

## 2023 WCIA Insurance Coverage

Member: Northshore Utility District

### LIABILITY PROGRAM

#### Liability Joint Protection Program

Auto Liability, General Liability, Police Liability, Errors or Omissions Liability, Employment Practices Liability, Employee Benefit Liability and Stop-Gap Liability. 100% occurrence form.

#### Layer:

Self-Insured Layer Limit

Reinsured Layer – Governmental Entities Mutual (GEM)

Reinsured Layer – Safety National

Reinsured Layer – Allied World Assurance Company

#### Limits:

\$4M per Occurrence

\$6M per Occurrence

\$5M per Occurrence and per Member Aggregate and \$25M Pool Aggregate

\$5M per Occurrence and per Member Aggregate and \$25M Pool Aggregate

#### Total Limit:

\$20M per Occurrence, subject to aggregates and sub-limits.

#### Deductible:

*All members are in the liability program, however if a deductible is listed the member is subject to it.*

*This member is currently listed in the following programs if a deductible is listed or the box is marked:*

### PROPERTY PROGRAM

#### Property Joint Protection Program

WCIA self-insures (pools) the first \$1,000,000 of covered perils other than flood and earthquake. We purchase and follow a Lloyd's of London policy with the limits provided below.

**Limits:** \$400,000,000 per Occurrence

**Sub-Limits:** \$162,500,000 Earthquake per Occurrence and Annual Pool Aggregate  
\$100,000,000 Flood per Occurrence and Annual Pool Aggregate, except \$50,000,000 Flood Sub-Limit within Flood Zones A and V.

All Earthquake and Flood limits are shared amongst all members involved in the same occurrence.

Other sub-limits may apply.

#### Deductible:

Earthquake: 2% of Values Involved Subject to \$250,000 Minimum per Occurrence.

Flood: \$250,000 per Occurrence, except within Flood Zones A and V 3% of the total building/facility values involved in the loss subject to a \$500,000 minimum occurrence. All Earthquake and Flood deductibles are shared amongst all members involved in the same occurrence.

All Other Perils:

**\$25,000**

*Deductible shown only if program member.*

## AUTO PHYSICAL DAMAGE PROGRAM

### Auto Physical Damage Joint Protection Program

**Limits:** Actual Cash Value (ACV) for scheduled vehicles. Optional replacement cost coverage for vehicles valued \$50,000 or higher *and* scheduled with the current replacement value. Deductible waived for glass repair and damage caused by fire or lightning.

**Deductible:** **\$5,000** *Deductible shown only if program member.*

## EQUIPMENT BREAKDOWN (BOILER AND MACHINERY) PROGRAM

### Insured by The Hartford Steam Boiler Inspection and Insurance Company

**Limits:** \$100,000,000 Maximum Limit (Equipment Breakdown)  
**Sub-Limits:** \$10,000,000 Business Income, Service Interruption  
\$5,000,000 Demolition, Ordinance of Law  
\$1,000,000 Extra Expense  
\$500,000 Perishable Goods, Expediting Expenses, Hazardous Substances  
\$100,000 Off Premises Equipment Breakdown, Contingent Business Income, Data Restoration

**Deductible:** \$10,000 Combined All Coverage Except:  
\$25 per KW Turbine Generator Units with a \$50,000 Minimum  
\*\$25 per HP Motors, Pumps, and Deep Well Pump Units  
\*\$2.50 per KVA Transformers  
\*\$25 per HP A/C and Refrigeration Systems  
\*\$25 per HP Internal Combustion Engines and Generators >=500 HP

*\*Subject to a \$10,000 Minimum Deductible*

**Checked only if program member.**

## POLLUTION LIABILITY PROGRAM

### Insured by Allied World Assurance Company

#### Coverage included with membership in WCIA

*Policy Terms 02/01/22 – 02/01/24 (One policy limit applies for both years)*

**Limits:** \$2,000,000 Per Condition Pollution Condition Limit of Liability  
\$10,000,000 Total Policy and Program Aggregate Limit of Liability for all Pollution Conditions

**Sub-Limit:** \$250,000 Maximum for "Catastrophe Management Costs" Arising out of all Pollution Conditions

**Deductibles:** a) \$100,000 Per Pollution Condition  
b) 5 Days Per Pollution Condition for Business Interruption Loss

## CRIME/FIDELITY PROGRAM

### Insured by AIG – National Union Fire Insurance Company of Pittsburgh PA

**Limits:** \$2,500,000 Employee Theft - per Loss Coverage, Forgery or Alteration, Inside Premises - Theft of Money and Securities, Inside Premises - Robbery or Safe Burglary of Other Property, Outside the Premises, Computer Fraud, Funds Transfer Fraud, Money Orders and Counterfeit Money, Credit/Debit Card Forgery, and Faithful Performance of Duty as prescribed by law. Blanket coverage for all employees unless excluded under the insurance policy.

**Deductibles:** \$10,000  **Checked only if program member.**  
\$50,000 Impersonation Fraud Coverage Deductible with a \$250,000 sub-limit.

## **INFORMATION SECURITY INSURANCE (CYBER INSURANCE)**

**Insured by AIG Specialty Insurance Company**

**Coverage included with membership in WCIA**

**Policy Terms 05/31/22 – 05/31/23**

<b>Limits:</b>	\$5,000,000	Aggregate Pool Policy Limit and per Member \$1,000,000 Limit
<b>Sub-Limits:</b>	\$1,000,000	Security and Privacy Liability Insurance per Member
	\$1,000,000	Regulatory Action per Member
	\$1,000,000	PCI-DSS Assessment or Fine per Member
	\$1,000,000	Privacy Event Services per Member/\$5M Pool Limit
	\$1,000,000	Event Management Electronic Data per Member
	\$1,000,000	Event Management Event Response per Member
	\$1,000,000	Bricking
	\$100,000	per Member / \$2.5M Pool Limit Cyber Extortion Including Bitcoin Ransom Coverage
<b>Deductibles:</b>	\$100,000	Security and Privacy Liability Insurance Including Regulatory Action
	\$100,000	PCI-DSS Assessment
	\$100,000	Event Management, E-Discovery None
	\$100,000	Cyber Extortion

**Insured by AIG Specialty Insurance Company**

**Coverage included with membership in WCIA**

**Policy Terms 05/31/23 – 05/31/24**

<b>Limits:</b>	\$5,000,000	Aggregate Pool Policy Limit and per Member \$100,000 Retention
<b>Sub-Limits:</b>	\$1,000,000	Security and Privacy Liability Insurance per Member
	\$1,000,000	Regulatory Action per Member
	\$1,000,000	Event Management per Member

### **Ransomware and Cyber Extortion:**

<b>Limits:</b>	\$2,500,000	Pool Limit
<b>Sub-Limits*:</b>	\$500,000	per Member in Tier I
	\$250,000	per Member in Tier II
	\$100,000	per Member in Tier III
		No coverage for Ransomware and Cyber Extortion for Members in Tier IV
		*Based on specific underwriting data provided by the Member to AIG.

<b>Deductibles:</b>	\$100,000	Security and Privacy Liability Insurance Including Regulatory Action
	\$100,000	Event Management
	\$100,000	Cyber Extortion

### **Tier II**

Note: New Members coverage subject to carrier approval.

***This summary is for your reference only. Please refer to the Joint Protection Program or insurance policies for specific terms, conditions, limits and exclusions.***