

Ancillary Coverages

Fiduciary Liability

Fiduciary Liability insurance provides coverage for alleged errors or omissions or breach of fiduciary duties to an employee benefit plan.

Special Events Liability

Provides Premises Liability insurance coverage for a broad range of special events. Coverage protects the policyholder against lawsuits, claims made related to bodily injury of others, and property damage to a rented premise.

Vendors/Contractors General Liability

General Liability and Professional Liability coverage can be provided for individuals or small businesses that have work contracts with your agency. This will enable your agency to work with qualified bidders who could not previously participate because they do not have insurance or their level of insurance could not meet your minimum insurance requirements.

Storage Tank Program

Storage Tank Liability insurance provides coverage for first-party cleanup costs, and third-party bodily injury & property damage from pollution conditions emanating from scheduled underground and aboveground storage tanks.

Travel Accident Program

Travel Accident insurance provides coverage for employees who travel domestically and internationally. Some of the benefits include 24/7 travel assistance, medical network, and emergency evacuation and repatriation expense.

*** Identity Fraud Reimbursement**

Reimburses employees and board members of member agencies, and their spouses, with coverage for identity theft related expenses. Includes attorney's fees, lost wages, notary and certified mail charges, and fees to re-apply for loans that were denied as a result of the identity theft.

* This coverage is provided to all CSRMA members.



CSRMA

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COVERAGE PROGRAMS

"The California Sanitation and Risk Management Authority provides broad coverage and risk control services to its members."

Core Coverages

CSRMA offers four Core Coverage Programs. Two of these are Shared Risk Programs and two are Group Purchase Programs. In order to be a CSRMA member, you must participate in at least one core coverage program.

Shared Risk

Shared Risk, or “pooled” programs are an alternative to traditional commercial insurance, in that they are member owned and operated – crafted to meet the specific needs of our members.

Pooled Liability Program

Provides members with third party liability coverage specifically designed to meet the exposures faced by the wastewater industry. Members are provided with coverage for General Liability, Automobile Liability, Employment Practices Liability and Public Entity Errors & Omissions Liability

Pooled Workers’ Compensation Program

Provides State mandated benefits to employees of member agencies for workplace injury, illness and disease. The Program enables its members to retain control of the cost and delivery of services to participating members.



Core Coverages

Group Purchase

Group Purchase programs provide members with the benefit of buying power without the risk sharing element, while still assuring that special needs will be addressed.



Primary Insurance Program

The Primary Insurance Program affords coverage for General Liability, Automobile Liability, Employment Practices Liability, Public Entity Errors & Omissions and Auto Physical Damage to members that do not wish to pool their risk with other members.

Property Insurance Program

The Property Program offers its members "All-Risk" Property and Boiler & Machinery insurance. This includes Terrorism, Pollution Legal Liability specific to a member’s schedule of values, and Cyber Liability.

Ancillary Coverages

Aside from the four “Core” coverage programs, CSRMA members have access to an array of other insurance coverages they can purchase on an individual basis, including but not limited to:

Cyber Liability

Cyber Liability provides third-party coverage for information security & privacy liability, privacy notification costs, regulatory defense and website media content liability. First-party coverage is provided for cyber extortion, data protection & business interruption loss.

Commercial Crime & Bonds

The Commercial Crime Program affords its members with public employee dishonesty coverage. Additional coverages include: forgery or alteration, theft, disappearance and destruction of money and securities and computer fraud. The Public Official Bond Program provides its members with coverage for dishonest acts of public officials.

Difference in Conditions (DIC) / Earthquake & Flood

A policy designed to broaden coverage by providing additional limits of coverage for specific perils that are excluded on standard property coverage forms, such as earthquake and flood.

Pollution Liability

Pollution Liability insurance covers environmental cleanup costs, third party bodily injury & property damage, and associated legal defense expense arising out of a pollution condition.

Vehicle & Mobile Equipment Physical Damage

Provides insurance for damage to your own vehicles & mobile equipment.