

Maximizing Protection.
Minimizing Risk.



Special District Risk
Management Authority

2006 - 2007 Package Program

A Property Liability and Workers Compensation Program for Public Agencies

SDRMA Board of Directors

President	David Aranda	Stallion Springs CSD
Vice President	Ken Sonksen	Sanger Del-Rey Cemetery District
Secretary	John Yeakley	Bear Valley CSD
Director	Harold Gano	Olivenhain Municipal Water District
Director	Thomas Lewis	Trinity County Waterworks District #1
Director	Bill Miller	North of the River MWD
Director	John Woolley	Humboldt Waste Management Authority

SDRMA Program Coverage

Building & Contents	up to	\$ 350,000,000
Boiler & Machinery	up to	\$ 100,000,000
Crime	up to	\$ 400,000
General Liability	up to	\$ 10,000,000
Public Officials E & O	up to	\$ 10,000,000
Employment Practices	up to	\$ 10,000,000
Flood	up to	\$ 10,000,000
Dam Failure Liability (by endorsement)	up to	\$ 10,000,000
Public Officials Personal Liability Protection	up to	\$ 500,000
Workers Compensation		\$ 200,000,000
Employer's Liability		\$ 5,000,000
Medical Benefits	Competitive Rates	

James W. Towns, ARM | Chief Executive Officer

Special District Risk Management Authority
1112 I Street, Suite 300
Sacramento, California 95814-2865
Tel 916.231.4141 Fax 916.231.4111
Toll-free 800.537.7790
www.sdrma.org



Member Focused





Special District Risk
Management Authority

Coverage Type	Limit	Deductible
Property		
Building & Contents	Replacement Cost	
Limits [per occurrence]	\$ 350,000,000	\$2,000
<i>(Included in the above limit are the following specific coverages):</i>		
Accounts Receivable	Included	
Accidental Contamination	\$ 250,000	
Animals (\$50,000 per animal)	\$ 1,000,000	
Business Interruption	\$100,000,000	
Course of Construction	\$ 25,000,000	
Demolition & Increased Cost of Construction	\$ 25,000,000	
Debris Removal	Included	
Electronic Data Processing/Media:	Included	
Extra Expense	\$ 50,000,000	
Fine Arts (Appraised Value)	Included	
Fire fighting expenses	Included	
Flood Coverage (Excluding A and V)	\$ 10,000,000	\$100,000 min
Flood Coverage (A and V)	\$ 10,000,000	\$250,000 min
Off Premises Power Interruption	\$ 25,000,000	
Scheduled Landscaping, Tees/Greens	\$ 5,000,000	
Newly Acquired Property	\$ 25,000,000	
Personal Property	Included	
Terrorism (Domestic)	\$100,000,000	(* Shared limit)
Transit	\$ 25,000,000	
Unscheduled:		
(Roadway, streets, sidewalks, dams)	\$ 500,000	
Valuable Papers	Included	
Watercraft (up to 27 ft.)	\$ 2,500,000	
Rented/Portable Equipment Floater	Included	
Commandeered Property of Others (RCV)	Included	
Error or Omission in description/location	\$ 40,000,000	
Coinsurance Penalty	None	
Boiler & Machinery		
[Accidental Mechanical Breakdown] Repair or Replacement	\$100,000,000	\$1,000
Crime		
Employee Dishonesty	\$ 400,000	\$ 0
Theft, Disappearance	\$ 400,000	
Forgery or Alteration	\$ 400,000	
Computer Fraud	\$ 400,000	

Coverage Type	Limit (*)	Deductible
Public Officials Errors & Omissions Wrongful Acts, Omissions	\$ 2,500,000	\$ 0
Employment Practice Liability Coverage for Wrongful Termination and Employee Discrimination, ADA, ADEA, Title VII, Back Pay Liabilities	\$ 2,500,000	\$ 0*
Employment Benefits Liability Negligent Administration of Employee Benefits	\$ 2,500,000	\$ 0
Public Officials Personal Liability Annual Limit per Board/Aggregate	\$ 500,000	\$ 500
Annual Aggregate	\$ 2,500,000	
Coverage Form	Occurrence	
(*) Additional Coverage Available up to	\$ 10,000,000	
Automobile Liability		
[deductible for property damage only]		\$ 1,000
Annual Aggregate	None	
Uninsured Motorist	\$ 750,000	
Non-owned & Hired Vehicles	Included	
Comprehensive/Collision [optional]	\$250/\$1000	
General Liability		
Limit [per occurrence]	\$ 2,500,000	\$ 0
[deductible for property damage only]		\$ 500
Personal Injury/Property Damage	\$ 2,500,000	
Annual Aggregate	None	
Coverage Form	Occurrence	
(*) Additional Coverage Available up to	\$ 10,000,000	
General Liability Coverage Includes		
▶ Recreational/Athletic Activities	Pollution Liability (Limited)	
Care, Custody & Control of Property	Premises/Operations Liability	
Extended Bodily Injury	Sewer Backups/Overflows	
Fire Legal Liability	Sexual Misconduct	
Fireworks	Skateboard Facilities	
Loading/Unloading Hazardous Material	Sudden & Accidental Release of Chlorine	
Liquor Law Liability	Treated Water/Wastewater as a Completed Product	
Incidental Malpractice	Terrorism (TRIA)	
Owned/Non-owned Watercraft (to 51 feet)	Water Testing Errors & Omissions	
Outside Directorships	Volunteers/Employees	
General Exclusions		
<i>Aircraft Asbestos Breach of Contract Cost of Clean-up for Pollution Failure to Supply Intentional Acts Inverse Condemnation Mold/Seepage & Contamination Watercraft (over 51 ft.) Workers' Compensation Wrongful/Willful Violations</i>		