



# Summary of Coverage 2018-2019

(FOR INTERNAL USE ONLY)

MEMBER:

DATE: 7/1/18

ALBION-LITTLE RIVER FIRE PROTECTION DISTRICT  
 PO BOX 634  
 ALBION, CA 95410

WORKERS' COMPENSATION	LIABILITY	PROPERTY	CRIME
<b>PRIMARY COVERAGE: GOLDEN STATE RISK MANAGEMENT AUTHORITY</b>			
<b>JPA WC 0040</b>	<b>JPA GLA 0040</b>	<b>JPA PROP 0040</b>	<b>JPA MISC 0040</b>
Workers' Compensation	General Liability- BI & PD Occurrence Form; Personal Injury; Contractual Liability; Public Officials Errors & Omissions Liability; Employment Practices Liability	All Risk, incl. Flood <b>Member's All Risk Deductible: \$1,000;</b> Flood Deductible: <b>\$25,000 outside 100 year flood zone; \$100,000 within 100 year flood zone</b>	Employee Theft <b>Member's Deductible: \$2,500</b>
Employer's Liability		Auto Physical Damage <b>Member's Deductible: \$250 Comp; \$500 Collision</b>	Depositor's Forgery or Alteration <b>Member's Deductible: \$2,500</b>
Member's Deductible: \$0	Auto Liability incl. coverage for Any Auto, Hired Auto, Non-Owned Auto and Garage Liability <b>Member's Deductible: \$0</b>	Mobile Equipment <b>Member's Deductible: \$1,000</b>	Theft, Disappearance and Destruction <b>Member's Deductible: \$2,500</b>
		Boiler & Machinery <b>Member's Deductible: \$1,000</b>	Computer and Funds Transfer Fraud <b>Member's Deductible \$2,500</b>
<b>EXCESS COVERAGE: CSAC EXCESS INSURANCE AUTHORITY (CSAC-EIA)</b>			
<b>SEE NOTE BELOW</b>	<b>MOC #EIA-PE 18 EL-63</b>	<b>MOC #EIAPPR18-21</b>	<b>POLICY #15909765</b>
Workers' Compensation: EIA Pool provides \$4,700,000 excess of GSRMA \$300,000 Self-Insured Retention (reinsured by Great American Insurance Co.); ACE American Ins Co. reinsures \$45,000,000 excess of \$5,000,000; Liberty Insurance Corporation provides Statutory excess of \$50,000,000	General Liability I Program: \$25,000,000 inclusive of GSRMA \$250,000 Self-Insured Retention	\$800,000,000 Per Occurrence All Risk subject to GSRMA \$5,000 Deductible	\$15,000,000 Per Occurrence subject to GSRMA \$25,000 Deductible
Employer's Liability: \$5,000,000 Limit inclusive of GSRMA \$300,000 Self-Insured Retention	<b>OPTIONAL EXCESS LIABILITY INSURANCE PROGRAM (OEL) (CSAC-EIA) SEE NOTE BELOW</b>	\$600,000,000 Per Occurrence Annual Agg. Limit Applies to Flood subject to Member's \$25,000 or \$100,000 Deductible (see above)	NOTE: Coverage provided by National Union Fire Insurance Company of Pittsburgh, PA (AIG).
NOTE: Schedule of Insurers and policy numbers will be provided upon request.	OPTIONAL EXCESS LIABILITY INSURANCE PROGRAM (OEL): \$25,000,000 excess of \$25,000,000 for a total of \$50,000,000	Auto Physical Damage "ACV" subject to GSRMA \$10,000 Deductible (\$100,000 for buses)	
	NOTE: Schedule of Insurers and policy numbers will be provided upon request.	Mobile Equipment "ACV" subject to GSRMA \$10,000 Deductible	
		\$100,000,000 Per Accident Boiler & Machinery Limit subject to GSRMA \$5,000 Deductible	
		See MOC Schedules A & B for additional limits & sub-limits.	
		Earthquake Coverage: NO	
		Per Property/Auto Schedule on file with GSRMA	
<b>POLLUTION AND REMEDIATION LEGAL LIABILITY PROGRAM (CSAC-EIA)</b>			
<b>POLICY #PPL G71150756 001</b>			
All GSRMA members share a single sublimit of \$10,000,000 each POLLUTION CONDITION/ \$10,000,000 total Aggregate Liability excess of GSRMA \$75,000 Self-Insured Retention each POLLUTION CONDITION.			
<b>CYBER LIABILITY PROGRAM (CSAC-EIA)</b>			
<b>POLICY #PH1833951 (\$2M Primary); POLICY #MTE9033662-02 (\$3M Excess)</b>			
All GSRMA members share a single sublimit of \$5,000,000 Aggregate for all coverages combined (incl. Claims Expenses), subject to additional sublimits, excess of Member's \$50,000 Self-Insured Retention and (8) hour waiting period for first party claims.			

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# Summary of Major Exclusions 2018-2019

WORKERS' COMPENSATION	LIABILITY	PROPERTY	CRIME
<b>MAJOR EXCLUSIONS</b>			
<ul style="list-style-type: none"> <li>• Punitive or exemplary damages, fines or penalties</li> <li>• Any payments in excess of the benefits regularly provided by the Workers' Compensation law</li> <li>• Labor Code 4850 benefits</li> <li>• Labor Code 4856 benefits</li> <li>• Education Section Codes 44984 and 45192</li> </ul>	<ul style="list-style-type: none"> <li>• Airports/Aircraft</li> <li>• Health Care Professional Liability (limited)</li> <li>• Eminent Domain/Inverse Condemnation</li> <li>• Failure to Supply</li> <li>• Subsidence</li> <li>• Nuclear Material</li> <li>• Pollution (limited)</li> <li>• Dam Failure (unless endorsed)</li> <li>• Asbestos</li> <li>• Fixed Route Transit (unless endorsed)</li> <li>• Punitive Damages</li> <li>• Fiduciary Liability</li> <li>• Employment Retirement Income Security Act (ERISA)</li> <li>• Care Custody and Control</li> <li>• Benefits payable under an employee benefit plan</li> <li>• Non-monetary damages</li> <li>• Breach of Contract</li> <li>• Unlawful Discrimination intentionally committed by, at the direction of, or with the consent of the Covered Party</li> <li>• Violation of Economic or Trade Sanctions</li> <li>• Strip Search (limited)</li> <li>• Violation of Communication or Information Law</li> <li>• Employee Benefits Limitation</li> <li>• Fair Labor Standards Act</li> </ul>	<ul style="list-style-type: none"> <li>• Aircraft, Watercraft, and Rolling Stock</li> <li>• Standing Timber, Growing Crops and Animals (except Specially Trained Animals)</li> <li>• Unscheduled Dams, Piers, Wharves, Docks, Underground Pipes, Outfalls, Tunnels, Bridges, Catwalks, Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals, etc., in excess of \$3,000,000 sublimit unless scheduled</li> <li>• Land and Land values (and water excess of primary limit)</li> <li>• Property in due course of Ocean Marine Transit</li> <li>• Shipment by mail after delivery into the custody of the Post Office Department</li> <li>• Course of Construction (non-incidentals excess of \$100,000,000 project value)</li> <li>• Power Transmission and Feeder Lines more than 1000 feet from insureds premises</li> <li>• Railroad Property except while in Course of Construction</li> <li>• Pollution, Contamination or Seepage (except Accidental Contamination)</li> <li>• Contractors Equipment, unless scheduled</li> <li>• Licensed Vehicles, unless scheduled</li> <li>• Electronic Data Recognition</li> <li>• Computer Virus/Cyber Exclusion</li> <li>• Asbestos excess of the primary limit</li> </ul>	<p>*Exclusion information available upon request.</p>

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