



A Public Agency

# SHOREWAY OPERATIONS AND CONTRACT MANAGEMENT



## STAFF REPORT

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**To:** SBWMA Board Members  
**From:** Hilary Gans, Facility Operations Contracts Manager  
**Date:** May 23, 2019 Board of Directors Meeting  
**Subject:** Resolution Authorizing Execution of a Disposal Services Agreement with Republic Services for Ox Mountain Landfill from January 1, 2020 to December 31, 2029, with Potential Option Years through December 31, 2035 and optional Other Material Handling and Land Leasing Services.

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### Recommendation

It is recommended that the SBWMA Board of Directors approve Resolution No. 2019-33 attached hereto authorizing the following action:

**Authorize the Executive Director to execute a Disposal Services Agreement with Republic Services (Republic) for disposal services and, at the SBWMA's option, other material handling and land leasing services from January 1, 2020 to December 31, 2029, with potential option years through December 31, 2035.**

### Summary

The SBWMA issued a Request for Proposals (RFP) for Solid Waste Disposal Services and Other Material Handling Services (RFP) on August 18, 2018 ([Attachment A](#)). The SBWMA received proposals for landfill disposal services from Republic (Browning-Ferris Industries of CA) for disposal at the Ox Mountain Landfill (near Half Moon Bay) and Waste Management for disposal at Kirby Canyon Recycling and Disposal Facility (Kirby Canyon Landfill) in Morgan Hill. Republic's Ox Mountain Landfill currently provides the SBWMA with disposal services under a contract that started in 2005.

The SBWMA staff, with support from its consultant team and attorney performed a thorough technical, compliance, and financial review of each proposal; conducted two meetings with each proposer to seek clarification and preliminary contract negotiations; obtained additional written clarification from both proposers on several occasions; and sought input on the recommendation herein from a three-Board-member ad hoc selection committee. This selection committee was comprised of Board Members Alicia Aguirre (Redwood City; SBWMA Vice Chair); Carole Groom (County of San Mateo Supervisor, President); Rick Bonilla (City of San Mateo). During the RFP evaluation and selection process, it was clear that Republic's Ox Mountain landfill offers the SBWMA better overall value based on the followings conclusions: (i) lower combined cost of disposal tip fee and transportation cost; and, (ii) close proximity of the Ox Mountain Landfill site which requires less truck miles and has a lower transportation/greenhouse gas emissions. As a result, the SBWMA, with support from its consultant team and attorney, continued negotiations with Republic, which resulted in a fully-negotiated proposed Agreement with Republic ([Attachment C](#)) that is provided for Board consideration.

### Analysis

#### **Financial Analysis**

The proposed new cost of disposing of solid waste with Republic plus the SBR's added cost of transportation to the **Ox Mountain landfill is estimated to be \$69.67 per ton in 2020**, compared to the combined disposal and transport cost for **Waste Management Landfill of \$81.30 per ton.**<sup>1</sup> Over a 10-year contract life, the estimated

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<sup>1</sup> On April 19, 2019, Waste Management offered to reduce its proposed disposal rate from \$23.40 to \$23.27 per ton, a reduction of \$0.13 per ton. This revised disposal rate is not reflected in the cost information presented in this report. Note that it would not have a material difference in the findings or recommendation.

total disposal and transport costs are \$148 million for the Republic Ox Mountain Landfill on a net present value basis, which is \$20 million less than the Waste Management Kirby Canyon Landfill option (see the comparative cost analysis in **Tables 1 and 2** below).

**Projected Rate Impact**

Republic’s proposed per-ton disposal rate combined with the estimated transportation cost is 18% higher than the current total disposal and transport cost. This cost increase is estimated to increase the SBWMA-wide revenue requirement by 2% per year - the actual customer rate impact will vary but is estimated to range from \$0.50 to \$1.00 per month depending on the Member Agency.

**Table 1 – Proposed Disposal Rate plus Estimated SBWMA Transportation Rate**

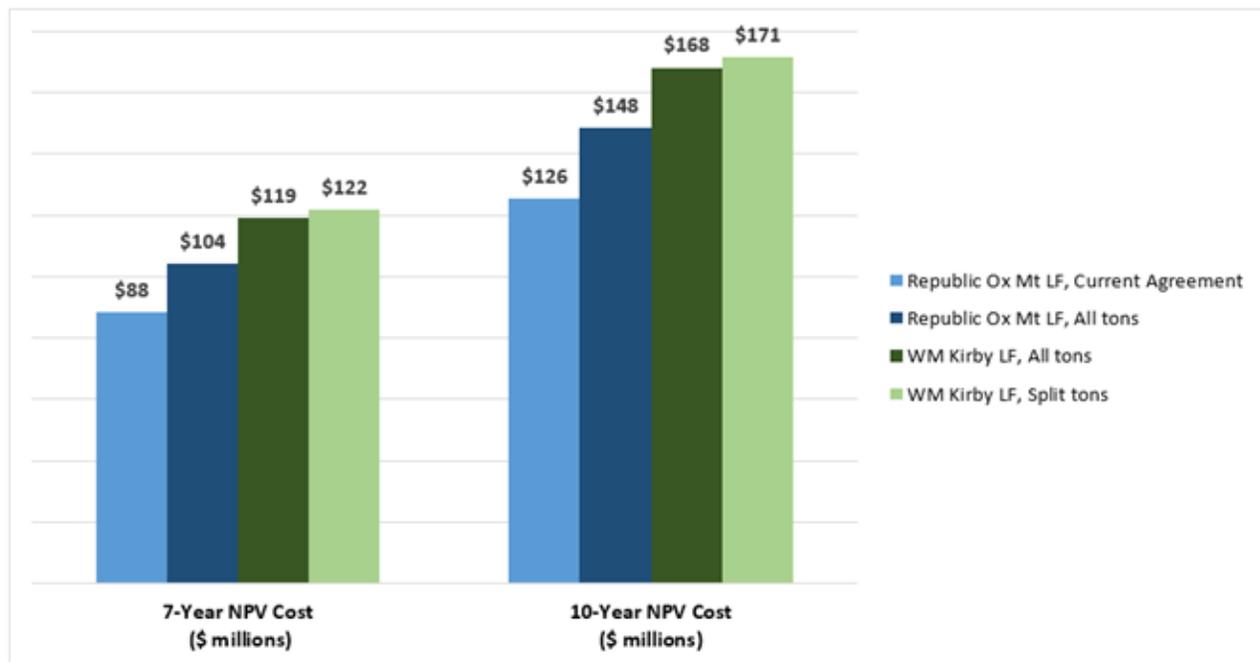
	Per-Ton Costs (a)					
	Disposal Contractor Component	Disposal Government Fees	Disposal Rate	SBWMA Transport Estimate	Total	% Increase over Current
Republic/Ox Mt LF (current agreement) (b)	\$31.50	\$11.23	\$42.73	\$16.56	<b>\$59.29</b>	---
Republic/Ox Mt LF (7/10-yr term)	\$41.34	\$11.23	\$52.57	\$17.10	<b>\$69.67</b>	<b>18%</b>
WM/Kirby Canyon LF (7/10-yr term)	\$23.40	\$29.74	\$53.14	\$28.16	<b>\$81.30</b>	<b>37%</b>
WM/Kirby Canyon LF (7-yr term) (b) Split Tons (c)	\$25.10	\$29.74	\$54.84	\$28.16	<b>\$83.00</b>	<b>40%</b>
WM/Kirby Canyon LF (10-yr term) (b) Split Tons (c)	\$24.95	\$29.74	\$54.69	\$28.16	<b>\$82.85</b>	<b>40%</b>

(a) All disposal rates include the San Mateo County AB 939 fee. Costs are shown in 2020 dollars except for current costs (first row), which are 2019 dollars.

(b) Republic’s current agreement for Ox Mountain runs through 12/31/2019. Disposal rate and transport cost shown is the 2019 amount.

(c) WM/Kirby Canyon split tons options reflect SBWMA’s consideration of splitting tonnage between two landfill sites and guaranteed delivery of 45% of the total SBWMA tonnage to each. Republic did not provide a rate for this option.

**Table 2 – Net Present Value of Estimated Contract Cost: Disposal + Transport over 10 Yr Term (\$ millions)**



(a) All projections include the San Mateo County AB 939 fee. Projections are over 7 or 10 years based on 221,000 tons per year.

(b) Republic’s current agreement for Ox Mountain runs through 12/31/2019. Disposal rate and transport cost shown is the 2019 amount.

(c) WM/Kirby Canyon split tons options reflect SBWMA’s consideration of splitting tonnage between two landfill sites and guaranteed delivery of 45% of the total SBWMA tonnage to each. Republic did not provide a rate for this option.

### ***Justification for Recommendation***

The SBWMA staff, with support from its consultant team and attorney, performed a thorough technical, capacity, compliance, and financial review of each proposal and conducted two meetings with each proposer to seek clarification and conduct preliminary contract negotiations. The SBWMA team engaged a TAC Member Evaluation Committee of Afshin Oskoui (Belmont, TAC Chair); and Roxanne Murray (City of San Mateo, TAC Vice Chair), and a three-member ad hoc Board **Selection Committee** to discuss the proposals and recommendation. This selection committee was comprised of Board Members Alicia Aguirre (Redwood City; SBWMA Vice Chair); Carole Groom (County of San Mateo Supervisor, President); Rick Bonilla (City of San Mateo).

Based on this comprehensive review process, staff, the technical team and attorney, the TAC-based Evaluation Committee and the Board-based Selection Committee conclude that Republic's proposal offers the lowest combined cost of proposed disposal services and transportation cost and transportation emissions. Since the Republic proposal was determined to be more favorable, the SBWMA and its team continued negotiations with Republic, which resulted in the attached agreement for solid waste disposal services agreement that includes optional material handling and land leasing services ([Attachment C](#)).

The terms and conditions of the disposal agreement are similar to the SBWMA's current disposal agreement with some differences. The key contract provisions reflected in the negotiated Republic agreement include the following:

- 10-year term with up to 6-years of extensions, the first 2-years at SBWMA's sole discretion and the remainder upon mutual agreement.
- SBWMA obligation to deliver solid waste from the Shoreway transfer station, with no obligation on the volume and with the right to implement future diversion programs provided that solid waste and residue designated for disposal is delivered to Ox Mountain landfill.
- Annual rate not less than 2.6% floor and not more than 5% measured by CPI; elimination of the most favored customer clause.
- Republic will provide the Landfill tipper for the term of the contract and will take responsibility for the end of life management of the SBWMA's tipper now on site.
- Expanded protection from groundwater clean-up and other environmental releases.
- Provision for SBWMA to receive a fair share of profits on future carbon offset credits.
- Inclusion of several optional provisions to provide SBWMA flexibility in the future, including:
  - Option to lease up to 3 acres of land at Ox Mountain Landfill for the purpose of parking the Shoreway facility operator's transfer vehicles and related employee parking, at no cost to the SBWMA with the exception of initial site improvement costs and one-time payment of \$100 in rent;
  - Option to deliver other materials to Ox Mountain Landfill for diversion including: clean dirt; large aggregate (concrete, asphalt); mixed dirt with rocks and aggregates; concrete, asphalt, and rock; and, biosolids; per-ton rates for handling these materials are defined;
  - Option to arrange for extend landfill receiving hours in the future with a maximum annual cost for the extended hours defined; and,
  - Option to deliver compacted solid waste with no increase in the disposal rate.

## **Background**

The SBWMA's franchise hauler has been delivering solid waste collected from residents and businesses in its service area to the Shoreway Facility. From the Shoreway Facility, the franchise-collected solid waste is transferred, along with self-haul solid waste to Republic's Ox Mountain Landfill for over 40 years. The current disposal agreement with Republic is a 15-year agreement that expires December 31, 2019 and does not include any options for extension. Under the current agreement, Republic is compensated on a per-ton basis and the per-ton rate is subject adjustment annually by 80% of the CPI using a national index. This agreement also requires the SBWMA to provide its own landfill tipper to dump transfer trailer at the landfill and includes a "most favored customer" clause that requires Republic to lower the SBWMA rate to match any lower rate Republic offers to any other governmental entity.

## ***RFP and Selection Process***

In preparation for the December 31, 2019 expiration of the SBWMA's Agreement with Browning-Ferris Industries of California (Republic) for solid waste disposal services, SBWMA initiated a competitive RFP process. A two-step RFP process was designed that resulted in a Phase 1 RFP being issued for disposal services and other material handling services on August 18, 2018 and a supplemental Phase 2 RFP being issued on November 1 for additional information on other material handling and land leasing services (see [Attachment A](#)).

### **Phase 1 Process**

The Phase 1 portion of the RFP process focused on soliciting and receiving cost proposals for solid waste disposal service and solicitation of preliminary information on possible options for proposers to handle, recycle, and/or dispose of other materials. **On September 25, 2018, two proposals were received — one from Republic for disposal at the Ox Mountain Landfill (Half Moon Bay) and another from Waste Management for disposal at Kirby Canyon Landfill (San Jose).** The SBWMA's consultants (HF&H Consultants, LLC, SCS Engineers, Inc., and HDR Engineers, Inc.) reviewed and evaluated the proposals focusing on qualifications, technical performance, future capacity and numerous regulatory considerations. SBWMA attorney, Jean Savaree with ADCL, reviewed the proposers' past performance record based on proposer-submitted 5-year history of litigation, regulatory actions, fines, penalties, settlements, and damages. The evaluation team concluded that both proposers offer viable disposal options and recommended including both proposers in the Phase 2 process. Summary proposal and evaluation information is provided in [Attachment B](#).

### **Phase 2 Process**

A Phase 2 RFP was issued on November 1, 2018 (see [Attachment A](#)) inviting the two proposers to propose material handling services for a wide range of materials with the goal of identifying innovative and cost competitive diversion options. In addition, the Phase 2 RFP asked for proposals to lease land at the landfill site for use by the SBWMA to park its transfer vehicles and to store bins. On November 21, 2018, the SBWMA received Phase 2 proposals from Republic and Waste Management in response to the Phase 2 RFP. Both proposers offered to receive and process a wide range of materials such as dirt, aggregate, mixed construction and demolition debris, green waste, mixed organics, and biosolids at their landfills or other company owned and operated facilities. In addition, both companies offered the SBWMA an option to lease land at their landfill sites.

SBWMA consultant, HDR Engineering, Inc. facilitated the Phase 2 process and evaluated the Phase 2 responses. For the material handling services, the proposed rate for the materials is presented along with the SBWMA's estimated cost of transporting the materials to the receiving facility. Phase 2 proposals are generally not more economically favorable than the arrangements the SBWMA currently has in place for these materials through other vendors. Given this, it is not recommended that the SBWMA commit to delivery of other materials to any of the proposed facilities but rather the SBWMA can use this in the future at its option. The same recommendation applies for the option to lease land for vehicle parking and container storage. A summary of Phase 2 proposals and evaluation information is provided in [Attachment B](#).

### **Input from Two Ad Hoc Committees**

On October 22, 2018, SBWMA staff and lead consultant (HF&H) met with the TAC ad hoc **Evaluation Committee** consisting of Afshin Oskoui (Belmont, TAC Chair); and Roxanne Murray (City of San Mateo, TAC Vice Chair). During the meeting, the Phase 1 proposals and plans for the Phase 2 process were presented to the committee for input. The ad hoc evaluation committee was supportive of proceeding with the Phase 2 process with both proposers. On February 25, 2019, following the Phase 2 efforts, SBWMA staff and HF&H met with an ad hoc **Selection Committee** that consisted of three Board members (Alicia Aguirre, Rick Bonilla, and Carole Groom). The ad hoc selection committee received a report on the process, overview of the proposals, evaluation information, and staff recommendation. The selection committee supported selection of Republic as the preferred proposer and provided guidance in terms of the setting negotiations goals around key contract provisions.

### ***Proposed Disposal Agreement***

The proposed terms of the future disposal agreement are very similar to the terms of the current SBWMA/Republic disposal agreement with some modifications. A draft future disposal agreement was provided to proposers as part of the RFP. Each proposer provided proposed “redline” modifications to the agreement as part of their proposals. During two meetings with each proposer, the SBWMA staff and its consultant team discussed each company’s requested contract modifications and negotiated, in some instances, changes to the proposed redlines. The proposal summary ([Attachment B](#)) provides a summary of the key contract exceptions proposed by each company.

The SBWMA staff, with support from its consultant team and attorney, continued contract negotiations with Republic since it was clear that Republic’s Ox Mountain landfill proposal, when compared to Waste Management’s Kirby Canyon Landfill proposal, offers the SBWMA better overall value based on the followings conclusions: (i) lower combined cost of disposal tip fee and transportation cost; and, (ii) close proximity of the Ox Mountain Landfill site which requires less truck miles and has far lower transportation lower greenhouse gas emissions. The resulting, full-negotiated agreement with Republic ([Attachment C](#)) is presented to the Board for consideration.

### **Fiscal Impact**

The SBWMA will pay Republic \$52.57 per ton in 2020 (includes Tip Fee of \$41.33 per ton and government fees of \$11.23 per ton). The contractor tip fee component will be subject to an annual CPI adjustment with may include a floor and/or cap (subject to negotiations); and, the government fee component will be adjusted annually, but only to the extent the actual government fees have been changed. The disposal costs are estimated to increase the SBWMA-wide revenue requirement by 2% per year, excluding consideration of SBWMA and Member Agencies fees.

### **Attachments:**

- |              |  |
|--------------|--|
| Attachment A | Resolution 2019-33<br><a href="#">SBWMA RFP for Solid Waste Disposal Services and Other Material Handling Services including the initial August 18, 2018 RFP and subsequent 2018 Phase 2 RFP on November 1, 2018</a> – Available Online only at <a href="http://www.rethinkwaste.org">www.rethinkwaste.org</a> |
| Attachment B | <a href="#">Proposal Summary and Evaluation Presentation prepared by HF&amp;H, with support from SCS and HDR</a> – Available online only at <a href="http://www.rethinkwaste.org">www.rethinkwaste.org</a>   |
| Attachment C | <a href="#">Agreement between the SBWMA and Browning-Ferris Industries of California, Inc. (Republic) for Solid Waste Disposal Services</a> – Available online only at <a href="http://www.rethinkwaste.org">www.rethinkwaste.org</a>  |



## **RESOLUTION NO. 2019-33**

### **RESOLUTION OF THE SOUTH BAYSIDE WASTE MANAGEMENT AUTHORITY BOARD OF DIRECTORS AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE A TEN-YEAR CONTRACT WITH BROWNING-FERRIS INDUSTRIES OF CALIFORNIA, INC. FOR SOLID WASTE DISPOSAL AND OTHER MATERIAL HANDLING SERVICES FROM JANUARY 1, 2020 TO DECEMBER 31, 2029, WITH POTENTIAL OPTION YEARS THROUGH DECEMBER 31, 2035**

**WHEREAS**, on August 18, 2018, the South Bayside Waste Management Authority (SBWMA) issued a Request for Proposals for Solid Waste Disposal Services and Other Material Handling Services (RFP); and,

**WHEREAS**, SBWMA received two responses to its RFP; one from Republic (Browning-Ferris Industries of California, Inc.) for disposal at Ox Mountain and one from Waste Management for disposal at Kirby Canyon; and,

WHEREAS, the two proposals were reviewed by staff, consultants retained by the Board for their purpose, an ad hoc selection committee comprised of Vice Chair Aguirre, Board members Groom and Bonilla; and,

WHEREAS, the proposed contract ([Attachment C](#)) has been negotiated with Republic and, as a result of this review, it is recommended that the Board enter into the attached proposed per-ton disposal agreement pursuant to which the cost is estimated to be \$15.4 million during the initial ten-year contract term, which is \$2.6 million lower than the estimated total disposal and transportation cost of \$18.0 million based on Waste Management's proposed disposal rate, where the estimated total disposal and transportation costs are based on assumptions for annual CPI adjustments, annual disposal tonnage, and estimated SBWMA transportation costs, which are estimates and subject to change over time; and,

WHEREAS, the Board finds that the terms and conditions proposed in the agreement with Browning-Ferris Industries of California, Inc. (with Republic Services, Inc. as the guarantor) acceptable and wishes to enter into the proposed contract with Browning-Ferris Industries of California, Inc. for the following services: Solid Waste Disposal services at the Ox Mountain Landfill, and, at SBWMA's option, leasing of land for transfer vehicle and driver parking and other material handling services at Ox Mountain Landfill, for ten years starting January 1, 2020 in accordance with the terms and conditions of the Agreement for Disposal Services attached hereto in [Attachment C](#).

**NOW, THEREFORE BE IT RESOLVED** that the South Bayside Waste Management Authority hereby authorizes the Executive Director to execute the attached ten-year Agreement for Disposal Services with up to six-years of extensions as set forth in [Attachment C](#).

**PASSED AND ADOPTED** by the Board of Directors of the South Bayside Waste Management Authority, County of San Mateo, State of California on the 23rd day of May.

Agency	Yes	No	Abstain	Absent	Agency	Yes	No	Abstain	Absent
Atherton					Menlo Park				
Belmont					Redwood City				
Burlingame					San Carlos				
East Palo Alto					San Mateo				
Foster City					County of San Mateo				
Hillsborough					West Bay Sanitary Dist				

I HEREBY CERTIFY that the foregoing Resolution No. 2019-33 was duly and regularly adopted at a regular meeting of the South Bayside Waste Management Authority on May 23, 2019.

ATTEST:

\_\_\_\_\_  
 Jess E (Jay) Benton, Chairperson of SBWMA

\_\_\_\_\_  
 Cyndi Urman, Board Secretary



## STAFF REPORT

**To:** SBWMA Board Members  
**From:** Joe La Mariana, Executive Director  
           John Mangini, Senior Finance Manager  
**Date:** May 23, 2019 Board of Directors Meeting  
**Subject:** Resolution Approving Property/Fire Insurance Policy for FY19/20

**Recommendation**

It is recommended that the SBWMA Board of Directors approve Resolution **No. 2019-34** attached hereto authorizing the following action:

Approve and accept the property insurance policy renewal with a group of insurance companies for a total premium of \$1,078,101 plus finance charges of \$26,225.

**Analysis**

The SBWMA’s property insurance policy has been marketed again by Risk Strategies in Burlingame covering the buildings and equipment at the Shoreway facility. The new policy follows the pattern of last year with the same seven insurance companies providing four layers of coverage. The deductible remains the same as last year at \$500,000. The premium is a 28.5% increase over last year, significantly affected by the increased claims from last year’s historic wildfires in Northern California. A recent Annual Property Insurance Premium comparison is provided in **Table 1** below.

**Table 1**  
**SBWMA Facility Insurance Premiums: FY17/18 - FY19/20**

	FY17/18	FY18/19	FY 19/20
Insurance Premium	\$ 766,682	\$ 838,484	\$ 1,078,100
Annual % Increase		9%	29%

Although at higher premiums, our agency has secured property/fire insurance policy coverage since the MRF and Transfer Station fires in September 2016. The new policy for FY 19/20 will follow the recent pattern of having four layers of shared coverage. Because of our 2016 fire claim, the standard market insurers such as Hartford, Hanover, Travelers, Allianz, Liberty Mutual have chosen not consider the risk due to the loss history, and so the account is bid in a secondary market known as the surplus lines market which open the market up to carriers that regularly write business with tougher exposures, or loss ratio problems. As you know, significant fire suppression apparatus has been installed in our MRF and many additional loss control measures have been put in place at Shoreway which had a positive, mitigating impact on our insurance premium rates. More detail is provided in the **Attachment A – Executive Summary**.

**Background**

The value of the Shoreway property and equipment is insured at \$68.4 million. The SBWMA does not have Earthquake insurance because of the high premium, high deductible and limited coverage. In addition the Agency maintains an Emergency Reserve that would help to offset an earthquake event.

**Attachments:**

Resolution 2018-34

Attachment A - Executive Summary by Risk Strategies

Attachment B - Proposed Policy by Risk Strategies



## RESOLUTION NO. 2019- 34

### RESOLUTION OF THE SOUTH BAYSIDE WASTE MANAGEMENT AUTHORITY BOARD OF DIRECTORS Resolution Approving Property/Fire Insurance Policy for FY19/20

**WHEREAS**, the SBWMA owns and maintains the Shoreway Environmental Center,

**WHEREAS**, the SBWMA requires property insurance for risk coverage of the Shoreway Property,

**NOW, THEREFORE BE IT RESOLVED** that the South Bayside Waste Management Authority hereby approves a Resolution Approving Property/Fire Insurance Policy renewal for FY19/20.

**PASSED AND ADOPTED** by the Board of Directors of the South Bayside Waste Management Authority, County of San Mateo, State of California on the 23rd day of May, 2019, by the following vote:

Agency	Yes	No	Abstain	Absent	Agency	Yes	No	Abstain	Absent
Atherton					Menlo Park				
Belmont					Redwood City				
Burlingame					San Carlos				
East Palo Alto					San Mateo				
Foster City					County of San Mateo				
Hillsborough					West Bay Sanitary Dist				

I HEREBY CERTIFY that the foregoing Resolution No. 2019- 34 was duly and regularly adopted at a regular meeting of the South Bayside Waste Management Authority on May 23, 2019.

ATTEST:

\_\_\_\_\_  
Jess E (Jay) Benton, Chairperson of SBWMA

\_\_\_\_\_  
Cyndi Urman, Board Secretary



**RE: 2019-2020 Policy Term: Executive Summary**

**From: John O'Neill, Managing Director, Risk Strategies Insurance Brokerage**

**RE: Shoreway Environmental Center Facility and Equipment: FY19/20 Property/Fire Insurance Policy**

**DATE: May 20, 2019**

The property insurance program for SBWMA is a layered program that is underwritten by seven different insurance carriers that provide a total coverage limit of \$60 million on a replacement cost basis for the buildings, equipment and loss of business income at the various buildings included in the SBWMA complex. All of these carriers have the highest financial ratings of not less than A+ VIII, as rated by A. M. Best to ensure significant financial protection. Your account was put out for competitive bidding in the insurance marketplace and multiple carriers reviewed your account for potential improvements to the pricing structure. Standard carriers and JPA Pools all declined to provide terms and premium indications due to the claims history and class of business. Surplus lines markets continue to offer terms and conditions for the property portion of your account.

Our renewal program continues predicated on last year's program with most of the same insurance carriers remaining in place with only a couple swapping out layering participation into different layers providing the same total limits of coverage. Last year's premium was \$838,484 and the renewal premium has been quoted at \$1,078,100. The difference is \$239,600 or approximately at 28.5% increase over expiring premiums. The majority of this increase is on the higher layers of insurance which carry the less risk than the primary layers. Breakout percentage increase by layer for each \$10 million in limits was as follows: Primary \$10 million 15.7%, next \$10 million 10.8%, next \$10 million 163%, next \$10 million 56% and final \$10 million 220%. The reasons for the increase in the highly layers are directly correlated to the necessity to purchase facultative reinsurance by specific carriers for specific layers of insurance. The class of business (waste management facilities including transfer stations and material recovery facilities) continues to experience loss frequency and severity which are driving both rate and restriction of insurance carrier interest in writing this class of business. Benchmarking studies throughout the industry show average rate increases that clients are seeing on property risk is 25% or greater. SBWMA did not have any claims during the most recent policy year, and prior year's claims are all closed.

Referring back to my executive summary from last year, you will see my comments suggesting that the account will remain in a surcharged position for a period of 3-5 years depending upon what additional risk management controls are enacted over that time frame. A surcharged position means that the standard market such as Hartford, Hanover, Travelers, Allianz, Liberty Mutual will not consider the risk due to the loss history and now class of business, and so the account is bid in a secondary market known as the surplus lines markets which open the market up to carriers that regularly write business with tougher exposures, or loss ratio problems and are not subject to California Department of Insurance rate review. Loss Control efforts included a visit by Amy Hahn, CFPS, Property Loss Control Engineer of Risk Strategies Company in January 2018. Amy met with Hilary Gans and toured the facility and provided commentary on loss control activities since the date of the fire outlining which were previously outlined last year.

Risk retention is currently at \$500,000, which is deemed appropriate for the current program. Our recommendation to the board is to review the renewal program being presented and take action to approve the renewal program at its upcoming board meeting. During the upcoming board meeting I will make myself available to answer questions the board may have.



**2019 Property  
Insurance  
For:**

**South Bayside Waste Management Authority**

Exec: John D O'Neill | Rep: June Tong | May 19, 2019

## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority

Exec: John D O'Neill | Rep: June Tong | May 19, 2019



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- Marketing Survey
- Coverage Considerations
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*This is a summary of your insurance coverage and is provided as a convenience to facilitate your understanding of your insurance coverage. This document does not include all of the coverage terms, conditions, limitations and exclusions and it is not intended to replace or supersede your insurance policies. You should review your entire policy carefully. This document is provided for informational purposes only and does not create a binding contract. RSC Insurance Brokerage, Inc. makes no representation that the coverage purchased addresses all potential risks and makes no statement about the adequacy of the liability limits herein.*

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CA License#: 0F06675

## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Introduction

Risk Strategies Company is a privately-held, national insurance brokerage firm with over 20 office locations. Ranked in the top 25 brokers in the US, we offer sophisticated risk management, property & casualty and employee benefits advice and insurance placement. We serve companies of all sizes, non-profits, public entities, and individuals, and have access to all major insurance markets.



Beyond providing traditional risk management advice and insurance management services, we bring value to our clients by offering a differentiated approach. At Risk Strategies Company, this means:

- **Client focus** - We have a passion for finding creative, cost-effective risk solutions that meet the specific needs and circumstances of each and every client.
- **Teamwork and an entrepreneurial approach** – This is core to how we work.
- **Deep expertise and “A team” talent** - We are confident in our ability to understand your business and deliver the highest quality services available in the risk management brokerage industry.
- **Independence and objectivity** - We conduct each client engagement with an unbiased view, challenging conventional methods and where appropriate, developing alternatives to traditional solutions.
- **Execution and focus** - Practicality and execution are as important as designing sound strategy. After developing the right risk management approach, Risk Strategies Company utilizes the proper resources in order to deliver an effective solution.

We understand risk and how to manage it. We are creative in approach and practical in execution. Most importantly, we care passionately about our clients and are fully invested in their success.

This is a summary of your insurance coverage and is provided as a convenience to facilitate your understanding of your insurance coverage. This document does not include all of the coverage terms, conditions, limitations and exclusions and it is not intended to replace or supersede your insurance policies. You should review your entire policy carefully. This document is provided for informational purposes only and does not create a binding contract. RSC Insurance Brokerage, Inc. makes no representation that the coverage purchased addresses all potential risks and makes no statement about the adequacy of the liability limits herein.

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CA License#: 0F06675

## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Named Insured

Named Insured: **South Bayside Waste Management Authority**  
Mailing Address: 610 Elm Street, Suite 202  
San Carlos, CA 94070  
Phone: (650) 802-3500

### RSC Service Team

#### RSC SERVICE TEAM FOR **SOUTH BAYSIDE WASTE MANAGEMENT AUTHORITY**

Client Executive: **John D O'Neill, AIA, ARM**  
(650)762-0403  
joneill@risk-strategies.com

Account Executive: **June Tong, CISR**  
(650)762-0413  
jtong@risk-strategies.com

Account Assistant: **Lee Lebherz, CLCS, CISR**  
(650)425-3023  
llebherz@risk-strategies.com

Servicing Office: **Risk Strategies Company**  
700 Airport Blvd., Suite 300  
Burlingame CA 94010  
(650)762-0400 phone  
(650)762-0490 fax

*This is a summary of your insurance coverage and is provided as a convenience to facilitate your understanding of your insurance coverage. This document does not include all of the coverage terms, conditions, limitations and exclusions and it is not intended to replace or supersede your insurance policies. You should review your entire policy carefully. This document is provided for informational purposes only and does not create a binding contract. RSC Insurance Brokerage, Inc. makes no representation that the coverage purchased addresses all potential risks and makes no statement about the adequacy of the liability limits herein.*

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CA License#: 0F06675

## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### When to Contact Us

It is important that you advise us of any material changes in your operation which may have a bearing on your insurance program. Your insurers have evaluated and accepted the risks on the basis of information given. Any variation of these details could lead to complication in the event of a loss.

These changes may include, but are not limited to:

- Change in ownership status.
- Change of mailing address, telephone number or fax number.
- Changes of personnel affecting responsibility for insurance decisions.
- If 25% or more of any building you own becomes vacant or unoccupied for more than 30 days.
- Personnel traveling overseas/on temporary assignment overseas/working on military bases.
- Personnel traveling to/on temporary assignment in/working in New York State. You may be required to obtain Workers' Compensation and Disability Benefits policies.
- Use of Independent Contractors - carriers now require proof that they are running a separate business and have their own insurance coverage. You may be asked to provide copies of 1099s, certificates of insurance, business cards, their invoice and/or their website address/yellow pages entry to avoid inclusion as employees of your company.
- Acquisition or creation of new companies or subsidiaries and/or mergers in which you are involved or any legal change in the corporate structure.
- Purchase, construction or occupancy of new premises; alteration, vacating the premises or temporary unoccupancy; extension or demolition of existing premises. This applies for both domestic and foreign locations.
- Increase in values of building or business personal property for both scheduled and unnamed locations.
- Removal of business personal property or stock to new or temporary locations.
- Addition of new locations, equipment or vehicles, whether hired, leased or borrowed.
- Changes in processes, occupancy, products or business operations.
- Addition, alteration or temporary disconnection of fire or burglary protection systems.
- Use of owned or non-owned aircraft or watercraft.
- Major changes in value or nature of goods being shipped.
- Employment of personnel in states in which you were previously not doing business.
- Election or appointment of a new CEO or COO, or change in control of either the Board of Directors or the stock ownership of the company.
- Changes in ERISA Plan assets.
- Addition of new drivers for the company.

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CA License#: 0F06675

## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Loss Experience

Claim	Amount Paid/Reserves	
9/7/16, Fire at Shoreway Facility Claim #15-00826199	Gross Loss Paid	\$8,585,916.84
	Gross Loss Reserves	\$0.00
9/11/16, 2nd Fire (Pile of Refuse Ignited) Claim #15-00828608	Gross Loss Paid	\$325,033.31
	Gross Loss Reserves	\$0.00

As of 3/25/2019:

1st Claim #15-008266199 is closed.

2nd Claim #15-00828608 is closed.

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CA License#: 0F06675

## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
 Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### 2018 and 2019 Property Values

Loc #	Address	Building Value	Business Personal Property	Business Income
1	<b>225-233 Shoreway Road, San Carlos, CA 94070</b>			
	Administration Building	\$775,350		
	Transfer Station	\$17,801,000		
	Material Recovery Facility	\$14,171,000		
	Equipment		\$17,810,000	
	Maintenance Shop	\$2,952,000		
	Container Repair/Wash Rack	\$1,350,000		
	2 Permanent Trailers	\$20,000		
	Truck Scales (One large above & below ground)			\$2,405,000
	Total Location Limits:	\$37,069,350	\$20,215,000	\$10,949,806
2	<b>610 Elm St., #202, San Carlos CA 94070</b>			
	SBWMA's Office (Multi-tenant office building)		\$90,000	\$100,000
	<b>Total Insured Value:</b> <b>\$68,424,156</b>	\$37,069,350	\$20,305,000	\$11,049,806

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# 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
 Exec: John D O'Neill | Rep: June Tong | May 19, 2019



## Expiring Policy Information

July 1, 2018 to July 1, 2019 term

### Property Policies in layers

Primary Layer, Part I:	\$5,000,000 part of the primary \$10,000,000					TIV, \$68,424,156
Carrier:	First Specialty Insurance Corp, Swiss Re Excess & Surplus Property					
Perils:	"All Risk" excluding Equipment Breakdown/Boiler & Machinery					
	Deductible	Premium	Broker Fee	SL Tax/Fees		Part I Premium
	\$500,000	\$280,000	\$5,000	\$8,960		<b>\$293,960</b>
Primary Layer, Part II:	\$5,000,000 part of the primary \$10,000,000					
Carrier:	Landmark American Ins, RSUI					
Perils:	"All Risk" excluding Equipment Breakdown/Boiler & Machinery					
	Deductible	Premium	Broker Fee	SL Tax/Fees		Part II Premium
	\$500,000	\$280,000	\$0	\$8,960		<b>\$288,960</b>

First Excess Layer, part I:	\$5,000,000 part of \$10,000,000					
Carrier:	Aspen Specialty Insurance Company, RSUI					
Perils:	"All Risk" excluding Equipment Breakdown					
	Deductible	Premium	Broker Fee	SL Tax/Fees		Part I, total premium
	\$500,000	\$58,650	\$0	\$1,877		<b>\$60,527</b>
First Excess Layer, part II:	\$5,000,000 , part of \$10,000,000					
Carrier:	Westchester Surplus Lines Insurance Company					
Perils:	"All Risk" excluding Equipment Breakdown					
	Deductible	Premium	Broker Fee	SL Tax/Fees		Part II, total premium
	\$500,000	\$58,650	\$0	\$1,877		<b>\$60,527</b>

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
 Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Expiring Policy Information July 1, 2018 to July 1, 2019 term Property Policies in layers (Cont'd)

<b>Second Excess Layer:</b>	<b>\$10,000,000</b> excess \$20,000,000					
Carrier:	Hudson Excess Insurance Company, Commonwealth Specialty					
Perils:	"All Risk" including Equipment Breakdown					
	Deductible	Premium	Broker Fee	SL Tax/Fees	Total Premium	
	\$500,000	\$31,000	\$0	\$992	<b>\$31,992</b>	

<b>Third Excess Layer, part I:</b>	<b>\$20,000,000</b> of \$30,000,000 excess					
Carrier:	James River Casualty Company					
Perils:	"All Risk" including Equipment Breakdown					
	Deductible	Premium	Broker Fee	SL Tax/Fees	Total Premium	
	\$500,000	\$47,815	\$500	\$1,546	<b>\$49,861.08</b>	

<b>Third Excess Layer, part II:</b>	<b>\$10,000,000</b> of \$30,000,000 excess					
Carrier:	Lloyds of London, BRIT					
Perils:	"All Risk" including Equipment Breakdown					
	Deductible	Premium	Broker Fee	SL Tax/Fees	Total Premium	
	\$500,000	\$23,333.00	\$250.00	\$754.66	<b>\$24,337.66</b>	

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 CA License#: 0F06675

## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Expiring Policy Information July 1, 2018 to July 1, 2019 term Property Policies in layers (Cont'd)

All layers total to:	<b>\$60,000,000</b>	Total Limits	Premium:	<b>\$810,164.34</b>
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Equipment Breakdown Carrier:	<b>\$60,000,000</b>	Limit Continental Casualty Co	Premium:	<b>\$28,320.00</b>
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			Total Premium:	<b>\$838,484.34</b>
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# 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
 Exec: John D O'Neill | Rep: June Tong | May 19, 2019



## RENEWAL Policy Information

July 1, 2019 to July 1, 2020 term  
 Property Policies in layers

Primary Layer, Part I:	<b>\$5,000,000</b> part of the primary \$10,000,000					TIV, \$68,424,156
Carrier:	First Specialty Insurance Corp, Swiss Re Excess & Surplus Property					
Perils:	"All Risk" excluding Equipment Breakdown/Boiler & Machinery					
	Deductible	Premium	Broker Fee	SL Tax/Fees	Part I Premium	
	\$500,000	\$322,000	\$5,000	\$10,304	<b>\$337,304.00</b>	
Primary Layer, Part II:	<b>\$5,000,000</b> part of the primary \$10,000,000					
Carrier:	Landmark American Ins, RSUI					
Perils:	"All Risk" excluding Equipment Breakdown/Boiler & Machinery					
	Deductible	Premium	Broker Fee	SL Tax/Fees	Part II Premium	
	\$500,000	\$322,000	\$5,000	\$10,304	<b>\$337,304.00</b>	

First Excess Layer, part I:	<b>\$5,000,000</b> part of \$10,000,000					
Carrier:	Westchester Surplus Lines Insurance Company					
Perils:	"All Risk" excluding Equipment Breakdown					
	Deductible	Premium	Broker Fee	SL Tax/Fees	Part I, total premium	
	\$500,000	\$64,515	\$500	\$2,064.48	<b>\$67,079.48</b>	
First Excess Layer, part II:	<b>\$5,000,000</b> , part of \$10,000,000					
Carrier:	Aspen Specialty Insurance Company, RSUI					
Perils:	"All Risk" excluding Equipment Breakdown					
	Deductible	Premium	Broker Fee	SL Tax/Fees	Part II, total premium	
	\$500,000	\$64,515	\$500	\$2,064.48	<b>\$67,079.48</b>	

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
 Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### RENEWAL Policy Information July 1, 2019 to July 1, 2020 term Property Policies in layers (Cont'd)

<b>Second Excess Layer:</b>	<b>\$10,000,000</b> excess \$20,000,000				
Carrier:	Hallmark Specialty Insurance Company				
Perils:	"All Risk" including Equipment Breakdown				
	Deductible	Premium	Broker & Policy Fee	SL Tax/Fees	Total Premium
	\$500,000	\$80,500	\$1,250	\$2,584	<b>\$84,334.00</b>

<b>Third Excess Layer, part I:</b>	<b>\$15,000,000</b> of \$30,000,000 excess				
Carrier:	One Beacon Insurance Company				
Perils:	"All Risk" including Equipment Breakdown				
	Deductible	Premium	Broker Fee	SL Tax/Fees	Total Premium
	\$500,000	\$75,000	\$500	\$2,400	<b>\$77,900.00</b>

<b>Third Excess Layer, part II:</b>	<b>\$15,000,000</b> of \$30,000,000 excess				
Carrier:	James River Casualty Company				
Perils:	"All Risk" including Equipment Breakdown				
	Deductible	Premium	Broker Fee	SL Tax/Fees	Total Premium
	\$500,000	\$75,000	\$500	\$2,400	<b>\$77,900.00</b>

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
 Exec: John D O'Neill | Rep: June Tong | May 19, 2019



**RENEWAL Policy Information**  
 July 1, 2019 to July 1, 2020 term  
 Property Policies in layers (Cont'd)

All <i>layers</i> total to:	<b>\$60,000,000</b>	Total Limits	Premium:	<b>\$1,048,900.96</b>
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Equipment Breakdown Carrier:	<b>\$60,000,000</b>	Limit Continental Casualty Co	Premium:	<b>\$29,200.00</b>
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	Total Premium:	<b>\$1,078,100.96</b>
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\*Please note, this is contingent on being loss free until the 7/1/19 renewal date and no events occurring, EQ, Hurricanes etc. In the event of an occurrence, the underwriters may need to reconsider their position. In all cases, the company quotes (plus the miscellaneous tax & fees) apply.

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority

Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Marketing Survey

#### Markets approached:

Allianz  
Alt Risk  
Aspen  
AWAC  
AXIS  
Beazley  
Berkley  
Colony  
Crum and Forster  
Endurance  
Everest  
Freberg  
Hartford  
Ironshore  
Markel  
Navigators  
One Beacon  
Rivington Partners  
RLI  
Rockhill  
SRI  
Starr  
Westchester  
XL Catlin  
Zurich

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority

Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Coverage Considerations

The following coverages are not purchased or handled by us. Please contact us if you would like a quote on any of these coverages.

<b>General Liability:</b> Bodily injury and/or property damage coverage as respects suits brought by third parties, which the Named Insured may be found legally obligated to pay
<b>Employee Benefits Liability:</b> Protects against suits by employees (or estate) for misinforming about benefits.
<b>Umbrella Liability:</b> Catastrophe liability coverage in excess of basic third party liability policies. (General Liability, Automobile, Employer Liability, etc.)
<b>International Property, Liability, Auto &amp; Foreign Voluntary Workers Compensation:</b> Exposures outside of the US and its territories. There are many countries that require local, admitted coverage for permanent locations.
<b>Flood and/or Earthquake:</b> Damage to real or personal property and resulting loss of earnings, etc.
<b>Business Interruption/Rental Income:</b> Loss of net profit, before taxes, plus continuing expense.
<b>Contingent Business Interruption/Extra Expense:</b> Loss of net profit, before taxes, resulting from damage or destruction of suppliers or customers.
<b>Off Premises Service Interruption - Power, Communication and Water:</b> Business Income Loss and Direct Damage.
<b>Extra Expense:</b> Expenses to continue operations after a loss, which are above those normal to the business.
<b>Valuable Papers:</b> Cost to reproduce or reconstruct valuable documents.
<b>Accounts Receivable:</b> Uncollectible receivables in event of a loss plus cost to reproduce and interest expense.
<b>Ordinance or Law Coverage on Building:</b> Enforcement of any ordinance or law regulating the construction, use or repair of property. Undamaged Portion of Building; Demolition; Increase Cost of Construction.
<b>Real &amp; Business Personal Property:</b> Direct physical loss to your building, office contents, equipment or stock, etc
<b>Landlord's Property:</b> If applicable, as a tenant, you may be contractually responsible to insure the building glass, fixtures, HVAC, and permanently attached machinery and equipment, etc.
<b>Spoilage:</b> Food, medicine and or chemical loss due to equipment breakdown.
<b>Fine Arts:</b> Damage or loss to property that is rare or has historic/artistic value.
<b>Ocean Cargo Coverage:</b> Covers shipments made to or from any place in the world when shipped at your own risk or on your behalf by others. It can also include Foreign & Domestic Inland Transit and Warehouse Coverage.
<b>Transit:</b> Domestic shipments made at your risk anywhere in the United States or Foreign Inland transit shipments outside of the US.
<b>Boilers and other Steam Pressure Vessels and System Breakdown/Equipment Breakdown:</b> Explosion or sudden and accidental breakdown and resultant loss of earnings, this can be extended to other equipment such as miscellaneous electrical apparatus, air conditioning equipment, etc.
<b>Data Processing Hardware and/or Media:</b> Direct damage and resulting extra expense.
<b>Plate Glass:</b> Breakage by any means.
<b>Water Damage:</b> Sewer and Drains Backup and Underground Water Seepage.
<b>Terrorism Risk Coverage:</b> Coverage for Certified Acts of Terrorism
<b>Fidelity:</b> Loss of money or other property from an employee's dishonest act.
<b>Depositors Forgery:</b> forgery or alteration of checks, etc. by anyone.

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority

Exec: John D O'Neill | Rep: June Tong | May 19, 2019



### Coverage Considerations Cont.

<b>Money &amp; Securities:</b> Loss of money or securities by any means.
<b>ERISA Bond:</b> Mandatory Dishonesty Coverage equal 10% of your pension plan assets.
<b>Computer and Funds Transfer Fraud:</b> Cybercriminals targeting business email and IT systems as entry points for fraud, data theft and other malicious activities. The attacks take a variety of forms; from malware to hackers posing as a CFO or controller asking an employee to wire funds. Include Social Engineering coverage as well.
<b>Social Engineering:</b> direct loss from the transferring, paying or delivering of money or securities by the intentional misleading of an employee by a person purporting to be a vendor, client, employee or authorized person through the use of a communication. This coverage may be added to either the security or privacy/cyber or crime policy.
<b>Hired &amp; Non-Owned Auto Liability:</b> Coverage for vehicle rented, leased or borrowed by the corporation for 3 <sup>rd</sup> party liability only.
<b>Hired Auto Physical Damage:</b> Property damage to a hired vehicle.
<b>Drive Other Car Coverage:</b> Liability for Named Individuals on an Automobile policy. (This coverage is necessary for employees, directors, officers, owners, and their families that do not have a personal Automobile policy).
<b>Commercial Automobile Coverage:</b> Physical loss/damage and Liability to owned business vehicles.
<b>Workers' Compensation Coverage:</b> This coverage is mandatory in <u>ALL STATES</u> if you have any employees. If any of your employees are not currently covered under Workers' Compensation, please notify us immediately.
<b>Stop Gap Liability:</b> Employers' Liability Coverage for Monopolistic Workers' Compensation States. This coverage is needed if you have payroll in any of the following Monopolistic States: ND, OH, WA, and WY.
<b>Disability Benefits Liability:</b> This coverage is mandatory in the states of New York, New Jersey, California, Hawaii, and Puerto Rico if you have any employees. Please notify our office immediately if you have employees in any of these states and currently do not have a Disability Benefits Liability Policy.
<b>Product Recall:</b> Covers expenses associated with recalling a product from the market. Product recall insurance is typically purchased by manufacturers such as food and beverage, toy and electronics companies to cover costs such as customer notification, shipping costs and disposal costs.
<b>Restaurant Recovery Insurance/Food Contamination, Tampering, Publicity:</b> Accidental contamination or any publicity in connection with an actual contamination; Malicious tampering (i.e. glass intentional put into bread); Product extortion (i.e. threat by disgruntled employee to contaminate); Adverse publicity and baseless adverse publicity.
<b>Product Contamination:</b> Provides coverage for recall-related expenses, loss of gross profits, rehabilitation expense and crisis response in the event of product tampering and accidental product contamination.
<b>Fiduciary Liability:</b> Protects the administrators of ERISA plans against 3rd party suits alleging wrongful management or breach of duties concerning the plan assets.
<b>Professional Liability:</b> Any economic damages resulting from alleged negligence or failure to render your professional services to others.
<b>Media Liability:</b> Protects against claims alleging defamation, libel, slander, infringement of trademark and copyright, invasion of privacy arising from any content created and disseminated by you whether electronically or in print.
<b>Intellectual Property:</b> Provides coverage for infringement of patent, copyright, trademark, service mark or trade name or unfair competition based upon actual or alleged infringement of patent, copyright, trademark, service mark or trade name.

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority  
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### Coverage Considerations Cont.

**Security & Privacy Liability/Cyber:** Protects against claims alleging a failure in maintaining your network security and the private information of others. This policy also provides reimbursement for expenses directly incurred by you including forensic costs, statutory notification, and credit monitoring.

**Employment Related Practices Liability:** Protects against suits by employees including former and prospective employees alleging wrongful termination, discrimination, and sexual harassment. Also may be able to include wage and hour claims and third party coverage. These types of losses are excluded from general liability and workers compensation policies.

**Directors and Officers Liability:** Affords protection for Directors & Officers (profit & non-profit) as respects to their business decisions for the corporation.

**Employed Lawyers Liability:** coverage that is tailored specifically to in-house counsel which will protect in-house counsel in the event a claim or suit alleges wrongful conduct on their part in the capacity as legal counsel to the company.

**Group Travel:** Accidental death or dismemberment coverage for business or pleasure travel.

**Kidnap and Ransom:** Reimbursement for monies paid to kidnappers or extortionists.

**Environmental Impairment Liability:** Pollution Liability from contamination of an environment by substances regarded as pollutants (an irritant or contaminant, whether in solid, liquid, or gaseous form, including-when they can be regarded as an irritant or contaminant-smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste).

**Tank Liability:** 3<sup>rd</sup> party liability and clean-up costs for above or underground storage tanks

**Fine Art Title Insurance:** Object specific coverage against questions of legal ownership, government seizure and liens from previous owners. Policy provides for defense costs in addition to insuring the value of an artwork.

#### Available Life and Health Products:

- Employee Benefits programs
- Life (Permanent and Term)
- Key Person/Buy-Sell/Deferred Compensation
- Estate Planning
- Long Term Care
- Disability Key person/Buy-Out/Overhead Expense
- Annuities
- Asset Protection
- 100% Executive Medical Reimbursement Plan.

#### Available Coverages for Individuals:

- Homeowners
- Co-ops
- Condominiums
- Vacation and Second Residence
- Excess Liability Automobiles
- Aircraft, Watercraft
- Jewelry and Fine Arts

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## 2019 Property - Insurance Summary

For: South Bayside Waste Management Authority

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### Office Locations

<b>Risk Strategies Company</b> 160 Federal Street • Boston, MA 02110 (617) 330-5700				
<b>Atlanta, GA</b> (678) 690-5990	<b>Baltimore, MD</b> (410) 561-3593	<b>Birmingham, AL</b> (205) 979-7389	<b>Boston, MA</b> (617) 330-5700	<b>Boston Metro, MA</b> (781) 986-4400
<b>Chicago, IL</b> (312) 506-8860	<b>Cleveland, OH</b> (877) 862-4755	<b>Cocoa, FL</b> (321) 459-9905	<b>Dallas, TX</b> (214) 503-1212	<b>Estero, FL</b> (239) 949-1888
<b>Fort Lauderdale, FL</b> (954) 525-0582	<b>Hollywood, FL</b> (954) 963-6666	<b>Irvine, CA</b> (949) 242-9240	<b>Long Island, NY</b> (516) 858-5770	<b>Los Angeles, CA</b> (818) 623-5400
<b>Marco Island, FL</b> (239) 963-2344	<b>Memphis, TN</b> (901) 820-0400	<b>Miami, FL</b> (954) 399-5243	<b>Miami, FL</b> (305) 446-2271	<b>Minneapolis, MN</b> (612) 766-9780
<b>New Rochelle, NY</b> 877-862-4755	<b>New York, NY</b> (212) 867-3550	<b>Nashville, TN</b> (615) 383-0072	<b>Newport, RI</b> (401) 619-4790	<b>Newport Beach, CA</b> (866) 532-7490
<b>Northbrook, IL</b> (847) 412-1013	<b>Portsmouth, NH</b> (603) 778-8985	<b>Providence, RI</b> (401) 831-1463	<b>R. Palm Beach, FL</b> (561) 784-5445	<b>Sacramento, CA</b> (916) 367-4310
<b>San Diego, CA</b> (858-792-4000	<b>San Francisco, CA</b> (650) 762-0400	<b>Sarasota, FL</b> (941) 929-1598	<b>Schenectady, NY</b> (518) 377-4904	<b>Teaneck, NJ</b> (201) 837-1100
<b>Tampa, FL</b> (813) 287-8300	<b>Worcester, MA</b> (508) 798-0893			

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