

PROPOSED AGENDA
LAS VEGAS-CLARK COUNTY LIBRARY DISTRICT
Board of Trustees' Risk Management Committee Meeting
June 12, 2025

PUBLIC MEETING

DATE: Thursday, June 12, 2025

TIME: 4:00 p.m.

PLACE: Centennial Hill /Online via YouTube

The Agenda and Board meeting documents can be found at
<https://lvccld.org/board/board-of-trustees-meetings/>

The Risk Management Committee, comprised of Karen Dutkowski, Committee Chair; Elizabeth Foyt, and Nathaniel Vaughn, ex-officio, all members of the Las Vegas-Clark County Library District Board of Trustees, will meet to discuss staff's recommendation regarding:

- 1) For discussion and possible action on Staff's and the District's Broker of Record for property and casualty insurance recommendations for property and casualty insurance and public officials and employment practices liability insurance contract award for the policy year commencing on July 15, 2025.

I. Roll Call

II. Public Comment

Topics raised under this item must be limited to matters on today's Agenda. Anyone wishing to speak during this item must sign-up prior to the public comment period. The sign-up must include the commenter's name, legal address, and the agenda item that is being commented on.

The public comment period at library district board meetings shall be limited to a maximum of forty-five (45) minutes for both periods of public comment. Remarks by speakers during the public comment period shall be limited to three (3) minutes, each. A speaker may not transfer time to another speaker; although, the Chair has the authority to grant additional time to a speaker.

Anyone wishing to submit a public comment via email under this item must send an email to boardcomments@lvccld.org. The email must include the commenter's name, legal address, and the agenda item that is being commented on. Email comments are limited to 500 in words in length and will be included in the minutes of the meeting. Any comments which do not state the commenter's name, legal address, or exceed 500 words in length shall not be considered.

III. Committee Action to Accept the Proposed Agenda (For possible action.)

IV. New Business

- A. [Discussion and possible Committee action regarding a report from the District's Broker regarding recommendation for contract award for property and casualty](#)

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[insurance and public officials and employment practices liability insurance for the policy year commencing on July 15, 2025.](#)

V. Public Comment

Topics raised under this item cannot be acted upon until the notice provisions of the open meeting law have been met. If you wish to make public comment on this item, you must sign-up on the roster provided prior to the public comment period. The sign-up must include the commenter's name and legal address, and this agenda item. Commenters should state if they want their remarks included in the minutes of the meeting.

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VI. Adjournment

NOTE: AT ANY TIME, ANY ITEM ON THIS AGENDA MAY BE TAKEN OUT OF ORDER, COMBINED WITH ONE OR MORE OTHER ITEMS ON THE AGENDA OR REMOVED FROM THE AGENDA, EITHER AT THE DISCRETION OF THE CHAIR OR BY VOTE OF THE BOARD.

NOTE: REASONABLE EFFORTS WILL BE MADE TO ASSIST AND ACCOMMODATE PERSONS WITH PHYSICAL DISABILITIES DESIRING TO ATTEND THE MEETING. PLEASE CALL EBONI NANCE AT (702) 507-6186 SO THAT ARRANGEMENTS FOR ATTENDANCE MAY BE MADE NO LATER THAN 48 HOURS PRIOR TO THE MEETING.

NOTE: PLEASE CONTACT EBONI NANCE AT (702) 507-6186 OR nanceea@lvccld.org TO REQUEST THE SUPPORTING MATERIAL FOR THIS MEETING. SUPPORTING MATERIAL CAN BE FOUND AT <https://lvccld.org/board/board-of-trustees-meetings/>.

Pursuant to NRS 241.020, this item has been properly noticed and posted online at the Las Vegas-Clark County Library District website, www.lvccld.org and at Nevada Public Notice at <https://notice.nv.gov>. Written notice of the meeting of the Las Vegas-Clark County Library District Board of Trustees was given on Friday, June 6, 2025, i.e., given

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at least three (3) working days before the meeting, including in the notice the time, way to access the meeting, and agenda of the meeting:

- A. By delivering a copy of the notice to each Library Trustee;
- B. By posting a copy of the notice at the principal office of the Library Trustees, or if there is no principal office, at the building in which the meeting is to be held, and at least three other separate, prominent places within the jurisdiction of the Trustees, to wit:

- 1. Clark County Library
1401 E. Flamingo Road
Las Vegas, NV 89119
- 2. East Las Vegas Library
2851 E. Bonanza Road
Las Vegas, NV 89101
- 3. Sunrise Library
5400 Harris Avenue
Las Vegas, NV 89110
- 4. West Charleston Library
6301 W. Charleston Boulevard
Las Vegas, NV 89146
- 5. West Las Vegas Library
951 W. Lake Mead Boulevard
Las Vegas, NV 89106
- 6. Windmill Library
7060 W. Windmill Lane
Las Vegas, NV 89113
- 7. Centennial Hills Library
6711 N Buffalo Dr,
Las Vegas, NV 89131
- 8. Las Vegas-Clark County Library District website
www.lvcclld.org

- C. By mailing a copy of the notice to each person, if any, who has requested notice of the meetings of the Las Vegas-Clark County Library District Board of Trustees in the same manner in which notice is requested to be mailed to a member of the Library Board of Trustees.

- C. Live Stream Connection Information:
<https://www.youtube.com/live/jNMKMZauo6I> or

Visit the Library District's YouTube channel:
[YouTube.com/TheLibraryDistrict](https://www.youtube.com/TheLibraryDistrict)



ITEM IV.A

AGENDA ITEM

JUNE 12, 2025 MEETING OF THE BOARD OF TRUSTEES' RISK MANAGEMENT COMMITTEE

Agenda Item# IV.A.:

Discussion and possible Committee action regarding a report from the District's Broker regarding recommendation for contract award for property and casualty insurance and public officials and employment practices liability insurance for the policy year commencing on July 15, 2025.

Background:

The District's property and casualty insurance and public officials and employment practices liability insurance policies renew on July 15th. USI Insurance Services, Broker of Record, conducted a thorough review of the District's current policies and coverages and prepared a proposed insurance package and recommendation for contract award.

The Board of Trustees' Risk Management Committee is scheduled to meet with the Broker of Record prior to the Board meeting for presentation of the Broker's proposal and to discuss staff's review and recommendation for contract award. The Risk Management Committee will bring forward a recommendation for contract award to the Board of Trustees at the June 13th meeting.

Recommended Action:

Motion to recommend to the Board of Trustees that a contract for property and casualty insurance and public officials and employment practices liability insurance be awarded through USI Insurance Services to Travelers, Cowbell, Chubb/Federal, Lloyds of London, Great American, Indian Harbor, and Atlantic Specialty* at an annual premium, not to exceed \$ \$516,701, for the policy year commencing on July 15, 2025, subject to final review by Counsel.

USI Insurance Services
May 23, 2025

Las Vegas-Clark County Library District
Property/Casualty Insurance Renewal Summary
Proposed Policy Term: 7/15/2025 to 2026

Exposure Comparison

Coverage	Exposures	2024/25	2025/26	Variance	%
Property	Building & Contents *	\$332,711,426	\$341,599,464	\$8,888,038	3%
Inland Marine	Fine Arts & Scheduled Equipment	\$917,889 \$245,600	\$920,914 \$245,600	\$3,025 -	- -
General Liability	Square footage	767,427	767,427	-	-
Public Entity Management & Employment Practices Liability	# of Employees	600	602	2	-
Commercial Auto	# of Vehicles	34	34	-	-

* Insured property values increased due to construction cost inflation and updated valuations.

Premium Comparison

Annual Term Renewals	Expiring	Renewal	Variance	%
Property	\$230,336	\$248,822	\$18,486	8%
Inland Marine	\$2,770	\$2,781	\$11	-
General Liability	\$30,030	\$21,480	\$1,450	5%
Public Entity Management Liability	\$14,624	\$15,254	\$630	4%
Employment Practices Liability	\$30,079	\$31,886	\$1,807	6%
Automobile Liability & Physical Damage	\$85,034	\$93,908	\$8,874	10%
Excess Liability	\$55,188	\$60,500	\$5,312	10%
Network Security & Privacy (Cyber)**	\$11,923	\$13,247	\$1,324	11%
Crime	\$5,785	\$5,785	-	-
Assault Expense & Threat Response	\$2,999	\$3,297	\$298	10%
Active Assailant **	\$7,533	\$7,844	\$311	4%
Tank Pollution Liability** (estimated premium)	\$1,146	\$1,300	\$154	13%
Unmanned Aircraft	\$597	\$597	-	-
Tenant User Program / TULIP	\$0 deposit	\$0 deposit	-	-
Subtotal (Annual Term Renewals)	\$478,044	\$516,701	\$38,657	8.09%

**Premiums include surplus lines taxes & fees for coverage placed with a non-admitted insurer.

Tank Pollution Liability – quote pending from carrier – above is estimate only

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only. This is a quotation of coverage only. It is not a binder. This proposal does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.
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USI Insurance Services
May 23, 2025

Las Vegas-Clark County Library District
Property/Casualty Insurance Renewal Summary
Proposed Policy Term: 7/15/2025 to 2026

Renewal Coverage Highlights

Property Coverage (Travelers Insurance Companies)

- Total Insured Values: **\$341,599,464**
Blanket Coverage / \$10,000 All Risk deductible
Mt Charleston not included in Blanket due to wildfire scoring Building Limit \$891,156/ Contents \$317,300 / All Risk deductible \$50,000
- Loss of Income & Extra Expense, \$2,000,000
- Boiler & Machinery limit included in blanket, \$10,000 deductible / 24-hour utility interruption
- Earthquake Limit: **\$25,000,000**, \$50,000 deductible
- Flood Limit: **\$15,000,00**, \$25,000 deductible per occurrence
(Except Moapa Valley limit \$2,200,000 / ded \$100,000)

Inland Marine

- Scheduled Fine Arts \$920,914 / All Risk deductible \$1,000 (Earthquake Flood \$10,000)
- Schedule Equipment \$245,600 / All Risk deductible \$1,000 (Earthquake Flood \$10,000) / ACV

General Liability - Occurrence Coverage Form (Travelers Insurance Companies)

- Bodily Injury & Property Damage Liability, \$2,000,000 each occurrence
- Personal and Advertising Injury Liability, \$2,000,000 each offense
- Aggregate Limits: \$2,000,000 (General & Products/Completed Ops)
- *First Dollar Coverage, Unlimited Defense Costs, No Deductible*
- Abuse & Molestation \$1,000,000 per occurrence / \$2,000,000 aggregate
- Employee Benefits Liability \$1,000,000 per occurrence / \$1,000,000 aggregate / \$1,000 deductible
(claims made coverage – Retroactive date: 07/15/2009)

Public Officials Management and Employment Practices Liability - Claims Made Coverage Form (Travelers)

- Each Offense or Wrongful Act: \$1,000,000; Aggregate Limit: \$1,000,000, deductible \$50,000 deductible
- Employee Benefit Plan Liability \$1,000,000; Aggregate Limit: \$1,000,000, deductible \$50,000 deductible
- *First Dollar Coverage, Public officials defense outside policy limits. Employment Practices defense is inside policy limits.* Claims made Coverage (Retroactive Date: 07/15/2009)

Auto Liability & Physical Damage (Travelers)

- Bodily Injury & Property Damage Liability (Any Auto): \$1,000,000 per occurrence
- Vehicle Physical Damage Coverage: Actual Cash Value
- Comprehensive & Collision Deductibles: \$1,000
- Hired & Borrowed Vehicles (Included)

Excess Liability (Travelers)

- Each Occurrence/Incident or Wrongful Act: \$20,000,000
- Annual Aggregate: \$20,000,000
- \$10,000 SIR

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USI Insurance Services
May 23, 2025

Las Vegas-Clark County Library District
Property/Casualty Insurance Renewal Summary
Proposed Policy Term: 7/15/2025 to 2026

Renewal Coverage Highlights

Network Security/Privacy/Cyber Insurance (Chaucer Insurance Company DAC (Cowbell))

- Limits of Insurance/Deductibles: \$1,000,000 / \$25,000 / 12 hr. waiting period

Crime/Employee Theft (Chubb) -

- Limits of Insurance/Deductibles: \$1,000,000/ \$10,000 deductible
- Fraudulently Induced Transfer Coverage: \$100,000 / \$10,000 deductible

Assault Expense, Threat Response & Special Crime (Great American)

- Assault Expense \$500,000 per insured event / Threat Response \$100,000 per insured event (90 days)
- Kidnap & Ransom \$1,000,000 per insured event

Active Assailant (Indian Harbor)

- Active Assailant \$1,000,000 per occurrence & aggregate / deductible \$25,000

Tank Pollution Liability (Certain Underwriters at Lloyds of London)

- Limits of Insurance/Deductibles: \$1,000,000 each claim / \$2,000,000 aggregate / \$5,000

Unmanned Aircraft (Certain Underwriters at Lloyds of London)

- Limits of Insurance/Deductibles: \$1,000,000 / \$0

Tenant User Program / TULIP (Atlantic Specialty / GatherGuard)

- Each Occurrence/Incident or Wrongful Act: \$1,000,000
- Third Party Property Damage \$1,000,000/ \$1,000 deductible

Renewal Quote Options:

Travelers Property All Risk Deductible Quote Options:

All Risk Deductible	\$10,000	\$25,000
Annual Premium	\$248,822	\$237,552

Chubb - Crime Quote Options:

Retention	\$10,000	\$25,000
Annual Premium	\$5,785	\$5,198

Great American K&R Quote Options:

Limit of Insurance	\$1,000,000	\$3,000,000	\$5,000,000
Annual Premium	\$3,297	\$5,848	\$7,673
3 Year pre-paid premium	\$8,572	15,025	\$19,950

Houston Casualty Cyber Liability Quote Options:

Limit of Insurance	\$1,000,000	\$2,000,000	\$3,000,000
Estimated Annual Premium *	\$6,500	\$10,000	\$12,000

*quote subject to: **MFA for remote access is required**

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