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 #0532269

PO019A0011

Quote is valid on 7/1/2019 until 7/1/2019

Re: **Upper Valley Waste Management Agency**
 Renewal of: PO 1550086C - Expiration Date: 7/1/2019

Please bind effective: _____ Signature: _____
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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) - XI
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 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 6/11/2019 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

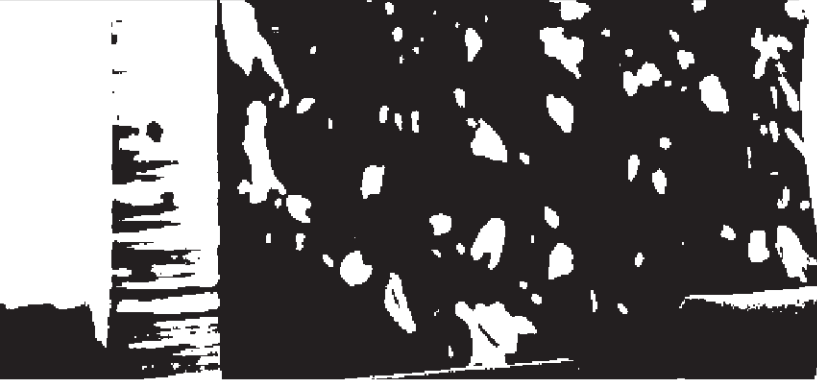
Why you should purchase the USLI' Public Official Liability policy:

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		



FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES

When a privacy breach occurs, will you be prepared?



In 2015, according to the Identity Theft Resource Center, more than 783 breaches were reported and more than 675 million records were exposed. The eRisk Hub® portal, powered by NetDiligence®, is an effective way to combat privacy breaches and other types of cyber losses.

With your USLI policy, you will receive instructions on how to access the eRisk Hub® portal and begin using this benefit that is valued in excess of \$1,200 a year!

eRisk Hub® is the one-stop shop you need to become educated and prepared for a privacy breach. This FREE service is available to USLI policyholders.

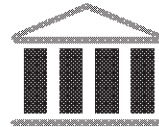
Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence® supports and is endorsed by some of the world's largest network liability insurance underwriters.



Key Features of the eRisk Hub® Portal



Data Breach Calculators – Learn how to estimate the cost of a breach, notification costs and business interruption



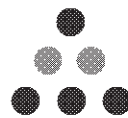
Learning Center – Best practices articles, white papers and webinars from leading technical and legal experts. Highlighted topics include PCI compliance and social engineering



Security Training – Watch videos for best practices in security and privacy awareness or download a training guide



Risk Manager Tools – Assists you in managing your cyber risk, including a self-assessment, a sample website privacy policy and a tool for HIPAA compliance



eRisk Resources – A directory to quickly find external resources with expertise in pre and post-breach disciplines



Consultation – Breach Coach, HIPAA Coach and Security Coach available to assist you

