

**STATE OF WISCONSIN**  
**Town of Silver Cliff**  
**Emergency Town Board Meeting**  
**Saturday March 14th, 2026, at 11:00 a.m.. located at the Silver Cliff Town Hall, Marinette County WI**

Minutes

1. Call to order by Chair Dee Farley followed by the Pledge of Allegiance
2. Roll call Chair Dee Farley, Supervisor Jim Fencil, Supervisor Scott Volkmann (via phone), Treasurer Carol Kitchmaster, Clerk Lisa Weinrich - Verification of Meeting Notice on the Town Website and Town Hall
3. Approval of Agenda - Supervisor Jim Fencil added Bob Schuchart to the agenda to speak to the towns people about what the insurance policy is all about; made the motion to accept the agenda with the addition of Bob Schuchart, Supervisor Scott Volkmann seconded, motion carries

**Consider for discussion, approval, or other actionable items:**

4. All insurance offers to be put on the table for discussion including comparison in past and current policy offers for consideration - Chair Dee Farley announced that we did get an offer of insurance through Colleen Mattison who is a broker. Since Bob Schuchart went through the policy with Chair Dee Farley yesterday she asked that he come before the residents and board to describe the policy so it is better understood by all. Bob introduced himself and gave some information about his background in the insurance field, he was an agent for 30 years, masters degree in risk management, owned his own agency and is currently retired. He is here today because the Town of Silver Cliff has asked him to help with reviewing the policy because insurance is complicated. Bob stated that we got a quote from the Horton Group which is a large brokerage for a replacement policy that was cancelled by previous insurance. After reviewing the quote he was surprised that it was very similar to what the previous insurance had. The previous insurance writes weird policy and insures 95% of the townships in the state of Wisconsin, the previous insurance writes it weird and super cheap however the Horton Group came up with something pretty good, there are some adjustments that need to be addressed by the Town Board like the address for the cemetery was wrong and just some other little things. He did speak with Colleen and she suggested that we put the coverage in place and would meet with the Town Board later to make necessary corrections. They are doing the buildings and contents on a blanket basis which is the way it was done before. He then asked if the meeting could be open for public comment so the residents can ask questions. Chair Dee Farley stated that if anyone has any questions they may ask at this time. Bob did point out that there adjustments that have to do with mobile equipment that has to do with the equipment in the fire trucks when they are off premises but we can ask about that once the policy is in place, they are giving us \$100,000 that he doesn't think is enough, we don't need \$300,000 but we should have \$250,000, some adjustments need to be made on the content values which Colleen can do when she is here and can talk to the Board about that in person.

Respectfully Submitted by Lisa K. Weinrich, Silver Cliff Town Clerk

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Jeff DeBauche went through and made sure all the VIN numbers are accurate and up to date unlike the last policy which listed equipment the Town did not have for quite some time but now that is all corrected. Previously the Town had general liability insurance with a limit of \$5 Million for any one incident and \$10 Million Aggregate which means \$10 Million for any one year, now on the quote is \$1 Million per occurrence, \$3 Million per Aggregate but they are offering a \$5 Million umbrella so that would actually be \$6 Million per occurrence which gives the Town \$1 Million than before. Pricing wise what they have offered is comparable to what we paid last year. The previous insurance insures most of the townships in the midwest because many insurance companies have stopped doing it, so it becomes very difficult to find coverage and he knows the Town has contacted numerous agents and places and we have received at least a dozen rejections, it isn't because they don't like the Town of Silver Cliff they just stopped ensuring townships or they will but it will be an offer of \$187,000 for the policy. Bob was pleasantly surprised that we got such a good quote. There was a question about worker's compensation being included in the quote and Bob explained that we had secured worker's compensation prior to getting this quote and since the price of worker's compensation is standardized it doesn't really matter where we get that coverage from but that is something that can be worked out with Colleen. Every year the insurance company should be meeting with the Town Board and reviewing the policy for the upcoming year because this policy is written on a blanket which means every year a statement of value has to be completed. That means every year a review of all the properties and equipment that the Town owns needs to be reviewed and updated so it takes all the limits of all the buildings and contents at a particular address and they add them all together and you get to use the total limit of coverage, for example if only one building is damaged you can add them up together which is a great way to write a policy even though not many companies do that. So every year Colleen should come and review the policy along with the value of the properties being reviewed that will help prevent having an under insured situation. This policy does not include cyber liability which was in place with the previous insurance, the new policy does offer a stand alone quote for cyber liability for an additional \$3561.00, cyber liability gives the Town coverage if there is a data breach which Bob didn't feel was that critical for the Town however Amy Vann informed Bob that we do have information that could be breached from election information, accounting software that has personal information, and the fact we may be starting to accept credit cards are all reasons to have the cyber liability attached to this policy. So if you add it up with the worker's compensation, stand-alone cyber and liability it may come to more than what we paid last year, maybe \$39,000 which still isn't bad and what is being offered is good coverage in his opinion. The bottom line is that there is some tweaking that needs to take place and that is something Colleen can do when she meets with the Board. Not enough limit of

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coverage, for example the Emergency Services Building had \$3.7 Million on the building with an additional amount for the contents where this quote has \$3.7 Million for the building and its contents which he feels is low but again those are all things that can be adjusted. A question of how soon does the policy go into effect and according to what the broker said as of yesterday that she could bind the coverage but her suggestion was in lieu of going back and forth making adjustments she would like us to have her bind the coverage per her quote and adjust it after the policy is in place. She could have bound it on Friday, a normal work day but he feels that if we bound it per her quote coverage could happen today or not til Monday or not really sure on that part of it. Chair Dee Farley said that she did talk to her and that she was told by Colleen that there were a couple documents that need to be e-signed by the Town Chair once the Board approves the offer of insurance and that we would not have to pay right away but that she would invoice the Town. The question asked is this going to be a really good deal the first year and then downhill from then and Bob said that is something that is difficult to predict but we are so far behind the 8 ball that we may not have the luxury of not accepting this. Bob suggests that we spend this next year looking into other insurances when we are not behind the 8 ball so we can be prepared at the time of renewal should we find even a better deal. Bob also stated that most insurance companies right now agree that they write insurance but have no interest in doing it right now, the insurance industry is in turmoil a bit. Laura Fencl asked about Town Board liability which Bob stated was Professional liability which was included in the quote, that coverage will cover the Board should someone want to sue them, without it no one would want to be on the Board. That concluded Bob's presentation. Thank you Bob. Chair Dee Farley stated that for some reason the amount listed on the budget was incorrect and that we need to make a determination of where we were going to get the funds to cover the policy which she doesn't understand, Supervisor Scott Volkmann also stated that he thought we had increased the budgeted amount so not sure how it was missed. Supervisor Jim Fencl stated that the Clerk gave him a breakdown of what we paid last year which was \$34,000. Amy Vannieuwenhoven stated that she believes we can amend the budget at the Electors meeting if it is over \$10,000. Chair Dee Farley stated that she wasn't sure about that. Laura Fencl stated that if you are going to amend the budget then it would have to be done at the Electors meeting however, if we are moving funds from one place to another we do not need to wait until the Electors meeting because it is not increasing the budget. Amy Vannieuwenhoven then asked if we have money available to do that? Chair Dee Farley stated that we are looking at moving things around but that she was not prepared to discuss that today but it will need to be reviewed shortly so that when Colleen gives us the final dollar amount we have it in place. Bob stated that the second we ask her to bind the offer then her office will generate an invoice and mail it to us so that will give us some time to get the funds in

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**Saturday March 14th, 2026, at 11:00 a.m.. located at the Silver Cliff Town Hall, Marinette County WI** place. Supervisor Jim Fencil stated that we had two separate things that we had an extra \$100,000 for, the roads and the recycling so there is money that can be shifted around it shouldn't really affect it which Supervisor Scott Volkmann agreed. Chair Dee Farley asked when Supervisor Scott Volkmann would be back from vacation and Supervisor Scott Volkmann stated that he would be back by the next Board meeting. Chair Dee Farley stated that we will have to have another meeting set up to address the budget issue which she was not going to do today. Supervisor Scott Volkmann said he was glad we got coverage and Bob replied that we don't have anything until we ask Colleen to bind coverage. Chair Dee Farley stated that we could have had coverage yesterday but some of the Board members wanted to have this meeting before signing which she is okay with but it is Saturday and doesn't know what the effective date would be, she plans on e-signing the offer when she gets home but had she signed it yesterday it would have taken effect immediately. Bob stated that he doesn't believe it will go into effect until Monday. Supervisor Scott Volkmann is concerned about a delay due to upcoming weather projections. Supervisor Jim Fencil made a motion to accept this offer of insurance, Supervisor Scott Volkmann seconded, motion carried. Chair Dee Farley stated that the Town of Silver Cliff would like to thank the Town of Athelstane for helping us out during this time. Athelstane Chair Kelly Barnes requested that we notify them when we have insurance because they will continue to house the rescue squad in place until that time. Supervisor Jim Fencil stated that he had already contacted our garbage company (JnS Enterprises) to start picking up garbage weekly due to the situation which would mean they would only have to add another week to the schedule. Supervisor Jim Fencil asked Chair Kelly Barnes about plowing the gravel roads and a discussion ensued regarding how soft the roads were already and how best to proceed with snow removal along with how fortunate it was that Paul was working for Athelstane and that he knows our roads. Laura Fencil asked about the insurance company information that she gave Chair Dee Farley and wanted to know if she should call to let them know we have an accepted offer of insurance or is Chair Dee Farley going to take care of that? Chair Dee Farley stated that she got a couple emails and she informed them that she was not going to pursue getting quotes from them. Clerk Lisa Weinrich asked if Chair Dee Farley had pursued an inquiry made by Colby Chair and Insurance agent for Community Insurance Coop his name is Larry who had reached out to us because they insure municipalities? Chair Dee Farley said to send her a text with his contact information which Clerk Lisa Weinrich stated that she had already done that. Chair Dee Farley then stated that he did in fact contact her and then she stated that she would double check with everyone to make sure they are all aware they do not have to follow up with insurance quotes. Bob offered to the Board in six months from now to come in and help work through additional insurance information and create a spec sheet to assist with any future insurance inquiries. A request was made to provide a copy of last year's policy

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**Saturday March 14th, 2026, at 11:00 a.m.. located at the Silver Cliff Town Hall, Marinette County WI** and the new policy which Chair Dee Farley agreed to. Then Colleen texted Chair Dee Farley and stated that it would be Monday. Chair Kelly Barnes asked if we get the snow as predicted will Silver Cliff be able to clear the driveways so emergency vehicles can get out should there be an emergency call? Chair Dee Farley directed that question to Jeff DeBauche who stated that sending Kelly over would be appreciated even though Jeff has offered to use his own personal vehicle to open the driveways especially if we do get 20 inches and he might not have enough truck to move all that. Amy Vannieuwenhoven then asked Bob about coverage for Jeff DeBauche if he was plowing , Bob stated that he would be okay because he was doing it on a voluntary basis. It was also stated that the Town of Athelstane will be plowing out responders' driveways if there is that much snow so they can respond and asked for a list of Silver Cliff responders so they can make sure they get plowed out as well. Again Chair Dee Farley along with Chief Al Welsh thanked Chair Kelly Barnes and his town for helping us out. Joanne Sisler asked about setting a future meeting because we cannot meet unless it is an emergency meeting? Chair Kelly Barnes stated that we can also have a special meeting. Chair Dee Farley asked for clarification on that question and it was stated for a Regular Town Board Meeting for the location as much as the meeting itself. Amy Vannieuwenhoven clarified that we should probably make a motion to meet at the Athelstane Town Hall so it is on record, Jeff DeBauche stated that if we have insurance we can go back to the town hall. Chair Kelly Barnes stated that if it is for a special or emergency meeting you can have the meeting here, however, if it is the Regular Town Board meeting that is contrary to your regular time and place then it has to be said the time and place but it can't be done at this meeting because it is not on the agenda. Chair Dee Farley asked the rest of the Board if we should set a time next week to meet and determine if we will need to set a meeting date for our Regular Town Board meeting to meet in Athelstane in the event we do not get insurance. It was determined that we will have a Special meeting on Thursday March 19th at 6:00 p.m., we do need to get the Rescue Squad Contract signed also before March 31st. Chair Dee Farley stated that our next Special meeting will be on Thursday at 6:00 pm at the Silver Cliff Town Hall unless something comes up.

**Motion to Adjourn** - Supervisor Jim Fencil made a motion, Supervisor Scott Volkmann second, motion carried at 11:45 a.m.

**NOTE: THE AGENDA IS SUBJECT TO CHANGE AS ALLOWED BY WISCONSIN STATE LAW**

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