

## RESOLUTION 20-18

### TO APPROVE THE PURCHASE AND RENEWAL OF DCHA INSURANCE POLICIES WITH THE HOUSING AUTHORITY RISK RETENTION GROUP AND OTHER PROVIDERS

WHEREAS, the District of Columbia Housing Authority (DCHA) operates a public housing authority; and

WHEREAS, the operation of this public housing authority creates an exposure to loss from suits alleging negligence; and

WHEREAS, the cost of defending these claims and the cost of paying these claims, should the DCHA sustain an unfavorable judgment, could be substantial and unpredictable; and

WHEREAS, the Housing Authority Risk Retention Group ("HARRG") has estimates an annual premium of **\$1,275,183** for General Liability Insurance; and

WHEREAS, Housing Authority Property Insurance, A Mutual Company, estimates an annual premium of **\$1,088,575** for Property Insurance; and

WHEREAS, HARRG estimates that Sexual Abuse and Molestation Coverage will be available from Beazley-Lloyd's at an annual premium of \$190,000; and

WHEREAS, HARRG estimates Automobile Insurance at an annual premium of **\$380,207**; and

WHEREAS, HARRG estimates that Flood Insurance will be available from National Flood Service at an annual premium of **\$164,366**; and

WHEREAS, HARRG estimates Hartford Steam Boiler and Inspection and Insurance Company for Boiler and Machinery Insurance will provide coverage at an annual premium of **\$43,192**; and

WHEREAS, HARRG estimates insurance coverage for DCHA employees' inspection of lead-based paint will be available from C&S Specialty at an annual premium of \$51,000; and

WHEREAS, HARRG estimates Employed Lawyer's coverage from Zurich of London at an annual premium of **\$21,795** and

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OF DCHA INSURANCE POLICIES WITH THE  
HOUSING AUTHORITY RISK RETENTION GROUP  
AND OTHER PROVIDERS

WHEREAS, HARRG estimates coverage from Philadelphia Indemnity Insurance Company for Errors & Omissions Insurance for DCHA Industrial Hygienist at an annual premium of **\$27,800**; and

WHEREAS, HARRG estimates Cyber Liability coverage from CFC/Lloyd's of London at an annual premium of **\$110,045**; and

WHEREAS, HARRG estimates coverage for Non-Profit Management Liability from RSUI at an annual premium of **\$21,389**; and

WHEREAS, HARRG estimates Travelers Casualty and Surety Company of America will provide Fidelity Crime Liability at an annual premium of **\$22,800**.

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of the District of Columbia hereby approves the expenditure of **\$1,275,183** for the acquisition of commercial general liability insurance, **\$1,088,575** for property insurance, **\$380,207** for automobile insurance, **\$164,366** for flood insurance, **\$190,000** for sexual abuse and molestation insurance, **\$43,192** for boiler and machinery insurance, **\$51,000** for lead inspectors' insurance, **\$21,795** for professional liability for attorneys insurance, **\$27,800** for errors and omissions coverage for Industrial Hygienist, **\$104,805** for cyber security liability insurance, **\$21,389** for non-profit management liability insurance, and **\$22,800** for fidelity crime liability insurance, for a total premium amount of approximately Three Million Three Hundred Ninety-Five Thousand Eight Hundred Sixty-Three Dollars (\$3,395,863), all effective October 1, 2020.

ADOPTED, by the Board of Commissioners and signed in open session in authentication of this passage on this 9<sup>th</sup> day of September 2020.

ATTEST:

APPROVED:

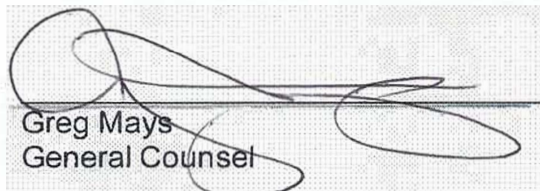


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Tyrone Garrett  
Executive Director/Secretary



\_\_\_\_\_  
Neil Albert  
Chairman

APPROVED TO FORM AND LEGAL SUFFICIENCY:



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Greg Mays  
General Counsel

CERTIFICATION OF FUNDS TO RESOLUTION 20-18

TO APPROVE THE RENEWAL OF DCHA  
INSURANCE POLICIES WITH THE HOUSING  
AUTHORITY RISK RETENTION GROUP AND  
OTHER PROVIDERS

District of Columbia Housing Authority  
Certification of Funds Available

Funding Request

Contract with Housing Authority Risk Retention Group for commercial general liability insurance and automobile insurance for a period of one (1) year, contract with Housing Authority Property Insurance, A Mutual Company, for property insurance for a period of one year, contract with the Hartford Steam Boiler and Inspection and Insurance Company for boiler and machinery insurance for a period of one (1) year, contract with the Zurich American Insurance Company for professional liability for attorneys, contract with final approved bidder for errors and omissions coverage for Industrial Hygienist for a period of one (1) year, purchase flood insurance from the National Flood Service for a period of one (1) year, contract with CFC/Lloyd's of London for cyber security insurance for a period of one (1) year, contract with RSUI Indemnity for non-profit management insurance for a period of one (1) year, and contract with the Travelers Casualty and Surety Company of America for fidelity crime liability for a period of one (1) year in the total aggregate amount of Three Million One Hundred Fifty-Four Thousand Eight Hundred Sixty-Three Dollars (\$3,154,863)

Funding Source	Amount
<u>Operating – Various accounts</u>	<u>\$3,154,863.00</u>
<u>Capital (Account #)</u>	<u>\$</u>
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IF APPLICABLE-	AMOUNT OF PREVIOUS CONTRACT
	<u>\$ 3,025,692.00</u>
	AMOUNT EXPENDED THROUGH <u>7/31/20</u>
	<u>\$ 3,025,692.00</u>

CERTIFICATION  
  
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B. Chen  
Director of Finance

DATE  
August 28, 2020

# **RESOLUTION 20-18**