



June 26, 2015

Dr. Audrey Keebler
Treasurer
Golden West Community Services District
Post Office Box 448
El Dorado, California 95623-0448

Re: 2015-16 Property/Liability Coverage Documents / Important Pamphlet

Dear Dr. Keebler,

On behalf of the Special District Risk Management Authority (SDRMA) Board of Directors and our entire risk management team, it is my pleasure to extend our sincere appreciation for your participation in our Property/Liability Program. The new program year begins July 1 and complete coverage documents will be available by August 1 in the SDRMA MemberPlus Online™ web-based portal. The following coverage documents will be available July 1 in the portal:

Property/Liability Program

- Member's Certificate of Coverage (a copy is attached)
- California Vehicle Identification Cards (available in MemberPlus Online™ to print out and place in vehicles)

To access SDRMA MemberPlus Online™, visit www.sdrma.org – on the Home page click on Member Login. The above listed items will be available in the left navigation window under Quick Links. Your current coverage documents will be archived as in past years and will also be available in the portal under Coverage Documents.

Important Coverage Enhancement

As noted in a prior letter for 2015-16, we have increased the Employee and Public Officials Dishonesty coverage limits from \$400,000 to \$1,000,000 at no cost to your agency!

Reminders

SDRMA provides an Employer "Hotline" for questions related to Employment Law. Best Best & Krieger is providing this service to SDRMA members and is one of the most experienced and largest public agency law firms with eight offices in California. The "Hotline" provides upper level management access to complimentary Employment Law related legal services on behalf of your agency **after** initial screening and referral by Dennis Timoney, SDRMA Chief Risk Officer. The goal is to reduce the frequency and severity of employment related claims which will have a direct impact on our pool's claim liabilities and expenses.

Finally, in order to keep our members fully updated on recent changes in the labor law, we have enclosed a document and a revised pamphlet relating to mandatory changes to required **Paid Family Leave**. These changes become effective on July 1, 2015. The pamphlet must be given to new hires and to employees who take a leave of absence for a covered reason and the document must be posted directly on the California Labor Law Poster with your agency's Human Resources contact information. If you have any questions please contact Ellen Doughty at 800.537.7790 or 916.231.4141 or edoughty@sdrma.org.

Sincerely,
Special District Risk Management Authority


Gregory S. Hall, ARM
Chief Executive Officer



This is to certify that coverages listed below have been issued to the Member named below for the period indicated. This certificate is not an insurance policy or an agreement of coverage and does not amend, extend or alter the coverage afforded by the agreements listed herein. Notwithstanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the coverage described herein is subject to all the terms, exclusions, and conditions of the specific coverage document.

This certificate of coverage evidences the limits of liability in effect at the inception of the agreements shown; limits shown may have been reduced by paid claims. This certificate is issued as a matter of information only and confers no rights upon the certificate holder.

Participating Member:
Golden West Community Services District
Post Office Box 448
El Dorado, CA 95623-0448

Member Number:
PLP-7161

Entity Affording Coverage:
Special District Risk Management Authority
1112 'I' Street, Suite 300
Sacramento, California 95814
800.537.7790 www.sdrma.org

Type of Coverage	Policy Number	Effective Date	Expiration Date	Limits
<input checked="" type="checkbox"/> General Liability Personal Injury and Property Damage	LCA-SDRMA-201516	07/01/2015	07/01/2016	Per Occurrence \$2,500,000
<input checked="" type="checkbox"/> Public Officials and Employees Errors & Omissions	LCA-SDRMA-201516	07/01/2015	07/01/2016	Per Occurrence \$2,500,000
<input checked="" type="checkbox"/> Elected Officials Personal Liability	LCA-SDRMA-201516	07/01/2015	07/01/2016	Per Occurrence \$500,000
<input checked="" type="checkbox"/> Employment Practices Liability	LCA-SDRMA-201516	07/01/2015	07/01/2016	Per Occurrence \$2,500,000
<input checked="" type="checkbox"/> Employee Benefits Liability	LCA-SDRMA-201516	07/01/2015	07/01/2016	Per Occurrence \$2,500,000
<input checked="" type="checkbox"/> Employee and Public Officials Dishonesty	EDC-SDRMA-201516	07/01/2015	07/01/2016	Per Occurrence \$1,000,000
<input checked="" type="checkbox"/> Auto Liability Personal Injury and Property Damage	LCA-SDRMA-201516	07/01/2015	07/01/2016	Per Occurrence \$2,500,000
<input type="checkbox"/> Auto Physical Damage				
<input checked="" type="checkbox"/> Uninsured / Underinsured Motorists	UMI-SDRMA-201516	07/01/2015	07/01/2016	Each Accident \$1,000,000
<input type="checkbox"/> Trailer				
<input type="checkbox"/> Property				
<input type="checkbox"/> Boiler and Machinery				
<input type="checkbox"/> Workers' Compensation				

Description: All listed coverage is in effect only for the time period specified.

Gregory S. Hall - Chief Executive Officer