

YOUR WCIA LIABILITY COVERAGE

By Tanya Crites

Did you know...

- ❖ Your WCIA liability Self-Insured Coverage Document is not an insurance policy.
- ❖ Your WCIA coverage documents are reviewed and updated every year.
- ❖ All of your current coverage documents are posted on the WCIA website, www.wciapool.org.
- ❖ The WCIA membership can request changes to the Self-Insured Coverage Document.
- ❖ Any liability coverage change requests or questions can be made at any time by contacting your WCIA Risk Management Representative, Director Ann Bennett or Deputy Director Eric Larson.
- ❖ During the looming threat of potential disruption of Y2K, the membership added coverage to deal with the fall-out (for obvious reasons, this has now been removed from the liability coverage document).
- ❖ After the terrorist attack of 9/11, the membership requested and approved adding terrorism coverage to the liability coverage document.
- ❖ When engineering studies determined that the Howard Hanson Dam was structurally compromised, the membership requested a sub-limit for liability. Because this document is fluid, the sub-limit was removed after the threat was mitigated.
- ❖ In 2016, the membership added an exception to the medical malpractice exclusion to provide coverage to first responders who administer opioid antagonist drugs (aka Naloxone).
- ❖ In 2016, the membership added an exception to the aircraft exclusion for unmanned aircraft under remote control or unmanned helicopters under remote control, weighing less than 55 pounds, while used in the scope of member business.
- ❖ Some of the provisions of the Self-Insured Coverage Document have been imposed by the reinsurance carriers.

One of the many benefits of WCIA membership is the input each and every member has in the overall operation of the risk pool. Over the years, this strong membership participation has fostered an enhanced self-insurance philosophy and built a tailored liability Self-Insured Coverage Document that addresses the specific needs of the membership. Please contact your Risk Management Representative, Ann or Eric with questions about, or any changes you would like to see to YOUR WCIA liability Self-Insured Coverage Document.