SWEETWATER SPRINGS WATER DISTRICT

TO: Board of Directors **AGENDA NO. V-G**

FROM: Ed Fortner, General Manager

Meeting Date: September 5, 2019

Subject: SDRMA POLICY LINES OF COVERAGE AND DEDUCTIBLES 2019-2020

RECOMMENDED ACTION:

Receive report from the General Manager. Discussion and possible action.

FISCAL IMPACT:

None

DISCUSSION:

At the August 1st Board Meeting, the Board requested a list of deductibles and coverages for all lines of coverage with SDRMA for the District, Employees, and Board members. Agenda Item V – B.1 is a comprehensive list of these lines of coverage and deductibles. The question was raised about coverage for Board Members. That information is included below.

Staff and Board Members coverage includes:

Public Officials and Employee Errors and Omissions
Coverage for public officials' and directors' "wrongful acts", alleged or actual negligence, errors and omissions, breach of duty, misfeasance, malfeasance, and nonfeasance, and defamation. Limit: $5,000,000 per occurrence/annual aggregate. Deductible: None.

Elected Officials Personal Liability
This highly specialized unique coverage protects elected/appointed officials from claims and settlements arising outside the course and scope of their duties. Coverage includes invasion of privacy, libel, slander, defamation of character, discrimination, false arrest, and malicious protection. Limits: $500,000 per official per year/annual aggregate. Deductible: $500 per claim.

Employee and Public Officials Dishonesty

Coverage protection for member losses resulting from fraudulent or dishonest acts committed by employees, volunteers or board members. Coverage includes larceny, theft, embezzlement, forgery, and wrongful misappropriation. Limits: $1,000,000. Deductible: None.

Special District Risk Management Authority

Policy Lines of Coverage for Program Year 2019-20

SDRMA

Sweetwater Springs Water District

Line of Coverage	Item Count	Total Insured Value (TIV)	Deductible	Limit
Property	45	$3,728,768		
Property			$1,000	$1,000,000,000
Boiler & Machinery			$1,000	$100,000,000
Flood (excluding A and V)			$250,000	$1,000,000,000
Flood (A and V)			$250,000	$1,000,000,000
Pollution			$75,000	$2,000,000
Cyber			$25,000	$2,000,000
Mobile Equipment	12	$132,200		
Mobile/Contractors Equipment			$1,000	$1,000,000,000
General Liability				
Bodily Injury			$0	$5,000,000
Property Damage			$25,000*	$5,000,000
Public Officials Personal			$500	$500,000
Employment Benefits			$0	$5,000,000
Employee/Public Officials E & O			$0	$5,000,000
Employment Practices Liability			$0	$5,000,000
Employee/Public Officials Dishonesty			$0	$1,000,000
Auto Liability	10	$228,973		
Auto Bodily Injury			$0	$5,000,000
Auto Property Damage			$1,000	$5,000,000
Uninsured Motorist			$0	$1,000,000
Auto Physical Damage	10	$228,973		
Auto PD - Comp				$100,000
Auto PD - Collision				$100,000
High Dollar Vehicles				$1,000,000,000
Trailer				
Trailer			$250	$100,000
Workers' Compensation	4			
Employers Liability			$0	$5,000,000
Workers' Compensation			$0	
Endorsements				
Failure to Supply				
GL Prop Loss for Water Damage to Dist. Water Ded. $25K				

* Special Deductibles/Limits