

# PACD Webinar: Identifying Gaps in Insurance Coverage

General list of coverages typically needed by Conservation Districts

Notes: Always make sure you have a well rated insurance company or financially solid risk pool. Coverages should be reviewed annually.

**Building** (If applicable) – Check the following:

Limit of coverage

Form of coverage (Special, Broad or Basic)

Valuation (Replacement Cost or Actual Cash Value)

Co-insurance Clause (80%, 90%, 100% or waived)

Deductible

**Business Personal Property** (BPP or Contents) – Check the following:

Limit of coverage

Form of coverage

Valuation

Co-insurance Clause

Deductible

Improvements and Betterments coverage (If applicable) - This is coverage for cabinets or other things you built into the building that now would be considered part of the building coverage and you would not receive payment if a claim occurred from the company covering the building.

Signs or Outdoor property

Business Income & Extra Expense coverage – coverage for income you would lose if your office was not able to be occupied following a claim and the extra expenses you would incur to get up and running

Valuable Papers and Records coverage

**Inland Marine** – Covers scheduled items including tools or equipment you use in the field. Often insurance companies put computers and data on this form, as well.

**Liability** – Can cover a variety of exposures including:

General Liability (Make sure all locations, even vacant ground, is listed)

Professional (Can be a general professional coverage for the everyday work you do reviewing plans, etc. and can be written for engineers or others that need specific coverage.)

Cyber (covers you for the various issues that occur if your computer system is hacked.)

Special Events (Can be a general coverage on your policy or purchased for each occasion.)

Employment Practices Liability Insurance (EPLI – covers you for suits concerning wrongful termination, discrimination, workplace harassment, retaliation, and other employee related issues, it also covers the same issues for volunteers)

**Crime** – Can cover multiple exposures, most typically for districts, employee dishonesty coverage is needed and Money & Securities coverage if money is handled in the office.

**Public Officials Liability** (this is akin to Directors & Officers coverage for the district board since the district is a government entity)

## **Automobile**

## **Workers Compensation**

**Unemployment Compensation** – The district can opt out of paying the unemployment tax to the state if they have another program that would cover the claims of any employees. Our agency partners with PACD to provide such a program.

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