

June 22, 2004

## STAFF REPORT

**MEMO TO: SUTTER COUNTY CHILDREN & FAMILIES COMMISSION**

**FROM: DEB COULTER, EXECUTIVE DIRECTOR**

**SUBJECT: PROFESSIONAL LIABILITY INSURANCE COVERAGE FOR DENTAL VAN**

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**BACKGROUND:** The Sutter County Children & Families Commission has committed funding to the Oral Health Initiative. The Yuba City Unified School District has agreed to act as an administrative agent for the Oral Health Initiative program and will be operating a dental van purchased with Commission funds to provide dental care to all Sutter County children under the age of six. The actual dental work will be conducted by a dentist hired by and working for Peach Tree Clinic who will provide Professional Liability Insurance for the dentist and all dental work done in the mobile vehicle.

Because this vehicle will belong to the Commission, it is felt that it is time for the commission to secure Professional Liability Insurance as well. The Commission has benefited greatly from the expertise of Chuck Graham, Risk Manager for the County of Sutter who has advised us that Professional Liability Insurance may be available under the CSAC-EIA coverage available to the County of Sutter. Securing insurance in this manner will benefit the Commission as we will not be securing insurance from another vendor, and due to the very small exposure of this project, there will be little exposure for the County of Sutter.

In order to secure such coverage, approval must be granted by the CSAC-EIA and an agreement relating to coverage will need to be developed between Sutter County and its Children & Families Commission.

Attached is such an agreement that has been prepared by Mr. Graham. The agreement will allow the Sutter County Children & Families Commission to secure Professional Liability Insurance under the same policy that covers other Sutter County activities. The Commission will pay any and all premium increases related to this coverage as well as any deductibles arising out of claims.

**RECOMMENDATION:** It is the recommendation of the Executive Director that the Commission approve the agreement attached for securing Professional Liability Insurance under the same policy that covers the County of Sutter.

**IMPACT ON COMMISSION RESOURCES:** The Commission would be responsible for any increased premium cost as a result of this action and any deductibles that would be required due to claims. A reserve account has been established for the deductible expense in the amount of \$5,000.00.

**POLICY ACTION REQUESTED:** Approval of the Executive Directors recommendation.

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