



**Northern California ReLiEF (NCR)**  
**MEMORANDUM OF COVERAGE**

MEMORANDUM #: NCR 00601-31

DECLARATIONS

**COVERED AGENCY(IES) NAME AND ADDRESS**

**Marin Schools Insurance Authority**

Marin County Office of Education

1111 Las Gallinas Avenue

P.O. Box 4925

San Rafael, CA 94913

**COVERAGE PERIOD:** 12:01 A.M. July 1, 2022 to July 1, 2023

Coverage (Per Loss Occurrence)	Limit of Coverage	Member Retained Limit
<b><u>Coverage A - Liability</u></b>		
Maximum Single Limit for all Members Per Occurrence	\$50,000,000	
Coverage (Per Loss Occurrence)	Limit of Coverage per Member	Member Retained Limit
<b><u>Coverage A - Liability</u></b>		
Combined Single Limit (includes MRL)	\$50,000,000	\$25,000
<b>Sublimits below are subject to and do not increase the Combined Single Limit Coverage set forth above</b>		
Employee Benefit Program Claims	\$50,000	\$10,000
Breach Of Contract Claims	\$50,000	\$10,000
Special Education Program Claims	\$50,000	\$10,000
Injunctive/Non-Monetary Claims	\$100,000	\$10,000
Uninsured/Underinsured Motor Vehicle (Combined Single Limit)	\$1,000,000	\$10,000
Asbestos Claims	\$50,000	\$10,000
Wage Claim/Loss Adjustment Expense Only	\$50,000	\$10,000
Auxiliary/Foundation Claims	\$1,000,000	\$10,000

Coverage (Per Loss Occurrence)	Limit of Coverage	Member Retained Limit
<b>Coverage B - Property</b>		
Maximum Single Limit for all Members Per Occurrence	\$500,250,000	
Coverage (Per Loss Occurrence)	Limit of Coverage per Member	Member Retained Limit
<b>Coverage B - Property</b>		
Combined Single Limit (includes MRL)	\$500,250,000	\$25,000
<b>Sublimits below are subject to and do not increase the Combined Single Limit Coverage set forth above</b>		
Sprinkler Leakage caused by Earthquake	\$10,000,000	\$25,000
Newly Acquired Location	\$5,000,000	\$25,000
Personal Property of Others (except as follows)	\$100,000	\$25,000
Any One item on Loan or Exhibition	\$25,000	\$25,000
Any One Elected or Appointed Official or Employee	\$1,000	\$25,000
Any One Student	\$500	\$25,000
Transmission or Distribution Lines	\$5,000,000	\$25,000
Back Up of Sewers or Drains	\$10,000,000	\$25,000
Property in Transit	\$1,000,000	\$25,000
Off-Site Property	\$1,000,000	\$25,000
Rental Payment Interruption	\$10,000,000	\$25,000
Valuable Papers or Records	\$10,000,000	\$25,000
Loss of Revenues and Extra Expense (Combined Single Limit)	\$25,000,000	\$25,000
Pollution/Decontamination (sudden and accidental)	\$100,000,000 per occurrence and in the SAFER Program Annual Aggregate	\$25,000
Plants (\$1,000 per item)	\$50,000	\$25,000
Fine Arts (\$1,000 per item)	\$50,000	\$25,000
Architect's and Engineer's Fee	Up to 15% of the Total Loss Occurrence	\$25,000
Construction Manager Fee	Up to 5% of the Property loss cost, subject to a maximum of \$75,000, for any one loss	\$25,000
Property Damage Errors and Omissions, Loss Adjustment Expenses, Loss of Revenues, and Extra Expense	\$100,000,000 SAFER Program Aggregate	\$25,000
Builder's Risk for Covered Projects		
Covered Project up to \$250,000	\$250,000	\$25,000
Covered Project over \$250,000	Per Endorsement	Per Endorsement
Debris Removal	25% of loss up to a maximum of \$250,000	\$25,000

Coverage (Per Loss Occurrence)	Limit of Coverage	Member Retained Limit
<b>Coverage C - Additional Coverages, if selected</b>		
Maximum Single Limit for all Members Per Occurrence Equipment Breakdown Coverage	\$100,000,000	
<b>Coverage - Additional Coverages, if selected (Per Loss Occurrence)</b>	<b>Limit of Coverage per Member</b>	<b>Member Retained Limit</b>
Equipment Breakdown Coverage	\$100,000,000	\$1,000
Loss of Revenue/Extra Expense	Follows any coverage provided under Coverage B	
Spoilage	\$5,000,000	
Excavation	\$25,000	
Expediting Expenses	\$5,000,000	
Freezing	\$25,000	
Hazardous Substances	\$250,000	
Newly Acquired Locations	\$5,000,000	
Electronic Data Processing Equipment Coverage - MRL Reduction	Included in Property Limit	\$25,000
Each Laptop off premises	Included in Property Limit	NIL
Crime Coverage ( Policy Number 01-335-54-73 )	\$5,000,000	\$2,500
Impersonation Fraud Coverage	\$100,000	\$25,000
<u>Information/Cyber Security and Privacy Coverage</u> ( Policy Number 22U10559/H22CXS20695-00 )	\$12,000,000 SAFER Program Aggregate. See policy for member limits.	\$50,000 Subject to terms and conditions per the policy. See policy for member limit.

**MEMBER ESTIMATED CONTRIBUTION  
FOR THE COVERAGE PERIOD**

**\$87,778**

**THIS MEMORANDUM OF COVERAGE DECLARATIONS IS ATTACHED AND MADE  
AN INTEGRAL PART OF THE MEMORANDUM OF COVERAGE.**

**FOR NORTHERN CALIFORNIA REGIONAL LIABILITY EXCESS FUND**

BY



07/01/2022

KEENAN & ASSOCIATES, JPA MANAGER

Issue Date