



August 20, 2015

Cropper Accountancy Corporation
2977 Ygnacio Valley Road, #460
Walnut Creek, CA 94598

JOINT POWERS
INSURANCE AUTHORITY

P. O. Box 619082
Roseville, CA 95661-9082

phone
916.786.5742
800.231.5742

direct line
916.774.7050
800.535.7899

general fax
916.774.7040

claims fax
916.786.0209

www.acwajpia.com

President
E.G. "Jerry" Gladbach

Vice President
Tom Cuquet

Chief Executive Officer
Walter "Andy" Sells

Executive Committee
Tom Cuquet
David Drake
E.G. "Jerry" Gladbach
David T. Hodgin
W.D. "Bill" Knutson
Melody A. McDonald
Charles W. Muse
J. Bruce Rupp
Kathleen J. Tiegs

Re: Stinson Beach County Water District

Dear Sirs:

This is in response to Stinson Beach County Water District's request for information regarding its coverage programs with the ACWA/Joint Powers Insurance Authority (JPIA).

The JPIA provides self-insured programs for Liability, Property, Workers' Compensation, and Underground Storage Tank (UST) Pollution Liability coverages. Stinson Beach County Water District has been a JPIA member since 1986 and currently participates in the Liability, Property and Workers' Compensation Programs.

The JPIA Property Program also includes Crime Coverage and Boiler & Machinery Coverage. The District also purchases Excess Crime Coverage.

<u>Program</u>	<u>Deductible</u>
Auto and General Liability Program	None
Property Program	
Buildings, personal property, and fixed equipment:	\$ 2,500
Mobile Equipment	\$ 1,000
Licensed Vehicle	\$ 500
Fidelity	\$ 1,000
Boiler and Machinery	Various
(Refer to Deductible Schedule)	

We trust that the enclosed information is sufficient for your needs. Should you have any questions, please contact Member Services.

Sincerely,

Nidia Watkins
Member Services Representative

c: Stinson Beach County Water District

Boiler & Machinery Coverage Deductible Schedule

- I. Property Damage:
 - a. Turbine Units and Associated Equipment, including Electrical Generators, electrical power distribution, and turbine control - \$50,000 or \$5 per kilowatt, whichever is greater.
 - b. Internal Combustion Engines and Driven Engines - \$25,000 or \$10 per horsepower, whichever is greater.
 - c. Electrical Generators driven by Internal Combustion Engines - \$50,000 or \$5 per kilowatt, whichever is greater.
 - d. Pumps and Pump Shafts - \$25,000 or \$10 per horsepower, whichever is greater.
 - e. Electric Motors and Motor Controllers - \$25,000 or \$8 per horsepower, whichever is greater.
 - f. Transformers - \$25,000 or 25 per kilovolt-ampere based upon largest voltage, whichever is greater.
 - g. All other Objects - \$25,000.

- II. Business Interruption and Extra Expense:
 - a. Turbine Units and Associated Equipment, including Electrical Generators, Electrical Power Distribution and Turbine Controls – 30 times 100% of the Average Daily Value.
 - b. All other "Covered" Objects – 1 times 100% of the Average Daily Value.

Type of Coverage: **PROPERTY** Coverage Term: 4/1/15-16
Coverage Includes: 1. Special Form with Exclusions
2. Accidental Mechanical Breakdown

Total Insurable Value: \$4,318,862

Automobile Physical Damage:
Comprehensive - 8 vehicles
Collision - 8 vehicles

<u>Coverage Limits</u>	<u>Insurance Carrier</u>	<u>Policy Number</u>
\$100,000	Pooled Self-Insured	--
\$150 Million	XL Insurance America, Inc	US00070248PR15A

Type of Coverage **CRIME** Coverage Term: 4/1/15-16
Coverage Includes: 1. Public Employee Dishonesty
2. Forgery or Alteration
3. Computer Fraud
4. ERISA

<u>Coverage Limits</u>	<u>Insurance Carrier</u>	<u>Policy Number</u>
\$100,000	Pooled Self-Insured	--
\$370,000	Hartford Fire Insurance Co.	83 FA 0264338-15

Type of Coverage **WORKERS' COMPENSATION** Coverage Term: 7/1/14-15
Coverage Includes: 1. Coverage A - Workers' Compensation
2. Coverage B - Employer's Liability

<u>Coverage Limits</u>	<u>Insurance Carrier</u>	<u>Policy Number</u>
Coverage A		
\$0 to \$2 Million	Pooled Self-Insured	--
\$2 Million to Statutory	Arch Insurance Company	WCX 0056735 00
Coverage B		
\$0 to \$2 Million	Pooled Self-Insured	--
\$2 Million excess of \$2 Million SIR	Arch Insurance Company	WCX 0056735 00

PREMIUM PAID

Liability Program:

Deposit Premium for the 10/1/14-15 Policy Year	TOTAL	\$ 26,578.00
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Property Program:

4/1/15 to 4/1/16 Deposit Premium	TOTAL	\$ 4,639.00
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Crime Program:

4/1/15 to 4/1/16 Annual Premium	TOTAL	\$ 547.00
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Workers' Compensation Program:

7/1/14 to 7/1/15 Deposit Premium	TOTAL	\$ 16,210.00
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Note: This summary does not change the terms and conditions of the memorandums or policies. The memorandums or policies must be consulted for the actual wording, particularly the exclusions.

ADDENDUM
to the
Memorandum of Liability Coverage

for the
**ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY**

MEMBER: Stinson Beach County Water District

COVERAGE PERIOD: 10/1/2014 - 10/1/2015

ADDENDUM DATE: 10/1/2014

ADDENDUM NUMBER: 1

Change in the following Sections:

Section III. WHO IS COVERED is amended to include the following entity(ies) as an Additional Covered Party(ies):

United States of America, as required by written contract. Additional Covered Party(ies) is covered only if the liability is caused in whole or in part by the acts or omissions of the **Member Agency** and excludes coverage for the sole negligence of the Additional Covered Party(ies), and subject to a \$1,000,000 per occurrence and annual aggregate limit of liability.

Regarding: The Special Use Permit issued January 14, 1982 relating to the use of the "barn" and surrounding area in Stinson Gulch.

Signed By:



(Authorized Representative)

Date: 8/13/2014

ADDENDUM
to the
Memorandum of Liability Coverage

for the
ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

MEMBER: Stinson Beach County Water District

COVERAGE PERIOD: 10/1/2014 - 10/1/2015

ADDENDUM DATE: 10/1/2014

ADDENDUM NUMBER: 2

Change in the following Sections:

Section III. WHO IS COVERED is amended to include the following entity(ies) as an Additional Covered Party(ies):

County of Marin, as required by written contract. Additional Covered Party(ies) is covered only if the liability is caused in whole or in part by the acts or omissions of the **Member Agency** and excludes coverage for the sole negligence of the Additional Covered Party(ies), and subject to a \$2,000,000 per occurrence and annual aggregate limit of liability.

Regarding: The Annual Encroachment Permit Application

Signed By:



(Authorized Representative)

Date: 8/13/2014

ADDENDUM
to the
Memorandum of Liability Coverage

for the
ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

MEMBER: Stinson Beach County Water District

COVERAGE PERIOD: 10/1/2014 - 10/1/2015

ADDENDUM DATE: 10/1/2014

ADDENDUM NUMBER: 3

Change in the following Sections:

Section III. WHO IS COVERED is amended to include the following entity(ies) as an Additional Covered Party(ies):

Bank of Nevada, as required by written contract. Additional Covered Party(ies) is covered only if the liability is caused in whole or in part by the acts or omissions of the **Member Agency** and excludes coverage for the sole negligence of the Additional Covered Party(ies), and subject to a \$1,000,000 per occurrence and annual aggregate limit of liability.

Regarding: The Refunding Bond Agreement dated June 1, 2013.

Signed By:



(Authorized Representative)

Date: 8/13/2014

LOSS PAYABLE ADDENDUM
to the
Memorandum of Property Coverage

for the

**ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY**

MEMBER: Stinson Beach County Water District

COVERAGE PERIOD: 4/1/2015 - 4/1/2016

ADDENDUM DATE: 4/1/2015

ADDENDUM NUMBER: 1

Loss, if any, to the below described item(s) shall be adjusted with the Member Agency and shall be payable to the Member Agency and

De Lage Landen Financial Services
1111 Old Eagle School Road
Wayne, PA 19087

as their interest may appear.

DESCRIPTION OF ITEM(S):

Lease Agreement No. 24799318 for a Konica Minolta, BIZHUB 350, Digital Copier, Serial No. J1111311, initial lease value \$9,606.30.

Signed By:



(Authorized Representative)

Date: 2/10/2015

LOSS PAYABLE ADDENDUM
to the
Memorandum of Property Coverage

for the
**ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY**

MEMBER: Stinson Beach County Water District

COVERAGE PERIOD: 4/1/2015 - 4/1/2016

ADDENDUM DATE: 4/1/2015

ADDENDUM NUMBER: 2

Loss, if any, to the below described item(s) shall be adjusted with the Member Agency and shall be payable to the Member Agency and

Berkadia Commercial Mortgage, LLC
P.O. Box 1687
Horsham, PA 19044

as their interest may appear.

DESCRIPTION OF ITEM(S):

General Obligation Bond Loan No. 010240301. Physical Address: 3785 Shoreline Highway, Stinson Beach, California 94970. Per schedule on file with the JPIA.

Signed By:



(Authorized Representative)

Date: 2/10/2015