Ventura County Transportation Commission

INSURANCE PROPOSAL
2014-2015

October 15, 2014

Seth Cole, First Vice President
Matt McManus, Asst. Vice President

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Alliant Insurance Services, Inc.
CA License No. 0C36861
www.alliant.com

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ALLIANT HISTORY AND COMPANY PROFILE

Company Profile: With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant Insurance manages a comprehensive portfolio of services to clients, including:

- **Property and Casualty**
  - Public Entity
  - Energy and Marine
  - Healthcare
  - Tribal Nations
  - Law Firms
  - Real Estate
  - Construction
  - And many other industries
  - Small Business Solutions
  - Owner-Controlled Insurance Programs (OCIP)
  - Surety Bonds
- **Employee Benefits**
- **Risk Management**
- **Business Services**
  - Alliant Business Services, a preferred vendor program including
  - Human Resources
  - Third-Party Administration
  - Temporary Staffing Services

The knowledge that Alliant Insurance has gained in its more than eight decades of working with many of the top insurance companies in the world allows us to provide our clients with the guidance and high-quality performance they deserve. Our solution-focused commitment to meeting the unique needs of our clients assures the delivery of the most innovative insurance products, services, and thinking in the industry.

Alliant Insurance is one of the largest insurance brokerage firms in the United States and is the nation's second largest privately held insurance brokerage firm. For more information, visit the Alliant Insurance web site at http://www.alliant.com/

ALLIANT ADVANTAGE

	Alliant	Competition
1. Satisfying the insurance needs of business for nearly 70 years.	X	
2. Privately owned and operated.	X	
3. A full service one-stop-shopping insurance agency for all of your business-life-health & personal insurance.	X	
4. Representing over 40 insurance companies to provide the best and most affordable coverage.	X	
5. State licensed support staff.	X	
6. Dedicated Certificate of Insurance Personnel.	X	
7. Risk Management services to help identify hazards and present options.	X	
8. Workers' Compensation insurance claims management at no additional charge.	X	

We at Alliant Insurance Services, Inc. offer more than just an insurance policy…
We offer you an advantage

Alliant

YOUR SERVICE TEAM

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NAMED INSURED / ADDITIONAL NAMED INSUREDS

Named Insured(s):

VENTURA COUNTY TRANSPORTATION COMMISSION

Additional Named Insured(s):

Named Insured Disclosure

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **NOT** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

CHANGES AND DEVELOPMENTS

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Your insurance program will only be as good as the communications maintained between you and Alliant.

VENTURA COUNTY TRANSPORTATION COMMISSION

Commercial General Liability

	PRESENT COVERAGE	PROPOSED COVERAGE
INSURANCE COMPANY:	*Navigators Specialty Insurance Company*	*Navigators Specialty Insurance Company*
A.M. BEST RATING:	A (Excellent), X ($500 Million to $750 Million)	A (Excellent), XI ($750 Million to $1 Billion)
STANDARD & POOR'S RATING:	a+, stable	a+, stable
CA STATUS:	Non-Admitted	Non-Admitted
POLICY TERM:	November 20, 2013 to November 20, 2014	November 20, 2014 to November 20, 2015

	Present		Proposed	
Coverage Form:	Occurrence		Occurrence	
Limits:	$1,000,000	Each Occurrence	$1,000,000	Each Occurrence
	$2,000,000	General Aggregate	$2,000,000	General Aggregate
	$2,000,000	Products/Completed Operations Aggregate	$2,000,000	Products/Completed Operations Aggregate
	$1,000,000	Personal Injury / Advertising	$1,000,000	Personal Injury / Advertising
	$1,000,000	Hired & Non-Owned Auto	$1,000,000	Hired & Non-Owned Auto
	$50,000	Fire Legal Liability Any one Fire	$50,000	Fire Legal Liability Any one Fire
	Not Covered	Medical Payment	Not Covered	Medical Payment
Deductible:	$10,000	BI/PD Each Occurrence	$10,000	BI/PD Each Occurrence
	$10,000	Personal Injury/Advertising Each Occurrence	$10,000	Personal Injury/Advertising Each Occurrence
Premium:	$82,750.00	Premium	$ 84,585.00	Premium
	$ 300.00	Policy Fee	N/A	Policy Fee
	$ 2,657.60	Taxes & Fees	$ 2,706.72	Taxes and Fees
	$85,707.60	**Total Annual Premium**	**$87,291.72**	**Total Annual Premium**

General Liability - Continued	PRESENT COVERAGE	PROPOSED COVERAGE
NRRA Statement:	The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.	
Endorsement &Exclusions: (including but not limited to)	• Common Policy Dec. – Navigators Specialty Ins. Co. • Schedule of Forms and Endorsements • Schedule of Named Insured(s) • Assault & Battery Included • Nuclear Energy Liability Exclusion • Service of Suit • Claims Reporting Procedures • Disclosure Notice Terrorism Risk Insurance Program • Exclusion of Certified Acts of Terrorism • Cap on Losses from Certified Acts of Terrorism • CGL Coverage Part Dec • Cross Suits Exclusion • CGL Coverage Form – Occurrence • Asbestos, Sulfates, Lead & Arsenic Exclusion • Definition of Employee Amendment • Minimum Earned Premium & Premium Audit Endorsement 100%, 12 Months • Intellectual Property Amendment • Medical Payments Exclusion • Silica or Silica Related Dust Exclusion • Total Pollution Exclusion with a hostile fire Exception • Fungi or Bacteria (Mold) Exclusion • Primary and Non-Contributory • Deductible Liability Insurance • Limitation of Coverage to Designated Premises or Projects • Construction Management E&O Exclusion • Earth Movement Exclusion • Continuous or progressive injury and damage Exclusion	• Common Policy Dec. – Navigators Specialty Ins. Co. • Schedule of Forms and Endorsement • Schedule of Named Insured(s) • Assault & Battery Included • Nuclear Energy Liability Exclusion • Service of Suit • Claims Reporting Procedures • OFAC Endorsement • Additional Insured – Managers or Lessors of Premises • Disclosure Notice Terrorism Risk Insurance Program • Exclusion of Certified Acts of Terrorism • Cap on Losses from Certified Acts of Terrorism • Disclosure Pursuant to Terrorism Risk Insurance Act • Notice of Terrorism Insurance Coverage – Policyholder Disclosure • CGL Coverage Part Declarations • Cross Suits Exclusion • Deductible Liability Insurance • CGL Coverage Form – Occurrence • Asbestos, Sulfates, Lead & Arsenic Exclusion • Definition of Employee Amendment • Minimum Earned Premium & Premium Audit Endorsement 100%, 12 Months • Intellectual Property Amendment • Medical Payments Exclusion • Silica or Silica Related Dust Exclusion • Total Pollution Exclusion with a hostile fire Exception • Fungi or Bacteria (Mold) Exclusion

	• Non-Pyramiding of Limits Endorsement • Violation of Statutes that Govern E-mails, Fax, Phone Calls or Other Methods of Sending Material or Information Exclusion • Financial services Exclusion • Ventura County Transportation Commission Endorsement • Warranty Endorsement – Work performed by subcontractors • Punitive & Exemplary Damages, Fines, Penalties and Multiplication of Damages Exclusion • Hired Auto & Non-Owned Auto Endorsement • Law Enforcement Activities Exclusion • Inverse Condemnation Exclusion	• Primary and Non-Contributory • Deductible Liability Insurance • Limitation of Coverage to Designated Premises or Projects • Construction Management E&O Exclusion • Earth Movement Exclusion • Continuous or Progressive Injury and Damage Exclusion • Non-Pyramiding of Limits Endorsement • Violation of Statutes that Govern E-mails, Fax, Phone Calls or Other Methods of Sending Material or Information Exclusion • Recording and Distribution of Material Information in Violation of Law Exclusion • Employment-related Practices Exclusion • Financial Services Exclusion • Ventura County Transportation Commission Endorsement • Warranty Endorsement – Work performed by subcontractors • Punitive & Exemplary Damages, Fines, Penalties and Multiplication of Damages Exclusion • Hired Auto & Non-Owned Auto Endorsement • Law Enforcement Activities Exclusion • Inverse Condemnation Exclusion
Terrorism Option:	No Longer Applicable	$3,383 plus taxes and fees
Minimum Earned Premium:	No Longer Applicable	25%
Quote Valid Until:	No Longer Applicable	November 20, 2014
Policy Auditable:	Subject to Physical Annual Audit	Subject to Physical Annual Audit

General Liability - Continued	PRESENT COVERAGE	PROPOSED COVERAGE
Binding Conditions:	• Not applicable	• Written Request to Bind Coverage • Copies of updated contracts with all rail and bus operators if applicable • Copies of updated contracts used with subcontractors if applicable

VENTURA COUNTY TRANSPORTATION COMMISSION

Follow-Form Excess Liability

	PRESENT COVERAGE	PROPOSED COVERAGE
INSURANCE COMPANY:	*First Mercury Insurance Company*	*First Mercury Insurance Company*
A.M. BEST RATING:	A, XIII ($1.25 Billion to $1.5 Billion)	A, XIII ($1.25 Billion to $1.5 Billion)
STANDARD & POOR'S RATING:	A, Stable	A, Stable
CA STATUS:	Non-Admitted	Non-Admitted
POLICY TERM:	November 20, 2013 to November 20, 2014	November 20, 2014 to November 20, 2015
Coverage Form:	Occurrence	Occurrence
Limits:		
Each Occurrence	$10,000,000 excess of $1,000,000	$10,000,000 excess $1,000,000
General Aggregate	$10,000,000 excess of $1,000,000	$10,000,000 excess $1,000,000
Underlying Coverages & Limits:	Navigator Specialty Insurance Company	Navigator Specialty Insurance Company
General Liability	$1,000,000	$1,000,000
General Aggregate	$2,000,000	$2,000,000
Products-Comp. Ops Agg.	$2,000,000	$2,000,000
Personal & Advertising Injury	$1,000,000	$1,000,000
Premium:	$ 41,500 Premium $ 1,328 Taxes & Fees **$42,828 Total Annual Premium**	$ 42,000 Premium $ 1,344 Taxes & Fees **$43,344 Total Annual Premium**
NRRA Statement:	**The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.**	
Minimum Earned Premium:	No longer applicable	25%

Excess Liability - Continued	PRESENT COVERAGE	PROPOSED COVERAGE
Terrorism Option:	No longer applicable	$2,100
Endorsement &Exclusions: (including but not limited to)	• First Mercury Lead Excess Liability Coverage Form • Amendment of Policy language Endorsement • Airport Liability Exclusion • Automobile Exclusion • Service of Suit • Notice to California Insureds • Exclusion – Asbestos, Lead, Silica, Silica Dust • Pollution Exclusion – Absolute (with hostile fire, heating ventilation & Air conditioning, upset or overturn of motor vehicle exception) • Terrorism Exclusion unless purchase • Infringement of copyright, patent, trademark, or trade secret Exclusion • Limitation – Designated Project(s) or Premises • Nuclear Energy Liability Exclusion • War Exclusion • Workers' Compensation and similar law Exclusion • Fiduciary Exclusion	• First Mercury Lead Excess Liability Coverage Form • FMIC Claim Notification • Continuous or Progressive Injury Exclusion • Minimum Earned Premium Endorsement • Exclusion – Employment Related Practices • Amendment of Policy Language Endorsement • OFAC Advisory Notice to policyholders • Owned Automobile Exclusion • Service of Suit • Notice to California Insureds • Exclusion – Asbestos, Lead, Silica, Silica Dust • Infringement of Copyright, Patent, Trademark, or Trade Secret Exclusion • Limitation of Coverage to Designated Project(s) or Premises
Quote Valid Until:	No longer applicable	November 20, 2014
Policy Auditable:	Not subject to Audit	Not subject to Audit
Binding Conditions:	• No longer applicable	• Written Request to Bind Coverage • Sign D-1 and Terrorism Notice

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PUBLIC OFFICIALS LIABILITY & EMPLOYMENT PRACTICES LIABILITY MARKETING LOG

Ventura County Transportation Commission 2014-15 Public Officials Liability & Employment Practices Liability Marketing Log				
Market	**Specs Submitted**	**Marketing Specs Due**	**Response Received**	**Notes**
ACE (Incumbent)	8/21/2014	9/1/2014	10/13/2014	Quoted - $85,359 with a $100,000 Retention, Each Claim
Hiscox	8/21/2014	9/1/2014	10/13/2014	Declined – Claims history is unacceptable.
One Beacon	8/21/2014	9/1/2014	10/13/2014	Declined – Not interested in writing transit
RSUI	8/21/2014	9/1/2014	10/13/2014	Declined – Can't offer $5,000,000 in limits
Professional Governmental Underwriters, Inc.	8/21/2014	9/1/2014	10/13/2014	Quoted - $72,603.26 with a $75,000/$100,000 Retention, Each Claim

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Ventura County Transportation Commission

Public Officials & Employment Practices Liability

	PROPOSED COVERAGE – OPTION 1	PROPOSED COVERAGE – OPTION 2 *Recommended*
INSURANCE COMPANY:	ACE Westchester Surplus Lines Insurance Company	Allied World Surplus Lines Insurance Group
A.M. BEST RATING:	A+(Superior): XV ($2Billion or Greater)	A(Excellent): XV ($2Billion or Greater)
STANDARD & POOR'S RATING:	aa, stable	aa, stable
STATE COVERED STATUS:	Non-Admitted	Non-Admitted
POLICY / COVERAGE TERM:	November 20, 2014 to November 20, 2015	November 20, 2014 to November 20, 2015
RETRO ACTIVE DATE:	November 20, 1989	November 20, 1989
Coverage Form:	Claims Made	Claims Made
Limits:	$5,000,000 Each Claim $5,000,000 Aggregate $25,000 Crisis Management Fund	$5,000,000 Combined Single Limit $5,000,000 Employment Practices Liability $5,000,000 Aggregate $50,000 Non-Monetary Coverage – Defense Only $100,000 Non-Monetary Coverage – Defense Only Aggregate $25,000 Crisis Management Fund
Retention:	**$0** Public Officials' Liability Each Claim **$100,000** Public Entity Reimbursement & Public Entity Liability – Each Claim **$100,000** Employment Practices Liability – Each Claim	**$75,000** Public Officials' Management - Each Claim including LAE **$100,000** Employment Practices Liability – Each Claim including LAE **$75,000** Non-Monetary Coverage – Defense Only **$5,000** Claims Management

Note: Expiring Retention was $10,000 per Claim.

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	PROPOSED COVERAGE – OPTION 1 (Cont.)	PROPOSED COVERAGE – OPTION 1 (Cont.)
Premium:	$85,359.00 $ 2,731.49 Surplus Lines Taxes and Fees **$88,090.49 Total**	$70,107.00 $ 245.00 Engineering Fee $ 2,251.26 Surplus Lines Taxes and Fees **$72,603.26 Total**
Coverage Options:	$3mm Limits @ $0/$50k/$50k = $74,605 $3mm Limits @ $0/$100k/$100k = $63,380	$3mm Limits @ $75k/$100k/$75k = $67,143
Minimum Earned Premium:	25%	25%
Extended Reporting Period:	12 Months for 100% of last annual premium	12 Months for $49,246 (70% of Premium)
Endorsement &Exclusions: (including but not limited to)	• Service of Suit • Amended Definition of Claim • OFAC Advisory Notice to Policyholders • ACE Producer Compensation Practices & Policies • Trade or Economic Sanctions Endorsement • Amended Definition of Claim • Fungi Exclusion • Bond Exclusion • Amended Bodily Injury Exclusion • Samia Maximous Exclusion • Notice of Amended – General Counsel, Risk Manager • Representations Amended – Partial Severability • Notice of Cancellation – Non Cancellable except for Non Payment • Exclusion B Amended – Final Adjudication with Reimbursement of Claims Expenses • Exclusion A Amended – Non-Appealable and Final Adjudication • Allocation Endorsement	• Public Officials Liability and Employment Practices Liability Policy Declarations • Public Officials Liability and Employment Practices Liability Policy • Additional Insureds – Boards, Commissions or Units • Defense Expenses Paid Within the Limits of Liability • Service of Suit • Minimum Earned Premium Upon Inception

	• Non-Rescindable Clause • Defense and Settlement Endorsement – 75% /25% • CA Amendatory • U.S. Foreign Account Tax Compliance Act • False Claims Act Exclusion • Cap on Losses from Certified Acts of Terrorism • Policy Holder Disclosure – Notice of Terrorism Insurance Coverage	
Terrorism Option:	Included	Included
Quote Valid Until:	N/A	November 20, 2014
Binding Conditions:	• Not applicable	• Written Request to Bind Coverage • Receipt of Signed, PGUI Public Officials Liability Application

CLAIMS REPORTING NOTICE

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations.
Contact your Alliant Service Team with any questions.

CRIME COVERAGE PROPOSAL

Crime Coverage

	PRESENT COVERAGE		PROPOSED COVERAGE	
INSURANCE COMPANY:	*National Union Fire Ins. Co. of Pittsburg, PA*		*National Union Fire Ins. Co. of Pittsburg, PA*	
A.M. BEST RATING:	A (Excellent); XV ($2Billion or Greater)		A (Excellent); XV ($2Billion or Greater)	
STANDARD & POOR'S RATING:	A, Stable		A, Stable	
CA STATUS:	Admitted		Admitted	
POLICY TERM:	November 20, 2013 to November 20, 2014		November 20, 2014 to November 20, 2015	
Coverage Form:	Discovery Form		Discovery Form	
Limits:	**Limits**	**Deductible**	**Limits**	**Deductible**
Employee Theft per Loss	$500,000	$5,000	$500,000	$5,000
Forgery or Alteration	$500,000	$5,000	$500,000	$5,000
Money order/Counterfeit Currency	$500,000	$0	$500,000	$0
Computer Fraud	$500,000	$5,000	$500,000	$5,000
Theft of Money & Securities – Inside the Premises	$ 25,000	$1,000	$ 25,000	$1,000
Robbery, Safe Burglary-Other Property - Inside Premises	$500,000	$1,000	$500,000	$1,000
Outside the Premises	$ 25,000	$1,000	$ 25,000	$1,000
Funds Transfer Fraud	$500,000	$5,000	$500,000	$5,000
Credit, Debit or Charge Card Forgery	$500,000	$5,000	$500,000	$5,000
Premium:	$2,497		$2,497	

Premium Summary

Expiring Compared to Renewal
November 20, 2014 to November 20, 2015

13-14 EXPIRING PROGRAM		14-15 RENEWAL PROGRAM		
Coverage	**Premium includes Taxes & Fees**	**Premium includes Taxes & Fees**	**Difference Compared to Expiring**	**% Variance**
Crime	$2,497.00	$2,497.00	$0	0%
General Liability	$85,707.60	$87,291.72	$1,584.12	1.85%
Excess General Liability	$42,828.00	$43,344.00	$516.00	1.20%
Public Officials Liability & Employment Practices Liability	$60,791.00	$72,603.26	$11,812.26	19.43%
TOTAL	**$191,823.60**	**$205,735.98**	**$13,912.38**	**7.25%**

DISCLOSURES

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliantinsurance.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

CERTIFICATES / EVIDENCE OF INSURANCE

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

OTHER ALLIANT SERVICES

AlliantConnect

AlliantConnect is an online portal created especially for you to access and manage your insurance information in real time.

What is AlliantConnect?

This secure, easy-to-use portal enables you to easily access and manage your insurance information from any Internet connection at any time. Your customized portal provides you with the following:

- A transparent view into your insurance business
- Easy management of your documents, including certificate issuance
- Help with risk control through a comprehensive library of fact sheets, white papers, presentations, and training videos
- An easy place for clients to find a summary of their policy coverages
- A single source to track important dates and announcements
- Access to your Alliant service team

All client data is secured to the appropriate account teams, and the database itself and all backups are stored in a highly encrypted format. In addition, all document changes are archived for audit history.

Contact your service team to set up AlliantConnect today!

OTHER ALLIANT SERVICES

Alliant Business Services: HR Membership Program

Strategic HR

Strategic HR's Membership Program is designed to help our clients protect their company or organization by averting potential problems before they develop, and quickly responding to employment-related issues after they occur. In addition, HR members have access to a wide array of tools and resources to help them navigate the complex world of human resources.

The HR Membership Program provides clients of Alliant Insurance Services with the following:

- **Consultation with Human Resources Experts:** Assigned consultants respond quickly with advice and guidance on any HR or safety issue, such as:
  - Problem employees
  - Terminations
  - Compliance
  - Wage and hour issues
  - Leaves of absence
  - Harassment
- **Human Resources Seminars and Webinars:** With employment laws and regulations constantly changing, it is imperative that employers stay current. Members receive a significant discount on admission to our webinar seminars on a variety of topics including HR, Employment Laws and Management Training.
- **Online Access to HR Forms, Guidelines, Policies and checklists:** By accessing the password-protected members-only section of the Strategic HR web site, members have a wide range of documents available at no charge. Topics include, but are not limited to:
  - Hiring
  - Payroll and Recordkeeping
  - Performance Evaluations
  - Leaves of Absences
  - Discipline and Termination
  - Harassment and Investigation
  - Sample Policies and Required Forms
  - Answers to frequently asked HR questions
- **Alerts and Notices:** Clients who are enrolled in a Strategic HR Program receive timely alerts on employment law legislation and regulations, as well as notices regarding employment trends, best practices and more.
- **Compensation Data:** Each program level provides a certain number of salary surveys. The surveys provide compensation information with data that is customized to a specific industry and geographic location.
- **Special Member Pricing on HR Projects and Services:** Members receive preferred rates on a wide array of projects and services, including:
  - Employee handbooks
  - HR audits
  - Job description review and development
  - Affirmative Action Plans
  - Compensation systems
  - Call Center Services
  - HR Outsourcing
  - Management & Supervisory Training
- **Preferred rates on HR partners, such as:**
  - Compliance Posters: mandated federal and state employment posters
  - HR Plus: accurate and timely background information
  - Payroll Solutions: payroll services
  - Strategic HR Staffing – temporary and fulltime placement

The Strategic HR Program has various levels that can be purchased by Alliant Brokers on behalf of their clients. Please contact SHR for details.

Contact Information:
(866)716-6294 Toll free
clientcare@strategichr.com

Alliant

OTHER ALLIANT SERVICES

Alliant Loss Control Services

HAZARD IDENTIFICATION, EVALUATION, ELIMINATION AND CONTROL WILL PROTECT YOUR COMPANY, LOWER INSURANCE COSTS, AND IMPROVE SERVICE.

Accidents and avoidable incidents that result in financial loss can threaten the very existence and long-term viability of your company. They mean lost time, damaged property, diversion of resources, and possible legal and medical expenses that can place a huge burden on your organization and prevent you from reaching your business goals.

Alliant's Risk Control Consulting helps clients identify and reduce loss exposures. Our specialists can help prevent costly accidents and losses, which can lead to lower insurance costs. Whatever the size of your company or scope of your operations, we can help strengthen your safety and risk management programs with proven services that protect lives, safeguard assets, and control costs. Services are not limited to those listed below.

How to Choose the Right Risk Control Consultant When seeking a qualified risk control consultant, you should ask: ▪ Does the consultant have specific commercial experience for your type(s) of operations and assets? ▪ Does the consultant have the resources and availability to do the job when you need it and for your intended use? ▪ Do they tell you whatever you need to know to control risk or only what you want to hear? ▪ Does the consultant have a support team of experts able to help you if there is an regulatory citation, a serious claims, or challenging litigation? Each of the above questions can be answered <u>YES</u> by Alliant's Risk Control Consulting. Alliant also offers: ▪ **Extensive Experience in Diverse Business Sectors** ▪ **Nationwide Coverage** ▪ **Local Expertise** ▪ **Peer Review**	**Safety Services** ▪ Program Development ▪ On-Site Hazard/Risk Assessments ▪ Ergonomics ▪ Industrial Hygiene ▪ Fleet Safety Analysis ▪ General Liability ▪ Training Services **Workers' Compensation Services** ▪ Loss Prevention (Safety) ▪ Risk Control (Injury Management) ▪ Recordkeeping Management **Property Risk Control Services** ▪ Fire System Evaluation ▪ Risk Assessment ▪ Loss Estimates ▪ Hazard Analysis ▪ Loss Prevention and Risk Control Program Analysis ▪ Property Marketing Reports ▪ Business Interruption Analysis and Continuity Planning ▪ Infrared and Ultrasonic Testing **To learn more about our risk control consulting and safety services:** **(888) 737-4752 Toll Free** riskcontrol@alliantinsurance.com