COUNTY OF SANTA CRUZ, CALIFORNIA

Schedule of Insurance in Effect June 30, 2004

<u>COVERAGE</u>	DETAILS OF COVERAGE	<u>LIMITS</u>
Property	CSAC-EIA Deductible All Risk Limits (portion of limits are shared) Earthquake Limits (portion of limits are shared)	\$ 5,000 300,000,000 115,000,000
Boiler and Machinery	Boiler and Machinery coverage included effective March 2004 \$5,000 deductible except: Earthquake - 5% of total unit values per occurance: building/contents Flood - 2% of total unit values per occurance: building/contents	
Crime Bond Blanket Program	National Union Fire Insurance Co. Faithful Performance Bond (covers failure to faithfully perform duties and employee dishonestly.) Includes all employees and Treasurer. \$25,000 deductible.	10,000,000
Non-owned aircraft	Old Republic Insurance Includes passengers bodily injury and property damage combined each occurance Medical Expense/passenger	5,000,000
Worker's Compensation	CSAC-EIA \$500,000 SIR deductible per occurrence	
Employer's Liability	American Re-Insurance For Workers' Compensation For Employer's Liability	50,000,000 10,000,000
HSA Malpractice and General Liability	CSAC-EIA Pooled Program Comprehensive hospital professional and general liability for HSA staff and operations	TBD
Fine Arts	ABD The Travelers \$500 deductible	125,000
Mental Health Van Auto Insurance	Non-Profits United Vehicle Insurance Pool Auto Liability Insurance Sublimits: Medical Payment Uninsured Motorist, Comprehensive/Collision \$500 deductible	1,000,000 5,000 1,000,000
Excess Liability	CSAC-Excess Insurance Authority Excess Liability Insurance \$1,000,000 Self-Insured Retention	15,000,000
Optional Excess	TBD 10 Million xs 15 Million	
County Fire Auto & Liability Insurance	American Alternative Insurance Co. (VFIS) Includes property insurance for County owned fire stations inluding contents, business interruption, money & securities, boiler & machinery, \$1,000 deductible Host Liquor Liability (included in GL)	3,000,000
	Auto Liability Sublimits: Uninsured/Underinsured	1,000,000 60,000