

## **El Dorado County**

### *CSAC-EIA Program Participation*

### *and Estimated 2010 -11 Program Costs*

1. General Liability (Up to \$359,000)
  - 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 (Up to \$386,000) – Provides coverage for claims exceeding \$300,000.
3. Property insurance (Up to \$139,000) – 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 (Up to \$51,000) – Provides coverage for claims exceeding \$10,000.
5. Dental Program – Delta Dental (Up to \$1,709,455) – Provides coverage for dental claims to Active and Retirees.
6. Employee Assistance Program (EAP) – Mental Health Network (Up to \$159,014) – Provides employee assistance to Active and Retirees.
7. Miscellaneous Programs.
  - a. Crime Bond Programs and deductible buy-down (\$10,127) 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.
  - e. Catastrophic Inmate Medical Insurance Program (\$129,991) provides coverage for inmate medical claims exceeding \$25,000.

**Total Expected Cost of Programs: Up to \$2,943,587**