


Comparison Worksheet For Public Cemetery Districts

	 <p>GOLDEN STATE RISK MANAGEMENT AUTHORITY</p> <p><i>Innovative programs, personalized service</i></p>	Current Insurance/Risk Management Program
Annual Cost	\$	\$
Workers Compensation Coverage	<ul style="list-style-type: none"> • Statutory limits • \$5,000,000 Employers Liability limits • Phone-in Claims reporting system with injury triage • In-house, decision-making claims examiners • Customized Return-to Work Programs 	
Coverage Limits - General Liability (GL)	<ul style="list-style-type: none"> • \$50,000,000 per Occurrence • No Aggregate Limit 	
Trustees/ Officers Errors & Omissions	<ul style="list-style-type: none"> • \$50,000,000 per Occurrence • No Aggregate Limit 	
Automobile Liability	<ul style="list-style-type: none"> • \$50,000,000 per Occurrence • No Aggregate Limit. • "Any Auto" Coverage 	
Property Coverage	<ul style="list-style-type: none"> • \$600,000,000 Maximum per covered loss. • All Risk, Full Replacement Cost Coverage including flood • No Co-Insurance Clause. • Deductible \$1,000 	
Portable Equipment	<ul style="list-style-type: none"> • Included 	
Automobile Physical Damage	<ul style="list-style-type: none"> • Included on all vehicles. • Agreed Value, ACV or Replacement Cost available • Deductibles \$250/\$500 	
Mobile Equipment	<ul style="list-style-type: none"> • Agreed Value, ACV or Replacement Cost available 	
Boiler & Machinery	<ul style="list-style-type: none"> • Automatically covered in property program 	
Crime/Bond Coverage	<ul style="list-style-type: none"> • \$10,000,000 / Occurrence • Coverage is for entire entity 	
Safety Program	<ul style="list-style-type: none"> • Over 150 On-Line Classes • Each district is provided with it's own customized web-site • Mandated training included • Tools to track and validate all of your district's training • On-site Cal-OSHA compliance inspections • Live trainings available on many topics • Train-the trainer support for your safety officer • Injury & Illness Prevention Program assistance 	

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<i>Safety Incentive Program</i>	<ul style="list-style-type: none"> • Up to 10% premium credit • Assists with compliance 	
<i>Representation</i>	<ul style="list-style-type: none"> • Cemetery has a guaranteed seat on GSRMA Board of Directors 	
<i>Subsidy Fund Grants</i>	<ul style="list-style-type: none"> • Grants Available for Training 	
<i>Annual Member Training</i>	<ul style="list-style-type: none"> • All costs provided by GSRMA • High quality program • Impressive keynote speakers • Forum to share ideas /concerns 	
<i>WeTip Crime Hotline</i>	<ul style="list-style-type: none"> • Anonymous crime hotline for any negative activities at or against your district • Up to \$1,000 reward for tips 	
<i>Quarterly Newsletter</i>	<ul style="list-style-type: none"> • Timely information related to public entity risk management • Member Spotlights, Q&A, guest articles from industry experts, updates on GSRMA programs 	
<i>Public Cemetery Best Practices Program</i>	<ul style="list-style-type: none"> • Cemetery Resource Guide includes: • Governance topics: Health & Safety Code, Brown Act, Conflict of Interest, Public Records Act, guide to create policy manuals • Administrative topics: Employment practices, guide to create employee manuals, labor compliance posters, discipline and termination resources, employment documentation • Operational topics: creating an Injury & Illness Prevention Program, building and grounds procedures, fleet safety program, vehicle policies manuals • Resources constantly added and updated • Cemetery Accreditation program is in development 	
<i>Additional Fees</i>	<ul style="list-style-type: none"> • All of these programs are included in the cost of the insurance coverage • No assessments in GSRMA history, \$3.5 million in dividends returned to members • No CIGA or other CA assessments 	