

MEMBER'S CERTIFICATE OF COVERAGE

Issue Date
9/1/2024

Provider Special District Risk Management Authority
1112 'I' Street, Suite 300
Sacramento, California 95814
800.537.7790 www.sdrma.org



Member **North Santa Clara Resource Conservation District**
1560 Berger Drive, Room 211
San Jose, California 95112

Member Number: 8138

This is to certify that coverages listed below have been issued to the Member named above for the period indicated. This certificate is not an insurance policy or an agreement of coverage and does not amend, extend or alter the coverage afforded by the agreements listed herein. Notwithstanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the coverage described herein is subject to all the terms, exclusions, and conditions of the specific coverage document. This certificate of coverage evidences the limits of liability in effect at the inception of the agreements shown; limits shown may have been reduced by paid claims. This certificate is issued as a matter of information only and confers no rights upon the certificate holder.

Type of Coverage	Policy Number	Effective Date	Expiration Date	Limits
Property	PPC-SDRMA-202425	9/1/2024	7/1/2025	Per Occurrence
Property				\$1,000,000,000
Boiler & Machinery				\$100,000,000
Pollution	PPC-SDRMA-202425			(*Claims Made) \$2,000,000
Catastrophic Loss				\$1,000,000,000
				Replacement cost for Scheduled Property
General Liability	LCA-SDRMA-202425	9/1/2024	7/1/2025	Per Occurrence
Bodily Injury				\$2,500,000
Property Damage				\$2,500,000
Public Officials Personal				\$500,000
Employment Benefits				\$2,500,000
Employee/Public Officials E & O				\$2,500,000
Employment Practices Liability				\$2,500,000
Employee/Public Officials Dishonesty (Crime)	EDC-SDRMA-202425			\$1,000,000
Auto Liability	LCA-SDRMA-202425	9/1/2024	7/1/2025	Per Occurrence
Non-Owned Auto Bodily Injury				\$2,500,000
Non-Owned Auto Property Damage				\$2,500,000
Uninsured Motorist	UMI-SDRMA-202425			Limits on File

Brian Kelley, MBA, ARM - Chief Executive Officer

Description: All listed coverage is in effect only for the time period specified.

2024-25 IMPORTANT DATES TO REMEMBER



- July 1, 2024** **NEW SDRMA PROGRAM YEAR BEGINS**
- July 15, 2024** **PROGRAM RENEWAL CONTRIBUTION DUE DATE**
If the total contribution amount is not paid in full, a late charge of one percent per month, will be assessed on all sums past due.
- July 15, 2024** **WORKERS' COMPENSATION ANNUAL PAYROLL RECONCILIATION OPENS**
All SDRMA Workers' Compensation Program members are required to complete and submit the Annual Payroll Reconciliation documentation to reconcile the billed estimated payroll to actual payroll amounts. The 2023-24 Annual Payroll Reconciliation will be available July 15 through MemberPlus Online at www.sdrma.org under *Quick Links* in the navigation menu.
- August 1, 2024** **RENEWAL QUESTIONNAIRE (RQ) OPENS**
All SDRMA Program members are required to complete and submit the Renewal Questionnaire. The 2025-26 Renewal Questionnaire will be available August 1 through MemberPlus Online at www.sdrma.org under *Quick Links* in the navigation menu.
- August 15, 2024** **WORKERS' COMPENSATION PAYROLL RECONCILIATION DEADLINE**
The Payroll Reconciliation for 2023-24 must be completed and submitted by August 15, in order to ensure accuracy in coverage and avoid penalties for late filing. By August 31, you will receive a final invoice or refund by check based on the reconciliation of the actual reportable payroll numbers. Invoice payments are due by September 30. No changes to the actual reportable payroll or billing for 2023-24 will be accepted after September 15.
- September 1, 2024** **RENEWAL QUESTIONNAIRE DEADLINE**
The Renewal Questionnaire must be fully and accurately completed and submitted by September 1. This deadline is important, so the changes can be submitted to our reinsurance partners for the next renewal cycle to provide membership with accurate and timely estimates.
- Mid- February, 2025** **PRELIMINARY RENEWAL BUDGET ESTIMATES**
SDRMA will provide 2025-26 preliminary renewal estimates for Property/Liability and Workers' Compensation Programs, to help with budget planning.
- March 2025** **PROGRAM RENEWAL INDICATIONS**
Members will receive estimated renewal costs for the 2025-26 program year in mid to late March. Final renewal costs will not be confirmed until renewal invoices are issued.
- March 26, 2025** **SDRMA SPRING EDUCATION DAY**
Hilton Sacramento Arden West – Sacramento, California
Registration information will be available through CSDA after January 1.



2024-25 IMPORTANT DATES TO REMEMBER

- March 31, 2025** **CREDIT INCENTIVE POINTS DOCUMENTATION DUE**
Any required documentation must be postmarked or emailed on or before March 31.
- April 1, 2025** **WITHDRAWAL NOTICE DEADLINE: PROPERTY/LIABILITY AND WORKERS' COMPENSATION PROGRAMS**
Deadline for submitting written withdrawal notification to SDRMA for the 2025-26 Program Year is April 1. According to SDRMA Bylaws, withdrawal notices must be received in the SDRMA office on or before April 1 or the notice will not be valid.
- June 1-30, 2025** **2025-26 RENEWAL CONTRIBUTION INVOICES ISSUED**

SDRMA CLAIM REPORTING SHEET:

REPORTING PROPERTY/LIABILITY CLAIMS

FIRST PARTY (AGENCY) PROPERTY CLAIMS

1. Go to MemberPlus portal and select “Report a Claim”
2. Select First Party Claims (Agency)
3. Fill in PDF form
4. Select Submit Via Email
5. The Claims Department will contact you within 1 business day to request any documentation like photos, estimate for repairs, police report, etc.

THIRD PARTY CLAIMS

1. Provide a Third-Party claim form to the claimant (located on our portal under Report a Claim tab)
2. Email it along with any photos, statements, repair estimates, etc... to Claims@SDRMA.org
3. The Claims Department will contact you within 1 business day to request any other documentation like photos, police report, statements regarding whether the agency is responsible
4. If necessary, we may assign an outside adjuster to inspect damage to property or obtain statement of claimant regarding bodily injury
5. Claims staff will make a recommendation to the agency if the claim should be rejected. In which case, the agency will be given a recommendation to send a Notice of Rejection.

REPORTING WORKERS' COMPENSATION CLAIMS

CALL COMPANY NURSE

877.518.6711

1. When an injury first occurs, **contact Company Nurse at 877.518.6711 to report the incident** and to see if immediate medical care is warranted.
2. If the employee chooses to seek medical care, they will be directed to the Occupational Medical facility SDRMA has selected through the Medical Provider Network, InterMed Select MPN.

Intercare Holdings Insurance Services, Inc

Post Office Box 211012

Eagan, MN 55121

Phone: 800-771-5454

NewClaims Intake Email: NewClaims@intercareins.com



Maximizing Protection. Minimizing Risk.



1. After contacting Company Nurse, you must report any Workers' Compensation claims to our third-party administrator, Intercare Insurance Holdings Services, Inc.
2. Company Nurse will transmit the prefilled Employers Report of Occupational Injury (5020) and DWC-1 Claim Form
3. You can also submit a claim online via Intercare's Online Reporting tool here: <https://wl.intercareins.com/#!/requestaccess>
To request assistance, please contact Danielle Buri-Beaton at: dburi@intercareins.com

Cal/OSHA REPORTING REQUIREMENTS (as of October 1, 2022)

1. Report any work-related fatality, serious injury, or serious illness within 8 hours of knowledge, to your regional Cal/OSHA District Office.
2. A serious injury or illness is defined as:
 - a. any injury or illness occurring in a place of employment or in connection with employment that requires inpatient hospitalization (regardless of time) for other than medical observation or diagnostic testing; *or*
 - b. incidents where an employee suffers an amputation, loss of an eye, or any serious degree of permanent disfigurement
3. Look up your regional Cal/OSHA District Office at <https://www.dir.ca.gov/dosh/report-accident-or-injury.html>
4. Update your Cal/OSHA Form 300. The summary form 300A must be posted February 1 through April 30 each year (Employers with 250 or more employees must file their form 300A electronically before March).
5. To request assistance, please contact Henri Castro or Eric Lucero in Risk Control at (800) 537-7790.

Risk Control Services & Resources Overview



RESOURCES

ONLINE TRAINING SOLUTIONS

SDRMA has partnered with *Vector Solutions* to deliver a web-based training and risk management platform. Over 1,500 courses are available in 14 primary categories, including:

- Cal/OSHA Compliance
- HR & Employment Practices
- Cybersecurity
- Fire Recertification Courses
- EMS CUs and Vehicle Operation
- Water & Wastewater CUs

RISK ADVISORIES

We provide guidance on relevant risk management topics, such as:

- Driver Risks
- Wildfire Preparedness
- Cyber Exposures

SAMPLE PROGRAMS & FORMS

Our sample programs are written in a clear and concise manner to assist with compliance requirements. Examples include:

- Injury & Illness Prevention
- Driver Safety & Vehicle Use
- Hazard Communication

SAFETY TRAINING PUBLICATIONS

Our *Safety Talk* training series assists members with their training efforts. A new handout is provided each month in both English & Spanish on topics such as:

- Defensive Driving
- Portable Ladder Safety
- Heat Illness
- Tool Safety

RISK CONTROL EVALUATIONS

Our Risk Control Evaluation serves as a tool to assist members with their risk management and Cal/OSHA compliance efforts. We identify relevant workplace and liability exposures, determine applicable Cal/OSHA requirements, review the District's programs and procedures, and provide guidance and recommendations where needed.



MEMBER REQUESTED SERVICES

- Assist with Cal/OSHA regulatory requirements
- Conduct risk related research and provide guidance
- Customize written programs, forms, and other documents
- Conduct hazard inspections
- Conduct ergonomic evaluations
- Provide training resources



PHONE & EMAIL CONSULTATION

Provide unlimited phone & email consultation on safety and risk related topics, such as:

- COVID-19 regulatory updates
- Wildfire smoke exposures
- Cal/OSHA compliance
- Employee exposures and training requirements
- Driver and vehicle risk management
- Other risk and safety exposures



CONTACT US

Henri Castro, Risk Control Manager • hcastro@sdrma.org
Eric Lucero, Sr. Risk Control Specialist • elucero@sdrma.org
Office: 800-537-7790

Take a look at all our risk control resources through the SDRMA [MemberPlus](#) Portal.