



### PROGRAM ADMINISTRATORS

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### MEMBERS

Anaheim  
Bakersfield  
Burbank  
Modesto  
Monterey  
Mountain View  
Ontario  
Palo Alto  
Salinas  
Santa Barbara  
Santa Cruz  
Santa Monica  
Visalia

## ACCEL Certificates and Coverage Frequently Asked Questions

1. Q: What is the ACCEL JPA and how does it relate to my City?

A: ACCEL, or the Authority for California Cities Excess Liability, is a group of cities that band together to purchase insurance coverage and share risk. Through ACCEL, Public Entity Liability coverage is provided to member cities through a Memorandum of Coverage (MOC) and backed by the pooled funds of the member cities. This functions like a member owned insurance company.

2. Q: What is Public Entity Liability?

A: Public Entity Liability is a comprehensive liability coverage policy for public entities. It includes traditional general liability, auto liability, and public officials' errors & omissions coverage. These separate coverages are all provided on one coverage document referred to as the Public Entity Liability form.

3. Q: Why does an ACCEL certificate showing proof of coverage not look like a traditional insurance certificate?

A: The ACCEL certificate showing proof of coverage looks different from a traditional insurance certificate because ACCEL is not providing traditional insurance. It is still providing coverage for the risks of ACCEL's members, but the ACCEL certificate will be specific to ACCEL.

4. Q: Can I name vendors as Additional Insureds? Why do I need to provide a contract to name vendors as Additional Insureds?

Yes, you can still name vendors as an Additional Covered Party, provided that a signed contract exists between the vendor and the member city specifying that the vendor is to be named as an additional insured. It is a provision in ACCEL's policy language that a written contract must require this status to be valid.

5. Q: Can I evidence ACCEL's coverage as Primary & Non-Contributory? What does this mean?

A: Primary and Non-Contributory coverage means that the ACCEL coverage would respond before the vendor's (primary) and would assume the full financial responsibility for the loss without seeking contribution from the vendor's insurance (non-contributory). ACCEL's coverage is not "primary" as it is an excess pool. However, the member city can still agree to provide primary and non-contributory coverage, noting



[www.accelpool.org](http://www.accelpool.org)

that the ACCEL coverage would follow what the member elects to do once the SIR is satisfied.

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6. Q: What do I do if evidence of coverage is requested for an amount below ACCEL's SIR? What is an SIR? Can you help me understand my City's self-insured status?

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A: An SIR, or self-insured retention, is the dollar amount that a member must satisfy before the ACCEL coverage begins to pay for the loss. As of 7/1/2026, the ACCEL Member SIR is \$1M. If evidence of coverage is requested for an amount below ACCEL's SIR, it is recommended that the member provide a letter of self-insurance. This is a formal letter essentially stating that the member city is financially secure to assume the risk up to the ACCEL coverage attachment point.