

STATE OF NEW MEXICO  
COUNTY OF LEA  
RESOLUTION NO. 22-JUL-155R

**A RESOLUTION APPROVING INSURANCE COVERAGES AND PREMIUMS FOR LEA COUNTY**

**WHEREAS**, Lea County owns property, real and personal, that it needs to protect from damage or loss; *and*

**WHEREAS**, Lea County may incur liability for the conduct of its elected officials, employees, volunteers, and agents; *and*

**WHEREAS**, Lea County may incur liability for the conduct of its business as a governmental entity; *and*

**WHEREAS**, the Board of County Commissioners for Lea County is responsible for protecting the assets of Lea County; *and*

**WHEREAS**, the Board of County Commissioners for Lea County has retained the services of Daniels Insurance Inc. as its insurance broker; *and*

**WHEREAS**, Daniels Insurance Inc. has proposed the insurance coverages indicated in the attachment to this Resolution.

**NOW, THEREFORE, BE IT HEREBY RESOLVED** by the Board of County Commissioners of Lea County that the proposed coverages are hereby approved.

**BE IT FURTHER RESOLVED** that the proposed premiums are approved with an allowed adjustment not to exceed 10% for unforeseen costs.

**BE IT FURTHER RESOLVED** that the Commission Chair and/or County Manager may finalize and sign any agreements consistent with the terms of this resolution.

**PASSED, APPROVED AND ADOPTED** on this 14<sup>th</sup> day of July, 2022, by the Lea County Board of County Commissioners in an open meeting in Lovington, New Mexico.

**LEA COUNTY BOARD OF COUNTY COMMISSIONERS**



Dean Jackson (District 1), Chair  
Voted: Yes No Abstain



Gary G. Eidson (District 3), Vice Chair  
Voted: Yes No Abstain

Rebecca Long

Rebecca Long (District 2), Member

Voted: Yes No Abstain

Pat Sims

Pat Sims (District 5), Member

Voted: Yes No Abstain

**ATTEST:** Keith Manes  
Lea County Clerk

By: Teri Davis  
Teri Davis, Deputy Clerk



Jonathan Sena

Jonathan Sena (District 4), Member

Voted: Yes No Abstain

**APPROVED AS TO FORM AND LEGAL  
SUFFICIENCY:**

John W. Caldwell  
John W. Caldwell, County Attorney

ATTACHMENT

Coverage	Expiring Premium	22-23 Proposed Premium	% of change	Expiring Limits	22-23 Proposed Limits	Notes	Expiring Deductible	22 Proposed Deductible
<b>Traveler's General Liability</b> Personal & Advertising Injury Damages to Premises Rented to You Sewer backup Failure to Supply Abuse or Molestation <b>Liquor Liability</b> <b>Employee Benefits</b> Retro Date: 07/01/1998	\$76,909 Included Included Included Excluded Included Included Included	\$94,823 Included Included Included Excluded Included Included Included	23%	\$2,000,000/\$4,000,000 \$2,000,000/\$4,000,000 \$1,000,000 \$1,000,000 Excluded \$2,000,000/\$2,000,000 \$2,000,000/\$4,000,000 \$2,000,000/\$6,000,000	\$2,000,000/\$4,000,000 \$2,000,000/\$4,000,000 \$1,000,000 \$1,000,000 Excluded \$2,000,000/\$2,000,000 \$2,000,000/\$4,000,000 \$2,000,000/\$6,000,000		\$2,500 \$2,500 \$2,500 \$2,500  \$2,500 \$2,500 \$2,500	\$2,500 \$2,500 \$2,500 \$2,500  \$2,500 \$2,500 \$2,500
<b>Auto Liability</b> Uninsured/Underinsured Motorist Medical Payments <b>Number of Covered Autos</b>	\$208,062 Included Included Included	\$202,284 Included Included Included	-3%	\$2,000,000 \$100,000 \$5,000 436	\$2,000,000 \$100,000 \$5,000 419	CSL   Includes Trailers	\$0 \$0 \$0 -	\$0 \$0 \$0 -
<b>APD</b> Comp Coll	\$78,519 Included Included	\$104,519 Included Included	33%	ACV	ACV		\$1,000 \$5,000	\$1,000 \$5,000
<b>Property</b> Blanket limit req'd Business Income & EE lcs 1-24 Flood/Quake	\$311,940 Included Included Excluded	\$431,637 Included Included Excluded	38%	\$167,591,721 \$2,244,200	\$167,757,161 \$2,244,200		\$5,000 \$5,000	\$5,000 \$5,000
<b>Inland Marine</b> Miscellaneous Scheduled Items Portable Electronic Contractors Equipment Items Unscheduled Equipment	\$25,053 Included Included Included Included	\$23,914 Included Included Included Included	-5%	\$9,567,785 \$3,738,274 \$5,779,511 \$50,000	\$8,901,970 \$1,910,162 \$709,316 \$6,232,492 \$50,000	Event Center Other Locations	\$5,000 \$5,000 \$100,000 \$25,000	\$5,000 \$5,000 \$100,000 \$25,000
<b>Equipment Breakdown</b>	Included	Included						
<b>PGU/Indian Harbor</b> <b>Public Officials Liability</b> <b>Non-Monetary - Defense Only</b>	\$101,740 Included	\$106,658 Included	5%	\$2,100,000/\$2,100,000 \$50,000/\$100,000	\$2,100,000/\$2,100,000 \$50,000/\$100,000	Full Prior Acts Occ/Agg	\$50,000 \$50,000	\$50,000 \$50,000



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Employment Practices Policy Fee Est SLT 3.003%	Included in POL \$250 \$3,063	Included in POL \$250 \$3,210		\$2,100,000/\$2,100,000	\$2,100,000/\$2,100,000	Occ/Agg	\$100,000	\$100,000
Kinsale Public Officials Excess Policy Fee Est SLT 3.003%	\$55,341 \$50 \$1,663	\$57,610 \$50 \$1,732	4%	\$3,000,000/\$3,000,000	\$3,000,000/\$3,000,000	Occ/Agg  Retro Date 7/1/1998	UL	UL
PRU/QBE Law Enforcement Liability Loss Control Fee/Policy Fee Est SLT 3.003%	\$650,043 \$5,000 \$19,671	\$650,000 \$350 \$19,530	0%	\$2,100,000/\$2,100,000	\$2,100,000/\$2,100,000	Occ/Agg	\$350,000	\$350,000
Kinsale Law Enforcement Ex Policy Fee Est SLT 3.003%	\$377,392 \$50 \$11,335	\$377,392 \$50 \$11,335	0%	\$3,000,000/\$3,000,000	\$3,000,000/\$3,000,000	Occ/Agg	Underlying	Underlying
Excess - APR Est SLT 3.003% Optional TRIA	\$172,442  \$8,514	\$190,847 \$5,731 \$11,482	11%	\$3,000,000/\$2,000,000	\$3,000,000/\$2,000,000	Excluding SAM	Underlying	Underlying
Chubb Airport Liability Products-Completed Operations Personal & Advertising Injury Damages to Premises Rented Malpractice Annual Extended Coverage Fire Damage Limit Any One Fire Medical Expense any One Person Hangerkeepers not "in Flight Hangerkeepers not "in Flight Non-Owned Aircraft Liability Limit	\$22,215 Included Included Included Included Included Included Included Included Included Included Included Included Included	\$23,225 Included Included Included Included Included Included Included Included Included Included Included Included Included	5%	\$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$100,000 \$5,000 \$20,000,000 \$20,000,000 \$20,000,000	\$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$20,000,000 \$100,000 \$5,000 \$20,000,000 \$20,000,000 \$20,000,000	Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg Occ/Agg	\$1,000 \$1,000	\$1,000 \$1,000
Optional TRIA Optional War Premium		\$2,322 \$2,322		\$2,000,000/\$2,000,000	\$2,000,000/\$2,000,000			

ATTACHMENT

<b>Chubb</b>								
<b>Aircraft Liability &amp; Physical Damage</b>								
BI & PD Single Limit	\$5,230 Included	\$5,622 Included	7%	\$10,000,000	\$10,000,000	Occ/Agg	In Motion \$1,000	In Motion \$1,000
Medical Expense any One Person	Included	Included		\$3,000 / \$18,000	\$3,000 / \$18,000		Not In Motion \$500	Not In Motion \$500
Hull Coverage	Included	Included		\$140,000	\$140,000			
<b>Optional TRIA</b>	\$450	\$450						
<b>Optional War Premium</b>	\$450	\$450						
<b>Crum &amp; Forster Specialty</b>								
<b>Pollution Coverage</b>								
Each Confirmed Release Limit	\$3,604	\$3,398	-6%	3 year policy term	\$1,000,000	Occ/Agg		
Policy Aggregate Limit				\$1,000,000	\$1,000,000	Occ/Agg		
Defense Expense Aggregate Limit				\$250,000	\$250,000			
Policy Fee	\$225	\$250						
Est SLT 3.003%	\$115	\$110						
<b>Optional TRIA</b>	\$200	\$200						
<b>Cowbell Cyber</b>								
<b>Cyber</b>								
Policy Fee	\$36,149	\$50,515	40%	\$3,000,000	\$3,000,000	Occ/Agg	\$25,000	\$75,000
Est SLT 3.003%	\$350	\$900			\$2,000,000	Option 2		\$75,000
Optional TRIA	\$1,096	\$1,544				\$40,314		
	\$361	\$505			\$2,000,000	Option 3		\$50,000
						\$47,278		
<b>Volunteer Accident Coverage</b>								
<b>Volunteer Firefighter</b>								
Injury Death Benefit	\$15,558	\$14,821	-5%	\$100,000	\$100,000			
Impairment Benefit				\$100,000	\$100,000			
Income Protection Benefit				\$600 Week	\$600 Week	24 week		
<b>Sheriff Posse</b>								
Injury Death Benefit	\$5,414	\$5,429	0%	\$100,000	\$100,000			
Impairment Benefit				\$100,000	\$100,000			
Income Protection Benefit				\$600 Week	\$600 Week	24 week		
<b>TOTAL PREMIUM</b>	\$2,163,426	\$2,358,090	9%					

**IMPORTANT:** This summary sheet is for informational purposes only and does not supersede the proposal or policy.

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