

RESOLUTION NO. _____22-02__

A RESOLUTION OF THE BOARD OF DIRECTORS OF TUOLUMNE FIRE DISTRICT APPROVING THE FORM OF AND AUTHORIZING THE EXECUTION OF A SIXTH AMENDED JOINT POWERS AGREEMENT AND AUTHORIZING PARTICIPATION IN THE SPECIAL DISTRICT RISK MANAGEMENT AUTHORITY'S PROPERTY/LIABILITY PROGRAM

WHEREAS, TUOLUMNE FIRE DISTRICT, a special district duly organized and existing under and by virtue of the laws of the State of California (the "Agency"), has determined that it is in the best interest and to the advantage of the Agency to participate for at least three full years in the Property/Liability Program offered by the Special District Risk Management Authority (the "Authority"); and

WHEREAS, California Government Code Section 6500 *et seq.*, provides that two or more public agencies may by agreement jointly exercise any power common to the contracting parties; and

WHEREAS, Special District Risk Management Authority was formed in 1986 in accordance with the provisions of California Government Code 6500 *et seq.*, for the purpose of providing its members with risk financing and risk management programs; and

WHEREAS, California Government Code Section 990.4 provides that a local public entity may self-insure, purchase insurance through an authorized carrier, or purchase insurance through a surplus lines broker, or any combination of these; and

WHEREAS, participation in Special District Risk Management Authority programs requires the Agency to execute and enter into a Sixth Amended Joint Powers Agreement (the "Amended JPA Agreement"); which states the purpose and powers of the Authority; and

WHEREAS, all acts, conditions and things required by the laws of the State of California to exist, to have happened and to have been performed precedent to and in connection with the consummation of the transactions authorized hereby do exist, have happened and have been performed in regular and due time, form and manner as required by law, and the Agency is now duly authorized and empowered, pursuant to each and every requirement of law, to consummate such transactions for the purpose, in the manner and upon the terms herein provided.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF DIRECTORS OF THE AGENCY AS FOLLOWS:

Section 1. Findings. The Agency Board of Directors hereby specifically finds and determines that the actions authorized hereby relate to the public affairs of the Agency.

Section 2. Sixth Amended JPA Agreement. The Amended JPA Agreement has previously been executed and entered into by and between the Agency and members of the Special District Risk Management Authority.

Section 3. Program Participation. The Agency Board of Directors approves participating for three full program years in Special District Risk Management Authority Property/Liability Program.

Section 4. Other Actions. The Authorized Officers of the Agency are each hereby authorized and directed to execute and deliver any and all documents which is necessary in order to consummate the transactions authorized hereby and all such actions heretofore taken by such officers are hereby ratified, confirmed and approved.

Section 5. Effective Date. This resolution shall take effect immediately upon its passage.

PASSED AND ADOPTED this 10th day of October, 20 22 by the following vote:

AYES: 4

NOES: 0

ABSENT: 1 VACANCY

[Signature]
Name

Director
Title

[Signature: Marlene Hutchins]
Agency Secretary

**Actions Required to Secure Membership in the
Special District Risk Management Authority
Property/Liability program**

- Attachment One:** **Resolution** - Adoption of a Resolution Authorizing Participation in the Special District Risk Management Authority Property/Liability Program (an electronic version is enclosed). Please note, the Board President/Chairperson or an Agency staff member with signature authorization must sign this document.
- Attachment Two:** **Crime Application** - Completion of the Crime Insurance Application for SDRMA (an electronic version is enclosed) for employee and public officials' fidelity blanket bond. The General Manager or another financial administrative staff member should complete and sign this application.
- Attachment Three:** **Joint Powers Agreement** - Execution of the Sixth Amended Joint Powers Agreement Relating to the Special District Risk Management Authority. *No action is required as this item is for the Agency's review and file. Existing signed agreement received upon joining workers' compensation program.*
- Attachment Four:** By-Laws of Special District Risk Management Authority (an electronic version is enclosed). *No action is required as this item is for the Agency's review and file.*

Please complete and return all items to:

Wendy Tucker
Special District Risk Management Authority
1112 "I" Street, Suite 300
Sacramento, California 95814

Premium and Payment Terms

Special District Risk Management Authority's property and liability program policy period for all accounts is July 1 through June 30. Upon receipt of the Agency's membership documents, SDRMA will forward a pro-rated invoice. Payments are due upon receipt of the invoice.

New Member Information

Each member will receive electronic notification containing SDRMA membership contact information, claim procedures and a certificate of coverage. Additionally, once the Agency's membership documents have been processed, a copy of the fully executed Fifth Amended and Restated Joint Powers Agreement will be forwarded for your files.

Risk Control Program

Upon securing membership in SDRMA, the Agency will be contacted by SDRMA's Risk Control staff to schedule a comprehensive on-site safety analysis by a certified safety professional, at no additional cost to the member. This value-added service is intended to take a proactive approach to loss prevention, claims education and management. Should you have any questions regarding our risk control program, please contact our Risk Control Manager Henri Castro toll-free at 800.537.7790.

Please do not hesitate to call Wendy Tucker at 800.537.7790, should you have any additional questions. For more information regarding SDRMA services, please visit our website at www.sdrma.org.



1112 I Street, Suite 300
Sacramento, California 95814-2865
T 916.231.4141 or 800.537.7790 *F 916.231.4111

Maximizing Protection. Minimizing Risk. *www.sdrma.org

September 23, 2022

Chief Nick Ohler
Fire Chief
Tuolumne Fire District
18690 Main Street
Tuolumne, CA 953799686

Dear Chief Ohler,

Thank you for the opportunity to provide Tuolumne Fire District with this 2022-23 Property/Liability Program quotation. Established in 1986, the Special District Risk Management Authority has a proven reputation for competitive rates, actuarially based fiscal management, and sound underwriting practices. Our goal is to serve as an extension of your agency’s staff and provide the best value through proactive loss prevention, effective claims cost containment and enhanced member services. Our partnerships with California Special District Association (CSDA), the CSDA Finance Corporation, and the Special District Leadership Foundation provide our members access to valuable services, resources, education and training opportunities.

Valid for sixty (60) days from the date of this letter, the following quotation represents twelve (12) months of coverage and is subject to verification and final underwriting review. Coverage bound mid-year will be prorated based on effective dates. Tuolumne Fire District’s quotation is as follows:

PROPERTY/LIABILITY PROGRAM QUOTATION

Coverage Limits: \$2.5 Million - July 1, 2022 through June 30, 2023* \$15,213.71
Includes a 5% Multi-Program Discount, based on net package contribution

WORKERS’ COMPENSATION PROGRAM MULTI-PROGRAM DISCOUNT

Estimated 5% Multi-Program Discount (based on current estimated payroll) \$379.17

**Please refer to the attached list for detailed coverage limits and deductibles.*



Please review the following requirements and conditions:

- Adoption of a Resolution by the Agency Board of Directors approving the form and authorizing the Execution of the Sixth Amended Joint Powers Agreement and agreeing to membership in the SDRMA Property/Liability Program for an initial 3-program year commitment.
- Execution and delivery of the Sixth Amended Joint Powers Agreement of the Special District Risk Management Authority.
- Completion of the Alliant Crime Policy application.
- Approval by SDRMA's Board of Directors of Agency's membership in the Property/Liability program. (In the event the Agency requires coverage prior to approval by SDRMA's Board of Directors, the SDRMA underwriters are authorized to issue a 60-day conditional binder).
- Initial three-program year member enrollment required. Upon meeting the initial three-program year commitment, a member may withdraw by submitting a 90-day (April 1) intent to withdraw letter before the annual renewal.
- Maintaining annual Membership in California Special Districts Association is required and separate from this quotation.
- Special District Risk Management Authority's Credit Incentive Program (CIP) awards up to 15% off the annual contribution for completion of approved risk management and training programs. Members can reduce future contributions each year by earning CIP points or not experiencing any paid claims.

Upon receipt of all membership documents, SDRMA will issue the policy and forward pro-rated invoices for the annualized Property/Liability Program contributions.

We look forward to Tuolumne Fire District's participation in the SDRMA Property/Liability Program. Should you have any questions, or if we can provide any additional information, please do not hesitate to contact us at 800.537.7790. All necessary membership documents will be sent to you upon notification of your agency's decision to proceed with membership in the program.

Sincerely,
Special District Risk Management Authority

Ellen Mirabal Doughty, ARM
Chief Member Services Officer

Special District Risk Management Authority
Proposed Lines of Coverage for Program Year 2022-23



| Line of Coverage | Item Count | Total Insured Value (TIV) | Deductible | Limit |
|---|------------|---------------------------|------------|-----------------|
| Property | 1 | \$1,624,448.00 | | |
| Property | | | \$1,000 | \$1,000,000,000 |
| Boiler & Machinery | | | \$1,000 | \$100,000,000 |
| Flood (excluding A and V) | | | \$500,000 | \$10,000,000 |
| Flood (A and V) | | | \$500,000 | \$10,000,000 |
| Pollution | | | \$250,000 | \$2,000,000 |
| Catastrophic Loss | | | \$500,000 | \$1,000,000,000 |
| General Liability | | | | |
| Bodily Injury | | | \$0 | \$2,500,000 |
| Property Damage | | | \$500 | \$2,500,000 |
| Public Officials Personal | | | \$500 | \$500,000 |
| Employment Benefits | | | \$0 | \$2,500,000 |
| Employee/Public Officials E & O | | | \$0 | \$2,500,000 |
| Employment Practices Liability | | | \$0 | \$2,500,000 |
| Employee/Public Officials Dishonesty (Crime) | | | \$0 | \$1,000,000 |
| Auto Liability (includes non-owned auto) | 6 | \$1,762,000.00 | | |
| Auto Bodily Injury | | | \$0 | \$2,500,000 |
| Auto Property Damage | | | \$1,000 | \$2,500,000 |
| Non-Owned Auto Bodily Injury | | | \$0 | \$2,500,000 |
| Non-Owned Auto Property Damage | | | \$1,000 | \$2,500,000 |
| Uninsured Motorist | | | \$0 | \$1,000,000 |
| Auto Physical Damage | 6 | \$1,762,000.00 | | |
| Auto PD - Comp | | | Per Item | \$100,000 |
| Auto PD - Collision | | | Per Item | \$100,000 |
| High Dollar Vehicles | | | Per Item | \$1,000,000,000 |
| Workers' Compensation | 2 | | | |
| Employers Liability | | | \$0 | \$5,000,000 |
| Workers' Compensation | | | \$0 | Statutory |

* Special Deductibles/Limits