

Bristol Town Administrator

From: Joe Damiata <jdamiata@vlct.org>
Sent: Monday, January 13, 2020 2:21 PM
Subject: VLCT PACIF Members - Thank You For Renewing!

Dear VLCT PACIF Member/Owner:

Now that the busy holidays and renewal season are behind us, we wanted to take the time to thank you for your continued trust and support of VLCT PACIF and provide you with some exciting updates.

We had a very successful renewal as 100 percent of the membership decided to remain with PACIF in 2020. We also quoted four municipalities that are not currently members of PACIF and two of them – the towns of Milton and Kirby – opted to join. Welcome to the PACIF family! More than 94 percent of Vermont's eligible entities now participate in the PACIF program. This shows that what you have built is strong, relevant, and very much valued by the membership.

2020 will bring some exciting changes to PACIF that we would like to share with you.

- **COVERAGE IMPROVEMENTS**

We have improved our coverage in many ways, which will be explained in a memo from underwriting that will accompany your 2020 coverage documents. One enhancement I would like to point out is our increased cyber sub-limits, most notably the extortion limit, which is increasing from \$25,000 to \$50,000. Municipalities have increasingly become targets of ransomware, so this coverage is important, and we will continue to explore additional cyber coverage enhancements for the 2021 renewal.

- **IN-HOUSE COUNSEL**

In an effort to improve service to members and reduce the amount PACIF spends on litigation, we brought one of our defense attorneys on board as an employee. Phil Woodward will continue to defend members, but now as an employee of VLCT rather than as outside counsel. His ethical obligations will remain the same so nothing will change other than he will now work in house. In addition, there are many benefits to in-house counsel such as offering training to members, providing in-house legal counsel and advice for the new services we added last year (LE & HR Consulting), and consulting and researching potential improvements to the coverage documents.

- **NEW SCHOLARSHIP PROGRAM**

We will be piloting a new First Responder Mental Wellness Scholarship program to provide funding support to our members for specific mental health programming that focuses on mental wellness and PTSD prevention in first responders. More details about the program will be sent this week.

- **MEMBER POLICY PORTAL**

Late last year, we had an initial roll out of a member policy portal as part of the underwriting system that will provide you all with a more efficient self-service experience. This is now fully available to members in 2020 and will provide users with self-service capabilities for making changes to exposures and completing online renewals. Additional improvements to the portal are planned in 2020 and beyond.

We encourage your municipality to take advantage of all that we offer, whether it be the PACIF grant program, law enforcement consulting services, the free referrals to legal counsel for employment practice issues, or any of the other programs that we provide.

Your municipality should be receiving your 2020 PACIF renewal coverage and related documents this week. Please review them and contact Underwriting if you have any questions. Throughout 2020 and beyond, we will continue to work hard to earn your trust. We would be happy to attend a meeting of your municipality's governing board, to educate board members, answer questions, or more fully explain the substantial benefits of being a PACIF member. As always, we work for you – our member owners – and are available whenever you need us. Thank you again for your continued trust and support!



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