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SPECIAL DISTRICTS  
INSURANCE SERVICES

Programs & Services

# Special District Insurance Services

*Providing reasonable, stable rates and broad coverage to Oregon's public entities*

*Special Districts Insurance Services (SDIS) offers unparalleled service and coverage to Oregon's public entities. Insurance program participants enjoy a variety of coverage options with support services and benefits.*

## About SDIS

In 1985, Special Districts Association of Oregon (SDAO) established the SDIS Trust to allow special districts the opportunity to escape the volatilities of the traditional insurance market. The only objective of SDIS is to provide reasonable, stable rates and broad coverage to Oregon public entities, unlike an insurance company where profits are distributed to shareholders.

SDIS is governed by a seven-member Board of Trustees and operates under a Declaration of Trust. The Board of Trustees is responsible for protecting and managing funds related to the insurance programs and developing arrangements and strategies necessary to implement the programs.

In 2014, the SDIS Trust adopted a revised Declaration of Trust which functions as an intergovernmental agreement with participants in the insurance programs. Members of the Trust jointly pool resources to self-insure for property, liability, workers' compensation, health, and dental coverage. All participants are owners of the program.

We understand the unique challenges that special districts face and have tailored our services and programs to meet those needs. Our members are our top priority and we continually strive to exceed expectations. Through an administrative services agreement, SDAO administers all programs for SDIS.



## Special Districts Insurance Services Programs

SDAO members have exclusive access to SDIS programs including property, liability, automobile, crime, boiler and machinery, workers' compensation, health, dental, life, and disability insurance. Eligibility for participation in these programs varies with member type and can be referenced below.

| Program                                  | Regular SDAO Membership | Associate SDAO Membership  |
|--|-------------------------|--|
| Property and Liability Self-Insured Pool | Yes                     | Yes, except for cities, counties, school districts, community colleges, charter schools, and education service districts |
| Workers' Compensation Self-Insured Pool  | Yes                     | Yes, except for cities and counties  |
| Employee Benefits Self-Insured Pool      | Yes                     | Yes, except for cities and counties  |

For more information about SDAO membership, please contact us at [memberservices@sdao.com](mailto:memberservices@sdao.com) or 800-285-5461.

## Pre-Loss Legal Services

Staff is available to provide pre-loss legal advice to members enrolled in the property/casualty program. We are confident that this proactive approach of offering members the best legal advice available, in advance of making decisions that may result in a covered claim, has greatly reduced the number of lawsuits. Most employment practices deductibles are waived if this service is used before making a termination decision.

## Onsite Risk Management Consultations

Our risk management consultants have a broad range of experience with risk management needs on all types of exposures. They are constantly traveling the state helping members identify hazards at their district. Following a visit, members receive written recommendations for resolving any issues that may cause injury or harm. In addition, we have a large number of contracted consultants who are specialists in a wide variety of safety and risk management issues. These services are available to members participating in the SDIS general liability or workers' compensation insurance programs at no charge.



## Consulting Services Program

This program offers members enrolled in the general liability program assistance with a variety of critical issues including planning, public and media relations, human resource management, policy development, and best practices. Members are eligible for up to eight hours of free consulting services provided by a team of staff consultants working under SDIS's pre-arranged fee schedule and direction. After the eight hours of complimentary service is exhausted, members will have the option of continuing consulting services at a reduced hourly rate.

## Background Check and Drug-Free Workplace Programs

SDIS and BIO-MED Testing Services have developed two customized programs to assist SDIS members in developing and maintaining an effective drug-free workplace and conducting pre-employment screenings through criminal history background checks. SDIS will pay for the first five drug or alcohol tests and first five criminal history background checks that a member conducts in a calendar year when using BIO-MED. Members enrolled in the property/casualty program are eligible for this service.

## Human Resources Assistance

SDIS has teamed up with HR Answers to offer members enrolled in the general liability program access to human resources services. These benefits include email and phone consultations regarding any HR subject or question, review of current materials, identification of needed materials, sample handbooks and policies, sample forms, assistance with job descriptions, monthly electronic HR newsletter, and access to HR Answers' downloadable resource guides.

Members can also consult with SDAO's HR Manager for employment practice questions, advice, and other human resources needs. Districts' human resources professionals can access the SDAO HR Alliance networking group which offers an email listerv and in-person networking meetings.

## Online Training

Online risk management trainings are available to members through a partnership with SafePersonnel. Personalized training websites are set up for each participating entity and users are designated by the member's administrator. From there, members have access to an expansive training library containing over sixty different courses. They are expert-authored and can be delivered through any web-enabled device. Online training is available to members in the property/casualty program.

## Claims Administration

Our team of dedicated property/casualty and workers' compensation claims consultants have extensive experience handling public entity claims. We work closely with each member allowing for a better understanding of issues and concerns. All claims needs are handled by SDAO.

# Lines of Available Coverage

This is only a summary. Specific sub-limits, terms, and conditions apply that are not listed. See the actual coverage documents for exact coverage details.

## Liability

We designed the SDIS Liability Coverage Document around the Oregon Tort Claims Act, which governs the liability of Oregon public entities. This approach provides the broadest coverage available including:

- Advertising and Personal Injury
- BOLI/EEOC Defense
- Cyber Liability
- Employee Benefits Administration
- Employment Practices Liability
- Fire Legal Liability
- Good Samaritan Liability Coverage
- GSPC Ethics Violation Defense
- Insured Contracts
- Limited Medical Expenses for Guests
- Liquor and Fundraising Liability
- OSHA Defense
- Pesticide/Herbicide Pollution
- Pollution
- Public Officials' Errors and Omissions
- Terrorism
- Unmanned Aircraft System Liability (Drone)
- Volunteers as Participants

## Automobile Liability

- Commandeered Vehicles
- Limited Pollution Liability
- Mutual Aid Expense Reimbursement
- Non-Owned Vehicle Liability
- Replacement Cost of Emergency Service and Other Vehicles
- Volunteer/Employee Deductible Reimbursement

## Crime

- Non-Compensated Directors and Officer Coverage
- Policy Limit Available for Destruction, Theft, or Disappearance of Money and Securities
- Public Employee Dishonesty Coverage/Depositor's Forgery Coverage
- Social Engineering Fraud Coverage
- Treasurer or Tax Collector Coverage





## Property

Property Coverage is a comprehensive coverage form with the following features:

- Accounts Receivable
- Business Income
- Computer Virus
- Extra Expense
- Fine Arts
- Mobile Equipment Included
- Newly Acquired Real Property
- Personal Property in Transit
- Personal Property of Employees/Volunteers
- Pollutant Cleanup
- Replacement Cost Available for Buildings and Contents
- Valuable Papers

### Boiler & Machinery

- Annual Boiler Inspections Provided Free of Charge
- Limits up to \$50 Million for Property Damage

## Workers' Compensation

We are able to offer members participating in the Workers' Compensation program better rates than are typically available anywhere else. Because the program is a self-insured risk pool, members realize that controlling claims costs not only benefits their own rates, but those of all the other members. Underwriting is on a selective basis, and members must commit to an aggressive safety and return-to-work program. The following are some of the key features:

- Up to \$3 Million Employer's Liability Coverage Available
- District Employees Covered
- Coverage for Board Members (Optional)
- Retrospected Rated Plans Available
- USL&H Coverage
- Early Return-to-Work Program Assistance
- Medical Expense Reimbursement Deductible (Optional)
- Preferred Worker Assistance
- Employer-at-Injury Payroll Refund Assistance
- Custom Loss Control Reports

### SDIS Safety-Net Benefits

- First Fill Coverage
- Criminal Defense Cost Coverage
- Family Support Coverage
- HIPAA Defense Cost Coverage
- OSHA Defense Cost Coverage

## Employee Benefits

SDIS partners with well recognized administrators to offer broad, statewide and national provider networks and competitively priced plans through our employee benefits program. Coverage areas include:

- Medical
- Dental
- Life
- Short and Long-Term Disability
- Section 125 (Flexible Spending Account)

*To request a more comprehensive summary of available coverage, please contact the SDAO Underwriting Department at 800-285-5461 or [underwriting@sdao.com](mailto:underwriting@sdao.com). We look forward to serving you.*



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