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18201 Von Karman, Suite 200, Irvine, CA 92612

Liability Program

COVERAGE	ICRMA	Alternate A	Alternate B
Pool Self-Insured Retention	\$3,000,000		
Probability Level Funding/Discount Factor	70% / 2%		
Member Retained Limit	Member selected from \$100K to \$8M		
Automobile Liability (non-owned & hired)	\$30,000,000 Per member, per occurrence		
Liability Program includes coverage for: <ul style="list-style-type: none"> • Law Enforcement Liability • Sexual Abuse • Drone Aircraft Liability (strict guidelines) • Public Officials' E&O Liability • Employment Practices Liability • Liquor Liability • Employment Benefits Liability 	\$30,000,000 Per member, per occurrence <i>Various aggregates may apply and clash coverage as outlined. Refer to the Memorandum of Coverage (MOC) for complete terms.</i>		
Public Crisis Response coverage	\$300,000 First dollar coverage		
Definition of Named Insured	Employees, Past & Present Officials, Volunteers, Councils, Commissions, Agencies, Districts, Authorities & similar Boards		
Claim dispute resolution process	Claims Cmte ► Board ► Court system (see MOC)		
Ability to select TPA	YES		
Ability to select defense counsel (from panel of over 100 attorneys)	YES		
City Attorney firm may serve on defense panel	YES		
Structured Settlement /Expert Witness resources	YES		
Litigation Management Policies & Procedures	YES		
Government Code Section 984 applicable?	YES		

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Read the entire MOC or policy for details.



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Workers' Compensation Program

COVERAGE	ICRMA	Alternate A	Alternate B
Limit of Liability - any one loss	Statutory		
Employer's Liability Coverage - any one loss	\$2,000,000		
ICRMA Self-Insured Retention	\$2,000,000		
Probability Level Funding/Discount Factor	60% / 2%		
Member Retained Limit	Member selected: \$350K, \$500K, \$750K, or \$1M		
Labor Code 4850 Benefits Included	YES – up to \$2M SIR		
Incidental Longshoremen's & Harbor Workers' Compensation Act Coverage	Included		
Domestic or International Crisis Management Expenses	Up to \$50,000 Annual Agg.		
Nurse Triage - injured employee or supervisor reports claim, receive first aid advice, recommended course of action, assessment of the injury, and answers to questions	YES Vendor: Company Nurse		
Ability to select TPA	YES		
Utilization Review and Bill Review	Varies by Member TPA		
ScripNet Prescription Cards	Varies by Member TPA		
Ability to select defense attorney	YES		
Covered Parties	Employees and officers Volunteers if resolution adopted		
Coverage provided outside of California	YES Members reimbursed up to the amount payable under CA WC law, regardless of jurisdiction selected by the employee		
Department of Industrial Relations (DIR) Assessment	Included ICRMA coordinates reporting & payment for the members		

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Property / Auto Physical Damage Program

COVERAGE	ICRMA	Alternate A	Alternate B
Property Appraisals	YES ICRMA coordinates; performed every 5 years		
Coverage - All Risks of Direct Physical Loss or Damage to Real Property, Personal Property, Business Interruption, Auto Physical Damage and Contractors Equipment including coverage extensions, subject to policy terms per manuscript policy form			
Valuation: <ul style="list-style-type: none"> • Real Property - Buildings, Equipment, Personal Property, Vehicles, etc. • Business Interruption • Coinsurance, Margin or Cap on Recovery 	Replacement Cost Actual Loss Sustained N/A		
Blanket / Policy Limit – Per Occurrence	\$250,000,000		
<i>Sub limits – per occurrence unless otherwise noted, include but are not limited to:</i>			
Accounts Receivable	\$10,000,000		
Animals - All Other Animals	\$5,000		
Animals - Police and Fire Dog	\$20,000		
Animals - Police and Fire Horse	\$50,000		
Asbestos Damage - Named Perils (resultant damage)	\$10,000,000		
Automobile Physical Damage	\$10,000,000		
Borrowed or Loaned Vehicles	\$1,500,000		
Business Interruption / Rental Value	Policy Limit		
Computer Systems Non-Physical - Aggregate	\$250,000		
Contractor's Equipment	Policy Limit		
Course of Construction	Policy Limit		
Crisis Management – not to exceed 30 days	\$100,000		
Data, Programs, or Software	\$1,000,000		
Debris Removal	\$25,000,000		
Decontamination Costs	\$10,000,000		
Docks, Piers & Wharves	Policy Limit		
Earthquake / Earth Movement	Excluded – separate coverage		
Earthquake Sprinkler Leakage	Policy Limit		

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Equipment Breakdown	Excluded – separate coverage		
Errors & Omissions	\$25,000,000		
Expediting Expenses	\$1,000,000		
Extended Period of Indemnity	365 days		
Extra Expense	\$2,500,000		
Fine Arts – Per Item / Per Occurrence	\$100,000 / \$2,000,000		
Flood	Excluded – separate coverage		
Land Improvements including Trees, Shrubs, Plants, Lawns, Pavement & Roadways	\$2,000,000		
Miscellaneous Unnamed Locations including tunnels, bridges, dams, catwalks, roadways, highways, culverts, parking lots and other owned paved lots	\$2,000,000		
Mold/Fungus (resultant damage) - Aggregate	\$2,500,000		
Newly Acquired Property (120 days to report) - reporting only required for any locations or vehicles with values excess of \$1M	\$25,000,000		
Ordinance & Law – Demolition & Increased Cost of Construction	\$10,000,000		
Ordinance & Law – Undamaged Portion of Building	Policy Limit		
Ordinance & Law – Down Zoning Enhancement that allows for full replacement cost of current structure even if new laws restrict rebuilding to current structure specifications	Policy Limit		
Pollutant Cleanup and Removal - Aggregate	\$500,000		
Rented Mobile Contractors Equipment	\$5,000,000		
Revenue Interruption	\$10,000,000		
Service Interruption - Business Interruption	\$1,000,000		
Service Interruption - Property Damage	\$5,000,000		
Soft Costs	Policy Limit		
Traffic Lights, Poles and Control Units	\$2,500,000		
Unnamed Locations	\$5,000,000		
Valuable Papers	\$10,000,000		
Vehicles	Policy Limit		
Deductibles:			
• Property & Business Interruption	\$10,000		
• Auto Physical Damage	\$5,000		

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Earth Movement & Flood

COVERAGE	ICRMA	Alternate A	Alternate B
Coverage - Earth Movement and Flood direct physical loss or damage to Real Property, Personal Property and Business Interruption per manuscript policy form <ul style="list-style-type: none"> • Earth Movement, broadened from Earthquake, includes earthquake, landslide, mine subsidence, earth sinking, rising, shifting or sinkhole collapse • Flood includes High Hazard Flood Zones 			
Valuation: <ul style="list-style-type: none"> • Real Property - Buildings, Equipment, • Business Interruption • Coinsurance, Margin or Cap on Recovery 	Replacement Cost Actual Loss Sustained N/A		
Earth Movement Limit – Per Occurrence & Aggregate	\$120,000,000 *PML based on 500 Year Return Period		
Flood Limit – Per Occurrence & Aggregate	\$120,000,000		
<i>Sub limits – per occurrence unless otherwise noted, include but are not limited to:</i>			
Accounts Receivable	\$10,000,000		
Animals - All Other Animals	\$5,000		
Animals - Police and Fire Dog	\$20,000		
Animals - Police and Fire Horse	\$50,000		
Asbestos Damage - Named Perils (resultant damage)	\$10,000,000		
Business Interruption / Rental Value	Policy Limit		
Computer Systems Non-Physical - Aggregate	\$250,000		
Course of Construction	Policy Limit		
Crisis Management – not to exceed 30 days	\$100,000		
Data, Programs, or Software	\$1,000,000		
Debris Removal	\$25,000,000		
Decontamination Costs	\$10,000,000		
Definition of Occurrence	168 hours		
Docks, Piers & Wharves	Policy Limit		
Earthquake Sprinkler Leakage	Excluded – provided under Property/All Risk Program		

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Equipment Breakdown	Excluded – available under separate coverage		
Errors & Omissions	\$25,000,000		
Expediting Expenses	\$1,000,000		
Extended Period of Indemnity	365 days		
Extra Expense	\$2,000,000		
Fine Arts – Per Item / Per Occurrence	\$100,000 / \$2,500,000		
Land Improvements including Trees, Shrubs, Plants, Lawns, Pavement & Roadways	\$2,000,000		
Miscellaneous Unnamed Locations including tunnels, bridges, dams, catwalks, roadways, highways, culverts, parking lots and other owned paved lots	\$2,000,000		
Mold/Fungus (resultant damage) - Aggregate	\$2,500,000		
Newly Acquired Property (120 days to report) - reporting only required for any locations or vehicles with values excess of \$1M	\$25,000,000		
Ordinance & Law – Demolition & Increased Cost of Construction	\$10,000,000		
Ordinance & Law – Undamaged Portion of Building	Policy Limit		
Ordinance & Law – Down Zoning Enhancement that allows for full replacement cost of current structure even if new laws restrict rebuilding to current structure specifications	Policy Limit		
Pollutant Cleanup and Removal - Aggregate	\$500,000		
Rented Mobile Contractors Equipment	\$5,000,000		
Revenue Interruption	\$10,000,000		
Service Interruption - Business Interruption	\$1,000,000		
Service Interruption - Property Damage	\$5,000,000		
Soft Costs	Policy Limit		
Traffic Lights, Poles and Control Units	\$2,500,000		
Unnamed Locations	\$5,000,000		
Valuable Papers	\$10,000,000		
Deductibles:			
<ul style="list-style-type: none"> Earth Movement - % of Total Insured Value / Minimum per occurrence 	5% / 100,000		
<ul style="list-style-type: none"> Flood – per occurrence 	\$100,000		

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Equipment Breakdown / Boiler & Machinery

COVERAGE	ICRMA	Alternate A	Alternate B
Coverage – Equipment Breakdown property damage and business income/extra expense loss from mechanical or electrical breakdown			
Valuation: <ul style="list-style-type: none"> • Real Property – Buildings & Equipment • Business Interruption • Coinsurance, Margin or Cap on Recovery 	Replacement Cost Actual Loss Sustained N/A		
Blanket / Policy Limit – Per Occurrence	\$250,000,000		
<i>Sub limits – per occurrence unless otherwise noted, include but are not limited to:</i>			
Ammonia Contamination	\$2,500,000		
Consequential Loss	\$2,500,000		
Contingent Business Income/Extra Expense	\$2,500,000		
Data or Media - Business Interruption	\$1,000,000		
Data or Media - Covered Equipment	\$2,500,000		
Errors and Omissions	Policy Limit		
Expediting Expense	\$5,000,000		
Extended Period of Restoration	30 Days		
Fungus/Mold, Wet Rot and Dry Rot (resultant damage)	\$2500,00		
Green Upgrades - % of property damage / maximum	25% / \$100,000		
Hazardous Substance	\$5,000,000		
Newly Acquired Premises (365 day reporting)	Policy Limit		
Ordinance of Law	\$10000000		
Spoilage Damage	\$2,500,000		
Utility Interruption Damage - Spoilage Damage	\$2,500,000		
Utility Interruption Damage - Business Income and/or Extra Expense	\$5,000,000		
Water Damage	\$5,000,000		
Deductibles - Per Occurrence; except: <ul style="list-style-type: none"> • Business Income and Extra Expense • Spoilage Damage - whichever is greater • Utility Interruption: <ul style="list-style-type: none"> - Spoilage Damage - whichever is greater - Business Income and/or Extra Expense - Waiting period 	\$10,000 1 x Daily Value 10% of Loss or \$10,000 10% of Loss or \$10,000 1 x Daily Value 24 hours		

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Crime

COVERAGE	ICRMA	Alternate A	Alternate B
Coverage - Government Crime Policy form			
Named Insured includes Employees (full & part-time), Bonded Positions, Chairperson and Members of Committees, Non-Compensated Officers, Students Gaining Work Experience, Terminated employees up to 90 days, Treasurers and Tax Collectors Volunteers			
Member Limits – each loss:			
Employee Theft	\$5,000,000		
Computer Fraud	\$5,000,000		
Credit, Debit or Charge Card Forgery	\$5,000,000		
Destruction of Electronic Data and Computer Programs	\$250,000		
Expenses Incurred to Establish Amount of Covered Loss	\$100,000		
Faithful Performance of Duty Coverage for Governmental Employees	\$1,000,000		
Forgery or Alteration	\$5,000,000		
Funds Transfer Fraud	\$5,000,000		
Funds Transfer – False Pretense / Social Engineering	\$100,000		
Inside the Premise	\$5,000,000		
Outside the Premise	\$5,000,000		
Money Orders and Counterfeit Money	\$5,000,000		
Deductible – Per Occurrence, except:	\$25,000		
• Destruction of Electronic Data or Computer Programs	\$5,000		
• Faithful Performance of Duty Coverage for Governmental Employees	\$10,000		
• Funds Transfer Fraud - False Pretenses	\$10,000		

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Cyber / Privacy Liability

COVERAGE	ICRMA	Alternate A	Alternate B
Coverage – Privacy Liability loss resulting from data breach of customers' personal information			
Services include: <ul style="list-style-type: none"> • 24/7 data breach coach (no deductible) • Data breach team panel: legal, computer forensic, notifications, call center, public relations, crisis communications, fraud consultation, credit monitoring, fraud alert, identity restoration advice. • Assistance with providing sample IT policies 			
Member Limits – Each Claim & Aggregate:			
Business Interruption	\$3,000,000		
California Confidentiality of Medical Info. Act	\$1,000,000		
Data Breach Fund – Outside Vendors/Providers	\$300,000		
Data Breach Fund – Data Breach Team / Carrier	\$3,000,000		
Digital Asset	\$3,000,000		
Internet Media Liability	\$3,000,000		
Network Extortion	\$3,000,000		
Network Security Liability	\$3,000,000		
Payment Card Loss – Compliant Member	\$2,000,000		
Payment Card Loss – Non-Compliant Member	\$1,000,000		
Privacy Liability	\$3,000,000		
Regulatory Proceedings	\$3,000,000		
Policy Aggregate	\$3,000,000		
Pool Limits (per coverages outlined above) - Each Claim and Annual Aggregate; except:	\$10,000,000		
California Confidentiality of Medical Information Act	\$2,500,000		
Data Breach Fund – Outside Vendors/Providers	\$1,000,000		
Payment Card Loss	\$5,000,000		
Policy Aggregate	\$10,000,000		
Deductibles - Each Claim, except; <ul style="list-style-type: none"> • Business Interruption - waiting period • Data Breach Coach 	\$15,000 8 hours \$0		

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Governance

Item	ICRMA	Estimated Value/Cost	Alternate A	Alternate B
Self-insured program rating basis	Payroll & loss experience			
CAJPA Accredited	YES with Excellence			
Efficiency and Convenience	YES ICRMA handles annual insurance renewals, claims audits, actuarial services, and vendor coordination			
Additional Programs Offered	YES; stand-alone placements available			
Minimum Commitment Period	3 years			
Withdrawal Notice Requirement	7 months (12/1)			
Withdrawal penalties	No			
Governance: <input type="checkbox"/> Each Member has seat on Board <ul style="list-style-type: none"> • 6 meetings/year • Every member is active/engaged <input type="checkbox"/> Active Claims Committee <ul style="list-style-type: none"> • 6 meetings/year <input type="checkbox"/> Ability to volunteer for an Ad-Hoc Committee	YES			
Member Ownership <i>Board retains decision-making rather than delegating to Executive or Administrative Committee</i>	YES			
City directs litigation within its retained limit	YES			

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Additional Services

Item	ICRMA	Estimated Value/Cost	Alternate A	Alternate B
Services contracted	<ul style="list-style-type: none"> • Pool administrator • Liability and WC program managers • Financial services • Financial auditor • Investment advisor • Actuary • Claims auditor • Coverage counsel/general counsel • Broker • Nurse triage provider • Pre-employment physical evaluations provider 			
Litigation Management / Claims oversight	<p style="text-align: center;">Included <i>Biannual claim reviews between ICRMA, City, TPA adjuster, and defense attorneys</i></p>			
Claims Audit	Biennial claim audits of member Liability and WC TPAs	Included \$5,000 annually		
Annual Actuarial Analysis	<p style="text-align: center;">Included ICRMA funds' performance of individual studies for each member</p>	\$8,000 - \$10,000 Annually		

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Additional Services continued...

Item	ICRMA	Estimated Value/Cost	Alternate A	Alternate B
Website	Interactive website with training resources and risk management content			
Webinars	Hundreds of online modules available			
ICRMA University	In-person, expert-led trainings on risk management topics per year			
Learning Management System	Supervisors assign training and track attendance			
Rent a Risk Manager	Provides project-based expertise			
Evidence of coverage letters	Submitted online; letters generated by administrator			
Template policies available	Yes			
Loss control	Programs & services only; does not include salaries/benefits			
Contract review	Included			
Loss control services	Included Robust, customized services	Varies based on usage		
Pre-employment Medical Screening management	Included <i>Services provided by Occu-Med</i>	\$2,000 - \$6,000 Annually		

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Additional Services continued...

Item	ICRMA	Estimated Value/Cost	Alternate A	Alternate B
Online Renewal and Exposure Tracking	Members complete renewal apps & update property schedules online	Varies based on usage		
Ergonomic Evaluations	Online or office assessments through Remedy Interactive	Varies based on usage		
Scholarship Fund	Members may use toward approved conferences such as PARMA, PRIMA, AGRiP, CAJPA	Estimated at \$2,500 per person (up to 3 attendees per member)		
Risk Management Fund	Included Members may use toward any risk management purpose	Up to \$5,000 per year contribution; capped at \$25,000		
Nurse Triage - injured employee or supervisor reports claim, receive first aid advice, recommended course of action, assessment of the injury, and answers to questions	YES Vendor: Company Nurse	\$5,000+ approximate annual value		
Enquiron	Employment related legal advice	Varies based on usage		

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Cost of Coverage – Member Name

Line of Coverage	ICRMA	Alternate A	Alternate B
Liability Program			
<input type="checkbox"/> Limit - \$30,000,000			
<input type="checkbox"/> Member Retained Limit (\$100,000-\$8,000,000)			
Workers' Compensation and Employer Liability*			
<input type="checkbox"/> WC Limit - Statutory			
<input type="checkbox"/> EL Limited-\$2,000,00			
<input type="checkbox"/> Member Retained Limit (\$350,000-\$1,000,000)			
Property Program + Auto Physical Damage			
<input type="checkbox"/> TIV \$2.6 Billion			
<input type="checkbox"/> Limit \$250,000,000			
<input type="checkbox"/> Deductible -Property \$10,000			
<input type="checkbox"/> Deductible - APD-\$5,000			
Earth movement & Flood			
<input type="checkbox"/> TIV EM+FL \$665 Million			
<input type="checkbox"/> Limit EM+FL \$120 Million			
<input type="checkbox"/> Deductible 5% of TIV or \$100,000 Minimum			
Crime			
<input type="checkbox"/> Deductible - \$25,000			
Cyber			
<input type="checkbox"/> Deductible - \$15,000			
TOTAL:			
Are all services provided by ICRMA included within the price listed? If not, please attach another page which lists all services not included.			
<p><i>*ICRMA members pay a DIR Assessment as part of the workers' compensation program. This assessment is levied by the State based upon indemnity payments and is typically excluded from quotes provided by other pools and insurance carriers.</i></p> <p>OTHER COVERAGE: <i>Difference in Condition (DIC): 5% of TIV at time of loss for each unit, subject to \$100,000 Minimum</i></p>	Yes/No		

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