



August 12, 2015

Tara Raymore  
Williamson County Sr. Director of Human Resources  
901 S Austin Ave  
Georgetown, TX 78626-5821

Re: Williamson County – Liability Renewal

The Texas Association of Counties Risk Management Pool (TAC RMP) is pleased to present your Liability renewal for 2015. TAC RMP strives to provide its Members the most comprehensive coverage and service available. We appreciate your dedication to the Pool and we understand that protecting counties when they need it most is the most important detail when it comes to your coverage with TAC RMP.

We are excited to announce the following additions and changes have been made to the Liability Coverage effective October 2015:

TAC RMP is pleased to present the following Liability Coverage enhancements for 2015:

- **Cyber Liability:** The TAC RMP is excited to announce the addition of Cyber Liability coverage to the Public Officials Liability program effective May 1, 2015. This coverage is being added at no additional cost for all Members in the Public Officials Liability program! Coverage is provided for cyber security events as outlined in the document and includes privacy response expenses, which include costs incurred for notifications and theft protection services; regulatory proceedings and penalties. The coverage limits are as follows:
  - \$1,000,000 per claim with a \$1,000,000 aggregate
  - \$500,000 in the aggregate for Privacy Response Expenses
  - \$50,000 in the aggregate for Regulatory Penalties
  - \$100,000 for Claims Expenses

The new Cyber Liability program includes *exclusive* access to the TAC eRisk Hub.



This on-line portal provides a variety of free cyber security resources to assist in improving your county's information technology (IT) infrastructure against cyber breaches including:

- Self-assessment risk tools;
- White papers on various cyber topics such as HIPAA, data protection, cloud security;
- Sample policies for acceptable use, incident response, mobile computing, etc.; and
- Breach preparedness guides, vendor due diligence and more!

If you do not participate in the TAC RMP Public Officials Liability program, now is the time to start! Contact your Risk Management Consultant today to complete an application for coverage.

- **Back Wages:** Limits have been increased under your Public Officials Liability Coverage to \$50,000 per claim and \$100,000 aggregate at no additional cost.
- **Cyber Liability:** A Cyber Liability and Expense exclusion has been added to the Law Enforcement Liability, Auto Liability and General Liability Coverage due to the inclusion of this coverage in the TAC RMP Public Officials Liability program.
- **Garagekeeper's Liability Coverage:** This coverage will be included in the General Liability program effective May 1, 2015 at no additional cost. In addition, the sub-limit applicable to the coverage has been increased to \$50,000 per occurrence with a \$1,000 deductible.
- **Additional Insured Endorsements:** The TAC RMP's enabling legislation limits participation in the Pool only to political subdivisions. As a result, the TAC RMP cannot offer coverage to an entity that is not a political subdivision under Texas law, including as an Additional Insured. During the annual renewal process, each Member's coverage is being reviewed and any endorsements issued in error are being discontinued. The TAC RMP is able to name other entities as Loss Payees for instances where another entity holds a mortgage or lien on covered Liability, for example a building or vehicle.



Based on the renewal questionnaire you completed and returned, we have finalized your renewal and provided you the best coverage available. Please review your renewal and all attached schedules for accuracy. If you have any questions please do not hesitate to contact me for an onsite review. We feel that communication is the most important part of the renewal process of your coverage and we want you to reach out to use if you have any questions.

As always, if you have any question or updates that pertain to your coverage, please contact your Member Services Representative for assistance. We look forward to another successful year and we appreciate and thank you for your continued participation in TAC Risk Management Pool.

Sincerely,

A handwritten signature in black ink, appearing to read "T Kisel", is written over a faint, light blue circular stamp or watermark.

Todd Kisel

Risk Management Consultant



# TEXAS ASSOCIATION *of* COUNTIES RISK MANAGEMENT POOL

## INVOICE

Williamson County  
Attn: Tara Raymore  
901 S Austin Ave  
Georgetown TX, 78626-5821

Invoice Due Date: October 1, 2015

Invoice #: 10123

Coverage #: CAS-2460-20151001-1

Coverage Period: October 1, 2015 - October 1, 2016

Member Number: 2460

Contribution for the coverage below is now due.

Coverage	Invoice Number	Contribution Due
Auto Liability	NRCN-10123-AL	\$115,135
Auto Physical Damage	NRCN-10123-AP	\$88,935
Public Officials Liability	NRCN-10123-PO	\$224,512
<b>Total Due:</b>		<b>\$428,582</b>

## Payment Remittance Form

Williamson County  
Attn: Tara Raymore  
901 S Austin Ave  
Georgetown TX, 78626-5821

Invoice Due Date: October 1, 2015

Invoice Number	Contribution Due
NRCN-10123-AL	\$115,135
NRCN-10123-AP	\$88,935
NRCN-10123-PO	\$224,512
<b>Total Due:</b>	<b>\$428,582</b>

If the total amount enclosed is not \$428,582,  
please use the notes section below to explain:

Amount Enclosed: \_\_\_\_\_

Please make checks payable to:

Texas Association of Counties Risk Management Pool

Box # 2426

San Antonio, TX 78298-9900

08/12/2015



# TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

## Liability Contribution & Coverage Declarations

Member: Williamson County

Coverage Period: October 1, 2015 through October 1, 2016

This Contribution & Coverage Declarations (CCD) is part of the Coverage Documents between the Texas Association of Counties Risk Management Pool (Pool) and the Named Member shown above, subject to the terms, conditions, definitions, exclusions, and sub-limits contained in the Coverage Documents, any endorsements, and the Interlocal Participation Agreement (IPA).

AUTO LIABILITY	Limits of Liability	Deductible Per Occurrence	Contribution
Bodily Injury Liability - Each Person	\$100,000	\$1,000	\$103,107
Bodily Injury Liability - Each Accident	\$300,000		
Property Damage Liability - Each Accident	\$100,000		
<b>Included Coverage</b>			
Hired and Non-Owned	Within Auto Liability Limits	\$1,000	Included
Limited Mexico Coverage	Within Auto Liability Limits	\$1,000	Included
Personal Injury Protection	\$5,000	No deductible	Included
Supplementary Death Benefit	\$10,000	No deductible	Included
<b>Optional Coverage</b>			
Uninsured / Underinsured Motorist	Per Endorsement	\$250	\$12,028
<b>AUTO LIABILITY CONTRIBUTION</b>			<b>\$115,135</b>

AUTO PHYSICAL DAMAGE	Limits of Liability	Deductible Per Covered Auto	Contribution
Comprehensive Coverage	The lesser of the Actual Cash Value at time of loss or cost of repair with like kind and quality	\$2,500	\$88,935
Collision Coverage	The lesser of the Actual Cash Value at time of loss or cost of repair with like kind and quality	\$2,500	
<b>AUTO PHYSICAL DAMAGE CONTRIBUTION</b>			<b>\$88,935</b>

PUBLIC OFFICIALS LIABILITY	Retroactive Date	Limits of Liability	Deductible Per Claim	Contribution
Public Officials Liability	09/01/2013	\$2,000,000 Per Claim \$2,000,000 Aggregate	\$25,000	\$205,464
<b>Optional Coverage</b>				
District Judge	09/01/2013	Per Endorsement		\$6,164
District Attorney - Malicious Prosecution	09/01/2013	Per Endorsement		\$6,164
<b>Coverage with Separate Deductibles</b>				
County Clerk	01/01/2014		\$1,000	\$3,360
District Clerk	01/30/2014		\$1,000	\$3,360

**Retroactive Coverage Dates**

Airport Employees	10/01/2014
Back Wages	09/01/2013
County Attorney	09/01/2013
County Clerk	01/01/2014
Criminal and Malicious Acts and Omissions	09/01/2013
Cyber Liability and Expense Coverage	05/01/2015
District Clerk	01/30/2014
Hospital Employees	10/01/2014
Punitive Damages	09/01/2013
Takings	09/01/2013

**PUBLIC OFFICIALS LIABILITY CONTRIBUTION****\$224,512****TOTAL CONTRIBUTIONS****\$428,582****This is not an invoice. An invoice will be submitted to the Pool Coordinator.****NOTICE OF ACCIDENT/CLAIM**

Notice of an accident or claim (including service of process, if any) is to be delivered immediately to the Pool via the Texas Association of Counties Claims Department at:

Texas Association of Counties  
Attention: CLAIMS  
P. O. Box 2131  
Austin, Texas 78768  
Fax Number: 512-615-8942  
Email: [claims-cs@county.org](mailto:claims-cs@county.org)

Any notice of claim and/or related documents should be mailed to the above immediately or by fax or email.

**CONDITIONS**

**Coverage:** This CCD is to outline limits, deductibles, and contributions only. All coverage is subject to the terms, conditions, definitions, exclusions, and sub-limits described in the Coverage Documents, any endorsements, and the IPA.

**Claims Reporting:** The Named Member shall submit claims to the Pool as set forth in each applicable Coverage Document or as otherwise required by the Pool or state law.

**Failure to Maintain Coverage:** The Named Member's failure to maintain at least one coverage through the Pool will result in the automatic and immediate termination of the IPA.

**Named Member Compliance:** By executing the IPA, the Named Member agrees to comply with and abide by the Pool's Bylaws, applicable Coverage Documents, and the Pool's policies, as now in effect and as amended.

**Payment of Annual Contribution:** The Named Member shall pay contributions as outlined on invoices and as per the terms of the IPA.

**Pool's Right to Audit:** The Pool has the right, but no obligation, to audit and inspect the Named Member's operations and property at any time upon reasonable notice and during regular business hours, as the Pool deems necessary to protect the interest of the Pool.

**Property Appraisal:** Property coverage is blanket and based on Replacement Cost. The Pool will provide a formal physical appraisal of the Member's property on a periodic basis and the Member agrees to accept the values provided by the Pool's appraisal firm. Member agrees to report all buildings and contents prior to renewal.

**Pool Coordinator:** The Named Member shall appoint a Pool Coordinator. The name of the Pool Coordinator and the address for which notices may be given by the Pool shall be set forth in the space provided at the end of the IPA. The Pool Coordinator shall promptly provide the Pool with any required information.

The Named Member may change its Pool Coordinator and the address for notice by giving written notice to Pool of the change before the effective date of the change.

Any failure or omission of the Named Member's Pool Coordinator shall be deemed a failure or omission of the Named Member. The Pool is not required to contact any other individual regarding the Named Member's business except the named Pool Coordinator unless notice or contact to another individual is required by applicable law. Any notice given by Pool or its contractor to the Pool Coordinator or such individual as is designated by law for a particular notice, shall be deemed notice to the Named Member.

**Submission of Information:** The Named Member shall timely submit to the Pool documentation necessary for the Pool to use to determine the risk to be covered for the next renewal period and to properly underwrite the risk exposure. The Pool will provide forms identifying the information requested.

**Termination and Renewal:** The coverage outlined in this CCD may be terminated or not renewed by either party as outlined in the IPA or applicable Coverage Document.

**Termination for Failure to Pay:** Notwithstanding any other provision in the IPA, if any payment or contribution for coverage owed by the Named Member to the Pool is not paid as required by the IPA, the Pool may cancel coverage or terminate coverage and the IPA, as the Pool deems appropriate, in accordance with the Pool's Bylaws and the applicable Coverage Document. The Named Member shall remain obligated for such unpaid contribution or charge for the period preceding termination.

This declaration is issued by *Nancy A. Seiler* as authorized representative of the Pool on 08/12/2015 in Austin, Texas.