


Comparison Worksheet For Fire Districts

	 <p>GOLDEN STATE RISK MANAGEMENT AUTHORITY</p> <p><i>Innovative programs, personalized service</i></p>	<p>Current Insurance/Risk Management Program</p>
Annual Cost	\$	\$
Workers Compensation Coverage	<ul style="list-style-type: none"> • Statutory Limits/\$5,000,000 Employers Liability • 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/Occurrence • No Aggregate Limit 	
Automobile Liability	<ul style="list-style-type: none"> • \$50,000,000/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. • No Co-Insurance Clause. • Watercraft coverage available • 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. • <u>*Agreed Value, ACV or Replacement Cost available</u> • 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 160 On-Line Classes • More than 60 Hours of EMS continuing education available • Over 30 NFPA awareness and refresher level courses • Exclusive Alan Brunacini developed courses available • Each district is provided with it's own customized web-site • Mandated AB1234 Ethics & SB1825 Sexual harassment training provided 	

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	<p>Safety Program (continued)</p> <ul style="list-style-type: none"> • Tools to create and track your own 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 	
<i>Safety Incentive Program</i>	<ul style="list-style-type: none"> • Up to 10% credit premium credit for participation 	
<i>Representation</i>	<ul style="list-style-type: none"> • A Member Fire district has seat on Board of Directors 	
<i>Subsidy Fund Grants</i>	<ul style="list-style-type: none"> • Grants Available for Training 	
<i>Claims and Administration</i>	<ul style="list-style-type: none"> • In-House. Direct Access to person handling claim • Legal counsel is public entity defense expert 	
<i>Human Resources Program</i>	<ul style="list-style-type: none"> • No Cost Online HR Program 	