

**Mid America Insurance
Conference**

Proposed MAIC Agenda Items

Please submit items to David Walker at dwalker@millsinsurance.com

2017 Officers/Board

Chairman

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Suggestion (1) _____

Vice Chairman

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Treasurer

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Proposed Solution (1) _____

Secretary

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Past Chairman

Paula Merollis, CIC CISR CAWC
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Suggestion (2) _____

Board Members

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Proposed Solution (2) _____

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Administrator

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Name _____ **E-Mail** _____

Agency _____

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City/State/Zip _____

Sample Agenda Item

DEBRIS REMOVAL BROADENING ENDORSEMENT

BACKGROUND:

Many times debris removal coverage is not adequate, especially on total losses. Also, different regions have higher debris removal costs than others. Currently debris removal is 25% of the amount of the loss but is not considered additional insurance. There is than \$10,000 coverage that is additional but that is not adequate most of the time.

SUGGESTED SOLUTION:

We need a broadening endorsement that could be purchased for an additional premium to make the 15% debris removal as additional coverage. It would not have the 25% limitation to the amount of the loss but would be a full 25% of the property value for debris removal that could be used on any covered property loss. This endorsement would negate the policy provision that limits it to 25% of the loss and also the \$10,000 additional coverage, replacing it with coverage for the full 25% if purchased. Also, this same endorsement would have the ability to increase the percentage from 25% to higher percentages. In this way, the requirements of geographical areas as well as certain types of property that might have higher debris removal exposures could be satisfied.