

Risk Management Summary

Prepared for:

**Fort Bend County
Toll Road Authority**

Reviewed Policy Period

07/21/09

To

07/21/10

Presented by:

H A R C O
Insurance Services
Established 1969

This risk management summary is intended to provide a brief overview/explanation of coverage.

Prepared by: William Walker ARM, Senior Consultant - HARCO Insurance Services
Carolyn Demel, Account Manager

Dated: May 18, 2009

HARCO INSURANCE SERVICES

HARCO Insurance Services was established over 36 years ago and currently serves the insurance needs for over 4,000 individuals and 4,200 businesses throughout Houston and surrounding communities. In addition, our Public Entity Consulting Program offers risk management and consulting services for public entities, their Board of Directors and Legal Representatives.

HARCO is committed to providing excellence in all that we do in order to establish a firm relationship of mutual trust and service with each of our clients.

YOUR HARCO SERVICE TEAM

Gerald M. Lavey, ARM – Senior Consultant

Jerry Lavey has over 30 years experience in the risk management and insurance industry. A past Division President for a national brokerage firm, he has served as a Director for the Texas State Office of Risk Management and is past Chairman of the organization. Jerry attained his Associate in Risk Management in 1994. He is past President of Harris County Municipal Utility District No. 153 and Director on the Atascocita Joint Operations Board. He also has served as President of the Humble ISD Foundation Board.

William L. Walker, ARM - Senior Consultant

Bill Walker has over 30 years experience in the insurance industry. A former Vice President of a national brokerage that specialized in Public Entity Risk Pools, he has been responsible for account and risk management on many public entities. Bill attained his Associate in Risk Management designation in 1982 and is a licensed Risk Manager with the State of Texas. Bill is currently a Director of Harris County Municipal Utility District No.151.

Carolyn Demel, ACSR - Consultant Assistant/Public Entity Account Manager

Carolyn Demel serves as the internal contact for our public entity accounts. She maintains communications with the underwriters at TML IRP and other insurance providers. Carolyn assists with the preparation of underwriting documents, proposals, comparisons and assists with many other needs of the District, Legal Assistants or our Consultants.

Josh Hargrave, CIC – President

Josh Hargrave has over 25 years experience in the insurance and risk management area. He currently serves as Director for the Independent Insurance Agents of Houston, serves on Legislative Committee for the Independent Insurance Agents of Texas as well as serving on various insurance company advisory committees. Josh attained the Certified Insurance Counselor designation in 1985.

Gerri Rougeau, CIC – Vice President

Gerri Rougeau has over 40 years experience in the insurance and risk management area. She is Past President of the Independent Insurance Agents of Houston and currently serves on various insurance company advisory committees. Gerri attained the Certified Insurance Counselor designation in 1974.

HARCO has a team concept with over 35 professionals on staff providing the highest standards of service to the clients we serve

Fort Bend County Toll Road Authority

PREMIUM / CONTRIBUTION SUMMARY

<u>COVERAGE</u>	<u>2009 – 2010 RENEWING</u>	<u>2008 – 2009 EXPIRING</u>
Property	\$ 58,631	\$ 58,631
Limits	\$ 49,920,000 / \$25,000 Deductible	\$ 49,920,000 / \$25,000 Deductible
Flood/Quake	\$ 49,920,000 / \$25,000 Deductible	\$ 49,920,000 / \$25,000 Deductible
Terrorism	\$ 10,000,000	\$ 10,000,000
Loss Revenue	\$ 4,000,000	\$ 4,000,000
 Equipment Breakdown	 Included	 Included
Limits	\$ 100,000 / \$1000 Deductible	\$ 100,000 / \$1000 Deductible
 Properties Consulting & Servicing Fee	 \$ 6,600	 \$ 6,600
 General Liability	 \$ 15,915	 \$ 18,338
Limits	\$ 10,000,000 / No Deductible	\$ 10,000,000 / No Deductible
 Law Enforcement Liability	 \$ 1,393	 \$ 1,143
Limits	\$ 3,000,000 / \$1000 Deductible	\$ 3,000,000 / \$1000 Deductible
 Pollution Liability	 Included in General Liability	 Included in General Liability
Limits	\$ 2,000,000 / No Deductible	\$ 2,000,000 / No Deductible
 Auto Liability	 \$ 71	 \$ 63
Limits	\$ 2,000,000 / No Deductible	\$ 2,000,000 / No Deductible
 Liabilities Consulting & Servicing Fee	 \$ 5,800	 \$ 5,800
 <u>ANNUAL COST:</u>	 <u>\$ 88,409</u>	 <u>\$ 90,575</u>

ACCEPTED: _____

DATE: _____

5/20/09

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Fort Bend County Toll Road Authority

HARCO Insurance Services

10777 Northwest Freeway, Suite # 800

Houston, TX. 77092-7339

Tel: (713) 681-2500

Fax: (713) 684-1600

Consulting Fee Agreement

The purpose of this Disclosure Statement Agreement is to acknowledge that we may perform the following services in your behalf and you agree to pay the amount indicated as compensation for the additional services provided.

Description of Services

- **Consultants do not act as an appointed agency on behalf of TML IRP, nor do the Consultants receive commissions from TML IRP.** Consultants operate independently of TML.
- Consulting / Review – advise regarding placement of insurance program with TML IRP
- Communicate with TML IRP to obtain insurance proposal or renewal declarations.
- Consultants attend board meetings as requested by the District.
- Communicate with other District consultants as it may pertain to insurance matters
- Delivery fees
- Consultant granted authority to commit the member and approve the limits, deductibles, and indicated changes as reported by the District's consultants/representatives to reflect the updated exposures. The District understands they may not have coverage for unreported operations or exposures.
- Claims, potential claims or lawsuits may be submitted directly to our office. We will initiate the claims process with TML IRP and/or other carriers. Upon request, we will assist the District with claim(s).
- Consultant may be granted authority to sign claim proof of loss form on behalf of the District.
- Consultant may recommend specific loss prevention risk management options.

Consulting Fee \$12,400

FORT BEND COUNTY TOLL ROAD AUTHORITY agrees to pay the fee specified above to HARCO Insurance Services.

ACKNOWLEDGED: _____

DATE: _____

5/20/09

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DISTRICT: FORT BEND COUNTY TOLL ROAD AUTHORITY

REGARDING NEWLY ACQUIRED FACILITIES OR PROPERTIES

In addition to the limit of liability, this coverage covers up to an additional \$1,000,000 or the LIMIT of coverage set forth in the policy declarations, whichever is less, for newly acquired or constructed property and property in the course of construction, alteration or repair, provided, however, that the member reports the value of such property to TML IRP when the property values accumulated during the policy term equal or exceed this additional limit. This coverage does not cover property in the course of construction, alteration, or repair, unless the Member reports such property to TML IRP prior to a loss and pays an appropriate contribution. Mobile equipment that is acquired during the policy term shall only be covered up to its Actual Cash value if it is not reported to TML IRP within 30 days of acquisition. Nothing in this newly acquired property provision shall create coverage for property which is excluded from coverage under the policy terms.

**TO PROTECT THE DISTRICT'S INTERESTS,
PLEASE IMMEDIATELY REPORT ALL NEW FACILITIES OR PROPERTIES**

Please note: There is no Property damage or Equipment breakdown coverage provided by TML IRP for the items listed below if they are not specifically reported & listed on the District's schedule/s. We request that you thoroughly review your property schedule for accuracy before signing this acknowledgement page. If the District has any other exposures that need to be discussed and/or added to the policy schedule, please notify HARCO immediately.


Swimming Pools	Underground Sprinklers	Outdoor Scoreboards	Dams & Bridges
Tennis Courts	Roadways & Overpasses	Sidewalks	Fire Hydrants
Tunnels	Traffic Lights & Signs	Freestanding Signs	Mobile Equipment
Fine Arts	Detention Ponds	<u>WATER WELLS</u>	Playground/ Recreational Equip.
Freestanding Fences**	Building or Office Contents	Antennas	

**Fences that surround locations scheduled on the real & personal property schedule are not considered 'freestanding fences' and coverage is provided by the policy.

The following items are covered by endorsement at all locations shown on the property schedule listed on this summary if the value for such item(s) has been included in the total values for the respective facility.

- *Water Tanks & Towers
- *Storage Buildings
- *Underground Mains, Piping, Wiring

If the District owns these types of properties at locations not listed on the schedule, they should be reported to us immediately so they can be added to the policy.

ACKNOWLEDGED  DATE 5/20/09
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REAL & PERSONAL PROPERTY

PROPERTY COVERED: Per Property Schedule as reported by District's Engineer
And/or other District Consultants

COVERAGE: **Special Blanket Coverage Form Designed for Public Entities:**

- \$49,920,000 Real & Personal
- \$49,920,000 Flood & Earthquake
- \$49,920,000 Windstorm / Hail
- \$49,920,000 Theft
- \$49,920,000 Vandalism
- \$10,000,000 Terrorism
- \$49,920,000 Sewer Backup
- \$49,920,000 Demolition / Rebuild / Increased cost of construction due to Law or Ordinance
- \$49,920,000 Communications Equipment
- \$49,920,000 Computer Equipment
- \$ 1,000,000 Newly Acquired Property
- \$ 1,000,000 Property in Transit
- \$ 10,000 Pollutant Cleanup each Premises
- \$ 10,000 EDP Equipment
- \$ 10,000 Valuable Papers & Records, EDP Media
- \$ 10,000 Accounts Receivables
- \$ 5,000 Directors/Employees Personal Property
- \$ 5,000 Leasehold Interest
- Architectural / Engineering Fees Incurred Due to a Loss
- See Property Coverage Features for Additional Coverages & Sublimits

As per Policy terms and conditions

COINSURANCE: NONE

DEDUCTIBLES: \$25,000- Per Occurrence For Covered Perils Including Wind / Hail
\$25,000 Deductible for Earthquake & Flood

LOSS OF REVENUE, EXTRA EXPENSE, & RENTS: \$ 4,000,000

**TO PROTECT THE DISTRICT'S INTERESTS, PLEASE IMMEDIATELY REPORT
ALL NEW FACILITIES OR PROPERTIES**

PROPERTY SCHEDULE

Texas Municipal League Intergovernmental Risk Pool
Real and Personal Property Schedule
As of 7-21-09

Entity ID 6623
Entity Name Fort Bend County Toll Road Authority
Contract type / ID . . . PROF / 3 7-21-09 to 7-21-10

The contribution and limit shown on the Declarations of Coverage for your Real and Personal Property Coverages following schedule of locations and indicated values. Where you have requested Coverage Extension limits standard limits, those increased limits are shown on a separate schedule. The values shown are the estimated Cost (RC) or Actual Cash Value (ACV), depending on the value type (RC or ACV) shown on this schedule, unless noted. Any changes or corrections may require adjustment to the contribution. Improvements and better locations in which you have an insurable interest are included with the contents values.

ID	Address or Site	Year Built	Occupancy Department	Building Value	Cont
				Value Type	
1	Lake Olympia Northbound	2006	Toll Plaza Structure/Antennas/Cameras Transit	700,000 RC	
2	Lake Olympia Northbound	2006	ACM Machine Transit	55,000 RC	
3	Lake Olympia Northbound	2006	Electrical/Mechanical Trailer Transit	350,000 RC	
4	Lake Olympia Southbound	2006	Toll Plaza Structure/Antennas/Cameras Transit	700,000 RC	
5	Lake Olympia Southbound	2006	ACM Machine Transit	55,000 RC	
6	Lake Olympia Southbound	2006	Electrical/Mechanical Trailer Transit	350,000 RC	
7	McHard Road Northbound	2006	Toll Plaza Structures/Antennas/Camera Transit	700,000 RC	
8	McHard Road Northbound	2006	ACM Machine Transit	55,000 RC	
9	McHard Road Northbound	2006	Electrical/Mechanical Trailer Transit	350,000 RC	
10	McHard Road Southbound	2006	Toll Plaza Structure/Antennas/Cameras Transit	700,000 RC	
11	McHard Road Southbound	2006	ACM Machine Transit	55,000 RC	
12	McHard Road Southbound	2006	Electrical/Mechanical Trailer Transit	350,000 RC	
13	Main Lane Plaza	2006	Toll Plaza Structure/Antennas/Cameras Transit	1,900,000 RC	
14	Main Lane Plaza	2006	ACM Machine Transit	60,000 RC	

Continued next page.....

PROPERTY SCHEDULE

Texas Municipal League Intergovernmental Risk Pool
Real and Personal Property Schedule
As of 7-21-09

ID	Address or Site	Year Built	Occupancy Department	Building Value	Value Type	Cont
15	Main Lane Plaza	2006	ACM Machine Transit	60,000	RC	
16	Main Lane Plaza	2006	ACM Machine Transit	60,000	RC	
17	Main Lane Plaza	2006	ACM Machine Transit	60,000	RC	
18	Main Lane Plaza	2006	Electrical/Mechanical Trailer Transit	750,000	RC	
19	Main Lane Plaza	2006	Electrical/Mechanical Trailer Transit	750,000	RC	
22	Westpark Tollway	2006	Building w/ Equipment Transit	210,000	RC	
23	Westpark Tollway	2006	Building w/ Equipment Transit	210,000	RC	
24	Westpark Tollway	2006	Toll Location Transit	325,000	RC	
25	Westpark Tollway	2006	Toll Location Transit	325,000	RC	
26	Westpark Tollway	2006	Toll Location Transit	325,000	RC	
27	Westpark Tollway	2006	Toll Location Transit	325,000	RC	
28	East Plaza-Eastbound	2006	Toll Gantries/Antennas/Cameras Transit	435,000	RC	
29	East Plaza-Westbound	2006	Toll Gantries/Antennas/Cameras Transit	435,000	RC	
30	East Plaza-Westbound	2006	Electrical/Equipment Building Transit	100,000	RC	
31	West Plaza-Eastbound	2006	Toll Gantries/Antennas/Cameras Transit	435,000	RC	
32	West Plaza-Westbound	2006	Toll Gantries/Antennas/Cameras Transit	435,000	RC	
33	West Plaza-Westbound	2006	Electrical/Equipment Building Transit	100,000	RC	

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PROPERTY SCHEDULE

Texas Municipal League Intergovernmental Risk Pool
Real and Personal Property Schedule
As of 7-21-09

Entity ID 6623
Entity Name Port Bend County Toll Road Authority
Contract type / ID P&O7 / 3 7-21-09 to 7-21-10

ID	Address or Site	Year Built	Occupancy Department	Building Value	Value Type	Conte
34	FM 1464		Bridge Transit	6,500,000	RC	
35	Long Point Slough Tributary		Bridge Transit	400,000	RC	
36	Long Point Slough		Bridge Transit	400,000	RC	
37	Grand Mission Blvd		Bridge Transit	2,500,000	RC	
38	Mason Rd		Bridge Transit	2,500,000	RC	
39	Peek Rd		Bridge Transit	2,500,000	RC	
40	SK 99 (Eastbound)		Bridge Transit	1,800,000	RC	
41	SH 99 (Westbound)		Bridge Transit	1,600,000	RC	
42	SH 99 Direct Connector (Sout		Bridge Transit	9,000,000	RC	
43	Bridge north of Independence		Bridge Transit	400,000	RC	
44	Bridge over American Canal		Bridge Transit	400,000	RC	
45	Independence overpass		Bridge Transit	2,500,000	RC	
46	Fondren overpass		Bridge Transit	2,500,000	RC	
47	McHard Rd overpass		Bridge Transit	2,500,000	RC	
48	Lake Olympia overpass		Bridge Transit	2,500,000	RC	
7-21-09 to 7-21-10 Totals: 46 Items				49,920,000		

REVIEWED & APPROVED:  DATE 5/20/09

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EQUIPMENT BREAKDOWN

INSURER: Texas Municipal League IRP

PROPERTY COVERED: Per Property Schedule as reported by District's Engineer
And/or other District Consultants

COVERAGE: ♦ Sudden and Accidental Breakdown of covered Objects
♦ Mechanical Failure
♦ Electrical Surges, Injuries or Disturbances
♦ Production Equipment
♦ Subject to COVERAGE Terms, Conditions and Exclusions

VALUATION: Repair or Replacement

COINSURANCE: NONE

DEDUCTIBLE: \$1,000

LIMITS PER ACCIDENT: \$ 100,000

PREMIUM: **INCLUDED - NO ADDITIONAL PREMIUM**

GENERAL LIABILITY

COVERAGE:

- **Occurrence Form – Coverage Applies to Events that Occur During the Coverage Period, Regardless of WHEN the Claim Is Reported**
- **Defense Costs Outside Policy Limit – Defense will not erode Policy limit**
- **Sewer Back-Up Liability**
- **Gradual or Sudden Release of Chlorine or Chloramines used for water or sewage treatment plants, and/or products contained in products sold or distributed by the District**
- **Cyber Liability –**
 1. Breach of Confidence of any right to privacy
 2. Violation of a state or federal statute protecting confidential information
 3. Defamation resulting from emails or internet use
 4. Failure to provide authorized users with access
 5. Theft of credit card numbers in the district's possession
- **Personal Injury – False Arrest, Detention, Imprisonment; Malicious Prosecution; Wrongful Entry, Eviction or other Invasion; Libel; Slander; Other Defamatory or Disparaging Material; Publication or Utterance in Violation of an Individuals' Right of Privacy; False, Erroneous, or Improper Service of Civil Papers; Assault and Battery**
- **Bodily Injury**
- **Property Damage**
- **Advertising Injury**
- **Failure to Supply**
- **Any Wrongful Act – Actual or alleged error, misstatement, misleading statement, act or omission, neglect or breach of duty including misfeasance, malfeasance, or nonfeasance**
- **Contractual, Operations, Premises, Products**
- See Liability Coverage Features for Additional Coverages & Sublimits
- Per Policy Terms and Conditions

DEDUCTIBLE:

NONE

LIMITS & PREMIUM:

\$ 15,915 \$ 10,000,000 / \$10,000,000 Aggregate

LAW ENFORCEMENT LIABILITY

INSURER: TML Intergovernmental Risk Pool

COVERAGE:

- **Occurrence Coverage Form**
- **Bodily Injury** arising from District's law enforcement activities
- **Property Damage** arising from District's law enforcement activities
- **Advertising Injury** arising from District's law enforcement activities
- **Personal Injury** arising from District's law enforcement activities
- **Defense Costs Outside** the policy limits – Defense will not erode Policy Limit
- **Bodily Injury from Rendering or Failure to Render** incidental medical services or First Aid at the Scene of an Accident (Including Transportation)
- **Alleged Use of Excessive Force**
- **High Speed Pursuit** included if there is no contact with claimant's vehicle
- **Coverage for Intentional Acts** included
- **Damage to Seized or Impounded Property**
- **Jails**
- **Coverage Actual or Alleged Violations of Civil Rights**
- **Mutual Aid Agreements** included
- **Covered Parties:** Any duly Elected/Appointed Official or Member of a governing body of a Public Entity while acting within the scope of his/her law enforcement duties; **AND** Any employee of the District or authorized Volunteer, but only while carrying out their duties related to the District's law enforcement activities
- Per terms and conditions in coverage document

DEDUCTIBLE: \$1,000

PREMIUM: \$ 1,393 \$ 3,000,000 / \$ 6,000,000 Aggregate

AUTOMOBILE

HIRED / NON OWNED

INSURER: Texas Municipal League IRP

COVERAGE: Bodily Injury and Property Damage;
Hired / NonOwned

DEDUCTIBLE: **NONE**

LIMITS OF LIABILITY: **\$ 2,000,000** Combined Single Limit Bodily Injury / Property Damage

Medical Payments:
\$25,000 for vehicles with design capacity of 8 passengers or less


Vehicles Added During the Year:
Automatic coverage at no additional charge

COVERAGE TERM: One year

WORKERS' COMPENSATION

THE AUTHORITY DOES NOT HAVE WORKERS
COMPENSATION COVERAGE THROUGH
TML IRP OR HARCO INSURANCE SERVICES.

REVIEWED & APPROVED:



Representative

5/20/09

Date

INSURANCE PROGRAM FEATURES

COVERAGE FEATURES

DEFINITIONS OF TERMS

PROGRAM FEATURES

HARCO is recommending to your District a program that combines *broad coverage, competitive pricing, and additional services*.

These TML IRP coverages and services may include any of the following:

- Terrorism coverage automatically provided for property damage exposure.
Many programs do not automatically provide this coverage.
- \$10,000,000 General Liability limits – Occurrence basis
- Up to \$10,000,000 Public Officials' Liability – Occurrence basis
- Up to \$10,000,000 Law Enforcement Liability – Occurrence basis
- Up to \$20,000,000 Airport Liability – Occurrence basis
- \$2,000,000 Auto Liability limits – Occurrence basis
- Auto Physical Damage for reported and scheduled District owned vehicles
- \$2,000,000 Pollution Liability coverage – Occurrence basis
- Workers' Compensation coverage available for Elected/Appointed Officials and/or Employees
- Loss Control / Safety Inspections

Before making a decision on your insurance program this year we feel you should understand how these services can improve the coverage for your District, and for yourselves as Public Officials.

Please review the next few pages of this summary that will better explain the significant and important coverage and service benefits of the program we recommend.

PROPERTY COVERAGE FEATURES

The Texas Municipal League Intergovernmental Risk Pool's property coverage includes the following features at no additional cost:

<i>Coverage</i>	<i>Comments</i>
Coinsurance Provision	None
Pollution Damage to Covered Property Caused by a Covered Peril	Included in the Blanket Limit
Pollution Clean up	\$10,000 each covered premises
Accounts Receivable	\$10,000 *
Valuable Papers/EDP Media	\$10,000 *
Loss Of Revenue/Extra Expense/Rental Income	\$25,000 *
Personal Effects of Employees/Volunteers	\$5,000 *
Debris Removal	Included in the Blanket Limit
Demolition of undamaged portions of covered structures	Included in the Blanket Limit
Increased cost of construction due to Building Ordinances	Included in the Blanket Limit
Loss to undamaged portion of a covered structure	Included in the Blanket Limit
Newly acquired constructed structures	Automatic \$1,000,000 or the Blanket Limit, whichever is less. Additional limits available upon notification. No time limitation applies.
Property in Transit	\$1,000,000
Property Off Premises	Included in the Blanket Limit
Sewer Backup	Included in the Blanket Limit
Communications Equipment	Included in the Blanket Limit
Computer Equipment	Included in the Blanket Limit
Electrical Damage - EDP equipment	Included in the Blanket Limit
Glass Breakage	Included in the Blanket Limit
Glass Display or Trophy Cases	Included in the Blanket Limit

*These are the basic limits provided at no cost to the Member. Additional limits are available and if District requests such additional limits, they will be included in summary.

PROPERTY COVERAGE FEATURES

The Texas Municipal League Intergovernmental Risk Pool's property coverage includes the following features at no additional cost:

<i>Coverage</i>	<i>Comments</i>
Ground Maintenance Equipment	Included in the Blanket Limit
Fine Arts	Included in the Blanket Limit - <i>must be reported</i>
Fire Brigade Charges	Included
Fire Department Service Charge	Included
Fire Equipment Recharge	Included
Commandeered boats	Included in Mobile Equipment
Outdoor Property - Trees, Plants, Shrubs Any one tree, plant or shrub	\$10,000 occurrence \$250
Outdoor Property - Detached Signs, Fences, Antennas	Included in the Blanket Limit - <i>must be reported</i>
Temporary repairs after a loss to prevent further damage	Included in the Blanket Limit
Inventory costs related to a loss	Included
Portable equipment	Included in the Blanket Limit
Property of Others	Included in the Blanket Limit
Premises Boundary	None
Spoilage	Included in the Blanket Limit
Off Premises Utility Failure	Included in the Blanket Limit
Lock replacement after a loss	Included in the Blanket Limit
Changes in temperature/humidity	Included in the Blanket Limit
Architectural/Engineering fees incurred as a result of a loss	Included
Underground Sprinkler Systems	Included in the Blanket Limit - <i>must be reported</i>

* These are the basic limits provided at no cost to the Member. Additional limits are available and if District requests such additional limits, they will be included in summary.

LIABILITY COVERAGE FEATURES

The Texas Municipal League Intergovernmental Risk Pool's liability coverage includes the following features:

All Liability Coverages

"Occurrence" rather than "Claims-Made" form	All coverages including Public Officials' and Law Enforcement Liability
Punitive and Exemplary Damages	Not Excluded (unless assumed by contract)
Year 2000 Claims	A loss that is otherwise covered will not be excluded because it is related to a Y2K computer or embedded chip failure.
Defense Costs	Included in addition to COVERAGE Terms
Pay On Behalf Of	Included

Public Officials Liability

Coverage for Employment-Related Matters including Discrimination, Wrongful Termination, Failure to Hire or Promote and Sexual Harassment or Misconduct	Included
Criminal Defense Reimbursement	\$10,000
Back Wages	50% up to \$25,000
Claims filed with EEOC and Texas Commission on Human Rights	Included in the definition of "Suit"
Prior Acts – Extended Coverage to Creation of District	Included
Coverage for Members of Boards or Commissions Including Airport and Utility Boards	Included
Coverage for Attorneys, Architects, Engineers, and Accountants	Included while acting as public officials or employees of the Member
Land Use/Zoning	Included when damages are sought
Mental Anguish	Included when sought in connection with an alleged civil rights violation
Coverage for Actual or Alleged Civil Rights Violations	Included
Whistleblower's and Workers' Compensation Retaliation Claims	Included

LIABILITY COVERAGE FEATURES

The Texas Municipal League Intergovernmental Risk Pool's liability coverage includes the following features:

Pollution Coverage	Broad coverage for damages or injuries that occur within 45 days of a sudden and accidental pollution incident. No time limitation for damage or injury resulting from the Member's products (such as water) or chlorine usage and coverage extends to gradual as well as sudden events.
Failure to Supply Gas, Oil, Water, Electricity or Steam Due to damage to tangible property	Included
Fireworks Displays	Included
Watercraft Liability	Included
Fire Legal Liability	Included up to full Limits of Liability
Incidental Medical Malpractice	Included
Emergency Medical Services (EMTs and Paramedics)	Included
Special Events	Included

Law Enforcement Liability - OPTIONAL COVERAGE AVAILABLE UPON REQUEST

Coverage for Alleged Use of Excessive Force	Included
Moonlighting	Included for the Member and officers acting in their capacity as Law Enforcement Officers
High Speed Pursuit	Included if there is no contact between the Member's vehicle and the claimant's vehicle
Coverage of Intentional Acts	Included
Damage to Seized or Impounded Property	Included
Jails	Included
Coverage for Actual or Alleged Violations of Civil Rights	Included
Mutual Aid Agreements	Included

LIABILITY COVERAGE FEATURES

The Texas Municipal League Intergovernmental Risk Pool's liability coverage includes the following features:

Automobile Liability

Medical Payments	\$25,000 for vehicles with design capacity of 8 passengers or less.
Vehicles Added During the Year	Automatic coverage at no additional charge
Deductible Reimbursement for Volunteers	Up to \$500 for damage to vehicles owned by volunteer firefighters or emergency medical personnel when damage occurs during emergency response on behalf of the Member.
High Speed Pursuit	Included if there is physical contact between the Member's vehicle and the claimant's vehicle.

DEFINITIONS OF TERMS

Advertising Injury

Injury arising out of an offense occurring in the course of the District's advertising activities, if such injury arises out of libel, slander, defamation, violation of right of privacy, piracy, unfair competition or infringement of copyright, title or slogan.

Aggregate

This is the maximum amount that could be paid for all damages arising out of one or more accidents or occurrences that occurred during the policy period.

Bodily Injury

Bodily injury, sickness or disease sustained by any person, including death at any time resulting there-from.

Hired / Non Owned Automobile

Hired - An automobile not owned by the Member but is used on behalf of, or lent to the District.

Non Owned – An automobile which is neither owned nor a hired automobile of the District.

Law Enforcement Activities

The actions and functions that required or within the defined scope of duties for a District's Law Enforcement Agency which include, but are not limited to, actions towards the prevention and control of crime.

Occurrence

Means each accident or event, including continuous or repeated exposure to conditions, which results in bodily injury, advertising injury, personal injury, or property damage neither expected nor intended from the Standpoint of the insured.

Occurrence Form

This form pays for the legal liability incurred by the insured for damages that occur during the policy period, no matter when the accident or occurrence becomes evident to the insurer as a "claim" against the insured. This may result in the insurer being responsible for providing coverage for occurrences reported long after the policy period expires.

Personal Injury

Injury arising out of one or more of the following offenses: False arrest, detention or imprisonment, malicious prosecution, wrongful entry, eviction or other invasion of the right of private occupancy, the publication or Utterance of a libel, slander or other defamatory or disparaging material, or publication or utterance in violation of an individual's right of privacy, false, erroneous or improper service of civil papers or assault and battery.

Property Damage

Physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting there from; or Loss of use of tangible property which has not been physically injured or destroyed, provided such loss of use is caused by an occurrence.