

MOPERM

Missouri Public Entity Risk Management Fund

*Serving Public Entities
Since 1987*

Newsletter August 2020

Greetings and well wishes. MOPERM understands the challenges and struggles everyone has endured during this difficult time. Whether you are working from home or working in the office, MOPERM appreciates the effort it takes to keep your entity fully operational.

Thanks to our valuable members and agents, MOPERM is experiencing another busy and successful year.

OPEN RECORDS REQUESTS: WHEN IT COMES TO LITIGATION, THE SUN STILL MAY SHINE ON CLOUDY DAYS.

As you may recall, the previous Winter 2020 newsletter, which was sent in January 2020, included an article regarding Missouri's "Open Records" / "Sunshine Requests".

The original article addressed the circumstances under which records could be considered closed when they relate to pending and potential litigation. The article noted the recent decision of the Missouri Court of Appeals in *Wyrick v Henry*, Case No. WD 82557, (Mo. Ct. App. W.D. November 12, 2019) which significantly narrowed the circumstances under which records could be considered closed when they relate to pending and potential litigation. The various attempts to appeal the Court of Appeals decision have been denied. The Wyrick decision is now final and can be found at 592 SW 3rd 47 (Mo. Ct. App. WD 2019).

If you are unable to locate the previous article, please contact Anna Kabler.
(888) 389-8198 ext. 1116
anna-kabler@moperm.com

2020 Highlights

ACCOUNTING INFORMATION

ACH/EFT

MOPERM now offers the option to make your contribution payments electronically (ACH/EFT). By using electronic fund transfer, members will see a great reduction in the overall processing time for payments to post to their accounts!

For more information about this time-saving option, contact Barbara Warner @ 888-389-8198 (ext 1120), barb-warner@moperm.com or Vickie Akin @ 888-389-8198 (ext 1114), vickie-akin@moperm.com

MOPERM's Accounting Unit will be happy to assist you with your payment questions.

NEWS FROM THE UNDERWRITERS' DESK

MOPERM's new "Package Policy" began rolling out on July 1. This new policy type combines all coverages into one invoice and one (rather large) policy document. Members that have both liability and property coverage with MOPERM and are either direct-written or agent-written for BOTH coverages will receive this new policy type at their next renewal.

The surveys for the January 2021 renewals will be sent out on **August 31**. Starting this year, all members that are not represented by agents* will have the option of submitting their survey responses and change requests electronically using the MOPERM Account Portal System (MAPS). (Refer to the article entitled MAPS portal on page 4 for details.) This portal may be accessed at www.moperm.com, and we encourage all members to take advantage of this more efficient method of submitting renewal information.

*Members that are represented by agents should work with their agents as usual.



Please check out MOPERM's on-line courses. The course catalog is available on our home page www.moperm.com in the Member Services section —> LGU Catalog. Additional courses have been added. There are several courses related to COVID-19.

If your employees work from home when going to the office is not open due to weather or other circumstances, completing some of the courses may benefit employees and your entity.

Please contact Anna Kabler if you need a user ID and password or need assistance.

COVID-19

The current pandemic has generated a number of questions regarding coverage, but the questions fall into one of two general categories.

“Does business interruption coverage apply to income lost because of the fact that we had to close during the pandemic?”

Answer: In addition to the fact that loss due to “disease” is specifically excluded by the Property Memorandum of Coverage, business interruption coverage applies only when income is lost due to covered physical loss or damage to insured property.

“Is our entity covered if someone claims they contracted COVID at our _____?” (fill in the blank with “pool”, “city hall”, etc.)

Answer: As with other liability situations, the claimant would have the burden of proving that the member entity was responsible/liable for the claimant’s illness.*

*Due to requirements from MOPERM’s reinsurers, specific exclusions for “organic pathogens” and “communicable disease” are being added to MOPERM’s memorandums of coverage beginning with members that renewed on July 1, 2020. Complete details will be provided with each member’s renewal pricing.

Please refer to MOPERM’s April 2020 Newsletter for additional information concerning COVID-19 issues, which also included Ensz & Jester P.C. Attorneys At Law Legal Fact Sheet.

All previous Newsletters can be found in the Member Services section on MOPERM’s home page. www.moperm.com

If you would like to schedule a visit or conference call please contact

Anna Kabler

MOPERM Member/Agent Services

(888) 389-8198 ext. 1116

anna-kabler@moperm.com

Other News to Note:

Claims reminders

When submitting a claim or incident, make sure to complete the loss notice for either “Automobile” or “Loss Notice Other Than Automobile” with the pertinent facts of the claim or incident being reported. Attach any additional documentation that has been received or accumulated to aid the adjusters in their investigation. If you are reporting as an incident only, please make sure to mark the box “Report Incident Only.” The incident will be recorded in the system, but will not actually generate a claim or investigation.

If an Automobile Loss Notice is filed, please provide **2 estimates** and make sure to let the body shop know to take good **color photos** of the damage; this will speed up the settlement and payment process. If there are ever any questions, make sure to contact the assigned adjuster as they are most familiar with the claim.

We appreciate your assistance and cooperation in the investigation of all claims. Responding in a timely manner to the adjuster, defense counsel, or independent adjuster (if assigned to one) makes the claims process go smoothly and allows for better handling of the claim.

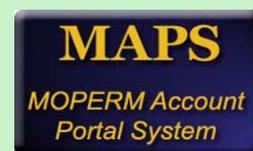
www.moperm.com



MAPS Portal

All MOPERM members may use the MAPS (“MOPERM Account Portal System”) icon on the home page of the MOPERM website to gain access to:

- Policy information, such as coverages and premium costs
- Pertinent documents
- Claim analysis and loss run reports
- Accounting, for account balance or monies due
- Service requests, used to add/edit/delete exposures or locations*
- Renewal surveys



*Members that are represented by agents should work with their agents as usual.

MAPS is a great asset to MOPERM members. A User ID and Password are required to log into MAPS. If you would like to schedule a visit or conference call to learn about the MAPS portal and receive your User ID and Password, please contact Anna Kabler.

If you do not have a password and user ID you may contact Anna Kabler.
anna-kabler@moperm.com



Please share this newsletter and other information received from MOPERM with all employees and Board Members.