



**Named Member:**

Aerotropolis Regional Transportation Authority  
c/o CliftonLarsonAllen LLP  
8390 East Crescent Parkway, Suite 300  
Greenwood Village, CO 80111

**Broker of Record:**

T. Charles Wilson Insurance Service  
384 Inverness Parkway  
Suite 170  
Englewood, CO 80112

| Coverage No. | Entity ID | Effective Date | Expiration Date | Invoice Date |
|--------------|-----------|----------------|-----------------|--------------|
| POL-0005175  | 61647     | 1/1/2021       | EOD 12/31/2021  | 10/19/2020   |

| Coverage                                | Contribution   |
|---|----------------|
| Hired Auto Physical Damage              | \$ 65.00       |
| Non-Owned Auto Liability                | \$ 132.00      |
| General Liability                       | \$ 676.00      |
| No-Fault Water Intrusion & Sewer Backup | \$ 36.00       |
| Crime                                   | \$ 169.00      |
| Public Officials Liability              | \$ 487.00      |
| <b>Total Contribution</b>               | <b>\$1,565</b> |

*The following discounts are applied (Not applicable to minimum contributions):*

*10% Direct Discount*

**Please include a copy of the invoice with your check.**

**Please Remit Payment to:**

Colorado Special Districts Property and Liability Pool  
PO Box 1539  
Portland, OR 97207-1539

**Payment Due Upon Receipt**

**Payment evidences acceptance of this coverage. NOTE: Terms of the Intergovernmental Agreement require timely payment to prevent automatic cancellation of coverage. Only the Colorado Special Districts Property and Liability Pool Board of Directors can extend the cancellation provision.**



## Public Entity Liability and Auto Physical Damage Certificate Holder Declaration

**Master Coverage Document Number:** CSD Pool – CTC 01 01 2018 and CSD Pool PEL 01 01 21

**Certificate Number:** POL-0005175

**Coverage Period:** 1/1/2021 to EOD 12/31/2021

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Coverage is provided only for those coverages indicated below for which a contribution is shown.

| Coverage   | Per Occurrence Limit                           | Annual Aggregate Limit | Deductible  | Contribution |
|--|--|------------------------|-------------|--------------|
| <b>Public Entity Liability Coverage including:</b>       | \$2,000,000                                    | None                   |             |              |
| General Liability  | Included                                       | None                   | None        | \$676        |
| Medical Payments - Premises                              | \$10,000                                       | None                   | None        | Included     |
| Employee Benefits Liability                              | Included                                       | None                   | None        | Included     |
| Public Officials Liability                               | Included                                       | None                   | \$1,000     | \$487        |
| Employment Practices Liability                           | Included                                       | None                   | *\$100,000  | Included     |
| Pre Loss Legal Assistance                                | \$3,500  | \$7,000                | None        | Included     |
| No-Fault Water Intrusion & Sewer Backup                  | \$200,000 limited to \$10,000 Any One Premises | ***\$1,000,000         | \$500       | \$36         |
| Cyber  | \$200,000                                      | **\$200,000            | \$1,000     | Included     |
| Fiduciary Liability                                      | \$200,000                                      | **\$200,000            | \$1,000     | Included     |
| Excess Liability - Coverage agreements A,B,C,D           | No Coverage                                    | No Coverage            | N/A         | No           |
| Auto Liability   | No Coverage                                    | No Coverage            | N/A         | No           |
| Medical Payments – Auto                                  | No Coverage                                    | No Coverage            | N/A         | No           |
| Non-Owned and Hired Auto Liability                       | Included                                       | None                   | None        | \$132        |
| Uninsured/Underinsured Motorists                         | No Coverage                                    | No Coverage            | N/A         | No           |
| <b>Auto Physical Damage</b>                              | No Coverage                                    | No Coverage            | N/A         | No           |
| Hired Auto Physical Damage                               | \$50,000                                       | N/A                    | \$500/\$500 | \$65         |
| Auto Physical Damage - Employee Deductible Reimbursement | \$2,500  | N/A                    | None        | Included     |

**Total Contribution** 1,396.00

\*Employment Practices Liability Deductible: 50% of loss including Indemnity and Legal Expenses subject to a maximum deductible of \*\$100,000 each occurrence.


\*\*A \$5,000,000 All Member Annual Aggregate Limit shall apply to Cyber.

\*\*A \$1,000,000 All Member Annual Aggregate Limit shall apply to Fiduciary Liability.

\*\*\*No-Fault Water Intrusion & Sewer Backup has \$1,000,000 All Member Annual Aggregate Limit.

**Additional Endorsements applicable to Member:**

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Public Entity Liability Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by:  \_\_\_\_\_  
 Authorized Representative

Date: 10/19/2020

**Comprehensive Crime Certificate Holder Declaration**

**Master Coverage Document Number:** CR 00 26 11 15

**Certificate Number:** POL-0005175

**Named Member:**

Aerotropolis Regional Transportation Authority  
c/o CliftonLarsonAllen LLP  
8390 East Crescent Parkway, Suite 300  
Greenwood Village, CO 80111

**Insurer:** Fidelity and Deposit Company of Maryland

**Coverage Period:** 1/1/2021 to EOD 12/31/2021

**Broker of Record:**

T. Charles Wilson Insurance Service  
384 Inverness Parkway  
Suite 170  
Englewood, CO 80112

**Covered ERISA Plan:**

**Covered Designated Agent(s):**


**Coverage Limits:**

|  |                                       |
|--|---------------------------------------|
| <b>Public Employee Dishonesty Coverage:</b>                        | \$10,000                              |
| Limit is Per Loss  |                                       |
| Faithful Performance of Duty                                       |                                       |
| Officers, Directors, and Trustees                                  |                                       |
| Welfare and Pension Plan ERISA Compliance if Covered Plan is shown |                                       |
| Volunteer Workers as Employees                                     |                                       |
| <b>Forgery or Alteration Coverage:</b>                             | \$10,000                              |
| <b>Theft, Disappearance, and Destruction Coverage:</b>             | \$10,000                              |
| Inside Premises  |                                       |
| Outside Premises   |                                       |
| <b>Computer and Funds Transfer Fraud Coverage:</b>                 | \$10,000                              |
| <b>Debit, Credit or Charge Card Forgery Coverage:</b>              | \$10,000                              |
| <b>Money Orders and Counterfeit Paper Currency Coverage:</b>       | \$10,000                              |
| <b>Fraudulent Impersonation Coverage:</b>                          | \$10,000                              |
| <b>Crime Deductible:</b>   | \$250                                 |
| <b>Fraudulent Impersonation Deductible:</b>                        | 20% of Fraudulent Impersonation Limit |
| <b>Contribution:</b>   | \$169                                 |

**Policy Forms:**

- CR 00260506 Government Crime Policy
- CR 25070300 Include Specified Directors or Trustees on Committee as Employees
- CR 25080300 Include Specified Non-Compensated Officers as Employees
- CR 25090300 Include Volunteer Workers as Employees
- CR 25190506 Add Faithful Performance of Duty
- CR 25120300 Include Treasurers or Tax Collectors as Employees
- CR 02151104 Colorado Changes
- CR 25200300 Debit, Credit or Charge Card Forgery
- CR 25020506 Include Designated Agents as Employees, when listed
- CR 04171115 Fraudulent Impersonation

**This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Master Comprehensive Crime Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Policy Document for actual coverage, terms, conditions, and exclusions.**

Countersigned by:  \_\_\_\_\_  
Authorized Representative

## Identity Recovery Certificate Holder Declaration

**Master Coverage Policy Number:**  
Colorado Special Districts 2009 CP IDR Form 01 01 20

**Insurer:**  
The Hartford Steam Boiler Inspection  
and Insurance Company

**Certificate Number:** POL-0005175

**Coverage Period:** 1/1/2021 to EOD 12/31/2021

**Named Member:**  
Aerotropolis Regional Transportation Authority  
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**Broker of Record:**  
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Suite 170  
Englewood, CO 80112

**Member:**

All permanent employees and District Board members participating in the Colorado Special Districts Property and Liability Pool; Special District Association of Colorado staff and Board of Directors.

**Coverage:**

Reimbursement coverage for expenses arising from a defined "Identity Theft" event. Including: legal fees for answer of civil judgements and defense of criminal charges; phone, postage, shipping fees; notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.

This coverage does not reimburse the member for monies stolen or fraudulently charged to the member, and excludes loss arising from the member's fraudulent, dishonest or criminal act.

**Annual Aggregate Limit per Member:** \$35,000

Case Management Service Expenses - does not reduce the limit available

Legal Costs - reduces the limit available

**Sub Limits:**

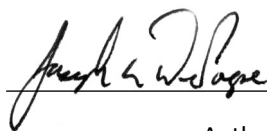
|         |                                 |
|---------|---------------------------------|
| \$5,000 | Lost Wages and Child/Elder Care |
| \$1,000 | Mental Health Counseling        |
| \$1,000 | Miscellaneous Expenses          |

**Coverage Trigger:** Coverage is provided on a discovery basis with a 60-day reporting requirement

**Claims:** For Recovery Assistance and Counseling, please call 1-800-945-4617

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Identity Recovery Coverage Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage document for actual coverage, terms, conditions, and exclusions.

Countersigned by:



Authorized Representative

Date: 10/19/2020

**Annual Comparison of 2021 and 2020 contributions.**  
**Loss Ratios based on participation years from 2013 to 2020**

**Aerotropolis Regional Transportation Authority**

| Year         | Contribution |
|--------------|--------------|
| 2021         | \$1,565.00   |
| 2020         | \$1,531.00   |
| Difference   | \$34.00      |
| % Difference | 2.22%        |

| General Liability | Contribution | TOE          |
|-------------------|--------------|--------------|
| Yr. 2021          | \$676.00     | \$173,500.00 |
| Yr. 2020          | \$676.00     | \$173,500.00 |
| Difference        |              | \$0.00       |
| % Difference      |              | 0.00%        |
| Loss Ratio        | 0.00%        |              |

| Equipment Breakdown | Contribution |
|---------------------|--------------|
| Yr. 2021            | \$0.00       |
| Yr. 2020            | \$0.00       |
| Difference          | \$0.00       |
| % Difference        | 0.00%        |
| Loss Ratio          | 0.00%        |

| Auto Liability | Contribution | Auto Count |
|----------------|--------------|------------|
| Yr. 2021       | \$132.00     | 0          |
| Yr. 2020       | \$132.00     | 0          |
| Difference     | \$0.00       | 0          |
| % Difference   | 0.00%        | 0.00%      |
| Loss Ratio     | 0.00%        |            |

| Crime        | Contribution |
|--------------|--------------|
| Yr. 2021     | \$169.00     |
| Yr. 2020     | \$135.00     |
| Difference   | \$34.00      |
| % Difference | 25.19%       |
| Loss Ratio   | 0.00%        |

| Auto Physical Damage | Contribution | TIV    |
|----------------------|--------------|--------|
| Yr. 2021             | \$65.00      | \$0.00 |
| Yr. 2020             | \$65.00      | \$0.00 |
| Difference           | \$0.00       | \$0.00 |
| % Difference         | 0.00%        | 0.00%  |
| Loss Ratio           | 0.00%        |        |

| Public Officials Liability | Contribution | EE Count |
|----------------------------|--------------|----------|
| Yr. 2021                   | \$487.00     | 0        |
| Yr. 2020                   | \$487.00     | 0        |
| Difference                 | \$0.00       | 0        |
| % Difference               | 0.00%        | 0.00%    |
| Loss Ratio                 | 0.00%        |          |

| Property Incl IM | Contribution | TIV    |
|------------------|--------------|--------|
| Yr. 2021         | \$0.00       | \$0.00 |
| Yr. 2020         | \$0.00       | \$0.00 |
| Difference       | \$0.00       | \$0.00 |
| % Difference     | 0.00%        | 0.00%  |
| Loss Ratio       | 0.00%        |        |

| Excess Liability | Contribution |
|------------------|--------------|
| Yr. 2021         | \$0.00       |
| Yr. 2020         | \$0.00       |
| Difference       | \$0.00       |
| % Difference     | 0.00%        |
| Loss Ratio       | 0.00%        |

| Earthquake   | Contribution |
|--------------|--------------|
| Yr. 2021     | \$0.00       |
| Yr. 2020     | \$0.00       |
| Difference   | \$0.00       |
| % Difference | 0.00%        |
| Loss Ratio   | 0.00%        |

| Flood        | Contribution |
|--------------|--------------|
| Yr. 2021     | \$0.00       |
| Yr. 2020     | \$0.00       |
| Difference   | \$0.00       |
| % Difference | 0.00%        |
| Loss Ratio   | 0.00%        |

| No Fault     | Contribution |
|--------------|--------------|
| Yr. 2021     | \$36.00      |
| Yr. 2020     | \$36.00      |
| Difference   | \$0.00       |
| % Difference | 0.00%        |
| Loss Ratio   | 0.00%        |

**General Liability Schedule  
Transit District**

**Policy Number:** POL-0005175

**Coverage Period:** 1/1/2021 - EOD 12/31/2021

**Named Member:** Aerotropolis Regional Transportation Authority

**Broker:**

| Code | Description   | Unit    | Amount     | Effective Date | Expiration Date |
|------|---|---------|------------|----------------|-----------------|
| 341  | 341-Club/Recreation/Camp Volunteers                                       | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 345  | 345-General Volunteers  | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 348  | 348-Number of Board Members   | Total   | 5.00       | 1/1/2021       | 12/31/2021      |
| 366  | 366-Total Payroll   | Dollars | 0.00       | 1/1/2021       | 12/31/2021      |
| 4    | 4-Maximum Bond Issued   | Dollars | 0.00       | 1/1/2021       | 12/31/2021      |
| 215  | 215-Buildings & Premises Occupied by District                             | Sq. Ft. | 0.00       | 1/1/2021       | 12/31/2021      |
| 270  | 270-Number of Aboveground Storage Tanks (excluding water tanks)           | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 420  | 420-Vacant Land   | Acres   | 0.00       | 1/1/2021       | 12/31/2021      |
| 5    | 5-Number of Bonds Issued  | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 98   | 98-Additional First Named Members   | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 105  | 105-Total Operating Expenses - Any other                                  | Dollars | 0.00       | 1/1/2021       | 12/31/2021      |
| 900  | 900-Services Contracted out to Others                                     | Dollars | 140,300.00 | 1/1/2021       | 12/31/2021      |
| 342  | 342-Day Care Volunteers   | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 344  | 344-Event Organizer Volunteers  | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 350  | 350-Number of Permanent Employees - Full-Time                             | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 351  | 351-Number of Permanent Employees - Part-Time                             | 0       | 0.00       | 1/1/2021       | 12/31/2021      |
| 998  | 998-Number of District sponsored Events/Fundraisers – With Alcohol Served | Total   | 0.00       | 1/1/2021       | 12/31/2021      |
| 999  | 999-Prior Acts Coverage Under a Previous "Claims Made" Policy             | 0       | 0.00       | 1/1/2021       | 12/31/2021      |
| 142  | 142-Total Operating Expenses - Transit                                    | Dollars | 173,500.00 | 1/1/2021       | 12/31/2021      |

|     |   |       |      |          |            |
|-----|---|-------|------|----------|------------|
| 997 | 997-Number of district sponsored Events/Fundraisers - No Alcohol Served | Total | 0.00 | 1/1/2021 | 12/31/2021 |
|-----|---|-------|------|----------|------------|

**If your district has exposures not listed on the General Liability schedule above, such as airplanes, security staff, bridges, drones, etc., please furnish details. Certain activities may be excluded or restricted.**

## Excess Liability Options Proposal For 2020

### This Proposal Does Not Bind Coverage

This report demonstrates what it would cost your district to increase coverage from your current limit of liability to a higher limit.

**Named Member:** Aerotropolis Regional Transportation Authority

**Certificate Number:** POL-0005175

| <u>Excess Limit</u> | <u>Annual Excess Contribution</u> | <u>Change in Contribution</u> |
|---------------------|-----------------------------------|-------------------------------|
| \$1,000,000         | \$330                             | \$330                         |
| \$2,000,000         | \$570                             | \$570                         |
| \$3,000,000         | \$810                             | \$810                         |
| \$4,000,000         | \$1,020                           | \$1,020                       |
| \$5,000,000         | \$1,250                           | \$1,250                       |
| \$6,000,000         | \$1,500                           | \$1,500                       |
| \$7,000,000         | \$1,750                           | \$1,750                       |
| \$8,000,000         | \$2,000                           | \$2,000                       |

**Note: This is not your Coverage Document. It was created solely for informational purposes.**

Monday, October 19, 2020



## **Renewal Documents and Invoice January 1, 2020 to EOD December 31, 2020**

Acceptance of this coverage is evidenced only by payment of the enclosed invoice by January 1, 2020. Please review the attached Coverage Contribution instructions for details about your payment.

The following renewal documents are enclosed where applicable:

1. Invoice: Payment is due upon receipt. Please return a copy of the invoice with your payment to ensure that it is applied correctly.
2. Coverage Declaration Pages: Limits and deductible descriptions for all coverage provided. Full coverage manuals are available on your dashboard or at [csdpool.org/documents](https://csdpool.org/documents).
3. Schedules: The list of exposures and values.
4. Certificates of coverage: Originals are mailed directly to the Certificate Holders.
5. Automobile identification cards: Hard copies will be mailed.
6. Quote for Excess Liability limits: Limits of up to \$8 million, in excess of the primary \$2 million Liability limit, are available. We recommend higher limits primarily due to special districts' unlimited liability to federal civil rights, discrimination, harassment, whistle blowing, and other employment-related practices
7. Net loss ratio comparison report by line of coverage: A comparison of losses over the last two years.



## **Renewal Notice**

The annual contribution for your coverage with the Pool is due upon receipt of the invoice. To make a payment, please mail your check to

Colorado Special Districts Property & Liability Pool  
PO Box 1539  
Portland, OR 97207

For express or overnight mail services, please use the address below:

McGriff, Seibels & Williams, Inc.  
1800 SW 1<sup>st</sup> Ave, Suite 400  
Portland, OR 97201

Please include a copy of the invoice with your payment to ensure that it is accurately applied.

The Pool does not accept credit card payments; however, if you would like to make payment via wire transfer, please let us know and we will be happy to provide you with the wiring instructions.

Please be advised that in accordance with the Intergovernmental Agreement (IGA), automatic expulsion will occur on the 60<sup>th</sup> day should your account not be current. If you wish to reinstate your district's coverage after cancellation has occurred, a \$100 reinstatement fee will apply.

If your district requires a payment extension, please submit a request in writing by December 1, 2019 for consideration by the CSD Pool Board of Directors.

Another requirement for maintaining coverage with the Pool is adoption of the IGA and Resolution by each District's Board of Directors. The signed and executed agreements must be on file with the Pool Administrator within 60 days of initial binding of coverage with the Pool. This document is not required each year at renewal.

Finally, all members in the Pool must be members in good standing with the Special District Association of Colorado (SDA). The CSD Pool will non-renew coverage if the SDA determines that your membership dues are not current.

For billing questions, please contact Henry Atkinson at [hatkinson@mcgriff.com](mailto:hatkinson@mcgriff.com) or 503-943-6625.