Recent UCIP Coverage Changes Affecting Davis County

Liability Coverage Changes

- Removed Annual Aggregates on General Liability, Law Enforcement Liability and Employee Benefits Liability Excess coverage;
- Annual Aggregate for Public Officials Excess coverage increased from $4,000,000 to $10,000,000;
- Expanded Cyber coverage to Privacy and Security Event coverage which broadens coverage, and removed sublimits to allow Member to decide what to spend the limit on;
- Added Extorsion coverage to Privacy and Security Event coverage with $50,000 limit.

Property Coverage Changes

- Change from "Covered Location" to "Covered Property" expanded coverage;
- Increased total Pool per occurrence limit from $500,000,000 to $750,000,000;
- Added Electronic Data and Media to Additional Coverage with $25,000,000 limit;
- Added Inmate Evacuation Expense with $2,500,000;
- Expanded Insect, Animal & Vermin damage to cover Mobile Equipment;
- Added Land and Water Contaminant or Pollutant Cleanup, Removal and Disposal with $2,500,000 per occurrence/$5,000,000 annual aggregate limit;
- Removed sublimit to Mobile Medical Equipment, providing full coverage on that equipment;
- Removed sublimit on Temporary Removal of Property being repaired or service, providing full coverage on that property;
- Unscheduled Tunnels, Bridges, Airport Runways and Dams sublimit increased from $250,000 to $2,500,000;
- Added Unscheduled Unmanned Aircraft Systems (drones) coverage with limits of $100,000 per system, and $1 million per occurrence;
- Unscheduled Watercraft sublimit increased from $1.5 million to $2.5 million per occurrence, while removing a $250,000 per watercraft sublimit;
- Unscheduled Wharves, Piers, Docks, Pilings and Bulkheads sublimit increased from $1,000,000 per occurrence to $2,500,000;
- Property coverage territory was expanded to include Canada;
- Deductible reimbursement up to $500 for damage of a personal vehicle being used for county business has been expanded to include mobile equipment of county employees and volunteers;
- New coverage for county vehicles or mobile equipment less than two model years old which are totaled, the Pool will replace it with a new model year vehicle;
- The definition of "occurrence" changed the continuous period from 72 hours to 168 hours for flooding events, potentially saving Davis from paying multiple deductibles for the same extended event;
- Equipment supplying fuel or refrigeration was added to the list of covered equipment for equipment breakdown.

This is a summary of the more significant changes and does not include all changes to coverage.

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