



VRSA

Virginia Risk Sharing Association

Coverage Checklist

Member Name: **Town of Irvington**

Effective Date: **7/1/2021** Termination Date: **7/1/2022**

	Yes	No
Renew as Expires:		

----- If renewing as expires, please skip to the signature line. Otherwise, indicate changes below. -----

Automobile Liability Coverage		
Automobile Comprehensive and Collision Coverage		

Please bind quoted options:
 Deductible Amount: _____
 Please remove physical damage coverage from all vehicles _____ years or older with a value in excess of \$ _____

Local Government Liability Coverage			
General Liability Coverage Only			Req. Limit Change of: \$ _____
No-Fault Property Damage Coverage			
Excess Liability Coverage			Req. Limit Change of: \$ _____

Property Coverage
 Please bind quoted deductible option of: \$ _____
 Flood (Special Flood Hazards Zones B, C & X) | | | | Req. Limit Change of: \$ _____
 Flood (Special Flood Hazards Zones A & V) NFIP | | | |

Earthquake			Req. Limit Change of: \$ _____
Extra Expense			Req. Limit Change of: \$ _____
Boiler & Machinery			
Cyber Liability			
Fidelity/Crime Coverage			
Line of Duty Act Coverage			
Workers' Compensation Coverage			

If you desire any increased limit, added coverage or deductible option that was not offered above, please state requested change here: _____

Name	Title	Date
------	-------	------



Virginia Risk Sharing Association

2021-2022 Cover Page to Member Agreement

MEMBER NAME: Town of Irvington

MEMBER #: 0073

I. Coverages and Limits of Liability

<input checked="" type="checkbox"/>	Local Government Liability	
	Each Occurrence Limit	\$1,000,000
	Damages to Premises Rented to You	\$1,000,000
	Medical Expense Limit	\$10,000
	Deductible	\$5,000
<input checked="" type="checkbox"/>	Cyber Liability	
	Each Occurrence Limit	\$1,000,000
	Deductible	\$1,000
	\$0	
	Uninsured Motorists	\$0
	Automobile Medical Payments	\$0
<input checked="" type="checkbox"/>	Auto Liability - Hired Non-Owned	
	Deductible	\$0
<input checked="" type="checkbox"/>	Excess Liability Coverage Property Coverage	\$2,000,000
<input checked="" type="checkbox"/>	Property Coverage	If checked, subject to the Coverage Forms
<input checked="" type="checkbox"/>	Boiler and Machinery Coverage	If checked, subject to the Coverage Forms
<input checked="" type="checkbox"/>	Fidelity/Crime/Surety Coverage	If checked, subject to the Coverage Forms
<input checked="" type="checkbox"/>	Workers' Compensation	Statutory
	Line of Duty Act Liability	Statutory

For the period of July 1, 2021 to July 1, 2022 Local Government Liability and Automobile Liability is reinsured for amounts exceeding \$1,000,000 per occurrence on each line of coverage. Automobile physical damage coverage is reinsured excess of \$150,000.

For the period of July 1, 2021 to July 1, 2022 Property Coverage reinsurance is purchased excess of a \$1,000,000 retention on a per occurrence basis. The windstorm occurrence retention is \$1,000,000. Boiler and Machinery Coverage is reinsured with a \$100,000 retention except for objects over 350 hp, up to a \$350,000 retention.

For the period of July 1, 2021 to July 1, 2022 Fidelity, Crime and Surety coverage is fully retained by Virginia Risk Sharing Association.

For the period of July 1, 2021 to July 1, 2022 Workers' Compensation and Employers Liability Coverage statutory reinsurance is purchased excess of a \$1,500,000 retention on a per occurrence basis.

For the period of July 1, 2021 to July 1, 2022 Line of Duty Act Liability Coverage the Pool will retain 100% of the exposure.

II. Contribution

See Contribution Summary Page. Due 7/1/2021. See Declaration Pages attached to Coverage Forms for contributions by individual coverage lines. The contribution was determined based on actuarially approved rates. In the event of a deficit in the Pool's fund, additional assessments may be imposed by the Members' Supervisory Board.

III. Servicing Company

Virginia Risk Sharing Association

IV. Liability of Members

A LOCAL GOVERNMENT GROUP SELF-INSURANCE POOL IS NOT PROTECTED BY THE VIRGINIA INSURANCE GUARANTY ASSOCIATION AGAINST DEFAULT DUE TO INSOLVENCY. IN THE EVENT OF INSOLVENCY, MEMBERS AND PERSONS FILING CLAIMS AGAINST MEMBERS MAY BE UNABLE TO COLLECT ANY AMOUNT OWED TO THEM BY THE POOL, REGARDLESS OF THE TERMS OF THE MEMBER AGREEMENT. IN THE EVENT THE POOL IS IN A DEFICIT POSITION, A MEMBER MAY BE LIABLE FOR ANY AND ALL UNPAID CLAIMS AGAINST SUCH MEMBER.

WITH REGARD TO WORKERS' COMPENSATION LIABILITY, EACH MEMBER AGREES TO ASSUME AND DISCHARGE, JOINTLY AND SEVERALLY, ANY LIABILITY UNDER THE VIRGINIA WORKERS' COMPENSATION ACT OF ANY AND ALL EMPLOYERS PARTY TO SUCH AGREEMENT AND WHICH PROVIDES THAT, IN ADDITION TO THE RIGHTS OF THE POOL, IN THE EVENT OF FAILURE OF THE POOL TO ENFORCE SUCH RIGHTS AFTER REASONABLE NOTICE TO THE POOL, THE COMMISSION SHALL HAVE THE RIGHT INDEPENDENTLY TO ENFORCE ON BEHALF OF THE POOL THE JOINT AND SEVERAL LIABILITY OF ITS MEMBERS UNDER THE VIRGINIA WORKERS' COMPENSATION ACT AND THE LIABILITY OF MEMBERS FOR ANY UNPAID CONTRIBUTIONS OR ASSESSMENTS.

V. Rejection of Higher Uninsured Motorists Limits

THE MEMBER HAS READ THE MEMBER AGREEMENT AND THIS RENEWAL COVER PAGE, WHICH IS EXPRESSLY MADE PART OF THE MEMBER AGREEMENT. THE MEMBER HAS ALSO READ THE BUSINESS AUTOMOBILE POLICY AND THE BUSINESS AUTOMOBILE COVERAGE/RENEWAL DECLARATIONS. THE MEMBER ACKNOWLEDGES THAT THE BOARD OF VIRGINIA RISK SHARING ASSOCIATION HAS NOT, BY RESOLUTION, OFFERED TO PROVIDE UNINSURED MOTORIST COVERAGE TO ITS MEMBERS. THE MEMBER UNDERSTANDS THAT IT IS POSSIBLE TO PURCHASE SUCH COVERAGE FROM OTHER COMMERCIAL CARRIERS, WITH COVERAGE LIMITS EQUAL TO THE POLICY'S LIABILITY COVERAGE LIMITS, UNLESS SUCH COVERAGE IS REJECTED BY THE MEMBER.

THE MEMBER UNDERSTANDS THAT IF ITS LIABILITY COVERAGE LIMIT EXCEEDS THE MINIMUM LIMIT SET BY VIRGINIA LAW, THE MEMBER MAY REJECT UNINSURED MOTORIST COVERAGE LIMITS EQUAL TO THE POLICY'S LIABILITY COVERAGE LIMIT, AND MAY SELECT LOWER LIMITS OF SUCH COVERAGE, PROVIDED THAT THE MEMBER MAY NOT SELECT UNINSURED MOTORIST COVERAGE IN AN AMOUNT LESS THAN THE MINIMUM LIABILITY COVERAGE LIMIT REQUIRED BY VIRGINIA LAW.

THE MEMBER HEREBY REJECTS UNINSURED MOTORIST COVERAGE AND UNDERINSURED MOTORIST COVERAGE IN THE AMOUNT EQUAL TO THE MEMBER'S LIABILITY COVERAGE LIMIT STATED IN THIS RENEWAL COVER PAGE, IN THE BUSINESS AUTOMOBILE POLICY, AND IN THE BUSINESS AUTOMOBILE COVERAGE/RENEWAL DECLARATIONS. THE MEMBER HEREBY SELECTS THE LOWER LIMIT OF UNINSURED MOTORIST AND UNDERINSURED MOTORIST COVERAGE STATED IN THIS RENEWAL COVER PAGE, IN THE BUSINESS AUTOMOBILE POLICY, AND IN THE BUSINESS AUTOMOBILE COVERAGE/RENEWAL DECLARATIONS.

(Signature of Authorized Member Representative)
Town of Irvington

(Date)



P.O. Box 3239, Glen Allen, VA 23058

1-800-963-6800 (Phone); 1-804-968-4662 (Fax); <http://www.vrsa.us>

RENEWAL INVOICE

Member Name: Irvington, Town of

Member Address: P.O. Box 174
Irvington, Virginia 22480

Policy Period: 7/1/2021 to 7/1/2022

Policy Number: P-2021-2022-VRSA-0073-3

Coverage	Limits	Deductibles	Premium
Local Government Liability Coverage			
Local Government Liability Coverage	\$1,000,000 Per Occurrence	\$5,000	\$2,127
Land Use	\$100,000		
Defense of Certain Excluded Occurrences	\$100,000		
Medical Payments	\$10,000 Any One Person		
Damages to Premises Rented to You	\$1,000,000 Any One Fire		
Automobile Coverages			
Auto Liability - Hired Non-Owned	\$1,000,000 Per Occurrence	\$0	\$130
Garagekeepers Legal Liability	See Endorsement		
Excess Liability Coverage			
	\$2,000,000 Per Occurrence		\$318
General Liability Excess Coverage			
Public Officials / Employment Practices			
Law Enforcement			
Automobile Liability			
Employers Liability	\$1,000,000/\$1,000,000/\$1,000,000		
Cyber Liability Coverage			
Privacy Liability	\$1,000,000 Per Occurrence	\$1,000	\$1,000
Data Breach Fund	\$1,000,000 Data Breach Fund Limit		
	\$11,000,000 Aggregate Limit for All Members Combined		
Property Coverages			
			\$2,199
Blanket Buildings, Contents, PIO	\$710,179	\$1,000	
Flood (Zones B, C & X only)	\$1,000,000	\$25,000	
Extra Expense	\$1,000,000	\$250	
Business Interruption - Property	\$100,000	\$250	
Debris Removal	\$500,000	\$250	
Earthquake	\$1,000,000	\$25,000	
Boiler & Machinery Coverage			
Property Damage Limit	\$1,000,000 Per Accident	\$1,000	\$585
Water Damage	\$100,000		
Hazardous Substances	\$100,000		
Demolition & ICC	\$250,000		

Computer Data & Media	\$100,000	
Perishable Goods	\$100,000	
Consequential and Ammonia	\$100,000	
Newly Acquired Locations	\$250,000	
Expediting Expenses	\$100,000	
CFC	\$100,000	
Deductible Endorsement	See Endorsement	

Crime Coverage \$179

Form F – Computer Fraud	\$25,000	\$0
Form o - Public Employees Dishonesty	\$25,000	\$0
Form B - Forgery or Alteration	\$25,000	\$0
Form C - Theft, disappearance, and destruction	\$25,000	\$0
Form R - Money & Counterfeit Papers	\$25,000	\$0

Workers' Compensation Coverage \$0 \$500

Coverage A:	Statutory
Coverage B:	
Bodily Injury by Accident	\$1,000,000 each accident
Bodily Injury by Disease	\$1,000,000 each employee
Bodily Injury by Disease	\$1,000,000 policy limit

Classification	Code	Estimated Payroll	Rate 2021	Manual Premium
Clerical	8810	\$66,700	0.08	\$53

Experience Modification	1.00
Premium Discount	\$0
Deductible Modifier	

Schedule Credit/Debit: (Included in Above Premiums)

Total Premium:	\$7,038
Previous Balance:	-\$100
Amount Due:	\$6,938

If you elect to pay on a quarterly installment basis, the following amounts will be due throughout the year. Endorsements requested during the policy year may alter the installment amounts and will be reflected in future invoices.

Due Date:	07/01/2021	10/01/2021	01/01/2022	04/01/2022
Amount:	\$1,735	\$1,735	\$1,735	\$1,735