

**Broker and Coverage RFP Selection for:  
Fresno County Employees' Retirement Association  
FCERA Realty Group, LLC**

**Open Date:** February 19, 2020

**Response Date:** 2:00 p.m. PDT Wednesday, May 13, 2020

**CIC Contact Information:** **Chris O'Donnell, CPCU ARM AMIM MBA**  
Senior Consultant - Partner  
Commercial Insurance Consultants Inc.  
Codonell@insconsultants.com  
(716) 634-4341

**Cindy Marano**  
Consultant  
Commercial Insurance Consultants Inc.  
Cmarano@insconsultants.com  
(716) 634-2731

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## Section I – Instruction and General Guidelines

### 1. **Submission of Proposals:**

Proposals are to be submitted based on specifications furnished. Proposers are afforded the opportunity to submit in a separate communication, presented with the proposal, any recommendations for improvement to insurance program. The specifications on the attached pages are to be considered a minimum.

Agents and Brokers are required to submit a written statement as to their qualifications for servicing the insurance needs of FCERA. The statement should include a description of the organization, qualified personnel and the method of servicing and expediting claims.

All quotations must be firm until ninety (90) days after the respective coverages are to be effective.

Ninety (90) days written notice of cancellation, change, or non-renewal to FCERA is required.

### 2: **Items to be Included with Proposal:**

Any variances from the coverages outlined in the specifications attached must be clearly indicated on the proposal summary page.

Brokers must clearly indicate any company quoted. State the name, address and phone number of any company who holds the binding authority in which the broker does not have an agency relationship.

### 3: **Qualifications of Insurance Companies:**

Each proposal must indicate the financial rating for each insurance carrier proposed. Insurance carriers with rating in Best's Insurance Guide of "A" or "A+" will be given preferred consideration. All insurance companies submitting proposals must be licensed to transact business in the state of California.

No insurance company with an AM Best Rating below "A-" will be accepted.

### 4: **Consideration of Proposals:**

FCERA reserves the right to accept or reject any proposed plan, agent, broker or carrier if it is the opinion of management's best interest to do so. Although the premium costs submitted are an essential part of the proposal, and will weigh heavily in the decision-making process, FCERA is not obligated by operation of any statute or regulation to award contracts for insurance on the sole basis of "low

quote”. Factors such as proximity of facilities, experience in handling similar accounts, service quality and financial stability may also be considered.

It is the intent of FCERA to award all coverage to one Proposer. Awards to more than one agent or broker are not contemplated, but FCERA retains the right to issue more than one or no contract as a result of this request for proposal.

#### **5: Conditional Bids:**

By submitting a proposal in response to this request, the individual submitting the proposal must affirm by his or her signature that each of the insurance companies included in the proposer’s submission have indicated their willingness to write the coverage according to the specifications. No quotation will be considered if it bears a qualification such as “Subject to Underwriting Approval”.

Submission will also be evidenced by the licensed broker and/or agent that all requirements of the specifications are understood, have been understood, have been submitted to and accepted by the insurance company and the premium quoted includes all coverages requested.

#### **6: Insurance Related Services:**

The agent or broker must maintain an office with staff adequate to service the insurance program. A staff member must be available in such office, during business hours, who is familiar with the coverage, claims, invoices, endorsements and similar matters.

#### **7: Accuracy of Information Furnished:**

To the best knowledge of FCERA., the information contained in this request of the quotation specifications included herein is accurate. If any variance is noted, however, the data supplied in this specification shall be used for the quotation. Details on variances, together with premium adjustments proposed, should be shown separately.

#### **8: Deviations and Changes from the 2020 Bid Specifications:**

If the quote proposal differs in coverage, limits, terms, conditions or any other aspect from the form 2020 bid specifications, please outline in detail the differences in your proposal from the requested bid specifications.

#### **9. Communication with FCERA (Quiet Period, No Ex Parte Contacts):**

FCERA policy prohibits contact between prospective service providers and FCERA Board members, consultants, or staff during the RFP process. CIC is a consultant of FCERA. From the date of release of this RFP until a proposer is selected and a contract awarded, all contacts and communications regarding this RFP are

restricted to the Q&A process discussed in Section 10 below. Exceptions include communications with FCERA staff during negotiations, presentations, and contract award and execution. Violation of these conditions may result in rejection of a vendor's proposal.

#### **10. Q&A Process**

Questions regarding this RFP or the proposal process must be received by email on or before **2:00 p.m. PDT Wednesday, March 18, 2020**. Please identify the subject line of your email message with the words: "QUESTIONS – FCERA INSURANCE BROKER RFP." Telephone questions will not be accepted. Respondents should direct questions to:

**Cindy Marano**

[Cmarano@insconsultants.com](mailto:Cmarano@insconsultants.com)

All questions will be consolidated into a single Q&A document. The source of the question will not be disclosed. The Q&A document, with responses from CIC and/or FCERA, will be posted on FCERA's website not later than Friday, March 27, 2020.

#### **11. Notice regarding the California Public Records Act and Open Meeting Laws**

The proposal submitted in response to this RFP will be subject to the California Public Records Act (Cal. Gov. Code, § 6250 et. Seq.; the "Act"). The Act provides that all records relating to a public agency's business are open to public inspection and copying, unless an exception applies. In addition, if FCERA chooses to hire, recommend for hire or places proposer on a short list of proposers to be considered for hiring, the entire proposal may appear in a publicly posted agenda packet for a public meeting in accordance with the Ralph M. Brown Act (Cal. Gov. Code, § 54950 et. Seq.). Once received by FCERA, proposals may not be exempt from public disclosure.

#### **12. Conflicts of Interest**

The proposer covenants that it presently has no interest and shall not acquire any interest, direct or indirect, which would conflict in any manner or degree with its performance in response to this RFP. The proposer further covenants that if awarded a contract resulting from this RFP, it employs no person having any such interest nor shall such a person be employed in the future.

#### **13. Errors and Omissions in Proposal**

FCERA reserves the right to waive or permit correction of any minor inconsistencies, errors, or omissions in a proposal prior to the final evaluation of the proposal, request clarification of any issues, or take any other measures with respect to this RFP, in any manner necessary, to serve the best interests of FCERA.

#### **14. Financial Responsibility and Ownership of Documents**

Any cost incurred in the preparation, submission, or presentation of proposals shall be borne solely by the proponent. Responses to this RFP and associated materials will become the property of FCERA and may be returned only at the discretion of FCERA.

## **Section II – Account Overview**

### **OVERVIEW OF FRESNO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION & FCERA REALTY GROUP LLC**

FCERA is a multiple employer, defined benefit, pension plan serving approximately 19,000 employees and retirees of five participating government or agency employers. Located in Fresno, California, FCERA is established and governed under applicable federal law, the provisions of the County Employees' Retirement Law of 1937 (the '37 Act, California Government Code, §§ 31450-31898), the California Pension Protection Act of 1992 (California Constitution, Article 16, § 17), and the California Public Employees' Pension Reform Act of 2013 (PEPRA, California Government Code, §§ 7522-7522.74).

FCERA is administered by a Board of Trustees with plenary authority and fiduciary responsibility for investment of moneys and administration of the retirement system. The Board is composed of nine members and one alternate. Four of the nine trustees are appointed by the County's governing body. The County Treasurer is an ex-officio member and the remaining four trustees, and the alternate trustee, are elected by plan members. As provided by statute and California State Constitution, the Board has exclusive management responsibility for the control and investment of plan assets. The Board operates under the "prudent person" rule, as defined in California Government Code section 31595. The Board is advised by external counsel. FCERA does not manage any funds internally. The fund is advised/managed by external investment consultants and over 40 external investment managers responsible for investing about \$5 billion in assets.

The role of FCERA is to ensure financial security to plan participants by providing secure retirement and disability benefits, quality information concerning those benefits, and prompt, professional and courteous service that meets the highest standards of excellence. In carrying out that role, the Board of Retirement and staff are committed to act for the exclusive benefit of the plan and its participants, manage the assets in a prudent manner, and administer benefits with impartiality.

## **Section III – Broker – Agency**

### **Program Requirements and Questionnaires:**

1. Holistic Risk Management and Insurance program.
2. Proactive, consultative, personal and direct communication, including annual reviews with each key member to assess any changes in exposures, priorities and changing Insurance Market climate.
3. Senior insurance advisor as key account executive & dedicated service team.
4. Quarterly in person meeting or regular monthly conference calls as requested, and annual executive summary.
5. Insurance Carrier Representation for annual meetings with Insured
6. Dedicated Broker Claims representation for submissions, analysis and reviews. Assist with claims advocacy regarding settlements and payments. Quarterly review of claims reviews with the Insured
7. Oversight of Insurers Loss Control plans, services and recommendations to the insured.
8. Provide detailed new and renewal business proposals including recommendations, 30 days prior to expiration
9. Annual transparency of commissions, fees and insurance program options.



## **Broker – Agency Information**

Q1.1. Provide a brief overview and history of the Agency.

Q1.2. Who are the key owners and business partners?

Q1.3. Are there any planned changes within the next year (including principal/ key personnel retirements, public M&A activity)?

Q1.4. Provide details of planned changes of key personnel within the next year.

Q1.5. What is the geographic scope of the firm?

Q1.6. What is the business line focus of your firm?

Q1.7. Provide us with your Certificate of Insurance Evidencing: General Liability, Automobile, Umbrella, Crime and Cyber Limits

Q1.8. Provide us with a copy of your Broker Service Agreement you intend to use.

## **Commercial Insurance Business**

Q2.1. What is your Agency's annual commercial insurance premium volume?

Q2.2. What is the annual commercial insurance premium volume for each of your top five insurance companies?

Q2.3. Please list the excess & surplus lines and other specialty insurance companies that you do business with and provide your annual insurance premium volume for each.

Q2.4. How many similar Public Entities does your Agency represent?

Q2.5. Do you represent insurance companies that can provide insurance in the USA?

## **Experience, Qualifications and Services**

Q3.1. Please select areas of expertise in the firm and provide insight into your experience and approach in arranging insurance for companies of similar size and scope.

Q3.2. Describe any specialty services available.

Q3.3. Describe the technology and informational tools within the firm that are available to help clients mitigate risk.

Q3.4. Does your firm provide educational services?

Q3.5 Does your firm have benchmarking capabilities for premium, coverage, limits for like companies?

## Service Team

Q4.1. Provide the location of the primary servicing office proposed to handle the account and any other office to be involved in servicing.

Q4.2. List the number of professionals in the proposed service office for this risk

Q4.3. Who is the proposed relationship manager for this account?

Provide tenure, experience, current job responsibilities and office location.

Q4.4. Who is the proposed senior adviser that serves as the dedicated company's account executive?

Provide tenure, experience, current job responsibilities and office location.

Q4.5. Who will be the additional day to day service providers proposed for this account? Provide tenure, experience, current job responsibilities and office location for each.

Q4.6. Provide total Agency client staff in service office, number who have left employment and additions to staff within the past 3 years.

Q4.7. Provide a resume or biography on team members proposed to service this account.

Q4.8. Provide an organizational chart showing how each team member fits into the service office and firm structure.

Q4.9. Please provide a copy of your Broker Service Agreement.

Q4.10. What finance vendors do you use?

Q.4.11. Are you compensated by these vendors and, if so, how?

## **Service Approach**

Q5.1. Describe your approach to establishing a new program.

Q5.2. Describe your on-boarding process for new accounts, including staff involvement.

Q5.3. Provide timelines identifying frequency and meeting objectives of direct meetings with clients and underwriters.

Q5.4. Describe your client stewardship goals and processes. How do you measure and evaluate success?

Q5.5. Describe your firm's philosophy on direct interaction between insurance company and client representatives.

Q5.6. Describe your claims handling approach in the event of a large individual claim and the availability of resources in the event of a major catastrophe.

Q5.7. Describe how you would consolidate premium payment and renewal dates for the client.

Q5.8. Describe the service approach that you will use to address the exposures on this account.

## Management & Quality Control Protocols

Q6.1. Describe the protections in place to preserve the confidentiality of client information. *Include a copy of your written policy concerning the handling of confidential information and a copy of your standard service confidentiality agreement.*

Q6.2. Describe your firm's technology & network security policy/standards.

Q6.3. How does your firm confirm coverage placement and changes with insurers?

Q6.4. How does your firm confirm coverage placement and changes with clients?

Q6.5. Summarize your firm's protocols to ensure continuity of service team and service levels.

Q6.6. How do you allocate staff to maintain proper staffing levels?

Q6.7. Describe your firm's procedures for evaluating insurance companies' service capabilities and financial ability to pay losses now and in the future.

Q6.8. Describe your process for notifying your customer of the current carrier's downgrade.

Q6.9. Describe what your actions will be for replacement of the downgraded carrier for this Insured.

## Performance

Q7.1. Provide the number of large clients (with account premium size) the proposed service office has lost in the past three years.

*If any, describe the circumstances.*

Q7.2. Please provide three client references.

Q7.3. How do you measure client satisfaction?

*Provide and comment on your results.*

## Compensation

Q8.1. Does your firm accept contingent income from any insurers?

*Please specify from which insurers you receive contingent income, the basis of the contingencies and the amount received in each of the past three years*

Q8.2. If required that you are to work on a Broker Fee Basis only in lieu of Commissions, please advise if this is acceptable to your firm.

Q8.3. What is the frequency that your firm has worked on a fee basis for large Commercial accounts?

*Describe approach used.*





## SECTION III – Insurance Quotations:

### Introduction

Fresno County Employees’ Retirement Association (FCERA) invites you to submit a proposal for the insurance coverages indicated in the attached specifications. Please refer to the Instructions and General Guidelines for additional direction. Proposals are to be delivered to:

Cindy Marano  
Commercial Insurance Consultants, Inc.,  
1780 Wehrle Drive, Suite 101,  
Williamsville, NY 14221

Proposals may be submitted in an electronic format by emailing to:  
[Cmarano@insconsultants.com](mailto:Cmarano@insconsultants.com)

Proposals must be received on or before **2:00 p.m. PDT, Wednesday, May 13, 2020**. **PROPOSALS RECEIVED AFTER THIS DEADLINE WILL BE REJECTED REGARDLESS OF THE POSTMARK DATE.** On June 3, 2020 (between 8:30 am and noon PDT) the Board of Retirement plans to invite the most qualified proposers to present in person to the Board.

There will be no discussion or decision at the time of delivering the proposal in an effort to allow Commercial Insurance Consultants, Inc. time to analyze all proposals.

All quotations must be firm until ninety (90) days after the respective coverages are to be effective. FCERA and the management of Commercial Insurance Consultants, Inc. reserve the right to accept or reject any quotation, or parts thereof, which in their judgment, best serves the interest of FCERA.

### Coverage Period: 7/1/20-7/1/21

Coverages to be Bid:

- Special Property (Commercial Property)
- Special Liability (Commercial General Liability)
- Fiduciary Liability
- Cyber (Media)
- Volunteer Insurance Program
- Umbrella/Excess Liability
- Public Officials E&O (D&O)

We look forward to your participation in this process.



**Named Insureds:**

**Fresno County Employees' Retirement Association;  
FCERA Realty Group, LLC  
7772 North Palm Avenue,  
Fresno, CA 93711**

**Cancellation Notice:**

90-day Notice of Cancellation, Change, or Non-renewal of the policies to be given to FCERA, FCERA Realty Group, LLC.

**Inspection Contact**

Doris L Rentschler  
Assistant Retirement Administrator  
Fresno County Employees' Retirement Association  
7772 N Palm Ave, Fresno, CA 93711  
(559)457-4401 direct / (559)457-0681 Main  
[drentschler@fresnocountyca.gov](mailto:drentschler@fresnocountyca.gov)

## COMMERCIAL PROPERTY COVERAGE

Property & Business Interruption Coverage	2020 Coverage	Options/Footnotes And Deductibles
Blanket Building & Business Personal Property (Including Stock) (Special Form, including theft, see limits on the statement of values attached) & PP of Others	12,000,000	No Coinsurance
Blanket Business Income/Extra Expense	12,000,000	Including Business Interruption, Rental Income and Tuition Income
Mechanical Breakdown including Production Equipment	10,000,000	Per occurrence for Service Utility/Off Premises Power Interruption
Consequential Damage/Perishable Goods/Spoilage	Included	
Replacement Cost/Agreed Amount		
Deductible		\$5,000/ \$10,000
		Various & Higher deductibles on other coverages below
<b>Property Coverage Includes:</b>		
Perils: Special including theft (at least as broad as ISO forms CP0010, CP0030, CP1030 for Property and CP1545)		
Extended Additional Covered Property		
Contractors Equipment/Vehicles	Included	
Per occurrence Electronic Data Processing Media and Data Restoration	\$10,000,000	
<b>Earthquake</b> – per occurrence	\$5,000,000	
Hazardous Substances/Pollutants/Decontamination - Per occurrence	\$10,000,000	
Machine or Apparatus used for Research/Diagnostics/Surgical, Therapeutic Dental or Pathological Purposes	Included	
<b>Flood</b>	\$5,000,000	

<b>BOILER AND EQUIPMENT BREAKDOWN</b>	Included in the Property Limit	
Automatic Acquisition	\$12,000,000	
Errors or Omissions	\$12,000,000	
Unscheduled Trees – Outside Landscaping	\$1,000,000	
Additions and Course of Construction	\$12,000,000	
Moneys and Securities	\$2,500,000	
Unscheduled Fine Arts	\$2,500,000	
Accidental Contamination	\$250,000	
Unscheduled Infrastructure including not limited to Tunnels/Bridges/Dams/Catwalks, Roadway, Highway Streets/Sidewalks, Culverts, Channels Levees Dikes, Berms, Embankments, Street Lights, Traffic Lights, Meters, Roadways, Highway fencing and similar property unless specifically scheduled	\$750,000	
Increased Cost of Construction due to Ordinance/Law/Codes	\$12,000,000	
Transit	\$12,000,000	
Unscheduled Animals	\$2,500,000	
Unscheduled Watercraft up to 51 Ft	\$2,500,000	
Off Premises Services Interruption	\$12,000,000	
Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income	\$3,000,000	
Tax Revenue Interruption	\$3,000,000	
Jewelry and Furs, Precious Metal and Precious Stones	\$500,000	
Claims Preparation Expenses	\$1,000,000	
Expediting Expense	\$12,000,000	
Personal Property outside of the USA	\$1,000,000	
Contractors Equipment/Vehicles	Included	
Per Occurrence and Annual Aggregate per named insured for Communicable Disease	\$500,000	
Per Occurrence while in Storage and In Transit Coverage	\$100,000	

## COMMERCIAL GENERAL LIABILITY

Coverage	2020 Required Coverage	Options/Footnotes
General Annual Aggregate Limit Other than Products and Completed Operations	\$5,000,000	\$5,000 Deductible
Products-Completed Operations	\$5,000,000	
Each Occurrence Limit	\$5,000,000	
Personal and Advertising Injury Liability	\$5,000,000	
Damage to Premises Rented to You Limit	\$1,000,000	
Medical Payments	\$10,000	
<b>Extensions &amp; Coverages</b>	<b>2020 Required Coverage</b>	<b>GL Enhancement Coverages (Provide Broadened Coverages Description)</b>
Insured to Include "Any Member of the Board, Director or Officer, Employee or Volunteer or Spouse and Domestic Partner	Include	
Coverage shall include: Employee Benefits Liability	5,000,000/ \$5,000,000	
Coverage Shall Include: Broad Named Insured; Additional Insureds; Additional Insured-Owners Lessors or Contractors; Completed Operations; Additional Insureds-Other-Blanket Additional Insured – Contractors; Blanket Additional Insured –Lessors of Leased Equipment -Blanket Waiver of Subrogation -Incidental Medical Malpractice	Include	
Foreign GL, WC & Auto	Include	
Unintentional Errors and Omissions	Include	
Notice of Occurrence	Include	
Unintentional Failure to Disclose Hazards	Include	

Newly Acquired Organization– 90 Days	Include	
**90 Day Notice of Cancellation, Non-Renewal or Deletion	Include	
Primary and Non-Contributory Endorsement	Include	
Excess Employers Liability Endorsement	Include	
Non-Owned Watercraft Liability	Include	
Host Liquor Liability	Include	

### COMMERCIAL UMBRELLA LIABILITY / EXCESS LIABILITY

Coverage - FOLLOW FORM	2020 Required Coverage	Options/Footnotes
Liability Per Occurrence Limit – Including Products and Completed Operations	Optional \$5,000,000 and \$10,000,000 Limits	
General Annual Aggregate Limit Incl Products and Completed Operations	Up to Required Limit	
Personal and Advertising Injury Liability	Up to Required Limit	
Retention Where No Primary Coverage	Up to Required Limit	
Extensions & Coverages	2020 Required Coverage	Options/Footnotes
Insured to Include “Any Member of the Board, Director or Officer, Employee or Volunteer or Spouse and Domestic Partner”	Include	
Coverage shall include: Motor Carrier Liability-Auto; Foreign Auto Liability; Foreign Employers Liability; Foreign General Liability; Foreign Workers Comp-Employers Liability; Employers Liability; Employee Benefits Liability and General Liability		
Coverage Shall “Pay on Behalf of” Rather than indemnify	Include	
Reimbursement for Defense Upon Exhaustion of Underlying Coverages	Include	
First Dollar Coverage Requested for Defense & Supplementary Payments	Include	
Unintentional Errors and Omissions	Include	
Notice of Occurrence	Include	
Unintentional Failure to Disclose Hazards	Include	
Newly Acquired Organization– 90 Days	Include	
**90 Day Notice of Cancellation, Non-Renewal or Deletion	Include	

<b>Extensions &amp; Coverages continued</b>	<b>2020 Required Coverage</b>	<b>Options/Footnotes</b>
Include Employers Liability Insurance Underlying Coverage	Include	
Severability of Interest Concept Should be Included	Include	
<b>Unacceptable Clauses</b>		<b>Options / Footnotes</b>
Care Custody and Control Exclusion		
Fellow Employee Exclusion		
Non-Owned Watercraft Exclusion		
Non-Owned Aircraft Exclusion		
Employers Liability Exclusion		
Pollution Exclusion		
Asbestos Exclusion		



## FIDUCIARY LIABILITY

FIDUCIARY LIABILITY	2020 Required Coverage	
• Limit of Liability	\$10,000,000	All Claims
• Settlement Program	\$10,000,000	Limit of Liability
• HIPPA Limit of Liability	\$1,500,000	
• Deductible	0	
Voluntary Compliance Program (VCP) Compliance Fees Sublimit	\$500,000	
Tax Penalty Sublimit	\$250,000	
PPACA Civil Money Penalties	\$250,000	
Penalties limit of Liability	\$250,000	Section 502 – Pension Protection Act
Benefit Overpayment	\$100,000	
Trustee Claim Expense Sublimit	\$2,000,000	
Death Master File Penalties	\$1,000,000	(Bipartisan Budget Act of 2013)
Coverage for Claims of Equitable Relief and Surcharges	\$250,000	
Reinstatement of Limits for Voluntary Compliance Program Expenditures	\$250,000	
Miscellaneous-Other Penalties Sublimit	\$100,000	
Indemnifiable	\$100,000	
Definition of Loss to include Punitive Exemplary and Multiplied Damages	Definition of Insured Persons to Include Employees of any Insured Plan	Non-Cancellable by Insurer other than Non-Payment

Wrongful Act Definition includes administrative Duties; counseling employees; participants, beneficiaries handling of records' failure to comply with privacy provisions- HIPPA	Notice/Claim Reporting Provision: notice required after General Council or Risk Manager learns of claim	Defense Cost coverage for performance of managed care services with respect to selection of medical or health service provider
Final Adjudication wording for conduct exclusions	Employee Benefit Law Defined to acknowledge Public Entity Risks not subject to ERISA	No Hammer Clause
Severability of Exclusions	Spousal Extension amended to include Domestic Partner	Priority of Payments provision
Severability of Application	Broadened Definition of Administration	Extended Reporting Period (Discovery Period) available for 1 to 6 yrs
Automatic Coverage for Cobra Violations	Interview Coverage by Enforcement (Govt) Unit	Retainer Fees & Expense of Independent Fiduciary
*No Hammer Clause		

## CYBER RISK INCLUDING CRIME

Coverages	2020 Required Coverage	Deductible
	Quote Optional Limits:	Quote Optional Deductible:
	\$5,000,000 & \$15,000,000	\$5,000 & \$25,000
<b>Third Party Insuring Agreements</b>	<b>\$10,000,000</b>	<b>\$10,000</b>
Privacy and Security	\$10,000,000	\$10,000
Media	\$10,000,000	\$10,000
Regulatory, Defense and Penalties	\$10,000,000	\$10,000
PCI, DSS Liability	\$10,000,000	\$10,000
<b>First Party Insuring Agreements</b>	<b>\$10,000,000</b>	<b>\$10,000</b>
<b>BREACH RESPONSE</b>	\$10,000,000	\$10,000
Privacy Breach Notification	\$10,000,000	\$10,000
Computer and Legal Experts	\$10,000,000	\$10,000
Betterment	\$10,000,000	\$10,000
Cyber Extortion	\$10,000,000	\$10,000
Public Relations	\$10,000,000	\$10,000
Post Breach Remediation	\$10,000,000	\$10,000
System Failure	\$10,000,000	\$10,000
Dependent System Failure	\$10,000,000	\$10,000
<b>CYBER CRIME</b>	<b>\$10,000,000</b>	<b>\$10,000</b>
Computer Fraud	\$10,000,000	\$10,000
Funds Transfer Fraud	\$10,000,000	\$10,000
Social Engineering Fraud	\$10,000,000	\$10,000
Telecom Fraud	\$10,000,000	\$10,000
Reward Expense	\$10,000,000	\$10,000
Court Attendance Costs	\$10,000,000	\$10,000
<b>BUSINESS LOSS</b>		
Business Interruption	\$10,000,000	\$10,000
Dependent Business Interruption	\$10,000,000	\$10,000
Dependent Business Interruption System Failure	\$10,000,000	\$10,000
Dependent Business Interruption – Outsource Provider	\$10,000,000	\$10,000

Dependent Business Interruption – Outsource Provider - System Failure	\$10,000,000	\$10,000
Reputation Harm	\$10,000,000	\$10,000
Additional First Party Provisions:	\$10,000,000	\$10,000
Accounting Costs Limit	\$10,000,000	\$10,000
Period of Restoration	\$10,000,000	\$10,000
Period of Indemnity	\$10,000,000	\$10,000
Wait Period	12 hours	12 hours

## VOLUNTEER INSURANCE PROGRAM

Coverages	2020 Required Coverages	Deductible
Class I –All volunteers of the Policyholder	# of Eligible Persons - 5	None
Class I – Plan 2		
Accidental Death Benefit	Maximum Amount - \$100,000	
Accidental Dismemberment Benefit	Maximum Amount - \$100,000	
Accidental Medical Expense Benefit	Maximum Amount - \$250,000	
Coma Benefit	Maximum Amount - \$100,000	
	Covered Activities: While participating organization sponsored and supervised volunteer activities, including direct travel to and from said activities	

**D&O / E&O PUBLIC OFFICIALS**

	2020 Required Coverage	Deductible
<b>Public Officials D&amp;O/E&amp;O</b>	<b>\$5,000,000</b>	<b>Provide Options</b>
Covers Entity and Individual Board Members	Incl	
Occurrence or Claims Made	Incl	
Defense Costs Outside or Inside	Incl	
Fiduciary coverage for Financial Management Claims Incl for running a Trust Fund	Incl	
Coverage for Insured General Counsel and Employed Layers Included or Excluded		
Work done on behalf of other Entities or other Boards		
Final Adjudication Language		
*No Hammer Clause		