



**TO: SOUTHERN NEVADA DISTRICT BOARD OF HEALTH**

**DATE: May 26, 2022**

**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 07/01/2022 - 07/01/2023*

---

**PETITION #41-22**

**That the Southern Nevada District Board of Health for coverage period 07/01/2022 – 07/01/2023 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** *w #41*  
**Heather Anderson-Fintak, General Counsel**  
**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: \$431,147.68



# NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

---

Prepared For:

**Southern Nevada Health District**

Prepared By:

**Willis Towers Watson**

**THANK YOU FOR  
YOUR  
MEMBERSHIP!**



Dear POOL Member:

Thank you for your continuing leadership commitment to serving your communities by fulfilling your public service mission. The POOL continues to offer programs, services and support for Members' financial security and collaborating with you in support of your mission.

This Member Coverage Summary reflects the successful negotiations with multiple markets to obtain cost-effective terms, conditions and pricing for approval by the POOL Board on behalf of all Members.

As owners of the POOL, you approved the extensive risk management services, such as POOL/PACT HR services including its training courses and ELearning modules on important HR topics. Enrollment in POOL's ELearning programs including Target Solutions Fire/EMS training, KnowBe4 email security training continues to reach an increasing number of employees for convenient and cost-effective learning. Our ongoing focus on law enforcement policies and practices targeted jail and road operations with onsite and virtual assessments and sample policies.

We encourage you to discuss the POOL's services with staff and your agent. We regularly update our website and encourage you to visit [www.poolpact.com](http://www.poolpact.com) to utilize a growing base of HR and risk management information in the resource libraries. While there, look for the POOL Coverage documents, board and committee agendas and minutes.

Thanks to all Member volunteers who serve on our boards and committees. These volunteers do a superb job of representing the interests of the Members of your POOL.

Sincerely,

Wayne Carlson  
Executive Director  
Nevada Public Agency Insurance Pool





## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2022 – 07/01/2023 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"> <li>• Loss of Income &amp; Extra Expense</li> </ul>	included
<ul style="list-style-type: none"> <li>• Hazardous Substance Coverage</li> </ul>	\$250,000 per loss
<ul style="list-style-type: none"> <li>• Spoilage Coverage</li> </ul>	\$250,000 per loss
<ul style="list-style-type: none"> <li>• Data Restoration</li> </ul>	\$100,000 per loss
<ul style="list-style-type: none"> <li>• Electrical Risk Improvements</li> </ul>	\$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 <b>Named Assured</b>	Annual Aggregate Limit per <b>Named Assured</b>
<b>Per Event</b>	<b>\$10,000,000</b>	<b>\$10,000,000</b>
<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"> <li>Additional Assured (Lessors) (Section I, item 2)</li> </ul>	\$2,000,000	
<ul style="list-style-type: none"> <li>Weed Spray Property Damage (Section IV, item 3 (B) (2) (ix))</li> </ul>	\$250,000	\$250,000
<ul style="list-style-type: none"> <li>Emergency Response to Pollution (Section IV, item 3 (B) (2) (v))</li> </ul>	\$1,000,000	\$1,000,000
<ul style="list-style-type: none"> <li>Criminal Defense Fees and Costs (Section VI, part C, item 4)</li> </ul>	\$50,000	\$50,000
<ul style="list-style-type: none"> <li>Defense for Regulatory Agency Actions (Section VI, part C, item 16)</li> </ul>	\$50,000	
<b>Sexual Abuse Sublimit</b> (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 Coverage Form

<b>CYBER SECURITY RISK COVERAGE</b>			
<b>PART ONE: Terms and Conditions</b>			
<b>SECURITY RISK COVERAGE LIMITS</b>	<b>Limit per Named Assured Per PRIVACY OR SECURITY EVENT</b>	<b>Annual Aggregate Limit Per All Named Assureds</b>	
PART TWO: Privacy or Security Liability Limits	3,000,000	3,000,000 up to \$15,000,000 aggregate all POOL Members combined	
<b><i>The following sublimits are a part of and not in addition to the Limits of Liability:</i></b>			
PART THREE: Security Failure/Privacy Event Management Coverage	\$100,000		
PART FOUR: Network Interruption Coverage	\$250,000	Waiting Hours Period:12 hours	
Proof of LossPreparation Costs (as defined), (Separate Limit)	\$50,000		
Retroactive Date		July 1, 2013	



## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

### Environmental Liability Coverage

The Limits of Liability are as follows:

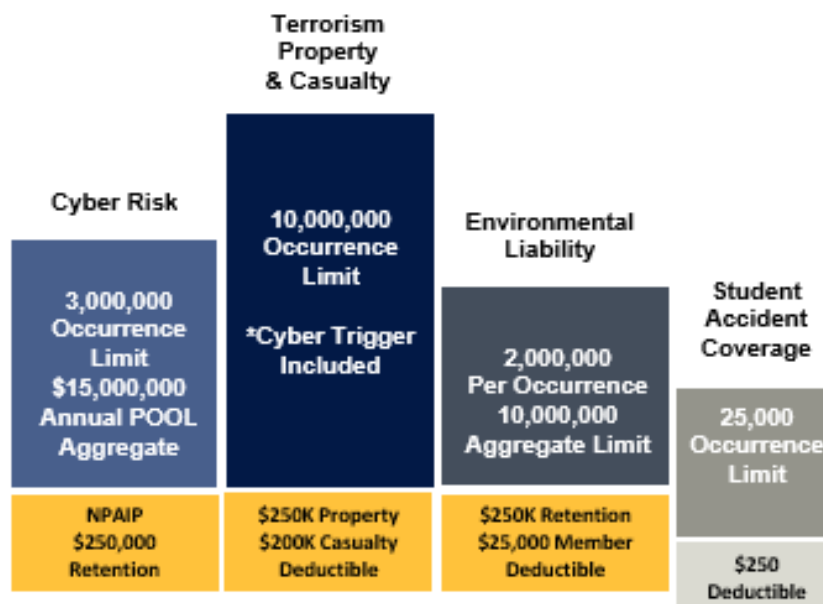
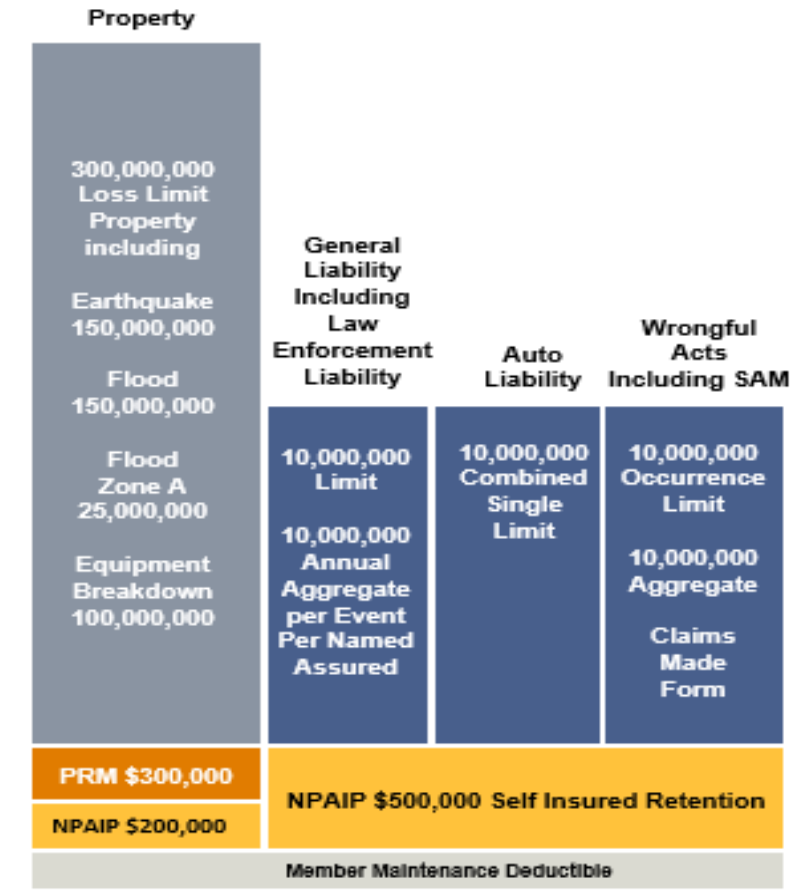
Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

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



## NPAIP 2022-2023 Program Structure







## **NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY**

### **Member Contribution:**

<b>Total Cost:</b>	<b>\$402,945.11</b>
<b>Agent Compensation:</b>	<b>\$28,202.57</b>
<b>Total Program Cost Including All POOL Services:</b>	<b>\$431,147.68</b>



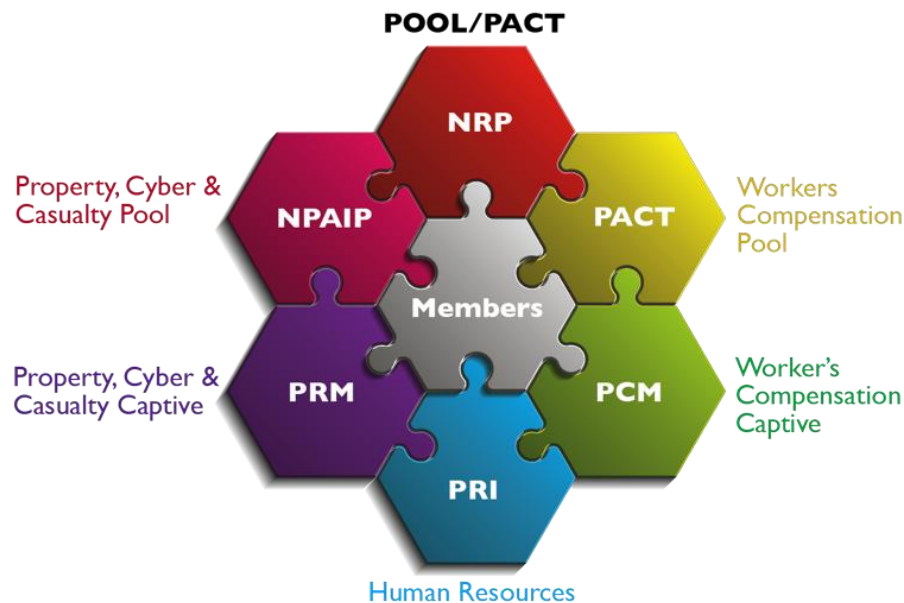
## POOL/PACT – HERE FOR YOU

### Members Helping Members

In 1987, four Nevada counties formed their own risk sharing pool. Now over thirty years later, the majority of Nevada's public entities remain committed to each other and the mission of their risk pool organization. POOL/PACT continues to excel in providing an unparalleled level of service to our members. Our mission seeks to help members manage their risks so they can serve the public effectively.

The POOL Board is comprised of dedicated, hardworking, and ethical Member leaders focused on public risk management. They continue to do an excellent job of representing the interests of the Member-owners of POOL/PACT.

Our members continue to see great value in being part of POOL/PACT because of extensive services, which keeps membership retention strong. POOL/PACT encourages you to discuss the services we offer with your insurance agent – its valued partner in the POOL program.



### POOL Executive Committee

Josh Foli - Chair (Lyon County)  
Geof Stark – Vice Chair (Churchill County)  
Amanda Osborne - Director (Elko County)  
Dan Murphy - Director (Pershing Co.SD)  
Gina Rackley – Fiscal Officer (Humboldt Co)  
Ann Cyr - Director (Carson City SD)  
Scott Lindgren - Director (TDFPD)

### PACT Executive Committee

Paul Johnson - Chair (White Pine CSD)  
Mike Giles – Vice Chair (City of Lovelock)  
Amana Osborne - Trustee (Elko County)  
Josh Foli – Fiscal Officer (Lyon County)  
Robyn Dunckhorst - Trustee (Humboldt GH)  
Craig Roissum - Trustee (City of Caliente)  
Joe Westerlund – Trustee (Town of Tonopah)



## **PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS**

### **RISK MANAGEMENT**

#### **Training**

POOL/PACT provides extensive training. Examples include: Portable Fire Extinguisher Training • Safe Driving Techniques • Blood Borne Pathogens • Ethics • Nevada Open Meeting Law • POOL/PACT 101 • Positive Governance. Visit [www.poolpact.com](http://www.poolpact.com) for more information.

#### **eLearning**

POOL/PACT provides a dynamic eLearning platform, ongoing and timely learning courses, and support for: Human Resources • Employee Safety • Cyber Security • Risk Management • Health and Wellness • Emergency Medical Services • Fire Safety • and many more!

#### **Risk Management Programs**

Member Value and Performance (MVP) Review • Infrared Thermography (IRT) • Safety Policies and Procedures Review • Site Surveys • OSHA Compliance Assistance • Safety and Loss Control Committee Review and Development • Improved Security Systems • Swimming Pool Safety Training and Inspections • School District Hazard Vulnerability Assessments and Emergency Operations Plan Reviews • Claims Analysis • Written Workplace Safety Plan Review and Development

#### **Law Enforcement and Fire Protection**

On-line Law Enforcement training, policies, and best practices from the Legal Liability Risk Management Institute • Jail assessment and policy review for members operating correctional facilities. • Fire and EMS training, policies, and best practices from TargetSolutions. • Fit For Retirement, a Complete Wellness program, that includes mental health, advanced testing, dietician, and fitness guidance for full-time first responders.

#### **Risk Management Grant Program and Loss Control Excellence Program**

- Loss Control grants to help mitigate or eliminate risk to employees and liability exposure.
- Five, \$2,000 risk management educational grants available to each member each year.
- Loss Control Excellence Program with financial incentive.

#### **24-7-365 Workers Compensation Nurse Triage Program**

PACT members are eligible to use our innovative and streamed lined WC information and reporting system for non-life-threatening on-the-job injuries

#### **Cybersecurity**

All POOL members are provided a KnowBe4 online account subscription • Ongoing and updated Cybersecurity training • Best Practices • Cyber Incident Response templates and guidance • Network assessments • Virtual Risk Officer

#### **MSDSOnline**

OSHA and state compliance with safety data sheet management and updates are available online to ensure compliance and updated information.

For additional information contact Marshall Smith or Jarrod Hickman, POOL/PACT Risk Managers,  
(775) 885-7475 website: [www.poolpact.com](http://www.poolpact.com)



## PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS

### HUMAN RESOURCES

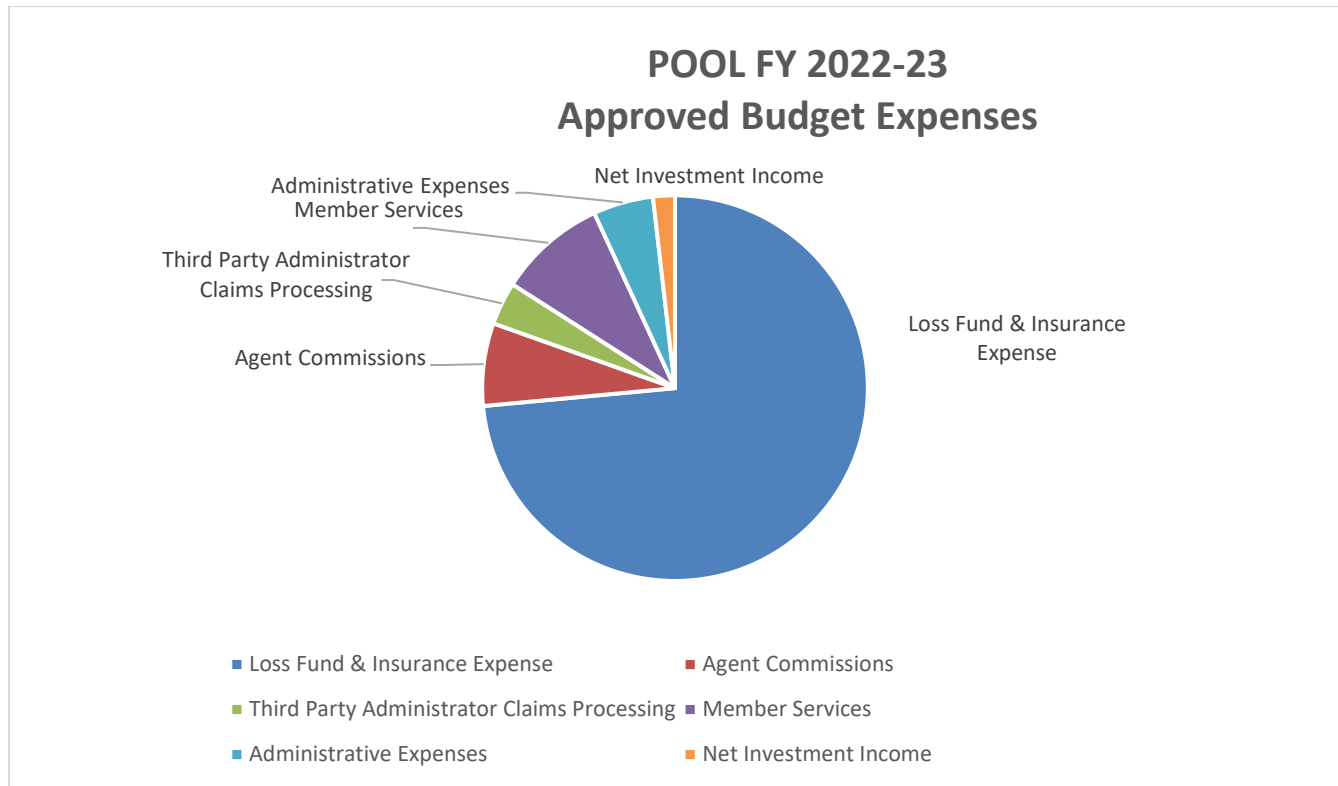
A variety of services are offered through POOL/PACT HR. We work with each member individually to address their specific HR-related needs and reduce liability. The basic services include:

- Consultation with members to manage and resolve critical employment-related issues to include identifying options, providing step-by-step guidance, monitoring progress, and answering questions.
- In-person and virtual instructor-led training courses, workshops, and certificate programs.
- eLearning and live online training courses available 24/7 and tracked for completions.
- Webinars on HR-related topics.
- On-site assessments of members' HR practices with recommendations.
- Communication issued as "Alerts" and "Notices" to inform members when a significant HR-related law or practice has changed.
- On-site HR Briefings tailored to specific needs/requests of members.
- Sample personnel policies which may be adopted for use by members.
- Sample job description templates and numerous HR forms that can be tailored for use by members.
- Salary schedule database available on our website for member reference.
- Summary of HR-related legislation produced each legislative session.
- HR Scholarships to assist member HR representatives in attaining nationally recognized HR certifications.
- Annual HR Conference providing HR representatives and CEOs valuable information on communication, leadership, and legal compliance.

For additional information contact Stacy Norbeck, POOL/PACT Human Resources Manager,  
(775) 887-2240 email: [stacynorbeck@poolpact.com](mailto:stacynorbeck@poolpact.com) website: [www.poolpact.com](http://www.poolpact.com)



## POOL 2022-2023 APPROVED BUDGET AND EXPENSES



Pool Budget	Approved Budget	% Allocation
Loss Fund & Insurance Expense	\$ 17,163,656	74.2%
Agent Commissions	\$ 1,567,177	6.8%
Third Party Administrator Claims Processing	\$ 800,575	3.5%
Member Services	\$ 2,052,526	8.9%
Administrative Expenses	\$ 1,139,947	4.9%
Net Investment Income	\$ 413,421	1.8%
<b>Total Budget</b>	<b>\$ 23,137,301</b>	<b>100.0%</b>





## POOL/PACT CONTACTS

### **Nevada Risk Pooling (NRP)**

(775) 885 7475

Wayne Carlson, Executive Director, ext 132  
[waynecarlson@poolpact.com](mailto:waynecarlson@poolpact.com)

Alan Kalt, Chief Financial Officer, ext 128  
[akalt@poolpact.com](mailto:akalt@poolpact.com)

Marshall Smith, Risk Manager, ext 104  
[marshallsmith@poolpact.com](mailto:marshallsmith@poolpact.com)

Jarrold Hickman, Risk Manager, ext 133  
[jarroldhickman@poolpact.com](mailto:jarroldhickman@poolpact.com)

Mike Van Houten, eLearning Administrator, ext 101  
[eLearning@poolpact.com](mailto:eLearning@poolpact.com)

Stephen Romero, Member Relations Manager, ext 110  
[stephenromero@poolpact.com](mailto:stephenromero@poolpact.com)

### **Pooling Resources, Inc. (POOL/PACT HR)** (775) 887 2240

Stacy Norbeck, General Manager, ext 107  
[stacynorbeck@poolpact.com](mailto:stacynorbeck@poolpact.com)

Neal Freitas, Sr. HR Business Partner, ext 113  
[nealfreitas@poolpact.com](mailto:nealfreitas@poolpact.com)

Ashley Creel, Sr. HR Business Partner, ext 105  
[ashleycreel@poolpact.com](mailto:ashleycreel@poolpact.com)

Jeff Coulam, Sr. HR Business Partner, ext 106  
[jeffcoulam@poolpact.com](mailto:jeffcoulam@poolpact.com)

Lessly Monroy, HR Business Partner, ext 108  
[Lesslymonroy@poolpact.com](mailto:Lesslymonroy@poolpact.com)

### **Davies Claims Solutions**

Donna Squires, Claims Manager  
(775) 329 1181

[Donna.squires@Davies-group.com](mailto:Donna.squires@Davies-group.com)

Margaret Malzahn, WC Claims Supervisor  
(775) 329 1181

[Margaret.malzahn@Davies-group.com](mailto:Margaret.malzahn@Davies-group.com)



## NPAIP MEMBERSHIP

### Counties:

Carson City  
Churchill County  
Elko County  
Esmeralda County  
Eureka County  
Humboldt County  
Lander County  
Lincoln County  
Lyon County  
Mineral County  
Nye County  
Pershing County  
Storey County  
White Pine County

### Towns:

Town of Gardnerville  
Town of Genoa  
Town of Minden  
Town of Pahrump  
Town of Round Mountain  
Town of Tonopah

### School Districts:

Carson City School District  
Churchill County School District  
Douglas County School District  
Elko County School District  
Esmeralda County School District  
Eureka County School District  
Humboldt County School District  
Lander County School District  
Lincoln County School District  
Lyon County School District  
Mineral County School District  
Nye County School District  
Pershing County School District  
Storey County School District  
White Pine County School District

### Cities:

Boulder City  
City of Caliente  
City of Carlin  
City of Elko  
City of Ely  
City of Fernley  
City of Lovelock  
City of Wells  
City of West Wendover  
City of Winnemucca  
City of Yerington

### Fire Districts:

Moapa Valley Fire Protection District  
Mt. Charleston Fire Protection District  
North Lake Tahoe Fire Protection District  
North Lyon County Fire Protection District  
Pahranagat Valley Fire District  
Tahoe Douglas Fire Protection District  
Washoe County Fire Suppression  
White Pine Fire District

### Others:

Central Nevada Historical Society  
Central Nevada Regional Water Authority  
County Fiscal Officers Association of Nevada  
Douglas County Redevelopment Agency  
Elko Central Dispatch  
Elko Convention & Visitors Authority  
Humboldt River Basin Water Authority  
Lincoln County Regional Development  
Mineral County Housing Authority  
Nevada Association of Counties  
Nevada Commission for the Reconstruction of the V & T Railway  
Nevada League of Cities  
Nevada Risk Pooling, Inc.  
Nevada Rural Housing Authority  
Pooling Resources, Inc.  
Regional Transportation Commission of Washoe County  
Truckee Meadows Regional Planning Agency  
U.S. Board of Water Commissioners  
Virginia City Tourism Convention  
Western Nevada Regional Youth Center  
White Pine County Tourism

### Special Districts:

Alamo Water & Sewer District  
Amargosa Library District  
Beatty Library District  
Beatty Water & Sanitation District  
Canyon General Improvement District  
Carson-Truckee Water Conservancy District  
Carson Water Subconservancy District  
Churchill County Mosquito, Vector and Weed Control District  
Douglas County Mosquito District  
Douglas County Sewer  
East Fork Swimming Pool District  
Elko County Agricultural Association  
Elko TV District  
Fernley Swimming Pool District  
Gardnerville Ranchos General Improvement District  
Gerlach General Improvement District  
Humboldt General Hospital  
Incline Village General Improvement District  
Indian Hills General Improvement District  
Kingsbury General Improvement District  
Lakeridge General Improvement District  
Lincoln County Water District  
Logan Creek Estates General Improvement District  
Lovelock Meadows Water District  
Marla Bay General Improvement District  
Mason Valley Swimming Pool District  
Minden Gardnerville Sanitation District  
Moapa Valley Water District  
Nevada Association of Conservation Districts  
Nevada Association of School Boards  
Nevada Association of School Superintendents  
Nevada Tahoe Conservation District  
Northern Nye County Hospital District  
Pahrump Library District  
Palomino Valley General Improvement District  
Pershing County Water Conservation District  
Sierra Estates General Improvement District  
Silver Springs General Improvement District  
Silver Springs Stagecoach Hospital  
Skyland General Improvement District  
Smoky Valley Library District  
Southern Nevada Area Communication Council  
Southern Nevada Health District  
Stagecoach General Improvement District  
Sun Valley General Improvement District  
Tahoe Douglas District  
Topaz Ranch General Improvement District  
Tahoe Reno Industrial General Improvement District  
Tonopah Library District  
Walker Basin Conservancy  
Walker River Irrigation District  
Washoe County Water Conservation District  
West Wendover Recreation District  
Western Nevada Development District  
White Pine Television District #1  
Zephyr Cove General Improvement District  
Zephyr Heights General Improvement District

**THANK YOU  
FOR YOUR  
MEMBERSHIP!**