



ABAG PLAN CORPORATION

Summary of Liability Program 2005-06

The Association of Bay Area Governments (ABAG) is responsible for administering the Pooled Liability Assurance Network (PLAN) Corporation. The PLAN is a non-profit corporation, formed in 1986, whose purpose is to benefit the citizens of each member community by establishing a stable, cost-effective self-insurance, risk sharing and risk management program for each member. ABAG administers the PLAN under the direction of its member communities.

Coverage Provided: General and Auto Liability

- Bodily Injury
- Property Damage
- Personal Injury
- Public Officials Errors And Omissions
- Employee Benefit Plan Administration Liability

Major Exclusions or Uncovered Damages:

- Intentional or Expected Damages
- Pollution
- Hospital or Airport Operations
- Dam Failure or Destruction
- Nuclear Material
- Eminent Domain, Condemnation, Inverse Condemnation
- Aircraft
- Transit Systems
- Failure to Supply Gas, Water, or Electricity
- Workers Compensation, Disability or Unemployment Benefits
- Employment Practices Liability
- Damages to a Covered Party
- Punitive Damages
- Plaintiff Attorney Fees

Details for Fiscal Year 2005-06

Policy Term: 7/1/2005 to 7/1/2006

Primary Coverage: ABAG PLAN Corporation

Policy Number: GAL 2005-06

Limit of Liability: \$5 Million Per Occurrence, **EXCEPT** \$250,000 for Employee Benefit Plan Administration Liability

Excess Coverage: Insurance Company of the State of PA

Policy No.: 4 7053109

Limit of Liability: \$5 Million Excess \$5 Million PLAN Coverage

See attached Summary of Excess Insurance for More Information

Covered Entities & Deductible:

American Canyon: \$25K; Atherton: \$25k; Belvedere: \$25k; Benicia: \$25k; Burlingame: \$250k; Campbell: \$100k; Colma: \$50k; Cupertino: \$100k; Dublin: \$50k; East Palo Alto: \$100k; Foster City: \$100k; Gilroy: \$50k; Half Moon Bay: \$50k; Los Altos: \$100k; Los Altos Hills: \$25k; Los Gatos: \$50k; Millbrae: \$100k; Morgan Hill: \$100k; Newark: \$100k; Pacifica: \$50k; Portola Valley: \$25k; Ross: \$25k; San Bruno: \$100k; San Carlos: \$100k; San Mateo: \$250k; Saratoga: \$25k; South San Francisco: \$100k; Suisun City: \$25k; Tiburon: \$50k; Woodside: \$25k.

This summary is for informational purposes only and does not alter, amend or change the coverage. Please refer to the Memorandum of Coverage for actual terms conditions & exclusions.

ABAG PLAN CORPORATION EXCESS LIABILITY INSURANCE SUMMARY

Named Insured: ABAG Plan Corporation
See separate sheet for list of insureds

Coverage: **Excess Liability**

Company: The Insurance Company of the State of Pennsylvania
A.M. Best's Rating: A++ XV

Policy Number: 4 7053109

Policy Term: July 1, 2005 - July 1, 2006

Description of Coverage: Special Excess Liability for Public Entities
(Form #70108)

Limits of Insurance:

Aggregate Limits:	\$	5,000,000.	Products - Completed Operations Hazard
Aggregate	\$	5,000,000.	Errors & Omissions Liability Aggregate, other than personal injury offense wrongful acts
	\$	5,000,000.	Employee Benefit Liability Aggregate

Per Occurrence: \$ 5,000,000. Any one occurrence or wrongful act or employee benefit wrongful act or series of continuous, repeated, or related occurrences or wrongful acts or employee benefit wrongful acts.

Retained Limit: \$ 5,000,000. Any one occurrence or wrongful act or employee benefit wrongful act or series of continuous, repeated, or related occurrences or wrongful acts or employee benefit wrongful acts.

Exclusions: Including, but not limited to:

- Bodily Injury or Property Damage arising out of a wrongful act or employee benefit wrongful act
- Aviation activities
- Workers' compensation or unemployment compensation
- Advertising injury
- For Bodily Injury or Property Damage due to an occurrence or loss due to a wrongful act which would not have occurred in whole or in part but for the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at any time
- Asbestos
- Nuclear Energy Liability

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- Failure or inability to supply or provide an adequate supply of electricity, fuel, or water arising out of the interruption of the electrical power, fuel or water supply
- Land subsidence
- Direct Condemnation of property, eminent domain, inverse condemnation
- Dam
- Operation of any hospital, clinic or health care facility, owned or operated by the insured
- Transit
- Operation of any school, owned or operated by you
- Uninsured/Underinsured Motorist Coverage

This summary is for informational purposes only and does not alter, amend or change the coverage. Please refer to the insurance policy for actual terms conditions & exclusions.

Excess Liability Named Insured

1. American Canyon, City of
2. Atherton, Town of
3. Belvedere, City of
4. Benicia, City of
5. Burlingame, City of
6. Campbell, City of
7. Colma, Town of
8. Cupertino, City of
9. Dublin, City of
10. East Palo Alto, City of
11. Foster City, City of
12. Gilroy, City of
13. Half Moon Bay, City of
14. Town of Hillsborough
15. Los Altos, City of
16. Los Altos Hills, Town of
17. Los Gatos, Town of
18. Millbrae, City of
19. Milpitas, City of
20. Morgan Hill, City of
21. Newark, City of
22. Pacifica, City of
23. Portola Valley, Town of
24. Ross, Town of
25. San Bruno, City of
26. San Carlos, City of
27. San Mateo, City of
28. Saratoga, City of
29. South San Francisco, City of
30. Suisun City, City of
31. Tiburon, Town of
32. Woodside, Town of