



**NORTH CAROLINA**

**ASSOCIATION OF COUNTY COMMISSIONERS**

**NCACC Risk Management**

**Covering the Counties that cover our state**

## **NCACC LIABILITY AND PROPERTY POOL COUNTY MEMBERS**

**Liability and Property Coverage Instructions**

**NCACC Risk Management**

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# INSTRUCTIONS FOR COMPLETION OF **SEPARATE** RENEWAL APPLICATION

L&P Application is now in an Excel Workbook. All addendums & excess information are also included in the workbook (with instructions).

1. Complete all portions of the Liability and Property Application (in Excel) that apply to your County – **Excel format is imperative.**
2. **Review**, update, and return the Excel Spreadsheets for your Property Schedule, Inland Marine (Equipment) Schedule and Vehicle Schedule.

Indicate changes by highlighting the items or sections of the spreadsheet using the “Traffic Light” method.



**RED:** Indicates that an item or coverage is to be deleted.

**YELLOW:** Indicates coverage is still desired but a change has been made to the item.

**GREEN:** Indicates a new item or coverage.

3. If a County desires physical damage coverage on any **owned** dams, piers, wharves, docks or bridges, please complete the green tab titled “***(Prop.) Piers, Docks, etc***”.
4. **EXCESS LIABILITY LIMITS:**  
If a County desires Liability Limits **greater than \$2,000,000**, complete the applicable sections of the first Purple Tab titled “***(Excess Liability) Exposures***” in the excel version of the L&P Renewal Application. In addition, if the County also has a **dam** then complete the second purple tab titled “***(Excess Liability) Dams***” in the excel version of the L&P Renewal Application. **Additional contribution will be required.**
5. **EXCESS CYBER COVERAGE:**  
If a County desires **Excess Cyber Coverage** greater than the \$1,000,000 limit provided, complete the blue tab titled “***Excess Cyber Liability***” in the excel version of the L&P Renewal Application. **Additional contribution will be required.**
6. **EMAIL** the completed application (kept in Excel format) and schedules (also kept in Excel format) to your Underwriter.

## **SUMMARY OF REQUIRED DOCUMENTS:**

L&P Renewal Application (return in Excel format – *no signature required*)  
Excel Property & Property in the Open Schedule  
Excel Inland Marine Schedule  
Excel Auto Schedule

## SECTION I: PROPERTY

**Flood coverage for those properties located within a 100 year Flood Zone should be placed with the National Flood Insurance Program. The Pool provides coverage excess of that placed in the National Flood Insurance Program.**

For all other properties, Flood coverage is provided by the Pool subject to applicable deductibles and sublimits.

### **The following types of property should be included on your property schedule:**

1. Your buildings and the contents within.
2. Your contents in buildings you lease from others.
3. Buildings you lease from others that have replacement values > \$100,000.
4. Your property or structures in the open such as water towers, fences, park equipment and bleachers etc.
5. Your historical properties and/or districts.

## SECTION II: INLAND MARINE/EQUIPMENT

**A copy of the current schedule on file has been emailed to you. The renewal schedule is required annually to identify all equipment and miscellaneous property insured.**

### **The following types of property should be included on your Inland Marine schedule:**

**Mobile Equipment:** "Mobile Equipment" means any of the following categories of land vehicles, including any attached machinery or equipment. If the vehicle or piece of equipment is subject to financial responsibility laws (requires a tag for highway use), it is considered automobile and should be listed with that schedule.

#### **ADDITIONAL MOBILE EQUIPMENT:**

**Unlicensed Trailers:** Any trailer licensed for road use must be covered under the Automobile portion of the policy. Any other trailers (unlicensed for road use) should be included in your Inland Marine schedule.

**Boats:** The coverage provided by the Pool is intended to cover scheduled boats owned by you that are **less than 26 feet** in length. Please include below a description of each boat you own.

**If you own a boat that is over 26' in length, you must request an endorsement modifying your coverage to include the boat. It is excluded from coverage unless specifically referred for an exception.**

**K-9s and horses you own. (Please include chip number.)**

**Fine Arts:** Fine Arts includes private or public collections of pictures, tapestries, valuable rugs, statuary, antique furniture, rare porcelains, books and other valuable items. **Fine Arts does not include jewelry, furs, gold, silver, precious and semi-precious stones.** The appraisal value should be reported. In the absence of the appraised value, the fair market value should be reported. **You must schedule all items over \$100,000 in value and you should have an appraisal on file. Please show the location of your Fine Arts.**

**MISCELLANEOUS EQUIPMENT:** Includes equipment NOT normally attached to police, rescue and EMT vehicles (portable phones, radios, bulletproof vests, etc.), as well as lawnmowers and other outdoor maintenance equipment, jet skis, signs, etc. (It is designed to catch any items that are not already included as scheduled mobile equipment.)

Miscellaneous equipment should be reported by category, where applicable. For example, 20 portable radios @ \$500 each = Total Value of \$10,000. **Items that have an individual value greater than \$25,000 should be listed separately. Please add these to your Inland Marine schedule.**

**COMMUNICATION TOWERS AND ATTACHED EQUIPMENT:** Please describe any tower including height, construction, location and replacement value on your Inland Marine schedule.

### **SECTION III: GENERAL LIABILITY**

**Please complete every item of the EXPOSURE CHECKLIST to show whether an exposure exists, if the exposure is operated by the county and is intended to be included in coverage, or if the exposure is operated by someone other than the county and is not intended to be included in coverage. The Pool does not intend to provide coverage where no exposure exists, or where the exposure is operated and insured by others.**

**This application is not to be used to extend coverage to separate non-profit corporations.**

### **SECTION IV: AUTOMOBILE**

**Your schedule of vehicles should include all owned and long-term leased vehicles that are licensed for road use.** Included, is a copy of your most recent Automobile Schedule. Please make any necessary corrections on the schedule, and return the amended schedule with this application.

**EMERGENCY VEHICLE REPLACEMENT COST PHYSICAL DAMAGE COVERAGE (Applies to model years 4 years old or newer only):**

In order to be reimbursed for the Replacement Cost of an Ambulance, Fire Truck or Specialized Vehicle, a replacement cost for that vehicle must be reported. **If you do not report a replacement cost for the vehicle or the vehicle is older than model 4 years old, your coverage will default to Actual Cash Value in the event of a loss.**

### **SECTION V: CRIME**

**Coverage is not provided for any employee who is required to carry a statutory bond.**

Please select one of the two per loss occurrence limits in the application.

### **SECTION VI: PUBLIC OFFICIALS**

Your Public Officials contribution is based on population.

Please complete the Summary of Boards, Commissions and Authorities to show whether or not a board, commission or authority exists, and whether coverage is intended to be provided by the Pool or if coverage is provided elsewhere.

If you do not complete the checklist portion of the application to show that you intend to cover a specific board, then should a claim occur, we will assume that coverage is placed elsewhere and coverage may not apply.

**The Addendum section must be completed annually for coverage to apply.**

Coverage is available for entities and non-profit corporations under the county's coverage with certain conditions. These entities and non-profit corporations must be separately underwritten before coverage can apply.

If coverage is to be included, please schedule all entities and non-profit corporations which you would like included. Please indicate legal status, and include the most recent budget, Articles of Incorporation and Bylaws. For coverage to apply to an entity or for non-profit scheduled, you must receive written confirmation of coverage. Please understand that by adding additional entities to your coverage you are diluting the County's limit of liability should both of you be involved in the same claim.

## **SECTION VII: LAW ENFORCEMENT**

**THIS SECTION MUST BE COMPLETED ANNUALLY.**

Please complete the Summary of Exposures list. Although Animal Control Officers or Humane Officers may not be under the jurisdiction of the Sheriff's Department, we ask that you complete the section below to indicate number and the Department where they are employed. Each Full Time Employee should be counted as one Full Time Equivalent. For part-time persons, the total number of annual hours should be divided by 2,000 to determine the number of Full Time Equivalents.

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Please return the **completed application** to via email in Excel format (NO PDF) along with your property, inland marine, and auto schedules.