

MEMORANDUM OF CYBER LIABILITY COVERAGE

For The

Association of California Water Agencies
Joint Powers Insurance Authority

DECLARATIONS

FORM NUMBER: MOCLC-070126

MEMBER AGENCY: See list of Participating Member Agencies

COVERAGE PERIOD: July 1, 2026 to July 1, 2027
12:01 A.M. Pacific Standard Time

LIMITS OF LIABILITY: 50 % of Member Self-Insured Retention

SELF-INSURED RETENTION: \$50,000 to \$100,000*
See the list of Participating Member Agencies

Signed By:  Date: 7/1/2026
(Authorized Representative)

MEMORANDUM OF CYBER LIABILITY COVERAGE

TABLE OF CONTENTS

SECTION I – DEFINITIONS	2
SECTION II – COVERAGE	2
SECTION III – LIMIT OF LIABILITY	3
SECTION IV – WHO IS COVERED	3
SECTION V – DEFENSE AND INCIDENT RESPONSE	4
SECTION VI – EXCLUSIONS	5
SECTION VII – CYBERSECURITY PARTICIPATION CONDITION	5
SECTION VIII – CLAIM REPORTING AND COOPERATION	7
SECTION IX – SUBROGATION	7
SECTION X – REVERSE FOLLOW FORM	7
SECTION XI – CONDITIONS	8
COVERAGE SCHEDULE	9
LIST OF PARTICIPATING MEMBER AGENCIES	10

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY (ACWA JPIA)
MEMORANDUM OF CYBER LIABILITY COVERAGE
FORM NO. MOCLC-070126

This **Memorandum** of Cyber Liability Coverage ("Memorandum") is an agreement among participating **Member Agencies** of the Association of California Water Agencies Joint Powers Insurance Authority ("Authority"), a California public entities risk pool operating under Sections 990.4 and 990.8 of the Government Code and other provisions of law. The purpose of this **Memorandum** is to establish the terms and conditions under which participating **Member Agencies** pool certain cyber liability and cyber incident risks among their membership, and have agreed to purchase excess liability insurance (or reinsurance) above the limit of coverage provided by the **Member Agencies'** pooled funds. This **Memorandum** shall be interpreted according to the principles of contract law and shall give full effect to the intent of the participating **Member Agencies** of the ACWA JPIA in adopting this **Memorandum**. None of the parties to the **Memorandum** are entitled to rely on any contract interpretation principle which would require the interpretation of ambiguous language against the drafter of an agreement. The participating Member Agencies acknowledge that the cyber risk-sharing arrangement governed by this Memorandum is not insurance and is not subject to regulation under the California Insurance Code. As the ACWA JPIA is not an insurer, it has no obligation to issue reservation of rights letters, nor does it have any obligation to provide *Cumis* counsel to a **Covered Party** in a disputed coverage situation, as an insurer might have under Civil Code Section 2860.

Throughout this **Memorandum**, words and phrases that appear in bold have special meaning. They are defined in Section I - Definitions. Words that appear in CAPITAL LETTERS have reference to the like-titled section in the **Memorandum**.

Neither the terms nor conditions of this **Memorandum** may be changed, except by addendum issued by us to become part of this **Memorandum**.

Coverage provided under this **Memorandum** is intended to operate in conjunction with and substantially consistent with the Authority's Cyber Liability Reinsurance Policy.

In consideration of the contributions paid by the **Member Agency**, and subject to all terms and conditions herein, the **Authority** and the **Member Agency** agrees as follows:

SECTION I – DEFINITIONS

Authority means the Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA).

Claim means a written demand for monetary damages, civil proceeding, arbitration proceeding, regulatory proceeding, or other formal demand seeking relief arising from a Covered Cyber Event.

Covered Cyber Event means a Security Failure, Data Breach, Privacy Event, Cyber Extortion Event, Funds Transfer Fraud Event, or other covered cyber-related incident occurring during the Coverage Period.

Covered Party means any person or entity identified in Section IV.

Coverage Period means the period shown in the Declarations.

Cyber Liability Reinsurance Policy means the cyber liability insurance policy purchased by the Authority, including all endorsements and amendments.

Data Breach means the unauthorized acquisition, access, disclosure, use, release, loss, or theft of confidential, proprietary, protected, or personally identifiable information.

Loss means covered damages, settlements, judgments, defense costs, breach response costs, regulatory expenses, forensic expenses, and other amounts payable under this Memorandum.

Member Agency means a public agency participating in the Authority's Cyber Liability Program.

Retention means the amount a Member Agency must pay before coverage applies.

Security Failure means unauthorized access to, unauthorized use of, denial of service against, introduction of malicious code into, failure of security controls protecting, or disruption of a computer system, network, or digital asset.

Subsidiary means a public entity owned or controlled by a participating Member Agency and approved by the Authority for participation in the Cyber Liability Program.

Any term not specifically defined herein shall have the meaning assigned to it in the **Cyber Liability Reinsurance Policy**.

SECTION II – COVERAGE

Subject to all terms, conditions, exclusions, limits, and **Retentions** of this **Memorandum**, the **Authority** shall pay on behalf of a **Covered Party** covered **Loss** arising from a **Covered Cyber Event** occurring during the **Coverage Period**.

Coverage may include the following categories:

- A. Network and Information Security Liability
- B. Privacy Liability
- C. Regulatory Defense and Penalties
- D. Multimedia Liability
- E. Breach Response Costs
- F. Crisis Management and Public Relations Costs
- G. Cyber Extortion Costs
- H. Business Interruption and Extra Expense
- I. Digital Asset Restoration
- J. Funds Transfer Fraud

Coverage shall apply only to the extent such coverage is provided under the **Authority's** Cyber Liability Program and **Cyber Liability Reinsurance Policy**.

The **Authority** shall have no obligation to provide coverage broader than that afforded by the **Cyber Liability Reinsurance Policy**.

SECTION III – LIMIT OF LIABILITY

The maximum amount payable by the **Authority** for any one **Covered Cyber Event** shall not exceed the applicable program limit established by the **Authority**.

All defense costs, breach response costs, forensic expenses, legal expenses, notification expenses, credit monitoring expenses, and other covered costs shall be included within and reduce the applicable Limit of Liability.

Regardless of the number of **Claims**, claimants, **Covered Parties**, incidents, or causes of loss, the **Authority's** total liability shall not exceed the applicable limit established for the Cyber Liability Program.

SECTION IV – WHO IS COVERED

Covered Party means:

- 1. A participating **Member Agency**;
- 2. The **Member Agency's** governing board members;
- 3. Elected and appointed officials;

4. Employees acting within the course and scope of their duties;
5. Authorized volunteers;
6. Committees, commissions, and boards established by the **Member Agency**; and
7. Subsidiaries or affiliated entities specifically approved by the **Authority**.

SECTION V – DEFENSE AND INCIDENT RESPONSE

The **Authority** shall have the right, but not the duty, to investigate, manage, defend, settle, and respond to any **Claim** or **Covered Cyber Event**.

The **Authority** may designate legal counsel, breach coaches, forensic investigators, notification vendors, public relations consultants, incident response firms, cybersecurity consultants, and other service providers necessary to investigate, defend, mitigate, or respond to a **Covered Cyber Event**.

A **Covered Party** shall not admit liability, assume obligations, settle claims, incur covered expenses, or otherwise prejudice the **Authority's** rights without prior written approval from the **Authority**.

Failure to obtain prior approval may result in denial of reimbursement for such expenses.

MANDATORY USE OF APPROVED RESPONSE VENDORS

As a condition of coverage under this **Memorandum**, all breach response services, forensic investigations, legal services, notification services, credit monitoring services, ransomware negotiation services, public relations services, and other cyber incident response services for which reimbursement is sought shall be performed by vendors approved by the **Authority**.

Upon notice of a **Covered Cyber Event**, the **Authority** may designate one or more approved service providers to assist the **Member Agency** in responding to the event.

The **Authority** may approve the continued use of a vendor initially retained by the **Member Agency** when emergency circumstances reasonably require immediate action before notice can be provided to the **Authority**.

Except for actions reasonably necessary to protect life, safety, critical operations, or prevent imminent additional damage, expenses incurred without prior **Authority** approval shall not constitute covered **Loss** and shall not be reimbursable under this **Memorandum**.

Nothing in this section shall prevent a **Member Agency** from taking immediate emergency measures necessary to contain, isolate, mitigate, or stabilize a cyber incident prior to notifying the **Authority**.

The **Authority** shall retain the right to direct and coordinate the incident response process and to determine the reasonableness and necessity of any response-related expenses.

SECTION VI – EXCLUSIONS

This **Memorandum** does not apply to:

1. Any fraudulent, criminal, dishonest, or intentionally wrongful act by a **Covered Party**, following final adjudication;
2. Any loss arising from a **Covered Cyber Event** known prior to participation in the Cyber Liability Program;
3. Any loss occurring after termination of participation in the Cyber Liability Program;
4. Fines, penalties, sanctions, or damages deemed uninsurable under applicable law;
5. Any loss for which coverage is prohibited by law; or
6. Any loss arising from a **Member Agency's** failure to comply with a final coverage restriction, suspension, or termination issued by the **Authority**.

SECTION VII – CYBERSECURITY PARTICIPATION CONDITION

As a condition of participation in the **Cyber Liability Program**, **Member Agencies** shall comply with cybersecurity requirements adopted by the **Authority**.

Such requirements may include, but are not limited to:

1. Participation in **Authority**-designated cybersecurity monitoring programs;
2. Participation in **Authority**-designated cybersecurity awareness training programs;
3. Implementation of multi-factor authentication where required by the **Authority**;
4. Timely remediation of critical vulnerabilities identified by the **Authority** or its designated cybersecurity partners;

5. Completion of cybersecurity questionnaires, underwriting submissions, and risk assessments requested by the **Authority**;
6. Maintenance of cybersecurity controls required by the **Authority** or its reinsurers; and
7. Cooperation with **Authority** cybersecurity personnel, consultants, and designated service providers.

If a **Member Agency** fails to comply with a cybersecurity requirement, the **Authority** may require corrective action within a reasonable period of time.

Failure to implement required corrective action following written notice from the **Authority** may result in underwriting restrictions, increased contributions, increased **Retentions**, coverage limitations, suspension of participation, or termination from the **Cyber Liability Program** in accordance with **Authority** policies.

Nothing in this section shall automatically void coverage for a **Covered Cyber Event** unless the **Authority** demonstrates that the **Member Agency's** failure to comply materially increased the risk giving rise to the loss.

The **Authority** reserves the right to establish minimum cybersecurity standards, eligibility requirements, and participation criteria necessary to protect the financial integrity of the **Cyber Liability Program** and the interests of participating **Member Agencies**.

CYBER RISK IMPROVEMENT PLAN

The **Authority** may require a **Member Agency** to participate in a Cyber Risk Improvement Plan when the **Authority** determines that significant cybersecurity deficiencies exist that materially increase the **Member Agency's** cyber risk exposure.

Such deficiencies may include repeated failure to remediate critical vulnerabilities, failure to implement required security controls, repeated cybersecurity incidents, inadequate employee cybersecurity training, or other conditions identified by the **Authority**.

The Cyber Risk Improvement Plan may establish required corrective actions, implementation deadlines, reporting requirements, and progress reviews.

Failure to comply with a Cyber Risk Improvement Plan may result in underwriting restrictions, increased contributions, increased **Retentions**, coverage limitations, suspension of participation, or termination from the Cyber Liability Program.

SECTION VIII – CLAIM REPORTING AND COOPERATION

The **Member Agency** shall provide notice to the Authority as soon as practicable after discovery of any actual or suspected **Covered Cyber Event**.

The **Member Agency** shall:

1. Cooperate fully with the **Authority**;
2. Preserve evidence;
3. Take reasonable steps to mitigate damages;
4. Assist in investigation and recovery efforts;
5. Preserve potential rights against responsible third parties; and
6. Provide records and information reasonably requested by the **Authority**.

Failure to comply with these obligations may result in denial or limitation of coverage to the extent such failure prejudices the **Authority**.

SECTION IX – SUBROGATION

Upon payment of any **Loss** under this **Memorandum**, the **Authority** shall be subrogated to all rights of recovery possessed by the **Covered Party**.

The **Covered Party** shall cooperate fully in preserving and enforcing such rights and shall do nothing to impair those rights.

Any recoveries shall be allocated in accordance with procedures established by the **Authority**.

SECTION X – REVERSE FOLLOW FORM

This **Memorandum** is intended to provide coverage substantially consistent with the **Authority's Cyber Liability Reinsurance Policy**.

Except where this **Memorandum** expressly provides otherwise, coverage afforded under this **Memorandum** shall be interpreted in a manner consistent with the terms, conditions, exclusions, limitations, endorsements, and definitions contained in the **Cyber Liability Reinsurance Policy**.

In the event of any conflict between this **Memorandum** and the **Cyber Liability Reinsurance Policy**, this **Memorandum** shall govern.

SECTION XI – CONDITIONS

Participation in this **Memorandum** is conditioned upon:

1. Payment of required contributions;
2. Compliance with **Authority** program requirements;
3. Compliance with **Authority** cybersecurity requirements;
4. Cooperation with **Authority** investigations and claims administration;
5. Preservation of subrogation rights; and
6. Compliance with all applicable **Authority** policies governing participation in the Cyber Liability Program.
7. The Executive Committee retains authority to establish participation requirements, contributions, retentions, limits, and underwriting requirements for the Cyber Liability Program.

COVERAGE SCHEDULE
FOR COVERAGE PERIOD 07/01/2026 - 07/01/2027

COVERAGE LIMIT	COVERAGE TYPE	COVERAGE PROVIDER
\$25,000 or \$50,000*	Self-funded	ACWA JPIA
\$3,000,000 per member / \$5,000,000 aggregate	Reinsurance	Coalition

MEMORANDUM OF CYBER LIABILITY COVERAGE
LIST OF PARTICIPATING MEMBER AGENCIES

Member Name	Self-Insured Retention*
Alameda County Flood Control & Water Conservation District, Zone 7 Water Agency	\$100,000.00
Alameda County Water District	\$100,000.00
Alpaugh Community Services District	\$50,000.00
Alpaugh Irrigation District	\$100,000.00
Alta Irrigation District	\$50,000.00
Amador Water Agency	\$100,000.00
American River Flood Control District	\$50,000.00
Angiola Water District	\$50,000.00
Antelope Valley State Water Contractors Association	\$50,000.00
Antelope Valley Watermaster	\$50,000.00
Antelope Valley-East Kern Water Agency	\$100,000.00
Apple Valley Foothill County Water District	\$50,000.00
Apple Valley Heights County Water District	\$50,000.00
Aromas Water District	\$50,000.00
Arvin-Edison Water Storage District	\$100,000.00
Association of California Water Agencies Joint Powers Insurance Authority	\$100,000.00
Atwell Island Water District	\$50,000.00
Banta Carbona Irrigation District	\$100,000.00
Bard Water District	\$50,000.00
Bear Valley Basin Groundwater Sustainability Agency	\$50,000.00
Bear Valley Water District	\$50,000.00
Beaumont-Cherry Valley Water District	\$100,000.00
Bella Vista Water District	\$100,000.00
Belridge Water Storage District	\$100,000.00
Berrenda Mesa Water District	\$100,000.00
Big Bear Municipal Water District	\$50,000.00
Bodega Bay Public Utility District	\$50,000.00
Bolinas Community Public Utility District	\$50,000.00
Borrego Water District	\$100,000.00
Buena Vista Water Storage District	\$100,000.00
Butte Water District	\$50,000.00
Byron-Bethany Irrigation District	\$100,000.00
Cachuma Operation and Maintenance Board	\$50,000.00
Calaveras County Water District	\$100,000.00
Calaveras Public Utility District	\$100,000.00
Calleguas Municipal Water District	\$100,000.00
Camp Far West Irrigation District	\$50,000.00
Camrosa Water District	\$100,000.00
Carmichael Water District	\$100,000.00
Carpinteria Valley Water District	\$100,000.00
Castroville Community Services District	\$50,000.00
Centerville Community Services District	\$50,000.00
Central California Irrigation District	\$100,000.00
Central Coast Water Authority	\$100,000.00
Central Water District	\$50,000.00
Channel Islands Beach Community Services District	\$50,000.00
Chino Basin Desalter Authority	\$100,000.00
Chino Basin Water Conservation District	\$50,000.00
Chowchilla Water District	\$50,000.00
Circle Oaks County Water District	\$50,000.00
Citrus Heights Water District	\$100,000.00
Clear Creek Community Services District	\$100,000.00

MEMORANDUM OF CYBER LIABILITY COVERAGE
LIST OF PARTICIPATING MEMBER AGENCIES

Member Name	Self-Insured Retention*
Clearlake Oaks County Water District	\$100,000.00
Coastside County Water District	\$100,000.00
Consolidated Irrigation District	\$50,000.00
Corcoran Irrigation District	\$50,000.00
Corning Water District	\$50,000.00
Crescenta Valley Water District	\$100,000.00
Crestline Village Water District	\$100,000.00
Crestline-Lake Arrowhead Water Agency	\$100,000.00
Cucamonga Valley Water District	\$100,000.00
Deer Creek Storm Water District	\$50,000.00
Delano-Earlimart Irrigation District	\$50,000.00
Delano-Earlimart Irrigation District - Groundwater Sustainability Agency	\$50,000.00
Desert Water Agency	\$100,000.00
Diablo Water District	\$100,000.00
Ducor Community Services District	\$50,000.00
Dudley Ridge Water District	\$50,000.00
Dunnigan Water District	\$50,000.00
East Contra Costa Irrigation District	\$100,000.00
East Orange County Water District	\$100,000.00
El Dorado Irrigation District	\$100,000.00
El Toro Water District	\$100,000.00
Elsinore Valley Municipal Water District	\$100,000.00
Fair Oaks Water District	\$100,000.00
Fall River Valley Community Services District	\$50,000.00
Fallbrook Public Utility District	\$100,000.00
Florin Resource Conservation District	\$100,000.00
Foothill Municipal Water District	\$100,000.00
Forestville Water District	\$50,000.00
Frazier Park Public Utility District	\$50,000.00
Fresno Irrigation District	\$100,000.00
Fresno Metropolitan Flood Control District	\$100,000.00
Friant Power Authority	\$100,000.00
Friant Water Authority	\$50,000.00
Georgetown Divide Public Utility District	\$100,000.00
Glenn-Colusa Irrigation District	\$100,000.00
Golden Hills Community Services District	\$50,000.00
Goleta Water District	\$100,000.00
Grassland Basin Authority	\$50,000.00
Gravelly Ford Water District	\$50,000.00
Green Valley Water District	\$100,000.00
Helix Water District	\$100,000.00
Hi-Desert Water District	\$100,000.00
Humboldt Bay Municipal Water District	\$100,000.00
Humboldt Community Services District	\$100,000.00
Idyllwild Water District	\$100,000.00
Ivanhoe Irrigation District	\$50,000.00
Joshua Basin Water District	\$100,000.00
Kaweah Delta Water Conservation District	\$50,000.00
Kern County Water Agency	\$100,000.00
Kern Delta Water District	\$50,000.00
Kern Water Bank Authority	\$100,000.00
Kern-Tulare Water District	\$100,000.00

MEMORANDUM OF CYBER LIABILITY COVERAGE
LIST OF PARTICIPATING MEMBER AGENCIES

Member Name	Self-Insured Retention*
Kings River Conservation District	\$50,000.00
Kings River East Groundwater Sustainability Agency	\$50,000.00
Kinneloa Irrigation District	\$50,000.00
Kirkwood Meadows Public Utility District	\$100,000.00
Knights Landing Ridge Drainage District	\$50,000.00
La Canada Irrigation District	\$50,000.00
La Habra Heights County Water District	\$100,000.00
La Puente Valley County Water District	\$100,000.00
Laguna Irrigation District	\$50,000.00
Lakeside Water District	\$50,000.00
Laton Community Services District	\$50,000.00
Lindsay-Strathmore Irrigation District	\$100,000.00
Littlerock Creek Irrigation District	\$50,000.00
Los Alamos Community Services District	\$50,000.00
Lost Hills Water District	\$50,000.00
Lower Tule River Irrigation District	\$50,000.00
Madera Irrigation District	\$100,000.00
Madera Water District	\$50,000.00
Madera-Chowchilla Water & Power Authority	\$100,000.00
Main San Gabriel Basin Watermaster	\$50,000.00
Maine Prairie Water District	\$50,000.00
Mammoth Community Water District	\$100,000.00
Marina Coast Water District	\$100,000.00
McMullin Area Groundwater Sustainability Agency	\$50,000.00
Merced Irrigation District	\$100,000.00
Mesa Water District	\$100,000.00
Mid-Kaweah Groundwater Subbasin Joint Powers Authority	\$50,000.00
Mid-Peninsula Water District	\$100,000.00
Midway Heights County Water District	\$50,000.00
Mission Hills Community Services District	\$50,000.00
Mission Springs Water District	\$100,000.00
Mojave Public Utility District	\$50,000.00
Mojave Water Agency	\$100,000.00
Monroeville Water District	\$50,000.00
Monte Vista Water District	\$100,000.00
Montecito Water District	\$100,000.00
Moulton Niguel Water District	\$100,000.00
Mountain Gate Community Services District	\$50,000.00
Municipal Water District of Orange County	\$50,000.00
North Coast County Water District	\$100,000.00
North Kern Water Storage District	\$100,000.00
North Kings Groundwater Sustainability Agency	\$50,000.00
North San Joaquin Water Conservation District	\$50,000.00
North Yuba Water District	\$100,000.00
Oakdale Irrigation District	\$100,000.00
Olivenhain Municipal Water District	\$100,000.00
Omochumne-Hartnell Water District	\$50,000.00
Orange County Water District	\$100,000.00
Orange Cove Irrigation District	\$50,000.00
Orchard Dale Water District	\$100,000.00
Orosi Public Utility District	\$50,000.00
Otay Water District	\$100,000.00

MEMORANDUM OF CYBER LIABILITY COVERAGE
LIST OF PARTICIPATING MEMBER AGENCIES

Member Name	Self-Insured Retention*
Pacheco Water District	\$50,000.00
Pajaro Valley Water Management Agency	\$50,000.00
Pajaro/Sunny Mesa Community Services District	\$100,000.00
Palm Ranch Irrigation District	\$50,000.00
Palmdale Water District	\$100,000.00
Palo Verde Irrigation District	\$50,000.00
Panoche Water District	\$50,000.00
Paradise Irrigation District	\$100,000.00
Patterson Irrigation District	\$100,000.00
Pebble Beach Community Services District	\$100,000.00
Pescadero Reclamation District No. 2058	\$50,000.00
Pico Water District	\$50,000.00
Pinedale County Water District	\$50,000.00
Pixley Irrigation District	\$50,000.00
Pleasant Valley County Water District	\$50,000.00
Pomona-Walnut-Rowland JWLC	\$50,000.00
Porterville Irrigation District	\$50,000.00
Princeton-Codora-Glenn Irrigation District	\$100,000.00
Provident Irrigation District	\$50,000.00
Puente Basin Water Agency	\$50,000.00
Purissima Hills Water District	\$100,000.00
Quartz Hill Water District	\$50,000.00
Rainbow Municipal Water District	\$100,000.00
Ramirez Water District	\$50,000.00
Ramona Municipal Water District	\$100,000.00
Rancho California Water District	\$100,000.00
Reclamation District #1004	\$50,000.00
Reclamation District #108	\$100,000.00
Reclamation District #784	\$100,000.00
Reclamation District #999	\$50,000.00
Reclamation District No. 1500	\$100,000.00
Reclamation District No. 2047	\$50,000.00
Regional Water Authority	\$50,000.00
Richvale Irrigation District	\$50,000.00
Rincon Del Diablo Municipal Water District	\$100,000.00
Rio Alto Water District	\$100,000.00
Rio Linda/Elverta Community Water District	\$50,000.00
Rosedale-Rio Bravo Water Storage District	\$100,000.00
Rowland Water District	\$100,000.00
Rural North Vacaville Water District	\$50,000.00
Sacramento Groundwater Authority	\$50,000.00
Sacramento River West Side Levee District	\$50,000.00
Sacramento Suburban Water District	\$100,000.00
San Benito County Water District	\$100,000.00
San Bernardino Valley Municipal Water District	\$100,000.00
San Bernardino Valley Water Conservation District	\$50,000.00
San Dieguito Water District	\$100,000.00
San Gabriel Basin Water Quality Authority	\$50,000.00
San Gabriel County Water District	\$50,000.00
San Geronio Pass Water Agency	\$50,000.00
San Juan Water District	\$100,000.00
San Luis & Delta-Mendota Water Authority	\$100,000.00

MEMORANDUM OF CYBER LIABILITY COVERAGE
LIST OF PARTICIPATING MEMBER AGENCIES

Member Name	Self-Insured Retention*
San Luis Water District	\$50,000.00
San Mateo County Flood and Sea Level Rise Resiliency District	\$100,000.00
Santa Clarita Valley Water Agency	\$100,000.00
Santa Cruz Mid-County Groundwater Agency	\$50,000.00
Santa Fe Irrigation District	\$100,000.00
Santa Margarita Groundwater Agency	\$50,000.00
Santa Rosa Regional Resources Authority	\$100,000.00
Santa Ynez River Water Conservation District Improvement District No. 1	\$100,000.00
Saucelito Irrigation District	\$50,000.00
Scotts Valley Water District	\$100,000.00
Semitropic Water Storage District	\$100,000.00
Serrano Water District	\$100,000.00
Shafter-Wasco Irrigation District	\$50,000.00
Sierra Cedars Community Services District	\$50,000.00
Sierra Lakes County Water District	\$50,000.00
Sites Project Joint Powers Authority	\$50,000.00
Solano County Water Agency	\$100,000.00
Solano Irrigation District	\$100,000.00
Solano Subbasin Groundwater Sustainability Agency	\$50,000.00
Sonoma Mountain County Water District	\$50,000.00
Soquel Creek Water District	\$100,000.00
South Bay Water	\$50,000.00
South Coast Water District	\$100,000.00
South Feather Water & Power Agency	\$100,000.00
South Montebello Irrigation District	\$100,000.00
South Sutter Water District	\$100,000.00
South Tahoe Public Utility District	\$100,000.00
Southern California Water Bank Authority	\$50,000.00
Southern San Joaquin Municipal Utility District	\$100,000.00
Southwest Kings Groundwater Sustainability Agency	\$50,000.00
Stinson Beach County Water District	\$50,000.00
Stockton East Water District	\$100,000.00
Suisun-Solano Water Authority	\$50,000.00
Sutter Extension Water District	\$50,000.00
Sweetwater Authority	\$100,000.00
Tahoe City Public Utility District	\$100,000.00
Tehachapi-Cummings County Water District	\$100,000.00
Terra Bella Irrigation District	\$50,000.00
Thermalito Water and Sewer District	\$100,000.00
Three Valleys Municipal Water District	\$100,000.00
Trabuco Canyon Water District	\$100,000.00
Tri-County Water Authority	\$50,000.00
Tri-District Water Authority	\$50,000.00
Truckee Donner Public Utility District	\$100,000.00
Tulare Irrigation District	\$50,000.00
Tulare Lake Basin Water Storage District	\$50,000.00
Tuolumne Utilities District	\$100,000.00
Twentynine Palms Water District	\$100,000.00
Union Public Utility District	\$100,000.00
Upper San Gabriel Valley Municipal Water District	\$100,000.00
Utica Water & Power Authority	\$100,000.00
Vallecitos Water District	\$100,000.00

MEMORANDUM OF CYBER LIABILITY COVERAGE
LIST OF PARTICIPATING MEMBER AGENCIES

Member Name	Self-Insured Retention*
Valley Center Municipal Water District	\$100,000.00
Valley County Water District	\$100,000.00
Valley of the Moon Water District	\$100,000.00
Vandenberg Village Community Services District	\$50,000.00
Vista Irrigation District	\$100,000.00
W.H. Wilbur Reclamation District No. 825	\$50,000.00
Walnut Valley Water District	\$100,000.00
Water Employee Services Authority	\$50,000.00
Water Replenishment District of Southern California	\$100,000.00
Weaverville Community Services District	\$50,000.00
West Basin Municipal Water District	\$100,000.00
West Stanislaus Irrigation District	\$100,000.00
West Valley Water District	\$100,000.00
Westborough Water District	\$100,000.00
Western Canal Water District	\$50,000.00
Western Municipal Water District	\$100,000.00
Westside Water Authority	\$50,000.00
Wheeler Ridge-Maricopa Water Storage District	\$100,000.00
Woodbridge Irrigation District	\$50,000.00
Wynola Water District	\$50,000.00
Yolo County Flood Control & Water Conservation District	\$100,000.00
Yolo Subbasin Groundwater Agency	\$50,000.00
Yorba Linda Water District	\$100,000.00
Yuba County Water Agency	\$100,000.00
Yuima Municipal Water District	\$50,000.00