CLAIMS & COVERAGE OVERVIEW

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Claims & Litigation Director

The Anatomy of MIRMA's Coverage
MIRMA Annual Meeting – July 22nd – 24th. , 2026

TOPICS

Coverages

Procedures

Concerns


Coverages

Coverages

Protected Self Insurance Coverage Packet

Part I: Common Coverage Conditions

Part II: Property Coverage Part

Part III: Comprehensive Liability Coverage Part

Part IV: Miscellaneous Coverage Part

Part V: Cyber Coverage Part

Part II: Commercial Property Part

Section I: Limits of Coverage

Section II: Commercial Property Coverage

Section III: Equipment Breakdown Coverage

Section IV: Special Conditions

Part III: Comprehensive Liability Coverage

Section I: Limits of Coverage

Section II: Deductibles

Section III: Common Exclusions

Section IV: BI & PD Liability

Section V: Personal & Advertising Injury Liability

Section VI: Errors & Omissions

Section VII: Auto Liability Coverage

Section VIII: Special Conditions

Part IV: Miscellaneous Coverages Part

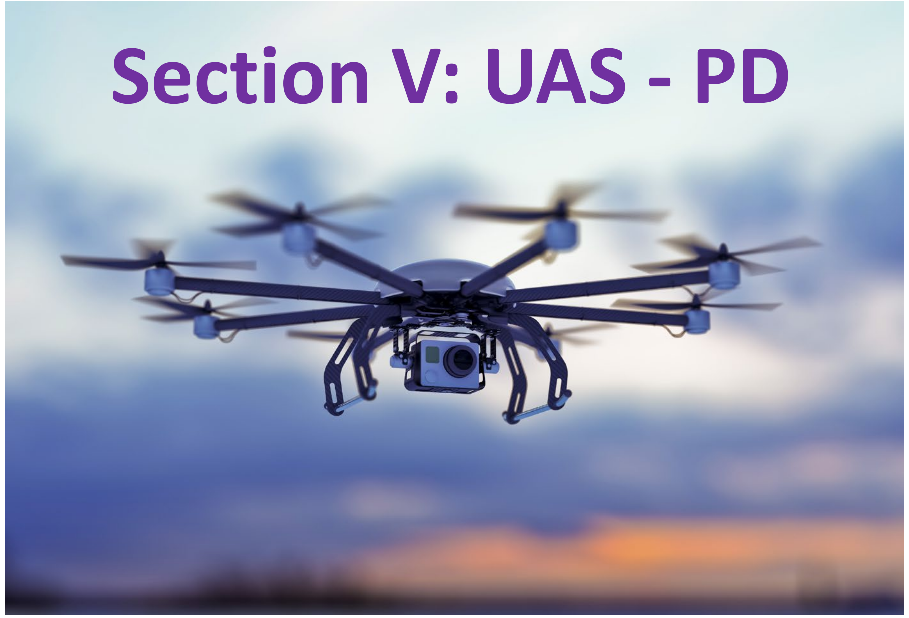
Section II: Crime

Section IV: Auto Physical Damage

Section VI: EPL

Section III: Work Comp

Section V: UAS - PD



Section VI: SAM

Part V: Cyber Coverage Part

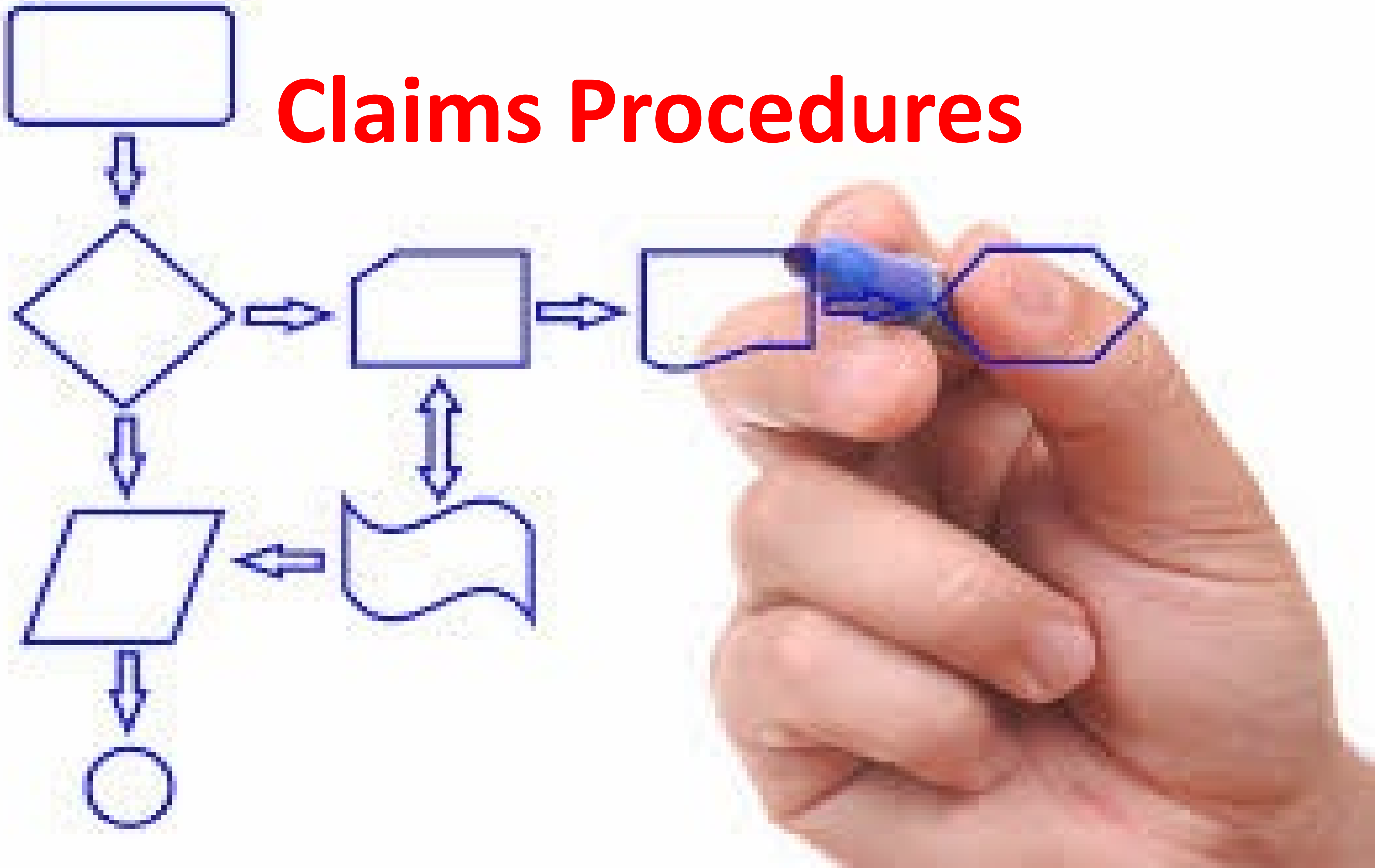
Rules of Thumb

1. If it’s not excluded, it’s covered

2. Sudden and accidental

3. External Cause of Loss

Claims Procedures



Claims Procedures

CLAIMS REPORTING

MIRMA WEBSITE

DOCUMENTATION

Claims Reporting – Work Comp

ClinicalCare 24

MIRMA
Missouri's Municipal Trust

ClinicalCare24

genex
AN ENLYTE COMPANY

IN EVENT OF WORK INJURY,
CALL IMMEDIATELY.

ClinicalCare24

844-229-8555

24-HOURS A DAY, 7-DAYS A WEEK AND HOLIDAYS.

Claims Reporting – Everything Else

Origami

- live.origamirisk.com (or the link on MIRMA's website)
- Enter all information into Origami (red asterisk)
- Member completes their internal form!
- Include *all necessary information*
- *BUT* … don't wait to get every detail either

Documentation

Written Documentation

- ❑ Supervisor's Investigation Report, wage statements, work status slips from the medical provider
- ❑ Written Statements, police reports, etc.
- ❑ Maintenance Records, audit reports, training reports

Audio/Visual Documentation

- ❑ Pictures and/or video of the incident
- ❑ 911 recordings
- ❑ Maps (sewer, FEMA, etc.)

SUPERVISOR'S INVESTIGATION REPORT

To assist our loss control efforts, please identify the factors causing the loss and state the remedy proposed or taken to prevent future occurrences.

		Location Code:
Member:		Department:
Location of Accident:		Date & Time of Accident:
Name of Injured Worker:	Injured Worker's Department:	Injured Worker's Job Title:
Description of Injury:		
Description of Accident:		
Unsafe Condition Causing or Contributing to the Accident (Poor lighting, oily surface, guards missing or not functioning, etc.):		
Unsafe Act or Work Procedure (Guard removed, adjusting moving machine, a specific item of substandard performance or procedure, etc.):		
Remedy (What action has been taken or is proposed to prevent same or similar event):		
Supervisor:	Reviewed & Approved by:	Date of Report:

(Use reverse side for diagram or additional detail)

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Claims Issues

Claims Issues

- Back up reporter
- Handling your own Claim
- Late Reporting (25% deductible up to $5,000)
- Documentation
- Communication
- Record Only v. Record Only (Investigate)
- Liability / Coverage Decisions
- ACV v. RCV

Coverage Disclaimer v. Liability Denial

Coverage Disclaimer

- deals with policy issues/concerns
- 1st or 3rd party

Liability Denial

- deals with the City's Negligence
- 3rd party only

ACV vs. RCV


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