



## INSURANCE ADMINISTRATOR

Allied Public Risk, LLC is a specialty program manager that provides a broad spectrum of products and services to select brokers and clients throughout the United States. Our water practice comprises various water-related entities such as public water systems, investor-owned utilities, irrigation districts, sewer districts, reclamation districts, conservation districts, and special service districts. National enrollment is approaching three thousand (3,000) entities, including several regional water authorities and hundreds of mutual water companies. Our experience with California water-related entities exceeds 20 years, the longest of any specialty program manager.

The California Association of Mutual Water Companies (Cal Mutuals) Joint Powers Risk and Insurance Management Authority (JPRIMA) is fully reinsured by an AM Best "A XV" rated carrier and distributed through independent insurance brokers. Marketplace differential is maintained via consequential non-insurance benefits such as technical support, advisory assistance, and regulatory compliance. There is no financial risk to members.

For more information, please contact your broker or visit us at [www.alterisus.com](http://www.alterisus.com).

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**California Association of Mutual Water Companies  
Joint Powers Risk and Insurance Management Authority**

## JPRIMA PRODUCT GUIDE



Disclaimer: Coverages listed in this summary may or may not apply. Please review the actual quotation for a clear understanding of the coverages being offered. In addition, please request and carefully review the actual Memorandum of Coverage (MOC) for a clear understanding of our terms, conditions, limitations, and exclusions. The MOC itself will be the sole criterion to determine whether coverage applies to any claim or tender request. The MOC summary and any quotation will not supersede the terms contained in the MOC. 4/2016



C U S T O M C O V E R A G E • C O M P E T I T I V E R A T E S • L O C A L B R O K E R S

**PROPERTY**

**Proprietary Policy Form**

- Property, Equipment Breakdown & Mobile Equipment
- No Coinsurance Penalty

**Blanket Policy Limit**

- Real Property
- Business Personal Property

**Blanket Coverage Extension Limit**

- A separate limit applies to the following:
  - Business Income
  - Extended Business Income
  - Civil Authority
  - Commandeered Property
  - Extra Expense
  - Tenant Leasehold Interest
  - Electronic Data
  - Preservation of Property

**Coverages Specific to Water**

**Related Entities**

- Property in Transit
- Mobile Equipment
- Pollution Remediation Expenses
- Fungus, Wet Rot or Dry Rot
- SCADA Upgrades
- Contamination

**Additional Coverages**

- Accounts Receivable
- Arson Reward
- Backup/Overflow of Water from Sewer, Drain, Sump
- Water Contamination Notification Expenses
- Lock and Key Replacement

- Rental Reimbursement - Mobile Equipment
- Business Personal Property at New Locations
- Collapse
- Contract Penalties
- Debris Removal
- Indoor & Outdoor Signs (unscheduled)
- New Locations or Newly Constructed Property
- Ordinance or Law Provision
- Outdoor Property (unscheduled)
- Patterns, Dies, Molds, Forms
- Personal Effects & Property of Others
- Tools & Equipment Owned by Your Employees
- Trees, Shrubs & Plants
- Unintentional Errors & Omissions
- Utility Services
- Valuable Papers & Records

**CRIME**

**Proprietary Policy Form**

- Faithful Performance
- Employee Benefit Plans
- Available Coverage for Designated Agents

**Coverages**

- Employee Theft
- Forgery or Alteration
- Inside The Premise - Theft of Money & Securities
- Inside The Premise - Robbery or Safe Burglary
- Outside The Premise

- Computer Fraud
- Funds Transfer of Fraud
- Money Orders & Counterfeit Paper Currency

**GENERAL LIABILITY**

**Proprietary Policy Form**

- Duty to Defend
- Nonauditable
- Broad Definition of Insured
- Blanket Additional Insured

**Coverage Extensions**

- Failure to Supply Water (no sublimit)
- Water & Wastewater Testing E&O
- Medical Payments
- Sewage from Backups & Breaks (no sublimit)
- Fire Damage Legal Liability
- Pollution Liability
- Contractual Liability-Railroads
- Dam, Levee & Dike Structural Failure & Existence Hazard
- Lead from Potable Water
- Product Recall Exceptions
- Impaired Property Exceptions
- Waterborne Asbestos from Potable Water
- Watercraft
- Nonowned Aircraft

**BUSINESS AUTO**

**Coverages**

- Combined Single Limit
- Uninsured Motorists

- Hired & Non Owned Auto Liability
- Medical Payments/ Personal Injury Protection
- Hired Physical Damage
- Comprehensive & Collision
- Fleet Automatic
- Towing & Rental Car Reimbursement

**PUBLIC OFFICIALS & MANAGEMENT LIABILITY**

**Proprietary Policy Form**

- Duty to Defend
- Nonauditable
- Broad Definition of Insured
- \$10M Aggregate Limit
- **Coverages**
  - Wrongful Acts
  - Employment Practices
  - Employee Benefit Plans
- **Coverage Extensions**
  - Inverse Condemnation
  - Outside Directorship
  - Third Party Discrimination

**PRIVACY LIABILITY & NETWORK RISK**

**Coverages**

- \$1M Privacy & Network Security
- \$1M Notification & Credit Monitoring Costs
- \$100K Data Forensic & Public Relations

**EXCESS LIABILITY**

**Proprietary Policy Form**

- Following Form
- \$10 Million Capacity

