

El Dorado County

CSAC-EIA Program Participation and Estimated 2011 -12 Program Costs

1. General Liability (estimated - \$330,529)
 - a. General Liability Excess Insurance – Provides coverage for claims exceeding \$1,000,000.
 - b. Special Liability Insurance – Provides coverage for our road zones of benefit.
2. Workers' Compensation (estimated - \$375,791) – Provides coverage for claims exceeding \$300,000.
3. Property insurance (Estimated - \$159,000) – Provides coverage for buildings/property for claims exceeding \$25,000, large equipment vehicles (graders, etc.) \$10,000, boilers and machinery \$1,000, computer/EDP at \$1,000.
4. Medical Malpractice (Estimated - \$85,000) – Provides coverage for claims exceeding \$10,000.
5. Employee Assistance Program (EAP) – Mental Health Network (Estimated - \$271,000) – Provides employee assistance to Active and Retirees.
6. Miscellaneous Programs.
 - a. Crime Bond Programs and deductible buy-down (estimated - \$10,689) provide coverage for employee theft, forgery/alterations, robbery and safe burglary, computer and funds transfer fraud, faithful performance, etc.
 - b. Course of Construction (no cost unless program is utilized) – insurance coverage for large (over \$50M) building projects.
 - c. Special event insurance – insurance is available for the public to purchase when holding events on County owned property.
 - d. Pollution Insurance program (prepaid through 2011 -12) provides coverage for third party injury, property damage and off-site cleanup coverage for a variety of exposures.

Total Estimated Cost of Programs: \$1,232,009