

TULARE LOCAL HEALTH CARE DISTRICT

SCHEDULE OF INSURANCE 2018 - 2019

COVERAGE	LIMITS	DEDUCTIBLES	CARRIER	POLICY NO.	POLICY TERM	ANNUAL PREMIUM 2018-2019	POLICY FORM	COMMENTS
<b>Property</b>								
Policy Limit	\$ 218,609,238	\$ 10,000	Affiliated FM	SS310	07/01/18-07/01/19	\$ 152,539	Occurrence	The District is required to keep the property policy in place per the master lease agreement. Policy limit can be adjusted (including Business Income limit) to factor in the new structure of the District acting as the landlord only.
Flood	\$ 85,000,000	Flood \$ 100,000						
Business Interruption Extra Expense	\$ 2,500,000							
<b>Hospital Professional Liability (PL) &amp; General Liability (GL)</b>								
Per Occurrence Limit	\$ 10,000,000	Indemnity Only \$ 100,000	Beta Risk Management Authority	HCL18361	07/01/18-07/01/19	\$ 810,555	PL - Claims Made GL - Occurrence	The annual premium consists of two parts, active contribution (\$127,805) and tail contribution (\$682,750). The active contribution consists of the hospital's exposure from 7/1/2018 going forward. The tail contribution portion is the cost for the hospital's exposure from 7/1/1985 (Retro date) to 7/1/2018. BETA will provide an additional tail quote for active portion 7/1/18 thru 7/1/19 or thru confirmation of the effective date of the change in ownership. Once the change in ownership has taken effect, the District will purchase General Liability only due to their new role as the Landlord and not a healthcare provider.
Aggregate Limit	\$ 20,000,000							
Retroactive Date: 7/1/1985								
<b>Auto Liability</b>								
Per Accident-Combined Single Limit	\$ 5,000,000	Comprehensive \$ 250	Beta Risk Management Authority	AL18361	07/01/18-07/01/19	\$ 8,703	Occurrence	Vehicles will be deleted as necessary from this policy. If no vehicles belong to the District, the District should continue to purchase Hired & Non-Owned coverage coverage.
Medical Payments	\$ 5,000	Collision \$ 500						
Uninsured/Underinsured Motorist Liability	\$ 1,000,000							
<b>Directors &amp; Officers Liability/Employment Practices Liability</b>								
Each Claim & Aggregate-D&O/EPL	\$ 5,000,000	D&O \$ 10,000 EPL \$ 100,000	Beta Risk Management Authority	DO18361	07/01/18-07/01/19	\$ 145,672	Claims Made	BETA will provide a tail quote for the hospital's exposure from 7/1/1985 (Retro date) to confirmed effective date of the change in ownership. BETA will underwrite a new policy based on the new structure of the District and it's Board.
Retroactive Date: 7/1/1985								
<b>Workers' Compensation</b>								
Statutory – CA, Employer's Liability	\$ 2,000,000	None	Beta Risk Management Authority	BETA-WC 5242-2018	07/01/18-07/01/19	\$ 439,328	Occurrence	Renewal Premium will be based on the new and adjusted payroll for the 2019 - 2020 policy term.
<b>Fiduciary Liability</b>								
Each Claim & Aggregate	\$ 1,000,000	\$ 10,000	Euclid Specialty / Hudson	SFD31211224	10/12/18-10/12/19	\$ 5,000	Claims Made	The District should maintain this policy as it relates to it's Employee Benefit Plans. Liability for those accused of wrongdoing in their capacity as a fiduciary, related to ERISA plans.
Voluntary Compliance Program Expenditures	\$ 100,000							
Pending or Prior Proceeding Date: 10/12/2018 Continuity Date: 10/12/2018								
<b>Cyber Liability</b>								
Each Claim & Aggregate	\$ 3,000,000	\$ 25,000	NAS / Lloyds	1112107	10/5/18-10/5/19	\$ 22,047	Claims Made	First and Third party coverage for theft of personal information and/or security breaches.
Cyber Crime	\$ 1,000,000							
Retroactive Date: None. Unknown Prior Acts Coverage								
<b>Pollution</b>								
Aggregate Limit	\$ 2,000,000	\$ 50,000	Navigators Specialty	NY18 ESPOBK6M5NC	10/12/18-10/12/21	\$ 31,008 3 Year Premium	Claims Made	This policy renews in 2021. The District should maintain this policy as the property owner and landlord.
Each Incident	\$ 1,000,000							
Retroactive Date: 10/12/2018								
<b>Accident</b>								
Accidental Death & Dismemberment	\$ 500,000	None	Axis Ins. Co.	SRPO204513054	11/22/18-11/22/19	\$ 750	Occurrence	Coverage for volunteers
Primary Insured	\$ 25,000							