



Proposal of Insurance

City of Temecula

41000 Main Street
Temecula, CA 92590

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Effective: July 1, 2023

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Gallagher

Insurance | Risk Management | Consulting

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Service Team

Susan Blankenburg has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Susan Blankenburg Area Executive Vice President	(415) 536-8417	Susan_Blankenburg@AJG.com	Producer
Susan Blankenburg Area Executive Vice President	(415) 536-8417	Susan_Blankenburg@AJG.com	Client Service Executive
Julie Chamrad Client Service Executive	(415) 536-4011	Julie_Chamrad@ajg.com	Client Service Manager, ASCR CAM
Tay Gonzalez Client Service Associate	(415) 536-4004	Tay_Gonzalez@ajg.com	Client Service Associate
Ron Green Client Service Associate Senior	(415) 536-8432	Ron_Green@ajg.com	Certificate Specialist
Julia Holt Western Regional Claims Advocacy Leader	(818) 539-1505	Julia_Holt@ajg.com	Claims Contact
Kody Williams Regional Risk Loss Control Leader	(415) 536-4009	Kody_Williams@ajg.com	Loss Control Consultant

Arthur J. Gallagher Risk Management Services LLC

Main Office Phone Number: (415) 546-9300

Exposure Rate Premium Table

	EXPIRING 2022-2023	RENEWAL 2023-2024	% Change
EXPOSURES			
Payroll	\$21,916,813	\$24,370,939	11%
Property - TIV	\$207,746,951	\$278,388,544	34%
Auto Physical Damage incl. Contractor's Equipment	\$5,312,436	\$8,353,507	57%
Revenue	\$286,273,944	\$291,276,100	2%
Volunteer Count	400	400	0%
Drone Hull Value	\$2,500	\$5,000	100%
RATES			
Liability - payroll	1.3058	2.2684	74%
Worker's Compensation - payroll	0.6260	0.6384	2%
Property - TIV	0.0594	0.0656	10%
Earth Movement & Flood (DIC) - TIV	0.0861	0.0843	-2%
Auto Physical Damage incl. Contractor's Equipment - TIV	0.2830	0.3004	6%
Cyber - Revenue	0.0181	0.0163	-10%
Volunteer Accident - Volunteer Count	3.2050	3.0525	-5%
Pollution Legal Liability - TIV	0.0065	0.0045	-31%
Standalone Terrorism - TIV	0.0039	0.0034	-13%
Drone – Hull Value	0.6488	0.6912	7%
PREMIUM			
1st XS Liability (\$2M xs SIR)	\$286,180.09	\$347,099.59	21%
2nd XS Liability (\$3M xs \$2M)	\$252,962.50	\$305,447.89	21%
3rd XS Liability (\$5M xs \$5M)	\$232,312.50	\$260,667.90	6%
Workers Compensation	\$137,199.00	\$155,584.00	13%
Property	\$123,381.75	\$168,130.85	36%
Earth Movement & Flood (DIC)	\$178,818.68	\$235,869.48	32%
Excess Earth Movement & Flood (DIC)	\$83,882.37	\$114,736.16	37%
Auto Physical Damage incl. Contractor's Equipment	\$16,235.00	\$25,783.00	59%
Cyber	\$51,790.89	\$46,366.41	-10%
Volunteer Accident	\$1,282.00	\$976.80	-24%
Drone	\$1,622.00	\$3,456.00	113%
Pollution Legal Liability	\$13,431.00	\$10,978.41	-18%
Crime		\$2,660.00	
Standalone Terrorism	\$8,099.96	\$8,234.25	2%
TOTAL PREMIUM	\$1,387,197.74	\$1,685,990.74	22%

Program Structure

Named Insured

LINE OF COVERAGE	NAMED INSURED
All Lines of Coverage included in this proposal	City of Temecula
	Industrial Development Authority of the City of Temecula
	Oversight Board And The Successor Agency To The Redevelopment
	Oversight Board and The Successor Agency to the Temecula
	Redevelopment Agency For The City Of Temecula
	Redevelopment Agency of the City of Temecula
	Temecula Community Services District
	Temecula Housing Authority
	Temecula Public Financing Authority

Note: Any entity not named in this proposal, may not be an insured entity. This may include affiliates, subsidiaries, LLC's, partnerships and joint ventures.

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

LINE OF COVERAGE	INSURANCE COMPANY	RESPONSE	PREMIUM
1st Excess	Chubb Ins.	Recommended Quote - Sexual Abuse & Molestation Included, Law Enforcement Liability is Excluded	\$347,099.59
	Gemini Insurance	Indication (Verbal)* / Minimum attachment of \$2M, would be between \$350K to \$375K.	
	Safety National	Indication (Verbal)* / Must write the Excess WC to consider / Minimum premium requirement	
2nd Excess	PESLIC	Recommended Quote- Excludes Law Enforcement & includes Sexual abuse & Molestation, renewal premium is indicative of what we are seeing in the marketplace for these lines of coverage	\$305,447.89
	Old Republic	Declined to Quote- No longer writing Public Entities in California	
	Trident	Declined to Quote- Can't offer coverage in California	
3rd Excess	Starstone Ins	Recommended Quote- Policy Forms & coverages are comparable to expiring, Premium increase is what we are seeing in the marketplace for these lines of coverage and type of risk	\$260,667.90
	Hallmark Specialty	Am Best Rating has been downgraded to a C++ & therefore we are no longer writing coverage with them.	
	Allied Public Risk	Declined to Quote= unable to offer coverage for Public Entity risk in California	
Excess Workers' Compensation	Arch Insurance	Recommended Quote- overall rate increase is 2% although payrolls have increased 11%	\$155,584.00
	Safety National	Declined to Quote – Submitted as Carrier underwriting guidelines change, but risk still is not within their appetite	
	Great American	Declined- Do not have the capacity to write higher than \$500K Limits	

LINE OF COVERAGE	INSURANCE COMPANY	RESPONSE	PREMIUM
Property	Hanover Ins.	<p>Recommended Quote- negotiated renewal rate to remain flat, although we provided the appraisals Hanover determined that 3 locations weren't adequately valued, therefore they have increased the limit for the following locations:</p> <ul style="list-style-type: none"> • 43210 Business Park- \$2,344,700 • 43230 Business Park- \$4,518,900 • 28690 Mercedes St- \$22,224,400 <p>TOTAL increase \$29,088,000 (added to the original SOV provided)</p> <p>Originally, there were 5 locations that Hanover wanted to increase, but they value your relationship & provided an accommodation where it would be mutually beneficial for all.</p>	\$168,130.85
	Zurich	Declined- cutting the capacity of aggregate limits they are willing to offer along with high hazard locations/ areas	
	Allianz	Declined to Quote – Are pulling out of the CA marketplace	
Earth Movement (DIC)	Steadfast Insurance	<p>Recommended Quote- Flood guidelines have changed & Carrier wanted to exclude flood altogether, but instead we were able to get them to offer \$5M in Flood in lieu of \$10M for non-high hazard locations (not in Zones A/V & X500), but they will not be offering flood any longer for high hazard locations. We are still pending what alternatives we may have for the high hazard flood zones. We have full risk meter reports for these locations for your review.</p>	\$235,869.48
	QBE Insurance	Recommended Quote- Earth Movement only, overall program rate is just under 15% due to the overall catastrophic losses we	\$114,736.16
Auto Phys Dam incl Contractor Equip	Hanover Ins.	Quoted- Exposure increase was up 57%, as rate only increased 6%	\$25,783.00
	Travelers Insurance	Never received a response or a Quote	
Cyber	Palomar E&S	Quoted - Comparable terms and conditions from incumbent carrier	\$46,366.41
	Houston Casualty (Incumbent)	Quoted - Flat renewal with enhanced coverage to include ransomware	\$51,750.97
	Ace American Insurance	Declined to quote - No longer writing Public Entities as new business	

LINE OF COVERAGE	INSURANCE COMPANY	RESPONSE	PREMIUM
Volunteer Accident	Berkley	Recommended Quote- Flood guidelines have changed & Carrier wanted to exclude flood altogether, but instead we were able to get them to offer \$5M in Flood in lieu of \$10M for non-high hazard locations (not in Zones A/V & X500), but they will not be offering flood any longer for high hazard locations. We are still pending what alternatives we may have for the high hazard flood zones. We have full risk meter reports for these locations for your review.	\$976.80
	National Liability	Recommended Quote- Earth Movement only, overall program rate is just under 15% due to the overall catastrophic losses we	\$3,456.00
Drone	National Liability	Quoted- Premium doubled due to number of drones	\$3,456.00
Environmental Liability	Chubb Ins.	Recommended Quote- although exposure had increased we were still able to negotiate for a lower premium than expiring	\$10,978.41
	Allied World National	Quoted- comparable coverages- 1 year option shown & 3 year option premium is \$35,144.14	\$17,572.59
Crime	AIG	Recommended Quote- 3 year term you are guaranteed the same rate/ premium	\$2,660.00
	National Union Fire Ins	Quoted - Do not offer a 3 year program	\$5,716.00
Standalone Terrorism	Hiscox Insurance	Recommended Quote- Premium has increased some, but exposure has increased as well	\$8,234.25
	Beazley Insurance	Quoted	\$10,163.23
	Indian Harbor Insurance	Quoted	\$41,272.00

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Program Details

Coverage: First Excess Liability - \$2M xs SIR

Carrier: Illinois Union Insurance Company
A Chubb Insurance Company

Policy Period: 7/1/2023 to 7/1/2024

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
General Liability	Occurrence	N/A	Not Applicable
Automobile Liability	Occurrence	N/A	Not Applicable
Public Officials and Employment Practices Liability	Claims Made	7/1/2022	
Limited Sex Abuse Liability	Claims Made	7/1/2022	

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Coverage A - General Liability - Each Occurrence Limit	Limit	\$2,000,000
Coverage A - General Liability - Aggregate Limit	Limit	\$2,000,000
Coverage B - Automobile Liability - Each Accident Limit	Limit	\$2,000,000
Coverage C - Public Officials and Employment Practices Liability - Each Claim Limit	Limit	\$2,000,000
Coverage C - Public Officials and Employment Practices Liability - Aggregate Limit	Limit	\$2,000,000
Coverage E - Limited Sex Abuse Liability - Each Claim Limit	Limit	\$2,000,000
Coverage E - Limited Sex Abuse Liability - Aggregate Limit	Limit	\$2,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	General Liability - Retained Limit	\$500,000
Retention	Automobile Liability - Retained Limit	\$500,000
Retention	Public Officials Liability - Retained Limit	\$500,000
Retention	Employment Practices Liability - Retained Limit	\$500,000
Retention	Limited Sex Abuse Liability - Retained Limit	\$500,000

Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within 30 days of the expiration date. The cost of this extended reporting period is 100% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within 30 days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements include, but are not limited to:

DESCRIPTION
Declarations Page - PE-19611c 07/11
General Liability Coverage Part - PE-19609d 07/11
Automobile Liability Coverage Part - PE-19608a 06/06
Public Officials & Employment Practices Liability Coverage Part - PE-19607f 09/11
Limited Sexual Abuse Coverage Part - PE-31091 04/11
Additional Insured – Specified By Written Contract - PE-27161 05/09
Trade or Economic Sanctions Endorsement - ALL 21101 11/06
Chubb Producer Compensation Practices & Policies - ALL-20887 10/06
OFAC Policyholder Disclosure - IL P 0001 01/04
If TRIA ACCEPTED - Policyholder Disclosure-Notice of Terrorism Insurance Coverage - TR-45231a 08/20
If TRIA ACCEPTED - Cap on Losses from Certified Acts of Terrorism - PE-23778b 01/15
If TRIA REJECTED - Policyholder Disclosure-Notice of Terrorism Insurance Coverage - TRIA24a 08/20

Exclusions include, but are not limited to:

DESCRIPTION
Common Conditions, Definitions and Exclusions - PE-19610i 02/12
Law Enforcement Activities Exclusion - PE-21873 03/07
Exclusion – Virus, Bacteria Or Microorganism That Induce Physical Distress, Illness Or Disease - PE-53414 04/20
Exclusion - Data Risk and Cyber Liability - MS-347796 07/22
If TRIA REJECTED - Exclusion of Certified Acts of Terrorism - PE-23667a 01/15

Binding Requirements:

DESCRIPTION
Subject to:
-Receipt by the policy effective date stated above of a completed, signed, dated, received, reviewed and accepted Public Entity Retained Limits application with all materials requested therein. Please forward directly to the undersigned Underwriter. (If there is limited sexual abuse coverage offered, then the Sexual Abuse application must be signed, dated and returned with the retained limits application).
-Please indicate whether the insured wishes to accept/decline TRIA coverage upon binding.
-This quote does not include coverage for UM/UIM/PIP. If the insured is domiciled in a state which requires a Rejection form, the insured must return the UM Rejection Notice by policy effective date. Please forward directly to the undersigned Underwriter.

Premium

Minimum Premium

See Premium Summary

25% of Annual Premium

Subject to Audit: Not Auditable

Coverage: 2nd Excess Liability - \$3M xs \$2.5M

Carrier: The Princeton Excess and Surplus Lines Insurance Company (PESLIC)

Policy Period: 7/1/2023 to 7/1/2024

Form Type: Excess Following Form

COVERAGE	LIMIT	UNDERLYING RETENTION	COVERAGE TRIGGER	RETROACTIVE DATE
Auto Liability	\$3,000,000	N/A	Per Accident	N/A
General Liability	\$3,000,000	\$3,000,000	Per Occurrence	N/A
*Employee Benefits Liability	\$3,000,000	Included	Per Occurrence	N/A
*Sexual Abuse	\$3,000,000	Included	Claims Made	07/01/2023
Professional Liability	\$3,000,000	\$3,000,000	Claims Made	07/01/2022
*Sexual Harassment	\$3,000,000	Included	Claims Made	07/01/2022

**Sub-Limit/Sub-Lines are included and not in addition to the business covered above.*

Underlying Policies:

COVERAGE	LIMIT	COVERAGE TRIGGER	RETENTION	EFFECTIVE DATE	EXPIRATION DATE
Auto Liability	\$2,000,000	Each Accident	\$500,000	07/01/2023	07/01/2024
General Liability	\$2,000,000 \$2,000,000	Occurrence Limit Aggregate	\$500,000	07/01/2023	07/01/2024
Public Official & Employment Practice Liability	\$2,000,000 \$2,000,000	Each Claim Limit Aggregate Limit	\$500,000	07/01/2023	07/01/2024
Sex Abuse Liability	\$2,000,000 \$2,000,000	Each Claim Limit Aggregate Limit	\$500,000	07/01/2023	07/01/2024

Defense Limitations:

DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE /COMMENTS
Applies	See Comment	<ul style="list-style-type: none"> o Defense cost inside the limit for General Liability and Auto Liability o Defense cost outside the limit for Public Officials Liability and Employment Practices Liability capped at \$1,000,000 o Defense cost inside the Retention

Endorsements include, but are not limited to:

DESCRIPTION
FG 1000A Schedule of Underlying Insurance
FG 1000DEC Declarations Page
FG 1000S Schedule of Forms and Endorsements
FG 1161 General Endorsement
FG 1223 Cost Est, Failure to Award
FG 1232 Minimum Earned Premium
FG 3000 Commercial Excess Follow Form Policy – Indemnity
SLSOP PESLIC - Service of Process Endorsement
VL ES 21 01 Violation of Economic or Trade Sanctions

Exclusions include, but are not limited to:

DESCRIPTION
FG 1009 Aircraft Liability Exclusion
FG 1039 Dams, Levees or Reservoirs Exclusion
FG 1060 Failure to Supply Exclusion - Utilities
FG 1076 Eminent Domain, Condemnation, Inverse Condemnation Exclusion
FG 1097 Policy or Law Enforcement Activities Exclusion
FG 1102 Property Damage Exclusion Real and Personal Property
FG 1122 Subsidence Exclusion
FG 1156 Asbestos Exclusion
FG 1178 Lead Contamination Exclusion
FG 1191 Fungi or Bacteria Exclusion
FG 1195 War Exclusion
FG 1207 Workers Compensation Exclusion
FG 1210 ERISA Exclusion
FG 1215 Auto First Party Coverage Exclusion
FG 1216 Nuclear Energy Exclusion
FG 1227 Silica Exclusion
FG 1231 Physicians (Employed + Contracted) Professional Liability Exclusion
FG1295 06 21 Wildfire Exclusion
FG1298 05 22 PFAS Chemicals Exclusion
FG 4001 Data Privacy and Cyber Liability Exclusion
FG 4008 Communicable Disease Exclusion
TerrNotice15 12/20 Policyholder Disclosure Notice Of Terrorism Insurance Coverage
VLCW 36 Punitive Damages Exclusion

Exclusions include, but are not limited to:

DESCRIPTION

FGXXXX (MANUSCRIPT) Defense Provision for Public Officials and Employment Practices Liability

Binding Requirements:

DESCRIPTION

Sexual Harassment

- o This quote is subject to the receipt and satisfactory review of a completed, signed and dated Sexual Harassment Application and the Insured's written Sexual Harassment policies and procedures prior to binding (or within 45 days of the policy effective date). The Insurer's review of the information may result in recommendations to the Insured's policies and procedures.

Sexual Abuse

- o This quote is subject to the receipt and satisfactory review of a completed, signed and dated Sexual Abuse Application and the Insured's written Sexual Abuse policies and procedures prior to binding (or within 45 days of the policy effective date). The Insurer's review of the information may result in recommendations to the Insured's policies and procedures.

15 Passenger Vans

- o This quote is subject to the receipt and satisfactory review of the Insured's written 15 Passenger Van Policies and Procedures prior to binding (or within 45 days of the TCO - OP11469 4 policy effective date). The Insurer's review of the information may result in recommendations to the Insured's policies and procedures.

Premium

See Premium Summary

Minimum Premium

Policy premium is minimum and deposit premium

Subject to Audit: Not Auditable

Coverage: 3rd Excess Liability - \$5M xs \$5M

Carrier: Starstone Specialty Insurance Company

Policy Period: 7/1/2023 to 7/1/2024

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Excess Liability	Occurrence	N/A	Not Applicable

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Each Occurrence Limit	Limit	\$5,000,000
Aggregate Limit, where applicable	Limit	\$5,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Excess Liability	\$5,000,000

Underlying Policies:

COVERAGE	DESCRIPTION	LIMIT	CARRIER NAME	EFFECTIVE DATE	EXPIRATION DATE
Excess Liability - \$3M XS \$2M	Each Occurrence, Accident, or Claim	\$3,000,000	Princeton Excess & Surplus Lines Ins Co	7/1/2022	7/1/2023
Excess Liability - \$3M XS \$2M	Policy Annual Aggregate Limit	\$3,000,000	Princeton Excess & Surplus Lines Ins Co	7/1/2022	7/1/2023
Excess Liability - \$2M XS SIR	Coverage B - Automobile Liability - Each Accident Limit	\$2,000,000	Illinois Union Insurance Company	7/1/2022	7/1/2023
Excess Liability - \$2M XS SIR	Coverage A - General Liability - Each Occurrence Limit	\$2,000,000	Illinois Union Insurance Company	7/1/2022	7/1/2023
Excess Liability - \$2M XS SIR	Coverage A - General Liability - Aggregate Limit	\$2,000,000	Illinois Union Insurance Company	7/1/2022	7/1/2023
Excess Liability - \$2M XS SIR	Coverage C - Public Officials Liability & Employment Practices Liability - Each Claims Limit	\$2,000,000	Illinois Union Insurance Company	7/1/2022	7/1/2023
Excess Liability - \$2M XS SIR	Coverage C - Public Officials Liability & Employment Practices Liability - Aggregate Limit	\$2,000,000	Illinois Union Insurance Company	7/1/2022	7/1/2023



Endorsements include, but are not limited to:

DESCRIPTION
PE 00 01 01 16 (01-16) - Excess Public Entity Liability Declarations
PE 00 04 01 16 (01-16) - Schedule of Forms and Endorsements
PE 00 03 01 16 (01-16) - Schedule of Underlying Insurance
CLAIM REPORTING 06 20 - Claim Reporting
PE 00 02 04 17 (04-17) - Excess Public Entity Liability
HX SS 05 07 09 (07-09) - Service of Suit
SLCA2020 (01-20) - Surplus Lines Notification
IL P 001 01 04 (01-04) - U.S. Treasure Dept. ("OFAC")
HS 00 01 01 16 (01-16) - Signature Page
HS 00 01 07 12 (07-12) - Privacy Policy Disclosure Notice
HB 21 30 01 15 (01-15) - Cap on Losses from Certified Acts of Terrorism (if Terrorism elected)

Exclusions include, but are not limited to:

DESCRIPTION
PE 00 05 05 16 (05-16) - Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability
IX 21 08 07 09 (07-09) - Asbestos Exclusion
PE 00 18 03 20 - Exclusion - Communicable Disease
PE 00 12 08 19 - Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
IX 21 05 07 09 (07-09) - Fungi or Bacteria Exclusion
IX 21 13 07 09 (07-09) - Lead Exclusion
HB 21 33 01 15 (01-15) - Exclusion of Certified Acts of Terrorism (if Terrorism elected)
HB 21 36 01 15 (01-15) - Exclusion of Punitive Damages Related to a Certified Act of Terrorism (if Terrorism elected)

Binding Requirements:

DESCRIPTION
Signed and dated TRIA Form.

Premium

See Premium Summary

Minimum Premium

25% of Annual Premium

Subject to Audit: Not Auditable

Subject to Audit: Monthly

Coverage: Excess Workers' Compensation
Carrier: Arch Insurance Company
Policy Period: 7/1/2023 to 7/1/2024

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
A. Part One - Excess Workers Compensation Insurance - Our Limit of Liability - Each Accident:		Statutory	
Our Limit of Liability - Disease, Each Employee:		Statutory	
B. Part Two – Excess Employers Liability Insurance -			
Our Limit of Liability - Each Accident:	Limit	\$1,000,000	
Our Limit of Liability - Disease, Each Employee:	Limit	\$1,000,000	
Our Limit of Liability – Aggregate:	Limit	\$1,000,000	
Coverage A - Workers' Compensation		\$0 / Statutory	
Employers' Liability Limits Bodily Injury by Accident		\$1,000,000	Each Accident
Employers' Liability Limits Bodily Injury by Disease		\$1,000,000	Per Employee
Employers' Liability Limits Bodily Injury by Disease		\$1,000,000	Policy Limit

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Deductibles / Self-Insured Retention - Each Accident	\$500,000
Retention	Deductibles / Self-Insured Retention - Disease, Each Employee	\$500,000

Endorsements include, but are not limited to:

DESCRIPTION
Losses Redefined to Include Allocated Loss Adjustment Expenses Endorsement
California Volunteer Coverage - Excess Voluntary Compensation and Employers Liability Coverage Endorsement
California Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
California Amendatory Endorsement
Broad Form All States Except Monopolistic (ND, OH, WA, WY)
Stop Gap Coverage

Exclusions include, but are not limited to:

DESCRIPTION
Voluntary Compensation
Longshore & Harbor Workers' Act

Exclusions include, but are not limited to:

DESCRIPTION
Owners or Officers
Bodily Injury to an Employee While Employed in Violation of Law
Bodily Injury Intentionally Caused by Insured
Federal Employers' Liability Act
Assumptions under Contract

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Total Premium Includes TRIA Premium \$4,668

Premium

See Premium

Minimum And Deposit Premium -

Estimated Premium is Minimum and Deposit Premium

TRIA/TRIPRA PREMIUM
(+ Additional Surcharges, Taxes and Fees as applicable)

INCLUDED

Subject to Audit: At Expiration

Auditable Exposures:

STATE	CLASS CODE	DESCRIPTION	EXPOSURE	RATE PER \$100
CA	-	Workers Compensation	\$24,370,939 - Payroll	\$.6384
CA		- Loc# 1	\$18,309,453.00 - Annual Remuneration/Payroll	0.59070

Coverage: Property
Carrier: Hanover Insurance Company
Policy Period: 7/1/2023 to 7/1/2024

The following is a general summary of the Insuring Agreement. Refer to actual policy form for complete terms and conditions.

AGREED AMOUNT or COINSURANCE
Agreed amount

Coverage:

SUBJECT OF INSURANCE	LIMIT TYPE	AMOUNT
Catastrophe Limit	Limit	\$278,388,544
Blanket:		-
- Real Property	Limit	\$206,062,318
- Business Personal Property (EDP Hardware & EDP Software, Is Included)	Limit	\$69,895,326
- Business Income Including Extra Expense (EDP Extra Expense is Included)	Limit	\$2,430,900
Earthquake Sprinkler Leakage: Earthquake Sprinkler Catastrophe Limit	Limit	\$15,000,000
Equipment Breakdown & Testing		Included
Equipment Breakdown Coverage	Limit	\$100,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	All losses, unless specifically listed below:	\$25,000
Deductible	Business Income Waiting Period	24 Hours
Deductible	Virus and Hacking Coverage – Waiting Period	12 Hours
Deductible	Off Premises Utility Service Interruption – Waiting Period	12 Hours
Deductible	Waiting Period	24 Hours
Deductible	Equipment Breakdown Coverage Part :	
Deductible	Income Coverages (\$, hrs., ADV, or Combined)	24 Hours
Deductible	Business Income with Extra Expense -	24 hours

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Supplemental Coverages and Supplemental Marine Coverages		
Coverage Extensions:		
Consequential Loss		Business Personal Property Limit
Debris Removal (Included in Form)		Up to 25% of the Loss
Debris Removal Additional Expense	Limit	\$50,000
Emergency Removal Coverage		365 Days
Emergency Removal Expenses	Limit	\$5,000
Fraud & Deceit	Limit	\$5,000
Damage from Theft		Policy Limit
Off Premises Utility Service Interruption	Limit	\$100,000
Supplemental Coverages:		
Brands & Labels Expense	Limit	\$50,000
Expediting Expenses	Limit	\$1,000,000
Fire Department Service Charge	Limit	\$250,000
Inventory and Appraisal Expense	Limit	\$50,000
Ordinance or Law (Undamaged Parts of a Building)		Building Limit
Ordinance or Law (Increased Cost of Repair / Cost to Demolish and Site Clear)	Limit	\$1,000,000
Personal Effects	Limit	\$15,000
Pollution Cleanup and Removal	Limit	\$100,000
Recharge of Fire Protection Devices	Limit	\$50,000
Rewards Coverage	Limit	\$100,000
Sewer Backup and Water Below the Surface	Limit	\$25,000
Trees, Shrubs, Plants	Limit	\$50,000
Underground Pipes, Pilings, Bridges and Roadways	Limit	\$250,000
Supplemental Marine Coverages:		
Accounts Receivable	Limit	\$1,000,000
Electrical or Magnetic Disturbance of Computers		Business Personal Property Limit
Power Supply Disturbance of Computers		Business Personal Property Limit
Virus and Hacking Coverage – Limit Per Occurrence	Limit	\$25,000
Virus and Hacking Coverage – Limit Per 12 Months	Limit	\$50,000
Fine Arts	Limit	\$1,000,000
Off Premises Computers	Limit	\$25,000
Property on Exhibit	Limit	\$500,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Property in Transit	Limit	\$1,000,000
Sales Representatives Samples	Limit	\$50,000
Software Storage	Limit	\$50,000
Valuable Papers	Limit	\$7,100,000
Additional Property Subject to Limitations:		
Furs (Theft)	Limit	\$10,000
Jewelry (Theft)	Limit	\$10,000
Stamps, Tickets, Letters of Credit	Limit	\$5,000
Coverage Options that Apply:		
Newly Built or Acquired Locations	Limit	\$20,000,000
Personal Property – Acquired Locations	Limit	\$250,000
Locations “You Elect not to Describe”	Limit	\$250,000
Supplemental Coverages (Income Coverage Part CO 1001):		
Coverage Extensions:		
Interruption by Civil Authority		30 Days
Period of Loss Extension		90 Days
Supplemental Coverages:		
Virus and Hacking Coverage – Limit Per Occurrence	Limit	\$25,000
Virus and Hacking Coverage – Limit Per 12 Months	Limit	\$75,000
Dependent Locations	Limit	\$100,000
Off Premises Utility Service Interruption	Limit	\$100,000
Contract Penalty – Limit Per Occurrence	Limit	\$25,000
Contract Penalty – Limit Per 12 Months	Limit	\$100,000
Pollution Cleanup and Removal	Limit	\$25,000
Property in Transit, On Exhibition, Or Custody of Sales Representative	Limit	\$10,000
Coverage Options that Apply:		
Newly Built or Acquired Locations	Limit	\$250,000
Equipment Breakdown Coverage Extensions:		
Coverage Extensions		
Data Restoration	Limit	\$250,000
Expediting Expenses	Limit	\$250,000
Hazardous Substances	Limit	\$250,000
Off Premises Equipment Breakdown	Limit	\$250,000
Ordinance or Law (Undamaged Parts of Buildings)		Covered
Ordinance or Law (Increased Cost to Repair/Cost to Demolish and Clear Site)	Limit	\$250,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Service Interruption	Limit	\$2,420,900
Defense Costs		Covered Per Form

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Building -
Replacement Cost	Business Personal Property -

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	Building - Special (Including theft) -
Special Form Perils	Business Personal Property - Special (Including theft) -
Special Form Perils	Business Income with Extra Expense - Special (Including theft) -

Endorsements include, but are not limited to:

DESCRIPTION
Commercial Output Program - Property Coverage Part - CO 1000
Commercial Output Program - Income Coverage Part - CO 1001
Equipment Breakdown Coverage Part - 411-0963

Exclusions include, but are not limited to:

DESCRIPTION
Including but not limited to Earth Movement; Flood; Nuclear Hazard; War and Military Action; Animal Nesting, Infestation, or Discharge; Computer Virus or Computer Hacking; Contamination or Deterioration; Criminal, Fraudulent, Dishonest or Illegal Acts; Defects, Errors and Omissions; Steam Boiler Explosion; Loss of Use; Mechanical Breakdown; Neglect; Seepage; Settling, Cracking, Shrinking, Bulging or Expanding; Smoke, Vapor, or Gas; Smog; Change in Temperature or Humidity; Wear and Tear; Weather; Voluntary Parting and as more fully described in the policy form
“Property Excluded”: Contractors Equipment - CO 1228
Off Premises Utility Service Interruption- Including or Excluding Overhead Transmission Lines

Binding Requirements:

DESCRIPTION
Subject to:
- Rejection of Terrorism Insurance Coverage

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Property Not Covered: Airborne or Waterborne Property; Aircraft or Watercraft; Animals; Automobiles and Vehicles; Checked Luggage; Contraband;

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION	
Cost of Excavation; Crops While Outside of Buildings; Exports and Imports; Land, Water, and Growing Crops; Money , Securities, Accounts, and Valuable Papers; Outdoor Trees, Shrubs, Plants, or Lawns; Property More Specifically Insured; Property of Others; Property You Have Sold	
Premium Breakdown	
Building	\$109,295
Personal Property	63,259
Business Income	708
Earthquake Sprinkler Leakage	6,658
Equipment Breakdown	17,881
Total	\$197,801
Minimum Premium	\$2,500
TRIA: Waived	
Loss History – This quote is subject to receiving currently valued loss runs for Policy Year 2020 and the loss experience must be favorable.	
Loss Control Survey – We may elect to provide Loss Control service on this account. If we conduct a Loss Control inspection, we would require compliance with any “essential” recommendations.	

Premium	See Premium Summary
Minimum Premium -	\$2,500.00

Coverage: Primary Difference in Conditions - \$10M Limit

Carrier: Steadfast Insurance Company

Policy Period: 7/1/2023 to 7/1/2024

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Limit of Liability	Limit	\$10,000,000	Per Occurrence and in the Aggregate
Flood	Sublimit	\$5,000,000	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Earth movement - Including Time Element - Business Income, Extra Expense, Rental Value	5 % Per Unit including BI
Deductible	Flood deductible	\$100,000
Deductible	Earth Movement deductible: except as respects the former YMCA building/pool located at Margarita Park, 29119 Margarita Rd. EQ deductible	25% per unit incl. BI, \$100,000 Minimum per Occurrence.
Deductible	Minimum EM Deductible	\$100,000
Deductible	Earth Movement:L1-Per Occurrence,L2-Annual Aggregate,Ded-5% per unit including BI	\$50,000
Deductible	Flood:L1-Per Occurrence,L2-Annual Aggregate,Ded-Per Occ	\$100,000
Deductible	Earthquake - 29119 Margarita Road - Per Unit-25% per unit including BI	\$50,000
Deductible	Flood - Zones A, V, X500 (X Shaded) and B -Per Occurrence:2% per location including BI/EE	\$500,000
Deductible	All Other Perils - Per Occurrence	\$25,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Building Ordinance Coverage A		Included
ICC/Demo *(collectively for Demo and ICC, not individually)	Sublimit	\$10,000,000
Extra Expense - Civil Authority		8 Weeks
Accounts Receivable	Sublimit	\$1,000,000
Course of Construction	Sublimit	\$5,000,000
Newly Acquired Properties (120 day reporting)	Sublimit	\$5,000,000
Accounts Receivable	Sublimit	\$1,000,000
Errors & Omissions	Sublimit	\$1,000,000
Fine Arts, subject to \$100,000 maximum per item	Sublimit	\$1,000,000
Fine Arts of others (unscheduled) in the care, custody and control of the insured, maximum \$10,000 per item.	Sublimit	\$250,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Miscellaneous Unnamed Locations (defined as a location that had not been included in the Statement of Values on file with the Company and has not been reported to the Company as may be required in the policy provisions elsewhere)	Sublimit	\$500,000
Service Interruption - PD & Business Income (excluding overhead T & D lines)	Sublimit	\$1,000,000
Leasehold Interest	Sublimit	\$500,000
Miscellaneous Personal Property of the Insured (not reported and not at covered premises)	Sublimit	\$500,000
Personal Property of Others	Sublimit	\$500,000
Rented Mobile/Contractors Equipment	Sublimit	\$500,000
Land Improvements including trees, shrubs and plants	Sublimit	\$500,000
Loss Adjustment Expenses (excluding fees associated with public adjuster)	Sublimit	\$100,000
Civil Authority		8 consecutive weeks
Ingress/Egress		8 consecutive weeks
Extended Period of Indemnity		365 days
Earth Movement:L1-Per Occurrence,L2-Annual Aggregate,Ded-5% per unit including BI		\$10,000,000
Earth Movement:L1-Per Occurrence,L2-Annual Aggregate,Ded-5% per unit including BI - Limit 2		\$10,000,000
Flood:L1-Per Occurrence,L2-Annual Aggregate,Ded-Per Occ		\$10,000,000
Flood:L1-Per Occurrence,L2-Annual Aggregate,Ded-Per Occ - Limit 2		\$10,000,000
ICC/Demo		\$10,000,000
Accounts Receivable		\$1,000,000
Course of Construction		\$5,000,000
Newly Acquired Properties (120 day reporting)		\$5,000,000
Errors & Omissions		\$1,000,000
Fine Arts, subject to \$100,000 maximum per item		\$1,000,000
Fine Arts of others (unscheduled) in the care, custody and control of the insured, maximum \$10,000 per item		\$250,000
Miscellaneous Unnamed Locations		\$500,000
Service Interruption - PD & BI (excluding overhead T & D lines)		\$1,000,000
Leasehold Interest		\$500,000
Miscellaneous Personal Property of the Insured (not reported and not at covered premises)		\$500,000
Personal Property of Others		\$500,000
Rented Mobile/Contractors Equipment		\$500,000
Land Improvements including trees, shrubs and plants		\$500,000
Loss Adjustment Expenses (excluding fees associated with public adjuster)		\$100,000

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Property Damage
Actual Loss Sustained	Time Element including Extra Expense

Endorsements include, but are not limited to:

DESCRIPTION
Company Form
Debris Removal Clause (Company Form)

Exclusions include, but are not limited to:

DESCRIPTION
Pollution (Company Form)
Asbestos / Contamination (Company Form)
Mold (Company Form)
Earth Quake Sprinkler Leakage
Theft
Flood - locations located in 100 year flood plain, X500, X(Shaded) and B flood zones
Boiler and Machinery
Communicable Disease, Virus or Bacteria
Cyber Exclusion Endorsement
All Risk Perils (Including Windstorm)
Ensuing Loss
War Exclusion
Nuclear/Radioactive/Biological and Chemical Exclusion

Binding Requirements:

DESCRIPTION
Subject To :
- The Attached Quotation May not be Bound Without a Fully Executed CRC Brokerage Agreement.
- If Insured is Located Outside Your Resident State, You Must Hold Appropriate Non-Resident License Prior to Binding.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Conditions: Warrant All Risk Underlyer
Total TRIA Premium Includes Additional Taxes : \$3,625.20
Perils: Earth Movement only Including Flood, Excluding Earthquake Sprinkler Leakage
Property Covered: Real Property, Business Income, Rental Value, Leasehold Interests, Fine Arts, Playground Equipment, Business Personal Property, EDP, Tenant Improvements/Betterments, Accounts Receivable, Valuable Papers
Territory/Locations: CA only - Per SOV on file with the insurance company

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
TIV: \$247,561,144
Unit is defined as: a) Each Separate Building or Structure b) Contents in each Separate Building or Structure c) Property in the Yard d) Business Income/Extra Expense/Rental Value

Premium	\$228,000.00
Minimum Earned Premium -	25.00% of Annual Premium
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$117,625.20

Coverage: Excess Difference in Conditions - \$25M xs \$10M

Carrier: QBE Specialty Insurance Company

Policy Period: 7/1/2023 to 7/1/2024

Participation Schedule:

CARRIER	PARTICIPATING LIMIT
General Security Indemnity Co of Arizona	5.00%
Lloyd's Syndicate 33	20.00%
Mercer Insurance Company	35.00%
QBE Specialty Insurance Company	40.00%

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Limit of Liability	Limit	\$25,000,000	Per Occurrence and in the Aggregate
		\$25,000,000	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Earth movement - Including Time Element - Business Income, Extra Expense	5% per unit including BI
Deductible	- Minimum EM Deductible	\$100,000
Deductible	- except as respects the former YMCA building/pool located at Margarita Park, 29119 Margarita Rd., EQ deductible	25% per unit including BI
Deductible	- Minimum - Per Occurrence	\$100,000
Deductible	Earthquake - Per Occurrence:5% per unit including BI	\$50,000
Deductible	Earthquake - 29119 Margarita Road - Per Occurrence:25% per unit including BI	\$50,000
Deductible	Flood - Per Occurrence	\$100,000
Deductible	Flood - Zones A, V, X500 (X Shaded), and B - Per Occurrence:2% per location including BI/EE	\$500,000
Deductible	-	\$25,000

Additional Coverage:

DESCRIPTION	AMOUNT
Course of Construction	\$5,000,000
Newly Acquired Properties (120 day reporting)	\$5,000,000
Accounts Receivable	\$1,000,000
Fine Arts, subject to \$100,000 maximum per item	\$1,000,000
Fine Arts of Others (unscheduled) in the care, custody and control of the insured maximum \$10,000 per item	\$250,000
Miscellaneous Unnamed Locations	\$500,000

Additional Coverage:

DESCRIPTION	AMOUNT
Service Interruption - PD & BI (excluding overhead T & D lines)	\$1,000,000
Leasehold Interest	\$500,000
Miscellaneous Personal Property of the Insured (not reported and not at covered premises)	\$500,000
Personal Property of Others	\$500,000
Rented Mobile/Contractors Equipment	\$500,000
Land Improvements including trees, shrubs and plants	\$500,000
Loss Adjustment Expenses (excluding fees associated with public adjuster)	\$100,000
Building Ordinance Coverage A	Included.

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Property Damage
Actual Loss Sustained	Time Element including Extra Expense
Replacement Cost	-

Endorsements include, but are not limited to:

DESCRIPTION
Company Excess Follow Form
Debris Removal clause (Company Form)
Excess Limit of Liability and Participation Clause (Company Form)

Exclusions include, but are not limited to:

DESCRIPTION
Pollution (Company Form)
Asbestos / Contamination (Company Form)
Mold (Company Form)
Earth Quake Sprinkler Leakage
Theft
Exclude but allow ICC and Demo losses to erode the aggregate
Boiler and Machinery
Communicable Disease, Virus or Bacteria
Cyber Exclusion Endorsement
Underlying Sublimited Coverages Exclusion
All Risk Perils (including Windstorm)
Ensuing Loss
War Exclusion
Nuclear/Radioactive/Biological and Chemical Exclusion

Exclusions include, but are not limited to:

DESCRIPTION
Lloyd's Radioactive Contamination Exclusion Clause
Lloyd's Electronic Data Recognition Exclusion
Lloyd's War and Civil War Exclusion Clause
Lloyd's Biological or Chemical Materials Exclusion
Flood

Binding Requirements:

DESCRIPTION
Subject To :
- The Attached Quotation May not be Bound Without a Fully Executed CRC Brokerage Agreement.
- If Insured is Located Outside Your Resident State, You Must Hold Appropriate Non-Resident License Prior to Binding.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Warrant All Risk Underlyer
Unit is defined as: a) Each Separate Building or Structure b) Contents in each Separate Building or Structure c) Property in the Yard d) Business Income/Extra Expense/Rental Value
Total TRIA Premium Includes Additional Taxes: \$1,749.00
Perils: Earth Movement only Excluding Flood, Excluding Earthquake Sprinkler Leakage
Property Covered: Real Property, Business Income, Extra Expense, Leasehold Interests, Fine Arts, Playground Equipment, Arches & Veterans Memorial, Business Personal Property, EDP, Tenant Improvements/Betterments, Accounts Receivable, Valuable Papers
Territory/Locations: CA only - Per SOV on file with the insurance company
TIV: \$247,561,144
Drop Down clause applicable only to covered locations, perils and interests

Premium

See Premium Summary

Minimum Earned Premium -

25.00% of Annual Premium

TRIA/TRIPRA PREMIUM

(+ Additional Surcharges, Taxes and Fees as applicable)

\$56,749.00

Coverage: Standalone Terrorism
Carrier: Lloyd's Syndicate 33
Policy Period: 7/1/2023 to 7/1/2024

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Terrorism Standalone	Occurrence	N/A	Not Applicable

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Terrorism	Limit	\$5,000,000	Each Occurrence/ Annual Aggregate Limit
Terrorism Liability sub-limit (Each Claim / Aggregate)	Sublimit	\$2,000,000	Each Occurrence/ Annual Aggregate Limit

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Terrorism Deductible - Each Occurrence / Claim Deductible	\$10,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Demolition and Increased Cost of Construction Extension	Sublimit	\$5,000,000

Endorsements include, but are not limited to:

DESCRIPTION
Terrorism Liability Insurance T3L - T3L F00640 062017 ed.
Non-Binding Indication - F00645 062017 ed.
Lloyd's Security Schedule 2023 - SCHEDULE2023
CA Surplus Lines Disclosure Statement (Pre Bind) - LMA9099A 01 January 2020
CA Surplus Lines Notice (Post Bind) - LMA9098A 01 January 2020
NMA Lloyd's Certificate (without short rate table) (SLC-3 (USA) NMA2868 (24/08/2000)) - NMA 2868(b)
(Re)insurers Liability - LMA 3333 21 June 2007
Cap on Losses Arising Out of Certified Act of Terrorism - E10177 062017 ed.
Demolition and Increased Cost of Construction Extension - LMA 5187 28 November 2011
Policyholder Disclosure Notice of Terrorism Insurance Coverage - E06680 082020 ed.
Premium Payment Clause - LSW 3001 30/9/08
Service of Suit Clause (U.S.A.) - NMA1 998 01 January 2020
Insuring Clause - T3 LMA3030 (amended) 1 September 2006 F00642 062017 ed.
Business Interruption Extension - LMA5039 14/12/05 F00643 062017 ed.

Exclusions include, but are not limited to:

DESCRIPTION
Sanction Limitation and Exclusion Clause - E02804 032011 ed.

Binding Requirements:

DESCRIPTION
Subject to :
- The Return of a Completed and Signed Surplus Lines Verification Form Must be Received in our Office Within Twenty (20) Days of Binding

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
No Material Changes; No Previous Incidents
Total Insured Value: \$247,561,144
Lloyd's Security Schedule :
Syndicate 2623 - 82.21%
Syndicate 623 - 17.79%

Premium

See Premium Summary

Subject to Audit: Not Auditable

Coverage: Auto Physical Damage/Contractor's Equipment

Carrier: Hanover Insurance Company

Policy Period: 7/1/2023 to 7/1/2024

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Auto Physical Damage	Occurrence	N/A	Not Applicable

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Catastrophe Limit	Limit	\$8,353,507
Contractor's Equipment per Schedule Submitted	Limit	\$1,011,964
Unscheduled Contractor's Equipment		
Unscheduled Contractor's Equipment Limit of Insurance	Limit	\$10,000
Unscheduled Contractor's Equipment Limit of Insurance	Limit	\$5,000
Newly Acquired Contractor's Equipment		
Maximum Limit Per Any One Item	Limit	\$1,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Auto Physical Damage	\$10,000
Deductible	Contractors Equipment - Annual Adjustment - Per Occurrence Deductible	\$10,000
Deductible	Rental Reimbursement	24 Hours

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Additional Debris Removal Expenses	Limit	\$25,000
Newly Acquired and Substitute Vehicles	Limit	\$1,000,000
Number of Days		5 Days
Pollution Cleanup and Removal	Limit	\$10,000
Tower and Labor Costs	Limit	\$25,000
Rental Reimbursement	Limit	\$500 Per Day / \$10,000 Maximum
Contractors Equipment <input type="checkbox"/> Annual Adjustment		
Business Personal Property	Limit	\$25,000
Continuing Rental or Lease Expense	Limit	\$25,000
Contract Penalty	Limit	\$25,000
Debris Removal - Additional Limits	Limit	\$75,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Employee Tools and Work Clothing		
Any One Occurrence	Limit	\$10,000
Any One Item	Limit	\$1,000
Engine Emissions Green Coverage		
Any One Occurrence	Limit	\$5,000
Any One Policy Period	Limit	\$10,000
Equipment Borrowed from Others	Limit	\$50,000
Equipment Leased and Rented from Others	Limit	\$50,000
Equipment Leased or Rented to Others	Limit	\$50,000
Equipment Loaned to Others	Limit	\$50,000
Expediting Expense	Limit	\$25,000
Extended Warranties	Limit	\$5,000
False Pretense	Limit	\$100,000
Fire and Police Department Service Charges	Limit	\$25,000
Fire Suppression Equipment	Limit	\$50,000
Hauling Property of Others as a Carrier for Hire	Limit	\$200,000
Installation or Rigging Property	Limit	\$25,000
Loss Adjustment Expenses	Limit	\$5,000
Pollutant Clean up and Removal	Limit	\$25,000
Preservation of Property	Limit	\$5,000
Rental Reimbursement	Limit	\$50,000
Reward Payments	Limit	\$10,000
Spare Parts and Fuel	Limit	\$10,000
Theft Prevention Devices Deductible Waiver	Limit	\$25,000
Waterborne Property	Limit	\$250,000

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	All Risk

Endorsements include, but are not limited to:

DESCRIPTION
Policy Form - IM441-1075 01 09
Contractor's Equipment Coverage is "all Risk" Subject to Policy Form Terms, Conditions, And Exclusions - IM441-1471

Binding Requirements:

DESCRIPTION
Subject to :
Sign TRIA Form
Loss Control - we May Elect to Provide Loss Control Service on This Account. If Conduct Loss Control Inspections, We Would Require Compliance with any "Essential" Recommendations

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Property Not Covered: Aircraft or Watercraft; Cargo; Communication Equipment; Contraband; Leased or Rented Property; Personal Effects; Mobile Equipment; Tools; Loaned Property; Suspended, Revoked, or Invalid License; Waterborne Property.
Perils Excluded: Civil Authority; Nuclear Hazard; War and Military Action; Contamination or Deterioration; Criminal, Fraudulent, Dishonest or Illegal Acts; Loss of Use; Mechanical Breakdown; Missing Property; Pollutants; Temperature/Humidity; Voluntary Parting; Wear and Tear; Weight of Load.
TRIA has been rejected
All Manuscript Endorsements from the 2022/2023 Term Will be Carried Over to the 2023/2024 Term
Deposit Premium - \$22,972, Contractor's Equipment - \$2,811 Deposit
Premium Breakdown : Auto Physical Damage -\$22,972, Contractors Equipment - \$2,811
Fire Following Premium - \$Waived, TRIA Premium Breakdown : Contractors Equipment <input type="checkbox"/> Annual Adjustment - \$77, Auto Physical Damage - \$709
Contractors Equipment - Annual Adjustment - Valuation Replacement Cost, Coinsurance Waived
Minimum Earned - Auto Physical Damage - \$17,200, Contractors' Equipment Coverage - \$2,500
Contractor's Equipment Minimum Premium - \$2,100

Premium	See Premium Summary
Minimum Earned Premium -	\$19,700.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$786.00

Subject to Audit: Not Auditable

Program #2: \$10,000 Deductible	Estimated Program Cost: \$25,783.00	Minimum Earned Premium: \$19,300.00
Program #3: \$25,000 Deductible	Estimated Program Cost: \$23,439.00	Minimum Earned Premium: \$17,500.00

Coverage: Cyber Liability
Carrier: Palomar Excess and Surplus Insurance Company
Policy Period: 7/1/2023 to 7/1/2024

Form Number: PRIME 250SL 001 10 20

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Liability Costs, PCI Costs, Regulatory Costs	Claims Made	Full Prior Acts	
Reputational Harm Expense	Claims Made	7/1/2023	
California Consumer Privacy Act, General Data Protection Regulation, Media Liability	Claims Made	Full Prior Acts	

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Aggregate Limit	Limit	
Liability Expense		
- Liability Costs	Limit	
- PCI Costs	Limit	
- Regulatory Costs	Limit	
First Party Expense		
- Cowbell Breach Fund	Limit	
- Data Restoration Costs	Limit	
- Extortion Costs	Limit	
- Business Impersonation Costs	Limit	
- Reputational Harm Expense	Limit	
First Party Loss		
- Business Interruption Loss	Limit	
- Contingent Business Interruption Loss	Limit	
- System Failure	Limit	
- Contingent System Failure	Limit	
- Cyber Crime Loss	Limit	
- Bricking Costs	Limit	
- Criminal Reward Costs	Limit	
Coverage Endorsements		
- California Consumer Privacy Act	Limit	
- General Data Protection Regulation	Limit	

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
- Utility Fraud Attack	Limit	
- Media Liability	Limit	
- Cowbell Breach Fund Separate Limit	Limit	
- Crypto jacking	Limit	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Liability Expense	
Deductible	- Liability Costs	\$50,000
Deductible	- PCI Costs	\$50,000
Deductible	- Regulatory Costs	\$50,000
Deductible	First Party Expense	
Deductible	- Cowbell Breach Fund	\$50,000
Deductible	- Data Restoration Costs	\$50,000
Deductible	- Extortion Costs	\$50,000
Deductible	- Business Impersonation Costs	\$50,000
Deductible	- Reputational Harm Expense - Waiting Period	12 Hours
Deductible	First Party Loss	
Deductible	- Business Interruption Loss	\$50,000
Deductible	- Business Interruption Loss - Waiting Period	8 Hours
Deductible	- Contingent Business Interruption Loss	\$50,000
Deductible	- Contingent Business Interruption Loss - Waiting Period	8 Hours
Deductible	- System Failure	\$50,000
Deductible	- System Failure - Waiting Period	8 Hours
Deductible	- Contingent System Failure	\$50,000
Deductible	- Contingent System Failure - Waiting Period	8 Hours
Deductible	- Cyber Crime Loss	\$50,000
Deductible	- Bricking Costs	\$50,000
Deductible	Coverage Endorsements	
Deductible	- California Consumer Privacy Act	\$50,000
Deductible	- General Data Protection Regulation	\$50,000
Deductible	- Utility Fraud Attack	\$50,000
Deductible	- Media Liability	\$50,000
Deductible	- Cowbell Breach Fund Separate Limit	\$50,000
Deductible	- Crypto jacking	\$50,000

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Liability Costs, PCI Costs, Regulatory Costs	--		
Reputational Harm Expense	--		
California Consumer Privacy Act, General Data Protection Regulation, Media Liability	--		

Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Definition of Claim:

DESCRIPTION
Refer to attached policy form

Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
	Refer to attached policy form

Run Off Provisions:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Refer to attached policy form	--	--		--

Endorsements include, but are not limited to:

DESCRIPTION
Cowbell Cyber Risk Insurance Policy Declarations - Prime 250 - PRIME 250SL 002 09 21
Notice to Policyholders - OFAC - PN006SL 09 20
Customer Notice of Privacy Policy & Producer Compensation Practices Disclosure - PN007SL PL 0921
Cowbell Cyber Risk Insurance Policy - Prime 250 - PRIME 250SL 001 10 20
Service of Process - PRIME 250SL 075 PL 09 21
California Consumer Privacy Act (CCPA) Endorsement - PRIME 250SL 004 09 20
General Data Protection Regulation (GDPR) Endorsement - PRIME 250SL 005 09 20
Utility Fraud Attack - PRIME 250SL 006 09 20
Media Liability Endorsement - PRIME 250SL 007 09 20
Cowbell Breach Fund Separate Limit - PRIME 250SL 014 04 23
Crypto jacking - PRIME 250SL 009 09 20/PRIME 250 009 07 20
Amend Cooperation Clause - PRIME 250SL 019 09 20

Endorsements include, but are not limited to:

DESCRIPTION
Blanket Additional Insured Coverage - PRIME 250SL 021 09 20
Cyber Terrorism Amendatory Endorsement - PRIME 250SL 050 08 22/PRIME 250SL 009
Disclosure Pursuant to Terrorism Risk Insurance Act - PRIME 250SL 028 10 20
Cap on Losses From Certified Acts of Terrorism - PRIME 250SL 029 10 20
Cowbell Cyber Risk Insurance Declarations – Prime 250 - PRIME 250SL 002 07 20
Cowbell Breach Fund Separate Limit Endorsement - PRIME 250SL 014 12 22

Exclusions include, but are not limited to:

DESCRIPTION
BIPA Exclusion Endorsement - PRIME 250SL 048 09 21
Trade or Economic Sanctions Exclusion Endorsement - PRIME 250SL 032 09 20

Binding Requirements:

DESCRIPTION
Subject To:
- Please provide the intended Policyholder's contact information.
- Completed Surplus Lines Tax Documentation Form prior to binding.
- Cowbell Application signed and dated within 30 days of the effective date.
- D-1 (Effective January 1, 2020)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Insured State - CA

Premium

See Premium Summary

Auditable Exposures:

DESCRIPTION	EXPOSURE
Revenue	\$185,461,077.00
# Of Employees	272

Coverage: Environmental Liability
Carrier: Illinois Union Insurance Company
Policy Period: 7/1/2023 to 7/1/2024

Form Number: PF-44887b (08/18)

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE
Environmental Liability	Claims Made	7/1/2018
Coverage B - Transportation Liability, Transportation First-Party Claims	Claims Made and Reported	7/1/2018
Coverage C - Non-Owned Disposal Sites Liability	Claims Made and Reported	7/1/2018
Public Entity Coverage	Claims Made and Reported	7/1/2018

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
	Applies		Other / Legal Defense Expenses are Subject to and Shall Erode the Limits of Liability

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Per Pollution Condition or Indoor Environmental Condition/	Limit	\$1,000,000
Aggregate All Pollution Conditions or Indoor Environmental Condition	Limit	\$2,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Self-Insured Retention	All losses, unless specifically stated:	\$25,000
Deductible	Per Pollution Condition or Indoor Environmental Condition for Business Interruption Loss	10 days

Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (90) days of the expiration date. The cost of this extended reporting period is 200% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (33 months) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Definition of Claim:

DESCRIPTION
“Claim” means the written assertion of a legal right received by the “insured” from a third-party, or from another “insured” that is party to an “environmental indemnity obligation”, including, but not limited to, a “government action”, suits or other actions alleging responsibility or liability on the part of the “insured” for “bodily injury”, “property damage” or “remediation costs” arising

Definition of Claim:

DESCRIPTION

out of "pollution conditions" or "indoor environmental conditions" to which this insurance applies

Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
Claim	Without limiting the specific requirements contained in any Insuring Agreement or any other exposure-specific reporting requirements contained within this Policy, the "insured" shall also see to it that the Insurer receives notice of any "claim" or "first-party claim", as soon as practicable, by one or more of the following: 1. Provide written notice to the address, fax number, or email address identified in Item 8.a. of the Declarations to this Policy; or 2. Provide verbal or electronic notice utilizing the Environmental Incident Alert 24-hour Emergency Response and Incident Reporting System by calling the telephone number identified in Item 8. of the Declaration to this Policy or by using the associated telephone web application, respectively. Such notice should include reasonably detailed information as to: 1. The identity of the "insured", including contact information for an appropriate person to contact regarding the handling of the "claim" or "first-party claim"; 2. The identity of the "covered location"; 3. The nature of the "claim" or "first-party"; and 4. Any steps undertaken by the "insured" to respond to the "claim" or "first-party claim".

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Public Entity Coverage	Sublimit	\$1,000,000	Per Operations Condition
Public Entity Coverage	Sublimit	\$2,000,000	Aggregate Operations Conditions

Endorsements include, but are not limited to:

DESCRIPTION
Schedule of Additional Insureds (Broad - with by Contract) Endorsement -PF-44890 (09/14)
Automatic Acquisition and Due Diligence (New Fungi Conditions Only) Endorsement - PF-57788 (01/23)
Dedicated Defense Aggregate Limit Endorsement - PF-44917a (03/20)
Maintenance, Upgrades, Improvements, Or Installations Limitation Endorsement - PF-53199 (03/20)/ (292156.7)
Notice of Cancellation Amendatory (Generic Time Frame) Endorsement - PF-44957 (09/14)
Other Insurance (Primary when no Tank Fund or Coverage Exceptions -Sir Credit) Endorsement - PF-53479 (04/20)/ 296476.10
Public Entity Coverage Amendatory Endorsement - PF-55010 (03/21)
Schedule of Covered Locations Endorsement - PF-51286 (10/18)
Service of Suit Endorsement - SL-34255a (01/16)
Trade or Economic Sanctions Endorsement - ALL-21101 (11/06)
Signatures - LD-5S23I (04/22)
California Surplus Lines Notification - SL-17888 (01/20)
Chubb Producer Compensation Practices & Policies - ALL-20887a (03/16)
U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders - ILP 001 01 04
Premises Pollution Liability Insurance Policy - PF-44887b (08/18) / 264547.1 (08/18)
Terrorism Risk Insurance Act Endorsement - PF-23728b (02/20)/ (296458.2)

Endorsements include, but are not limited to:

DESCRIPTION
Disclosure Pursuant to Terrorism Risk Insurance Act - TRIA11e (08/20)
Policyholder Disclosure Notice of Terrorism Insurance Coverage - TRIA24a (08/20)

Exclusions include, but are not limited to:

DESCRIPTION
Communicable, Infectious or Contagious Diseases Exclusionary Endorsement - PF-55008 (03/21)
Fluorinated Compounds Exclusionary Endorsement - PF-51304a (02/20)/ 296476.9)
Fungi Exclusionary (Water Intrusion Event Give-Back - Sublimit) Endorsement - PF-57786 (01/23)

Binding Requirements:

DESCRIPTION
Subject to:
- Signed and dated attached TRIA disclosure form, but only if rejecting TRIA coverage
- Written confirmation from the broker of the Named Insured's "Home State" as defined in the Non admitted and Reinsurance Reform Act (NRRRA)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Home State: California
Quoted Coverages: a. Pollution Conditions or Indoor Environmental Conditions Coverage B. Transportation Coverage C. Non-Owned Disposal Site Coverage

Premium

See Premium Summary

Minimum Earned Premium -

50.00% of Annual Premium

TRIA/TRIPRA PREMIUM

(+ Additional Surcharges, Taxes and Fees as applicable)

\$622.00

Subject to Audit: Not Auditable
SCHEDULE OF COVERED LOCATIONS

	Location	Retroactive Date
1	Civic Center, 41000 Main St, Temecula, CA 92590	7/1/2018
2	TVE2 - Temecula Valley Entrepreneurs Exchange, 43200 Business Park Dr., Temecula, CA 92590	7/1/2018
3	Community Recreation Center, 30875 Rancho Vista Rd , Temecula, CA 92590	7/1/2018
4	Ronald Reagan Sports Park, 30875 Rancho Vista Rd & 42659 Margarita Rd, Temecula, CA 92590	7/1/2018
5	Temecula Community Center, 28816 Pujol Street, Temecula, CA 92590	7/1/2018
6	Mary Phillips Senior Center, 41845 6th Street, Temecula, CA 92590	7/1/2018
7	Temecula Valley History Museum, 28314 Mercedes, Temecula, CA 92590	7/1/2018
8	Chapel of Memories, 28300 Mercedes, Temecula, CA 92590	7/1/2018
9	Children's Museum, 42081 Main Street, Temecula, CA 92590	7/1/2018
10	Old Town Temecula Community Theater, 42051 Main Street, Temecula, CA 92590	7/1/2018
11	Mercantile Building, 42049 Main Street, Temecula, CA	7/1/2018
12	West Wing, 43210 Business Park Dr., Temecula, CA 92590	7/1/2018
13	Field Operation Center, 43230 Business Park, Temecula, CA 92590	7/1/2018
14	Ronald H. Roberts Temecula Library, 30600 Pauba Rd, Temecula, CA 92592	7/1/2018
15	Parking Garage, 28690 Mercedes St., Temecula, CA 92590	7/1/2018
16	TCC SAFE House, 28816 Pujol Street, Temecula, CA 92590	7/1/2018
17	Bahia Vista Park, 41566 Avenida De La Reina, Temecula, CA	7/1/2018
18	Butterfield Stage Park, 33654 De Portola Road, Temecula, CA 92590	7/1/2018
19	Calle Aragon Park, 41621 Calle Aragon , Temecula, CA	7/1/2018
20	Crowne Hill Park, 33203 Old Kent Rd, Temecula, CA 92590	7/1/2018
21	Harveston Community Park, 28582 Harveston Dr., Temecula, CA 92591	7/1/2018
22	Harveston Community Park, 28582 Harveston Dr., Temecula, 92590	7/1/2018
23	Harveston Lake Park, 29005 Lake House Road, Temecula, CA 92590	7/1/2018
24	John Magee Park, 44576 Corte Veranos, Temecula, CA 92592	7/1/2018
25	Kent Hintergardt Park, 31465 Via Cordoba, Temecula, CA 92592	7/1/2018
26	Loma Linda Park, 30877 Loma Linda Road, Temecula, CA 92592	7/1/2018
27	Long Canyon Creek Park, 40356 N. General Kearny Rd, Temecula, CA 92591	7/1/2018
28	Margarita Recreation Center, 29119 Margarita Rd, Temecula, CA 92590	7/1/2018
29	Eagle Soar Splash Pad, 29119 Margarita Rd, Temecula, CA 92590	7/1/2018
30	Margarita Community Park, 29119 Margarita Rd, Temecula, CA 92590	7/1/2018
31	Meadows Park, 43110 Meadows Parkway, Temecula, CA 92590	7/1/2018
32	Nakayama Park, 30952 Nicolas Rd, Temecula, CA 92591	7/1/2018
33	Nicolas Road Park, 39955 Nicolas Rd, Temecula, CA 92591	7/1/2018
34	Pablo Apis Park, 33005 Regina Dr., Temecula, CA 92592	7/1/2018
35	Pala Community Park, 44900 Temecula Lane, Temecula, CA 92592	7/1/2018
36	Paloma Del Sol Park, 32099 De Portola, Temecula, CA 92592	7/1/2018

37	Paseo Gallante Park, 32455 Camino San Dimas, Temecula, CA 92592	7/1/2018
38	Patrica H. Birdsall Sports Park, 32380 Deer Hollow Way, Temecula, CA 92590	7/1/2018
39	Pauba Ridge Park, 33405 Pauba Road, Temecula, CA 92592	7/1/2018
40	Redhawk Community Park, 44715 Redhawk Parkway, Temecula, CA 92592	7/1/2018
41	Riverton Park, 30950 Riverton Ln, Temecula, CA 92591	7/1/2018
42	Rotary Park, 28816 Pujol Street, Temecula, CA 92590	7/1/2018
43	Sam Hicks Park, 41970 Moreno Dr, Temecula, CA 92590	7/1/2018
44	Serena Hills Park, 40747 Walcott Lane, Temecula, CA 92591	7/1/2018
45	Stephen Linen Jr. Memorial Park, 44935 Nighthawk Pass, Temecula, CA 92592	7/1/2018
46	Sunset Park, 32155 Camino San Jose, Temecula, CA 92592	7/1/2018
47	Temecula Duck Pond, 28250 Ynez Rd & Rancho, Temecula, CA 92591	7/1/2018
48	Temecula Creek Trail Park, 33662 Channel Street, Temecula, CA 92592	7/1/2018
49	Temeku Hill Park, 31367 La Serena Way, Temecula, CA 92590	7/1/2018
50	Vail Ranch Park, 32965 Harmony Lane, Temecula, CA 92592	7/1/2018
51	Veteran's Park, 30965 La Serena Way, Temecula, CA 92591	7/1/2018
52	Voorburg Park, 39960 Nicolas Rd, Temecula, CA	7/1/2018
53	Winchester Creek Park, 39950 Margarita Rd, Temecula, CA 92590	7/1/2018
54	Wolf Creek Trail Park, 45454 Wolf Creek Rd, Temecula, CA 92591	7/1/2018
55	Wolf Creek Park, 45850 Wolf Creek Dr. N., Temecula, CA 92592	7/1/2018
56	Fire Station #84, 30650 Pauba Rd., Temecula, CA 92590	7/1/2018
57	Fire Station #73, 27415 Enterprise Cr. West, Temecula, CA	7/1/2018
58	Fire Station #92, 32221 Wolf Valley Road, Temecula, CA 92592	7/1/2018
59	Fire Station #95, 32131 South Loop Rd., Temecula, CA 92591	7/1/2018
60	Temecula Citizens Corp & Paramedics, 32364 Overland Trail, Temecula, CA 92592	7/1/2018
61	Escalar House & Barn, 28870 Pujol St., Temecula, CA 92589	7/1/2018
62	Restrooms - 6th & Front, 6th & Front Streets, Temecula, CA 92590	7/1/2018
63	Town Square Park, 41000 Main Street, Temecula, CA 92590	7/1/2018
64	Old Town Temecula, Old Town Front St, Temecula, CA 92590	7/1/2018
65	Basket Fountain @ Town Square Park, 41000 Main Street, Temecula, CA 92590	7/1/2018
66	Temecula Duck Pond - "Singing in the Rain", 28250 Ynez Road, Temecula, CA 92590	7/1/2018
67	Overland Bridge Artwork, 27624 Jefferson & 26531 Ynez Rd, Temecula, CA 92590	7/1/2018
68	Civic Center Mural on Parking Garage, 28690 Mercedes St, Temecula, CA 92590	7/1/2018
69	"Immigrant Trail", Civic Center Mural, Temecula, CA 92590	7/1/2018
70	Temecula Duck Pond - Veterans Memorial, 28250 Ynez Rd & Rancho California Rd, Temecula, CA 92590	7/1/2018
71	Temecula Duck Pond - Fallen Heros Memorial, 28250 Ynez Rd & Rancho California Rd, Temecula, CA 92590	7/1/2018
72	Jefferson Recreation Center (JRC), 41375 McCabe Court, Temecula, CA 92590	7/1/2018
73	Skyview Park, 31991 Rouripaugh Rd, Temecula, CA 92590	7/1/2022
74	Sports Ranch at Sommers Bend, 31230 North Sommers Bend, Temecula, CA 92591	7/1/2022

Coverage: Drone Coverage
Carrier: ACE American Insurance Company
Policy Period: 7/1/2023 to 7/1/2024

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Unmanned Aircraft Systems (UAS)	Occurrence	N/A	Not Applicable

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Liability Limit	Limit	\$2,000,000
Combined Single Limit Each Occurrence Scheduled Unmanned Aircraft system(s)	Limit	\$2,000,000
Aviation Premises Liability – Each Occurrence	Limit	\$2,000,000
Medical Payments Each Person	Limit	\$5,000
Bonds	Limit	\$5,000
Foaming and Reimbursement of Recovery Expenses	Limit	\$2,500
Lost in Flight		10 days
Loss of Wages	Limit	up to \$500 per day
War, Hi-jacking and Other Perils Limited Write-Back Provisions Aggregate	Limit	\$2,000,000
Limited Write-Back of Coverage including Certified Terrorism Loss Coverage Excluded by the War,Hi-jacking and other Perils Exclusion (Physical Damage)		\$ See Values on Unmanned Aircraft System Schedule
Personal and Advertising Injury Liability Newly Acquired Unmanned Aircraft Systems	Limit	\$2,000,000
Liability		Same Coverage and “Limits of Coverage” which apply to the Unmanned Aircraft System In item 5. of the Declarations
Physical Damage	Limit	\$10,000
Non-Owned Unmanned Aircraft System Liability Coverage	Limit	\$2,000,000
Non-Owned Unmanned Aircraft System Medical Coverage	Limit	\$5,000
Liability Coverage for Property Damage to Non-Owned Unmanned Aircraft System	Limit	\$2,500
Automatic Increased Value for Modification of Unmanned Aircraft	Limit	\$5,000
Assumed Liability Endorsement	Limit	\$2,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Each and Every Loss	5% of the Amount of Insurance
Deductible	Liability Coverage for Property Damage to Non-Owned Unmanned Aircraft System	5%

Endorsements include, but are not limited to:

DESCRIPTION
Policy Form - USAIG Member Companies - Unmanned Aircraft System Policy Form
Assumed Liability Endorsement
Performance Vector Unmanned Endorsement
State Required Endorsements
Sanctions and Embargo Clause
TRIA Disclosure
Inadvertent Errors or Omission
Assignment / Bankruptcy / Insolvency
Sanctions and Embargo Clause
OFAC Notice
Performance Vector Unmanned Endorsement
State Required Endorsements

Exclusions include, but are not limited to:

DESCRIPTION
Date Change Recognition Exclusion
Date Change Recognition Exclusion Limited Write-Back Provisions
Noise, Pollution, and Other Perils Exclusion
Asbestos Exclusion
Nuclear Risk Exclusion
War, Hi-jacking and Other Perils Exclusion Clause
Limited Write-Back of Coverage including Certified Terrorism Loss Coverage Excluded by the War, Hi-jacking and other Perils Exclusion (Physical Damage)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Purpose of Use: You may use the unmanned aircraft system for all operations incidental to your business
Pilots: Any pilot properly certificated for the flight involved and who is approved by the Named Insured
Policy Territory: Anywhere in the world
Written request from co-broker prior to the effective date of the policy
Thirty Days Notice of Cancellation / Ten Day Notice of Cancellation for Non-payment of Premium

Premium

See Premium Summary

TRIA/TRIPRA PREMIUM
 (+ Additional Surcharges, Taxes and Fees as applicable) **\$200.00**

Optional Coverages:

DESCRIPTION	NEW	AMOUNT	DEDUCTIBLE / SELF-INSURED RETENTION	OTHER	PREMIUM	TAX
Option2: Premium: \$2,662, Limit: \$1M	No	\$1,000,000			\$2,662.00	

Subject to Audit: Not Auditable

Unmanned Aircraft System Schedule

FAA Registration Number	Unmanned Aircraft System	Value
FA 3XN43XCF	2019 DJI Mavic Pro	2,500
FA3WFTM3EW	2019 DJI Mavic 2 Zoom	\$2,500

Premium

FAA Registration Number	Amount of Insurance	Physical Damage Premium	Liability Limit	Liability Premium	Total Premium
FA3XN43XCF	\$2,500	\$554	\$2,000,000	\$1,174	\$1,728
FA3WFTM3EW	\$2,500	\$554	\$2,000,000	\$1,174	\$1,728
Total Annual Premium					\$3,456

Coverage: Volunteer Accident
Carrier: Berkley Life and Health Insurance Company
Policy Period: 7/1/2023 to 7/1/2024

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Volunteer Accident	Occurrence	N/A	Not Applicable

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Accidental Death and Dismemberment	Limit	Principal Sum: \$50,000
Aggregate Limit of Liability Per Covered Accident	Limit	\$500,000
Accident Medical and Dental Expense		
- Accident Medical Expense	Limit	\$100,000
- Loss Period (First Covered Accident Expenses Must be Incurred Within)		90 Days After the Date of the Covered Accident
- Benefit Period		52 Weeks
Additional Benefits:		
- Total Disability - Weekly Benefit Amount	Limit	\$300 Per Week
- Total Disability - Maximum Benefit Period Per Covered Accident		26 Weeks
- Total Disability - Total Disability Incurred Period		Within 180 Days from the Date of a Covered Accident

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Accident Medical and Dental Expense	\$0 Corridor
Deductible	Additional Benefits : Total Disability : Benefit Waiting Period	7 days

Additional Coverage:

DESCRIPTION	AMOUNT
Accidental Death and Dismemberment Benefit - Loss of: Benefit: (Percentage of Principal Sum)	
- Life	100%
- Brain Death	200%
- Quadriplegia	200%
- Two or More Members	100%
- One Member	50%

Additional Coverage:

DESCRIPTION	AMOUNT
- Hemiplegia	100%
- Paraplegia	150%
- Uniplegia	50%
- Thumb and Index Finger of the Same Hand	25%
- Four fingers of the Same Hand	25%

Exclusions include, but are not limited to:

DESCRIPTION
The Policy does not cover any loss resulting in whole or part from, or contributed to by, or as a natural or probable consequence of any of the following even if the immediate cause of the loss is an accidental bodily Injury, unless otherwise covered under the policy by Additional Benefits:
Suicide, Self-Destruction, Attempted Self-Destruction or Intentional Self-Inflicted Injury While Sane or Insane.
War or any Act of War, Declared or Undeclared.
Service or Active Duty in the Armed Forces, National Guard, Military, Naval or Air Service or Organized Reserve Corps of any Country or International Organization.
Sickness, Disease or any Bacterial Infection, Except One that Results from an Accidental Cut or Wound or Pyogenic Infections that Result from Accidental Ingestion of Contaminated Substances.
Disease or Disorder of the Body or Mind.
Asphyxiation from Voluntarily or Involuntarily Inhaling Gas and not the Result of the Covered Person's Job.
Voluntarily Taking any Drug or Narcotic Unless the Drug or Narcotic is Prescribed by a Physician.
Intoxication or Being Under the Influence of any Drug or Narcotic.
Violation or in Violation or Attempt to Violate any Duly-Enacted Law or Regulation, Or Commission or Attempt to Commit an Assault or Felony, Or that Occurs While Engaged in an Illegal Occupation.
Conditions that are not Caused by a Covered Accident.
Covered Expenses for Which the Covered Person Would not be Responsible in the Absence of This Policy.
Injuries Paid Under Workers' Compensation, Employer's Liability Laws or Similar Occupational Benefits or While Engaging in Activity for Monetary Gain from Sources Other than the Policyholder.
Travel or Activity Outside the United States.
Participation in any Motorized Race or Speed Contest.
Aggravation or RE-Injury of a Prior Injury that the Covered Person Suffered Prior to His or Her Coverage Effective Date, Unless we Receive a Written Medical Release from the Covered Person's Physician.
Heart Attack, Stroke or Other Circulatory Disease or Disorder, Whether or not Known or Diagnosed, Unless the Immediate Cause of Loss is External Trauma.
Any Injury Requiring Treatment Which Arises out of, Or in the Course of Fighting, Brawling Assault or Battery.
Injury Caused by, Contributed to or Resulting from the Covered Person's use of Alcohol, Illegal Drugs or Medicines that are not Taken in the Dosage or for the Purpose as Prescribed by the Covered Person'S Physician.
Services or Treatment Rendered by a Physician, Nurse or any Other Person Who is Employed or Retained by the Policyholder; Or an Immediate Family Member of the Covered Person.
Treatment of a Hernia Whether or not Caused by a Covered Accident.

Exclusions include, but are not limited to:

DESCRIPTION
Treatment of Osgood–Schlatter’s Disease, Osteochondritis, Appendicitis, Osteomyelitis, Cardiac Disease or Conditions, Pathological Fractures, Congenital Weakness, Whether or not Caused by a Covered Accident.
Treatment of a Detached Retina Unless Caused by an Injury Suffered from a Covered Accident. Pregnancy, Childbirth, Miscarriage, Abortion or any Complications of any of These Conditions.
Mental or Nervous Disorders, Except as Specifically Provided in This Policy.
Damage to or Loss of Dentures or Bridges or Damage to Existing Orthodontic Equipment, Except as Specifically Provided in This Policy.
Expense Incurred for Treatment of Temporomandibular or Craniomandibular Joint Dysfunction and Associated Myofacial Pain, Except as Specifically Provided in This Policy.
Loss Resulting from Participation in any Activity not Specifically Covered by This Policy.
Any Treatment, Service or Supply not Specifically Covered by This Policy.
Eyeglasses, Contact Lenses, Hearing Aids.
Practice or Play in any Sports Activity, Including Travel to and from the Activity and Practice, Unless Specifically Provided for in the Policy.
Travel or Flight in or on any Vehicle for Aerial Navigation, Including Boarding or Alighting from: i. While riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or ii. While being used for any test or experimental purpose; or iii. While piloting, operating, learning to operate or serving as a member of the crew thereof; or iv. While traveling in any such aircraft or device which is owned or leased by or on behalf of the Policyholder of any subsidiary or affiliate of the Policyholder, or by the Covered Person or any member of his household.

Binding Requirements:

DESCRIPTION
Subject to: - Acceptance of Renewal Quote

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Eligibility: Class 1: All registered volunteers of the Policyholder
Covered Activities: Class 1: While participating in the Policyholder’s supervised and sponsored activities including direct travel to and from the activities.
Accident Medical and Dental Expense - Co-Insurance : 100% - Terms of Payment : Primary

Premium

See Premium Summary

Subject to Audit: Not Auditable

Coverage: Crime
Carrier: National Union Fire Insurance Company of Pittsburgh PA
Policy Period: 7/1/2023 to 7/1/2024

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Crime			

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Employee Theft-Per Loss Coverage	Limit	\$1,000,000
Forgery or Alteration	Limit	\$1,000,000
Inside Premises-Theft of Money & Securities	Limit	\$1,000,000
Inside Premises-Robbery, Safe Burglary-Other Prop. Outside the Premises	Limit	\$1,000,000
Computer Fraud	Limit	\$1,000,000
Money Orders and Counterfeit Paper Currency	Limit	\$1,000,000
Funds Transfer Fraud	Limit	\$1,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Employee Theft-Per Loss Coverage - Single Loss	\$10,000
Deductible	Forgery or Alteration - Single Loss	\$10,000
Deductible	Inside Premises-Theft of Money & Securities - Single Loss	\$10,000
Deductible	Inside Premises-Robbery, Safe Burglary-Other Prop. - Single Loss	\$10,000
Deductible	Outside the Premises - Single Loss	\$10,000
Deductible	Computer Fraud - Single Loss	\$10,000
Deductible	Money Orders and Counterfeit Paper Currency - Single Loss	\$10,000
Deductible	Funds Transfer Fraud - Single Loss	\$10,000
Deductible	Impersonation Fraud Coverage - Solely with respect to coverage provided by this endorsement, the applicable per "occurrence"	\$25,000

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Impersonation Fraud Coverage - The Limit of Insurance for the coverage provided by this endorsement for all loss arising from an "occurrence"	Limit	\$100,000
Employee Theft Insuring Agreement	Limit	\$25,000
Computer Fraud Insuring Agreement	Limit	\$25,000

Endorsements include, but are not limited to:

DESCRIPTION
Government Crime Policy - CR0026 (05/06)
Notice of Claim (Reporting by E-Mail) - 99758 08/08
California Changes - CR 02 49 09/12
Economic Sanctions Endorsement - 119679 09/15
Add Faithful Performance of Duty Coverage for Government Employees - CR2519 05/06
Add Credit, Debit or Charge Card Forgery - CR2520 08/07
Impersonation Fraud Coverage (Additional Premium) (Iso Com and Gov Crime) - 134480 07/19
Include Expenses Incurred to Establish Amount of Covered Loss - CR2540 08/07
Include Treasurer or Tax Collectors as Employees - CR2512 08/07
Include Specified Non Compensated Officers as Employees - CR2508 08/07
Include Chairperson and Members of Specified Committees as Employees - CR2506 08/07
Cancellation Amendatory (Return Pro Rata) - 101036 04/09
Crime Advantage - 95427 08/07
Additional Named Insured - 95417 08/07
Forms Index Endorsement - 78859 10/01
Bonded Employees Exclusion Deleted - 95419 08/07

Exclusions include, but are not limited to:

DESCRIPTION
Third Party Employee Dishonesty
Government Action Exclusion
Accounting or Arithmetic Errors
Voluntary Parting of Property
Loss in which the existence of such loss is only proved by a profit and loss comparison or inventory records
Any theft or criminal act committed by a partner of the insured
Employee Dishonesty (does not apply to Employee Theft Coverage)
Indirect or Consequential Loss Exclusion - 113024 10/12
Protected Information Exclusion - 113013 10/12
Cyberextortion Exclusion Resulting Directly - 141306 08/21

Binding Requirements:

DESCRIPTION
Subject to;
1. A completed, signed and dated application
Before this account can be bound, your broker's license number and expiration date for the state of California will be required.

Premium

Please See Premium Summary

Optional Coverages:

DESCRIPTION	NEW	AMOUNT	DEDUCTIBLE / SELF-INSURED RETENTION	OTHER	PREMIUM	TAX
Option 2 : Premium : \$9,183	No	\$2,000,000	Deductible : \$20,000		\$9,183.00	

Premium Summary

The estimated program cost for the options are outlined in the following table:

Coverage	Limit	Retention/ Ded.	Carrier	Premium	Non AJG Fee	Subtotal	3% Surplus Lines Taxes	0.18% Surplus Lines Fees	Gross Premium	Comm %	Returned Comm	Net Premium	
1st Excess	\$2,000,000	SIR	\$50,000	Chubb Ins.	\$336,402	\$0	\$336,402	\$10,092.06	\$605.53	\$347,100	0%	\$0.00	\$347,099.59
2nd Excess	\$3,000,000	XS	\$2,000,000	PESLIC	\$296,034	\$0	\$296,034	\$8,881.02	\$532.87	\$305,448	0%	\$0.00	\$305,447.89
3rd Excess	\$5,000,000	XS	\$5,000,000	Starstone Ins	\$265,500	\$0	\$265,500	\$7,965.00	\$477.90	\$273,943	5%	\$13,275.00	\$260,667.90
Excess Workers' Compensation	Statutory	SIR	\$500,000	Arch Insurance	\$155,584	\$0	\$155,584	Admitted	Admitted	\$155,584	0%	\$0.00	\$155,584.00
Property	\$278,388,544	ded	\$25,000	Hanover Ins.	\$197,801	\$0	\$197,801	Admitted	Admitted	\$197,801	15%	\$29,670.15	\$168,130.85
Earth Movement (DIC)	\$10,000,000	ded	\$100K or 5%	Steadfast Ins.	\$228,000	\$600	\$228,600	\$6,858.00	\$411.48	\$235,869	0%	\$0.00	\$235,869.48
Excess Earth Movement (DIC)	\$25,000,000	XS	\$10,000,000	QBE Insurance	\$110,000	\$1,200	\$111,200	\$3,336.00	\$200.16	\$114,736	0%	\$0.00	\$114,736.16
Auto Phys Dam incl Contractor Equip	\$8,353,507	XS	\$25,000	Hanover Ins.	\$25,783	\$0	\$25,783	Admitted	Admitted	\$25,783	0%	\$0.00	\$25,783.00
Cyber	\$1,000,000	ded	\$50,000	Palomar E&S	\$51,704	\$750	\$52,454	\$1,573.62	\$94.42	\$54,122	15%	\$7,755.60	\$46,366.41
Volunteer Accident	\$500,000	ded	\$0	Berkley	\$1,221	\$0	\$1,221	Admitted	Admitted	\$1,221	20%	\$244.20	\$976.80
Drone	\$2,000,000		5% of Ins.	National Liab	\$3,456	\$0	\$3,456	Admitted	Admitted	\$3,456	0%	\$0.00	\$3,456.00
Environmental Liability	\$1,000,000	SIR	\$25,000	Chubb Ins.	\$12,450	\$0	\$12,450	\$373.50	\$22.41	\$12,846	15%	\$1,867.50	\$10,978.41
Crime	\$1,000,000	ded	\$10,000	AIG	\$2,660	\$0	\$2,660	Admitted	Admitted	\$2,660	0%	\$0.00	\$2,660.00
Standalone Terrorism	\$5,000,000	ded	\$10,000	Hiscox	\$9,338	\$0	\$9,338	\$280.14	\$16.81	\$9,635	15%	\$1,400.70	\$8,234.25
Program Total					\$1,695,933			\$39,359	\$2,362	\$1,740,204			\$1,685,991

Cyber	\$1,000,000	ded	\$50,000	Houston Cas. (Incumbent)	\$56,848	\$195	\$57,043	\$1,711.29	\$102.68	\$58,857	13%	\$7,106.00	\$51,750.97
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Quote from **Illinois Union Insurance Company (ACE Group)** is valid until **7/1/2023**

Quote from **Hallmark Specialty Insurance Company (Hallmark Financial Services, Inc)** is valid until **7/1/2022**

Quote from **Arch Insurance Company (Arch Insurance Group)** is valid until **7/1/2023**

Quote from **Hanover Insurance Company (Hanover Insurance Companies)** is valid until **6/11/2023**

Quote from **Steadfast Insurance Company (Zurich Insurance Group Ltd)** is valid until **7/1/2023**

Quote from **QBE Specialty Insurance Company (QBE Americas, Inc.)** is valid until **7/1/2023**

Quote from **Lloyd's Syndicate 33** is valid until **7/1/2023**

Quote from **Hanover Insurance Company (Hanover Insurance Companies)** is valid until **6/14/2023**

Quote from **ACE American Insurance Company (Chubb Limited)** is valid until **7/1/2022**

Quote from **Illinois Union Insurance Company (ACE Group)** is valid until **7/1/2023**

Quote from **ACE American Insurance Company (Chubb Limited)** is valid until **7/1/2023**

Quote from **Berkley Life and Health Insurance Company (W. R. Berkley Group)** is valid until **7/1/2023**

Quote from **Allmerica Financial Benefit Insurance Co (Hanover Insurance Companies)** is valid until **6/9/2023**

Quote from **Lloyds' Syndicate 2623/623 (Beazley Furlong Ltd)** is valid until **6/10/2023**

Quote from **Houston Casualty Company (Tokio Marine Holdings, Inc.)** is valid until **7/1/2023**

Quote from **National Union Fire Insurance Company of Pittsburgh PA (American International Group, Inc)** is valid until **7/1/2023**

Quote from **Indian Harbor Insurance Company (XL Group plc)** is valid until **7/1/2023**

Quote from **Palomar Excess and Surplus Insurance Company** is valid until **7/8/2023**

Gallagher is responsible for the placement of the following lines of coverage:

- First Excess Liability - \$2M xs SIR**
- Third Excess Liability - \$5M xs \$5M**
- Excess Workers' Compensation**
- Property**
- Primary Difference in Conditions - \$10M Limit**
- Excess Difference in Conditions - \$25M xs \$10M**
- Standalone Terrorism**
- Auto Physical Damage/Contractor's Equipment**
- Cyber Liability**
- Environmental Liability**
- Drone Coverage**
- Volunteer Accident**
- Crime**

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

This proposal of insurance features insurance policies which contain cancellation provisions to refund premium other than on a pro-rata basis for such occurrences including but not limited to non-payment of premium (short rate penalty provisions). At your request, we can detail the terms of such cancellation provisions.

Payment Plans

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Illinois Union Insurance Company (ACE Group)	First Excess Liability - \$2M xs SIR	Policy Premium due 100% at inception.	Agency Bill
Hallmark Specialty Insurance Company (Hallmark Financial Services, Inc)	Third Excess Liability - \$5M xs \$5M	Prepaid	Agency Bill
Arch Insurance Company (Arch Insurance Group)	Excess Workers' Compensation	Prepaid	Agency Bill
Hanover Insurance Company (Hanover Insurance Companies)	Property	Prepaid	Agency Bill
Steadfast Insurance Company (Zurich Insurance Group Ltd)	Primary Difference in Conditions - \$10M Limit	Prepaid	Agency Bill
QBE Specialty Insurance Company (QBE Americas, Inc.)	Excess Difference in Conditions - \$25M xs \$10M	Prepaid	Agency Bill

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Lloyd's Syndicate 33	Standalone Terrorism	Full Pay	Agency Bill
Lloyds' Syndicate 2623/623 (Beazley Furlonge Ltd)	Standalone Terrorism	Full Pay	Agency Bill
Indian Harbor Insurance Company (XL Group plc)	Standalone Terrorism	Full Pay (Premium is payable in full within 30 days of inception)	Agency Bill
Hanover Insurance Company (Hanover Insurance Companies)	Auto Physical Damage/Contractor's Equipment	Prepaid – No Installments	Agency Bill
ACE American Insurance Company (Chubb Limited)	Cyber Liability	Prepaid	Agency Bill
Houston Casualty Company (Tokio Marine Holdings, Inc.)	Cyber Liability	Payment of premium is due 30 days from the effective date of coverage.	Agency Bill
Palomar Excess and Surplus Insurance Company	Cyber Liability	Full Pay	Agency Bill

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Illinois Union Insurance Company (ACE Group)	Environmental Liability	In the Event Coverage is Bound, The Premium Indicated Above Must be Remitted to US Within Thirty (30) Days from the Date of the Invoice as Outlined on Your Agency's Monthly Statement Bill.	Agency Bill
ACE American Insurance Company (Chubb Limited)	Drone Coverage	Annual and due upon binding	Agency Bill
Berkley Life and Health Insurance Company (W. R. Berkley Group)	Volunteer Accident	Annual	Agency Bill
Allmerica Financial Benefit Insurance Co (Hanover Insurance Companies)	Crime	Annual	Agency Bill
National Union Fire Insurance Company of Pittsburgh PA (American International Group, Inc)	Crime	Annual	Agency Bill

Coinsurance Illustration

Coinsurance Formula:

$$\text{Insurance Carried} \div \text{Insurance Required} \times \text{Loss} - \text{Deductible} = \text{Settlement}$$

Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

\$400,000

(Insurance Carried)

$$\frac{\$400,000}{\$800,000} \times \$200,000 (\text{Loss}) - \$500 (\text{Deductible}) = \$99,500 \text{ Settlement}$$

(Insurance Required)

Note: If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover \$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.

Proposal Disclosures



Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these “Terms”) govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the “CAB”) included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher’s assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects’ rights, as applicable. To the extent applicable under associated data protection laws, you are a “business” or “controller” and Gallagher is a “service provider” or “data processor.” You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher’s Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we’d like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher’s services or the relationship governed by this Proposal (“Dispute”), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice (“Notice”) of the claim to the other party and to the American Arbitration Association (“AAA”) in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys’ fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years’ experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither

you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Client Signature Requirements

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: _____

Insured: _____

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 7/1/2023, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	COVERAGE/CARRIER	DESCRIPTION / MAJOR DIFFERENCES
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	First Excess Liability - \$2M xs SIR	
	Illinois Union Insurance Company	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	<i>TRIA</i>	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Third Excess Liability - \$5M xs \$5M	
	Starstone Specialty Insurance Company	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	<i>TRIA</i>	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Excess Workers' Compensation	
	Arch Insurance Company	
<i>TRIA Cannot Be Rejected</i>		
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Property	
	Hanover Insurance Company	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	<i>TRIA</i>	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Primary Difference in Conditions - \$10M Limit	
	Steadfast Insurance Company	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Excess Difference in Conditions - \$25M xs \$10M	
	QBE Specialty Insurance Company	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Standalone Terrorism	
<input type="checkbox"/> Option # 1	Lloyd's Syndicate 33	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Auto Physical Damage/Contractor's Equipment	
<input type="checkbox"/> Option # 1	Hanover Insurance Company	Program #2: \$10,000 Deductible Estimated Program Cost: \$25,783.00 Minimum Earned Premium: \$19,300.00
<input type="checkbox"/> Option # 2		Program #3: \$25,000 Deductible Estimated Program Cost: \$23,439.00 Minimum Earned Premium: \$17,500.00
	Cyber Liability	
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	Palomar Excess and Surplus Insurance Company	Quoted - Comparable terms and conditions from incumbent carrier's renewal program
<input type="checkbox"/> Accept <input type="checkbox"/> Re ject	<i>TRIA</i>	

	COVERAGE/CARRIER	DESCRIPTION / MAJOR DIFFERENCES
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Houston Casualty (Incumbent)	Quoted - Flat rate renewal with enhanced coverage to include ransomware. HCC is working to see if they can match Palomar's pricing
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Environmental Liability	
	Illinois Union Insurance Company	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Drone Coverage	
<input type="checkbox"/> Option # 1	ACE American Insurance Company	
<input type="checkbox"/> Option # 2	ACE American Insurance Company - Option2: Premium: \$2,662, Limit: \$1M	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Volunteer Accident	
	Berkley Life and Health Insurance Company	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime	
	National Union Fire Insurance Company of Pittsburgh PA - Option 2 : Premium : \$9,183	Limit : \$2,000,000
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA	

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: _____

Print Name (Specify Title)

Company

Signature

Date: _____

Appendix



Bindable Quotations & Compensation Disclosure Schedule

Client Name: City of Temecula

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY %
First Excess Liability - \$2M xs SIR	Illinois Union Insurance Company (ACE Group)	Risk Placement Services	\$336,402	0 %	8.5%
Second Excess Liability - \$3M xs \$2M	Princeton Excess & Surplus Lines Ins Co (Munich-American Holding Corporation)	Risk Placement Services	\$296,034	0 %	8.5 %
Third Excess Liability - \$5M xs \$5M	Starstone Insurance	Risk Placement Services	\$265,500	5 %	5 %
Excess Workers' Compensation	Arch Insurance Company (Arch Insurance Group)	N/A	\$155,584	0 %	N/A
Property	Hanover Insurance Company (Hanover Insurance Companies)	N/A	\$215,827	15 %	N/A
Primary Difference in Conditions - \$10M Limit	Steadfast Insurance Company (Zurich Insurance Group Ltd)	CRC Wholesale Group	\$228,000	0 %	Unknown
Excess Difference in Conditions - \$25M xs \$10M	QBE Specialty Insurance Company (QBE Americas, Inc.)	CRC Wholesale Group	\$110,000	0 %	Unknown

COVERAGE(S)	CARRIER NAME(S)	WHOLESALER, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALER, MGA, OR INTERMEDIARY %
Standalone Terrorism	Lloyd's Syndicate 33	Arthur J Gallagher - Baton Rouge #338	\$9,338.00	15 %	5 %
Standalone Terrorism	Lloyds' Syndicate 2623/623 (Beazley Furlonge Ltd)	Arthur J Gallagher - Baton Rouge #338	\$9,850.00	15 %	5 %
Standalone Terrorism	Indian Harbor Insurance Company (XL Group plc)	Arthur J Gallagher - Baton Rouge #338	\$40,000.00	15 %	7.5 %
Auto Physical Damage/Contractor's Equipment	Hanover Insurance Company (Hanover Insurance Companies)	N/A	\$25,783.00	0 %	
Cyber Liability	ACE American Insurance Company (Chubb Limited)	N/A	\$30,690.00	0 %	
Cyber Liability	Houston Casualty Company (Tokio Marine Holdings, Inc.)	Risk Placement Services	\$56,848.00	12.5 %	7.5 %
Cyber Liability	Palomar Excess and Surplus Insurance Company	N/A	\$51,703.97	15 %	
Environmental Liability	Illinois Union Insurance Company (ACE Group)	N/A	\$12,152.00	15 %	
Drone Coverage	ACE American Insurance Company (Chubb Limited)	Arthur J Gallagher - Las Vegas	\$3,456.00	17.5 %	\$0.00
Volunteer Accident	Berkley Life and Health Insurance Company (W. R. Berkley Group)	N/A	\$1,221.00	20 %	
Crime	Allmerica Financial Benefit Insurance Co (Hanover Insurance Companies)	N/A	\$7,980.00	\$0.00	
Crime	National Union Fire Insurance Company of Pittsburgh PA (American International Group, Inc)	Risk Specialists Companies Insurance Agency, Inc. d/b/a	\$5,716.00	0 %	

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY %
		RSCIA in NH, UT & VT			
Professional Liability	Chubb Group of Insurance Companies (Chubb Group of Insurance Companies)	N/A	--*	0 %	

1 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

2 If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

3 The commission rate is a percentage of annual premium excluding taxes & fees.

* Gallagher is receiving various commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

Binding Requirements

Coverage (Issuing Carrier)	Binding Requirements
First Excess Liability - \$2M xs SIR Illinois Union Insurance Company	Subject to: -Receipt by the policy effective date stated above of a completed, signed, dated, received, reviewed and accepted Public Entity Retained Limits application with all materials requested therein. Please forward directly to the undersigned Underwriter. (If there is limited sexual abuse coverage offered, then the Sexual Abuse application must be signed, dated and returned with the retained limits application).
	-Please indicate whether the insured wishes to accept/decline TRIA coverage upon binding.
	-This quote does not include coverage for UM/UIM/PIP. If the insured is domiciled in a state which requires a Rejection form, the insured must return the UM Rejection Notice by policy effective date. Please forward directly to the undersigned Underwriter.
Third Excess Liability - \$5M xs \$5M Hallmark Specialty Insurance Company Excess Workers' Compensation Arch Insurance Company	Signed and dated TRIA Form. N/A
Property Hanover Insurance Company	Subject to: - Rejection of Terrorism Insurance Coverage
Primary Difference in Conditions - \$10M Limit Steadfast Insurance Company	Subject To : - The Attached Quotation May not be Bound Without a Fully Executed CRC Brokerage Agreement.
	- If Insured is Located Outside Your Resident State, You Must Hold Appropriate Non-Resident License Prior to Binding.
Excess Difference in Conditions - \$25M xs \$10M QBE Specialty Insurance Company	Subject To : - The Attached Quotation May not be Bound Without a Fully Executed CRC Brokerage Agreement.
	- If Insured is Located Outside Your Resident State, You Must Hold Appropriate Non-Resident License Prior to Binding.
Standalone Terrorism Lloyd's Syndicate 33	Subject to : - The Return of a Completed and Signed Surplus Lines Verification Form Must be Received in our Office Within Twenty (20) Days of Binding
Standalone Terrorism Lloyds' Syndicate 2623/623 (Beazley Furlonge Ltd)	Subject to : - The Return of a Completed and Signed Surplus Lines Verification Form Must be Received in our Office Within Twenty (20) Days of Binding
	- D-1 (Effective January 1, 2017)
Standalone Terrorism Indian Harbor Insurance Company	Subject to : - The Return of a Completed and Signed Surplus Lines Verification Form Must be Received in our Office Within Twenty (20) Days of Binding
Auto Physical Damage/Contractor's Equipment	Subject to :
	Sign TRIA Form

Coverage (Issuing Carrier)	Binding Requirements
<p>Hanover Insurance Company</p> <p>Cyber Liability ACE American Insurance Company</p> <p>Cyber Liability Houston Casualty Company</p>	<p>Loss Control - we May Elect to Provide Loss Control Service on This Account. If Conduct Loss Control Inspections, We Would Require Compliance with any "Essential" Recommendations</p> <p>Subject to -</p> <p>Does the insured use any End of Life software, if so, do they have legacy systems, what procedures do they have to mitigate and sunset those systems?</p> <p>Subject to:</p> <ul style="list-style-type: none"> - Confirmation of the approximate number of unique records the Applicant collects, stores, hosts, processes, controls, uses or shares that contain any private or sensitive information in either paper or electronic form. - Does the Applicant use an endpoint detection and response (EDR) tool that includes centralized monitoring and logging of all endpoint activity across their enterprise? If Yes, please confirm the EDR provider and whether EDR is deployed on 100% of endpoints. Please note that terms are subject to change. - Does the Applicant use MFA to protect local and remote access to privileged user accounts? If yes, please confirm the MFA type (mobile OTP, physical key, push-based authentication, etc). Please note terms are subject to change. - Does the Applicant allow remote access to their network? If yes, do they utilize MFA technology to protect all remote access to their network (including any remote desktop protocol (RDP) connections)? If yes, please confirm the MFA provider and MFA type (mobile OTP, token OTP, physical key, push-based authentication, token OTP, etc). Please note terms are subject to change. - Confirmation of the Applicant's total operating expenditures. - Who is responsible for the Applicant's network security? Please provide the contact's name, title, phone, email address, and IT security designations - A signed application, dated within 45 days of the effective date. - Signed d1
<p>Cyber Liability Palomar Excess and Surplus Insurance Company</p>	<p>Subject To:</p> <ul style="list-style-type: none"> - Please provide the intended Policyholder's contact information. - Completed Surplus Lines Tax Documentation Form prior to binding. - Cowbell Application signed and dated within 30 days of the effective date. - D-1 (Effective January 1, 2020)
<p>Environmental Liability Illinois Union Insurance Company</p> <p>Drone Coverage ACE American Insurance Company</p>	<p>Subject to:</p> <ul style="list-style-type: none"> - Signed and dated attached TRIA disclosure form, but only if rejecting TRIA coverage - Written confirmation from the broker of the Named Insured's "Home State" as defined in the Non admitted and Reinsurance Reform Act (NRRA) <p>N/A</p>
<p>Volunteer Accident Berkley Life and Health Insurance Company</p>	<p>Subject to:</p> <ul style="list-style-type: none"> - Acceptance of Renewal Quote
<p>Crime Allmerica Financial Benefit Insurance Co</p>	<p>Subject to;</p> <ul style="list-style-type: none"> - Required Prior to Bind: Please complete and sign the Large Risk Crime Application 181-1860

Coverage (Issuing Carrier)	Binding Requirements
<p align="center">Crime</p> <p>National Union Fire Insurance Company of Pittsburgh PA</p>	Subject to;
	1. A completed, signed and dated application
	Before this account can be bound, your broker's license number and expiration date for the state of California will be required.

Claims Reporting By Policy

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer’s policy requirements.

If you are using a third party administrator (“TPA”), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

COVERAGE(S): First Excess Liability - \$2M xs SIR	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Illinois Union Insurance Company Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Illinois Union Insurance Company Phone: (800) 433-0385 – Business Hours (800) 523-9254 – After Hours Fax: (877) 395-0131 (Toll Free) (302) 476-7254 (Local) Email: PublicEntityClaims@chubb.com
COVERAGE(S): Excess Workers' Compensation	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Arch Insurance Company Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Arch Insurance Company Phone: 877-688-2724 Fax: 866-266-3630 Email: claims@archinsurance.com Web: https://www.archcapgroup.com/Insurance/Regions/United-States/Claims
COVERAGE(S): Volunteer Accident	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Berkley Life and Health Insurance Company, StarNet Insurance Company Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Cambridge Administrators, LLC Phone: (855) 868-7554 Web: https://cambridgeadministrators.com/claim-form/
COVERAGE(S): Property	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Hanover Insurance Company Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Hanover Insurance Company Phone: 800-628-0250; Platinum Holders: 800-799-6977 Fax: 800-399-4734 Email: firstreport@hanovr.com Web: https://www.hanover.com/claims.html
COVERAGE(S): Package	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Hanover Insurance Company	Insurer/TPA Name: Hanover Insurance Company

Policy Term: 7/1/2022 to 7/1/2023	Phone: 800-628-0250; Platinum Holders: 800-799-6977 Fax: 800-399-4734 Email: firstreport@hanovr.com Web: https://www.hanover.com/claims.html
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COVERAGE(S): Terrorism Standalone, Terrorism Sabotage	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Underwriters at Lloyd's London Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Underwriters at Lloyd's London Phone: 1-855-497-0578 Email: SEClaims@ajg.com Web: Gallagher 235 Highlandia Dr. Ste. 200 Baton Rouge, LA 708010

COVERAGE(S): Volunteer Accident	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Chubb Group of Insurance Companies Policy Term: 7/1/2022 to 7/1/2023	Insurer/TPA Name: Chubb Group of Insurance Companies Phone: Inside USA: (800-336-0627); Outside USA: (302-476-6194) Fax: 302-476-7857 Web: https://www.chubb.com/us-en/claims/commercial-claims.aspx

COVERAGE(S): Unmanned Aircraft Systems (UAS)	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: National Liability & Fire Insurance Company, ACE American Insurance Company Policy Term: 7/1/2022 to 7/1/2023	Insurer/TPA Name: National Liability & Fire Insurance Company, ACE American Insurance Company Phone: (702) 998-3904 Mobile: (702) 498- 3028 Fax: (702) 647-5433 Email: karen_petty@ajg.com

COVERAGE(S): Environmental Liability	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Illinois Union Insurance Company Policy Term: 7/1/2022 to 7/1/2023	Insurer/TPA Name: Illinois Union Insurance Company Phone: 1-800-433-0385 Email: acecrs-claims@chubb.com Web: https://www.chubb.com/us-en/claims/commercial-claims.aspx

COVERAGE(S): Difference In Condition	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: General Security Indemnity Company of Arizona Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: General Security Indemnity Company of Arizona Phone: 212-480-1900 Email: ny-claims@scor.com Web: https://www.scor.com/en

<p>COVERAGE(S): Difference In Condition</p> <p>Insurer: Hiscox Syndicate #33 Policy Term: 7/1/2023 to 7/1/2024</p>	<p>IMMEDIATELY REPORT CLAIMS DIRECTLY TO:</p> <p>Insurer/TPA Name: Hiscox Syndicate #33 Phone: 866-424-8508 Email: reportclaim@hiscox.com Web: https://www.hiscox.com/manage-your-policy/claims-center</p>
<p>COVERAGE(S): Difference In Condition</p> <p>Insurer: Mercer Insurance Company Policy Term: 7/1/2023 to 7/1/2024</p>	<p>IMMEDIATELY REPORT CLAIMS DIRECTLY TO:</p> <p>Insurer/TPA Name: Mercer Insurance Company Phone: 1-888-434-1144</p>
<p>COVERAGE(S): Difference In Condition</p> <p>Insurer: QBE Specialty Insurance Company Policy Term: 7/1/2023 to 7/1/2024</p>	<p>IMMEDIATELY REPORT CLAIMS DIRECTLY TO:</p> <p>Insurer/TPA Name: QBE Specialty Insurance Company Phone: 415.293.8600 Email: newlossQBE@us.qbe.com Web: Claims QBE US</p>
<p>COVERAGE(S): Difference In Condition</p> <p>Insurer: Steadfast Insurance Company Policy Term: 7/1/2023 to 7/1/2024</p>	<p>IMMEDIATELY REPORT CLAIMS DIRECTLY TO:</p> <p>Insurer/TPA Name: Steadfast Insurance Company Phone: Email: Web: www.steadfastagents.com/contact/</p>
<p>COVERAGE(S): Cyber Liability</p> <p>Insurer: ACE American Insurance Company Policy Term: 7/1/2022 to 7/1/2023</p>	<p>IMMEDIATELY REPORT CLAIMS DIRECTLY TO:</p> <p>Insurer/TPA Name: ACE American Insurance Company Phone: 1-800-433-0385 Fax: 1-877-395-0131 Email: acecrs-claims@chubb.com Web: https://www.chubb.com/us-en/claims/commercial-claims.aspx</p>
<p>COVERAGE(S): Crime</p> <p>Insurer: Allmerica Financial Benefit Insurance Company Policy Term: 7/1/2023 to 7/1/2026</p>	<p>IMMEDIATELY REPORT CLAIMS DIRECTLY TO:</p> <p>Insurer/TPA Name: Allmerica Financial Benefit Insurance Company Phone: 800-628-0250; Platinum Holders: 800-799-6977 Fax: 800-399-4734 Email: firstreport@hanovr.com Web: https://www.hanover.com/claims.html Other Comments: https://www.hanover.com/about-our-companies.html</p>

COVERAGE(S): Cyber Liability	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Houston Casualty Company Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Houston Casualty Company Phone: 1-800-742-2210 Email: submitclaims@tmhcc.com Web: https://www.tmhcc.com/en-us/groups/cyber-and-professional-lines-group/cyber-and-professional-lines-claims

COVERAGE(S): Cyber Liability	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Palomar Excess and Surplus Insurance Company Policy Term: 7/1/2023 - 7/1/2024	Insurer/TPA Name: Palomar Excess and Surplus Insurance Company Phone: Web: Claims Submissions - Palomar (plmr.com)

COVERAGE(S): Auto Physical Damage	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Hanover Insurance Company Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Hanover Insurance Company Phone: 800-628-0250; Platinum Holders: 800-799-6977 Fax: 800-399-4734 Email: firstreport@hanovr.com Web: https://www.hanover.com/claims.html

COVERAGE(S): Crime	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: National Union Fire Insurance Company of Pittsburgh, PA Policy Term: 7/1/2023 - 7/1/2024	Insurer/TPA Name: National Union Fire Insurance Company of Pittsburgh, PA Phone: Email: c-claim@AIG.com

COVERAGE(S): Terrorism Standalone,	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Indian Harbor Insurance Company Policy Term: 7/1/2023 to 7/1/2024	Insurer/TPA Name: Indian Harbor Insurance Company Phone: 1-855-497-0578 Email: SEClaims@ajg.com Web: Gallagher 235 Highlandia Dr. Ste. 200 Baton Rouge, LA 708010

Reporting to Gallagher or Assistance in Reporting

COVERAGE(S):	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Gallagher Claim Center Policy Number: Policy Term:	Phone: 855-497-0578 Fax: 225-663-3224 Email: ggb.nrcclaimscenter@ajg.com

Gallagher STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit ajg.com/us/gallagher-step/ to learn more.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Gallagher CORE360® is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services. Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Cleaning by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

The Gallagher Way.
Since 1927.

Please visit ajg.com/us/gallagher-step/ to learn more.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC.
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Overview and Login Information

The Gallagher eRiskHub® portal provides you with exclusive risk management tools and best practices to improve your organization's cyber risk posture. This important resource serves your cyber risk management strategies by enhancing your capabilities in cyberattack prevention, loss mitigation and cyber risk transfer techniques.

To access the Gallagher eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is **447597**.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

If you have any questions about the Gallagher eRiskHub®, please reach out the eRiskHub® support staff at support@eriskhub.com

Key Features of the Gallagher eRiskHub®

- **Risk Manager Tools**—A collection of tools for risk managers including research of known breach events, information to calculate the potential cost of a breach event, sample policies, breach response planning and more.
- **Learning Center**—An extensive collection of thought leadership articles, webinars, videos and blog posts covering everything from emerging cyber threats to data protection and more.
- **Security and Privacy Training**—Resources for creating an effective security training program for your employees.
- **Strategic Third-Party Relationships and Partner Resources**—Information on third-party vendors that can assist your organization improve your overall cyber risk, as well as access to exclusive Gallagher discounts on tools.

Gallagher's Cyber Capabilities

Gallagher's Cyber practice has the expertise to deliver a full complement of cyber risk management and insurance services to help your team stay protected. We take a consultative, action-based approach to address the sophisticated and evolving nature of cyber liability to design custom solutions that meet your unique needs. For more information, please contact us.

ajg.com The Gallagher Way. Since 1927.



Insurance | Risk Management | Consulting

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete Insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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Business Continuity and Resilience Services

Businesses face so many challenges in today's marketplace that can disrupt operations or interrupt a supply chain, including:

- Cyber attacks
- COVID-19
- Natural disasters

Having a plan in place and being prepared to successfully manage these situations should be a critical component of any operating model.

The turbulence of 2020, especially the global COVID-19 pandemic, revealed to many organizations just how underprepared they are to effectively respond to and recover from major business disruptions or crises.

Organizations suddenly found they had to deal with unprecedented direct and indirect challenges to their businesses, including major supply chain disruptions, sudden shifts in customer demand and increased cyberthreats since a large portion of the workforce was operating remotely.

However, the incidence of these types of threats was escalating well before COVID-19, as were threats posed by workplace violence, societal unrest and natural disasters as a result of climate change.

To make matters worse, organizations are now faced with increased costs for insurance coverage as a result of a hard market.

Building resilient and recoverable operations has proven to be more difficult than ever. Organizations often struggle to develop a comprehensive yet pragmatic business continuity management framework to identify, assess and manage threats/vulnerabilities.

Underpreparedness has consequences. A minor incident can escalate to a major crisis that can consume an organization, and impact its brand/reputation and financial results for months, if not years.

According to Oxford Metrica, "Of the companies that faced a crisis, on average, more than three-quarters experienced a 20%-30% drop in their stock price as a result of the way the incident was managed."

For companies to achieve long-term resilience, they must be agile enough to respond and recover from any crisis, regardless of its nature or origin.

If COVID-19 taught us anything, it is that the ability to recover critical business processes builds confidence among key stakeholders such as employees, regulators, customers, investors, the media, the public and insurers.

Resilient organizations manage uncertainty. As a trusted partner and advisor, Gallagher's **Business Continuity and Resilience Services** team works with organizations to first assess their level of business resilience and then develop custom programs to improve it. We have developed business continuity, crisis management, crisis communications and supply chain risk management programs for clients in virtually every industry.

Oxford Metrica study 2020

Business Continuity

A business continuity plan reduces the operational impact of an incident by directly targeting the recovery of an organization's value drivers—those business processes that directly drive revenue and reputation—and enables an organization to recover more efficiently and effectively following a major business disruption or crisis.

Crisis Management

Crisis management plans prevent or mitigate risks to people, brands, reputations and financial results, and provide the overarching framework for all response and recovery activities within the organization. Moreover, these plans improve coordination and accelerate decision-making at all levels of an organization in the event of a crisis.

Crisis Communications

Crisis communication plans communicate promptly, accurately and confidently to all stakeholders during an incident or actual crisis, and enable organizations to better coordinate internal and external global communications with media, employees, regulators, customers, investors and the public at large.

Supply Chain Risk Management

A supply chain risk management program will help assess and manage third-party risks and vulnerabilities to ensure that products/services continue to be delivered both during and following a major disruption.

Leaders Where it Counts

Gallagher was founded on a culture of ethics, service and a common interest—doing what's in our clients' best interest, not ours. That's one of the reasons why Gallagher has been named as one of the World's Most Ethical Companies® by Ethisphere for 11 consecutive years.

We are proud to be the only insurance broker to receive this recognition honoring companies who understand the importance of leading, making hard but values-based decisions, and exemplifying overall commitment to integrity.



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Gallagher provides risk services consultation that is tailored to our clients' particular loss history, industry risk factors, and insurance program structure. Our services, summaries and recommendations can include claim advocacy, evaluation of loss frequency and severity, loss prevention strategy, sufficiency of self-insured retentions, risk transfer options, identification of risk exposures, and insurance coverage for particular claims. Our work can also include collaboration with carriers, our client's legal counsel, loss prevention or actuarial consultants. We emphasize that any of the above risk services, risk management opinions, and advice provided directly to clients or to clients' third-party vendors, is both confidential and intended for our clients' use and not for distribution. We also only offer the advice from an insurance/risk management perspective and it is NOT legal advice or intended to supplant the advice or services provided to clients from legal counsel and advisors. We recommend that our clients seek advice from legal counsel and third-party professionals to become fully apprised of all legal and financial implications to their businesses.

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Arthur J. Gallagher & Co. named one of the World's Most Ethical Companies® for 2022.

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A Next Generation Engagement Solution

Gallagher Insight is a user-friendly web portal that allows secure, real-time collaboration between you and your Gallagher team. It empowers Clients with 24/7 access to their summary insurance information and an array of materials needed to run your risk management program, all at your fingertips on any device. Gallagher Insight is a password-protected portal accessible through any browser on your mobile phone, tablet or PC. Insight offers a modern design, robust features and upgraded functionality, including:

- Secure web-based document libraries for our clients
- Policy and document sharing with your Gallagher account team
- A private social network between your global team and ours
- Stewardship through goals, events and tasks set up by you and your Gallagher team
- Access to Gallagher's resource library
- Submission and tracking of service requests

Insight can be accessed from any electronic device using a secure ID and password to login.



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Contractual Risk Compliance



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Verified Testimonial

Gallagher Verify monitors expiration dates, insurance limits and other details across thousands of COIs. In addition, their team delivers a very consultative, custom approach, which has allowed us to significantly improve our overall risk exposure.

Mitigate contractual risk with confidence

There is more to managing compliance than just collecting your third-party vendors' certificates. **Gallagher Verify**SM ensures you are tracking all the information you need to keep your company organized, compliant and properly protected. Take advantage of our intelligent technology and experienced compliance experts to gain insight into your level of risk, giving you the freedom to focus on your day-to-day operations.

Protect your business from unknown risk

A majority of organizations face unknown risk. In fact, research shows that most organizations average only 20% compliance for vendor insurance. Gallagher Verify limits your unknown risk and significantly improves compliance. Most companies that use Gallagher Verify average over 80% compliance.*

Track more than just certificates of insurance (COIs)

Our cloud software has the capability to track and verify compliance for any type of document your business is required to keep on file. These documents can include but are not limited to:

W-9 forms	OSHA mod rates	Background checks
MVRs	Contracts	Certifications and licenses

Gallagher Verify brings big benefits to your business

- Increased profitability due to reduced internal administrative costs
- Insurance consulting with a risk advisor
- Reports and dashboards to manage compliance trends
- Ongoing monitoring of A.M. Best insurance carrier ratings and vendor compliance with A.M. Best ratings
- Easy-to-use cloud software used to track and record incoming COIs
- Proactive compliance calls to vendors
- Industry-specific software configurations

*Tier 2 model.



Learn More About CORE360®

Gallagher Verify is part of Gallagher **CORE360**, our unique, comprehensive approach to evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

We consult with you to understand your **contractual liability**, and how to mitigate risks and associated costs.

This will empower you to know, control and minimize your total cost of risk, and improve your profitability.

Tiers of service tailored to the needs of your organization

	Tier 1	Tier 2
Gallagher Verify cloud software	✓	✓
Dedicated implementation project managers (includes data entry and software configuration)	✓	✓
Automated COI endorsement and document compliance verification	✓	✓
Automated noncompliance and renewal notifications to vendors	✓	✓
Client access to software support	✓	✓
Customizable daily, weekly and monthly reports, and historical compliance dashboard widgets	✓	✓
Risk management consulting for clients (insurance requirement exception guidance)		✓
Outgoing vendor compliance enforcement and educational phone calls (up to four phone calls per certificate of insurance)		✓
Weekly or monthly client stewardship calls with a risk advisor		✓
Unlimited phone support for vendors with insurance and contract-related questions		✓

Verified Testimonial

When we initially implemented Gallagher Verify, our third-party insurance compliance was less than 20%. Today, compliance is more than 90%. The aggressive tracking of insurance requirements and vendor compliance mitigates financial exposure, should there be a claim.

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Since 1927.

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