

COUNTY OF SAN MATEO  
Departmental Correspondence

Date **MAR 28 2001**  
Hearing Date **APR 10 2001**

TO Honorable Board of Supervisors  
FROM Charlene A. Silva, Director, Aging and Adult Services *CS*  
SUBJECT. Agreement with J M Watt Consulting

RECOMMENDATION

Adopt a resolution authorizing the President of the Board of Supervisors to execute an Agreement with J M Watt Consulting

Background

In the spring of 2000, Health Services contracted with Lewin-VHI, to research alternatives for the use of the hospital's long-term care beds that would both provide needed services and maximize revenue reimbursement for the hospital. One of the principal recommendations of that study was the development of a geriatric outpatient clinic. Mr J M. Watt was a key member of that Lewin-VHI team. Subsequently, in December 2000, the County Manager's Office approved an agreement with Mr J M Watt for \$50,000 to support the planning and development of the Long-Term Supportive Services Program (LTSSP). Mr Watt's current responsibilities include the development of a rate structure for the services to be provided through the LTSSP.

There is an increasing need for healthcare services for the growing San Mateo County senior population. A geriatric assessment clinic would fill a significant gap in the continuum of services for the elderly in the county and could play an important role in development of a case management system for the aged who are at risk of institutionalization. There is a need for comprehensive assessment and treatment planning for elders who are candidates for either long-term care placement or other home and community-based services. In addition, preliminary projections show such a service will enhance hospital and clinic revenues by increasing Federally Qualified Health Center reimbursement (most potential Medicare patients would also be eligible for Medi-Cal) and increasing the inpatient census of sponsored patients at San Mateo County General Hospital.

Discussion

The existing agreement with J M Watt Consulting is superseded and expanded to include the laying of the fiscal groundwork for a geriatric assessment clinic by planning and assessing the financial implications of developing this service. The final product will be a business plan to include concepts and rationale behind the clinic, services offered, needed staffing and organizational structure; how the clinic will fit into the existing and potential future systems of care for the elderly in the County, costs of developing the clinic, ongoing service costs, expected revenue, potential financing innovations, potential effects on the hospital, and waiver or licensing issues that are critical to the success of the program. Mr Watt has assembled a qualified team to complete this project. The director of Aging and Adult Services will oversee this work.

This agreement has been reviewed and approved by County Counsel

Term and Fiscal Impact

The term of the new agreement, which supersedes the original, will be from December 1, 2000 to July 31, 2001. The amount of the original agreement was \$50,000. This amount will be increased by \$75,000, bringing the total amount of the new agreement to \$125,000. The \$75,000 increase will be paid from federal funds from the Older Americans Act, which are designated for use by the Area Agency on Aging for "Program Development and Coordination." These funds, which cannot be used for any purpose other than Program Development and Coordination, are included in Aging and Adult Services' approved budget for 2000-2001. There is no impact on the county General Fund as a result of this action.

RECOMMENDED

  
HEALTH SERVICES AGENCY

RESOLUTION NO \_\_\_\_\_

BOARD OF SUPERVISORS, COUNTY OF SAN MATEO, STATE OF CALIFORNIA

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RESOLUTION APPROVING AGREEMENT  
WITH J M WATT CONSULTING

RESOLVED, by the Board of Supervisors of the County of San Mateo, State of California, that

WHEREAS, this Board has designated itself as the Area Agency on Aging of San Mateo County to carry out programs pursuant to the Older Americans Act, and

WHEREAS, this Board has been presented with an Agreement whereby J M Watt Consulting shall support the planning and development of a Long-Term Supportive Services Program (LTSSP) and the planning and assessment of financial implications involved in developing a geriatric assessment clinic, and

WHEREAS, this Board has been presented with the Agreement and has examined and approved it as to both form and content and desires to enter into the Agreement

NOW, THEREFORE, IT IS RESOLVED that the Agreement with J. M Watt Consulting is hereby approved, and the President of this Board of Supervisors is hereby authorized and directed to execute the aforesaid Agreement for and on behalf of the County of San Mateo, and the Clerk of the Board shall attest the President's signature thereto

the services described in Schedule A, the amount that County shall be obligated to pay for services rendered under this Agreement shall not exceed ONE HUNDRED TWENTY-FIVE THOUSAND DOLLARS (\$125,000) for the contract term

B. Rate of Payment The rate and terms of payment shall be as specified in Schedule B, attached hereto and incorporated herein. Any rate increase is subject to the approval of the Director of Health Services or her designee, and shall not be binding on County unless so approved in writing. In no event may the rates established in Schedule B be increased to the extent that the maximum County obligation shall exceed the total specified in paragraph 2A above. Each payment shall be conditioned on the performance of the services described in Schedule A to the full satisfaction of the Director of Health Services or her designee

C. Time Limit for Submitting Invoices Contractor shall submit an invoice for services to County for payment in accordance with the provisions of Schedule B. County shall not be obligated to pay Contractor for the services covered by any invoice if Contractor presents the invoice to County more than one hundred eighty (180) days after the date Contractor renders the services, or more than ninety (90) days after this Agreement terminates, whichever is earlier.

3. Relationship of Parties

It is expressly understood that this is an agreement between two (2) independent contractors and that no agency, employee, partnership, joint venture or other relationship is established by this Agreement. The intent by both County and Contractor is to create an independent contractor relationship. Contractor expressly acknowledges and accepts his/her tax status and the tax consequences of an independent contractor. Further, as an independent contractor, Contractor expressly acknowledges and accepts that he/she has no rights, benefits,

AGREEMENT WITH J. M. WATT CONSULTING  
FOR PROFESSIONAL SERVICES

THIS AGREEMENT, entered into this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between the COUNTY OF SAN MATEO, hereinafter called 'County, and J. M. WATT CONSULTING, hereinafter called Contractor ,

W I T N E S S E T H

WHEREAS, it is necessary and desirable that Contractor be retained for the purpose of performing the professional services hereinafter described for the Health Services Agency, Aging and Adult Services, and

WHEREAS, pursuant to Government Code, Section 31000, County may contract with independent contractors for the furnishing of such services to or for County or any Department thereof;

NOW, THEREFORE, IT IS HEREBY AGREED BY THE PARTIES HERETO AS FOLLOWS.

1        Services to be Performed by Contractor

In consideration of the payments hereinafter set forth, Contractor, under the general direction of the Director of Health Services, or her designee, with respect to the product or result of Contractor s services, shall provide the services as described in Schedule A, attached hereto and incorporated by reference herein. Such services shall be provided in a professional and diligent manner.

It is hereby understood that agreement No. 57000-01-C144 with J. M. Watt Consulting will automatically terminate upon the execution of this Agreement by the Board of Supervisors.

2        Payments

A.        Maximum Amount In full consideration of Contractor s performance of

privileges and/or claims in any form whatsoever under, from, through and/or pursuant to the San Mateo County Civil Service Rules

4. Hold Harmless

Contractor shall indemnify and save harmless County, its officers, agents, employees, and servants from all claims, suits, or actions of every name, kind and description, brought for, or on account of (A) injuries to or death of any person, including Contractor, or (B) damage to any property of any kind whatsoever and to whomsoever belonging, or (C) any failure to withhold and/or pay to the government income and/or employment taxes from earnings under this Agreement, or (D) any other loss or cost, including but not limited to that caused by the concurrent active or passive negligence of County, its officers, agents, employees, or servants, resulting from the performance of any work required of Contractor or payments made pursuant to this Agreement, provided that this shall not apply to injuries or damage for which County has been found in a court of competent jurisdiction to be solely liable by reason of its own negligence or willful misconduct

The duty of Contractor to indemnify and save harmless as set forth herein, shall include the duty to defend as set forth in Section 2778 of the California Civil Code

5. Insurance

Contractor shall not commence work under this Agreement until all insurance required under this section has been obtained and such insurance has been approved by the Director of Health Services Contractor shall furnish the Health Services Agency with Certificates of Insurance evidencing the required coverage and there shall be a specific contractual liability endorsement extending Contractor's coverage to include the contractual liability assumed by Contractor pursuant to this Agreement These Certificates shall specify or be endorsed to provide that thirty (30) days notice must be given, in writing, to the Health Services

Agency of any pending change in the limits of liability or of any cancellation or modification of the policy

In the event of the breach of any provision of this section, or in the event any notice is received which indicates any required insurance coverage will be diminished or canceled, County at its option, may, notwithstanding any other provision of this Agreement to the contrary, immediately declare a material breach of this Agreement and suspend all further work pursuant to this Agreement

A Workers Compensation and Employer Liability Insurance Contractor shall have in effect during the entire life of this Agreement, Workers Compensation and Employer Liability Insurance providing full statutory coverage In signing this Agreement, Contractor makes the following certification, required by Section 1861 of the California Labor Code

I am aware of the provisions of Section 3700 of the California Labor Code which require every employer to be insured against liability for Workers Compensation or to undertake self-insurance in accordance with the provisions of the Code, and I will comply with such provisions before commencing the performance of the work of this Agreement

B Liability Insurance Contractor shall take out and maintain during the life of this Agreement such Bodily Injury Liability and Property Damage Liability Insurance as shall protect him while performing work covered by this Agreement from any and all claims for damages for bodily injury, including accidental death, as well as any and all claims for property damage which may arise from Contractor s operations under this Agreement, whether such operations be by himself or by any subcontractor or by anyone directly or indirectly employed by either of them Such insurance shall be combined single limit bodily injury and property damage for each occurrence and shall not be less than the amounts specified below

Such insurance shall include

1) Comprehensive General Liability . . . \$1,000,000

- 2) Motor Vehicle Liability Insurance . . . . \$1,000,000
- 3) Professional Liability . . . . \$1,000,000

If this Agreement remains in effect more than one (1) year from the date of its original execution, County may, at its sole discretion, require an increase in the amount of liability insurance to the level then customary in similar County agreements by giving sixty (60) days notice to Contractor.

County and its officers, agents, employees and servants shall be named as additional insured on any such policies of insurance, which shall also contain a provision that the insurance afforded thereby to County, its officers, agents, employees, and servants shall be primary insurance to the full limits of liability of the policy, and that if County or its officers and employees have other insurance against the loss covered by such a policy, such other insurance shall be excess insurance only. Said certificate(s) of insurance is (are) attached hereto and incorporated by reference herein as Attachment II (and III)

6 Non-Discrimination

Contractor shall comply with the non-discrimination requirements described in Schedule C, which is attached hereto, and incorporated herein

Contractor shall comply with County admission and treatment policies which shall provide that patients are accepted for care without discrimination on the basis of race, color, religion, sex, sexual orientation, national origin, age, handicap, or political affiliation

Violation of the non-discrimination provisions of this Agreement shall be considered a breach of this Agreement and subject Contractor to penalties, to be determined by the County Manager, including, but not limited to

- i termination of this Agreement,
- ii disqualification of Contractor from bidding on or being awarded a County contract for a period of up to three (3) years;



iii liquidated damages of TWO THOUSAND FIVE HUNDRED DOLLARS (\$2,500) per violation,

iv imposition of other appropriate contractual and civil remedies and sanctions, as determined by the County Manager

To effectuate the provisions of this paragraph, the County Manager shall have the authority to

i examine Contractor's employment records with respect to compliance with this paragraph,

ii set off all or any portion of the amount described in this paragraph against amounts due to Contractor under the Contract or any other contractor between Contractor and County

Contractor shall report to the County Manager the filing by any person in any court of any complaint of discrimination or the filing by any person of any and all charges with the Equal Employment Opportunity Commission, the Fair Employment and Housing Commission or any other entity charged with the investigation of allegations within thirty (30) days of such filing, provided that within such thirty (30) days such entity has not notified Contractor that such charges are dismissed or otherwise unfounded. Such notification shall include the name of the complainant, a copy of such complaint, and a description of the circumstance. Contractor shall provide County with a copy of its response to the complaint when filed.

7 Assignments and Subcontracts

A. Without the written consent of the Director of Health Services or her designee, this Agreement is not assignable in whole or in part. Any assignment by Contractor without the written consent of the Director of Health Services or her designee is a breach of this Agreement and shall automatically terminate this Agreement.

B Contractor shall not employ subcontractors or consultants to carry out the responsibilities undertaken pursuant to this contract without the written consent of the Director of Health Services or her designee

C All assignees, subcontractors, or consultants approved by the Director of Health Services or her designee shall be subject to the same terms and conditions applicable to Contractor under this Agreement, and Contractor shall be liable for the assignee s, subcontractor s or consultant s acts and/or omissions

D All agreements between Contractor and subcontractor and/or assignee for services pursuant to this Agreement shall be in writing and shall be provided to County.

8 Amendment of Agreement

This Agreement is complete and contains all the terms and conditions agreed upon by the parties. No amendment shall be valid unless made in writing and signed by the parties hereto, and no oral understanding or agreement shall be binding on the parties hereto

9 Records

A Contractor agrees to provide to County, to any federal or state department having monitoring or reviewing authority, to County s authorized representatives and/or their appropriate audit agencies upon reasonable notice, access to and the right to examine and audit all records and documents necessary to determine compliance with relevant federal, state, and local statutes, rules and regulations, and this Agreement, and to evaluate the quality, appropriateness and timeliness of services performed.

B Contractor shall maintain and preserve all financial records relating to this Agreement for a period of four (4) years from the termination date of this Agreement, or until audit findings are resolved, whichever is greater

10 Compliance with Applicable Laws

All services to be performed by Contractor pursuant to this Agreement shall be performed in accordance with all applicable federal, state, county, and municipal laws, including, but not limited to, the Americans with Disabilities Act of 1990, as amended, and Section 504 of the Rehabilitation Act of 1973, as amended and attached hereto and incorporated by reference herein as Attachment I, which prohibits discrimination on the basis of handicap in programs and activities receiving any federal or county financial assistance. Such services shall also be performed in accordance with all applicable ordinances and regulations, including, but not limited to, appropriate licensure, certification regulations, provisions pertaining to confidentiality of records, and applicable quality assurance regulations.

11. Interpretation and Enforcement

A Any notice, request, demand or other communication required or permitted hereunder shall be deemed to be properly given when deposited in the United States mail, postage prepaid, or when deposited with a public telegraph company for transmittal, charges prepaid, addressed:

1) In the case of County, to:

San Mateo County Aging and Adult Services  
Charlene Silva, Director  
225 37th Avenue, # 133  
San Mateo, CA 94403

or to such person or address as County may, from time to time furnish to

Contractor

2) In the case of Contractor, to

J M Watt Consulting  
J Michael Watt, President  
1178 Idylberry Road  
San Rafael, CA 94903

B. Controlling Law The validity of this Agreement and of its terms or provisions, as well as the rights and duties of the parties hereunder, the interpretation and performance of this Agreement shall be governed by the laws of the State of California.

12 Term of the Agreement

Subject to compliance with the terms and conditions of this Agreement, the term of this Agreement shall be from December 1, 2000 through July 31, 2001. This Agreement may be terminated by Contractor, Director of Health Services or her designee at any time upon thirty (30) days written notice to the other party.

This Agreement supersedes the following agreement between County and Contractor. Agreement No. 57000-01-C144, executed on December 1, 2000

IN WITNESS WHEREOF, the parties hereto, by their duly authorized representatives, have affixed their hands

COUNTY OF SAN MATEO

CONTRACTOR'S NAME

By: \_\_\_\_\_  
Michael D Nevin, President  
Board of Supervisors, County of San Mateo

By: J. Michael Luth

Date \_\_\_\_\_

Date: 3/27/01

ATTEST

By: \_\_\_\_\_  
Clerk of Said Board

Date: \_\_\_\_\_

J M WATT CONSULTING  
2000-2001

Project Number 1

Consultant will perform the following work related to the planning and development of the Long Term Supportive Services Program (LTSSP)

Goal 1 Development of Payment Structures

Consultant will summarize findings from earlier planning work in San Mateo and research other organizations to formulate payment structures that will provide incentives for provider participation and care coordination to assure that clients are served at optimal levels of care. Consultant will work with the Steering Committee and incorporate their input into the final document of payment structures.

Goal 2 Assessment of Costs and Services

Consultant will gather data available on costs of services; research costs for services for which data does not exist; and present the results to Aging and Adult Services (AAS)

Goal 3 Analysis of Data

Consultant will prepare a report including analysis of data collected; assessment of technology readiness of providers, care managers, and potential fiscal agents; development of proposed benefit and payment structures, and document findings of discussions with LTSSP constituents about implications of proposed benefits and funding for the pilot program.

Goal 4 Final Report Materials

Consultant will assist AAS in developing a report that reflects the results of the project and addresses the questions that must be resolved to receive a development grant

Project Number 2

- 1 Gather and summarize high-level information about 6-10 similar programs across the country, with a least 1/3 from California. Information should include goals, operating statistics, situation analysis, and market profile. Integrate with findings from AAS focus groups and summarize in presentation format, focusing on key elements and contracting and comparing programs
- 2 Meet with managers from Health Services Agency (HSA) and reduce list to three proposed models that have the best opportunity for success in San Mateo. Identify HSA's goals, open questions, and constraints on development of the clinic and summarize these options in a document that can be shared with others to solicit input and to focus the remainder of work

- 3 Meet with Health Plan of San Mateo to discuss their view of opportunities and constraints vis-à-vis the proposals for consideration. Gather additional input about how to most effectively serve the target population, especially the dually eligible, and summarize key points.
- 4 Meet with 4 to 6 physicians who serve the target population at the hospital or in the community to discuss the models and proposed services, solicit their input, gather any additional thoughts about how best serve the target population, and summarize key points.
- 5 Meet with 2-3 long-term care facility administrators by phone or in person to discuss their needs and concerns relating to the proposed models, and summarize key points.
- 6 Gather and summarize relevant Health Services Agency's internal volume, mix, cost and reimbursement data to serve as a baseline for projected performance of the proposed clinic. Build assumption tables for financial projections showing connections to existing volumes and payment rates. Investigate factors important to payment for clinic services, such as hospital-based or freestanding organization. Summarize current financial overview of current programs as operated in 2000.
- 7 Finalize research, documenting and summarizing issues and alternatives on key questions that may affect program design or success, including setting designation, reimbursement policies, need for a waiver, etc. Prepare a summary document with key issues, work steps and timing associated with waiver, licensing, and the like.
8. Meet with HSA management to review the options and observations of other stakeholders. Outline the key elements of the program that appears to have the greatest chance of success and that will serve as the core proposal. Agree on basic assumptions that will drive financial operations and projections.

The remainder of the work will focus on this core proposal, allowing for a few areas of possible substitution or augmentation.

- 9 Prepare a business plan for the proposed service line. In addition to describing the mission, goals and market conditions that drive the program, this document will cover proposed organization structure, timeline for implementation, required capital investment, required staffing, a 3-year budget projections, and cost benefit analysis based on projected volume and payer mix of users of the clinic and related effects on San Mateo General Hospital.
- 10 Preview this document with management and make refinements as requested. Prepare a final draft for delivery on June 10.
- 11 Assist management in preparing for presentation of the proposal to San Mateo County Leaders.

J M WATT CONSULTING  
2000-2001

AMOUNT OF PAYMENTS

In consideration of the payments hereinafter set forth, Contractor, under the general direction of the Director of Aging and Adult Services or her authorized representative with respect to the product or result of Contractor's services, shall perform services for County in accordance with the terms and conditions and specifications set forth herein

A Project Number 1

Invoices will be submitted for work completed and paid at 90% of the amount  
Remaining 10% of all invoices will be paid upon submission of the final work products  
The rate of pay is ONE HUNDRED SEVENTY-FIVE DOLLARS (\$175 00) per hour  
Mileage will be submitted separately at a rate of THIRTY-TWO AND A HALF CENTS  
(\$ .325) per mile. The total amount of Project Number 1 including invoices and mileage  
expenses shall not exceed FIFTY THOUSAND DOLLARS (\$50,000).

B Project Number 2

Invoices will be submitted for work completed and paid at 90% of the amount  
Remaining 10% of all invoices will be paid upon submission of the final work products  
The rate of pay is ONE HUNDRED SEVENTY-FIVE DOLLARS (\$175 00) per hour  
Professional fees for work performed by Ms Ngoc Bui-Tong will be SEVENTY-FIVE  
DOLLARS (\$75 00) per hour Mileage will be submitted separately at a rate of  
THIRTY-TWO AND A HALF CENTS (\$ .325) per mile The total amount of Project  
Number 2 including invoices, mileage expenses, and other expenses shall not exceed  
SEVENTY-FIVE THOUSAND DOLLARS (\$75,000)

In any event, the maximum amount of the agreement for both projects shall not exceed  
ONE HUNDRED TWENTY-FIVE THOUSAND DOLLARS (\$125,000).

-

Contract between County of San Mateo and J M Watt Consulting, hereinafter called Contractor

- a No person shall, on the grounds of race, color, creed, national origin, religious affiliation or non-affiliation, sex, sexual orientation, marital status, age (over forty (40)), disability, medical condition (including but not limited to AIDS, HIV positive diagnosis, or cancer), political affiliation or union membership be excluded from participation in, be denied the benefits of, or be subjected to discrimination under this Agreement
- b. Contractor shall insure equal employment opportunity based on objective standards of recruitment, selection, promotion, classification, compensation, performance evaluations, and management relations, for all employees under this contract Contractor s personnel policies shall be made available to County upon request
- c Contractor shall assure compliance with Section 504 of the Rehabilitation Act of 1973 by submitting a signed letter of assurance (Attachment I) of compliance. Contractor shall be prepared to submit a self-evaluation and compliance plan to County upon request within one (1) year of the execution of this Agreement



**COUNTY OF SAN MATEO  
AGING AND ADULT SERVICES  
MEMORANDUM**

Number of pages faxed 2

**DATE:** March 27, 2001  
**TO:** Priscilla Morse, Risk Manager - X4610, Fax 363-4864, Pony EPS-163  
**FROM:** Mana Gonzalez - 573-3495, FAX 573-2193, PONY - AAS 321  
**SUBJECT:** Contract Insurance Approval

**CONTRACTOR NAME:** J. M. Watt Consulting

**DO THEY TRAVEL?:** Contractor will come to Aging and Adult Services for meetings

**PERCENT OF THE TIME:**

**NUMBER OF EMPLOYEES:** 0

**DUTIES (SPECIFIC):** Consultant will support the planning and development of a Long-Term Supportive Services Program, and will also lay the fiscal groundwork for a geriatric assessment clinic by planning and assessing the financial implications of developing this service.

<b>COVERAGE:</b>	Amount	approve	waive	modify
Comprehensive General Liability	_____	_____	<input checked="" type="checkbox"/>	_____
Motor Vehicle Liability	\$1 m	<input checked="" type="checkbox"/>	_____	_____
Professional Liability	_____	_____	<input checked="" type="checkbox"/>	_____
Worker s Compensation	_____	_____	<input checked="" type="checkbox"/>	_____

**REMARKS/COMMENTS**

**SIGNATURE**

**DATE**

Priscilla Morse

3-27-01

COUNTY OF SAN MATEO  
AGING AND ADULT SERVICES  
MEMORANDUM

CONTRACT APPROVAL FORM

TO: Maria Gonzalez - 573-3495, FAX 573-2193, PONY - AAS 321

FROM: Raymond Swope, County Counsel  
Telephone X 4759, Fax 363-4034. Pony CCO 111

SUBJECT: Approval of Board Memo and Resolution for.  
Agreement with J. M. Watt Consulting

DATE SUBMITTED March 27, 2001

CONTRACT PERIOD. December 1, 2000 to July 31, 2001

CONTRACT AMOUNT AND FUNDING SOURCE:

\$50,000 in funds from the state Long-Term Supportive Services Program were used for the original agreement. \$75,000 from funds from the Older Americans Act will be used to pay for the extension of the agreement

COUNTY COUNSEL'S OFFICE HAS REVIEWED AND HEREBY APPROVED AS TO FORM THE AGREEMENT STIPULATED ABOVE

APPROVED BY: Raymond Swope 3/27/01  
DEPUTY COUNTY COUNSEL DATE

### CERTIFICATE OF INSURANCE

SUCH INSURANCE AS RESPECTS THE INTEREST OF THE CERTIFICATE HOLDER SHALL NOT BE CANCELED OR OTHERWISE TERMINATED WITHOUT GIVING 10 DAYS PRIOR WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED BELOW BUT IN NO EVENT SHALL THIS CERTIFICATE BE VALID MORE THAN 30 DAYS FROM THE DATE WRITTEN THIS CERTIFICATE OF INSURANCE DOES NOT CHANGE THE COVERAGE PROVIDED BY ANY POLICY DESCRIBED BELOW

This certifies that  STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY of Bloomington Illinois or  
 STATE FARM FIRE AND CASUALTY COMPANY of Bloomington Illinois

has coverage in force for the following Named Insured as shown below

Named Insured Watt, Michael & Leatherman, Ruth

Address of Named Insured 1178 Edvinson Road  
San Rafael, Ca 94903

POLICY NUMBER	V35 0729-F12-05			
EFFECTIVE DATE OF POLICY	June 12, 2003			
DESCRIPTION OF VEHICLE	1996 Honda Accord			
LIABILITY COVERAGE	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
LIMITS OF LIABILITY				
a Bodily Injury Each Person				
Each Accident				
d Property Damage Each Accident				
c Bodily Injury & Property Damage Single Limit Each Accident	\$1,000,000			
PHYSICAL DAMAGE COVERAGES	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
a Comprehensive	\$ 100 Deductible	\$ _____ Deductible	\$ _____ Deductible	\$ _____ Deductible
b Collision	\$ 500 Deductible	\$ _____ Deductible	\$ _____ Deductible	\$ _____ Deductible
EMPLOYER'S NON-OWNERSHIP COVERAGE	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
HIRED CAR COVERAGE	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

Ruth Lee Agent ML-LSA 4      Agent      2103      07/27/03  
 Signature of Authorized Representative      Title      Agent's Code Number      Date  
 Name and Address of Certificate Holder      Name and Address of Agent

Santa Clara County Health & Hospital  
 System  
 Attn: Maria Haroon  
 2220 Moorpark Avenue  
 San Jose, Ca 95128



INSURED'S COPY

