



# COVERAGE CHECKLIST

CAL MUTUALS IS DEDICATED TO MUTUAL WATER COMPANIES. OUR COVERAGES ARE CUSTOMIZED AND PRICING AFFORDABLE FOR SMALL PUBLIC WATER SYSTEMS.



CAL MUTUALS	THEM	COVERAGE CHECKLIST
		Does your Property policy include Blanket protection without a coinsurance penalty for all your scheduled locations and separate Blanket protection for key coverages such as business income and extra expense?
		Does your Property policy include special extensions such as Unintentional Errors, Off Premises Utility Services, SCADA Upgrades (above replacement cost), Property in Transit, Contract Penalties, Rental Reimbursement – Mobile Equipment, and Water Contamination Notification Expense?
		Does your Property policy include Contamination for \$100,000 (not limited to just ammonia), Pollution Remediation Expense for either \$250,000 (Specified Cause of Loss)* or \$100,000 (Covered Cause of Loss), Outdoor Property (w/ windstorm) for \$100,000, and \$50,000 for Fungus, Wet Rot or Dry Rot?
		Does your Crime policy provide minimum limits of \$100,000 for Employee Dishonesty, Theft of Money & Securities, Computer Fraud, Funds Transfer Fraud, and Money orders?
		Does your General Liability policy include aggregate limits of <b>\$10,000,000</b> as well as special coverage for Water & Wastewater Testing E&O, Waterborne Asbestos, Lead, Fungi & Bacteria, Product Recall, and Impaired Property?
		Does your General Liability policy include Failure to Supply Water and Dam Failure Liability as well as Pollution for your potable water, treatment chemicals, natural gas, hostile fire, smoke drift, sewer or wastewater backup/line breaks, and any pollution event that is sudden & accidental?
		Does your Public Officials & Management Liability policy include aggregate limits of <b>\$10,000,000</b> for Wrongful Acts, Employment Practices, and Employee Benefit Plans as well as inverse condemnation and outside directorship?
		Does your Automobile policy include \$100,000 Hired Physical Damage, \$75 per Day Rental Reimbursement/Towing, and Fleet Automatic?
		Does your Excess Liability insurance policy follow the coverages in your underlying policies?
		Does your Cyber Liability policy include Credit Monitoring Costs for <b>\$1,000,000</b> without a deductible or retention?

\*180 day reporting period required

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# POOL CHECKLIST

CAL MUTUALS IS DEDICATED TO MUTUAL WATER COMPANIES. WE ESTABLISHED THE FIRST POOL IN THE NATION FOR MUTUAL WATER COMPANIES AND SPONSORED THE LEGISLATION.



CAL MUTUALS	THEM	CHECKLIST
		Did your pool's association partner sponsor the legislation allowing mutual water companies the right to participate in a joint powers authority like other special districts? Did they provide any support via letters or testimonials?
		Does your pool's association partner exclusively serve as a legislative advocate and technical solutions provider for mutual water companies?
		Does your pool have an independent board of directors comprised of fellow mutual water companies? How many mutual water companies are on the board? Do the members own your pool and control its future?
		Does your pool offer workers' compensation and property & liability on a fully reinsured, non risk to member basis?
		Does your pool offer a dividend plan on the workers' compensation coverage?
		Did your pool remove all minimum premiums for their property & liability coverages?
		Does your pool permit members to exit without penalty if rate increases exceed 15% in any one calendar year?
		Will your pool be working with other stakeholders, including regulatory agencies, in support of grants and project advancements for mutual water companies?
		Has your pool partnered with California's largest insurance specialist in public water systems and a network of supportive, knowledgeable and local insurance brokers?
		Has your pool's Insurance Administrator grown their California portfolio of water accounts to almost 1,000 public water systems in the past four years?
		Has your pool's Insurance Administrator <u>never</u> doubled minimum premiums for small mutual water companies in the past?
		Has your pool engaged a third party consultant to submit a formal coverage and rate analysis to ensure its products are exceptionally competitive and meaningful for its mutual water company members?
		Does your pool have the same coverages referenced in the preceding checklist?

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## ABOUT CAL MUTUALS

### OUR MISSION

The mission of the **California Association of Mutual Water Companies (CAMWC)** is to bring together California's mutual water companies, facilitate the exchange of quality information, offer valuable resources, and represent its members through grassroots activities and statewide lobbying.

**CAMWC** is a non-profit trade association under Internal Revenue Code Section 501 (c)(6) organized under the non-profit mutual benefit corporation law (Federal Tax ID: 46-3976195). The specific purpose of this corporation is to act as a statewide association for mutual water companies and to pursue issues of common interest among mutual water companies throughout California.

**CAMWC** was founded in 2013 by 14 mutual water companies. These *Charter Members* recognized the need to bring together leaders of the industry and to give a voice to small water systems that serve residential, small business, farms, municipalities and disadvantaged communities throughout the state.

**CAMWC** retains a staff and governmental relations team who operate under the direction of the Board of Directors. The Board of Directors currently meets on a monthly basis and is supported by Legislative, Executive and Membership committees.

**CAMWC** provides its members compliance seminars, training opportunities, technical knowledge and resources, people-to-people networking, conferences, government relations support, and statewide lobbying.

**CAMWC** established the California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) as a result of California's legislature passing AB 656 in September 2015.

**This legislation, which allows mutual water companies to participate in a joint powers authority for purposes of insurance and supporting services, was initiated by Cal Mutuals and supported by Valley (Central) Ag Water Coalition, California Firefighters' Association, and scores of mutual water companies as well as independent insurance agencies.**

Technical resources and augmented advisory assistance are a critical component of this legislation and our JPRIMA. As a public agency, we are committed to providing quality insurance products that blend competitive rates with meaningful value-added services and impeccable financial security.

### What's Ahead for CAMWC

We started 2015 with more than 100 members and are adding new members on a regular basis. **It was the support of our members and the Board of Directors last year that enabled the incorporation of mutual water companies as eligible applicants in the water bond – Proposition 1 – approved by voters last November, and preserved duplication of service protections once threatened by AB 2443 (Rendon).** We also increased our visibility among California's state agencies and, most importantly, the State Water Resources Control Board, which is now seeking Cal Mutuals assistance in providing statewide training on the NPDES potable water system permit, along with cutting edge data exchange and technical assistance programs.

## CAL MUTUALS JPRIMA BOARD & STAFF

### Board:

Jim Byerrum, President & Chairman of the Board (California Domestic Water Company)  
Dave Michalko, Vice President (Valencia Heights Water Company)  
Ken Bradbury, Secretary (Montebello Land and Water Company)  
Lisa Yamashita-Lopez, Director (Rubio Cañon Land and Water Company)  
Doug Nunneley, Director (Oildale Mutual Water Company)  
Dave Armstrong, Director (South Mesa Water Company)  
Ken Tchong, Director (Sunny Slope Water Company)

### Staff:

Jim Byerrum, Executive Officer  
Adan Ortega, Executive Director  
Denise Peralta Gailey, Managing Director



*"A pool dedicated to mutual water companies and supported by a committed network of local independent insurance agencies."*

California Association of Mutual Water Companies  
Joint Powers Risk and Insurance Management Authority (JPRIMA)  
[www.calmutuals.org](http://www.calmutuals.org)  
[www.waterinsuranceauthority.com](http://www.waterinsuranceauthority.com)



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