

Auto Liability/Physical Damage

Auto Liability - provides coverage for bodily injury and property damage caused by negligent use of a covered auto. (3rd party coverage)

Auto Physical Damage – provides Comprehensive and Collision coverage to a covered vehicle when involved in an accident. (1st party coverage)

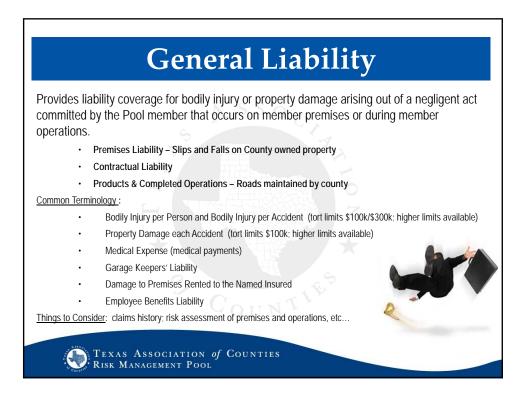
- <u>Collision</u> collision with another object or overturn
- <u>Comprehensive</u> from any cause except collision with another object or overturn including glass breakage, hitting birds/animals, and hit by falling objects.

Common Terminology:

- Tort Limits 100k/300k/100k (higher limits available and vary)
- Actual Cash Value (ACV)
- Deductible
- Personal Injury Protection (PIP)
- Uninsured/Underinsured Motorist Coverage (UI/UIM)
- Hired & Non-Owned coverage

Things to Consider: claims history; deductible level; age of your fleet, et

TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL



Public Official Liability

Provides coverage for elected and appointed officials, employees and volunteers for claims arising from the performance of official county duties. Provides a defense for claims such as workplace discrimination, harassment, retaliation, wrongful termination, alleged malicious prosecution by county prosecutors and claims under the Americans with Disabilities Act.

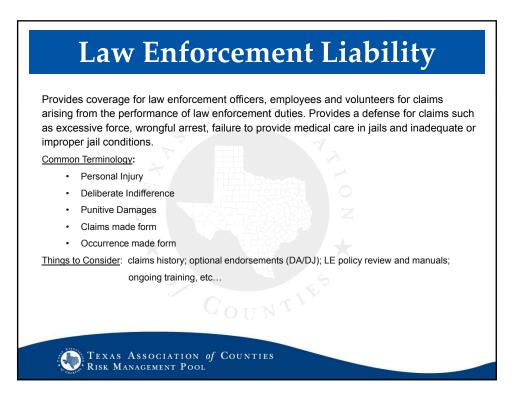
Common Terminology:

- Per Claim or Per Occurrence
- Aggregate
- Punitive Damages
- Directors & Officers
- Employment Practices Liability (EPLI)
- Malicious Prosecution

Effective 5/1/2015, TAC RMP began offering Cyber Liability as part of the POL coverage, at no additional cost!

<u>Things to Consider</u>: claims history; deductible levels; procedures and manuals; ongoing training; optional endorsements (DA/DJ), etc...

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Property

Provides blanket replacement coverage for physical damage to buildings, structures, contents, valuable papers and records, and electronic data processing equipment. Also provides coverage for mobile equipment.

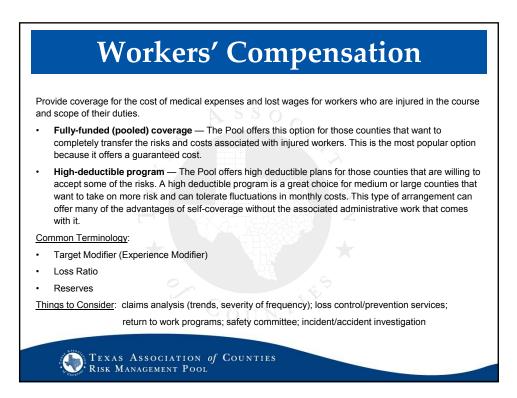
Common Terminology:

- Replacement cost
- Reproduction cost (historical)
- Actual Cash Value (ACV)
- Depreciation
- Coinsurance
- Margin clause
- Mobile Equipment
- Site improvements
- Acts of God

LET'S SEE... AH! HERE IT IS: "YOUR BOLICY DOES NOT COVER FLOODS, EARTHQUAKES OR AXE OF GOD." SORRY ABOUT THAT. MR. FINKLEMAN.

<u>Things to Consider</u>: last time appraised; deductibles; property risk assessment; new construction; property schedules; claims history; flood plain or not, etc...





Cyber Liability Cyber Liability provides coverage for data breach and privacy response, including: Credit monitoring - Provide the option of credit monitoring services to those individuals whose data has been compromised. Forensic investigations - Investigation into the cause of the data breach. • Public relations - assistance with communications regarding the breach and the county's response to those affected and to the public. Legal fees - Attorney's, court and other legal fees incurred following the data breach, subject to sublimit. Regulatory proceedings and penalties - Coverage for regulatory proceedings and penalties incurred Common Terminology: · Data Breach · Ransomware Things to consider: policies are not standardized - review each one to get what you need; broad coverage (i.e. penalties, fines, etc...); support for pre-assessment; eRisk tools TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

