

PO016A0007

Quote is valid on 7/1/2016 until 7/1/2016

Re: **Upper Valley Waste Management Agency**  
 Renewal of: PO 1550086 - Expiration Date: 7/1/2016

Please bind effective: _____  Signature: _____
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**I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS**

PUBLIC OFFICIALS LIABILITY POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - IX
Term Quoted:	Annual

**Coverage Part A: Public Officials Liability Limit Options**

LIMIT OPTIONS	PREMIUM + SWETT BROKER FEE @ \$350
<input type="checkbox"/> \$2,000,000	\$1,530

**Coverage Part B: Employment Practices Liability Limit Options**

LIMIT OPTIONS	PREMIUM
<input type="checkbox"/> Not Offered	

ADDITIONAL QUOTE INFORMATION
Part A Retention: \$2,500 Each Claim

*Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.*

- Prior to binding, this account is subject to the following:**
- A completed Confirmation of Material Information Form (attached) signed and dated by the president or chairman.
  - These terms are valid as long as all of the questions are answered 'NO'. If any questions are answered 'YES',
  - please submit the form along with details to the home office for review and revised renewal terms.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**Underwriting Notes:**

- Call Us! We want to work with you to retain your business!
- In compliance with California Assembly Bill 2404, cancellation by the insured may result in a short rate calculation (90% of unearned premium) to determine the return premium.
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.

**II. REQUIRED FORMS & ENDORSEMENTS**

**Directors and Officers Endorsements**

PO 100	(10-03) Coverage Part A. - Public Officials Liability	PO CA	(10-03) California State Amendatory Endorsement
PO 208	(10-03) Amended Definition Of Loss Endorsement	PO Jacket	(09-10) Public Officials Liability Special Service Districts Policy
PO 225	(09-06) Application Definition Clarification Endorsement	USL PO J	(10-03) Common Policy Conditions

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***



# Public Officials Liability For Special Service Districts

## WHY SPECIAL SERVICE DISTRICTS NEED DIRECTORS AND OFFICERS (D&O) AND EMPLOYMENT PRACTICES LIABILITY (EPL):

- ▶ Directors and officers can be sued independently of the company for their decisions. The only protection between a claim and your personal assets may be a D&O Policy
- ▶ The average cost to defend a claim resulting in litigation exceeds the annual budget of nearly 85% of all Special Service Districts
- ▶ Over 30 million employment cases have been filed in federal, state, and local courts
- ▶ Sixty-five percent of employers who have fired an employee have been hit with a lawsuit
- ▶ Ten percent of all wrongful termination and discrimination claim awards are in excess of \$1 million

Why you should purchase the United States Liability Insurance Group's Public Official Professional Liability Policy:

The following are important coverages to have in your policy. Check to make sure you have all of these features

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate Limits of Liability for D&O and EPL Claims (D&O Limit is not eroded by employment claims)	✓	?
Defense Outside the Limit of Liability on all Claims	✓	?
Punitive Damages where insurable by law, included automatically. Not available in Alabama, West Virginia and Texas	✓	?
Third Party Sexual Harassment and Third Party Discrimination Coverage	✓	?
Unlimited Extended Reporting Period for Former Officials (Occurrence - type protection for former Officials)	✓	?
Optional Fiduciary Liability Coverage Extension	✓	?
A.M. Best rated A++ carrier	✓	?

## WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine 2004).

Insure your financial well-being with a stable Company that will be there to pay your claim.