

**CALIFORNIA JPIA**  
**8081 Moody Street, La Palma, California 90623**

July 1, 2011

LP 11  
(Supersedes GL 10)

**PROGRAM:** **Liability Protection Program** losses have a self insured retention up to \$5 million. Reinsurance and excess insurance are purchased from \$5 million to \$50 million<sup>i</sup>. This program provides coverage for general liability and auto liability exposures.

**PROTECTION PERIOD:** July 1, 2011 at 12:01 a.m. to July 1, 2012 at 12:00 a.m. Pacific Time

**PROTECTS:** A. CALIFORNIA JPIA Members (including commissions, agencies, authorities, or similar entities that qualify in the definition of Member in the Memorandum of Liability Coverage); and  
B. Any person or entity defined in the Memorandum of Liability Coverage as a Protected Party.

**COVERS:** Legal obligations to pay as damages by reason of tort liability imposed by law because of one or more of these defined damages:

- |  |   |
|--|---|
| 1. Bodily Injury                         | 5. Broadcast/Publication Injury               |
| 2. Property Damage                       | 6. Employment Practices Injury                |
| 3. Personal Injury                       | 7. Employee Benefits Administration Liability |
| 4. Public Officials Errors and Omissions | 8. Termination of City Manager's Employment   |

**LIMITS PER MEMBER (Liability)**  
\$50,000,000 Per Occurrence Per Member  
\$50,000,000 Annual Aggregate Per Member<sup>ii</sup>

**LIMITS PER MEMBER (Subsidence)**  
\$35,000,000 Per Occurrence Per Member  
\$20,000,000 Annual Aggregate Per Member<sup>iii</sup>

**MAJOR EXCLUSIONS:**

**REVIEW COVERAGE DOCUMENTS FOR ALL EXCLUSIONS**

- |   |   |
|---|---|
| 1. Owned airport, aircraft, or watercraft;  | 9. Medical care activities (limited coverage);                              |
| 2. Workers Compensation or similar employment-related claims;                                     | 10. Use or operation of any railroad; Quiet Zones; wayside horns;           |
| 3. Damage to owned or leased property, or property in the care, custody or control of the member; | 11. Wrongful termination, or failure to hire or promote (limited coverage); |
| 4. Dam failure in self-insured layers;  | 12. Punitive damages;   |
| 5. Condemnation or Inverse Condemnation;  | 13. Adoption or administration of an ordinance, land use entitlements;      |
| 6. Pollution/Hazardous Materials (limited coverage);  | 14. Antitrust;  |
| 7. Ionizing radiations or radioactive material (limited coverage);                                | 15. Equitable or similar actions not for monetary damages;                  |
| 8. Failure to supply utility service;   | 16. Loss of money, securities, or refunds;                                  |
|   | 17. Suits by a Member against a protected party;                            |

**THE ABOVE IS A SUMMARY ONLY.  
IT DOES NOT MODIFY THE MEMORANDUM OF COVERAGE,  
NOR THE REINSURANCE OR EXCESS INSURANCE DOCUMENTS.  
FOR FULL COVERAGE DETAILS SEE THE FULL CONTRACTS  
AND POLICIES ON FILE AT THE CALIFORNIA JPIA OFFICE.  
EFFECTIVE JULY 1, 2011**

<sup>i</sup> Annual aggregate deductibles of \$2.5 million and \$3.0 million apply to all losses up to \$15 million

<sup>ii</sup> Annual Aggregate applies to Products/Completed Operations only.

<sup>iii</sup> Annual Aggregate applies only to excess insurance provided by Insurance Company of the State of Pennsylvania and Allied World Assurance Company.