

2023 PACIF Additions

January 17, 2023



We hope your municipality takes full advantage of all that PACIF offers: training in person or online, a PACIF Grant or John Lawe Scholarship, law enforcement or human resources consulting, cyber security training, free referrals to legal counsel for employment practice issues, or any of our other excellent member benefits.

Here are a few exciting additions to PACIF that we are eager to share with you.

- **Coverage Improvements**

We have updated our coverage in many ways, as explained in the letter from underwriting that accompanies each member's 2023 coverage documents. One enhancement is a new endorsement providing limited pollution coverage for certain types of firefighting equipment. We added this affordable option in response to member claims that were not covered because of our pollution exclusion. If you are interested in adding this coverage, contact our underwriting team at underwriting@vlct.org.

- **Cyber Liability And Data Breach Coverage**

We were fortunate to renew our [Cyber Liability and Data Breach coverage](#) for all PACIF

members, with the same structure and limits as in 2022. Because this coverage continues to be difficult to obtain, we urge all of you to continue to strengthen your municipality's cyber security and resiliency so that if we are unable to obtain coverage for all members in the future, individual municipalities are more likely to have sufficient measures in place to qualify for coverage on their own.

- **New Risk Management Information System with Improved Member Portal**

With PACIF Board approval, the Trust will purchase and begin implementing a new Risk Management Information System (RMIS) to provide a more robust and user-friendly member portal and vastly improve our current claims and underwriting systems. We expect to start implementing it by the middle of this year, and the process is likely to take a year and a half from start to finish. On top of greatly improving your interactions with PACIF through a better portal, our goal is to fix many pain points with new efficiencies and automation. We are very excited about this new system and will keep you updated as the project progresses.

- **Continued 100% Reimbursement By PACIF Grants**

The PACIF Board authorized \$350,000 for the [2023 PACIF Grant Program](#). As was the case in 2022, this program will again offer up to 100% reimbursement for eligible items.

- **Extension Of Free Cybersecurity Training**

Through the end of 2023, we are continuing the reimbursement program for members that subscribe to KnowBe4 cyber security training. Learn about this opportunity on our [KnowBe4 Program](#) page.

Throughout 2023 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!