



PRWA Check List:

Water and Sewer Districts

- Is your Insurer Rated (A) (Excellent) or better per A.M. Best Rating Guide for Insurance Companies?
- Does your insurer offer property coverage on a Replacement Cost (RC) basis, no coinsurance?
- Does your insurer offer real and personal property (BPP) on a blanket per location limit basis?
- Does your insurer offer first party pollution remediation expenses in the amount of \$25,000 (broad) and \$100,000 (ISO perils)?*
- Does your insurer offer General Liability (Bodily Injury and Property Damage) limits of \$1,000,000 per occurrence/\$3,000,000 aggregate?
- Does your insurer offer Pollution Liability Coverage?
- Does your insurer offer Failure To Supply Water Liability without sub-limits?
- Does your insurer offer Sewer Back Up Liability without sub-limits?
- Does your insurer offer Water and Waste Water Errors & Omissions?
- Does your insurer offer Boiler & Machinery Coverage?
- Does your insurer offer Separate Limits and Separate coverage for General Liability and Management Liability?
- Does your insurer offer Defense Outside Policy Limits?
- Does your insurer offer Wrongful Acts (Board Policy Decisions), Employment Practices (Hiring, firing, promotion issues, pay issues, discrimination, harassment), and Employee Benefits (errors or omissions effecting employee benefit plans) under a single integrated Management Liability Policy?

If you cannot check every item on the list, please consult an attorney or a licensed insurance broker to confirm whether the facts listed on the checklist are relevant to your situation.

RSDIS Checklist.