



Property Insurance Manual

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The commitment of the Property Insurance Program is to provide quality claim service by minimizing the impact of individual property losses to our member cities and preserving the cost effectiveness of the property coverage program.

This binder includes forms and procedures for use when a city-owned property loss occurs, as well as information about the property insurance program.

ABAG PLAN Claims Staff:

Specific questions may be referred directly to the ABAG PLAN Corporation staff:

Contact Information

Marcus Beverly, Risk Manager	(510) 464-7969	marcusb@abag.ca.gov
Angela M. Salisbury, Claims Manager	(510) 464-7954	angelas@abag.ca.gov
Gertruda Luermann, Risk Mgmt Analyst	(510) 464-7992	gertrudal@abag.ca.gov
Terry Hickman, Litigation Supervisor	(510) 464-7974	terryh@abag.ca.gov
Bruce Carey, Property Specialist	(510) 464-7946	brucec@abag.ca.gov
Eileen Barr, Claims Examiner	(510) 464-7998	eileenb@abag.ca.gov
Chantelle Coleman-Doan, Claims Examiner	(510) 464-7972	chantelled@abag.ca.gov
Marken Hew, Claims Examiner	(510) 464-7977	markenh@abag.ca.gov
Jim Nagal, Claims Examiner	(510) 464-7906	jimn@abag.ca.gov
Brenda Brown, Secretary	(510) 464-7952	brendab@abag.ca.gov
Carol Taylor, Secretary	(510) 464-7962	carolj@abag.ca.gov

Mailing Address

ABAG PLAN Corporation
 P.O. Box 2050
 Oakland, CA 94604-2050
 Fax: (510) 464-7989

After-hours emergency number (510) 459-6642

SECTION ONE SUMMARY OF INSURANCE COVERAGES

Go to <http://www.abag.ca.gov/plan/>
Member Section, Insurance Policies & Governing Documents

SECTION TWO REPORTING PROPERTY CLAIMS

Prompt reporting of all incidents is essential to minimize recovery time and costs.

Report all losses immediately to ABAG PLAN Corporation. The definition of “immediately” varies by the type and severity of the incident. Timeframe requirements for reporting losses are as follows:

Within 24 Hours

- Property losses likely to exceed \$5,000 or which require emergency handling. This includes loss or damage to buildings, contents, vehicles, equipment, and business personal property.
- Physical damage to a vehicle with a loss value likely to exceed \$10,000.
- Damage to boilers, turbines, pressured machinery, etc., likely to exceed \$5,000.
- Any loss to plant, property, equipment, or vehicles where there is theft or suspicion of arson or fraud.

Within 3 Days

- All other claims.

When reporting a loss, provide the following information as accurately as possible:

1. Location Name/Address of Loss
2. Date the Loss Occurred
3. Approximate Time of the Occurrence
4. A Brief Description of the Occurrence
5. Repair or Replacement Cost of Damaged Property
6. Police or Fire Department Report Number and Name of Reporting Officer
7. Contact Person and Telephone Number.
8. Date of Notice of Claim (Preserve envelope or note on form)

Do not delay reporting a claim because you do not have all the information. If any portion of the loss is to be handled by ABAG PLAN Corporation, report the loss promptly.

Reporting Property Claims - - *continued*

Telephone: (510) 464-7954

Email: angelas@abag.ca.gov

Fax: (510) 464-7989

Telephone, e-mail or fax reporting are the preferred methods for initially reporting a claim. It will expedite prompt claims service, eliminate any chance of lost reports or mail delays and maximize claim cost control. Once a claim has been reported by telephone, the loss should be confirmed in writing on a property loss report form to document all available information. Send one copy to ABAG PLAN Corporation and retain one for your file.

Mailing Reports

You are encouraged to report all claims by telephone, e-mail or fax. Copies of original photographs, losses that do not require immediate (within 24 hours) reporting and Property Loss Report forms should be mailed to:

ABAG PLAN Corporation
Attn: Angela Salsbury, Claims Manager
P.O. Box 2050
Oakland, CA 94604-2050

Forms for your use to report property and vehicle damage claims to ABAG PLAN are included in this section.

PROPERTY LOSS CONTROL MEASURES

Emergency Steps to Protect Property and Minimize Loss

In the event of damage to City property, immediate steps must be taken to preserve and protect the property from further damage.

Important: Photograph areas of damage prior to commencing clean-up and removal.

Some recommended emergency loss control measures include:

1. Board up damaged doors and windows.
2. Block entrances to damaged buildings.
3. Post signs prohibiting trespass.
4. Set up temporary fencing or similar barrier around perimeter of damaged area.
5. Demolish any structure declared a hazard by officials of fire, building, health and safety departments.
6. Use pumps or vacuum system to remove standing water from areas where property can be preserved. Set fans to circulate air to promote drying.
7. Move furniture and equipment to safe storage.
8. Remove all loose debris from damaged areas.

Document all steps taken to mitigate further damage.

Follow all City-mandated emergency procedures for the safety of employees and visitors and the security of City property.

For assistance, contact: ABAG PLAN Claims Manager Angela Salsbury
(510) 464-7954 or angelas@abag.ca.gov

ABAG PLAN Corporation Property Loss Report

Use this form to report loss or damage to property owned or used by the city, including buildings, furniture, equipment, supplies, boilers and heavy machinery.

From: The City of _____	
To: ABAG PLAN Corporation	Report Date: _____
P.O. Box 2050	
Oakland, CA 94604-2050	Submitted by: _____
Phone: 510-464-7954	Phone: _____
Fax: 510-464-7978	

Date and Time of the Incident: _____	
Department: _____	Claim No.: _____
Loss Location: _____	
Damage is to:	
___ Building(s)	___ Furniture or Equipment
___ Maintenance Equipment	___ Other: _____
___ Boiler and Machinery	_____
Estimate of Probable Cost: _____	
Description of Occurrence: _____	
Specific Property Damaged or Stolen: _____	

Police or Fire Dept Report	Contact: _____ Phone: _____
Contact Person: _____	
(location)	(phone)
Attach supporting documentation including any steps taken to mitigate further damage, repair or replace affected property.	

ABAG PLAN Corporation Property Loss Report – Vehicle Damage

Use this form to report loss or damage to vehicles owned or used by the city.

From:	The City of _____		
To:	ABAG PLAN Corporation	Date:	_____
	P.O. Box 2050		
	Oakland, CA 94604-2050	Submitted by:	_____
	Phone: (510) 464-7954	Phone:	
	Fax: (510) 464-7989		

Date and Time of the Incident:	_____		
Driver's Name:	_____		
Department:	_____		
	Claim No.:	_____	
Vehicle:	_____		
	Number Year	Make/Model	License
Loss Location:	_____		
Damage to Vehicle:	_____		
Accident Description:	_____		

Damage to Vehicle:	_____		

Other Vehicle	_____		
	Number Year	Make/Model	License
Driver's Name/Address:	_____		
Area Code/Phone:	_____		
Witnesses/Passengers:	_____		
Damage to Vehicle	_____		

Police Report?	Officer _____		
Citation? _____	If towed, where? _____		
Emergency Personnel Notified?	_____		

SECTION FOUR SUMMARY OF BOILER & MACHINERY PROGRAM

Background: In 1992, ABAG PLAN Corporation began to offer to members boiler and machinery insurance through our property program. A summary of the boiler and machinery insurance policy is attached and updated every year.

Coverage Provided: Boiler and Machinery insurance provides coverage for equipment and vessels associated with heating, air conditioning, compressed air, electrical power and other equipment involved in the transmission or utilization of mechanical or electrical power for municipal services.

ABAG PLAN Corporation provides pool coverage with a deductible of \$5,000 up to the first \$100,000 of insured loss, in accordance with the terms of the boiler and machinery insurance policy. The deductible on the insurance policy varies per type of loss and size of equipment. Please see attached summary for more details.

Inspections: the insurance coverage also includes periodic safety inspections of pressure equipment as required by state law. The current insurer will schedule them as needed.

Policy Questions: If you have any questions concerning your boiler and machinery policy or inspections, please contact either:

Marcus Beverly
ABAG PLAN Corporation
P.O. Box 2050
Oakland, CA 94604-2050
(510) 464-7969

Seth A. Cole
DRIVER ALLIANT INSURANCE SERVICES
600 Montgomery Street, 9th Floor
San Francisco, CA 94111
(415) 403-1419

For more detailed information, go to the Insurance Policies and Governing Documents / Summary of Property Insurance.

SECTION FIVE SUMMARY OF FLOOD INSURANCE

As a result of major El Nino storming and flooding in the late 1990s ABAG PLAN Corporation felt it was necessary to obtain flood insurance for our members.

COVERAGE PROVIDED

Flood coverage varies based on the flood zone of the subject property and the availability of flood coverage at the time of renewal. Properties located in flood zones A or V were not eligible for flood coverage through our program until 2003-04, with a higher deductible, and may again be subject to coverage ineligibility or other restrictions in the future. The insured property list (Section 7) lists the flood zone for each property.

Deductibles

- \$100,000 All Flood Zones Per Occurrence excluding Flood Zones A & V
- \$250,000 Property in Zones A & V
- See policy summary for details and other deductibles.

Policy Limits

See policy summary for details and sublimits.

Valuation

In the event of a loss, provisions of the policy shall determine the value of the insured's property. Which may include: replacement costs, actual cash value and other provisions (see current policy).

Causes of Losses Excluded

See general and specific provisions of property policy.

Property Not Covered

See specific provisions of property policy.

Policy Questions

If you have any questions regarding your flood policy, please contact either:

Marcus Beverly
ABAG PLAN Corporation
P.O. Box 2050
Oakland, CA 94604-2050
(510) 464-7969

Seth A. Cole
DRIVER ALLIANT INSURANCE SERVICES
600 Montgomery Street, 9th Floor
San Francisco, CA 94111
(415) 403-1419

SECTION SEVEN PROPERTY LOCATIONS

This section lists the properties covered under ABAG PLAN. To add a property, please fill out the attached Location Questionnaire.

Contents

- Location Questionnaire
- Property Schedule
<http://oasysnet.rfdriver.com/Oasys/active/signon.asp>

ABAG Property Insurance Location Questionnaire

Use this form to add locations to the coverage.

From: The City of: _____	
To: ABAG PLAN Corporation	Date: _____
Marcus Beverly	Submitted by: _____
P.O. Box 2050	Phone: _____
Oakland, CA 94604-2050	Location Address: _____
e-mail: marcusb@abag.ca.gov	_____
Phone: (510) 464-7969	_____
Fax: (510) 433-5569	Desired Effective Coverage Date: _____
CONSTRUCTION INFORMATION:	
Year Built: _____	No. of Stories: _____ Owner: _____
Construction: _____ <i>(Exterior Walls, Structural Elements and Roof)</i>	
Square Footage: _____	Lot Size: _____
OCCUPANCY: <i>Please check all that apply.</i>	
<input type="checkbox"/> Administrative Office	<input type="checkbox"/> Sales Office <input type="checkbox"/> Distribution Center
<input type="checkbox"/> Manufacturing Facility	<input type="checkbox"/> Leased <input type="checkbox"/> Owned
Other <i>(Please describe)</i> : _____	
FIRE PROTECTION: <i>Check availability of Fire Protection Features.</i>	
Fire Extinguishers: <input type="checkbox"/> Yes <input type="checkbox"/> No	Automatic Sprinkler: <input type="checkbox"/> Yes <input type="checkbox"/> No
Fire Hose: <input type="checkbox"/> Yes <input type="checkbox"/> No	Waterflow Alarm: <input type="checkbox"/> Yes <input type="checkbox"/> No
Fire Hydrants: <input type="checkbox"/> Yes <input type="checkbox"/> No	No. within 500 feet: _____
Heat or Smoke Detection: <input type="checkbox"/> Yes <input type="checkbox"/> No	_____ Local <input type="checkbox"/> Central <input type="checkbox"/> Station
Fire Department Response: <input type="checkbox"/> Paid (FI) <input type="checkbox"/> Volunteer	<input type="checkbox"/> None Distance <input type="checkbox"/> miles
Describe any other fire protection features (such as a large body of water nearby, that can be used by Fire Department pumpers, etc.): _____ _____	
EXPOSURE:	
<i>(Distance from adjacent buildings/exposures and/ or other tenants.)</i>	
TOTAL INSURABLE VALUES: <i>(Inventory at Selling Price, all other property at Replacement Cost):</i>	
Building (excl. Land): _____	Leasehold Improvements: _____
Contents (Machinery & Equipment, Furniture & Fixtures): _____	
Inventory: _____	Business Interruption: _____