

## Bid / Proposal Summary

Date: 10/30/13

Entity Name: **Camino Real Regional  
Mobility Authority**

**Proposed  
Anniversary Date**

Entity ID: **0946**

**12/28/13**

**12/28/14**

Type of Coverage	Limit		Deductible	Annual Contribution
General Liability	\$ 3,000,000	Each occurrence <sup>1</sup>	\$ -0-	\$ 740.00
	\$ 10,000,000	Aggregate		
Errors & Omissions Liability <sup>2</sup> <i>(Public Officials)</i>	\$ 1,000,000	Each wrongful act	\$ 1,000	\$ 1,281.00
	\$ 2,000,000	Aggregate		
Automobile Liability <i>(Hired &amp; Non-Owned)</i>	\$ 1,000,000	Each occurrence	\$ -0-	\$ 60.00
Automobile Medical Payments <sup>3</sup>	\$ 25,000	Each person	\$ -0-	\$ Included
Real & Personal Property <sup>4</sup> <i>(Coverage Basis: "Special Form")</i>	\$ 14,009,074	<input type="checkbox"/> Actual Cash Value	\$ 25,000	\$ 4,308.00
		<input checked="" type="checkbox"/> Replacement Cost		
Flood & Earthquake <sup>5</sup>	\$ 14,009,074	<input type="checkbox"/> Actual Cash Value	\$ 25,000	\$ 4,903.00
		<input checked="" type="checkbox"/> Replacement Cost		
Boiler & Machinery <sup>6</sup>	\$ 100,000	Per accident	\$ 25,000	\$ Included

TOTAL ANNUAL: \$ 11,292.00  
 2% Annual Payment Discount <sup>7</sup>: \$ -225.84  
 Total Annual Contribution: \$ 11,066.16  
 Quarterly Payment: \$ 2,823.00

SEE PROPOSAL FOR OPTIONAL COVERAGES, LIMITS, DEDUCTIBLES, etc.

- <sup>1</sup> Sudden events involving pollution provided at the occurrence limit shown or \$2,000,000, whichever is less.
- <sup>2</sup> E&O retroactive date available for 5 years prior to the effective date of coverage at no additional contribution.
- <sup>3</sup> Automobile Medical Payments Coverage is included automatically for all automobiles with a design capacity of eight passengers or less. For larger capacity vehicles, coverage is available subject to an additional contribution. The deductible for Automobile Medical Payments Coverage is the same as the deductible elected for Automobile Liability.
- <sup>4</sup> Real & Personal Property deductible is on a per occurrence basis, rather than a per building basis, and there is no coinsurance penalty.
- <sup>5</sup> Flood & Earthquake coverage is provided as an option under Real & Personal Property Coverage and may not be purchased separately. Flood & Earthquake limit is the aggregate limit for all losses occurring during the fund year. Limitations apply to properties in Flood Zones A and V located in the first tier of counties and in Harris, Orange and Jackson counties.
- <sup>6</sup> Boiler & Machinery Coverage is included at no additional charge (except for electric generating facilities) under Real & Personal Property Coverage and may not be purchased separately.
- <sup>7</sup> Annual Payment Discount applies if full annual contribution is paid within 30 days of the effective date, or receipt of your first bill, whichever is later. (The Annual Payment Discount does not apply to public officials' bonds or windstorm coverage for Tier 1 members.)

# Liability Coverage Features

The Texas Municipal League Intergovernmental Risk Pool's liability coverage includes the following features at no additional cost:

## *All Liability Coverages*

"Occurrence" rather than "Claims-Made" Form	All coverages including Errors & Omissions and Law Enforcement Liability.
Punitive and Exemplary Damages	Not Excluded (unless assumed by contract).
Defense Costs	Included in addition to policy limits.
Pay On Behalf Of	Included

## *Errors & Omissions*

Coverage for Employment-Related Matters including Discrimination, Wrongful Termination, Failure to Hire or Promote and Sexual Harassment or Misconduct	Included
Criminal Defense Reimbursement	\$10,000
Back Wages	50% up to \$25,000 when awarded in connection with other covered damages.
Claims filed with EEOC and Texas Commission on Human Rights	Included in the definition of "Suit".
Five Years Prior Acts Coverage	Included
Coverage for Members of Boards or Commissions including Airport and Utility Boards	Included
Coverage for Attorneys, Architects, Engineers and Accountants	Included while acting as public officials or employees of the Member.
Land Use/Zoning	Included when damages are sought.
Mental Anguish	Included when sought in connection with an alleged civil rights violation.
Coverage for Actual or Alleged Civil Rights Violations	Included
Whistleblower's and Workers' Compensation Retaliation Claims	Included

# Liability Coverage Features

## *General Liability*

Pollution Coverage	Broad coverage for damages or injuries that occur within 45 days of a sudden and accidental pollution incident. No time limitation for damage or injury resulting from the Member's products (such as water) or chlorine usage and coverage extends to gradual as well as sudden events.
Failure to Supply Gas, Oil, Water, Electricity or Steam resulting from unintentional error or damage to tangible property	Included
Fireworks Displays	Included
Watercraft Liability	Included
Fire Legal Liability	Included up to full Limits of Liability
Incidental Medical Malpractice	Included
Emergency Medical Services (EMTs and Paramedics)	Included
Special Events	Included

## *Law Enforcement Liability*

Coverage for Alleged Use of Excessive Force	Included
Moonlighting	Included for the Member and officers acting in their capacity as Law Enforcement Officers.
High Speed Pursuit	Included if there is no physical contact with Member's vehicle.
Coverage for Intentional Acts	Included
Damage to Seized or Impounded Property	Included
Jails	Included
Coverage for Actual or Alleged Violations of Civil Rights	Included
Mutual Aid Agreements	Included

## *Automobile Liability*

Medical Payments	\$25,000 for vehicles with design capacity of 8 passengers or less.
Vehicles Added During the Year	Automatic coverage at no additional charge.

## Liability Coverage Features

Deductible Reimbursement for Volunteers

Up to \$500 for damage to vehicles owned by volunteer firefighters or emergency medical personnel when damage occurs during emergency response on behalf of the Member.

High Speed Pursuit

Included if there is physical contact with the Member's vehicle.

### *Automobile Physical Damage*

Deductible Limitation

\$10,000 maximum deductible for all vehicle damage sustained in one occurrence, except for damage resulting from hail.

## Property Coverage Features

The Texas Municipal League Intergovernmental Risk Pool's property coverage includes the following features at no additional cost:

<i>Coverage</i>	<i>Comments</i>
Coinsurance Provision	None
Pollution Damage to Covered Property Caused by a Covered Peril	Included at Real and Personal Property Limit
Pollutant Clean up	\$20,000 each covered premises
Accounts Receivable	\$10,000*
Valuable Papers/EDP Media	\$10,000*
Loss of Revenue/Extra Expense/Rental Income	\$25,000*
Personal Effects of Employees/Volunteers	\$5,000*
Outdoor Property - Trees, Plants, Shrubs	\$10,000 per occurrence* \$250 Any one tree, plant or shrub*
Debris Removal	Included at Real and Personal Property Limit
Demolition of undamaged portions of covered structures	Included at Real and Personal Property Limit
Boiler & Machinery	Included (except electric generating plants) (Charge may apply to certain Members)
Increased cost of construction due to Building Ordinances	Included at Real and Personal Property Limit
Loss to undamaged portion of a covered structure	Included at Real and Personal Property Limit
Newly acquired/constructed structures	Automatic \$1,000,000 or total Building and Contents values, whichever is less. Additional limits available upon notification. No time limitation applies. Certain types of property must be reported.
Property in Transit	\$1,000,000
Property Off Premises	Included at Real and Personal Property Limit
Sewer Backup	Included at Real and Personal Property Limit
Communications Equipment	Included at Real and Personal Property Limit
Computer Equipment	Included at Real and Personal Property Limit
Electrical Damage -- EDP equipment	Included at Real and Personal Property Limit

## Property Coverage Features

Glass Breakage	Included at Real and Personal Property Limit
Glass Display or Trophy Cases	Included at Real and Personal Property Limit
Ground Maintenance Equipment	Included at Real and Personal Property Limit
Fine Arts	Lesser of repair cost or scheduled value <i>Must be reported</i>
Fire Department Service Charge	Included
Fire Equipment Recharge	Included
Commandeered Boats	Included in Mobile Equipment
Outdoor Property – Detached Signs, Fences, Antennas	Included at Real and Personal Property Limit <i>Must be reported</i>
Temporary repairs after a loss to prevent further damage	Included at Real and Personal Property Limit
Inventory costs related to a loss	Included
Portable equipment	Included at Real and Personal Property Limit
Property of Others	Included at Real and Personal Property Limit
Premises Boundary	None
Spoilage	Included at Real and Personal Property Limit
Off Premises Utility Failure	Included at Real and Personal Property Limit
Lock replacement after a loss	Included at Real and Personal Property Limit
Changes in temperature/humidity	Included at Real and Personal Property Limit
Architectural/Engineering fees incurred as the result of a loss	Included
Underground Sprinkler Systems	Included at Real and Personal Property Limit <i>Must be reported</i>

\* These are the basic Coverage Extension Limits provided at no cost to the Member. Additional limits are available and if this Invitation to Bid requests such additional limits, they have been included in this response.