



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

**DATE: May 25, 2023**

**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 07/01/2023 - 07/01/2024*

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**PETITION #33-23**

**That the Southern Nevada District Board of Health for coverage period 07/01/2023 – 07/01/2024 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 \$503,108.69.**

**PETITIONERS:**

**Donnie Whitaker, Chief Financial Officer** *DW*  
**Heather Anderson-Fintak, General Counsel** *HAF*  
**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 - \$1,000,000 aggregate limit  
Environmental - \$10,000,000 aggregate limit

Annual Cost: \$503,108.69



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# NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

Prepared For:  
Southern Nevada Health District

Prepared By:  
Willis Towers Watson

**THANK YOU FOR  
YOUR  
MEMBERSHIP!**



## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2023 – 07/01/2024 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	\$1,000,000	\$ 1,000,000 up to \$15,000,000 aggregate all POOL Members combined	
<b><i>The following sub-limits 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		
Proof of Loss Preparation 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