

MOPERM

MAPS USER MANUAL

QUESTIONS?

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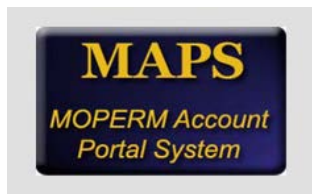
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RENEWALS

Instructions for submitting renewal information follow the Appendix.

MOPERM PORTAL USER MANUAL

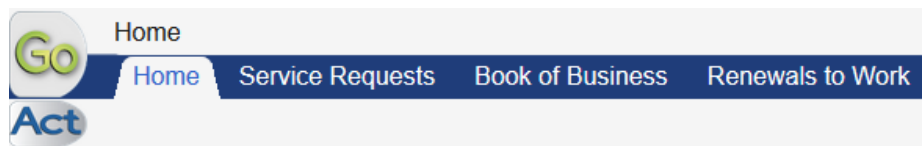
The MAPS user portal is accessed via the MOPERM website, www.moperm.com. Click on the MAPS button in the lower right corner of the screen or the MAPS Access link on the main menu.



The login screen will appear. Enter UserID and password. (For technical assistance, send an email to memberservices@moperm.com.)

SCREENS/MENUS

Two toolbars appear throughout MAPS: **GO** enables users to navigate through various areas where actions/requests may be performed via the **ACT** toolbar.



WELCOME SCREEN - AGENCIES

GO Toolbar

HOME - Lists service options available.

SERVICE REQUESTS - List of all requests that have been submitted.

Agencies will see all requests for all MOPERM accounts. The list may be filtered by member, limited to a particular range of dates, and filtered by status. Service requests may also be submitted via the **ACT** toolbar located on this screen. **Instructions for submitting requests begin on page 5.**

BOOK OF BUSINESS – Lists all of the agency’s MOPERM members.

Members are arranged in alphabetical order. Each member’s active policies, premium for the term, and premium owed may be viewed.

Clicking on the member name opens a member-specific Welcome Screen. See *Welcome Screen – Members* below for further information.

Clicking on the policy number accesses a summary of information relating to that specific policy. See *Policy Summary Screen*, page 4.

RENEWALS TO WORK – Lists all of the members/policies for which the renewal submission process needs to be completed. (See separate instructions for submitting renewals.)

WELCOME SCREEN - MEMBERS

GO Toolbar

HOME – Lists contacts for underwriting, loss control, and claims as well as the five most recently-reported incidents.

ANALYSIS – Provides detailed information about loss ratio, premium, and claims. (Five years' loss history may also be downloaded. See page 14 for instructions.)

SERVICE REQUESTS – List of all requests that have been submitted. The list may be limited to a particular range of dates and filtered by status. Service requests may also be submitted via the **ACT** toolbar located on this screen. **Instructions for submitting requests begin on page 5.**

POLICIES – Links to all of the member's policies from 2010 to present. Clicking any policy number accesses a summary of information relating to that specific policy. See *Policy Summary Screen* below for further information.

ACCOUNTING – Lists outstanding invoices and unapplied cash, if any. *Statement of Account* and *Account Status* reports may be generated in .pdf format via the **ACT** toolbar located on this screen.

ISSUED STATEMENT OF COVERAGE – Lists certificates that have been issued for the policy. Turn off renewal of certificates that are no longer needed. Extend the expiration date of certificates. **PLEASE NOTIFY MOPERM OF ANY CERTIFICATES THAT ARE NO LONGER NEEDED OR USE THE "TURN OFF AUTOMATIC RENEWAL" OPTION.**

DOCUMENTS – Links to all policy documents for the active term.

CONTACTS – Lists contacts on file for the member. Roles are assigned by MOPERM and are primarily for MOPERM's internal use, but please report errors to MOPERM.

POLICY SUMMARY SCREEN

GO Toolbar

POLICY SUMMARY – Lists policy number, effective date, and MOPERM contacts for various services.

PREMIUM – Total written premium for the term, detailed by coverage.

COVERAGES – Lists all available coverages. Coverages on the policy are indicated by an *X* on the left side of the screen, and deductibles, deductible applicability, and coverage limit (liability policy) are shown on the right.

LOCATIONS – Lists covered locations for a property policy but will be blank for most "LP" policy types. (Exception: jail locations may be listed for members that operate jails.) Clicking on the location identifier shows more detail for the address, the specific exposures that are linked to that location, and the total value insured at that location.

SCHEDULES – Provides links to automobile, building, or equipment schedule, depending on the policy. Schedules may be downloaded into an Excel format by clicking *Download Schedules* on the **ACT** toolbar.

NON-SCHEDULED – Displays other exposure data related to the specific policy. Questions about this information should be directed to the Underwriting Representative.

SURVEY – Displays the most recent renewal survey questions and answers.

DOCUMENTS – Links to policy documents for the active term.

SERVICE REQUESTS – List of all requests that have been submitted for the policy. The list may be sorted in various ways but has no filters.

SERVICE REQUESTS

Service Requests may be created from either the Agency welcome screen or the Member welcome screen.

Clicking *New Request* in the **ACT** toolbar triggers a drop-down menu with six options. (If creating a service request from the Agency Welcome screen, the user will be prompted to choose the appropriate member, policy, schedule, etc.)

Add/Edit/Cancel Scheduled Exposure – Request changes to building, equipment, vehicle or other schedules.

Add/Edit Non Scheduled Exposure – **Please do not use this option.** Contact the Underwriting Representative with any questions or changes.

Add/Edit/Delete Location – Request changes to list of locations. For use only with Property coverage.

Request Quote – Request quote instead of an endorsement. (It is recommended that requests of this type be followed up with an email to the Underwriting Representative.)

Request Loss Run – Self-explanatory. (Five years' loss history may also be downloaded from the Analysis area. See page 14 for instructions.)

Request Certificate of Insurance – Self-explanatory.

ADD/EDIT/CANCEL SCHEDULED EXPOSURE

1. ADD A NEW EXPOSURE

Select the appropriate schedule. A list of the current exposures appears.

Click *Request Schedule Add* on the **ACT** toolbar and complete all fields.

TIPS

- Use ALL CAPS for data entry.
- Yellow fields are required.
- Enter separate request(s) for certificates. See page 7 for instructions for certificate requests.
- Adding vehicles
 - o NEVER leave the vehicle type as **UNKNOWN**. See page 15 for an explanation of vehicle types.
 - o ALWAYS provide ORIGINAL cost new if physical damage coverage is required. MOPERM's rating system automatically adjusts for vehicle depreciation.
 - o Use *Notes from Requestor* field to provide additional information.

- Adding Buildings/Structures
 - To add a building at an address that is not currently listed on the member's property coverage, start with **Add/Edit/Delete Location** to create the new Location record. Add the new building as prompted after adding the location.
 - Select the appropriate Class Code/Description, Construction Class, Premises Protection, and Occupancy from the dropdown menus. Definitions begin on page 17.
 - *Structure Identifier* descriptions should not be vague or incomplete. The description should be adequate to convey to all parties a clear representation of the property covered.
 - Values must be entered for structure, contents, EDP and Business Income. Enter **0** if no coverage is needed.
 - Square footage of any added structure is **required**.
 - Use *Notes from Requestor* field to provide additional information.
- Adding Construction and Mobile Equipment
 - Description should include Year, Make and Model if known.
 - Insured value should be the actual cash value of the item. MOPERM's rating system does not adjust for depreciation for equipment.

2. EDIT A SCHEDULED EXPOSURE

Select the appropriate schedule. A list of the current exposures appears. Click on the exposure to be changed.

Click *Request Schedule Change* on the **ACT** toolbar, enter the *Change Effective* date, and edit the information as needed. Click *Save Exposure*.

To change coverage(s) on an exposure, select *Request Coverage Change* on the **ACT** toolbar. Enter the effective date for the coverage change and enter your request in the *Notes from Requestor* field. Click *Save Coverages* at the bottom of the screen.

TIPS

- Do not change the Class Code/Description. Contact Underwriting Representative to change classification.
- Use ALL CAPS for data entry.
- Yellow fields are required.
- To replace an existing item with a new item, *Request Schedule Delete* for the existing item and add the new item using a separate *Request Schedule Add*. Do not request a schedule change or type over an existing exposure.
- Use *Notes from Requestor* field to provide additional information about the request.

3. CANCEL (DELETE) A SCHEDULED EXPOSURE

Select the appropriate schedule. A list of the current exposures appears.

Click on the exposure to be deleted and click *Request Schedule Delete* on the **ACT** toolbar. Enter the date of cancellation and select either *Sold* or *Retired* as the reason. Enter *Notes from Requestor* as desired. If documentation needs to be included with the request, click *Delete and Attach Files*, otherwise, click *Delete*.

ADD/EDIT NON-SCHEDULED EXPOSURE (Please do not use this service request.)

ADD/EDIT/DELETE LOCATION

1. ADD A LOCATION (Add locations only to property coverage and only if a structure at that location will be added as well.)

Choose the appropriate “PP” or “PLP” policy. A list of the current locations appears.

Click *Request Location Add* on the **ACT** toolbar and complete all fields. Click *Save Location and Add Exposure To Location* and proceed to add structure (exposure) as described on page 5.

TIPS

- Location Identifier should be entered as “LOCATION ##” with ## being the next number in the sequence shown on the list of existing locations.
- Use ALL CAPS for data entry.
- All fields (white or yellow) must be completed.
- Provide the 911 address assigned to the location.

2. EDIT A LOCATION

Click on the location to be changed. Enter the effective date, edit the information as needed, and add *Notes from Requestor* as needed. Click *Save*.

3. DELETE A LOCATION

All related exposures must be deleted before a location can be deleted. See page 6 for instructions for deleting scheduled exposures. After those requests have been submitted, the request to delete a location may be submitted. Click on the location to be deleted. Enter the effective date and *Notes from Requestor* as needed. Click *Delete*.

REQUEST QUOTE (Use only for existing policies for current members.)

Enter the *Request Details* for the quote needed and requested date of completion. Click *Submit Request*.

REQUEST LOSS RUN

Enter the *Request Details* and requested date of completion. Click *Submit Request*. (Five years' loss history may also be downloaded from the Analysis area. See page 14 for instructions.)

REQUEST CERTIFICATE OF INSURANCE

MOPERM's Certificate Wizard collects more data than the previous certificate request menu. This should greatly reduce the number of follow-ups that are typically required to process requests. Additionally, if the required certificate is for *proof of coverage*, and the interested party is *already in MOPERM's database*, the user may *issue* and *send* the certificate at the end of the wizard *without waiting for MOPERM staff to*

complete the process. (The final document will be titled **Statement of Coverage** according to MOPERM guidelines.)

The process for requesting a certificate (Statement of Coverage) follows. **All new certificates must be added/requested using this method.** Please note: do not "edit" scheduled property or vehicles in order to add or remove certificate holders. If an existing certificate is no longer needed, please email the underwriter or use the "Turn off automatic renewal" option in the "Issued Statements of Coverage" section of the member menu.

Click *Service Requests*, then *New Request*, and choose *Request Certificate of Insurance*. Members will see the Certificate Wizard at this point. Agents must choose a particular member first.

The Certificate Wizard will open in a new window (if not, check Popup Blocker). Five steps must be completed.

The screenshot shows the 'Portal Service Requests' interface. The navigation bar includes 'Home', 'Analysis', 'Service Requests', 'Policies', 'Accounting', 'Issued Statement of Coverage', and 'Documents'. The 'Service Requests' tab is active, and a progress bar shows five steps: 1. Specify Certificate Holder (highlighted), 2. Specify Certificate, 3. Select Product, 4. Select Exposure, and 5. Upload Agreement.

The main form area is titled 'Who is to be named on the certificate?'. It has two radio buttons: 'Search for certificate holder' (checked) and 'If not found, create new certificate holder'. Below this is a dropdown menu labeled 'Certificate Holder*'. Underneath is a section 'To whom should the certificate be issued?' with an 'Attention' field. The 'Email Details' section includes 'Email Original To' (filled with 'email@test.com'), 'Email Copies To', 'Email Subject*' (filled with 'Certificate of Coverage for COUNTY OF MARYLAND TEST'), and 'Email Message'.

At the bottom right of the form are 'Previous' and 'Next' buttons.

1. Specify Certificate Holder

This is a close-up of the 'Who is to be named on the certificate?' section. It features a checked radio button for 'Search for certificate holder' and a dropdown menu labeled 'Certificate Holder*'. Below it is an unchecked radio button for 'If not found, create new certificate holder'.

Click into the yellow bar and type a few characters of the name of the certificate holder. The certificate holders that are currently in MOPERM’s database will appear.

Who is to be named on the certificate?*

Search for certificate holder

If not found, create new certificate holder

To whom should the certificate be issued?

Attention

Email Details

Email Original To

Email Copies To

Existing Certificate Holders

- JOHN DEERE COMPANY, 2000 JOHN DEERE RUN, CARY, NC 27513
- JOHN DEERE CREDIT, 6400 NW 86TH ST, PO BOX 6600, JOHNSTON, IA 50131-6600
- JOHN DEERE CREDIT CORP., ATTN: JULIE,
- JOHN DEERE CREDIT ISAOA, 22408 NETWORK PL, CHICAGO, IL 60673-1224
- JOHN DEERE FINANCIAL, PO BOX 4450, CAROL STREAM, IL 60197-4450
- LEGACY FARM AND LAWN JOHN DEERE, 17821 E OLDTOWN RD, NEVADA, MO 64772

Choose the desired party. If the party does not appear in the dropdown list, click the “If not found, create new certificate holder” radial button and complete the fields.

If not found, create new certificate holder

The Certificate Holder is a PERSON ORGANIZATION

Organization Or Last Name *

First Name

Address 1* Address 2

City* State*

Zip Code

Telephone Fax

The certificate wizard enables the user to choose recipients for the statements of coverage.

To whom should the certificate be issued?

Attention

Email Details

Email Original To

Email Copies To

Email Subject*

Email Message

Previous Next

- a. Enter the name of the person who should receive the certificate. If unknown, leave blank.

To whom should the certificate be issued?

Attention

- b. A copy of the certificate will be sent automatically to the email address associated with the agency or member login (**Email Original To**). The certificate may also be sent to additional email addresses by entering those email addresses in the **Email Copies To** field. An **Email Subject** is required. A suggested subject will be provided but may be edited. An **Email Message** may also be added.

Email Details

Email Original To: email@test.com

Email Copies To: [Empty field]

Email Subject*: Certificate of Coverage for COUNTY OF TEST

Email Message: [Empty text area]

Previous Next

After completing the email information, click the blue *Next* button to go to Step 2.

2. Specify Certificate

A list of certificate types and descriptions is given. Click the radial button next to the desired certificate type, complete the field describing the agreement (required), and choose how the certificate should be renewed (required). Click the blue *Next* button to go to Step 3 (or click *Previous* to make changes to Step 1).

Portal Service Requests

Home Analysis Service Requests Policies Accounting Issued Statement of Coverage Documents Contacts

1. Specify Certificate Holder 2. Specify Certificate 3. Select Product 4. Select Exposure 5. Upload Agreement

Proof of Coverage
 Used to prove that the entity has purchased coverage from MOPERM. Does not convey any rights to reimbursement for loss or defense costs as a result of the certificate holder's relationship with the entity. May be used with either liability or property coverages.

Loss Payee
 Gives the certificate holder the right to receive reimbursement for covered loss to the item(s) listed. Use when finance agreement, lease agreement, or rental agreement requires the entity to carry coverage for physical damage until the agreement is terminated. Copy of agreement must be provided when prompted.

Additional Named Insured
 Changes the definition of "Who is a Covered Party" to include the certificate holder subject to the terms and conditions of the Memorandum of Coverage. Use when finance agreement, lease agreement, or rental agreement requires the entity to protect the certificate holder against the losses covered by the Memorandum of Coverage. Copy of agreement must be provided when prompted. May only be used for General Liability and Automobile Liability and must be approved by MOPERM.

Bond Trustee
 May only be used for buildings/structures when required by contract between the entity and bond trustee/certificate holder.

Mortgagee
 May only be used for buildings/structures when required by contract between the entity and mortgagee/certificate holder.

Additional Named Insured and Loss Payee
 Combines Liability Loss Payee and Additional Named Insured per descriptions above. May only be used for automobile coverage.

Additional Named Insured and Property Loss Payee
 Combines Property Loss Payee and Additional Named Insured per descriptions above.

Please describe what the agreement is for? [Text field]

Agreement ID [Text field]

How long should this certificate be automatically renewed?*

Do not automatically renew; the agreement will expire before the policy renews.

Renew until the agreement with the certificate holder expires on

Previous Next

3. Select Product

A list of coverages associated with the chosen certificate type appears, along with brief descriptions. Check the coverage(s) needed for the certificate. Click the blue *Next* button to go to Step 4 (or click *Previous* to make changes to Step 1 or 2).

Select Product	Product Description
<input type="checkbox"/> Property	Covers risk of direct physical loss to buildings/structures.
<input type="checkbox"/> Equipment	Covers risk of direct physical loss to mobile articles, contractor's machinery, tools and equipment.
<input type="checkbox"/> Leased Mobile Equipment	Covers risk of direct physical loss to mobile articles, contractor's machinery, tools and equipment.
<input type="checkbox"/> Automobile Liability	Coverage for bodily injury or property damage to a third party arising from the entity's operation of an automobile.
<input checked="" type="checkbox"/> General Liability	Coverage for claims arising out of the entity's operations or injuries that occur on the entity's premises. Most additional insured requests need this product.
<input type="checkbox"/> I don't know	Select this if you don't know which product to pick

4. Select Exposure

Indicate whether particular exposure(s) should be listed on the certificate. If the certificate is for an event, clicking the radial button will cause a field to appear. Enter a description of the event. Click the blue *Next* button to go to Step 5 (or click *Previous* to make changes to Steps 1 - 3).

If the certificate must show a specific exposure then specify below:

- Select from schedules
- Exposure has been added via service request but is not yet on schedule
- Exposure is for an event or is not a scheduled exposure
- Certificate does not need to show a specific exposure

Certificate is for annual fall festival.

5. Upload Agreement

MOPERM's Memorandum of Coverage states that other parties may only be covered when the member is "obligated by virtue of a written contract to provide coverage such as is afforded by [the Memorandum of Coverage]". Therefore, a copy of the agreement must be uploaded for all certificate types other than proof of insurance.

After uploading the agreement, click the blue *Submit* button. A notification that the request has been sent will pop up on the screen, and the user will be returned to the **Service Requests** tab of the Member screen, where all submitted certificate requests may be viewed.

If the request was for a Proof of Coverage certificate and met the requirements given at the beginning of these instructions, the **Status** column will initially show "Submitted." Wait a few seconds and click **Find Service Requests** again, and the **Status** should show "Completed." The certificate will have been emailed according to the data entered in Step 1, and a pdf version of the certificate will appear in the policy documents of the member's current policy year.

For all other certificates, a message that the **Certificate Request has been submitted** will appear.

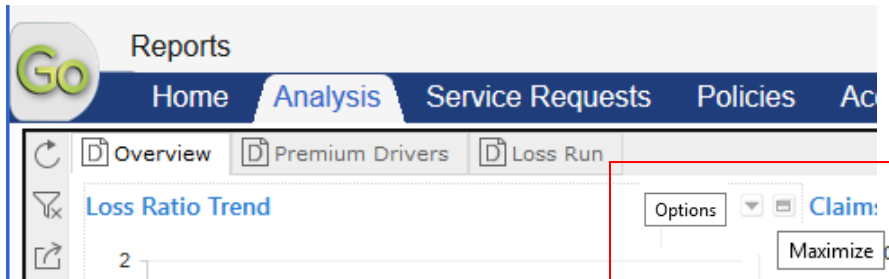
Select	Requested on	Service Request Type	SR Effective/Due Date	Details	Status
<input type="radio"/>	8/15/2018 3:45 PM	Certificate of Insurance	8/20/2018	Proof of Coverage - CATERPILLAR FINANCIAL CORPORATION	Submitted
<input type="radio"/>	8/15/2018 9:37 AM	Certificate of Insurance	8/20/2018	Proof of Coverage - UMB BANK	Submitted
<input type="radio"/>	8/15/2018 9:35 AM	Certificate of Insurance	8/20/2018	Proof of Coverage - JOHN DEERE CREDIT	Submitted
<input type="radio"/>	6/7/2018 3:15 PM	Exposure Add Request	6/5/2018	1996 FORD F150 IFTEFI4N2TLB89608	Completed
<input type="radio"/>	5/24/2018 9:13 AM	Exposure Add Request	5/22/2018	2018 FORD 150 SUPER 1FTEW1EB2KE50307	Completed
<input type="radio"/>	5/24/2018 9:11 AM	Exposure Add Request	5/22/2018	2018 FORD F150 SUPER 1FTEW1EB2KE50308	Completed

MOPERM staff will process the request as soon as possible.

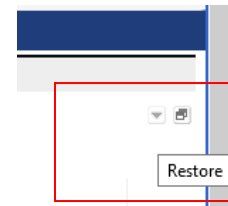
ANALYSIS TAB

The Analysis Tab provides access to detailed information about the member's claims history and the impact of the claims on cost of coverage. Data is based on the most recent five years of coverage and is arranged in three "sub-tabs."

Hovering the cursor near the upper right-hand corner of a section reveals two icons. The dropdown arrow ("Options") enables the export of the data in that chart into one of a number of possible formats. The menu ("Maximize") allows any chart to be enlarged to full screen. (Sample A below.) Hovering the cursor near the upper-right hand corner of the enlarged chart reveals a "Restore" option that will reduce the chart again. (Sample B below.)



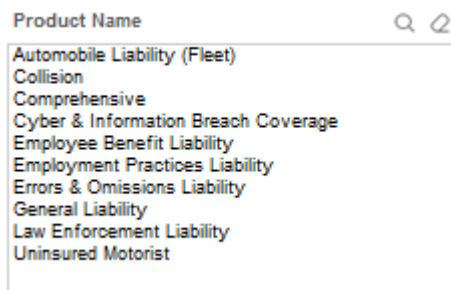
Sample A



Sample B

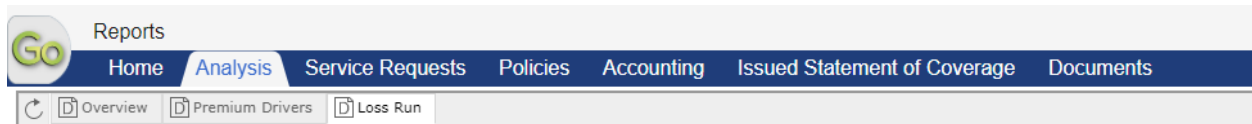
The Overview sub-tab is a "big picture" summary of claims and premium.

The Premium Drivers sub-tab illustrates relationships between claims and costs. The entire page can be filtered by clicking on a particular coverage in the "Product Name" chart. (Ctrl-click to select multiple coverages.) Clear the filter by clicking on the lasso icon.



The Loss Run sub-tab provides a breakdown of claims by coverage, subsidiary/department, etc.

Close-up view of the menu tabs:



Full View of the Loss Run screen:

Net Paid by Pool by Product

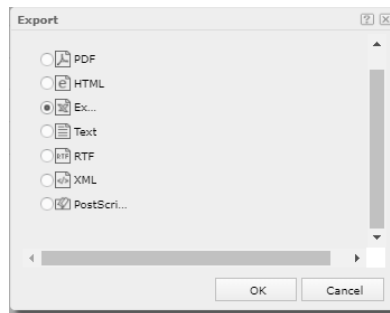
Year	General Liability
2015	\$1,066.98
2016	\$0
2018	\$0

List of Claims

Claim ID	Subsidiary	Coverage	Nature of Loss	Claim Description	Claimant	Date of Loss	Report Date	Status	Pool Paid	Member Paid	3rd Party Recovery
GL15-1	SEWER DEPARTMENT	General Liability	Sewer Backup, Seepage	Sewer backup		12/03/2015	03/21/2017	Closed	\$1,066.98	\$0	\$0
GL16-1	SEWER DEPARTMENT	General Liability	Sewer Backup, Seepage	Sewer backup		09/26/2016	09/28/2016	Closed	\$0	\$0	\$0
GL18-1	SEWER DEPARTMENT	General Liability	Sewer Backup, Seepage	Sewer backup		05/03/2018	05/09/2018	Closed	\$0	\$0	\$0
GL16-1	SEWER DEPARTMENT	General Liability	Sewer Backup, Seepage	Sewer backup		08/15/2016	08/16/2016	Closed	\$0	\$0	\$0

Download Loss History

To retrieve a five-year loss history in Excel format, go to the **List of Claims** chart and hover the cursor in the upper right-hand corner, which will reveal two icons (see red box above). The dropdown arrow (**Options**)* enables the export of the claims into one of a number of possible formats. Click *Export*. Excel is the third option.



Click *OK*. Allow Excel to open the resulting report.

*The menu icon (**Maximize**) allows any chart to be enlarged to full screen. Hovering the cursor near the upper-right hand corner of the enlarged chart reveals a **Restore** option that will reduce the chart again.

APPENDIX

Vehicle Classifications

MOPERM may change selected classification to conform to Underwriting and Rating guidelines.

VEHICLE TYPES:

Unknown Vehicle Type	DO NOT SELECT
Private Passenger	Sedans not used for Law Enforcement
Light Duty Trucks and Tractors (Other than Law Enforcement)	Vehicles between 0 – 10,000 lbs GVW, including SUVs, standard pickup trucks, and motorcycles.
Heavy Duty Trucks and Tractors (Other than Law Enforcement)	Vehicles between 20,000 and 45,000 GVW including aerial lift, dump, garbage and booms
Extra Heavy Duty Trucks and Tractors (Other than Law Enforcement)	Vehicles over 45,000 GVW, Semi-Trailers
School Bus	Use for all types of buses
Antique Vehicle	Vintage vehicles used only on special occasions such as parades and public relation events.
Trolley Car	Streetcar propelled electrically by current taken by means of a trolley from a conducting wire strung overhead or running beneath a slot between the tracks.
Towed Classrooms and Special Purpose Trailers	Customized demonstration or training trailer
Utility Trailer	ATVs, trailers used for transportation and/or storage of equipment
Law Enforcement Private Passenger	Used only by law enforcement
Law Enforcement Light Duty Trucks and Tractors	Vehicles between 0 – 10,000 lbs GVW, including SUVs, standard pickup trucks, and motorcycles used by law enforcement.
Law Enforcement Medium Duty Trucks and Tractors	Vehicles between 10,000 – 20,000 lbs GVW used by law enforcement.
Law Enforcement Heavy Duty Trucks and Tractors	Vehicles between 20,000 and 45,000 GVW used by law enforcement.
Law Enforcement Extra Heavy Duty Trucks and Tractors	Vehicles over 45,000 GVW, Semi-Trailers used by law enforcement.
Ambulance	Ambulance

Equipment Classifications

MOPERM may change selected classification/exposure type to conform to Underwriting and Rating guidelines.

CONSTRUCTION EQUIPMENT

Construction machinery, tools and equipment, including appurtenances thereof, being the property of the Member Agency or, if the property of others, for which the Member Agency may be legally liable in the event of loss. Construction Equipment may include large construction equipment designed for use principally off public roads; vehicles that travel on crawler treads; vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted power cranes, shovels, loaders, diggers or drills, road construction or resurfacing equipment such as graders, scrapers or rollers; and vehicles not described above maintained primarily for purposes other than transportation of persons or cargo.

MOBILE EQUIPMENT

Mobile articles, machinery and equipment (excluding motor vehicles designed for highway use), covering identified property of a mobile or floating nature, being the property of the Member Agency or, if the property of others, for which the Member Agency may be legally liable in the event of loss. Other Mobile Equipment means any of the following types of land vehicles including any attached machinery or equipment:

- Small bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- Vehicles maintained for use solely on or next to premises you own or rent; or
- Vehicles not described above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types: air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment, cherry pickers, devices used to raise or lower workers.
- Police equipment such as radios, radar guns, guns, and computers.

Property Class (Exposure Type)

MOPERM may change selected classification/exposure type to conform to Underwriting and Rating guidelines.

BUILDING WITH CONTENTS – Traditional buildings, either with or without contents. Also used for contents-only coverage.

BUILDING WITH CONTENTS (UTILITY) – Electric power generating plants. Must be approved by MOPERM.

PUMPS – Pumps, lift stations, wells and well houses, generators or generator buildings, central pivot irrigation systems. (Portable generators and generators mounted on trailers should be scheduled as Mobile Equipment)

WATER TOWERS – Standpipes as well as traditional water towers.

COMMUNICATIONS STRUCTURES – Telecommunications structures, radio towers, antennas, wireless towers, repeaters and repeater towers. Include telemetry equipment value in the structure value, not contents or EDP. Siren warning systems may be classified as COMM if Equipment Breakdown coverage is needed.

PROPERTY IN THE OPEN – Structures lacking at least two walls and a roof; playground equipment, fencing, outdoor lighting, siren warning systems that do not require Equipment Breakdown coverage.

WST – Includes any building/structure at the same location address as a described “Water Treatment Plant”, “Wastewater Plant”, “Sewer Plant” or similar. Valuation may include fencing.

EDP FLOATER – For MOPERM use only.

Property Construction Class

MOPERM may change selected construction class to conform to Underwriting and Rating guidelines.

COMM – Used with “Communications Structures” property class/exposure type.

EDP – For MOPERM use only.

EQO – For MOPERM use only.

FRAME – Buildings with walls and interior consisting wholly or partly of wood or other combustible materials. It also includes brick veneer construction, which is a layer of bricks over a wood frame. Stucco on a wood frame also is considered to be frame, as are corrugated metal and other types of siding. Any building with an unknown construction type will be rated as a Frame building. (ISO Class 1 - Frame)

JM (Joisted Masonry) – Exterior walls are constructed of such masonry materials as brick, concrete, gypsum block, hollow concrete block or adobe with combustible floors, roofs and walls. (ISO Class 2 – JM (noncombustible))

NC (Non Combustible) – Structural walls, floors and roofs must be of iron, steel, concrete or other non-combustible materials. Noncombustible is *not* fire resistive construction. (ISO Classes 3-5 – NC, MNC, MFR or SFR)

FIRE RES (Fire Resistive) – Structures of *approved* fire resistive materials having a burn time of not less than 2 hours for walls, floors and roofs. (ISO Class 6 - FR)

PITO – Used with “Property in the Open” property class/exposure type.

PUMP – Used with “Pumps” property class/exposure type.

TOWER – Used with “Water Towers” property class/exposure type.

WST – Used with “WST” property class/exposure type.

Property Premises Protection

MOPERM may change selected premises protection to conform to Underwriting and Rating guidelines.

Not Applicable – Structure is not eligible for a premises protection modifier (COMM, EDP, PITO, Pump, Tower, and WST)

Sprinklers, Central Station Alarm or Detection and Other Suppression Systems, Intrusion – Structure has one or more of the indicated protections in working order. Central Station Alarm communicates with local fire, law enforcement, or other agency. Please indicate which system is applicable.

Automatic or Manual Fire Alarm – Structure has a fire alarm in working order.

Smoke or other alarms, or central station alarm – Structure has battery-operated or hard-wired alarms that do not communicate with a local fire or law enforcement agency.

No Protection - Minor Exposure (Office, Fire Station) – Structure has no alarm or detection system but risk is minor, such as an office building or fire station.

No Protection - Hazards Present, Exposure Dictates – Structure has no alarm or detection system and hazards exist, such as community center, maintenance building or workshop.