

Special District Risk
Management Authority

Maximizing Protection.
Minimizing Risk.

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**Agenda Item #4
Attachment B
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April 18, 2009

Mr. Jose Henriquez
El Dorado Local Agency Formation Commission
550 Main Street, Suite E
Placerville, CA 95667

Re: General Liability Insurance Coverage

Dear Mr. Henriquez,

Thank you for the opportunity to provide Property and Liability coverage for the El Dorado Local Agency Formation Commission.

In response to the letter dated April 17, 2009 from Larry Costello, El Dorado County Risk Management. I would like to confirm that Special District Risk Management Authority (SDRMA) does not provide commercial insurance coverage. SDRMA is a not-for-profit public agency formed in 1986, under California Government Code Section 6500 et seq., and was established to provide property, liability, and workers' compensation coverage protection and risk management services statewide exclusively for California public agencies.

Upon review of the County's coverage comparison between SDRMA's liability coverage and the CSAC EIA coverage; it states on page 23, that the CSAC EIA policy also excludes Injunctive Relief and Non-Monetary Damages. If the County does include this kind of coverage as stated in the aforementioned letter, there is always the possibility that the County is providing this coverage or similar coverage within their own retained layer. In this situation, we recommend your agency require that the County provide detailed information on this coverage; such as, what limits and aggregate does the County provide for Injunctive Relief or Non-Monetary Damages.

Injunctive Relief and Non-Monetary Damages coverage is not available on a stand alone basis. This type of coverage is commonly excluded coverage that carriers don't endorse.

If you have any questions, please feel free to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read "Ellen Mirabal Doughty".

Ellen Mirabal Doughty
Senior Member Services Representative