



AN EXPLANATION OF OMAG COVERAGES

1) BODILY INJURY & PROPERTY DAMAGE - Coverage A & B

This coverage protects the municipality, its employees and elected officials from Bodily Injury and Property Damage claims filed against the municipality by a third party.

2) PERSONAL INJURY - Coverage C

This coverage protects the municipality, its employees and elected officials from claims filed against the municipality by a third party for injury including emotional distress, inconvenience, annoyance, etc.

3) ERRORS & OMISSIONS - Coverage D

This coverage protects the municipality, its employees and elected officials from claims filed against the municipality by a third party for Errors and Omissions involving alleged breach of duties as defined in the plan document.

4) AUTOMOBILE LIABILITY - Coverage E & F

This coverage protects the municipality, its employees and elected officials against Bodily Injury, Personal Injury and Property Damage claims filed against the municipality by a third party arising from the operation of the municipality's insured/scheduled autos.

5) HIRED AND NON-OWNED AUTO LIABILITY

Automobile liability coverage is extended to claims filed on vehicles that are not owned by the municipality but are used in the conduct of the operation of the municipality. This coverage applies to claims on an excess basis over the automobile owner's policy.

6) AUTOMOBILE PHYSICAL DAMAGE - Coverage G

This coverage protects the municipality for damage to their own autos. The auto schedule will indicate coverages provided such as: comprehensive, specified perils, or collision. The deductible will be listed on the auto schedule.

7) HIRED AUTO PHYSICAL DAMAGE

Auto Physical Damage coverage is extended to hired autos that are leased, hired, rented, or borrowed on behalf of the named plan member, provided that such autos are not owned by an employee or agent of the named plan member. However, hired autos does not mean autos loaned to a plan member for more than thirty (30) days for police and fire.

8) EQUIPMENT PHYSICAL DAMAGE - Coverage H

This coverage protects the municipality for damage to their scheduled equipment. The equipment must be listed on the auto/miscellaneous equipment or the mobile equipment schedule for coverage to apply. Deductibles will be shown on each schedule.

9) POLLUTION DAMAGE - Coverage I

This coverage provides legal liability protection for claims filed against the municipality for property damage and clean-up expenses resulting from a covered pollution incident as defined in the plan document.

**10) DEFENSE REIMBURSEMENT FOR INVERSE CONDEMNATION,
ANNEXATION/DEANNEXATION, ZONE AND**

BOARD OF ADJUSTMENT MATTERS – Coverage J

This coverage will reimburse a plan member for 50% of its legal expenses and costs up to a maximum of \$10,000 after the plan member has paid \$5,000 in accordance with the plan document.

11) CYBER LIABILITY AND DATA BREACH RESPONSE – COVERAGE K

This coverage provides protection against electronic data breaches and the response associated with the breach. This coverage is provided in a separated plan document.

**12) LEGAL DEFENSE COVERAGE FOR WORKERS' COMPENSATION RETALIATION CLAIMS –
Coverage L**

This coverage provides, at the member's request and acceptance, legal defense only (no indemnification for damages) for retaliation claims filed under the Workers' Compensation Statutes to the extent the claim is not eligible for coverage under any other coverage.