

WMMIC INSURANCE TERMS AND CONDITIONS

The following is provided as a matter of *information only* and does not amend, extend or alter the coverage afforded by the policy.

The information furnished is applicable to those who have an underlying contract or agreement wherein Wisconsin Municipal Mutual Insurance Company is required to provide such insurance.

We are unable to comply with requests to be named as an additional insured. The reason for this lies in Wis. Stats. 893.80(3) which extends limitations of liability to an "action founded on tort" against any "political corporation, governmental subdivision or agency thereof" and against their "officers, officials, agents or employees" for "acts done in their official capacity or in the course of their agency or employment." The immunities flow from the statute and do not flow from any policy of insurance. Our policy insures against the liabilities of its insured. Those liabilities are limited by reason of the statute. Under these circumstances, if an additional insured under our policy does not qualify under the statutes, the liabilities of the additional insured are not limited by the statute. It is for this reason that we must deny requests to be added as an additional insured.

Thirty (30) prior written notice of cancellation, non-renewal, material change or reduction in limits will be given if required by written contract, and that contract is on file with Wisconsin Municipal Mutual Insurance Company.