



## Equipment Breakdown Coverage

Provides equipment breakdown coverage for boiler, fired and unfired pressure vessels, mechanical and electrical machine or apparatus used for generation, transmission or utilization of mechanical or electrical power including fans, pumps, compressors, generators, air conditioning and refrigeration equipment, switchgear, circuit breakers, computer and communication systems, etc.

**Cost** Variable based on member's individual property values and exposures.  
Contact your underwriting representative for a quote.

## Excess Crime Coverage

Employee Dishonesty including Faithful Performance of Duties Coverage, Money and Securities (Loss Inside/ Outside the Premises) Coverage, Forgery or Alteration Coverage, Computer Fraud Coverage, Money Orders and Counterfeit Paper Currency Coverage, and Social Engineering/Fraudulent Impersonation Coverage. This coverage provides additional limits over the amount automatically provided to members of the property/casualty program.

**Cost** Variable based on member's individual exposures.  
Contact your underwriting representative for a quote.

## Special Events Coverage

Designed to address the risk management and financing needs associated with third parties short-term rental or use of entity facilities such as halls, auditoriums, streets, parks, fields, etc. for a special event. CIRSA's property/casualty coverage provides for member events only. Coverage includes Premises, Products and Completed Operations, Personal and Advertising Injury, Contractual Liability, Host Liquor, Full Liquor Liability (only when a separate premium has been charged), and Broad Form Property Damage. No premium is due until the event occurs; there is no deductible; basic coverage is bound in less than one week.

**Cost** Varies by event. Cost is based on number of attendees and type of event.  
If liquor liability is needed, there is an extra cost.

## Sports Accident Coverage

All enrolled participants of amateur sports, including adults, are covered under this optional plan. All of your teams must be included in this program. For adults 19 and over, no coverage is provided for contact sports, including but not limited to tackle football, baseball, ice hockey, lacrosse, rugby, soccer, boxing, judo and karate. Coaches and managers are included at no additional charge. If volunteers and volunteer umpires are covered under CIRSA's Volunteer Accident Medical Plan, do not include them under this policy.

**Cost** \$7.10 per player or coach and \$5.98 per umpire

## Additional 2024 Optional Coverages

### Occupational Accidental Death & Dismemberment Coverage

Provides Occupational Accidental Death and Dismemberment (OAD&D) coverage, as well as additional standard benefits, for your employees. To be covered, an injury must arise out of their employment by you. Coverage is offered to both Property/Casualty and Workers' Compensation Pool members. In addition to the accidental death and dismemberment coverages, the following additional standard benefits apply: Seat Belt Benefit, Air Bag Benefit, Loss Due to Coma, Critically Burned Benefit, HIV/Hepatitis Benefit, and Hospital Inpatient Stay. Additionally, the coverage includes Travel Assistance which will apply excess of all other valid and collectible insurance. The Travel Assistance coverage applies on a 24-hour basis.

**Cost** \$9.60 annual per participant

### Volunteer Accident Medical Coverage

Provides medical and accidental death and dismemberment (AD&D) coverage for non-statutory volunteers and volunteer Unsworn Rangers and/or Patrol who are not covered by the Colorado Workers' Compensation Act and who do not receive monetary remuneration. Coverage is offered to both Property/Casualty and Workers' Compensation Pool members. Uncompensated elected and appointed officials may also be eligible for this coverage if the member has met the filing requirements of the Division of Workers' Compensation and is not providing Workers' Compensation coverage for them.

**Cost** \$2.48 per volunteer, \$6.39 per Unsworn Ranger and/or Patrol

### Community Service Workers' Accident Medical Coverage

This optional coverage provides medical and accidental death and dismemberment (AD&D) coverage for community service workers. To be eligible for this coverage the worker can not be entitled to benefits under any Workers' Compensation Act or similar law. Coverage is offered to both Property/Casualty and Workers' Compensation Pool members. Community service workers must be at least 12 years old to be eligible.

**Cost** \$3.27 per community service worker

### Excess Cyber Coverage

This coverage provides additional limits over the amount automatically provided to members of the property/casualty program. It provides first party property coverage and 3rd party cyber liability coverage which covers losses arising from computer or data security failures including a compromise of personal information and Public Relations, Privacy Breach and Cyber Extortion Expense which applies to costs incurred for responding to a privacy breach such as mandatory and voluntary notification expenses, attorney's fees, investigation costs and credit monitoring subscriptions.

**Cost** Variable based on member's Total Operating Expenditures and information provided on a required supplemental application. Contact your underwriting representative for a quote.

## Additional 2024 Optional Coverages

### Property Damage Caused by Member's Operation of Mobile Equipment Coverage

Currently under the Governmental Immunity Act, members who cause injury or damage while operating mobile equipment have governmental immunity. This optional coverage will pay a limited amount for damage to property of others caused by the member's operation of mobile equipment. This includes, but is not limited to, street sweepers, lawn mowing equipment, and mobile equipment (other than motor vehicles) used for snowplowing, etc.

This coverage has been designed to help pay a claimant's deductibles (up to the sublimit) or assist those without insurance with some of the damage costs. The amount paid under this coverage will be the lesser of: the amount not covered by any other collectible insurance available to the owners of the affected property or the coverage sublimit.

**Cost** Variable based on member's individual Total Operating Expenditures.

### No-Fault Water Line Rupture and Sewer Back-up Coverage

Currently an indemnity payment to a claimant is made only if an incident falls within a waiver provision in the Governmental Immunity Act, such as a dangerous physical condition of the public water or sanitation system arising from the member's faulty construction, operation, or maintenance. This optional coverage will pay a limited amount for damage, including cleanup costs to property of others, when the member has immunity or is otherwise not at fault for the damage.

This coverage has been designed to help pay a claimant's deductibles or to assist those without insurance with some of the damage costs or clean up expenses. The amount paid under this coverage will be the lesser of: the amount not covered by any other collectible insurance available to the owners of the affected property or the coverage sublimit.

**Cost** Variable based on member's reported water and sewer payroll.

### Detainee Medical Coverage

This coverage provides limited medical expense benefits to an individual who is taken into custody by the participating member's law enforcement agency or law enforcement officer and who is injured by the member's law enforcement officer in the course of being placed in custody.

**Cost** Variable based on member's individual population.

For additional details on limits, deductibles, and claim filing information please see full Optional Coverage Plan Information in the CIRSA Pool Manual or consult your Underwriting Representative.