

December 28, 2023

Rae Bell Arbogast  
Alleghany County Water District  
P.O. Box 860  
Alleghany, CA 95910

Re: Indication for Coverage – Alleghany County Water District

Dear Rae Bell,

Thank you for the opportunity to provide this proposal for Alleghany County Water District's membership in Golden State Risk Management Authority (GSRMA). GSRMA has proven to be an excellent risk-pooling option for California special districts.

Unless approved as an exception by the Board, GSRMA requires participation in all coverage programs applicable to your district. In doing so, GSRMA has been able to provide its members with stable rates, and high coverage limits, since 1979. GSRMA currently has over 300 member agencies throughout the State of California.

Please take a moment to review the attached indication which is based on the information you have provided. The following additional documentation is required before a final quote can be prepared and coverage bound:

- "No known loss" letter, or 10-year loss history, for all lines of coverage;
- Completion of the Application for Certificate of Consent to Self-insure (SIP Certificate);
- Signed JPA Agreement (acceptance of, and agreement to abide by, the Golden State Risk Management Authority Joint Exercise of Powers Agreement, and the Golden State Risk Management Authority By-Laws).

Additionally, your Agency's information will be provided to PRISM, our excess carrier, for approval. PRISM must approve your Agency for membership before coverage can be bound. Note that this is an *indication* for coverage and estimates may be modified based on loss experience or change in circumstances.

We look forward to working with your agency. Please feel free to call with any questions.

Sincerely,



Elizabeth "Liz" Smith, CPCU, ARM  
Underwriter  
Golden State Risk Management Authority

## 2023-24 Coverage Summary and Limits

### Comprehensive General Liability

\$50,000,000 Per Occurrence Limits

Broad Occurrence Coverage Including:

- First-dollar coverage – no member retention or deductible for liability losses
- Bodily Injury & Property Damage
- Personal Injury
- Public Officials Errors & Omissions
- Automobile Liability
- Contractual Liability
- Employment Practices Liability
- Excess coverage is provided through PRISM (Public Risk Innovation, Solutions, and Management), one of the largest and most respected public entity insurance programs in the nation.

### Major Exclusions

- Airports/Aircraft
- Health Care Professional Liability (limited)
- Eminent Domain/Inverse Condemnation
- Failure to Supply Fuel, Water or Electricity
- Subsidence
- Nuclear Material
- Pollution (limited)
- Dam Failure (unless endorsed)
- Asbestos
- Fixed Route Transit (unless endorsed)
- Punitive Damages
- Fiduciary Liability
- Employment Retirement Income Security Act (ERISA)
- Care Custody and Control
- Benefits payable under an employee benefit plan
- Non-monetary damages
- Breach of Contract
- Unlawful Discrimination intentionally committed by, at the direction of, or with the consent of the Covered Party
- Violation of Economic or Trade Sanctions
- Strip Search (limited)
- Violation of Communication or Information Law
- Employee Benefits Limitation
- Fair Labor Standards Act
- Wrongful Incarceration - prior to being a member
- Cyber
- Organic Pathogen (Communicable Disease)
- Polyfluoroalkyl (PFAS)

## 2023-24 Coverage Summary and Limits

### Property and Miscellaneous Coverage

\$600,000,000 Limits Per Loss

- Low member deductibles
- All-risk, full replacement cost coverage
- Real and personal property
- Automobile, mobile equipment, boiler and machinery
- Flood coverage included
- No co-insurance clause
- Optional earthquake, watercraft and aviation/airport coverage

### Major Exclusions

- Aircraft, Watercraft, and Rolling Stock
- Standing Timber, Growing Crops and Animals (except Specially Trained Animals)
- 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
- Land and Land values (and water excess of primary limit)
- Property in due course of Ocean Marine Transit
- Shipment by mail after delivery into the custody of the Post Office Department
- Course of Construction (nonincidental excess of \$100,000,000 project value)
- Power Transmission and Feeder Lines more than 1000 feet from insureds premises
- Railroad Property except while in Course of Construction
- Pollution, Contamination or Seepage (except Accidental Contamination)
- Contractors Equipment, unless scheduled
- Licensed Vehicles, unless scheduled
- Electronic Data Recognition
- Computer Virus/Cyber Exclusion
- Asbestos excess of the primary limit
- Communicable Disease
- Error in Design, Faulty Workmanship and Faulty Materials (except for resulting damage)

## 2023-24 Coverage Summary and Limits

### Workers' Compensation Coverage

Statutory Limits/\$5,000,000 Employers Liability

- Complete Self-Administration of Claims
- Coordinated Phone-In Reporting and Injury Triage
- Customized Return-to-Work Programs
- Nationally Recognized for Innovative Claims Management Solutions

### Major Exclusions

- Punitive or exemplary damages, fines or penalties
- Any payments in excess of the benefits regularly provided by the Workers' Compensation law
- Labor Code 4850 benefits
- Labor Code 4856 benefits
- Education Section Codes 44984 and 45192

## 2023-24 Coverage Summary and Limits

### **Cyber Liability\***

\$16,000,000 Aggregate Limit

Claims Made and Reported Coverage Including:

- GSRMA members share a single sublimit of \$16,000,000 Aggregate for all coverages combined (including Claims Expenses)
- Additional sub limits may apply
- Member's Self Insured Retention is \$10,000 and there is an eight (8) hour waiting period for first party claims
- Coverage includes Breach Response
- Coverage includes First Party Loss (Business Interruption, Dependent Business Interruption, Cyber Extortion, Data Recovery)
- Coverage includes Third Party Liability (Data and Network, Regulatory Defense and Penalties, Payment Card Liabilities and Costs, Media Liability)
- Coverage includes eCrime (Fraudulent Instruction, Telephone Fraud)

### **Crime**

\$20,000,000 Limit Occurrence

Coverage Including:

- GSRMA members have a \$2,500 deductible per occurrence
- Coverage includes Employee Theft including Faithful Performance of Duty (per loss coverage)
- Coverage includes Depositor's Forgery or Alteration including Credit, Debit or Charge Card Forgery
- Coverage includes Theft, Disappearance and Destruction – Inside and Outside the Premises
- Coverage includes Computer Fraud and Funds Transfer Fraud
- Coverage includes Money Orders and Counterfeit Paper Currency

### **Major Exclusions**

- Exclusion information available upon request

\*Not all members will qualify for Cyber coverage.



## Contribution Indication

**Policy Period:** 2023-24  
**Coverage Dates:** 4/1/2024 - 7/1/2024  
**Account No:** ALLECOU

Customer Service
For Information on Your Account Visit:
<a href="http://www.mygsrma.org">www.mygsrma.org</a>
GSRMA PO Box 706 Willows, CA 95988
Phone: 530-934-5633 Fax: 530-934-8133

## Alleghany County Water District

2023-24 COVERAGE			CONTRIBUTION
<b>Workers' Compensation</b>	<i>Estimated Payroll</i>	\$12,700	\$856
<b>General Liability</b>	<i>Estimated Payroll</i>	\$12,700	\$1,000
<b>Property</b>	<i>Total Insured Value</i>	\$1,423,009	\$4,172
<b>Auto</b>	<i>Total Insured Value</i>	\$0	\$0
<b>Mobile Equipment</b>	<i>Total Insured Value</i>	\$25,000	\$120
<b>Crime Bond</b>	<i>Exposure</i>	2	\$35
<b>TOTAL ESTIMATED ANNUAL CONTRIBUTION*</b>			<b>\$6,183</b>
<b>TOTAL ESTIMATED PRORATED CONTRIBUTION* (4/1/2024 - 7/1/2024)</b>			<b>\$1,538</b>
<b>TOTAL ESTIMATED PAYMENT</b>			<b>\$1,538</b>

\*Total Contribution is an ESTIMATE ONLY and may not be equal to the final Contribution amount when coverage is bound. Finance charges apply when paying in installments.

**NOT AN INVOICE. INDICATION DATED 12/28/2023 DOES NOT BIND COVERAGE.**



# Contribution Comparison

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## Alleghany County Water District

COVERAGE	2023-24	-	DIFFERENCE	% CHANGE
<b>Workers' Compensation</b>	<b>\$856</b>	<b>\$0</b>	<b>\$856</b>	<b>0.0%</b>
<i>Estimated Payroll</i>	\$12,700	\$0	\$12,700	0.0%
<i>Effective Rate<sup>1</sup></i>	\$6.74	\$0.00	\$6.74	0.0%
<i>Experience Ratio</i>				
<b>General Liability</b>	<b>\$1,000</b>	<b>\$0</b>	<b>\$1,000</b>	<b>0.0%</b>
<i>Estimated Payroll</i>	\$12,700	\$0	\$12,700	0.0%
<i>Effective Rate<sup>1</sup></i>	\$7.87	\$0.00	\$7.87	0.0%
<i>Experience Ratio</i>				
<b>Property</b>	<b>\$4,172</b>	<b>\$0</b>	<b>\$4,172</b>	<b>0.0%</b>
<i>Total Insured Value</i>	\$1,423,009	\$0	\$1,423,009	0.0%
<b>HV Property</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0%</b>
<i>Total Insured Value</i>	\$0	\$0	\$0	0.0%
<b>Auto</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0%</b>
<i>Total Insured Value</i>	\$0	\$0	\$0	0.0%
<b>Watercraft</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0%</b>
<i>Total Insured Value</i>	\$0	\$0	\$0	0.0%
<b>Mobile Equipment</b>	<b>\$120</b>	<b>\$0</b>	<b>\$120</b>	<b>0.0%</b>
<i>Total Insured Value</i>	\$25,000	\$0	\$25,000	0.0%
<b>Crime Bond</b>	<b>\$35</b>	<b>\$0</b>	<b>\$35</b>	<b>0.0%</b>
<i># of Employees</i>	2	0	2	0.0%
<b>Cyber Liability</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.0%</b>
<i>Total Insured Value</i>	\$0	\$0	\$0	0.0%
<b>TOTAL ESTIMATED CONTRIBUTION<sup>2</sup></b>	<b>\$6,183</b>	<b>\$0</b>	<b>\$6,183</b>	<b>0.0%</b>

<sup>1</sup>Amounts are shown rounded to the nearest cents. Actual Effective Rate = Contribution / Payroll \* 100  
<sup>2</sup>Total Contribution is an ESTIMATE ONLY and may not be equal to the final Contribution amount when coverage is bound.  
<sup>3</sup>Pollution coverage included in Property beginning with 2021-22 policy year.

Indication dated 12/28/2023



## Estimated Payroll

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## Alleghany County Water District

### Estimated Payroll for 2023-24

CLASS CODE	DESCRIPTION	# FULL TIME EMPLOYEES	# PART TIME EMPLOYEES	ANNUAL REGULAR PAYROLL	ANNUAL OVERTIME PAYROLL
Other	Other	0	4	\$12,700	\$0
<b>TOTAL</b>		<b>0</b>	<b>4</b>	<b>\$12,700</b>	<b>\$0</b>
Total Regular and Overtime Payroll (OT included at 2/3)					\$12,700
<b>TOTAL ESTIMATED PAYROLL</b>					<b>\$12,700</b>





## Disclosures/Disclaimers

**Policy Period:** 2023-24

**Account No:** ALLECOU

### Customer Service

*For Information on Your Account Visit:*

[www.mygsrma.org](http://www.mygsrma.org)

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This proposal for coverage is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, vehicle schedules, financial data and loss experience, is based on facts and representations supplied to Golden State Risk Management Authority by your agency. This proposal does not reflect any independent study or investigation by Golden State Risk Management Authority or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed coverage (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, GSRMA may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of coverage and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance your agency may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your coverage, please refer to the policy itself. Golden State Risk Management Authority will not be liable for any claims arising from or related to information included in or omitted from this proposal for coverage.