



TO: SOUTHERN NEVADA DISTRICT BOARD OF HEALTH

DATE: June 24, 2021

RE: *Approval of insurance coverage renewal through Nevada Public Agency Insurance Pool (POOL/PACT) for Southern Nevada Health District's property, general liability, business auto, cyber, security liability and commercial environmental insurance renewal for coverage period 07/01/2021 - 07/01/2022*

PETITION #45-21

That the Southern Nevada District Board of Health for coverage period 07/01/2021 – 07/01/2022 accept the POOL/PACT renewal proposal and approve payment of premium for the Southern Nevada Health District property, general liability, business auto, cyber, security liability and commercial environmental insurance renewal. The premium for this coverage period is \$386,461.71.

PETITIONERS:

Karen White, Chief Financial Officer *KW*
Heather Anderson-Fintak, General Counsel *HA*
Fermin Leguen, MD, MPH, District Health Officer *FL*

FUNDING:

Coverage: General Liability (Business Auto, Personal Injury, Employment Practices), Property, Cyber Risk, Environmental
General Liability - \$10,000,000 aggregate limit
Property - \$300,000,000 aggregate limit
Cyber Risk - \$3,000,000 aggregate limit
Environmental - \$10,000,000 aggregate limit

Annual Cost: \$386,461.71



NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

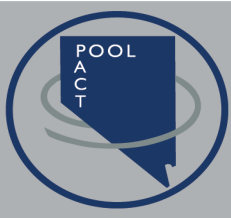
Prepared For:

Southern Nevada Health District

Prepared By:

Willis of Arizona

**THANK YOU FOR
YOUR
MEMBERSHIP!**



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

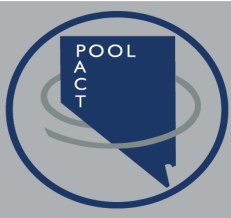
RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2021 – 07/01/2022 Standard Time	Southern Nevada Health District	\$50,000

Property Coverage

Coverage	Limit per Loss	
Property	\$300,000,000	Per Schedule of Locations

The following sub-limits apply to Section V. C. Extensions of Property Coverage:

Accounts Receivable	\$5,000,000 per loss
Arson Reward	10% up to \$25,000 per loss
Debris Removal - Mold/ Asbestos	\$100,000
Earthquake	\$150,000,000 aggregate
Flood	\$150,000,000 aggregate \$25,000,000 aggregate - Flood Zone A
Equipment Breakdown	\$100,000,000 per loss
<ul style="list-style-type: none"> Loss of Income & Extra Expense 	included
<ul style="list-style-type: none"> Hazardous Substance Coverage 	\$250,000 per loss
<ul style="list-style-type: none"> Spoilage Coverage 	\$250,000 per loss
<ul style="list-style-type: none"> Data Restoration 	\$100,000 per loss
<ul style="list-style-type: none"> Electrical Risk Improvements 	\$10,000
Expediting Expenses	\$25,000 per loss
Unintentional Errors and Omissions	\$5,000,000 per loss
Money and Securities	\$500,000 per loss
Ordinance or Law – LEED Building	\$500,000
Agreed Value Vehicles	Per Attachment D, if applicable

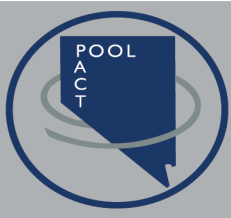


NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Liability Coverage

The Limits of Liability are as follows:

Coverage	Limit per Named Assured	Annual Aggregate Limit per Named Assured
Per Event	\$10,000,000	\$10,000,000
<i>All Sublimits are a part of and not in addition to the Limits of Liability.</i>		
<i>Liability Sublimits:</i>		
<ul style="list-style-type: none"> Additional Insured (Lessors) (Section I, item 2) 	\$2,000,000	
<ul style="list-style-type: none"> Weed Spray Property Damage (Section IV, item 3 (B) (2) (ix)) 	\$250,000	\$250,000
<ul style="list-style-type: none"> Emergency Response to Pollution (Section IV, item 3 (B) (2) (v)) 	\$1,000,000	\$1,000,000
<ul style="list-style-type: none"> Criminal Defense Fees and Costs (Section VI, part C, item 4) 	\$50,000	\$50,000
<ul style="list-style-type: none"> Defense for Regulatory Agency Actions (Section VI, part C, item 16) 	\$50,000	
Sexual Abuse Sublimit (Section VI, part C, item 21)	\$2,500,000	\$2,500,000
<i>Retroactive Date</i>		<i>May 1, 1987 except as shown in Attachment C</i>



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Cyber Risk Security Coverage

The Limits of Liability are as follows: Privacy or Security Liability Limits	\$3,000,000	Each Named Assured Member/Annual Member Aggregate
Security Failure/ Privacy Event Management Coverage Sublimit	\$100,000	Each Named Assured Member
Network Interruption Coverage Sublimit	\$250,000	Waiting Hours Period: 12 Hours
Proof of Loss Preparation Costs Sublimit	\$50,000	Each Named Assured Member
Retroactive Date: July 1, 2013		

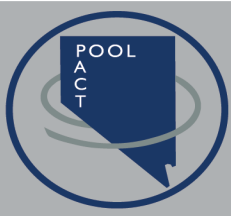
Environmental Liability Coverage

The Limits of Liability are as follows:

Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

COVERAGE	DEDUCTIBLE	EACH INCIDENT LIMIT	AGGREGATE LIMIT
A,B,C	\$25,000	\$2,000,000	\$10,000,000

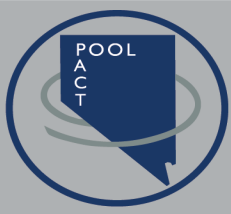
COVERAGE	DEDUCTIBLE	BUSINESS INTERRUPTION LIMIT (Days)	BUSINESS INTERRUPTION LIMIT (\$)
D	3 Days	365	\$2,000,000



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Member Contribution:

Total Cost:	\$361,181.93
Agent Compensation:	\$25,279.78
Total Program Cost Including All POOL Services:	\$386,461.71



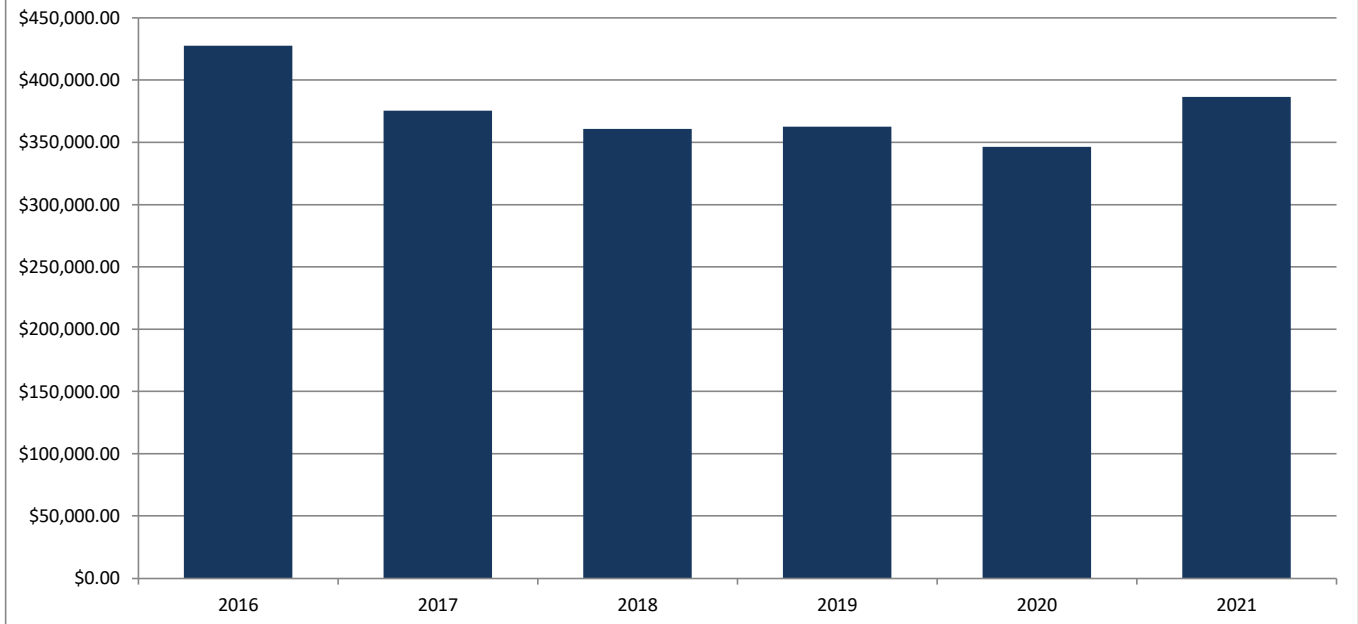
NEVADA PUBLIC AGENCY INSURANCE POOL

***Historical Member Data
& Loss Experience***

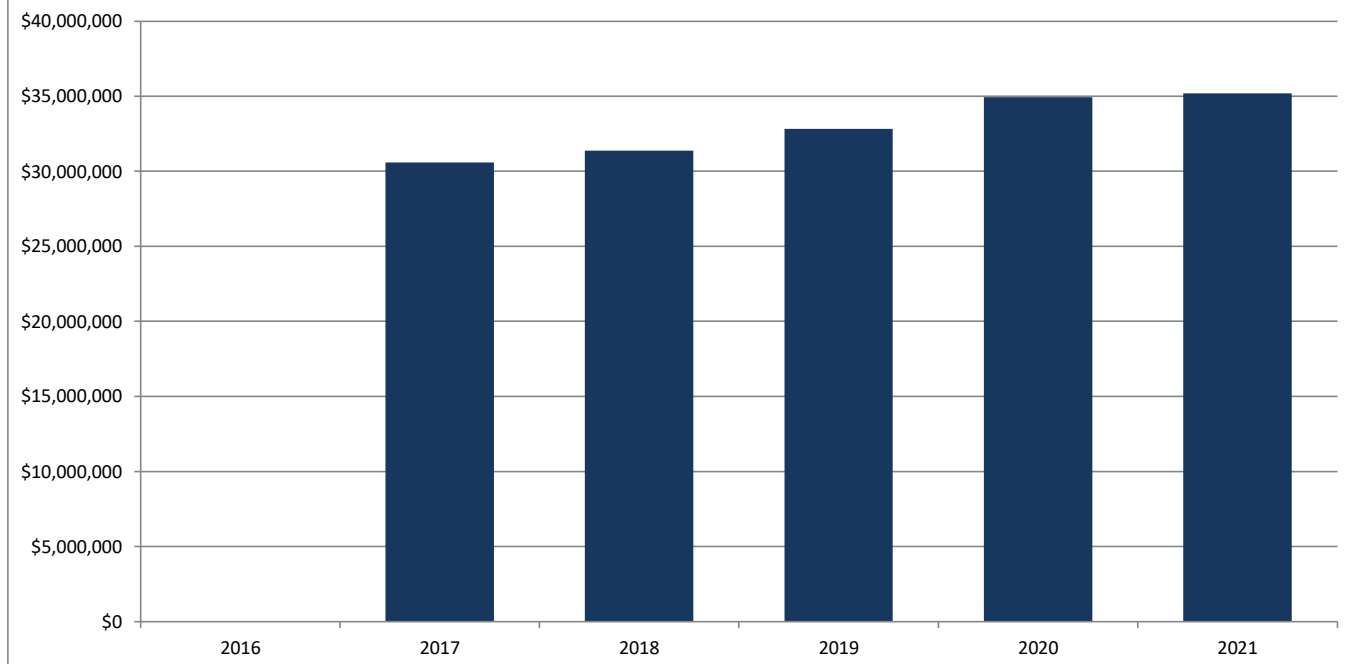


2021 Member Exposure Data Southern Nevada Health District

2021 NPAIP Total Program Cost

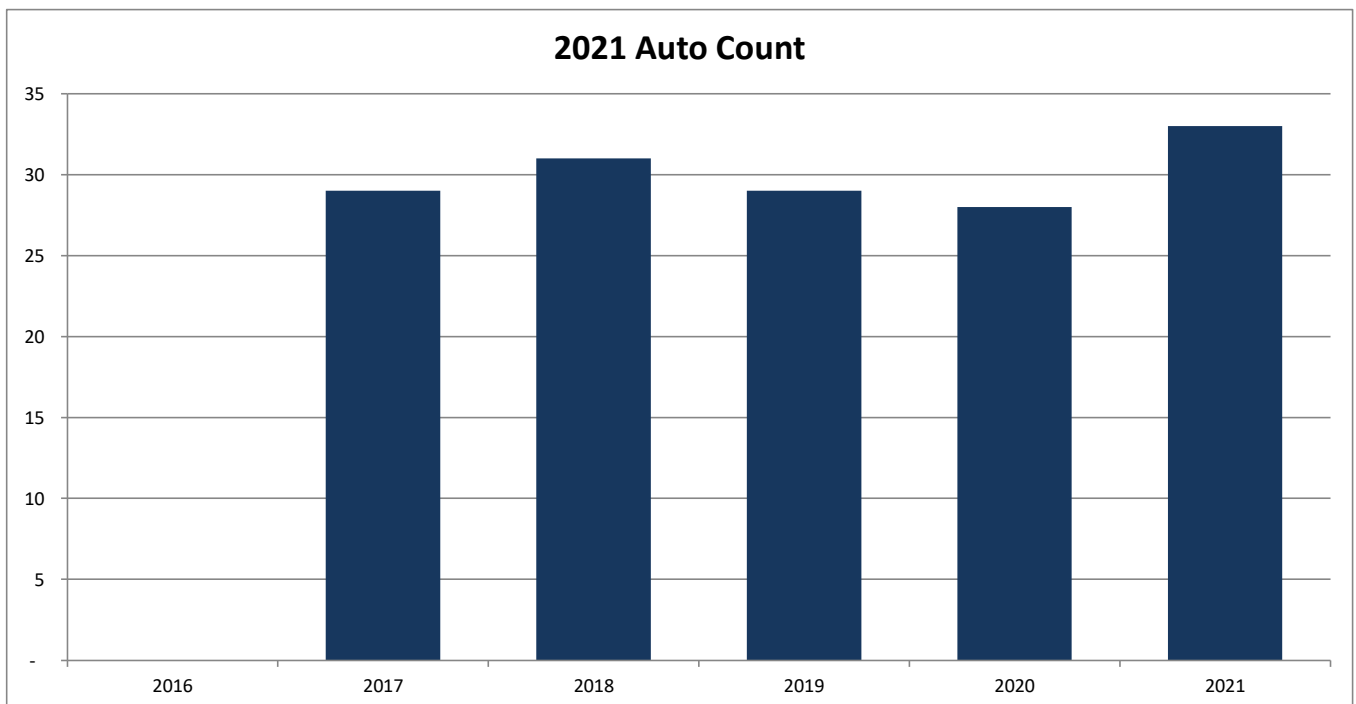
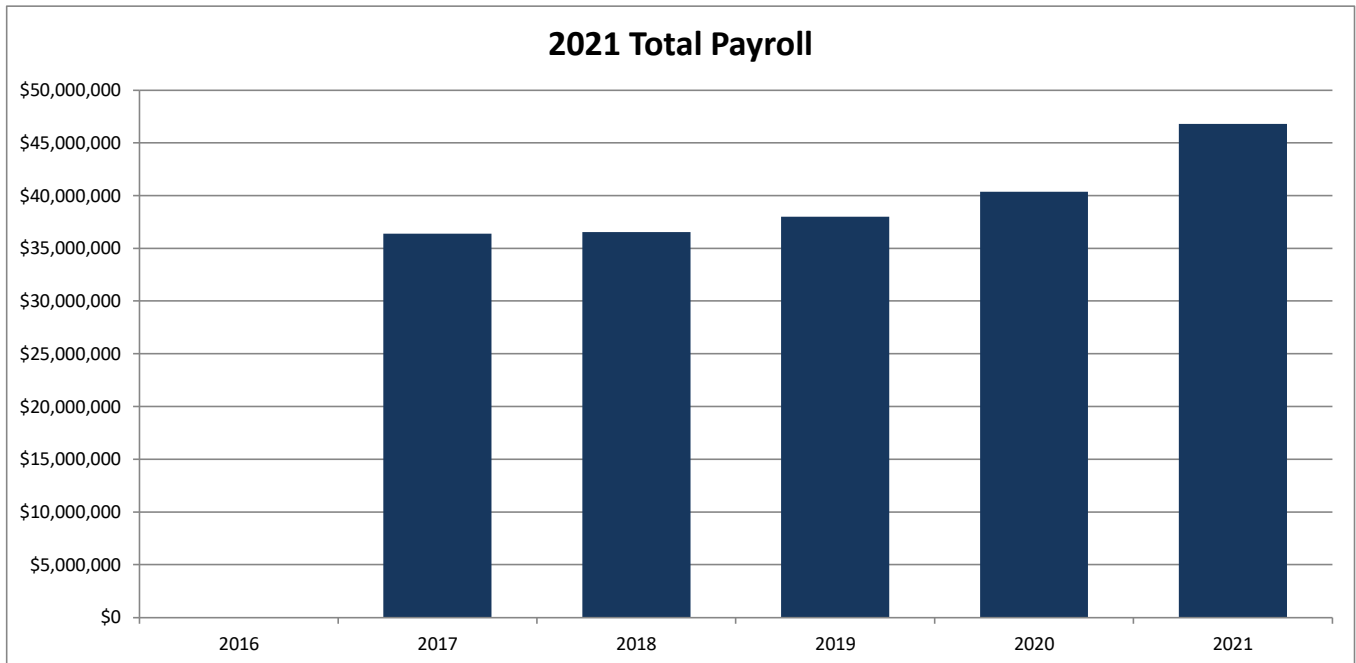


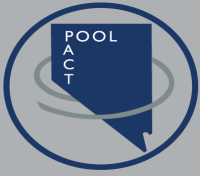
2021 Total Insured Values





2021 Member Exposure Data Southern Nevada Health District





2021 Member Loss Data Southern Nevada Health District

