

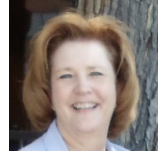


Underwriting

Presented by: Jill Padbury, Underwriting Manager

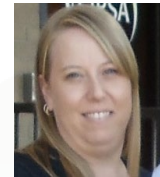


Underwriting Staff



Jill Padbury
Underwriting Manager

Debbie Coleman
Senior Underwriting Representative



Jessica Cowlshaw
Senior Underwriting Representative

Cathy Wegman
Underwriting Representative



Deanna Erickson
Underwriting Representative



Monique Ferguson
Underwriting Coordinator

Summary of Coverage

Property Coverage

Broad coverage

- Written on replacement cost basis or
- Actual loss sustained
- Some sublimit apply
- Earthquake coverage
- Flood coverage
 - All zones including zone A (separate deductible applies)

Summary of Coverage

Property Coverage

Property and other types of property

- Building
- Contents
- Business Interruption
- Fine art
- Mobile Equipment
- Miscellaneous Property, ect.
- New to 2024, we are adding golf course coverage

Summary of Coverage

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 Coverage

Property Coverage

Automobile Physical Damage

- Owned by a “Member” or
- Which the “Member” is obligated to insure under contract
- New for 2024, when CIRSA maintains your detailed vehicle schedule, you can choose different deductibles for physical damage, or you can choose to not cover

Summary of Coverage

Crime Coverage

Crime coverage includes:

- Employee Dishonesty
- Money and Securities
- Forgery or Alteration
- Computer Fraud
- Social Engineering Fraud (Fraudulent Impersonation)

Summary of Coverage

Liability Coverages

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

- General Liability
- Law Enforcement Liability
- Public Officials Errors and Omissions (Coverage for wrongful acts)
- Automobile Liability
- New for 2024, several liability limit options will be available

Summary of Coverage

Liability Coverages

Who is insured/covered:

- 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”.

Summary of Coverage

Liability Coverages

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 Coverage

Cyber Coverage

Two parts to this coverage

- Third party (liability)
 - Includes data and network liability, regulatory defense and penalties, and payment card liabilities and costs.
- First party (property)
 - Includes breach response services, business interruption loss, dependent business interruption, cyber extortion loss, data recovery costs, telephone fraud loss, cryptojacking loss and computer bricking.

Summary of Coverage

Workers' Compensation Coverage

- WC limits are statutory
- Employers Liability
 - \$1,000,000
- Covers Employees and four classes of unpaid volunteers
- 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 work

Optional Coverage Programs

Provided by Outside Insurance Carriers

- Equipment Breakdown
- Excess Crime
- Special Events Liability
- Occupational Accidental Death and Dismemberment (Occupational AD&D)
- Community Service Workers' Accident Medical Plan (CSWAMP)
- Volunteer Accident Medical Plan (VAMP)
- Sports Accident
- Detainee Medical Coverage

Optional Coverage Programs

Self-Funded Coverages

- Excess Cyber
- No-Fault Water Line Rupture and Sewer Backup Coverage
- Property Damage Caused by Member's Use of Mobile Equipment
- Uninsured/Underinsured Motorist (Auto liability coverage)

Underwriting Services

Placement of Miscellaneous Type Coverage/Policies

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

Underwriting Services

Property Appraisals

- Performed every 6-7 years
- Building values only
- Historic values available
- Contents is computer generated
- Outdoor miscellaneous property

Underwriting Services

Certificates of Insurance

- Property, Liability, and/or Workers' Compensation
 - Proof of coverage
 - Liability - Additional Insured
 - Property - Loss Payee
- Will review Certificates of Insurance sent to you by others

Underwriting Services

Contract Reviews

- For insurance coverage compliance
- Will work with General Counsel on other provisions if necessary
- Applies whether you are required to carry insurance, or the other party is

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 audit application

Questions



SAFERTOGETHER

Jill Padbury, CIC

Underwriting Manager

800.228.7136 Main
720.605.8034 Direct
303.757.8950 Fax

JillP@CIRSA.org