



KNOW THE DIFFERENCE

OURS THEIRS DOES YOUR PROGRAM PROVIDE?

<input checked="" type="checkbox"/>	A public entity specialist in Glatfelter Public Entities with more than 20 years of experiences with an A rated carrier partner?
<input checked="" type="checkbox"/>	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?
<input checked="" type="checkbox"/>	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?
<input checked="" type="checkbox"/>	Excess Liability that sits over Cyber Liability?
<input checked="" type="checkbox"/>	Claims management services administered by public entities specialist that have handled thousands of water and public entity claims?
<input checked="" type="checkbox"/>	The inclusion of Inverse Condemnation with follow through coverage to the Excess policy?
<input checked="" type="checkbox"/>	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?
<input checked="" type="checkbox"/>	Access to various CRWA training programs such as water system operation and maintenance, cross connections, leak detection and drinking water system security?
<input checked="" type="checkbox"/>	Technical/on-site assistance or state and federally compliant source water protection plans?
<input checked="" type="checkbox"/>	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?
<input checked="" type="checkbox"/>	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?
<input checked="" type="checkbox"/>	Failure to supply water liability without sub-limits?
<input checked="" type="checkbox"/>	Property coverage with up to total blanket limits for back-up of sewer and drain without a sublimit?
<input checked="" type="checkbox"/>	Underground piping coverage up to 1,000 feet from a scheduled location and covered in the blanket limits without a sublimit?
<input checked="" type="checkbox"/>	Water and wastewater professional activities coverage?
<input checked="" type="checkbox"/>	Pollution liability coverage for chemical application/storage in your water/wastewater system?
<input checked="" type="checkbox"/>	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.)
<input checked="" type="checkbox"/>	Separate limits for business income and extra expenses that are not shared with other coverages?
<input checked="" type="checkbox"/>	Risk control services that include more than 60 technical guidance documents specifically focused on water-related risk management issues, online training videos and DVDs?
<input checked="" type="checkbox"/>	A program underwriter including a dedicated underwriting staff, electronic policy delivery, 24/7 online accessibility and pre-filled renewal questionnaires?

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CALIFORNIA RURAL WATER ASSOCIATION

MEMBERGUARD

SERVICED BY GLATFELTER PUBLIC ENTITIES

(01/23)
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