

# Overview of Property – Liability Insurance

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**OC SAN**  
ORANGE COUNTY SANITATION DISTRICT

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## Excess General Liability

- Coverage for damages to third parties

Includes:

- General Liability
- Automobile Liability
- Public Entity Errors and Omissions
  - Professional Liability
  - Directors and Officers Liability
  - Employment Practices Liability

*All coverage provided on an "Occurrence" Basis*

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## Excess General Liability – Limits and Retentions

- Policy Limits – Per Occurrence/Annual
 

Aggregate	\$ 40MM/\$40MM
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  - General:
  - Automobile:
  - E&O/D&O/EPL:
- Policy Retentions
 

	\$ 750,000
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  - General:
  - Auto:
  - E&O/D&O/EPL:

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## Excess Workers' Compensation

- Coverage for injuries to employees while in the course and scope of employment
 

▫ Limits	Statutory
▫ Retention	\$ 1,000,000
▫ Payroll	\$69,871,030

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## Property Insurance - Overview

- Total Insurable Value: \$2,175,238,885
- Policy Limit: \$ 800,000,000
- Key Sublimits
  - Boiler & Machinery: \$ 100,000,000
  - Business Interruption: \$ 100,000,000
  - Flood Zones A&V: \$ 25,000,000
  - Flood All Other Zones: \$ 100,000,000
  - Builder's Risk: \$ 90,000,000
  - Cyber: \$ 25,000,000
- Deductible: \$ 500,000

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## Earthquake Overview

- Current Coverage
  - Coverage for key buildings located at both Plants 1 and 2
  - Coverage up to \$25,000,000
  - Deductible 5%/\$5MM Minimum

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## Premiums

▪ Excess General Liability:	\$ 755,529
▪ Excess Workers' Compensation:	\$ 204,769
▪ Property Insurance:	\$1,051,615
▪ Earthquake:	\$ 98,707
▪ Marine Vessel:	<u>\$ 31,451</u>
▪ Total Premium:	\$2,142,071

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## Questions



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