



VRSA

Virginia Risk Sharing Association



Central Virginia
Transportation
Authority

July 1, 2021
through
July 1, 2022



www.vrsa.us | 800-963-6800





VRSA

Virginia Risk Sharing Association

VRSA Members' Supervisory Board

VRSA is a member-owned and governed self-insurance risk pool through which a group of local political subdivisions - members - contribute to a shared fund that in turn pays claims and provides risk management services to the participating members. The VRSA Members' Supervisory Board is comprised of elected or appointed officials from member jurisdictions, as well as the executive director of the Virginia Municipal League.



Melinda Conner
Administrator, Mathews County



R. Clarke Wallcraft
Executive Director, Pepper's
Ferry Wastewater Authority



Bill Ashton
Manager, Town of Herndon



Dr. Walter R. Clemons
Superintendent, Gloucester
County Public Schools



Josh Farrar
Manager, Town of Ashland



Michelle Gowdy
Executive Director, Virginia
Municipal League



Rodney Hathaway
Administrator, New Kent County



Karen L. Pallansch
CEO, Alexandria Renew
Enterprises



Brian Thrower
Manager, Town of Crewe



**Central Virginia Transportation Authority
Contribution Summary**

Coverage	Deductible	Contribution
Automobile Liability	\$0	\$ 97
Automobile Physical Damage	PER SCHEDULE	N/A
Cyber Liability	\$1,000	\$1,000
General Liability	\$0	\$ 432
Public Officials/School Board Legal Liability	\$0	\$ 340
Law Enforcement Liability	\$0	N/A
No Fault Property Damage	\$0	N/A
Excess Liability	\$0	\$102
Property	\$0	N/A
Miscellaneous Items	\$0	N/A
Boiler & Machinery/Equipment Breakdown	\$0	N/A
Fidelity/Crime	\$1,000	\$505
Line of Duty Act Coverage	\$0	N/A
Workers' Compensation Coverage	\$0	N/A
Scheduled credit/debit: (included in above premiums, if applicable)		
Annual Contribution:		\$2,476

Coverage terms, conditions and exclusions are only briefly outlined. For complete provisions and wording, please refer to the policy.

The "Cover Page to Member Agreement" and "Coverage Checklist" must be signed and returned to VRSA in order to bind coverage.

VRSA is here to protect our members and their employees so they may effectively serve their communities.

We are committed to financial strength to ensure stable rates. VRSA is also committed to easing our members' worries. We do this by scanning for emerging risks arising out of new challenges or changed circumstances, keeping our members informed, and developing a dedicated, professional staff. Our comprehensive coverages, and robust tools and resources allow members to proactively manage their risk.

VRSA Highlights

- Strong financials, comprehensive coverages and stable rates - see our CAFR and target equity study.
- Dedicated service team for each member. 100% of staff time and effort singularly devoted to providing outstanding service to VRSA members.
- VRSA Consulting - Specialists providing services in human resources, communications, public safety, and local government operations.
- Risk Management Grants to support members' risk management efforts, including educational expenses for professional management, leadership and governance training.
- Informative and collaborative engagements including roundtables, trainings, and presentations.
- Free, unlimited online courses for managers, supervisors and employees.
- Risk management services tailored to members including site inspections, OSHA training, program and policy review and sample policies and procedures.
- Contract review, Tenant Users Liability Insurance Program and property appraisals.
- Online tools and applications such as member dashboards with peer analysis, an OSHA 300 Log Reporting Application, and Insight: A Strategic Decision Support Application.
- Injunctive relief, land use and no-fault coverages available with \$0 deductible.
- Member Portal with automated certificates of insurance, policy changes and view/configure reports.
- CompCare On-Call nurse triage and reporting services as well as telemedicine.
- Cyber security application with security health check tool, awareness training and program documentation and policies.
- Grievance procedure endorsement for upfront attorney fees and EPL Assist, an online employment law resource, both designed to mitigate employment practices liability claims.



Review our extensive coverages, services, resources and tools



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Central Virginia Transportation Authority

Automobile Coverage

Automobile Liability protects members from third party claims arising from the use of owned vehicles driven by member authorized drivers.

Combined single limit for bodily injury & property damage:	\$1,000,000
Medical expense limit:	\$0
Deductible:	\$0
Uninsured/underinsured motorists limits:	\$0

Automobile Physical Damage protects members from loss to owned or leased vehicles. Physical damage coverage includes both collision, which covers the vehicle if it collides with another object or overturns, and comprehensive, which covers the vehicle for other losses, such as fire, theft or vandalism. Coverage is at actual cash value or replacement cost, depending on the age and the value.

Comprehensive Deductible:	\$0
Collision Deductible:	\$0

Basis of contribution: 0 vehicles

Garage and GarageKeepers Liability, Hired and Nonowned Liability, and Rental Reimbursement coverages included.

Newly acquired vehicles covered automatically at no additional charge. Additional replacement cost options available, additional charge will apply. Excess limits are available.





Central Virginia Transportation Authority

Local Government Liability

General Liability protects members from claims arising from negligent operations that result in bodily injury or property damage to third parties.

Public Officials Liability protects members from suits arising from alleged wrongful acts. Includes coverage for errors in judgement, covered contracts and employment practices.

Law Enforcement Liability protects members from suits arising from alleged wrongful acts as related to law enforcement operations. Use of excessive force and other civil rights violations are common examples.

Coverage for **Local Government Liability** includes defense costs as well as damages. Defense costs are outside of the limits. Excess limits available.

Each occurrence limit:	\$1,000,000
Medical expense limit:	\$10,000
Damages to premises rented to you:	\$1,000,000
Defense of certain excluded occurrences:	\$100,000
Land Use Limit:	\$0
Deductible:	\$0

Basis of Contribution:

Total Net Operating Expenditures: \$500,000	# of Students:	
Water Payroll: \$0	Sewer Payroll: \$0	Electric Payroll: \$0
Gas Payroll: \$0	# of Street Miles Maintained: 0	# of Housing Units: 0

VRSA provides **Land Use** and **Injunctive Relief** coverage to protect members from claims or suits arising out of a variety of issues including, but not limited to, land use, inverse condemnation and injunctive relief actions. (While Land Use and Injunctive Relief coverage may be offered by other pools, you should be aware that VRSA's coverage has no additional deductible or requirement to pay a pro-rata portion for each claim.)

VRSA also provides **Crisis Intervention/Violent Acts** coverage including on-site crisis and grief counseling for students and employees who have experienced a personal crisis. The coverage will also cover the expense of a media specialist to help handle the external communications following a crisis.



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Central Virginia Transportation Authority Excess Liability Coverage

Following form over primary Automobile Liability and Local Government Liability..

Current limit: \$1,000,000

Current premium: \$102

Additional Excess options are available upon request. Please contact your Underwriter for more information.



**Central Virginia Transportation Authority
Cyber Liability Coverage**

Cyber Liability provides protection for network security, privacy liability, internet media liability, and associated data breach costs. See more detailed information below.

Each claims limit:	\$1,000,000
Per named insured aggregate limit:	\$1,000,000
Data breach fund limit:	\$1,000,000
Aggregate limit for all members combined:	\$11,000,000
Deductible:	\$1,000

Privacy Liability – covers loss arising out of failure to protect sensitive personal or corporate information in any format. Provides coverage for regulatory proceedings brought by a governmental agency alleging violation of any state, federal, or foreign identity theft or privacy protection legislation.

Network Liability – covers liability of the organization arising out of the failure of network security, including unauthorized access or use of corporate systems, denial of service attack, and transmission of malicious code.

Internet Media Liability – covers infringement of copyright/trademark, invasion of privacy, libel, slander, plagiarism or negligence arising out of content on the organization’s Web site.

Data Breach Fund – covers expenses to retain computer forensics firm to determine scope of breach, notify customers/employees whose sensitive personal information has been breached, provide credit monitoring services to affected individuals, and obtain public relations services to restore an organization’s reputation.

Social Engineering – sublimited coverage for telecommunications fraud, cyber extortion and fraudulent instruction.

Coverage is only available to members who purchase property and local government liability coverage.

For members interested in higher limits, please contact your underwriter.



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Central Virginia Transportation Authority Fidelity/Crime Coverage

Fidelity/Crime provides protection from loss of money and other negotiable securities due to acts such as theft or embezzlement by employees and volunteers.

CRIME FORM	LIMIT	DEDUCTIBLE
Form F – Computer Fraud	\$1,000,000	\$1,000
Form O - Public Employees Dishonesty	\$1,000,000	\$1,000
Form B - Forgery or Alteration	\$1,000,000	\$1,000
Form C - Theft, disappearance, and destruction	\$1,000,000	\$1,000
Form R - Money & Counterfeit Papers	\$1,000,000	\$1,000

Coverage forms include employee theft, faithful performance, employee dishonesty, money orders and counterfeit paper and loss inside.



Virginia Risk Sharing Association
2021-2022 Cover Page to Member Agreement

MEMBER NAME: Central Virginia Transportation Authority

MEMBER #: 0792

I. Coverages and Limits of Liability

<input checked="" type="checkbox"/>	Local Government Liability	
	Each Occurrence Limit	\$1,000,000
	Damages to Premises Rented to You.	\$1,000,000
	Medical Expense Limit	\$10,000
	Deductible	\$0
<input checked="" type="checkbox"/>	Cyber Liability	
	Each Occurrence Limit	\$1,000,000
	Deductible	\$1,000
	\$0	
	Uninsured Motorists	\$0
	Automobile Medical Payments	\$0
<input checked="" type="checkbox"/>	Auto Liability – Hired Non-Owned	
	Deductible	\$0
<input checked="" type="checkbox"/>	Excess Liability Coverage Property Coverage	\$1,000,000
	Property Coverage	If checked, subject to the Coverage Forms
	Boiler and Machinery Coverage	If checked, subject to the Coverage Forms
<input checked="" type="checkbox"/>	Fidelity/Crime/Surety Coverage	If checked, subject to the Coverage Forms
	Workers' Compensation	Statutory
	Line of Duty Act Liability	Statutory

For the period of July 1, 2021 to July 1, 2022 Local Government Liability and Automobile Liability is reinsured for amounts exceeding \$1,000,000 per occurrence on each line of coverage. Automobile physical damage coverage is reinsured excess of \$150,000.

For the period of July 1, 2021 to July 1, 2022 Property Coverage reinsurance is purchased excess of a \$1,000,000 retention on a per occurrence basis. The windstorm occurrence retention is \$1,000,000. Boiler and Machinery Coverage is reinsured with a \$100,000 retention except for objects over 350 hp, up to a \$350,000 retention.

For the period of July 1, 2021 to July 1, 2022 Fidelity, Crime and Surety coverage is fully retained by Virginia Risk Sharing Association.

For the period of July 1, 2021 to July 1, 2022 Workers' Compensation and Employers Liability Coverage statutory reinsurance is purchased excess of a \$1,500,000 retention on a per occurrence basis.

For the period of July 1, 2021 to July 1, 2022 Line of Duty Act Liability Coverage the Pool will retain 100% of the exposure.

II. Contribution

See Contribution Summary Page. Due 7/1/2021. See Declaration Pages attached to Coverage Forms for contributions by individual coverage lines. The contribution was determined based on actuarially approved rates. In the event of a deficit in the Pool's fund, additional assessments may be imposed by the Members' Supervisory Board.

III. Servicing Company

Virginia Risk Sharing Association

IV. Liability of Members

A LOCAL GOVERNMENT GROUP SELF-INSURANCE POOL IS NOT PROTECTED BY THE VIRGINIA INSURANCE GUARANTY ASSOCIATION AGAINST DEFAULT DUE TO INSOLVENCY. IN THE EVENT OF INSOLVENCY, MEMBERS AND PERSONS FILING CLAIMS AGAINST MEMBERS MAY BE UNABLE TO COLLECT ANY AMOUNT OWED TO THEM BY THE POOL, REGARDLESS OF THE TERMS OF THE MEMBER AGREEMENT. IN THE EVENT THE POOL IS IN A DEFICIT POSITION, A MEMBER MAY BE LIABLE FOR ANY AND ALL UNPAID CLAIMS AGAINST SUCH MEMBER.

WITH REGARD TO WORKERS' COMPENSATION LIABILITY, EACH MEMBER AGREES TO ASSUME AND DISCHARGE, JOINTLY AND SEVERALLY, ANY LIABILITY UNDER THE VIRGINIA WORKERS' COMPENSATION ACT OF ANY AND ALL EMPLOYERS PARTY TO SUCH AGREEMENT AND WHICH PROVIDES THAT, IN ADDITION TO THE RIGHTS OF THE POOL, IN THE EVENT OF FAILURE OF THE POOL TO ENFORCE SUCH RIGHTS AFTER REASONABLE NOTICE TO THE POOL, THE COMMISSION SHALL HAVE THE RIGHT INDEPENDENTLY TO ENFORCE ON BEHALF OF THE POOL THE JOINT AND SEVERAL LIABILITY OF ITS MEMBERS UNDER THE VIRGINIA WORKERS' COMPENSATION ACT AND THE LIABILITY OF MEMBERS FOR ANY UNPAID CONTRIBUTIONS OR ASSESSMENTS.

V. Rejection of Higher Uninsured Motorists Limits

THE MEMBER HAS READ THE MEMBER AGREEMENT AND THIS RENEWAL COVER PAGE, WHICH IS EXPRESSLY MADE PART OF THE MEMBER AGREEMENT. THE MEMBER HAS ALSO READ THE BUSINESS AUTOMOBILE POLICY AND THE BUSINESS AUTOMOBILE COVERAGE/RENEWAL DECLARATIONS. THE MEMBER ACKNOWLEDGES THAT THE BOARD OF VIRGINIA RISK SHARING ASSOCIATION HAS NOT, BY RESOLUTION, OFFERED TO PROVIDE UNINSURED MOTORIST COVERAGE TO ITS MEMBERS. THE MEMBER UNDERSTANDS THAT IT IS POSSIBLE TO PURCHASE SUCH COVERAGE FROM OTHER COMMERCIAL CARRIERS, WITH COVERAGE LIMITS EQUAL TO THE POLICY'S LIABILITY COVERAGE LIMITS, UNLESS SUCH COVERAGE IS REJECTED BY THE MEMBER.

THE MEMBER UNDERSTANDS THAT IF ITS LIABILITY COVERAGE LIMIT EXCEEDS THE MINIMUM LIMIT SET BY VIRGINIA LAW, THE MEMBER MAY REJECT UNINSURED MOTORIST COVERAGE LIMITS EQUAL TO THE POLICY'S LIABILITY COVERAGE LIMIT, AND MAY SELECT LOWER LIMITS OF SUCH COVERAGE, PROVIDED THAT THE MEMBER MAY NOT SELECT UNINSURED MOTORIST COVERAGE IN AN AMOUNT LESS THAN THE MINIMUM LIABILITY COVERAGE LIMIT REQUIRED BY VIRGINIA LAW.

THE MEMBER HEREBY REJECTS UNINSURED MOTORIST COVERAGE AND UNDERINSURED MOTORIST COVERAGE IN THE AMOUNT EQUAL TO THE MEMBER'S LIABILITY COVERAGE LIMIT STATED IN THIS RENEWAL COVER PAGE, IN THE BUSINESS AUTOMOBILE POLICY, AND IN THE BUSINESS AUTOMOBILE COVERAGE/RENEWAL DECLARATIONS. THE MEMBER HEREBY SELECTS THE LOWER LIMIT OF UNINSURED MOTORIST AND UNDERINSURED MOTORIST COVERAGE STATED IN THIS RENEWAL COVER PAGE, IN THE BUSINESS AUTOMOBILE POLICY, AND IN THE BUSINESS AUTOMOBILE COVERAGE / RENEWAL DECLARATIONS.

(Signature of Authorized Member Representative)
Central Virginia Transportation Authority

(Date)



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Coverage Checklist

Member Name: Central Virginia Transportation Authority

Effective Date: 7/1/2021 Termination Date: 7/1/2022

Renew as Expires:

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

----- If renewing as expires, please skip to the signature line. Otherwise, indicate changes below. -----

Automobile Liability Coverage Yes No

Automobile Comprehensive and Collision Coverage Yes No

Please bind quoted options:

Deductible Amount: _____

Please remove physical damage coverage from all vehicles _____ years or older with a value in excess of \$_____.

Local Government Liability Coverage Yes No

General Liability Coverage Only Yes No Req. Limit Change of: \$_____

No-Fault Property Damage Coverage. Yes No

Excess Liability Coverage Yes No Req. Limit Change of: \$_____

Property Coverage

Please bind quoted deductible option of: \$_____

Flood (Special Flood Hazards Zones B, C & X) Yes No Req. Limit Change of: \$_____

Flood (Special Flood Hazards Zones A & V) NFIP Yes No

Earthquake Yes No Req. Limit Change of: \$_____

Extra Expense Yes No Req. Limit Change of: \$_____

Boiler & Machinery Yes No

Cyber Liability Yes No

Fidelity/Crime Coverage Yes No

Line of Duty Act Coverage Yes No

Workers' Compensation Coverage Yes No

If you desire any increased limit, added coverage or deductible option that was not offered above, please state requested change here: _____

Name

Title

Date

