



PO018A0002

Quote is valid on 7/1/2018 until 7/1/2018

Re: **Upper Valley Waste Management Agency**  
Renewal of: PO 1550086B - Expiration Date: 7/1/2018

Please bind effective: \_\_\_\_\_

Signature: \_\_\_\_\_

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

### PUBLIC OFFICIALS LIABILITY POLICY INFORMATION

Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - X
Term Quoted:	Annual

### Coverage Part A: Public Officials Liability Limit Options

LIMIT OPTIONS	PREMIUM
<input type="checkbox"/> \$2,000,000	\$1,530

### Coverage Part B: Employment Practices Liability Limit Options

LIMIT OPTIONS	PREMIUM
<input type="checkbox"/> Not Offered	

### ADDITIONAL QUOTE INFORMATION

Part A Retention: \$2,500 Each Claim

**FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT [BIZRESOURCECENTER.COM](http://BIZRESOURCECENTER.COM) FOR DETAILS**

**Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.**

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**Prior to binding, this account is subject to the following:**

- A completed Confirmation of Material Information Form (attached) signed and dated by the president or chairman.
- These terms are valid as long as all of the questions are answered `NO`. If any questions are answered `YES`,
- please submit the form along with details to the home office for review and revised renewal terms.

**Underwriting Notes:**

- Call Us! We want to work with you to retain your business!
- In compliance with California Assembly Bill 2404, cancellation by the insured may result in a short rate calculation (90% of unearned premium) to determine the return premium.
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.

**II. DIRECT BILL QUOTE INFORMATION**

**Additional Quote Information**

This renewal is eligible for direct bill. In order to add this policy to direct bill, please advise us by 6/11/2018 so that there is sufficient time to invoice the policyholder. If this renewal remains agency billed, please forward a request to bind in order to renew coverage.

**III. REQUIRED FORMS & ENDORSEMENTS**

**Directors and Officers Endorsements**

PO 100	(10/03) Coverage Part A. - Public Officials Liability	PO CA	(10/03) California State Amendatory Endorsement
PO 208	(10/03) Amended Definition Of Loss Endorsement	PO Jacket	(09-10) Public Officials Liability Special Service Districts Policy
PO 225	(09/06) Application Definition Clarification Endorsement	USL PO J	(10-03) Common Policy Conditions

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***





## Public Officials Liability For Special Service Districts

### Why Special Service Districts Need Directors and Officers (D&O) and Employment Practices Liability (EPL):

- ▶ Directors and officers can be sued individually for their decisions on behalf of the entity. The only protection between a claim and their personal assets may be a D&O policy.
- ▶ The average D&O claim costs \$267,000
- ▶ The average cost to defend a claim resulting in litigation exceeds the annual budget of nearly 85 percent of all Special Service Districts
- ▶ Over 30 million employment cases have been filed in federal, state and local courts
- ▶ Sixty-five percent of employers who have fired an employee have been hit with a lawsuit
- ▶ Seventeen percent of all employment claim awards against governmental entities are in excess of \$1 million
- ▶ Over 40 percent of all employment practices claims are brought against firms with less than 100 employees

### Why you should purchase the USLI' Public Official Liability policy:

COVERAGE FEATURES	USLI	COMPETITORS
Separate limits of liability for D&O and EPL claims (D&O Limit is not eroded by employment claims)		
Defense outside the limit of liability on all claims		
Punitive damages where insurable by law, included automatically. Not available in AL and TX.		
Third party harassment and third-party discrimination coverage		
Unlimited extended reporting period for former officials (Occurrence - type protection for former officials)		
Optional fiduciary liability coverage extension		
Full prior acts option		
Bilateral discovery for 1, 2 and 3 years		
Duty to defend		
Spousal extension		
No intentional acts exclusion on EPL claims		
Risk management services - Free human resources consultation HELPLINE service with unlimited calls and no time limits plus an online HR Resource Center		