

EXHIBIT A

Recommended SJVIA Insurance Policies Summary

Coverage Type	Limit	Deductible	Annual Premium Cost
<p><u>Master Crime Policy</u> <i>(National Union Fire Insurance of Pittsburgh)</i></p> <p>Coverage is provided for incidents such as public employee dishonesty, forgery or alteration, theft, computer fraud and embezzlement.</p>	\$10 Million	\$25,000	\$15,000
<p><u>Trustees Errors & Omissions</u> <i>(Alliant Public Pool Liability Program)</i></p> <p>Fiduciary liability insurance is a popular vehicle for the financial protection of fiduciaries of employee benefit plans against legal liability arising out of their role as fiduciaries, including the cost of defending those claims that seek to establish such liability. Coverage is provided for incidents such as miscalculation, a class action lawsuit, and enrollment errors.</p>	\$10 Million	\$25,000	\$25,812
<p><u>Special Liability</u> <i>(Allied World National Assurance Company)</i></p> <p>This program provides coverage for claims from third parties alleging damages due to negligence arising out of personal injury, property damage.</p>	\$10 Million	\$1,000	\$3,704
<p><u>Fiduciary Liability</u> <i>(RLI Insurance Company)</i></p> <p>Pays the legal liability arising from claims for alleged failure to act prudently. Protects the assets of a plan fiduciary due to allegations of breach of fiduciary duties. ERISA explicitly allows for the purchase of fiduciary insurance. It could be a breach of fiduciary duty if a claim arises and no insurance is in place that was readily available.</p>	\$5 Million	N/A	\$16,000
TOTAL COST			\$60,516