



KNOW THE DIFFERENCE

OURS THEIRS DOES YOUR PROGRAM PROVIDE?

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| X | | A public entity specialist in Glatfelter Public Entities with more than 20 years of experiences with an A rated carrier partner? |
| X | | Separate limits and separate coverage for general liability and management liability — Without an “Anti-Stacking” stacking endorsement that could limit your protection by possibly \$1,000,000? |
| X | | Cyber liability and privacy crisis management expense, including Extortion Coverage, (with no deductible) and excess liability that provides additional limits above cyber liability? Does your carrier charge a deductible? |
| X | | Excess Liability that sits over Cyber Liability? |
| X | | Claims management services administered by public entities specialist that have handled thousands of water and public entity claims? |
| X | | The inclusion of Inverse Condemnation with follow through coverage to the Excess policy? |
| X | | A partnership program with the California Rural Water Association (CRWA), assisting water entities for three decades and instrumental in obtaining \$68,000,000 (2016-17) in grant support funding assistance? |
| X | | Access to various CRWA training programs such as water system operation and maintenance, cross connections, leak detection and drinking water system security? |
| X | | Technical/on-site assistance or state and federally compliant source water protection plans? |
| X | | General liability (bodily injury and property damage) limits at \$1,000,000 per occurrence and \$10,000,000 aggregate with defense expenses outside the coverage limits? |
| X | | Public Officials and Management Liability (POML) coverage for your elected and appointed officials, boards, employees and volunteers against wrongful acts and/or employment practices (with no deductibles)? Does your carrier require a deductible? Does your POML cover outside directorship? |
| X | | Failure to supply water liability without sub-limits? |
| X | | Property coverage with up to total blanket limits for back-up of sewer and drain without a sublimit? |
| X | | Underground piping coverage up to 1,000 feet from a scheduled location and covered in the blanket limits without a sublimit? |
| X | | Water and wastewater professional activities coverage? |
| X | | Pollution liability coverage for chemical application/storage in your water/wastewater system? |
| X | | First party pollution remediation expenses in the amount of \$25,000 (covered cause of loss) and \$100,000 (specified cause of loss)* (Higher limits of \$250,000 are available for covered causes of loss.) |
| X | | Separate limits for business income and extra expenses that are not shared with other coverages? |
| X | | Risk control services that include more than 60 technical guidance documents specifically focused on water-related risk management issues, online training videos and DVDs? |
| X | | A program underwriter including a dedicated underwriting staff, electronic policy delivery, 24/7 online accessibility and pre-filled renewal questionnaires? |

800.477.3007 | mymemberguard.com

PO Box 2726 | York, PA 17405

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CALIFORNIA RURAL WATER ASSOCIATION

MEMBERGUARD

SERVICED BY GLATFELTER PUBLIC ENTITIES

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