



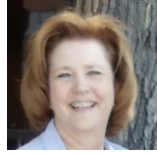
Underwriting Information

This summary of Coverage is offered for informational purposes.
For specific information, refer to the coverage documents.

Jill Padbury, Underwriting Manager

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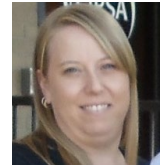
Underwriting Department



Jill Padbury

Underwriting Manager

Debbie Coleman
Senior Underwriting Representative



Jessica Cowlshaw
Senior Underwriting Representative

Cathy Wegman
Underwriting Representative



Deanna Erickson
Underwriting Representative

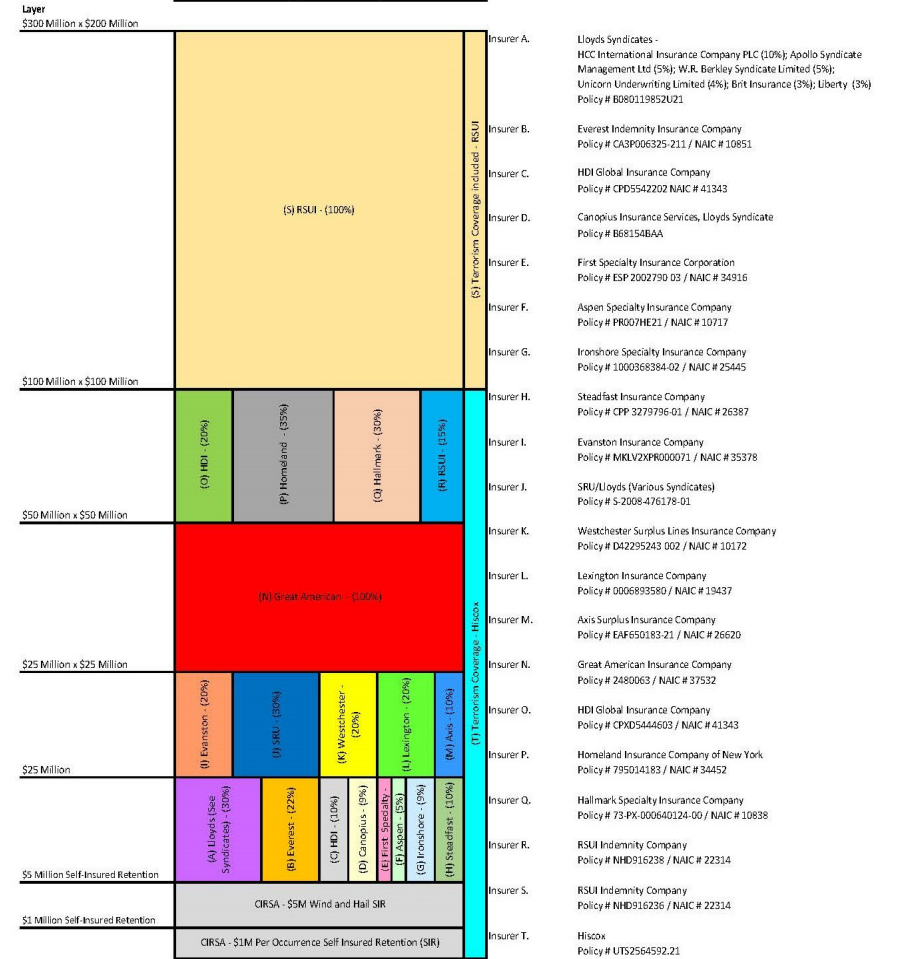


Monique Ferguson

Administrative Assistant

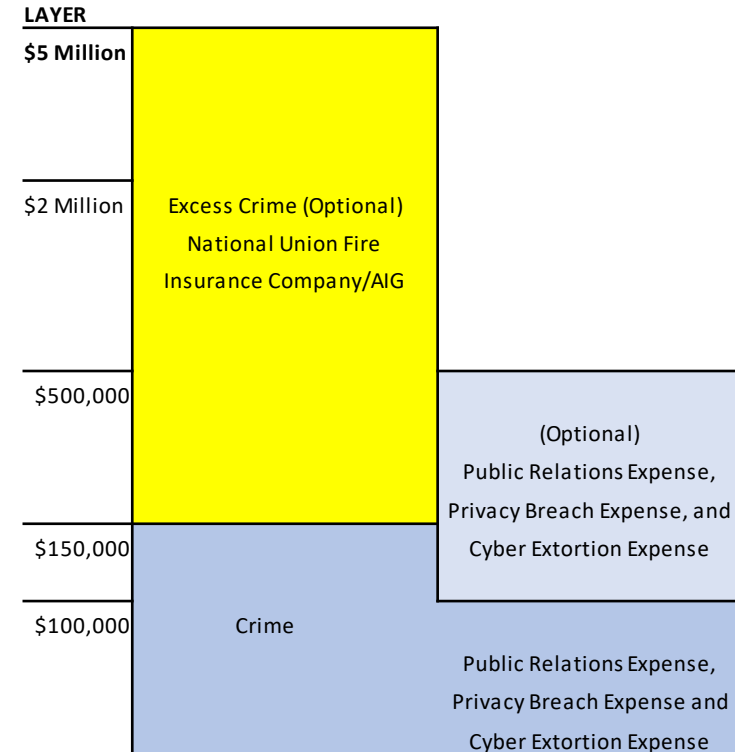
CIRSA 2021 Property/Casualty Coverage Plan/Coverage Structure

Colorado Intergovernmental Risk Sharing Agency
 Property Coverage Schematic
 January 1, 2021 to January 1, 2022



CIRSA 2021 Property/Casualty Coverage Plan/Coverage Structure

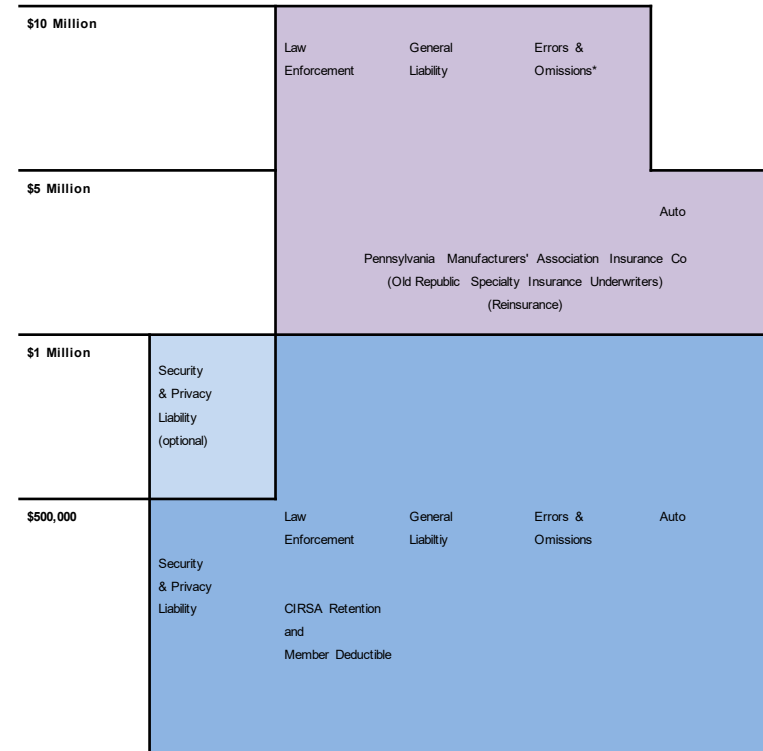
CIRSA 2021 COVERAGE PLAN STRUCTURE CRIME AND CYBER COVERAGES



THIS DIAGRAM IS FOR GENERAL ILLUSTRATION PURPOSES ONLY. FOR ACTUAL COVERAGES AND LIMITS SEE THE APPLICABLE EXCESS POLICIES

CIRSA 2021 Property/Casualty Coverage Plan/Coverage Structure

CIRSA 2021 CASUALTY COVERAGE PLAN COVERAGE STRUCTURE



*There is a \$10 Million annual per-member aggregate on errors and omissions coverage and on class-action suits arising out of discrimination

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Summary of Coverage

Property and Crime Coverage

Property Coverage:

Property

- Building and Contents
- Certain types of underground properties

“Other Property” such as:

- Business Interruption
- Mobile Equipment
- Fine Arts
- Valuable Papers
- Miscellaneous Property, etc.

Summary of Coverages

Property Coverage

- Property Coverage is broad and includes:
 - Earthquake coverage
 - Flood coverage
 - All zones
 - Zone A does require a separate deductible if location value exceeds \$1,000,000
 - Overhead transmission/distribution lines and poles
 - Coverage is self-insured by CIRSA so a \$500,000 sublimit applies

Summary of Coverages

Property Coverage

Real and Personal Property:

- Property of the “Member”
- Property which the “Member” is obligated to insure under any contractual agreement normal to the “Member’s” activities and not otherwise excluded by this form
- The “Member’s” property in the course of construction if such construction is performed by “employees” of the “Member”
- That takes place during the policy period shown on the declarations and is caused by or resulting from any “covered cause of loss” subject to the limitations, terms and conditions of the policy

Summary of Coverages

Property and Crime Coverage

Automobile Physical Damage:

- Owned by a “Member” or
- Which the “Member” is obligated to insured under contract

Summary of Coverages

Property and Crime Coverage

Crime Coverage:

- Employee Dishonesty
- Money and Securities
 - Theft, disappearance and destruction of money and securities
- Forgery or Alteration
- Computer Fraud
- Social Engineering Fraud (Fraudulent Impersonation)

Summary of Coverages

Liability Lines

Liability Coverage (Provides Coverage for bodily injury, property damage, personal injury, etc.):

- General Liability
- Law Enforcement Liability
- Public Officials Errors and Omissions (Provides coverage for “Wrongful Acts”)
- Automobile Liability

One Optional Coverage falling under the Liability Lines

- Uninsured/Underinsured Motorists
 - Pays for damages that the member would have been legally entitled to recover from the operator of an uninsured/underinsured vehicle

Summary of Coverage

Who is an Insured/Who is Covered

Liability Lines:

- The Entity (Member)
- Any employee or volunteer including any elected or appointed official, trustee, or judge, while acting within the scope of their duties
- Any person or organization to whom the “Member” is obligated to provide insurance because of a contract but only for claims arising out of the premises and operations of the “Member”.

Automobile Lines:

- Any permissive user
- Your employees while using their own automobile if/when you are obligated by C.R.S. § 24-10-110 to defend or indemnify a covered party.

Summary of Coverages

Cyber Coverages

Two parts to this coverage:

- Public Relations, Privacy Breach Expense and Cyber Extortion Expense (Property Coverage)
 - Covers costs incurred for responding to a privacy breach
 - Both mandatory and voluntary notification expenses
 - Attorney's fees
 - Investigation costs
 - Credit Monitoring subscriptions
- Security and Privacy Liability (Liability Coverage)
 - Covers losses arising from a security breach
 - Unauthorized acquisition of personal information
 - Unintentional transmitting a virus to another person or organization
 - Responds to defense costs from a regulatory investigation of a data breach

Optional Coverage Programs

Provided by Outside Insurance Carriers

- Detainee Medical Coverage
- Equipment Breakdown
- Excess Crime (\$500,000, \$2,000,000 or \$5,000,000 limits)
- Occupational Accidental Death and Dismemberment (Occupational AD&D)
- Community Service Workers' Accident Medical Plan (CSWAMP)
- Sports Accident
- Volunteer Accident Medical Plan (VAMP)
- Special Events Liability

Optional Coverage Programs

Self-Funded Coverages

- Excess Cyber Coverage
- No-Fault Water Line Rupture and Sewer Backup Coverage
- Property Damage Caused By Member's Use of Mobile Equipment

Services

Placement of Miscellaneous Type Coverages/Policies

- Airport Liability
- Bonds
- Fiduciary Liability
- Environmental (Pollution) Liability
- Event Interruption

Services

Property Appraisals

- Building values only
- Contents is computer generated
- Historical values available
- Outdoor miscellaneous property around covered buildings

Services

Certificates of Insurance

- Property, Liability or Workers' Compensation
 - Proof of Coverage
 - Liability – Additional Insured
 - Property – Loss Payee
- Will review Certificates of Insurance sent in by others to you

Services

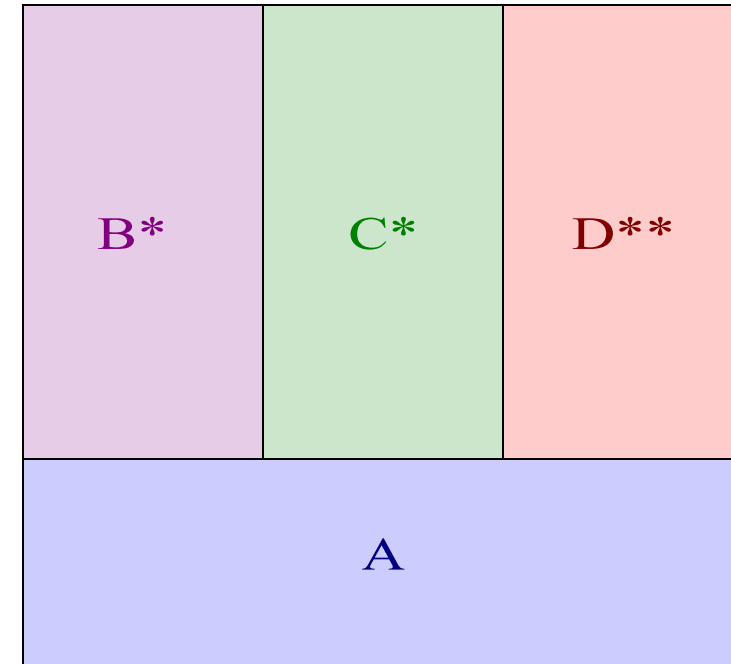
Contract Review

- For Insurance Coverage Compliance
 - Will work with General Counsel on other provisions if necessary
- Applies whether you are required to carry insurance or other party is

CIRSA 2021 Workers' Compensation Coverage Plan Coverage Structure

Excess Carrier – Safety National Casualty Corporation

WORKERS' COMPENSATION COVERAGE PLAN COVERAGE STRUCTURE



- A. CIRSA's Self-Insured Retention of \$500,000 per claim/occurrence for all claims made by employees other than firefighters or police officers, \$750,000 for all claims made by firefighters or police officers, and member deductible, if any
- B. Payments for Incurred Medical Expenses
- C. Temporary and Permanent Disability Payments
- D. Employer's Liability Coverage

* Specific Excess Insurance to Statutory Limits as set forth in the Colorado Workers' Compensation Act

** Specific Excess Insurance to \$1,000,000 per occurrence

THIS DIAGRAM IS FOR GENERAL ILLUSTRATION PURPOSES ONLY; FOR ACTUAL COVERAGES AND LIMITS SEE THE APPLICABLE POLICY, MEMBERSHIP AND BOARD POLICIES AND CIRSA BYLAWS.

Summary of Coverage

Workers' Compensation Coverage

- Workers' Compensation
 - Statutory Limits
- Employer's Liability
 - \$1,000,000 per occurrence

Summary of Coverage

Workers' Compensation Coverage

- Covers Employees and only four classes of unpaid volunteers:
 - Unpaid firefighters
 - Unpaid police reserves
 - Unpaid search, rescue and ambulance teams
 - Unpaid elected and appointed officials, boards, commissions, etc.
 - Can opt-out of coverage.

Summary of Coverage

Workers' Compensation Coverage

- Independent Contractor or Employee?
 - Free from control and direction in the performance of the work (both in contract and in fact)
 - Customarily engaged in trade, occupation, profession related to work

Established by evidentiary proof or contract

Underwriting – Important Dates

- Renewal Application
 - Information requested beginning of May, due mid June every year
- Renewal Quotes (P/C & WC)
 - Mailed to Members the last working day in August
 - Responses due October 1st
- Optional Coverage Renewals
 - Quotes are sent mid October
 - Six weeks to accept or reject coverage
- Workers' Compensation, VAMP and CSWAMP Audits
 - Begins in January
 - Six weeks to complete Application

QUESTIONS?

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