

El Dorado County

CSAC-EIA Program Participation

and Estimated '09- '10 Program Costs

1. General Liability (\$263,000)
 - 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 (\$515,000) – Provides coverage for claims exceeding \$300,000.
3. Property insurance (\$149,000) – Provides coverage for buildings/property for claims exceeding \$25,000, large equipment vehicles (graders, etc.) \$10,000, boilers and machinery \$5,000, computer/EDP at \$1,000.
4. Medical Malpractice (\$71,000) – Provides coverage for claims exceeding \$10,000.
5. Miscellaneous Programs.
 - a. Crime Bond Programs and deductible buy-down (\$11,271) 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 '09 - '10) provides coverage for third party injury, property damage and off-site cleanup coverage for a variety of exposures.
 - e. Catastrophic Inmate Medical Insurance Program (\$121,200) provides coverage for inmate medical claims exceeding \$20,000.

Total Expected Cost of Programs: \$1,130,471