



**CALIFORNIA INTERGOVERNMENTAL RISK AUTHORITY
LIABILITY MEMORANDUM OF COVERAGE**

**COVER PAGE
CIRA GL# 2025/26**

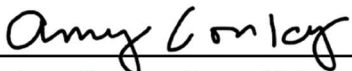
This **Memorandum** specifies the liability coverage afforded under the California Intergovernmental Risk Authority Liability Program. Coverage is afforded for **Bodily Injury Property Damage, Personal Injury, and Public Officials Errors and Omissions** arising out of liability risks to which this **Memorandum** applies, subject to certain exclusions, conditions, definitions and other provisions of this **Memorandum**.

California Government Code §990.4 provides that pooling self-insured claims or losses by public entities does not constitute the business of insurance under the California Insurance Code. There is no transfer of risk from the **Member** entities to the **Authority**, nor any assumption of risk by the **Authority**. The **Authority's** sole duty is to administer the Program adopted by the **Member** entities, as outlined in the Joint Powers Agreement of the California Intergovernmental Risk Authority.

The terms of this **Memorandum** shall be construed in accordance with the principles of California contract law. The **Memorandum** shall not be considered a contract of adhesion but rather a contract designed by mutual negotiation and consent of the **Member** entities. If the language of the **Memorandum** is alleged to be ambiguous or unclear, the issue shall be resolved in a manner most consistent with the relevant terms of the **Memorandum** without any construction, interpretation, or presumption in favor of either the Covered Party or the **Authority**.

Words and phrases that are capitalized and appear in bold print in this Memorandum are defined in Section II.

- A. Member Entity:** City of Grass Valley
- Mailing Address:** 125 East Main Street, Grass Valley, CA 95945
- B. Coverage Period:** From July 1, 2025, 12:01 a.m. to June 30, 2026, 12:00 a.m.
Pacific Daylight Savings Time.
- C. Limit of Coverage:** \$975,000 **Ultimate Net Loss** as the result of any one **Occurrence** because of **Bodily Injury, Property Damage, Personal Injury, or Public Officials Errors and Omissions** or any combination thereof in excess of the Retained Limit.
- \$225,000 **Ultimate Net Loss** for any one **Occurrence** arising from wrongful employment practices.
- D. Retained Limit:** \$25,000 **Ultimate Net Loss** as the result of any one **Occurrence** because of **Bodily Injury, Property Damage, Personal Injury, or Public Errors and Omissions** or any combination thereof.

Signed by: 
Amy Conley, General Manager

Dated: June 30, 2025