


## Comparison Worksheet For Public Cemetery Districts

	 <p><b>GOLDEN STATE</b> RISK MANAGEMENT AUTHORITY</p> <p><i>Innovative programs, personalized service</i></p>	<b>Current Insurance/Risk Management Program</b>
<b>Annual Cost</b>	\$	\$
<b>Workers Compensation Coverage</b>	<ul style="list-style-type: none"> <li>• Statutory limits</li> <li>• \$5,000,000 Employers Liability limits</li> <li>• Phone-in Claims reporting system with injury triage</li> <li>• In-house, decision-making claims examiners</li> <li>• Customized Return-to Work Programs</li> </ul>	
<b>Coverage Limits - General Liability (GL)</b>	<ul style="list-style-type: none"> <li>• \$50,000,000 per Occurrence</li> <li>• No Aggregate Limit</li> </ul>	
<b>Trustees/ Officers Errors &amp; Omissions</b>	<ul style="list-style-type: none"> <li>• \$50,000,000 per Occurrence</li> <li>• No Aggregate Limit</li> </ul>	
<b>Automobile Liability</b>	<ul style="list-style-type: none"> <li>• \$50,000,000 per Occurrence</li> <li>• No Aggregate Limit.</li> <li>• "Any Auto" Coverage</li> </ul>	
<b>Property Coverage</b>	<ul style="list-style-type: none"> <li>• \$600,000,000 Maximum per covered loss.</li> <li>• All Risk, Full Replacement Cost Coverage including flood</li> <li>• No Co-Insurance Clause.</li> <li>• Deductible \$1,000</li> </ul>	
<b>Portable Equipment</b>	<ul style="list-style-type: none"> <li>• Included</li> </ul>	
<b>Automobile Physical Damage</b>	<ul style="list-style-type: none"> <li>• Included on all vehicles.</li> <li>• Agreed Value, ACV or Replacement Cost available</li> <li>• Deductibles \$250/\$500</li> </ul>	
<b>Mobile Equipment</b>	<ul style="list-style-type: none"> <li>• Agreed Value, ACV or Replacement Cost available</li> </ul>	
<b>Boiler &amp; Machinery</b>	<ul style="list-style-type: none"> <li>• Automatically covered in property program</li> </ul>	
<b>Crime/Bond Coverage</b>	<ul style="list-style-type: none"> <li>• \$10,000,000 / Occurrence</li> <li>• Coverage is for entire entity</li> </ul>	
<b>Safety Program</b>	<ul style="list-style-type: none"> <li>• Over 150 On-Line Classes</li> <li>• Each district is provided with it's own customized web-site</li> <li>• Mandated training included</li> <li>• Tools to track and validate all of your district's training</li> <li>• On-site Cal-OSHA compliance inspections</li> <li>• Live trainings available on many topics</li> <li>• Train-the trainer support for your safety officer</li> <li>• Injury &amp; Illness Prevention Program assistance</li> </ul>	

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<b><i>Safety Incentive Program</i></b>	<ul style="list-style-type: none"> <li>• Up to 10% premium credit</li> <li>• Assists with compliance</li> </ul>	
<b><i>Representation</i></b>	<ul style="list-style-type: none"> <li>• Cemetery has a guaranteed seat on GSRMA Board of Directors</li> </ul>	
<b><i>Subsidy Fund Grants</i></b>	<ul style="list-style-type: none"> <li>• Grants Available for Training</li> </ul>	
<b><i>Annual Member Training</i></b>	<ul style="list-style-type: none"> <li>• All costs provided by GSRMA</li> <li>• High quality program</li> <li>• Impressive keynote speakers</li> <li>• Forum to share ideas /concerns</li> </ul>	
<b><i>WeTip Crime Hotline</i></b>	<ul style="list-style-type: none"> <li>• Anonymous crime hotline for any negative activities at or against your district</li> <li>• Up to \$1,000 reward for tips</li> </ul>	
<b><i>Quarterly Newsletter</i></b>	<ul style="list-style-type: none"> <li>• Timely information related to public entity risk management</li> <li>• Member Spotlights, Q&amp;A, guest articles from industry experts, updates on GSRMA programs</li> </ul>	
<b><i>Public Cemetery Best Practices Program</i></b>	<ul style="list-style-type: none"> <li>• Cemetery Resource Guide includes:</li> <li>• Governance topics: Health &amp; Safety Code, Brown Act, Conflict of Interest, Public Records Act, guide to create policy manuals</li> <li>• Administrative topics: Employment practices, guide to create employee manuals, labor compliance posters, discipline and termination resources, employment documentation</li> <li>• Operational topics: creating an Injury &amp; Illness Prevention Program, building and grounds procedures, fleet safety program, vehicle policies manuals</li> <li>• Resources constantly added and updated</li> <li>• Cemetery Accreditation program is in development</li> </ul>	
<b><i>Additional Fees</i></b>	<ul style="list-style-type: none"> <li>• All of these programs are included in the cost of the insurance coverage</li> <li>• No assessments in GSRMA history, \$3.5 million in dividends returned to members</li> <li>• No CIGA or other CA assessments</li> </ul>	