

MEMBER BENEFITS & PROGRAMS



Grant Program

See grant application or www.icapiowa.com/grant



Law Enforcement Resources

Register via www.icapiowa.com



Legal Access



Property Valuations



Cyber Risk Control Specialist

- \$1,000 in Grant Funds
- Qualified items that aid ICAP members in their risk management efforts
- Quarterly case law & legislative updates
- Monthly training sessions: claim-centric and policy-based, hosted via Zoom the first Tuesday and Thursday of every month.
- Policy update sessions hosted live, via Zoom, the second Monday of each month.
- Law Enforcement Risk Control Specialist
- Members are eligible to receive up to 300 minutes of free legal consultation each year
- Utilize this service to modify law enforcement policies, ask human resource questions or inquire about open records/ open meetings
- Call (877)-303-ICAP
- Complimentary onsite property valuations completed by Risk Control
- Onsite system evaluations & recommendations
- Development of a cyber security plan to avoid or minimize a data breach

Risk Control Team

Risk Control is an organized and continuous effort to prevent and reduce losses. This is accomplished through the identification of risk and implementation of risk control measures. ICAP's Risk Control Team has decades of experience in providing customized risk control services, training and resources to members. They do this in an effort to help keep Iowa communities safe.

The Risk Control Team consists of eight members who are experts risk prevention. They are available to assist ICAP members with the following:

- Onsite reviews, training and risk control recommendations
- Identify emerging exposures
- Assist in the development of safety programs, procedures and policies
- Advise members in between visits by email or phone
- Consult and advise risk control safety recommendations and best practices



RISK CONTROL SERVICES

LOSS PREVENTION. LOSS REDUCTION.

Risk Control is an organized and continuous effort to prevent, reduce and decrease claims and losses.



Onsite Visits

Risk control specialists are able to evaluate and assess a member's unique exposures and offer customized recommendations to help mitigate the potential for a loss.



Claim Analysis

Conducting claim analysis to identify frequency and severity of losses to help reduce the risk of recurrence.



Special Request

Risk control specialist will conduct additional site visits or answer your questions and concerns upon request.



Service Visits

Select members will qualify for Tier-1 and/or priority visits due to geographical size, loss experience and/or unique exposures. Your designated risk control specialist will offer customized recommendations and risk control services tailored to meet your needs.

Training

Both onsite and online training options are available to all members as part of your risk management services. All training is tailored to meet each member's specific wants and needs. Topics include:

- Defensive Driving
- Harassment/Discrimination
- Playground Safety
- General Life Safety Codes
- Emergency Action Plans
- Sexual Harassment in the Workplace
- Slips/Trips/Falls
- Flammable and Combustible Liquids
- Building Security and Theft Protection
- General Administrative Policies and Risk Reduction Measures
- General Work Zone Safety
- Cyber Security (IT Risk Control Specialist)



HOW TO REPORT A CLAIM



STEP 01

Report immediately by **phone** or **online** through the ICAP member portal.

Call: (515) 278-9400

Online: www.icapiowa.com

In the event of an emergency outside of normal business hours, ICAP members and agents may call the Emergency Claims Line at 515-991-9554.

STEP 02

When reporting a claim or loss, please provide the following information:

- Member Name
- Member County
- Contact Information
- Detailed Description of Incident
- Date of Loss
- Supporting Photos

STEP 03

Indicate your type of claim when calling or completing the online form:



**CYBER BREACH
INCIDENT**



**INJURY OR
INCIDENT**



**PROPERTY
LOSS**



**ACTIVE
SHOOTER**



**POLICE
LIABILITY**



**EMPLOYMENT
LIABILITY**

STEP 04

An ICAP claims representative will contact you within 24 hours or next business day.



800-383-0116



www.icapiowa.com

MEET THE RISK CONTROL TEAM



Risk Control Specialists



Todd Christianson, CPSI
Risk Control Field Manager

E: todd@icapiowa.com
T: 515-710-0881



Janis Hochreiter, CPSI
Senior Risk Control Specialist

E: janis@icapiowa.com
T: 515-490-1397



Lindsay Gomez, CPSI
Risk Control Specialist

E: lindsay@icapiowa.com
T: 515-336-0507



Cruise Davis
Risk Control Specialist

E: cdavis@icapiowa.com
T: 515-322-7114



Brian Courtney, ILEA Certified
Law Enforcement Specialist

E: bcourtney@icapiowa.com
T: 515-724-9609

IT Risk Control Specialists



Colette Klier, CISA, A+
Senior Manager, IT Risk Control

E: colette@icapiowa.com
T: 515-339-8321

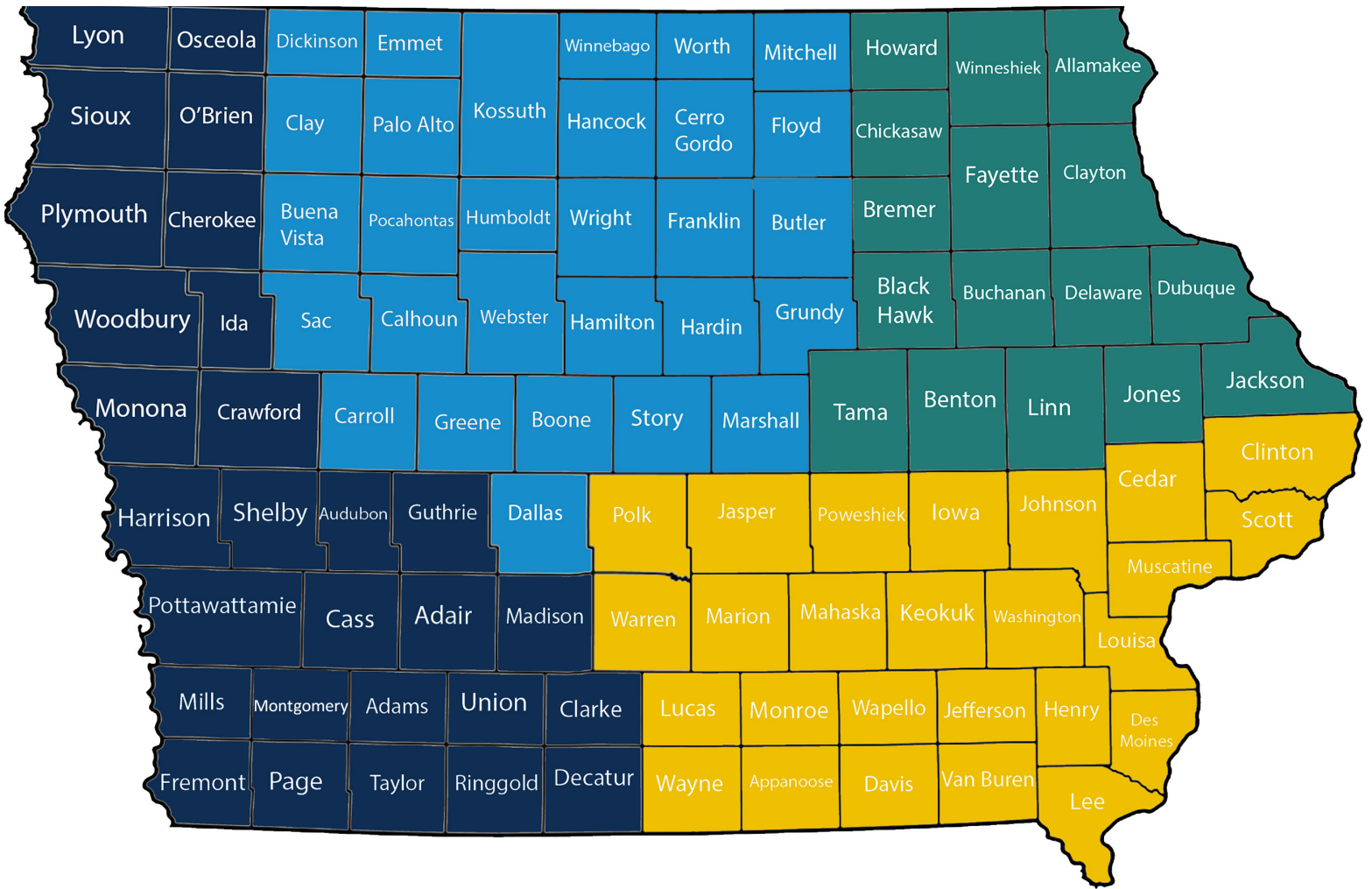


Lee Sharp
IT Risk Control Specialist

E: lsharp@icapiowa.com
T: 515-350-8381

HAVE QUESTIONS? Let us know! Join us for an informal Q&A session via Zoom. We're live every Friday, from 9:30-10 AM. Obtain the link via www.icapiowa.com/qanda.

RISK CONTROL FIELD MAP



- Todd Christianson
- Janis Hochreiter
- Cruise Davis

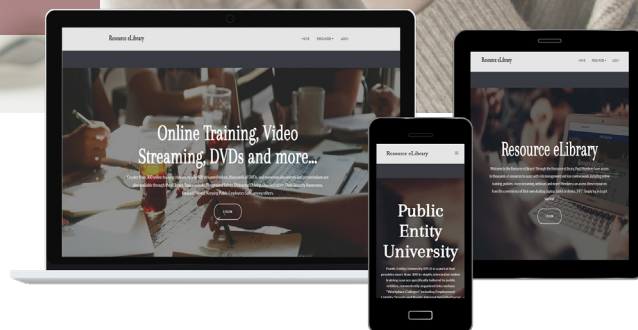
- Colette Klier, Lee Sharp + Brian Courtney
**Service the entire state*
- Lindsay Gomez

RESOURCE eLIBRARY



What is the Resource eLibrary?

ICAP members have exclusive access to the Resource eLibrary, through which countless resources are available to assist with risk control needs. Below please find the categories in which the eLibrary is organized, and additional value added services that are available to all ICAP members.



To access the eLibrary, please visit www.icapiowa.com and click “eLibrary Login” at the top of the page.

Our Resources

✓ DVD's

Over 600 DVDs are available that are conveniently mailed directly to your front door.

New topics Include:

- Communication Breakdown
- Playground Safety
- Distracted Driving
- Keeping Public Employees Safe

✓ Education Credits

ICAP offers 15 courses approved by the Iowa Environmental Protection Agency for continuing education credits for drinking water operators. This resource is located within the Public Entity University.

Our Human Resources vendor is a HRCI Approved Provider which enables members to submit webinar attendance to HRCI in order to maintain certain credentials. Free CEUs for ICAP members!

✓ Human Resources

Find pages of resources to navigate through employment issues:

New Topics Include:

- Disaster & Emergency Center
- Current State and Federal Employment Laws
- Customizable Forms and Policies
- Employee Handbook Generator
- Background Checks
- Drug and Alcohol Policies

✓ NEW! Cyber Resources

Cyber Resources are available to minimize costly cyber risks to your public entity.

New Topics Include:

- Employee phishing testing to help employees understand their risks
- Online Cyber Training
- IT Security Audit Kit

✓ Online Courses & Video Streaming

Over 1000 online & video streaming courses are available on any electronic device.

Newest Topics Include:

- Avoiding Litigation Landmines
- Discrimination & Rehabilitation
- Defensive Driving for Governmental Employees
- and many more

✓ Public Entity University (PEU)

Over 300 in-depth, interactive training courses are organized into 12 Workplace Colleges for easy navigation. These courses can be assigned by managers to their employees, with the option to print certificates once completed.

New Courses:

- Employment Liability
- Managing Stress in Uncertain Times
- Wage and Hour Concerns During an Emergency



SERVICES FOR SPECIFIC EXPOSURES



ICAP is responsive to - and in touch with - the exclusive needs of member entities. We strive to meet their needs through top-of-the-line coverages and comprehensive risk management services that are tailored to address new and trending issues that may impact municipalities. Take law enforcement, for example.

Expanding on the resources noted on page two of this packet, member law enforcement agencies and officers (LEOs) benefit from:



- Targeted monthly trainings hosted live, via Zoom. Many trainings fulfill the mandatory training requirements required in Iowa.
- De-Escalation training sessions, hosted by the Verbal Judo Institute. These sessions not only minimize risks but also fulfill training hours required by Iowa legislation.



- Members (including law enforcement agencies) receive up to 300 minutes of consultation each year, courtesy of the Pool, via ICAP Legal Access.
- Members can drop in for our monthly policy update sessions, hosted with a team of attorneys from Hopkins & Huebner, P.C.
- Quarterly legal updates are provided via our Case Law and Legislative Update sessions, which are hosted live.



- All member LEOs have access to ICAP's LEL Litigation Guide, which was developed exclusively for members of the Pool.
- The Pool engages attorneys throughout the state to draft timely articles and publications pertaining to of-the-moment law enforcement exposures and claim trends that may impact member agencies.



- Brian Courtney, ICAP's LE Risk Control Specialist and a qualified LEO, conducts member walk-throughs and assists with site inspections (including of jail facilities), policy reviews and, when applicable, policy edits.
- Member agencies can benefit from the cyber risk control site visits and IT inventories offered by ICAP's IT Risk Control Team.



UNIQUE + SPECIALIZED COVERAGES



ICAP has the ability to react quickly to changes in property or liability exposures, meeting the needs of all its members. The following are specialized and unique coverage which can be available to ICAP members:

- ✓ PAVED OR ARTIFICIAL ATHLETIC SURFACES
- ✓ FIRE/AMBULANCE REPLACEMENT COST COVERAGE
- ✓ MEDICAL MALPRACTICE
- ✓ VOLUNTEERS
- ✓ SPECIAL EVENTS
- ✓ LIQUOR LIABILITY
- ✓ ACTIVE ASSAILANT
- ✓ BUILDING APPEARANCE ALLOWANCE
- ✓ GREEN COVERAGE
- ✓ CYBER LIABILITY
- ✓ CYBER BREACH COVERAGE
- ✓ TERRORISM



RISK TRANSFER GUIDELINES



Follow a set procedure every time a service is outsourced. Require written contracts with every contractor, vendor or other third-party service provider. Do not allow the vendor/contractor to start until all contracts are signed and all risk transfer requirements are met. Risk transfer requirements should include:

✓ A written construction contract with each vendor that includes at least:

- An indemnification agreement in your favor
- A hold harmless agreement in your favor
- A requirement that you be added as an additional insured on the vendor's commercial general liability policy
- A requirement that such additional insured status be on a **primary** basis
- A requirement that the additional insured coverage include both work in process (i.e. ongoing operations) and completed work (i.e. completed operations)
- A requirement that the additional insured coverage be maintained for a specified length of time
- A requirement that each vendor maintain adequate commercial general liability limits of insurance. Suggested minimum limits include:
 - \$2 million Each Occurrence (Bodily Injury and Property Damage)
 - \$2 million General Aggregate that applies on a per project basis
 - \$2 million Products/Completed Operations Aggregate
 - \$1 million Per Person or Organization (Personal and Advertising Injury)
 - A requirement that you be given 30 days written notice if the contractor's policy is canceled
- A requirement you be given 30 days written notice if the contractor's policy is canceled

✓ A completed certificate of insurance from every vendor/contractor that:

- Describes the type of insurance and limits of insurance in effect. Compare it to your risk transfer checklist to make certain it meets your requirements
- Names you as the certificate holder and indicates you have been named as an additional insured on the commercial general liability coverage
- Indicates the form number of the additional insured endorsement
- States you must be given 30 days written notice if the contractor's policy is canceled

✓ Other action items such as:

- Obtain a copy of the endorsement added to the vendor's policy that names you as an additional insured
- Verify the additional insured endorsement provides coverage for the required work in process and completed work
- Maintain organized files that include the construction contracts, certificates of insurance and additional insured endorsements
- Set up a suspense system, whether manual or automated, to track the certificates and policy expiration dates. When a commercial general liability policy expires, contact the vendor and request a current certificate of insurance.





THE ICAP GRANT | 2022

Member Name

Submission Date

Person Completing Form

Email Address

Telephone Number

Mailing Address

Requested Amount (\$1,000 Max)

Please list the risk management item(s) you wish to purchase, then submit this application with a copy of the invoice/receipt, *or* the proposed estimate, invoice or receipt for your purchase.

Please ensure you submit your invoice/receipt/estimate with this form.

Please note:

- To be eligible, an entity must be an ICAP member at both the time of application *and* at issuance of grant funds.
- Applications are reviewed monthly. Pending approval, grant funds will be provided via check payment sent to the member's local insurance agent. Each member is responsible for purchasing its selected item(s) directly.

Grant questions and submissions may be emailed to joni@icapiowa.com. Submissions can also be mailed to:

Iowa Communities Assurance Pool
ATTN: Joni Biggart
12951 University Avenue, Suite 120
Clive, IA 50325