

# CSRMA POOLED LIABILITY PROGRAM PROPOSAL

## *Nevada County Sanitary District*

Liability coverage through CSRMA's Pooled Liability Program "PLP" offers an alternative to traditional commercial insurance, in that it is member-owned and operated. Interest earning funds are placed on deposit with the Authority where they are used to pay member's claims and related expenses. Funds that are not spent or reserved are refunded to members through retrospective rating adjustments and dividend payments.

- Coverage: Public Entity Liability, including:
  - General Liability
  - Public Entity Errors & Omissions Liability
  - Automobile Liability
  - Employment Practices Liability
- Occurrence Form - All Coverage Parts
- Territory Covers "Anywhere in the World"
- Policy Form Is "Pay On Behalf"
- Definition Of Insured Includes Past And Present Employees, Volunteers Officers And Directors.
- \$15 Million excess \$750 Thousand reinsured through Munich Reinsurance America and Berkley Public Entity.
- Third Party Claims Administrator: Carl Warren and Company
- Major Exclusions (Including but not limited to)
  - Punitive Damages
  - War, insurrection, invasion, armed rebellion, revolution or terrorism
  - Asbestos and Silica
  - Economic Loss
  - Obtaining remuneration or financial gain to which the COVERED PARTY was not legally entitled
  - Data Breach

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<b>ENTITY NAME</b>	Nevada County Sanitary District
<b>MAILING ADDRESS</b>	950 Maidu Avenue, Nevada City, CA 95959
<b>COVERAGE PERIOD</b>	From <i>TBD</i> to December 31, 2021 12:01 A.M.
<b>DEPOSIT</b>	\$ 304,878 Annual Deposit Premium (Pro-rata <i>TBD</i> )
<b>DEDUCTIBLES</b>	<p>\$ 25,000 per OCCURRENCE, combined for BODILY INJURY, PROPERTY DAMAGE and PERSONAL INJURY</p> <p>\$ 2,500 per OCCURRENCE for PUBLIC ENTITY ERRORS &amp; OMISSIONS other than EMPLOYMENT RELATED PRACTICES</p> <p>\$ 25,000 per OCCURRENCE for EMPLOYMENT RELATED PRACTICES</p> <p>\$ 2,500 per OCCURRENCE for AUTOMOBILE MEDICAL PAYMENTS</p> <p>\$ 250,000 per OCCURRENCE for DAM FAILURE</p>
<b>MAXIMUM COVERAGE LIMIT</b>	<p>\$ 15,500,000 per OCCURRENCE, combined for BODILY INJURY, PROPERTY DAMAGE, PERSONAL INJURY and/or PUBLIC ENTITY ERRORS AND OMISSIONS</p> <p>\$ 15,500,000 per OCCURRENCE for EMPLOYMENT RELATED PRACTICES</p> <p>\$ 25,000 per OCCURRENCE for AUTOMOBILE MEDICAL PAYMENTS</p> <p>\$ 500,000 per OCCURRENCE for DAM FAILURE</p> <p>\$ 500,000 per OCCURRENCE for COMMUNICABLE DISEASE</p> <p>\$ 500,000 per OCCURRENCE for MOLD</p> <p>\$ 10,500,000 per OCCURRENCE for LEAD</p>
<b>EXCESS LIABILITY:</b>	<p>Carrier: Allied World National Assurance Company Limit: 50% or \$5 Million part of \$10 Million Policy No.: 0312-6366</p> <p>Carrier: Great American E &amp; S Insurance Company Limit: 50% or \$5 Million part of \$10 Million Policy No.: 3342504-03</p> <p>\$ 10,000,000 each OCCURRENCE or WRONGFUL ACT</p> <p>\$ 40,000,000 ANNUAL POOL AGGREGATE</p>
<b>ENDORSEMENTS ATTACHED</b>	<p>Endt. 1) Defense of Criminal Actions Brought Against Employees</p> <p>Endt. 2) Exclusion for Communicable Disease – Excess Layer</p> <p>Endt. 3) Exclusion for Communicable Disease &amp; Lead – Excess Layer</p>

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<b>CONDITIONS</b>	<ul style="list-style-type: none"><li>• Premium due and payable within 30 days of binding</li><li>• Executed Joint Exercise of Powers Agreement</li><li>• Executed "Resolution to Join"</li><li>• Executed Participation Agreement</li></ul>
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***NOTE: THIS PROPOSAL IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE FORM IN ANY WAY. PLEASE REFER TO THE COVERAGE FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION***