

Update: January 6, 2006

INSURANCE COMPOSITE

TYPE OF COVERAGE	COMPANY AGENT	COVERAGE LIMITS	DEDUCTIBLE	COVERAGE DATES	FY 2005-	FY 2006-2007	FY 2007-2008
					2006 ACTUAL	PROJ. COST	PROJ. COST
Limits of Coverage							
Section I - Property Coverage							
1. Buildings and Contents	NMCIA	150,000,000	Per Occurrence	500	01-01-06 - 12-31-06	1,608,346	
					01-01-07 - 12-31-07		2,061,704
Including Valuable Papers, EDP Transit, Fine Arts, Accounts Receivable, Debris Removal, Loss of Rents Replacement Cost On-Site Waiver							
					01-01-08 - 12-31-08		2,164,789
2. Newly Acquired Property		150,000,000	Per Occurrence				
3. Builder's Risk		150,000,000	Per Occurrence				
(New Construction)							
4. Extra Expense		3,000,000					
5. Data Processing Extra Expense		2,000,000					
6. Contractor's and Mobile Equipment		31,000,000					
7. Automobile Physical Damage		31,000,000					
8. Unnamed Locations		2,000,000					
9. Building Ordinance		11,000,000					
10. Architects' and Engineers' Fees:		11,000,000					
7% of Loss, Note to Exceed							
11. Earthquake		30,000,000					
Annual Aggregate for all Members							
12. Flood		30,000,000					
Annual Aggregate for all Members							
13. Unscheduled Miscellaneous		25,000	Per County				
Property and Equipment		150,000	Per Occurrence				
Crime Coverage:							
14. Employee Dishonesty, Including Faithful Performance		500,000					
15. Money and Securities		500,000					
16. Depositors' Forgery		500,000					
(Includes Counterfeit Currency and Money Orders)							

The Pool will pay losses up to \$250,000. Excess insurance or reinsurance pays above the \$250,000 Self-Insured Retention (SIR) to the limits shown.

TYPE OF COVERAGE	COMPANY AGENT	COVERAGE LIMITS	DEDUCTIBLE	COVERAGE DATES	FY 2005-	FY 2006-2007	FY 2007-2008
					2006 ACTUAL	PROJ. COST	PROJ. COST
Section II - General Liability							
Limits of Liability							
State Tort Claims Act Limits:		400,000	Bodily Injury Per Person	Nil			
		100,000	Property Damage				
		750,000	Per Occurrence				
		300,000	Medical Expenses				
		1,050,000	Combined Limit				
Foreign Jurisdiction Coverage		1 million above the State Tort Claims Act Limits					
Public Officials Errors and Omissions Liability		3,000,000	Annual Aggregate				
Civil Rights				6,000			
The Pool will pay for civil rights liability losses between the individual County's deductible and the Pool's (SIR) of \$250,000. Excess insurance provides coverage above \$250,000.							
Employee Benefits							
State Tort Claims Act Limits (See Above)							
Premises Medical		10,000	Per Person				
		150,000	Per Loss				
The Pool will pay losses up to \$250,000. Excess insurance or reinsurance pays above the \$250,000 Self-Insured Retention (SIR) to the limits shown.							

TYPE OF COVERAGE	COMPANY AGENT	COVERAGE LIMITS	DEDUCTIBLE	COVERAGE DATES	FY 2005-	FY 2006-2007	FY 2007-2008	
					2006 ACTUAL	PROJ. COST	PROJ. COST	
Section III - Automobile Liability					500			
State Tort Claims Act Limits:		400,000	Bodily Injury Per Person					
		100,000	Property Damage					
		750,000	Per Occurrence					
		300,000	Medical Expenses					
		1,050,000	Combined Limit					
Auto Medical Payments		10,000	Per Person					
		150,000	Per Loss					
Uninsured Motorist Coverage		In accordance with the applicable limits of liability required by state law.						
The Pool will pay losses up to \$250,000. Excess insurance or reinsurance pays above the \$250,000 Self-Insured Retention (SIR) to the limits shown.								
Note: Uninsured motorist coverage is not provided for by this Coverage Agreement unless otherwise endorsed.								
Law Enforcement Liability	NMCIA	1,050,000	10,000	01-01-06 - 12-31-06	551,600			
Jail Liability				01-01-07 - 12-31-07		2,138,684		
				01-01-08 - 12-31-08			2,352,552	
Boiler & Machinery	NMCIA	30,000,000	1,000	01-01-06 - 12-31-06	22,548			
				01-01-07 - 12-31-07		24,803		
				01-01-08 - 12-31-08			26,043	
Land Use Coverage	NMCIA			01-01-06 - 12-31-06	6,000			
Per Occurrence		20,000		01-01-07 - 12-31-07		6,000		
Annual		60,000		01-01-08 - 12-31-08			6,000	
Surety Bond Coverage - Elected Officials				01-01-06 - 12-31-06	619.32			
				01-01-07 - 12-31-07		619.32		
				01-01-08 - 12-31-08			619.32	
Medical (Sheriff Reserve)	NMCIA			01-01-06 - 01-01-07	17,380			
Accidental Death		100,000		01-01-07 - 01-01-08		17,380		
Accidental Medical Expense-Primary Per Life Maximum		100,000		01-01-08 - 01-01-09			17,380	
Medical (Volunteer Firemen)	NMCIA		Nil	01-01-06 - 12-31-06	61,595			
Accidental Death/Dismemberment		250,000		01-01-07 - 12-31-07		61,595		
Additional Seat Belt		25,000		01-01-08 - 12-31-08			61,595	
Permanent Physical Impairment		250,000						
Cosmetic Disfigurement From Burns		250,000						
Blanket Medical Expense		110,000						
HIV Positive Benefit		250,000						
Illness/Loss of Life		250,000						
TOTAL					2,268,088	4,310,785	4,628,978	
Workers' Compensation	NMCIA		Nil	07-01-05 - 06-30-06	663,192			
Workers' Compensation		Statutory		07-01-06 - 06-30-07		2,397,791		
Employers' Liability								
Each Accident		2,000,000						
Each Employee For Occupational Disease		2,000,000		07-01-07 - 06-30-08			2,997,238	