



# LOWER MINNESOTA RIVER WATERSHED DISTRICT

## Executive Summary for Action

Lower Minnesota River Watershed District Board of Managers Meeting  
Wednesday, July 16, 2025

### **Agenda Item**

#### **Item 9. A. – June 2025 Advisory Notice to Policyholders**

#### **Prepared By**

Linda Loomis, Administrator

#### **Summary**

The LMRWD received the attached Advisory Notice to Policyholders from Western National Insurance Company, which provides liability insurance to the LMRWD. The Advisory Notice regarding a material restriction or reduction in coverage as described below:

Exclusion - Perfluoroalkyl and Polyflouroalkyl Substances (PFAS) will be added to the renewal policy.

The expiration date is September 8, 2025. The LMRWD has not received an invoice for the renewal premium yet. Last year's premium was \$10,875.

#### **Attachments**

June 2025 Advisory Notice to Policyholder from Western National Insurance Company

#### **Recommended Action**

No action recommended – for information only

LOWER MINNESOTA RIVER WATERSHED DISTRICT  
112 E 5TH ST STE 102  
CHASKA, MN 55318



Date of Notice: 06/30/2025

Named Insured and Address:  
LOWER MINNESOTA RIVER WATERSHED DISTRICT  
112 E 5TH ST STE 102  
CHASKA, MN 55318

RE: Policy No.: 01 CPP 0021514 27  
Type of Policy: General Liability  
Policy State: Minnesota  
Date of Expiration: 45908; 12:01 A.M. Standard Time at the address of the Named Insured

#### **NOTICE OF POLICY CONDITIONAL RENEWAL**

In accordance with policy terms, conditions and applicable statutes, you are hereby notified that the above policy, which will expire effective at and from the hour and date specified above, will be renewed. However, the renewal will be subject to an increase in policy premium and/or a material restriction or reduction in coverage as described below:

Exclusion – Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) will be added to your renewal policy. See attached document titled *ADVISORY NOTICE TO POLICYHOLDERS* for additional information.

Western National Mutual  
Commercial Lines Underwriting Department

CC: 193  
MARSH & MCLENNAN AGENCY LLC  
952-835-4848

## **ADVISORY NOTICE TO POLICYHOLDERS**

This is a summary of the major changes that could affect your policy, depending on the coverage parts you have chosen. No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or endorsements. You should read your policy and review your declaration page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THIS POLICY SHALL PREVAIL.**

Various coverage parts are listed below. Please review your applicable coverage for the change that was made.

### **BUSINESSOWNERS**

#### **REDUCTION OF COVERAGE**

##### **Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) – BP 15 91**

This endorsement excludes coverage for "bodily injury", "property damage" and "personal and advertising injury" related exposures associated with "perfluoroalkyl or polyfluoroalkyl substances" (PFAS), including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of PFAS by any insured or by any other person or entity.

To the extent that current policy exclusions do not apply to liability arising out of PFAS, this endorsement represents a reduction of coverage.

### **GENERAL LIABILITY**

#### **REDUCTION OF COVERAGE**

##### **FOR USE WITH THE COMMERCIAL GENERAL LIABILITY COVERAGE PART**

##### **Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) – CG 40 32**

This endorsement excludes coverage for "bodily injury", "property damage" and "personal and advertising injury" related exposures associated with "perfluoroalkyl or polyfluoroalkyl substances" (PFAS), including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of PFAS by any insured or by any other person or entity.

To the extent that current policy exclusions do not apply to liability arising out of PFAS, this endorsement represents a reduction of coverage.

**FOR USE WITH THE OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART; AND  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART**

**Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) – CG 34 95**

This endorsement excludes coverage for "bodily injury" and "property damage" related exposures associated with "perfluoroalkyl or polyfluoroalkyl substances" (PFAS), including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of PFAS by any insured or by any other person or entity.

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**FOR USE WITH THE RAILROAD PROTECTIVE LIABILITY COVERAGE PART**

**Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) – CG 34 96**

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## **COMMERCIAL LIABILITY UMBRELLA**

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## **COMMERCIAL AUTO DEALERS**

### **REDUCTION OF COVERAGE**

**Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Exclusion For General Liability Coverages  
– CA 27 19**

This endorsement excludes coverage for "bodily injury", "property damage" and "personal and advertising injury" related exposures associated with "perfluoroalkyl or polyfluoroalkyl substances" (PFAS), including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of PFAS by any insured or by any other person or entity.

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***If you have any questions, please contact your independent insurance agent.***

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