SEWER & WATER AUTHORITIES INSURANCE PROGRAM





TARGET CLASSES:

- Public and/or Private Water Supply
- Irrigation Districts
- Sewage & Wastewater Treatment
- Conservation Districts

PRODUCTS:

- General Liability
- Pollution
- Property
- Automobile
- Umbrella
- Public Officials E&O / Directors & Officers
- Employment Practices Liability

STRUCTURE: Guaranteed Cost (first dollar) and also deductible / SIR programs

MINIMUM PREMIUMS:

There are no established minimum premiums at this time.

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COVERAGE HIGHLIGHTS:

(Coverage eligibility will be evaluated on a case-by-case basis)

GENERAL LIABILITY COVERAGE FORM

- Occurrence Form
    - Definition of "occurrence" includes "Water or wastewater professional activity" which is an act, error, or omission arising out of the insured's activities in the treatment and distribution of "potable water," or the collection and treatment of wastewater
    - "Potable water" means water intended and provided for human consumption.
    - Asbestos Exclusion does not apply to BI or PD arising out of "potable water" supplied to others.
    - Fungi or Bacteria Exclusion does not apply to your "potable water" nor does is apply to fungi or bacteria that is caused by your water or sewer operations.
    - Lead Exclusion has an exception for "potable water" which you supply to others.
- Defense outside the limits
- Non-auditable
- Sewage backup covered to policy limits
- Pollution Exclusion contains exceptions for:
    - BI or PD arising out of "potable water" which the Insured supplies to others
    - Chemicals used in the treatment process of water or wastewater
    - Smoke, fumes, vapor or soot from heating, cooling, or dehumidifying equipment
    - Natural gas or propane used in the treatment process of water or wastewater
    - Application of pesticides/herbicides
    - Fuels, lubricants, and fluids needed for electrical, hydraulic, or mechanical function of mobile equipment
    - BI or PD caused by the escape or back-up of sewage or wastewater
- Professional Services Exclusion contains an exception for BI or PD arising out of water or wastewater activities.
- Broadened "Who Is An Insured" provision and Blanket Additional Insureds built into the GL form.
- Failure to Supply provided with affirmative grant of coverage included in the CGL policy limit. Umbrella limits can be provided as well.
- Dam Failure can be covered subject to underwriting review of inspection report.
- Contractual Liability Railroad Extension
- Watercraft and Non-owned Aircraft

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POLLUTION COVERAGE FORM

1) Claim-made form
2) Defense within limits
3) Up to $250K in coverage limits available
4) First Party Coverage for a "pollution event" which results in "cleanup costs" on the insured's designated premises.
5) Third-party "Off-site" "Cleanup Costs" resulting from a "pollution event."
6) "Pollution event" includes sudden and accidental, unexpected and unintended, as well as gradual "discharge."
7) Simplified application and more competitive pricing than monoline pollution markets.

PROPERTY COVERAGE FORM

- Proprietary Policy Form:
  - Property, Equipment Breakdown, Mobile Equipment
  - No Co-Insurance Penalty
  - Scheduled Articles Coverage form
- Blanket Policy Limit:
  - Real Property
  - Business Personal Property
- Blanket Coverage Extension Limit including the following:
  - Business Income
  - Extended Business Income
  - Civil Authority
  - Commandeered Property
  - Extra Expense
  - Tenant Leasehold Interest
  - Electronic Data
  - Preservation of Property
- Coverages Specific to Water-Related Entities:
  - Pollution Remediation Expenses
  - Fungus, Wet Rot or Dry Rot
  - SCADA Upgrades – 50% up to $200,000
    - Including Additional "SCADA Licensing Fees" and costs for Information Technology consultants hired by you

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- Additional Coverages:
  - Tools and Equipment Owned by your employees
  - Utility Services
    - Business Income & Extra Expense - $250K
    - Direct Damage- $250K
      - Including Overhead Transmission Lines
  - Outdoor Property (Unscheduled)
  - Indoor/Outdoor Signs (Unscheduled)
- Real Property Definition:
  - Aboveground Piping
  - Underground Piping up to the building Limit. No footage from a described premises limitation.
  - Underground flues, drains or well structures up to the building limit
  - Fences, including perimeter fences, whether attached to building or not
  - Fixtures, including outdoor fixtures
  - Glass which is part of a building
  - Paved Surfaces
  - Permanently installed Machinery & Equipment
  - Solar Panels
  - Submersible Pumps, pump motors & engines
- Business Personal Property Definition
  - Furniture & Fixtures
  - Machinery & Equipment
  - Computer Equipment
  - Communication Equipment
  - Stock
- Broadened Covered Property. The following items are removed from Property "Not" Covered:
  - Bridges greater than 50 feet in length
  - Canals, Ditches, Fumes, or aqueducts
  - Dams, Locks, Levees, or reservoirs
  - Electric Utility power transmission and distribution lines, poles and related equipment
  - Pump Motors and engines exceeding 1000 horsepower capacity