


## Comparison Worksheet For Fire Districts

	 <p><b>GOLDEN STATE</b> RISK MANAGEMENT AUTHORITY</p> <p><i>Innovative programs, personalized service</i></p>	<p><b>Current Insurance/Risk Management Program</b></p>
<b>Annual Cost</b>	<b>\$</b>	<b>\$</b>
<b>Workers Compensation Coverage</b>	<ul style="list-style-type: none"> <li>• Statutory Limits/\$5,000,000 Employers Liability</li> <li>• Phone-in Claims reporting system with injury triage</li> <li>• In-house, decision-making claims examiners</li> <li>• Customized Return-to Work Programs</li> </ul>	
<b>Coverage Limits - General Liability (GL)</b>	<ul style="list-style-type: none"> <li>• \$50,000,000 per Occurrence</li> <li>• No Aggregate Limit</li> </ul>	
<b>Trustees/ Officers Errors &amp; Omissions</b>	<ul style="list-style-type: none"> <li>• \$50,000,000/Occurrence</li> <li>• No Aggregate Limit</li> </ul>	
<b>Automobile Liability</b>	<ul style="list-style-type: none"> <li>• \$50,000,000/Occurrence</li> <li>• No Aggregate Limit.</li> <li>• "Any Auto" Coverage</li> </ul>	
<b>Property Coverage</b>	<ul style="list-style-type: none"> <li>• \$600,000,000 Maximum per covered loss.</li> <li>• All Risk, Full Replacement Cost Coverage.</li> <li>• No Co-Insurance Clause.</li> <li>• Watercraft coverage available</li> <li>• Deductible \$1,000</li> </ul>	
<b>Portable Equipment</b>	<ul style="list-style-type: none"> <li>• Included</li> </ul>	
<b>Automobile Physical Damage</b>	<ul style="list-style-type: none"> <li>• Included on all vehicles.</li> <li>• <u>*Agreed Value, ACV or Replacement Cost available</u></li> <li>• Deductibles \$250/\$500</li> </ul>	
<b>Mobile Equipment</b>	<ul style="list-style-type: none"> <li>• Agreed Value, ACV or Replacement Cost available</li> </ul>	
<b>Boiler &amp; Machinery</b>	<ul style="list-style-type: none"> <li>• Automatically covered in property program</li> </ul>	
<b>Crime/Bond Coverage</b>	<ul style="list-style-type: none"> <li>• \$10,000,000 / Occurrence</li> <li>• Coverage is for entire entity</li> </ul>	
<b>Safety Program</b>	<ul style="list-style-type: none"> <li>• Over 160 On-Line Classes</li> <li>• More than 60 Hours of EMS continuing education available</li> <li>• Over 30 NFPA awareness and refresher level courses</li> <li>• Exclusive Alan Brunacini developed courses available</li> <li>• Each district is provided with it's own customized web-site</li> <li>• Mandated AB1234 Ethics &amp; SB1825 Sexual harassment training provided</li> </ul>	

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	<p>Safety Program (continued)</p> <ul style="list-style-type: none"> <li>• Tools to create and track your own training</li> <li>• On-site Cal-OSHA compliance inspections</li> <li>• Live trainings available on many topics</li> <li>• Train-the trainer support for your safety officer</li> <li>• Injury &amp; Illness Prevention Program assistance</li> </ul>	
<b><i>Safety Incentive Program</i></b>	<ul style="list-style-type: none"> <li>• Up to 10% credit premium credit for participation</li> </ul>	
<b><i>Representation</i></b>	<ul style="list-style-type: none"> <li>• A Member Fire district has seat on Board of Directors</li> </ul>	
<b><i>Subsidy Fund Grants</i></b>	<ul style="list-style-type: none"> <li>• Grants Available for Training</li> </ul>	
<b><i>Claims and Administration</i></b>	<ul style="list-style-type: none"> <li>• In-House. Direct Access to person handling claim</li> <li>• Legal counsel is public entity defense expert</li> </ul>	
<b><i>Human Resources Program</i></b>	<ul style="list-style-type: none"> <li>• No Cost Online HR Program</li> </ul>	