



City Council Action Item

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Subject: 2026-2027 Excess Liability Insurance

Meeting Date: August 18, 2026	
Submitted/Presented by/Department: Char Stark/Treasurer	
Action Type	
☒ Consent Item	☐ Discussion/Direction
☐ Public Hearing	☐ Informational Only
☐ Action/Motion	☐ Report
☒ Resolution	☐ Other: Click or tap here to enter text.
Action	
Adopt Resolution No. 26-7, approving non-wavier of statutory limits on insurance coverage.	
Background	
Each year during the annual renewal of insurance coverage the Council must decide if there is a need to increase the insurance liability coverage. The limits set by the state for an individual claimant would be no more than \$500,000 on any claim to which the statutory tort limits apply. The total, which all claimants would be able to recover for a single occurrence to which the statutory tort limits apply, would be limited to \$1.5 million. It was decided during last year's discussion the current policy year that the city would elect to not waive the statutory limits. Staff recommends again to not waive the statutory limits. The city would limit the amount a single claimant could recover to \$500,000 and a total limit for all parties in a single occurrence to \$1.5million.	
Attachments	
Form Resolution	
Previous Relevant Actions	
Alternatives	
Financial	
Budgeted: ☐ Yes	☒ No Financial Impact
Department: n/a	
Account: n/a	
Amount: n/a	