12,130 for the coming year under an agreement approved June 6 by the Board of Aldermen.

Amy DiBlasi with Daniel & Henry Insurance Risk Management, told aldermen at their June 6 meeting the increase of 8.5 percent from the $143,403 paid this last year to the new policy which will cost $155,533.

DiBlasi told aldermen the city's insurable value on property increased to $15.2 million. It had been valued at $14.8 million.

Of the 12 categories listed for insurance coverage, nine had increases, according to a comparison chart showing a summary of the premiums being charged the city. There were two decreases in premiums and one stayed the same.

An increase of $2,559 is listed on property coverage, up to $25,515 from $23,066. The city's general liability coverage will increase by $1,376 to $9,850. The rate had been $8,474.

Commercial automobile coverage will go up by $1,336 to $4,600 with a different carrier.

DiBlasi complimented City Administrator Randy Blaske and city staff for their due diligence in their efforts to address the potential dangers of cyber crimes against the city through insurance coverage. But, their current carrier was no longer offering this type of coverage for municipalities due to ransomware exposures.

The new coverage for cyber crime liability has an increase in the deductible need for umbrella coverage, said "you gotta have it."

She explained the umbrella policy includes everything from windows broken by thrown rocks from city-operated mowers, slips and falls, to sexual assault claims. It provided an additional $1 million in coverage on top of the $3 million "cap" on the claims limit. The new policy has a cap of $5 million on claims.

See City insurance page 8

**Finishing touches**

A Signz360 employee removes the backing Friday morning from a pressurized adhesive vinyl lettering display for the Teens section of the newly created Hermann branch of Scenic Regional Library. Library staff and volunteers were moving into the new facility in the Bavarian Hills plaza last weekend and the facility opened on Monday.

Scenic Regional's Steve Campbell, executive director, said contractor were still working to complete several items on their punch list but that the library was open for business. There is also rental office space adjoining the library which is in the converted retail sales building which once housed the ALCO store. The other half of the building will be a Hermann Area Hospital District clinic.

See page 8 for more on the project.

**PHOTO BY DAVE MARNER**

**Marley R-2, Gasconade R-2 waiting for Parson to sign DVM**

BY ROXIE MURPHY

Gerald, would benefit from being included in the passage of the legislation.
Scenic Regional's new Hermann site now open

Scenic Regional Library staff members Christy Schink (left), associate director of youth and outreach services, and Megan Maurer, assistant director, move a wheel cart load of supplies on Friday morning into the newly created facility in Hermann. The new library site is in part of the former ALCO building in the Bavarians Hills plaza along Highway 19 at the intersection of Route H. It opened on Monday. The site (below, on left) is divided into two separate developments including space for the Hermann Medical Arts building of Hermann Area District Hospital on the far left. Contractors on Friday were installing the vinyl lettering on walls around the interior, vacuuming out duct work (below), and finishing up installation of exterior canopies over the front entrance and the side patio. The library's front desk area is pictured on the bottom, left.

PHOTOS BY DAVE MARNER