshine Law requests.

The ruling also prohibits a governmental body's capacity to charge under the "staff time" provision as well. The "staff time" provision allows only providing access to public records that are maintained on computer facilities or other physical media, such as disks or videotapes.

STATE COURT EMPLOYEES & AUTO COVERAGE

It has been brought to MOPERM's attention in recent months that there may be some confusion regarding the use of county-owned vehicles by state employees for state court business. The specific language in the MOPERM Memorandum of Coverage states:

III. WHO IS A COVERED PARTY?

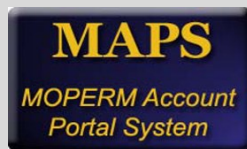
Each of the following is a **Covered Party**, to the extent set forth below:

E. Any person while **using an owned, non-owned or hired automobile** and any person legally responsible for the **use** thereof, provided the actual **use** of the **automobile** is (1) within the course of employment, and (2) in furtherance of the official pursuits of the **Member Agency**.

If a **state** employee is using a county vehicle for **state court official pursuits**, there is no coverage in case of an accident. MOPERM strongly encourage county members to look at how their vehicles are being used to avoid any denial of claims in a situation as stated above.

MOPERM MAPS PORTAL

Many members took advantage of the MAPS portal to complete their renewal surveys for 2021. MAPS is a great asset and allows access to valuable information about a member's coverage.



A User ID and Password are required to log into MAPS. If you would like to schedule a visit or conference call to learn more about the MAPS portal and receive a User ID and Password, please contact:

Lori Collins at lori-collins@moperm.com.

Lori can assist if you are unable to locate your password and user ID. You may also contact Derrick Schaffer at 888-389-8198 ext 1111 or derrick-schaffer@moperm.com for assistance.

PROTECTING YOUR PARKS

Missouri summer heat means more families are outdoors enjoying the public parks and pools. This is the perfect time of year to make sure your park equipment and property are properly covered. If a tree were to fall on a fence surrounding a baseball field during a storm and that fence was not listed on your property schedule, MOPERM would not pay for the damages. It is important to have all of these items inventoried with MOPERM to make sure you are getting the coverage you expect from your MOPERM property policy.



CYBER CLAIMS EMAIL

PLEASE NOTE that "newclaims@markelcorp.com" should ONLY be used to report cyber-related incidents. All other types of claims should be sent to claims@moperm.com. Keeping this information in mind will expedite the adjustment of your entity's claim.

JULY 1 RENEWALS

Renewal coverage documents have been emailed to members and agents. If you have a July 1 renewal date and have not received your coverage documents, please contact the MOPERM's underwriting department.

QUESTIONS OR COMMENTS? CONTACT:

Member Services

Email: memberservices@moperm.com

Phone: 888-389-8198

Fax: 573-751-8276

www.moperm.com



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