



Risk Management

SERVICE AGENCY

Outline of coverages

	Member deductible	Pool retention or deductible	Coverage limits
General, automobile, and employment practices liability	None*	\$250,000 retention	\$15,000,000
Property/Auto Physical Damage	None*	\$100,000 deductible	\$250,000,000
Flood	\$100,000 \$500,000 high zones	None	\$50,000,000 \$10,000,000 high zones
Earthquake	2% – \$250,000 min	None	\$50,000,000
Equipment breakdown	\$5,000	\$100,000 deductible	\$125,000,000
Crime – Employee fidelity	None	\$1,000 deductible	\$1,000,000
Pollution	None	\$50,000	\$2,000,000
Cyber Liability	None	\$25,000	\$2,000,000
Aviation general liability**	None	None	\$2,000,000

*Optional member-specific deductibles may be selected.

**Aviation coverage purchased by participating members.