



City of Temecula

All Lines Insurance Proposal

Presented by
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Date Presented May 21, 2024

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Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 10th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant has a broad reach that covers a wide range of industries, including:

- Agriculture
- Aviation
- Construction
- Energy and Marine
- Environmental
- Healthcare
- Financial Institutions
- Law
- Public Entity
- Real Estate
- Tribal Nations
- And many more

Your Service Team

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Named Insured

Temecula Community Services District
Successor Agency to the Redevelopment Agency
Temecula Public Financing Authority
Temecula Housing Authority

NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) making premium payments
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act.

Alliant Binding Recommendations...

- 1. Excess Liability Insurance – 1st Layer (\$10M Limit)**
Alliant National Municipal Liability (ANML) Program,
in the amount of **\$919,095.73**
ANML policy will replace all 3 current policies fixing coverage gaps with the same limits and a marginal increase in premium.
- 2. Excess Liability Insurance – 2nd Layer (\$5M xs \$10M Limit)**
Starstone Specialty Insurance Company
In the amount of **\$254,854.60**
Binding with incumbent carrier increasing existing limits by \$5M.
- 3. Excess Workers' Compensation**
Safety National Casualty Insurance
in the amount of **\$150,846.00**
Binding with a new carrier provides premium savings in the amount of (\$4,738.00).
- 4. Property & Equipment Breakdown**
Hanover Insurance Company (incumbent)
in the amount of **\$189,245**
- 5. Auto Physical Damage**
Hanover Insurance Company (incumbent)
in the amount of **\$28,179**
- 6. Difference in Conditions (Earth Movement and Flood)**
\$10M Limit
Steadfast Insurance Company (incumbent)
\$25M xs of \$10M Limit
General Security Indemnity Company of Arizona – 5%
Hiscox Syndicate #33 – 20%
Mercer Insurance Company – 35%
QBE Specialty Insurance Company – 40
in the amount of **\$365,456**
- 7. Cyber Liability**
APIP Core, Boost & BBR
in the amount of **\$39,763.51**
APIP policy provides greater coverage with a premium savings in the about of (\$11,987.46).
- 8. Crime**
Alliant Crime Insurance Program (ACIP)
in the amount of **\$2,422.00**
ACIP policy provides greater coverage with a premium savings in the about of (\$237.60).
Option to bind higher limits available
- 9. Pollution/Environmental Legal Liability**
Indian Harbor Insurance Company
amount of **\$11,783.16**
Binding with a new carrier keeps the increase in premium to a minimum this year.

Alliant Binding Recommendations (cont.)...

10. **Volunteer Accident Insurance**
Volunteer Insurance Program (VIP)
in the amount of \$660
Binding with a new carrier provides premium savings in the amount of (\$316.80).
Option to bind higher limits available

11. **Deadly Weapons**
Alliant Deadly Weapons Response Program (ADWRP)
in the amount of \$5,555.21
Bind coverage, this policy responds to non-politically motivated violence.

12. **Unmanned Aircraft (Drone)**
California Aircraft Municipal Program (CAMP)
in the amount of \$1,224.26
Binding with a new carrier provides premium savings in the amount of (\$2,231.74).

Property Coverage

	Present Coverage	Proposed Coverage Incumbent
Insurance Company	Hanover Insurance Company	Hanover Insurance Company
A.M. Best Rating	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	A (Strong)	A (Strong)
California Status	Admitted	Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
Coverage Form	<ul style="list-style-type: none"> Commercial Output Program Property Coverage Part - CO 1000 10 02 Commercial Output Program Income Coverage Part – CO 1001 04 02 	<ul style="list-style-type: none"> Commercial Output Program Property Coverage Part - CO 1000 10 02 Commercial Output Program Income Coverage Part – CO 1001 04 02
Total Insurable Values	\$ 240,461,144	\$248,899,744
Limits		
Catastrophic	\$ 240,461,144	\$ 100,000,000
Building	\$ 176,974,318	\$ 176,974,318
Contents	\$ 61,065,926	\$ 69,504,526
Business Income	\$ 2,420,900	\$ 2,420,900
Deductibles		
Property	\$ 25,000	\$ 25,000
Earthquake Sprinkler Leakage	\$ 25,000	\$ 25,000
Equipment Breakdown	\$ 25,000	\$ 25,000
Income Coverages	24 Hours	72 Hours
Sub-Limits		
PROPERTY COVERAGE PART		
Coverage Extensions		
Consequential Loss	\$ 61,065,926	\$ 69,504,526
Debris Removal (included in form)	Up to 25% of the Loss	Up to 25% of the Loss
Debris Removal, Additional Expense	\$ 50,000	\$ 50,000
Emergency Removal	365 Days	365 Days
Emergency Removal Expense	\$ 5,000	\$ 5,000
Fraud and Deceit	\$ 5,000	\$ 5,000
Damage from Theft	Included – Policy Limit	Included – Policy Limit
Off Premises Utility Service Interruption	\$ 100,000	\$ 100,000
Off Premises Utility Service Interruption – including or excluding Overhead Transmission Lines	Excluded	Excluded
Supplemental Coverages		
Brands or Labels Expense	\$ 50,000	\$ 50,000
Expediting Expenses	\$ 1,000,000	\$ 1,000,000
Fire Department Service Charge	\$ 250,000	\$ 250,000
Inventory and Appraisal Expense	\$ 50,000	\$ 50,000
Ordinance or Law (undamaged Parts of Building)	Included – Building Limit	Included – Building Limit
Ordinance or Law (increased cost to repair/cost to demolish and clear site)	\$ 1,000,000	\$ 1,000,000
Personal Effects	\$ 15,000	\$ 15,000
Pollutant Cleanup and Removal	\$ 100,000	\$ 100,000
Recharge of Fire Extinguishing Equipment	\$ 50,000	\$ 50,000
Rewards	\$ 100,000	\$ 100,000

Property Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent
Sewer Backup and Water Below the Surface	\$ 25,000	\$ 25,000
Trees, Shrubs, and Plants	\$ 50,000	\$ 50,000
Underground Pipes, Pilings, Bridges, and Roadways	\$ 250,000	\$ 250,000
Supplemental Marine Coverages		
Accounts Receivable	\$ 1,000,000	\$ 1,000,000
Electrical or Magnetic Disturbance of Computers	Included - Building Personal Property Limit	Included - Building Personal Property Limit
Power Supply Disturbance of Computers	Included - Building Personal Property Limit	Included - Building Personal Property Limit
Virus and Hacking Coverage		
Limit any one occurrence	\$ 25,000	\$ 25,000
Limit any 12 month period	\$ 50,000	\$ 50,000
Fine Arts	\$ 1,000,000	\$ 1,000,000
Off Premises Computers	\$ 25,000	\$ 25,000
Property on Exhibition	\$ 500,000	\$ 500,000
Property in Transit	\$ 1,000,000	\$ 1,000,000
Sales Representative Samples	\$ 50,000	\$ 50,000
Software Storage	\$ 50,000	\$ 50,000
Valuable Papers	\$ 7,100,000	\$ 7,100,000
Additional Property Subject to Limitations		
Furs (theft)	\$ 10,000	\$ 10,000
Jewelry (theft)	\$ 10,000	\$ 10,000
Stamps, Tickets, Letters of Credit	\$ 5,000	\$ 5,000
Coverage Options that Apply		
Automatic Increase	0%	0%
Newly Built or Acquired Buildings	\$ 20,000,000	\$ 20,000,000
Personal Property – Acquired Locations	\$ 250,000	\$ 250,000
Locations “You” Elect Not to Describe	\$ 250,000	\$ 250,000
INCOME COVERAGE PART		
Coverage Extensions		
Interruption by Civil Authority	30 Days	30 Days
Period of Loss Extension	90 Days	90 Days
Supplemental Coverages		
Computer Virus and Hacking		
Limit any one occurrence	\$ 25,000	\$ 25,000
Limit any 12 month period	\$ 75,000	\$ 75,000
Waiting period	12 hours	12 hours
Dependent Locations	\$ 100,000	\$ 100,000
Off Premises Utility Service Interruption	\$ 100,000	\$ 100,000
Waiting Period	12 Hours	12 Hours
Including or Excluding Overhead Transmission Lines	Excluded	Excluded
Limited Fungus and Related Perils - Time Limitation	30 Days	30 Days
Contract Penalty		
Limit any one occurrence	\$ 25,000	\$ 25,000
Limit any 12 months	\$ 100,000	\$ 100,000

Property Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent
Pollutant Cleanup and Removal	\$ 25,000	\$ 25,000
Property in Transit, or Exhibition, or Custody of Sales Representative	\$ 10,000	\$ 10,000
Coverage Options that Apply		
Ordinary Payroll	Excluded	Excluded
Newly Built or Acquired Locations	\$ 250,000	\$ 250,000
Coinsurance	N/A	N/A
Waiting Period	24 Hours	72 Hours
EQUIPMENT BREAKDOWN COVERAGE PART		
Property Damage	\$ 100,000,000	\$ 100,000,000
Income Coverages		
Period of Loss Extensions	30 Days	30 Days
Dependent Locations	Excluded	Excluded
This limit is part of and in addition to the Income Coverage Limits		
Earnings and Extra Expense		
Coverage Extension		
Data Restoration	\$ 250,000	\$ 250,000
Expediting Expenses	\$ 250,000	\$ 250,000
Hazardous Substances	\$ 250,000	\$ 250,000
Off Premises Equipment Breakdown	\$ 250,000	\$ 250,000
Ordinance of Law (Undamaged Parts of Building)	Included	Included
Ordinance of Law (Increased Cost to Repair/Cost to Demolish and Clear Site)	\$ 250,000	\$ 250,000
Service Interruption	\$ 2,420,900	\$ 2,420,900
Spoilage	Not Covered	Not Covered
Defense Costs	Included	Included
Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ 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 	<ul style="list-style-type: none"> ▪ 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

Property Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent
Property not Covered	<ul style="list-style-type: none"> ▪ Wear and Tear ▪ Weather ▪ Voluntary Parting and as more fully described in the policy form ▪ Airborne or Waterborne Property ▪ Aircraft or Watercraft ▪ Animals ▪ Automobiles and Vehicles ▪ Checked Luggage ▪ Contraband ▪ 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 	<ul style="list-style-type: none"> ▪ Wear and Tear ▪ Weather ▪ Voluntary Parting and as more fully described in the policy form ▪ Airborne or Waterborne Property ▪ Aircraft or Watercraft ▪ Animals ▪ Automobiles and Vehicles ▪ Checked Luggage ▪ Contraband ▪ 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
Total Cost Excluding TRIA	\$ 187,816.00	\$189,245.00
Total Cost Including TRIA	Not Applicable	Not Applicable
Minimum Earned Premium	\$ 2,500.00	\$ 2,500.00
Policy Auditable	Yes	Yes
Quote Valid Until	No Longer Applicable	June 30, 2024

Auto Physical Damage & Contractor's Equipment Coverage

	Present Coverage	Proposed Coverage Incumbent
Insurance Company	Hanover Insurance Company	Hanover Insurance Company
A.M. Best Rating	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	A (Strong)	A (Strong)
California Status	Admitted	Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
Coverage Form	<ul style="list-style-type: none"> ▪ Scheduled Vehicle Physical Damage Floater - ▪ IM441-1075 01 09 ▪ Contractor's Equipment Coverage – ▪ IM441 1471 12 16 	<ul style="list-style-type: none"> ▪ Scheduled Vehicle Physical Damage Floater - ▪ IM441-1075 01 09 ▪ Contractor's Equipment Coverage – • IM441 1471 12 16
Covered Vehicles	As per schedule on file	As per schedule on file
Covered Property	Your vehicles and vehicles you have leased FROM OTHERS under a written lease contract	Your vehicles and vehicles you have leased FROM OTHERS under a written lease contract
	Optional Perils Covered: All Risk Subject to Perils Excluded	Optional Perils Covered: All Risk Subject to Perils Excluded
Scheduled Vehicles	As per schedule on file – Schedule Dated 03/22/2023	As per schedule on file – Schedule Dated 03/22/2023
Limits		
Vehicle Physical Damage Floater		
Catastrophe Limit - The most Insurer pay for loss in any one occurrence for all vehicles	\$ 8,353,507	\$ 8,493,863
Coverage Extensions		
Additional Debris Removal Expenses	\$ 25,000	\$ 25,000
Supplemental Coverages		
Newly Acquired and Substitute Vehicles	\$ 1,000,000	\$ 1,000,000
Number of Days	5 days	365 days
Pollutant Cleanup and Removal	\$ 10,000	\$ 10,000
Towing and Labor Costs	\$ 25,000	\$ 25,000
Rental Reimbursement	\$500 per Day/\$10,000 Max	\$500 per Day/\$10,000 Max
Contractor's Equipment		
Scheduled Contractor's Equipment	\$ 1,011,964	\$ 1,163,024
Your Unscheduled Contractor's Equipment	\$ 5,000 Any One Item \$ 10,000 Aggregate	\$ 5,000 Any One Item \$ 10,000 Aggregate
Newly Acquired Contractor's Equipment Maximum Limit Per Any One Item:	\$ 1,000,000	\$ 1,000,000
Additional Coverages		
Business Personal Property	\$ 25,000	Not Covered
Continuing Rental or Lease Expense	\$ 25,000	\$ 25,000
Contract Penalty	\$ 25,000	\$ 25,000
Debris Removal	25% of the limit, up to additional \$ 75,000	\$ 75,000
Employee Tools and Work Clothing	\$ 10,000 any one occurrence \$ 1,000 any one item	\$ 10,000 any one occurrence \$ 1,000 any one item
Engine Emissions Green Coverage	\$ 5,000 any one occurrence	\$ 5,000 any one occurrence
Equipment Borrowed from Others	\$ 10,000 any one policy period \$ 50,000	\$ 10,000 any one policy period \$ 50,000

Auto Physical Damage & Contractor's Equipment Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent
Equipment Leased and Rented from Others	\$ 50,000	\$ 50,000
Equipment Leased or Rented to Others	\$ 50,000	\$ 50,000
Equipment Loaned to Others	\$ 50,000	\$ 50,000
Expediting Expense	\$ 25,000	\$ 25,000
Extended Warranties	\$ 5,000	\$ 5,000
False Pretense	\$ 100,000	\$ 100,000
Fire and Police Department Service Charges	\$ 25,000	\$ 25,000
Fire Suppression Equipment	\$ 50,000	\$ 50,000
Hauling Property of Others as a Carrier for Hire	\$ 200,000	\$ 200,000
Installation or Rigging Property	\$ 25,000	\$ 25,000
Loss Adjustment Expenses	\$ 5,000	\$ 5,000
Pollutant Cleanup and Removal	\$ 25,000	\$ 25,000
Preservation of Property	\$ 5,000	\$ 5,000
Rental Reimbursement	\$ 50,000	\$ 50,000
Rental Reimbursement Waiting Period	24 Hours	24 Hours
Reward Payments	\$ 10,000	\$ 10,000
Spare Parts and Fuel	\$ 10,000	\$ 10,000
Theft Prevention Devices Deductible Waiver	\$ 25,000	\$ 25,000
Waterborne Property	\$ 250,000	\$ 250,000
Deductible		
Vehicle Physical Damage	\$ 5,000	\$ 10,000
Contractor's Equipment	\$ 10,000	\$ 10,000
Perils Excluded (including but not limited to)		
	<ul style="list-style-type: none"> ▪ 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 	<ul style="list-style-type: none"> ▪ 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
Property Not Covered (including but not limited to)		
	<ul style="list-style-type: none"> ▪ 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 	<ul style="list-style-type: none"> ▪ 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

Auto Physical Damage & Contractor's Equipment Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent
Total Cost Excluding TRIA	\$ 25,783.00	\$ 28,179.00
Total Cost Including TRIA	Not Applicable	\$ 28,954.00
Rate (per \$100)	\$ 0.275	\$ 0.2915
Minimum Earned Premium	\$ 2,500.00	\$ 2,500.00
Valuation	Replacement Cost	Replacement Cost
Coinsurance	Waived	Waived
Policy Auditable	Yes	Yes
Quote Valid Until	No Longer Applicable	June 30, 2024

Difference in Conditions Coverage

	Present Coverage	Proposed Coverage Incumbent
Insurance Company	Steadfast Insurance Company	Steadfast Insurance Company
A.M. Best Rating	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	AA (Stable)	AA (Stable)
California Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
Coverage Form	Difference In Conditions Coverage Form – 0200 (06/19)	Difference In Conditions Coverage Form – 0200 (06/19)
Perils	Earthquake & Flood Excluding Earthquake Sprinkler Leakage	Earthquake & Flood Excluding Earthquake Sprinkler Leakage
Locations	Per Schedule on File with Company dated 4/20/2023	Per Schedule on File with Company dated 4/20/2023
Property Covered	<p>A. On building(s) and/or structures, including additions and/or extensions in contact therewith and on all property belonging to and/or constituting a permanent part of said buildings and/or structures and pertaining to the service, upkeep, maintenance and operation thereof.</p> <p>C. On furniture, fixtures, equipment and machinery being property of the insured, or similar properties of others in the care, custody or control of the insured and for which the insured is legally liable in the event of loss.</p>	<p>A. On building(s) and/or structures, including additions and/or extensions in contact therewith and on all property belonging to and/or constituting a permanent part of said buildings and/or structures and pertaining to the service, upkeep, maintenance and operation thereof.</p> <p>C. On furniture, fixtures, equipment and machinery being property of the insured, or similar properties of others in the care, custody or control of the insured and for which the insured is legally liable in the event of loss.</p>
Property Covered (cont.)	<p>D. On the insured's interest in Tenant's Improvements and Betterments to buildings, being fixtures, alterations, installations or additions comprising part of a building(s) occupied but not owned by the insured and made at the expense of the insured.</p> <p>E. Loss of Business Income, (And Extra Expense) including Rental Value, as more specifically covered and defined in attached form: 0201.</p>	<p>D. On the insured's interest in Tenant's Improvements and Betterments to buildings, being fixtures, alterations, installations or additions comprising part of a building(s) occupied but not owned by the insured and made at the expense of the insured.</p> <p>E. Loss of Business Income, (And Extra Expense) including Rental Value, as more specifically covered and defined in attached form: 0201.</p>
Valuation	<ul style="list-style-type: none"> ▪ Replacement Cost: Property Damage ▪ Actual Loss Sustained: Time Element including Extra Expense 	<ul style="list-style-type: none"> ▪ Replacement Cost: Property Damage ▪ Actual Loss Sustained: Time Element including Extra Expense
Limits		
Earthquake	\$ 10,000,000	\$ 10,000,000
Flood	\$ 10,000,000	\$ 10,000,000
Deductible		
Earthquake	\$ 5% per Unit, 100,000 Minimum Per Occurrence	\$ 5% per Unit, 100,000 Minimum Per Occurrence
Flood	\$ 100,000 Minimum Per Occurrence	\$ 100,000 Minimum Per Occurrence

Difference in Conditions Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent
Endorsement & Exclusions (cont.) (including but not limited to)	<ul style="list-style-type: none"> ▪ Limit of Liability Insurer Participation Endorsement ▪ Named Insured Endorsement ▪ Additional Policy Conditions ▪ Cancellation And Nonrenewal Provisions ▪ Business Income Coverage Form Building Ordinance or Law ▪ Electronic Data Processing ▪ Accounts Receivable ▪ Valuable Papers & Records ▪ Direct Property Damage Including Business Income and/or Extra Expense and/or Rental Value Per Unit ▪ Replacement Cost ▪ Ingress/Egress Endorsement ▪ Business Income - Extended Period of Indemnity ▪ Unintentional Errors and Omissions ▪ Off-Premises Services-Time Element ▪ Off-Premises Services-Direct Damage ▪ Leasehold Interest Coverage Form ▪ Flood Coverage Limitation-100 Year Flood Plain or Shaded X Flood Zone ▪ Territory Coverage Limitation ▪ Earthquake And Flood Limitation Endorsement ▪ Ensuing Loss Exclusion ▪ Amended Cancellation Provision ▪ Debris Removal Amendment ▪ Endorsement No. 1, 2, 3 ▪ D-2 - Surplus Lines Placement Notice ▪ OFAC Notice ▪ Cyber Exclusion Endorsement ▪ Exclusion of Certified Acts of Terrorism ▪ Sanctions Exclusion Endorsement ▪ Mold Exclusion ▪ Exclusion of Loss Due to Virus or Bacteria ▪ Steadfast Insurance Company Amendatory 	<ul style="list-style-type: none"> ▪ Limit of Liability Insurer Participation Endorsement ▪ Named Insured Endorsement ▪ Additional Policy Conditions ▪ Cancellation And Nonrenewal Provisions ▪ Business Income Coverage Form Building Ordinance or Law ▪ Electronic Data Processing ▪ Accounts Receivable ▪ Valuable Papers & Records ▪ Direct Property Damage Including Business Income and/or Extra Expense and/or Rental Value Per Unit ▪ Replacement Cost ▪ Ingress/Egress Endorsement ▪ Business Income - Extended Period of Indemnity ▪ Unintentional Errors and Omissions ▪ Off-Premises Services-Time Element ▪ Off-Premises Services-Direct Damage ▪ Leasehold Interest Coverage Form ▪ Flood Coverage Limitation-100 Year Flood Plain or Shaded X Flood Zone ▪ Territory Coverage Limitation ▪ Earthquake And Flood Limitation Endorsement ▪ Ensuing Loss Exclusion ▪ Amended Cancellation Provision ▪ Debris Removal Amendment ▪ Endorsement No. 1, 2, 3 ▪ D-2 - Surplus Lines Placement Notice ▪ OFAC Notice ▪ Cyber Exclusion Endorsement ▪ Exclusion of Certified Acts of Terrorism ▪ Sanctions Exclusion Endorsement ▪ Mold Exclusion ▪ Exclusion of Loss Due to Virus or Bacteria ▪ Steadfast Insurance Company Amendatory
Total Cost Excluding TRIA	\$ 235,869.48	\$ 246,056.44
Policy Premium	\$ 228,000.00	\$ 238,173.00
Catastrophe Analysis Fee	\$ 300.00	\$ 300.00
Inspection Fee	\$ 300.00	\$ 0.00
CA Surplus Lines Tax (3%)	\$ 6,858.00	\$ 7,154.19
CA Stamping Fee (0.18%)	\$ 411.48	\$ 429.25
TRIA not included in premium	Not Applicable	\$ 119,087
Minimum Earned Premium	25%	25%
Policy Auditable	Not Auditable	Not Auditable
Quote Valid Until	No Longer Applicable	June 30, 2024

Excess Difference in Conditions Coverage

	Present Coverage	Proposed Coverage Incumbent
Insurance Company	<ol style="list-style-type: none"> 1. General Security Indemnity Company of Arizona – 5% 2. Hiscox Syndicate #33 – 20% 3. Mercer Insurance Company – 35% 4. QBE Specialty Insurance Company – 40% 	<ol style="list-style-type: none"> 1. General Security Indemnity Company of Arizona – 5% 2. Hiscox Syndicate #33 – 20% 3. Mercer Insurance Company – 35% 4. QBE Specialty Insurance Company – 40%
A.M. Best Rating	<ol style="list-style-type: none"> 1. A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion) 2. A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion) 3. A- (Excellent), Financial Size Category: X (\$500 Million to Less than \$750 Million) 4. A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion) 	<ol style="list-style-type: none"> 1. A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion) 2. A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion) 3. A- (Excellent), Financial Size Category: X (\$500 Million to Less than \$750 Million) 4. A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	<ol style="list-style-type: none"> 1. A+ (Strong) 2. AA- (Very Strong) 3. Not Rated 4. A+ (Strong) 	<ol style="list-style-type: none"> 1. A+ (Strong) 2. AA- (Very Strong) 3. Not Rated 4. A+ (Strong)
California Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
Coverage Form	Excess Property Insurance Form - 0703 (10-16)	Excess Property Insurance Form - 0703 (10-16)
Perils	Earth Movement Only Excluding Flood, Earthquake Sprinkler Leakage	Earth Movement Only Excluding Flood, Earthquake Sprinkler Leakage
Locations	Per Schedule on File with Company dated 4/20/2023	Per Schedule on File with Company dated 3/19/2024
Limits	\$ 25,000,000 Aggregate for Earthquake Only Excess of \$ 10,000,000 Aggregate for both Earthquake and Flood	\$ 25,000,000 Aggregate for Earthquake Only Excess of \$ 10,000,000 Aggregate for both Earthquake and Flood
Sublimit	\$ 25,000,000 Ordinance or Law Coverage	\$ 25,000,000 Ordinance or Law Coverage
Deductible	Not Applicable	Not Applicable
Endorsement & Exclusions (Including but not limited to)	<ul style="list-style-type: none"> ▪ Excess Limit of Liability Insurer Participation Endorsement ▪ Additional Policy Conditions ▪ Policy Minimum Earned Premium ▪ Territory Coverage Limitation ▪ Notification of Claims ▪ Asbestos Exclusion ▪ Debris Removal Clause ▪ Sublimited Coverages Exclusion ▪ Ordinance or Law Coverage ▪ Ensuing Loss Exclusion ▪ Amended Excess Cancellation Provision ▪ Lead Carrier Endorsement ▪ Excess Limit of Liability Drop Down Clause ▪ Endorsement No. 1 ▪ Endorsement No. 2 ▪ D-2 - Surplus Lines Placement Notice ▪ OFAC Notice ▪ Cyber Exclusion Endorsement 	<ul style="list-style-type: none"> ▪ Excess Limit of Liability Insurer Participation Endorsement ▪ Additional Policy Conditions ▪ Policy Minimum Earned Premium ▪ Territory Coverage Limitation ▪ Notification of Claims ▪ Asbestos Exclusion ▪ Debris Removal Clause ▪ Sublimited Coverages Exclusion ▪ Ordinance or Law Coverage ▪ Ensuing Loss Exclusion ▪ Amended Excess Cancellation Provision ▪ Lead Carrier Endorsement ▪ Excess Limit of Liability Drop Down Clause ▪ Endorsement No. 1 ▪ Endorsement No. 2 ▪ D-2 - Surplus Lines Placement Notice ▪ OFAC Notice ▪ Cyber Exclusion Endorsement

Excess Difference in Conditions Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent
Endorsement & Exclusions (cont.) (Including but not limited to)	<ul style="list-style-type: none"> ▪ Exclusion of Certified Acts of Terrorism ▪ Sanctions Exclusion Endorsement ▪ Nuclear, Biological, Chemical and Radiological Hazards Exclusion ▪ Mold Exclusion ▪ Seepage and/or Pollution and/or Contamination Exclusion ▪ Exclusion of Loss Due to Virus or Bacteria ▪ Lloyd's Certificate ▪ Schedule of Carrier Participation ▪ Biological or Chemical Materials Exclusion ▪ Lloyd's Privacy Policy Statement ▪ Service of Suit Clause (U.S.A.) ▪ Terrorism Exclusion Endorsement ▪ Several Liability Clause ▪ California Surplus Lines Notice 1 (Post Bind) ▪ Cancellation Clause ▪ Electronic Date Recognition Exclusion (EDRE) ▪ U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause ▪ Radioactive Contamination Exclusion Clause - Physical Damage - Direct (U.S.A.) ▪ War and Civil War Exclusion Clause ▪ Sanction Limitation and Exclusion Clause ▪ Fraudulent Claim Clause ▪ Law and Jurisdiction ▪ Service of Suit Clause (U.S.A.) ▪ Communicable Disease Endorsement ▪ QBE Specialty Insurance Company Amendatory ▪ Service of Process Endorsement ▪ Notice to Policyholders – Fraud Warnings ▪ General Security Indemnity Company of Arizona Amendatory ▪ Policyholder Notice Terrorism Risk Insurance Program Reauthorization Act of 2019 ▪ Service of Suit ▪ Mercer Insurance Company Amendatory ▪ Service of Suit Clause 	<ul style="list-style-type: none"> ▪ Exclusion of Certified Acts of Terrorism ▪ Sanctions Exclusion Endorsement ▪ Nuclear, Biological, Chemical and Radiological Hazards Exclusion ▪ Mold Exclusion ▪ Seepage and/or Pollution and/or Contamination Exclusion ▪ Exclusion of Loss Due to Virus or Bacteria ▪ Lloyd's Certificate ▪ Schedule of Carrier Participation ▪ Biological or Chemical Materials Exclusion ▪ Lloyd's Privacy Policy Statement ▪ Service of Suit Clause (U.S.A.) ▪ Terrorism Exclusion Endorsement ▪ Several Liability Clause ▪ California Surplus Lines Notice 1 (Post Bind) ▪ Cancellation Clause ▪ Electronic Date Recognition Exclusion (EDRE) ▪ U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause ▪ Radioactive Contamination Exclusion Clause - Physical Damage - Direct (U.S.A.) ▪ War and Civil War Exclusion Clause ▪ Sanction Limitation and Exclusion Clause ▪ Fraudulent Claim Clause ▪ Law and Jurisdiction ▪ Service of Suit Clause (U.S.A.) ▪ Communicable Disease Endorsement ▪ QBE Specialty Insurance Company Amendatory ▪ Service of Process Endorsement ▪ Notice to Policyholders – Fraud Warnings ▪ General Security Indemnity Company of Arizona Amendatory ▪ Policyholder Notice Terrorism Risk Insurance Program Reauthorization Act of 2019 ▪ Service of Suit ▪ Mercer Insurance Company Amendatory ▪ Service of Suit Clause
Total Cost Excluding TRIA	\$ 114,736.16	\$ 119,399.90
Policy Premium	\$ 110,000.00	\$ 114,820.00
Catastrophe Analysis Fee	\$ 1,200.00	\$ 900.00
CA Surplus Lines Tax (3%)	\$ 3,336.00	\$ 3,471.60
CA Stamping Fee (0.18%)	\$ 200.16	\$ 208.30
TRIA not included in premium	Not Applicable	\$ 57,410.00
Minimum Earned Premium	25%	25%
Policy Auditable	Not Auditable	Not Auditable
Quote Valid Until	No Longer Applicable	June 30, 2024

Liability Package Coverage – 1st Layer

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage ANML
Insurance Company	Illinois Union Insurance Company	Illinois Union Insurance Company	Great American E&S Insurance Company StarStone Specialty Insurance company
A.M. Best Rating	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) A- (Excellent), Financial Size Category: XII (\$1Billion to \$1.25 Billion)
Standard & Poor's Rating	AA (Very Strong)	AA (Very Strong)	A+ (Stable) Not rated
California Status	Non-Admitted	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	July 1, 2024 to July 1, 2025
Coverage	<p>A. General Liability including Law Enforcement Liability on an Occurrence Basis excess of a Retained Limit</p> <p>B. Automobile Liability on an Occurrence Basis excess of a Retained Limit</p> <p>C. Public Officials and Employment Practices Liability on an Occurrence Basis excess of a Retained Limit</p> <p>D. Miscellaneous Professional Liability on a Claims Made Basis excess of a Retained Limit – Retroactive Date – Not Covered</p> <p>E. Limited Sex Abuse Liability on a Claims Made Basis Excess of a Retained Limit – Retroactive Date 07/01/2022</p>	<p>A. General Liability including Law Enforcement Liability on an Occurrence Basis excess of a Retained Limit</p> <p>B. Automobile Liability on an Occurrence Basis excess of a Retained Limit</p> <p>C. Public Officials and Employment Practices Liability on an Occurrence Basis excess of a Retained Limit</p> <p>D. Miscellaneous Professional Liability on a Claims Made Basis excess of a Retained Limit – Retroactive Date – Not Covered</p> <p>E. Limited Sex Abuse Liability on a Claims Made Basis Excess of a Retained Limit – Retroactive Date 07/01/2022</p>	General Liability including Wrongful Act or Offense for Bodily Injury, Property Damage, Public Officials Errors and Omissions, Employment Practices Liability or Personal Injury or any combination thereof.
Retroactive Date	July 1, 2022 apply to Public Officials & Employment Practices Liability & Sexual Abuse	July 1, 2022 apply to Public Officials & Employment Practices Liability & Sexual Abuse	Nose Coverage to cover Public Officials' errors and omissions, employment practices, and sexual misconduct or molestation for wrongful acts that took place on or after 7/1/2022.
Limits			
General Liability	\$ 2,000,000 Each Occurrence \$ 2,000,000 Aggregate	\$ 2,000,000 Each Occurrence \$ 2,000,000 Aggregate	\$ 10,000,000 Each Occurrence \$ 40,000,000 Aggregate
Automobile Liability	\$ 2,000,000 Each Accident	\$ 2,000,000 Each Accident	\$ 10,000,000 Each Accident
Completed Options Hazard			\$ 10,000,000 Each Occurrence, \$ 10,000,000 Aggregate
Public Officials & Employment Practices Liability	\$ 2,000,000 Each Claim \$ 2,000,000 Aggregate	\$ 2,000,000 Each Claim \$ 2,000,000 Aggregate	\$ 10,000,000 Each Occurrence, \$ 40,000,000 Aggregate
Sexual Abuse	\$ 500,000 Each Sexual Abuse Act \$ 2,000,000 Aggregate	\$ 2,000,000 Each Sexual Abuse Act \$ 2,000,000 Aggregate	\$ 10,000,000 Each Occurrence, \$ 40,000,000 Aggregate
Wrongful Act or Offense for Bodily Injury			\$ 10,000,000 Each Occurrence, \$ 40,000,000 Aggregate
Property Damage			\$ 10,000,000 Each Occurrence, \$ 40,000,000 Aggregate
Personal Injury			\$ 10,000,000 Each Occurrence, \$ 40,000,000 Aggregate

Liability Package Coverage – 1st Layer (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage ANML
Retained Limit			
General Liability	\$ 500,000 Each Occurrence	\$ 500,000 Each Occurrence	\$ 500,000 Each Occurrence,
Automobile Liability	\$ 500,000 Each Accident	\$ 500,000 Each Accident	
Public Officials & Employment Practices Liability	\$ 500,000 Each Claim	\$ 500,000 Each Claim	\$ 500,000 Each Occurrence,
Sexual Abuse	\$ 500,000 Each Claim	\$ 500,000 Each Claim	\$ 500,000 Each Occurrence,
Defense Inside/Outside the Limit	Inside the Limit	Inside the Limit	Inside the Limit
Who has the Duty to Defend	Insured	Insured	Insured
Endorsement & Exclusions (Including but not limited to)	<ul style="list-style-type: none"> ▪ Declarations Page ▪ Common Conditions, Definitions and Exclusions ▪ General Liability Coverage Part ▪ Automobile Liability Coverage Part ▪ Public Officials & Employment Practices Liability Coverage Part ▪ Limited Sexual Abuse Coverage Part ▪ Additional Insured – Specified By Written Contract ▪ Exclusion – Virus, Bacteria Or Microorganism That Induce Physical Distress, Illness Or Disease ▪ Exclusions-Protected Info Risk and Cyber Liability ▪ Trade or Economic Sanctions Endorsement ▪ Chubb Producer Compensation Practices & Policies ▪ OFAC Policyholder Disclosure ▪ TRIA ACCEPTED: ▪ Policyholder Disclosure-Notice of Terrorism Insurance Coverage ▪ Cap on Losses from Certified Acts of Terrorism ▪ TRIA REJECTED: ▪ Policyholder Disclosure-Notice of Terrorism Insurance Coverage ▪ Exclusion of Certified Acts of Terrorism 	<ul style="list-style-type: none"> ▪ Declarations Page ▪ Common Conditions, Definitions and Exclusions ▪ General Liability Coverage Part ▪ Automobile Liability Coverage Part ▪ Public Officials & Employment Practices Liability Coverage Part ▪ Limited Sexual Abuse Coverage Part ▪ Additional Insured – Specified By Written Contract ▪ Exclusion – Virus, Bacteria Or Microorganism That Induce Physical Distress, Illness Or Disease ▪ Exclusions-Protected Info Risk and Cyber Liability ▪ Trade or Economic Sanctions Endorsement ▪ Chubb Producer Compensation Practices & Policies ▪ OFAC Policyholder Disclosure ▪ TRIA ACCEPTED: ▪ Policyholder Disclosure-Notice of Terrorism Insurance Coverage ▪ Cap on Losses from Certified Acts of Terrorism ▪ TRIA REJECTED: ▪ Policyholder Disclosure-Notice of Terrorism Insurance Coverage ▪ Exclusion of Certified Acts of Terrorism 	<ul style="list-style-type: none"> ▪ In Witness ▪ Surplus Lines Notification ▪ General Service of Suit ▪ Policy Declaration ▪ Quota Share Endorsement for ANML ▪ Special Excess Liability Policy for ANML ▪ Nose Cover Endorsement ▪ Blanket Additional Insured Endorsement ▪ Cap on Certified Acts of Terrorism (if applicable) ▪ War Exclusion ▪ Blanket Waiver of Subrogation Endorsement ▪ Cyber Exclusion ▪ Organic Pathogens Exclusion ▪ Perflouroalkyl or Polyfluoroalkyl Substances (PFAS) ▪ Silica Exclusion ▪ Global Sanctions Endorsement ▪ Biometric Exclusion ▪ Cut-Through Endorsement – Starstone ▪ Claim Cooperation Endorsement - Starstone
Total Cost Excluding TRIA	\$ 336,278.07	\$ 375,314.15	\$ 919,095.73
Policy Premium	\$ 325,914.00	\$ 363,747.00	\$ 936,133.00
AmWins Fees	\$ 0	\$ 0	\$ 46,807.00
CA Surplus Lines Tax (3%)	\$ 9,777.42	\$ 10,912.41	\$ 28,084.00
CA Stamping Fee (0.18%)	\$ 586.65	\$ 654.74	\$ 1,685.00
Rebate (10%)	\$ 0	\$ 0	(\$ 93,613.30)
Total Cost Including TRIA	Not Applicable	\$ 387,154.06	\$ 938,414.12

Liability Package Coverage – 1st Layer (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage ANML
Minimum Earned Premium	Not Applicable		25%
Policy Auditable	Yes	Yes	Yes
Quote Valid Until	No Longer Applicable	June 30, 2024	June 30, 2024

Liability Package Coverage – 2nd Layer

	Present Coverage	Proposed Coverage Incumbent
Insurance Company	The Princeton Excess and Surplus Lines Insurance Company	The Princeton Excess and Surplus Lines Insurance Company
A.M. Best Rating	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	AA- (Very Strong)	AA- (Very Strong)
California Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
Coverage Form	Commercial Excess Follow Form Policy – FG3000 10 21	Commercial Excess Follow Form Policy – FG3000 10 21
Limits		
General Liability	\$ 3,000,000 Each Occurrence, Accident, or Claim \$ 3,000,000 All Occurrences, Accidents, or Claims (except Auto Liability)	\$ 3,000,000 Each Occurrence, Accident, or Claim \$ 3,000,000 All Occurrences, Accidents, or Claims (except Auto Liability)
Schedule of Underlying		
Company	Chubb	Chubb
Policy Period	07/01/2023 - 07/01/2024	07/01/2024 - 07/01/2025
Limits of Liability	General Liability including Employee Benefits Liability & Employment Practices Liability (Includes Sexual Harassment) \$ 2,000,000 Each Occurrence \$ 2,000,000 Annual Aggregate \$ 500,000 Self Insured Retention Automobile Liability \$ 2,000,000 Each Accident or Occurrence \$ 500,000 Self Insured Retention Public Officials & Employment Practices Liability \$ 2,000,000 Each Claim \$ 2,000,000 Annual Aggregate \$ 500,000 Self Insured Retention 7/1/2022 Retroactive Date	General Liability including Employee Benefits Liability & Employment Practices Liability (Includes Sexual Harassment) \$ 2,000,000 Each Occurrence \$ 2,000,000 Annual Aggregate \$ 500,000 Self Insured Retention Automobile Liability \$ 2,000,000 Each Accident or Occurrence \$ 500,000 Self Insured Retention Public Officials & Employment Practices Liability \$ 2,000,000 Each Claim \$ 2,000,000 Annual Aggregate \$ 500,000 Self Insured Retention 7/1/2022 Retroactive Date
Retroactive Dates	July 1, 2022 apply to Professional Liability (including Sexual Harassment) and Sexual Abuse	July 1, 2022 apply to Professional Liability (including Sexual Harassment) and Sexual Abuse
Defense Inside/Outside the Limit	Per Underlying except Outside the Limit for Public Officials Liability or Employment Practices Liability subject to \$1,000,000 Defense Expense Limit	Per Underlying except Outside the Limit for Public Officials Liability or Employment Practices Liability subject to \$1,000,000 Defense Expense Limit
Who has the Duty to Defend	Insured	Insured
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ Schedule of Underlying Insurance ▪ Aircraft Liability Exclusion ▪ Dams, Levees, Dikes or Reservoirs Exclusion ▪ Failure to Supply Exclusion - Utilities ▪ Eminent Domain, Condemnation, Inverse Condemnation Exclusion ▪ Police or Law Enforcement Activities Exclusion 	<ul style="list-style-type: none"> ▪ Schedule of Underlying Insurance ▪ Aircraft Liability Exclusion ▪ Dams, Levees, Dikes or Reservoirs Exclusion ▪ Failure to Supply Exclusion - Utilities ▪ Eminent Domain, Condemnation, Inverse Condemnation Exclusion ▪ Police or Law Enforcement Activities Exclusion

Liability Package Coverage – 2nd Layer (cont.)

	Present Coverage	Proposed Coverage Incumbent
	<ul style="list-style-type: none"> ▪ Property Damage Exclusion - Real and/or Personal Property Subsidence Exclusion ▪ Asbestos Exclusion ▪ General Endorsement - Limits of Insurance Amendment ▪ General Endorsement- Separate Defense Expenses Limit of Insurance ▪ General Endorsement- Retroactive Date Endorsement ▪ Lead Contamination Exclusion ▪ Fungi or Bacteria Exclusion ▪ War Exclusion ▪ Workers' Compensation Exclusion ▪ ERISA Exclusion ▪ Automobile First Party Coverage Exclusion ▪ Nuclear Energy Liability Exclusion ▪ Cost Estimates and Failure to Award Contracts Exclusion ▪ Silica or Silica-Related Dust Exclusion ▪ Physicians (Employed or Contracted) Professional Liability Exclusion ▪ Minimum Earned Premium ▪ Wildfire Exclusion ▪ PFAS Chemicals – Exclusion ▪ Exclusion- Data Privacy and Cyber Liability ▪ Amendment of Conditions When Ultimate Loss Is Payable ▪ Communicable Disease Exclusion ▪ Terrorist Activity Exclusion ▪ Service of Process Endorsement ▪ Punitive or Exemplary Damages Exclusion ▪ Violation of Economic or Trade Sanctions ▪ U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders 	<ul style="list-style-type: none"> ▪ Property Damage Exclusion - Real and/or Personal Property Subsidence Exclusion ▪ Asbestos Exclusion ▪ General Endorsement - Limits of Insurance Amendment ▪ General Endorsement- Separate Defense Expenses Limit of Insurance ▪ General Endorsement- Retroactive Date Endorsement ▪ Lead Contamination Exclusion ▪ Fungi or Bacteria Exclusion ▪ War Exclusion ▪ Workers' Compensation Exclusion ▪ ERISA Exclusion ▪ Automobile First Party Coverage Exclusion ▪ Nuclear Energy Liability Exclusion ▪ Cost Estimates and Failure to Award Contracts Exclusion ▪ Silica or Silica-Related Dust Exclusion ▪ Physicians (Employed or Contracted) Professional Liability Exclusion ▪ Minimum Earned Premium ▪ Wildfire Exclusion ▪ PFAS Chemicals – Exclusion ▪ Exclusion- Data Privacy and Cyber Liability ▪ Amendment of Conditions When Ultimate Loss Is Payable ▪ Communicable Disease Exclusion ▪ Terrorist Activity Exclusion ▪ Service of Process Endorsement ▪ Punitive or Exemplary Damages Exclusion ▪ Violation of Economic or Trade Sanctions ▪ U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
Total Cost Excluding TRIA	\$ 305,447.88	\$ 344,002.12
Policy Premium	\$ 296,034.00	\$ 333,400
CA Surplus Lines Tax (3%)	\$ 8,881.02	\$ 10,002
CA Stamping Fee (0.18%)	\$ 532.86	\$ 600.12
Total Cost Including TRIA	Not Applicable	\$ 350,882.16
Minimum Earned Premium	100%	100%
Policy Auditable	Not Auditable	Not Auditable
Quote Valid Until	No Longer Applicable	June 30, 2024

Liability Package Coverage – 3rd Layer

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Incumbent
Insurance Company	Starstone Specialty Insurance Company	Starstone Specialty Insurance Company	Starstone Specialty Insurance Company
A.M. Best Rating	A- (Excellent), Financial Size Category: XII (\$1 Billion to Less than \$1.25 Billion)	A- (Excellent), Financial Size Category: XII (\$1 Billion to Less than \$1.25 Billion)	A- (Excellent), Financial Size Category: XII (\$1 Billion to Less than \$1.25 Billion)
Standard & Poor's Rating	Not Rated	Not Rated	Not Rated
California Status	Non-Admitted	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	July 1, 2024 to July 1, 2025
Coverage Form	Commercial Excess Liability Policy (Public Entity) - SSS EXS PE POL 0001 CW 05 23	Commercial Excess Liability Policy (Public Entity) - SSS EXS PE POL 0001 CW 05 23	Commercial Excess Liability Policy (Public Entity) - SSS EXS PE POL 0001 CW 05 23
Limits			
General Liability	\$ 5,000,000 Per Occurrence \$ 5,000,000 General Aggregate	\$ 5,000,000 Per Occurrence \$ 5,000,000 General Aggregate	\$ 5,000,000 Per Occurrence \$ 5,000,000 General Aggregate
Schedule of Underlying – 2nd Layer Excess			
Company	Princeton Excess & Surplus Lines Insurance Company	Princeton Excess & Surplus Lines Insurance Company	n/a
Policy Period	07/01/2023 - 07/01/2024	07/01/2024 - 07/01/2025	n/a
Limits of Liability	\$ 3,000,000 Each Occurrence, Accident, Act, or Claim \$ 3,000,000 Aggregate	\$ 3,000,000 Each Occurrence, Accident, Act, or Claim \$ 3,000,000 Aggregate	n/a
Schedule of Underlying – 1st Layer Excess			
Company	Illinois Union Insurance Company	Illinois Union Insurance Company	Great American E&S Ins. Co Starstone Specialty Ins. Co
Policy Period	07/01/2023 - 07/01/2024	07/01/2024 - 07/01/2025	07/01/2024 - 07/01/2025
Limits of Liability	General Liability \$ 2,000,000 Each Occurrence \$ 2,000,000 Aggregate \$ 500,000 Self Insured Retention Auto Liability \$ 2,000,000 Each Accident \$ 500,000 Self Insured Retention Public Officials & Employment Practices Liability \$ 2,000,000 Each Claim \$ 2,000,000 Aggregate \$ 500,000 Self Insured Retention 7/1/2022 Retroactive Date	General Liability \$ 2,000,000 Each Occurrence \$ 2,000,000 Aggregate \$ 500,000 Self Insured Retention Auto Liability \$ 2,000,000 Each Accident \$ 500,000 Self Insured Retention Public Officials & Employment Practices Liability \$ 2,000,000 Each Claim \$ 2,000,000 Aggregate \$ 500,000 Self Insured Retention 7/1/2022 Retroactive Date	General Liability \$ 10,000,000 Each Occurrence \$ 40,000,000 Aggregate \$ 500,000 Self Insured Retention \$ 10,000,000 Wrongful Act or Offense for Bodily Injury, Property Damage, Public Officials Errors and Omissions, Employment Practices Liability, or Personal Injury or any combination thereof excess of \$500,000. \$ 10,000,000 Completed Operations Hazard Annual Aggregate 7/1/2022 Nose Coverage
Defense Inside/Outside the Limit	Per Underlying	Per Underlying	Per Underlying
Who has the Duty to Defend	Insurer	Insurer	Insurer

Liability Package Coverage – 3rd Layer (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Incumbent
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ Public Entity - Jacket ▪ SSIC Privacy Notice ▪ CA Surplus Lines Notice (D-2) ▪ U.S. Treasury Dept. (OFAC) ▪ Excess Public Entity Liability Declaration ▪ Schedule of Forms and Endorsements ▪ Schedule Of Underlying Insurance ▪ Excess Public Entity Liability Policy ▪ Claim Reporting Access or Disclosure Of Confidential Or Personal Information ▪ And Data-Related Liability Exclusion ▪ Asbestos Exclusion ▪ Communicable Disease Exclusion ▪ Fungi Or Bacteria Exclusion ▪ Lead Exclusion ▪ Nuclear Energy Liability Exclusion Endorsement ▪ Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Exclusion ▪ Service Of Suit ▪ Cap On Losses From Certified Acts Of Terrorism ▪ Policyholder Disclosure Notice Of Terrorism Insurance Coverage ▪ Disclosure Pursuant To Terrorism Risk Insurance Act 	<ul style="list-style-type: none"> ▪ Public Entity - Jacket ▪ SSIC Privacy Notice ▪ CA Surplus Lines Notice (D-2) ▪ U.S. Treasury Dept. (OFAC) ▪ Excess Public Entity Liability Declaration ▪ Schedule of Forms and Endorsements ▪ Schedule Of Underlying Insurance ▪ Excess Public Entity Liability Policy ▪ Claim Reporting Access or Disclosure Of Confidential Or Personal Information ▪ And Data-Related Liability Exclusion ▪ Asbestos Exclusion ▪ Communicable Disease Exclusion ▪ Fungi Or Bacteria Exclusion ▪ Lead Exclusion ▪ Nuclear Energy Liability Exclusion Endorsement ▪ Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Exclusion ▪ Service Of Suit ▪ Cap On Losses From Certified Acts Of Terrorism ▪ Policyholder Disclosure Notice Of Terrorism Insurance Coverage ▪ Disclosure Pursuant To Terrorism Risk Insurance Act 	<ul style="list-style-type: none"> ▪ Public Entity - Jacket ▪ SSIC Privacy Notice ▪ CA Surplus Lines Notice (D-2) ▪ U.S. Treasury Dept. (OFAC) ▪ Excess Public Entity Liability Declaration ▪ Schedule of Forms and Endorsements ▪ Schedule Of Underlying Insurance ▪ Excess Public Entity Liability Policy ▪ Claim Reporting ▪ Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability Exclusion ▪ Asbestos Exclusion ▪ Communicable Disease Exclusion ▪ Fungi Or Bacteria Exclusion ▪ Lead Exclusion ▪ Nuclear Energy Liability Exclusion Endorsement ▪ Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Exclusion ▪ Service Of Suit ▪ Cap On Losses From Certified Acts Of Terrorism ▪ Policyholder Disclosure Notice Of Terrorism Insurance Coverage ▪ Disclosure Pursuant To Terrorism Risk Insurance Act
Total Cost Excluding TRIA	\$ 273,942.90	\$ 306,444.60	\$ 254,854.60
Policy Premium	\$ 265,500.00	\$ 297,000.00	\$ 247,000.00
CA Surplus Lines Tax (3%)	\$ 7,965.00	\$ 8,910.00	\$ 7,410.00
CA Stamping Fee (0.18%)	\$ 477.90	\$ 534.60	\$ 444.60
Total Cost Including TRIA	Not Applicable	\$ 312,573.49	\$ 259,951.69
Minimum Earned Premium	25%	25%	25%
Quote Valid Until	No Longer Applicable	June 30, 2024	June 30, 2024

Excess Workers Compensation Coverage

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Safety National
Insurance Company	Arch Insurance Company	Arch Insurance Company	Safety National Casualty Corporation
A.M. Best Rating	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	A+ (Strong)	A+ (Strong)	A+ (Strong)
California Status	Admitted	Admitted	Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	July 1, 2024 to July 1, 2025
Coverage Form	Specific Excess Workers Compensation and Employers Liability Insurance Policy	Specific Excess Workers Compensation and Employers Liability Insurance Policy	Specific Excess Workers Compensation and Employers Liability Insurance Policy
Limits			
Workers' Compensation	Statutory	Statutory	Statutory
Employers' Liability			
Each Accident	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Disease – Each Employee	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Disease – Aggregate	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Retained Limit			
Workers' Compensation	\$ 500,000	\$ 500,000	\$ 500,000
Employers' Liability	\$ 500,000	\$ 500,000	\$ 500,000
Payroll	\$ 24,370,939	\$ 28,195,477	\$ 28,195,477
Premium Rate	0.6384 per \$100 of Payroll	0.6063 per \$100 of Payroll	0.5350 per \$100 of Payroll
Endorsement & Exclusions (Including but not limited to)	A. Notice To Policyholders with Regard to Providing Any Notice, Report or Claim to Us B. U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders C. Losses Redefined to Include Allocated Loss Adjustment Expenses Endorsement D. California Volunteer Coverage – Excess Voluntary Compensation and Employers Liability Coverage Endorsement E. California Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement F. California Amendatory Endorsement	A. Notice To Policyholders with Regard to Providing Any Notice, Report or Claim to Us B. U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders C. Losses Redefined to Include Allocated Loss Adjustment Expenses Endorsement D. California Volunteer Coverage – Excess Voluntary Compensation and Employers Liability Coverage Endorsement E. California Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement California Amendatory Endorsement	A. Employers' Liability per Occurrence & Aggregate Maximum Limits of Liability B. Employers' Liability Maximum Limit and Aggregate Maximum Limit of Indemnity C. Terrorism Risk Insurance Program Reauthorization Act (TRIA) Endorsement
Deposit Premium	\$ 155,584	\$ 170,949	\$ 150,846
Terrorism Premium	Included in premium	Included in Premium	Included in Premium
Minimum Earned Premium	\$ 155,584	\$ 170,949	\$ 150,846
Policy Auditable	Yes	Yes	Yes
Quote Valid Until	No Longer Applicable	June 30, 2024	June 30, 2024

Crime Coverage

	Present Coverage	Proposed Coverage ACIP
Insurance Company	Allmerica Financial Benefit Insurance Company	National Union Fire Insurance Company of Pittsburgh, PA. (AIG)
A.M. Best Rating	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	Not Rated	A+ (Strong)
California Status	Admitted	Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2026	July 1, 2024 to July 1, 2025
Coverages	<ul style="list-style-type: none"> ▪ Government Crime Policy on Discovery form including the following coverages: ▪ Employee Theft – Per Loss Coverage - including Faithful Performance of Duty ▪ Forgery or Alteration - including Credit, Debit, or Charge Card Forgery ▪ Inside the Premises – Theft of Money and Securities ▪ Inside the Premises – Robbery & Safe Burglary of Other Property ▪ Outside the Premises - Money, Securities and Other Property ▪ Computer Fraud ▪ Funds Transfer Fraud ▪ Money Orders & Counterfeit Money 	<ul style="list-style-type: none"> ▪ Government Crime Policy on Discovery form including the following coverages: ▪ Employee Theft – Per Loss Coverage - including Faithful Performance of Duty ▪ Forgery or Alteration - including Credit, Debit, or Charge Card Forgery ▪ Inside the Premises – Theft of Money and Securities ▪ Inside the Premises – Robbery & Safe Burglary of Other Property ▪ Outside the Premises - Money, Securities and Other Property ▪ Computer Fraud ▪ Funds Transfer Fraud ▪ Money Orders & Counterfeit Money
Limits	\$ 1,000,000 Per Occurrence for Each Coverage	\$ 1,000,000 Per Occurrence for Each Coverage
Deductible	\$ 10,000 Per Occurrence for Each Coverage	\$ 10,000 Per Occurrence for Each Coverage
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ Government Crime Policy (Discovery Form) ▪ California Changes ▪ Include Chairperson and Members of Specified Committees as Employees – All Committees ▪ Include Volunteer Workers Other Than Fund Solicitors as Employees ▪ Include Treasurers or Tax Collectors as Employees ▪ Add Faithful Performance of Duty Coverage for Government Employees ▪ Add Credit, Debit or Charge Card Forgery ▪ Limit: \$1,000,000, Deductible: \$10,000 ▪ Include Expense Incurred to Establish Amount of Loss of Covered Loss - \$25,000 Sublimit ▪ Delete Exclusions for Bonded Employee, Treasurer and Tax Collector ▪ Prior Theft or Dishonesty - \$25,000 Sublimit ▪ California Changes - Premium ▪ Include as Joint Insured(s) ▪ False Pretenses Coverage ▪ Limit: \$100,000, Deductible: \$25,000 ▪ Amend Computer and Funds Transfer Fraud Insuring Agreement 	<ul style="list-style-type: none"> ▪ Government Crime Policy (Discovery Form) ▪ California Changes ▪ Include Chairperson and Members of Specified Committees – ALL ▪ Include Volunteer Workers as Employees ▪ Include Treasurers or Tax Collectors as Employees ▪ Add Faithful Performance of Duty Coverage for Government Employees – Employee Theft Per Loss Limit ▪ Add Credit, Debit or Charge Card Forgery ▪ Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit ▪ Bonded Employees Exclusion Deleted Endorsement ▪ Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit, Risk Management Department or other department designated to handle insurance matters for the named insured. ▪ Additional Named Insured – Identifies individual member limit and deductible ▪ Cancellation of Policy Amended –120 Days ▪ Include Specified Non-Compensated Officers as Employees – ALL

Crime Coverage

	Present Coverage	Proposed Coverage ACIP
		<ul style="list-style-type: none"> ▪ Include Designated Persons or Classes of Persons as Employees – Any Directors or Trustees of any of those named as insured; Any board members of any of those named as insured, Any elected or appointed officials ▪ Employee Post Termination Coverage – 90 Days ▪ Cancellation Amendatory (Return Pro-Rata) ▪ Include Leased Workers as Employees Endorsement ▪ Notice of Claim Reporting by Email ▪ Economic Sanctions (excludes loss payments in violation of economic or trade sanctions) ▪ Omnibus Named Insured ▪ Vendor Theft - \$1,000,000 Limit excess of vendor insurance policy limit (\$500,000 minimum) required by contract Coverage not applicable if crime insurance is not required in a written agreement. ▪ Conditions Amended – Subrogation of Faithful Performance of Duty Claims ▪ Third Party Coverage Identified Employee– Loss of or damage to ‘Client Property’– Sublimit \$250,000 with a \$25,000 Deductible. ▪ Impersonation Fraud Endorsement –Sublimit \$250,000 with \$25,000 Retention ▪ Blanket Joint Loss Payable- Where legally permissible ▪ Cyberextortion (Resulting Directly) ▪ Unauthorized disclosure of confidential information ▪ Governmental Action ▪ Indirect or Consequential Loss ▪ Legal Fees and Expenses ▪ Nuclear Hazard ▪ Pollution ▪ War and Military Action ▪ Inventory Shortages ▪ Trading losses ▪ Accounting or Arithmetical Errors or Omissions ▪ Exchanges or Purchases ▪ Fire ▪ Money Operated Devices ▪ Motor Vehicles or Equipment and Accessories ▪ Transfer or Surrender or Property ▪ Vandalism ▪ Voluntary Parting of Title to Possession of Property ▪ Protected Information (Carveback)
Total Cost Excluding TRIA	\$ 7,980.00 Total 3 Years Term Cost \$ 2,660.00 Annual	\$ 2,422.00 Annual Premium
Optional Coverages	No Longer Applicable	\$ 2,000,000 Limit Option \$ 4,003.00 Annual Premium
Quote Valid Until	No Longer Applicable	June 30, 2024

Cyber Coverage

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage APIP - Boost
Insurance Company	Houston Casualty Company	Houston Casualty Company	Syndicate 623/2623 at Lloyd's
A.M. Best Rating	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A (Excellent), Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion)
Standard & Poor's Rating	A+ (Strong)	A+ (Strong)	AA- (Very Strong)
California Status	Non-Admitted	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	July 1, 2024 to July 1, 2025
Coverage Form	NetGuard® Plus Cyber Liability Insurance NGP 1000 (4.2020) – Claims Made & Reported	NetGuard® Plus Cyber Liability Insurance NGP 1000 (4.2020) – Claims Made & Reported	Beazley InfoSec
Limits			
<u>Third Party Liability Insuring Agreements – Each Claim & Aggregate</u>	Claims Made and Reported Coverage	Claims Made and Reported Coverage	Claims Made and Reported Coverage
Multimedia Liability Coverage	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000
Security and Privacy Liability Coverage	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000
Privacy Regulatory Defense and Penalties Coverage	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000
PCI DSS Liability Coverage	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000
Bodily Injury Liability Coverage	\$ 250,000	\$ 250,000	N/A
Property Damage Liability Coverage	\$ 50,000	\$ 50,000	N/A
TCPA Defense Coverage	\$ 50,000	\$ 50,000	N/A
<u>First Party Insuring Agreements – Each Claim & Aggregate</u>	Event Discovered and Reported	Event Discovered and Reported	Event Discovered and Reported
Breach Event Costs Coverage	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000
Post Breach Remediation Costs Coverage	\$ 25,000	\$ 25,000	Included
BrandGuard® Coverage	\$ 1,000,000	\$ 1,000,000	N/A
System Failure Coverage	\$ 1,000,000	\$ 1,000,000	\$ 750,000
Dependent System Failure Coverage	\$ 1,000,000	\$ 1,000,000	\$ 750,000
Cyber Extortion Coverage	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000
<u>Cyber Crime Coverage – Each Claim & Aggregate</u>			
A. Financial Fraud Sublimit	\$ 100,000	\$ 250,000	\$ 75,000
B. Telecommunications and Utilities Fraud Sublimit	\$ 100,000	\$ 250,000	\$ 75,000

Cyber Coverage (cont.)

	Present Coverage		Proposed Coverage Incumbent		Proposed Coverage APIP - Boost				
C.					Included in the above				
1) Your Phishing Fraud Loss Sublimit	\$	100,000	\$	250,000	N/A				
2) Client Phishing Fraud Loss Sublimit	\$	100,000	\$	250,000	N/A				
3) Phishing Fraud Aggregate Sublimit	\$	100,000	\$	250,000	N/A				
Crime Aggregate Limit (A., B., & C. Combined)	\$	100,000	\$	250,000	N/A				
Funds Transfer Fraud					\$ 75,000				
Invoice Manipulation					\$ 100,000				
Cryptojacking					\$ 50,000				
Reputational Loss Endorsement					\$ 200,000				
Bricking Loss Coverage	\$	1,000,000	\$	1,000,000	\$ 200,000				
Property Damage Loss Coverage	\$	50,000	\$	50,000	N/A				
Reward Expenses Coverage	\$	50,000	\$	50,000	\$ 25,000				
Court Attendance Costs Coverage	\$	25,000	\$	25,000	Included				
Maximum Policy Aggregate Limit	\$	1,000,000	\$	1,000,000	\$ 2,000,000				
Additional Defense Costs Limit	NIL		NIL		NIL				
Breach Event Costs Outside the Limit Enhancement	Not Applicable		Not Applicable		500,000 Notified Lives \$1,000,000 Legal/Forensics/Crisis & Public Relations				
Retention	\$	50,000 None	Each Claim Court Attendance Costs	\$	50,000 None	Each Claim Court Attendance Costs	\$	10,000; 5,000	for Legal
Waiting Period									
BrandGuard	2 Weeks		2 Weeks		N/A				
System Failure Non-Physical Business Interruption	8 Hours		8 Hours		500,000				
Dependent System Failure Non-Physical Business Interruption	12 Hours		12 Hours		100,000				
Period of Restoration									
System Failure Non-Physical Business Interruption	6 Months		6 Months		6 Months				
Period of Indemnity									
BrandGuard	6 Months		12 Months						
Dependent System Failure Non-Physical Business Interruption	4 Months		6 Months						

Cyber Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage APIP - Boost
Retroactive Date	Full Prior Acts	Full Prior Acts	Inception
Knowledge Date	July 1, 2022	July 1, 2022	TBD
Defense Inside/Outside the Limit	Inside the Limit	Inside the Limit	Inside the limit
Who has the Duty to Defend	Insurer	Insurer	Insurer
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ Amendment of Created or Acquired Subsidiaries Clause ▪ Amendment of Other Insurance Provisions: Excess Insurance ▪ Biometric Claims Sublimit ▪ Nuclear Incident Exclusion ▪ Policyholder Disclosure Notice of Terrorism Insurance Coverage ▪ Service of Suit 	<ul style="list-style-type: none"> ▪ Amendment of Other Insurance Provisions: Excess Insurance ▪ Biometric Claims Sublimit ▪ Nuclear Incident Exclusion ▪ Policyholder Disclosure Notice of Terrorism Insurance Coverage ▪ Service of Suit ▪ War and Cyber Operation Exclusion 	<ul style="list-style-type: none"> ▪ GDPR Cyber Endorsement ▪ Amend Data Recovery Cost ▪ Choice Law: CA ▪ Employee Device Endorsement ▪ Sanctions Limitations and Exclusions ▪ Asbestos, Pollution, and Contamination exclusion ▪ War and Cyber War exclusion with single entity carve back.
Total Cost Excluding TRIA	Not Applicable	Not Applicable	Not Applicable
Option #1 - \$1M/\$1M			
Total Cost Including TRIA	\$ 47,401.92	\$ 38,472.95	See \$2M option
Premium	\$ 45,941.00	\$ 36,753.00	
Fees	\$ 0	\$ 545.00	
TRIA Premium (1%)	Included	Included	
CA Surplus Lines Tax (3%)	\$ 1,378.23	\$ 1,108.44	
CA Stamping Fee (0.18%)	\$ 82.69	\$ 66.51	
Option #2 - \$2M/\$2M			
Total Cost Including TRIA	\$ 47,401.92	\$ 53,942.72	\$ 20,000.41
Premium	\$ 45,941.00	\$ 51,746.00	\$ 19,384.00
Fees	\$ 0	\$ 545.00	\$ 0
TRIA Premium (1%)	Included	Included	Included
CA Surplus Lines Tax (3%)	\$ 1,378.23	\$ 1,558.23	\$ 581.52
CA Stamping Fee (0.18%)	\$ 82.69	\$ 93.49	\$ 34.89
Core + Boost + BBR Premium, including SLT&F	n/a	n/a	\$ 39,763.51
Minimum Earned Premium	Not Applicable	Not Applicable	6 Months
Extended Reporting Period	12 months: 100% of the full annual premium. 24 months: 150% of the full annual premium. 36 months: 200% of the full annual premium.	12 months: 100% of the full annual premium. 24 months: 150% of the full annual premium. 36 months: 200% of the full annual premium.	
Policy Auditable	Not Auditable	Not Auditable	Not Auditable
Quote Valid Until	No Longer Applicable	June 30, 2024	July 1 st , 2024

Excess Cyber Coverage

	Present Coverage
Insurance Company	Westchester Surplus Lines Insurance Company
A.M. Best Rating	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	
California Status	Non-Admitted
Policy/Coverage Term	July 1, 2024 to July 1, 2025
Coverage Form	NetGuard Policy NGP 1000 (4.2020)
Followed Policy Insurer	Houston Casualty Company
Coverages Provided	Excess Privacy and/or Security Liability
Retro Date	01/01/1900
Pending & Prior Litigation Date	Inception
Limits	\$ 3,000,000
Underlying Limit	\$ 2,000,000
Non-Concurrent Sub-limits	
Cyber Crime	\$250,000 xs \$250,000
Biometric Claims	\$250,000 xs \$250,000
Bodily Injury Liability	\$250,000 xs \$250,000
Property Damage	\$50,000 xs \$50,000
Reward Expense	\$50,000 xs \$50,000
TCPA Defense	\$50,000 xs \$50,000
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ CHUBB Producer Compensation Practices & Policies ▪ Trade or Economic Sanctions Endorsement ▪ U.S. Treasury Departments' Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders ▪ Signatures ▪ Waiver of Application ▪ Pending or Prior Litigation Exclusion - Inception ▪ Non-Concurrent - All Sub-Limits With Specific Exception ▪ Sub-Limits of Liability in Underlying Policies ▪ California Surplus Lines Notification ▪ Service of Suit Endorsement ▪ Surplus Lines Broker Notice
Total Cost Including TRIA	\$ 76,719.71
Premium	\$ 74,016.00
Fees	\$ 350.00
TRIA Premium (1%)	Included
CA Surplus Lines Tax (3%)	\$ 2,20.48
CA Stamping Fee (0.18%)	\$ 133.23
Quote Valid Until	June 30, 2024

Terrorism and Sabotage/Deadly Weapons Coverage

	Present Coverage	Proposed Coverage	Proposed Coverage Deadly Weapons
Insurance Company	Lloyd's Syndicate 33 (Hiscox)	Lloyd's of London	Underwriters at Lloyd's of London
A.M. Best Rating	A s (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	AA- (Very Strong)	AA- (Very Strong)	A+ (Strong)
California Status	Non-Admitted	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	July 1, 2024 to July 1, 2025
Coverage Form	<ul style="list-style-type: none"> ▪ Terrorism and Sabotage Coverage Part – TR5 P0005 CW (07/19) ▪ Terrorism and Sabotage Liability Coverage Part - TR5 P0011 CW (11-18) 	<ul style="list-style-type: none"> ▪ Terrorism Insurance Physical Loss or Physical Damage Wording - LMA 3030 / LMA 5039 ▪ Terrorism Liability Insurance T3L 	<ul style="list-style-type: none"> ▪ Claims Made & Reported
Limits			
Terrorism and Sabotage Per Occurrence/Aggregate	\$ 5,000,000	\$ 5,000,000	
Terrorism and Sabotage Liability			
Each Claim	\$ 1,000,000	\$ 1,000,000	
Aggregate	\$ 2,000,000	\$ 2,000,000	
Deadly Weapons Event including Claim Expenses/Aggregate			\$ 500,000
Deductible	\$ 10,000	\$ 10,000	\$ 10,000
Waiting Period	0 Hours	0 Hours	
Sublimits (including but not limited to)			
First Party Property Damage	n/a	n/a	\$ 500,000
Accidental Death and Dismemberment			\$ 50,000 (\$500,000 aggregate)
Accounts Receivable	\$ 250,000	\$ 250,000	
Asbestos	\$ 500,000	\$ 500,000	
Automatic Coverage	\$ 1,000,000 and 30 Day(s)	\$ 1,000,000 and 30 Day(s)	
Business Interruption	\$ 1,485,900	\$ 1,485,900	\$ 250,000
Circumstantial Costs for Prevention			Included (\$0 deductible)
Civil or Military Authority	\$ 1,000,000 30 Day(s), and 1 Mile(s)	\$ 1,000,000 30 Day(s), and 1 Mile(s)	
Commissions, Profits, and Royalties	\$ 250,000	\$ 250,000	
Contingent Business Interruption -- Named Suppliers/Customers	\$ 0	\$ 0	
Counseling Services			\$ 250,000 (\$15,000 per person max)
Crisis Management Services			\$ 250,000
Debris Removal Expenses	\$ 250,000	\$ 250,000	
Decontamination Costs Excluding NCBR	\$ 250,000	\$ 250,000	
Delay in Startup Costs	\$ 250,000	\$ 250,000	

Terrorism and Sabotage/Deadly Weapons Coverage (cont.)

	Present Coverage	Proposed Coverage	Proposed Coverage Deadly Weapons
Demolition and Increased Cost of Construction	\$ 1,000,000	\$ 1,000,000	\$ 250,000
Errors and Omissions	\$ 250,000	\$ 250,000	
Electronic Data Processing Media	\$ 1,000,000	\$ 1,000,000	
Extended Period of Indemnity	\$ 0 and 180 Day(s)	\$ 0 and 180 Day(s)	
Extra Expense			\$ 250,000
Fine Art	\$ 250,000	\$ 250,000	
Fire Protective Systems	\$ 10,000	\$ 10,000	
Funeral Expenses			\$ 250,000 (\$15,000 per person max)
Green Building Additional Expense	\$ 250,000	\$ 250,000	
Ingress/Egress	\$ 1,000,000 30 Day(s), and 1 Mile(s)	\$ 1,000,000 30 Day(s), and 1 Mile(s)	
Key and Lock Expense	\$ 250,000	\$ 250,000	
Landscaping	\$ 10,000	\$ 10,000	
Leasehold Interest	\$ 0	\$ 0	
Loss of Attraction	\$ 0	\$ 0	
Medical Expenses			\$ 25,000 (\$500,000 aggregate)
Miscellaneous Unnamed Locations	\$ 1,000,000 and 30 Day(s)	\$ 1,000,000 and 30 Day(s)	
Newly Acquired Locations	\$ 1,000,000 and 90 Day(s)	\$ 1,000,000 and 90 Day(s)	\$ 25,000,000
Preservation of Property	\$ 250,000	\$ 250,000	
Professional Fees	\$ 250,000	\$ 250,000	
Property In Course of Construction	\$ 1,000,000	\$ 1,000,000	
Relocation Expense	\$ 250,000	\$ 250,000	
Rental Income	\$ 0	\$ 0	
Service Interruption	\$ 1,000,000 30 Day(s), and 1 Mile(s)	\$ 1,000,000 30 Day(s), and 1 Mile(s)	
Soft Costs	\$ 250,000	\$ 250,000	
Threat			\$ 250,000
Transit	\$ 250,000	\$ 250,000	\$ 250,000
Valuable Papers	\$ 250,000	\$ 250,000	
	<ul style="list-style-type: none"> ▪ Terrorism & Sabotage Insurance for Municipalities ▪ General Terms and Conditions ▪ Lloyd's Syndicate (33) Endorsement ▪ Premium Payment Clause (Reinsurance) ▪ Service of Suit Endorsement ▪ Policyholder Disclosure Notice of Terrorism Insurance Cover ▪ Minimum Earned Premium Endorsement ▪ Notice – D-2 ▪ Conformity Notice ▪ Economic and Trade Sanctions Policyholder Notice ▪ Policyholder Notice Complaints or Comments 	<ul style="list-style-type: none"> ▪ Terrorism & Sabotage Insurance for Municipalities ▪ General Terms and Conditions ▪ Lloyd's Syndicate (33) Endorsement ▪ Premium Payment Clause (Reinsurance) ▪ Service of Suit Endorsement ▪ Policyholder Disclosure Notice of Terrorism Insurance Cover ▪ Minimum Earned Premium Endorsement ▪ Notice – D-2 ▪ Conformity Notice ▪ Economic and Trade Sanctions Policyholder Notice ▪ Policyholder Notice Complaints or Comments 	<ul style="list-style-type: none"> ▪ Endorsements ▪ Deadly Weapon & Security Vulnerability Post Underwriting Review ▪ Deadly Weapon Safety Action Plan Webinar ▪ Crisis Management Services ▪ Circumstance Extension ▪ Property Damage Extension ▪ Counselling Services ▪ Funeral Expenses ▪ Short Rate Cancellation Table ▪ Premium Payment Clause ▪ Reinsurers Liability Clause ▪ Lloyd's Privacy Policy ▪ Sanction Limitation & Exclusion Clause Notice of Terrorism Insurance Coverage ▪ Business Interruption (if applicable)

Terrorism and Sabotage/Deadly Weapons Coverage (cont.)

	Present Coverage	Proposed Coverage	Proposed Coverage Deadly Weapons
Endorsements & Exclusions (including but not limited to)	■	■	<ul style="list-style-type: none"> ▪ Automatic Acquisitions limit ▪ 90 day grace period for reporting of new locations ▪ Offsite events coverage for K-12 School insureds (Field Trips) only – No Liability coverage applies. ▪ E&O clause – to cover locations not exceeding \$10,000,000 in value unintentionally not included in SOV provided to insurer ▪ Transit Extension - \$250,000 sublimit for event response fees associated with reported rolling stock values. ▪ Crisis Management/Event Responder Fees do not erode policy limits ▪ Crisis Services Provided ▪ Exclusion ▪ Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority ▪ Loss of market, loss of use or any other consequential loss at property physically lost or damaged ▪ Any explosive devices unless used in conjunction with a Deadly Weapon Event. ▪ Euthanasia ▪ Fraudulent Claims ▪ Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured ▪ Any vehicle not defined as a road vehicle ▪ Any weapon mounted (or designed to be mounted) on a vehicle ▪ Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone ▪ Injury or death to any employees of any third party whom the Named insured has contracted for services. ▪ Any claim or claims made by or on behalf of an Assailant.

Terrorism and Sabotage/Deadly Weapons Coverage (cont.)

	Present Coverage	Proposed Coverage	Proposed Coverage Deadly Weapons
Endorsements & Exclusions (including but not limited to)			<ul style="list-style-type: none"> ▪ Use or operation as a means to inflict harm of any computer, computer system, computer software, malicious code, computer virus or any other electronic system. ▪ Workers Compensation ▪ Employment Practices ▪ Ionizing radiations or contamination by radioactivity from nuclear waste or fuel ▪ Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component ▪ Mercy Killing(s) ▪ Cross Suits ▪ Strikes, labor unrest, riots or civil commotion ▪ Suicide ▪ War, insurrection, civil commotion ▪ Mental injury or mental anguish related claim where no Bodily Injury occurred to claimant (Except as included by endorsement for counselling services) ▪ Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter ▪ Loss, injury or damage caused by or resulting from Named Insured's recklessness or deliberate misconduct ▪ Chemical, biological, bio-chemical or electromagnetic weapon ▪ Nuclear reaction, radiation or contamination, however caused ▪ Any Pollutant or Contaminant however introduced or arisen ▪ Property Damage in care, custody or control of Named Insured or person under contract (except as maybe provided by the 1st Party Property coverage) ▪ Punitive or exemplary damages, sanctions or additional damages COVID19

Terrorism and Sabotage/Deadly Weapons Coverage (cont.)

	Present Coverage	Proposed Coverage	Proposed Coverage Deadly Weapons
			<ul style="list-style-type: none"> ▪ Any Deadly Weapon Event that occurs at a Location(s) which has been specifically leased or loaned by the Named Insured to any other entity or individual to host a permitted event planned and ticketed for more than 500 attendees over the duration of the event, except with the prior written agreement of the Underwriters. Agreement to add any event as covered may incur additional premium. <p>Additional Exclusions Relating to Property & Business Interruption</p> <ul style="list-style-type: none"> ▪ Land or land values ▪ Aircraft, watercraft or any vehicle licensed for highway use ▪ Animals ▪ Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques ▪ Electronic data ▪ Any property in Transit ▪ Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business ▪ Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority
Total Cost Including TRIA	\$ 8,113.04	\$ 8,718.71	\$ 5,555.21
Policy Premium	\$ 7,863.00	\$ 8,450.00	\$ 5,384.00
TRIA Premium	Included	Included	Included
CA Surplus Lines Tax (3%)	\$ 235.89	\$ 253.50	\$ 161.52
CA Stamping Fee (0.18%)	\$ 14.15	\$ 15.21	\$ 6.69
Total Cost Excluding TRIA	Not Applicable	Not Applicable	
Minimum Earned Premium	25%	25%	25%
Policy Auditable	Yes	Yes	Yes
Conditions	Not Applicable	Not Applicable	
Quote Valid Until	No Longer Applicable	June 30, 2024	June 30, 2024

Pollution Liability Coverage

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Indian Harbor
Insurance Company	Illinois Union Insurance Company	Illinois Union Insurance Company	Indian Harbor Insurance Company
A.M. Best Rating	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)
Standard & Poor's Rating	AA (Very Strong)	AA (Very Strong)	AA- (Very Strong)
California Status	Non-Admitted	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	July 1, 2024 to July 1, 2025
Coverage Form	<ul style="list-style-type: none"> ▪ Premises Pollution Liability Insurance Policy – ▪ PF-44887b (08/18) – Claims-Made and Reported 	<ul style="list-style-type: none"> ▪ Premises Pollution Liability Insurance Policy – ▪ PF-44887b (08/18) – Claims-Made and Reported 	Pollution and Remediation Legal Liability Policy - PARL6CP 1111 – Claims Made
Coverages Purchased	<ul style="list-style-type: none"> ▪ Coverage A - Pollution Conditions or Indoor Environmental Conditions Coverage ▪ Coverage B - Transportation Coverage ▪ Coverage C - Non-Owned Disposal Site Coverage 	<ul style="list-style-type: none"> ▪ Coverage A - Pollution Conditions or Indoor Environmental Conditions Coverage ▪ Coverage B - Transportation Coverage ▪ Coverage C - Non-Owned Disposal Site Coverage 	<ul style="list-style-type: none"> ▪ Your Location Coverage ▪ Emergency Remediation Expense Coverage ▪ Contingent Transportation Coverage ▪ Non-Owned Disposal Site Coverage
Illinois Limits			
Pollution Condition or Indoor Environmental Condition	\$ 1,000,000	\$ 1,000,000	N/A
All Pollution Conditions or Indoor Environmental Conditions	\$ 2,000,000	\$ 2,000,000	N/A
Indian Harbor Limits			
Policy Aggregate	N/A	N/A	\$ 2,000,000
Legal Expense Aggregate (in addition to the policy aggregate limits)	N/A	N/A	\$ 200,000
A. Your Location Coverage			
Each Pollution Condition	N/A	N/A	\$ 1,000,000
Aggregate Limit	N/A	N/A	\$ 2,000,000
B. Emergency Remediation Expense Coverage			
Each Pollution Condition	N/A	N/A	\$ 500,000
Aggregate Limit	N/A	N/A	\$ 500,000
C. Contingent Transportation Coverage			
Each Pollution Condition	N/A	N/A	\$ 1,000,000
Aggregate Limit	N/A	N/A	\$ 2,000,000

Pollution Liability Coverage

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Indian Harbor
D. Non-Owned Disposal Site Coverage			
Each Pollution Condition	N/A	N/A	\$ 1,000,000
Aggregate Limit			\$ 2,000,000
Self-Insured Retention	\$ 25,000	\$ 25,000	\$ 25,000
Waiting Period	10 Days	3 Days	5 Days
Covered Locations	As per Schedule on File	As per Schedule on File	As per Schedule on File
Retroactive Dates	<ul style="list-style-type: none"> ▪ July 1, 2018 Except ▪ July 1, 2022 for Location #77 - Skyview Park, 31991 Rouripaugh Rd, Temecula, CA 92590 & Location #78 - Sports Ranch at Sommers Bend, 31230 North Sommers Bend, Temecula, CA 92591 	<ul style="list-style-type: none"> ▪ July 1, 2018 Except ▪ July 1, 2022 for Location #77 - Skyview Park, 31991 Rouripaugh Rd, Temecula, CA 92590 & Location #78 - Sports Ranch at Sommers Bend, 31230 North Sommers Bend, Temecula, CA 92591 	<ul style="list-style-type: none"> ▪ July 1, 2018 Except ▪ July 1, 2022 for Location #77 - Skyview Park, 31991 Rouripaugh Rd, Temecula, CA 92590 & Location #78 - Sports Ranch at Sommers Bend, 31230 North Sommers Bend, Temecula, CA 92591
Defense Inside/Outside the Limit	\$ 500,000	\$ 500,000	\$ 200,000
Who has the Duty to Defend	Insurer	Insurer	Insurer
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ Schedule of Additional Insureds (Broad - with by Contract) Endorsement ▪ Communicable, Infectious or Contagious Diseases Exclusionary Endorsement ▪ Dedicated Defense Aggregate Limit Endorsement ▪ Notice of Cancellation Amendatory (Generic Time Frame) Endorsement ▪ Public Entity Coverage Amendatory Endorsement ▪ Schedule of Covered Locations Endorsement ▪ Service of Suit Endorsement ▪ Trade or Economic Sanctions Endorsement ▪ California Surplus Lines Notification ▪ Policyholder Disclosure Notice of Terrorism Insurance Coverage ▪ Chubb Producer Compensation Practices & Policies ▪ U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders 	<ul style="list-style-type: none"> ▪ Schedule of Additional Insureds (Broad - with by Contract) Endorsement ▪ Communicable, Infectious or Contagious Diseases Exclusionary Endorsement ▪ Dedicated Defense Aggregate Limit Endorsement ▪ Notice of Cancellation Amendatory (Generic Time Frame) Endorsement ▪ Public Entity Coverage Amendatory Endorsement ▪ Schedule of Covered Locations Endorsement ▪ Service of Suit Endorsement ▪ Trade or Economic Sanctions Endorsement ▪ California Surplus Lines Notification ▪ Policyholder Disclosure Notice of Terrorism Insurance Coverage ▪ Chubb Producer Compensation Practices & Policies ▪ U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders 	<ul style="list-style-type: none"> ▪ Your Location(s) Schedule Including Request for Additional Your Location(s) With Applicable Retroactive Date(s) or Reverse Retroactive Date(s) ▪ Additional Coverages for Municipalities ▪ Business Interruption and Extra Expense Coverages ▪ Legionella Coverage ▪ Choice of Law and Jurisdiction and Venue Condition Deletion ▪ Coverage For Certified Acts of Terrorism Subject to Cap and Coverage for Other Acts of Terrorism ▪ Exclusion of Certified Acts of Terrorism

Pollution Liability Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Indian Harbor
Total Cost Including TRIA	Not Applicable	\$ 14,163.52	\$ 12,018.82
Policy Premium		\$ 13,073.00	\$ 11,420.00
TRIA Premium		\$ 654.00	\$ 228.40
CA Surplus Lines Tax (3%)		\$ 411.81	\$ 349.45
CA Stamping Fee (0.18%)		\$ 24.71	\$ 20.97
Total Cost Excluding TRIA	\$ 13,858.11	\$ 13,488.72	\$ 11,783.16
Policy Premium	\$ 13,431.00	\$ 13,073.00	\$ 11,420.00
CA Surplus Lines Tax (3%)	\$ 402.93	\$ 392.19	\$ 342.60
CA Stamping Fee (0.18%)	\$ 24.18	\$ 23.53	\$ 20.56
Minimum Earned Premium	50%	25%	25%
Extended Reporting Period	Thirty-Three (33) months for not more than two hundred percent (200%) of the full premium	Thirty-Three (33) months for not more than two hundred percent (200%) of the full premium	Up to three (3) consecutive three-hundred and sixty-five (365) day periods the additional premium will be not be more than one hundred percent (100%) of the total premium of this Policy
Policy Auditable	Yes	Yes	Yes
Conditions	Not Applicable	Not Applicable	For multi-year policies, Policy Limits do not annually reinstate
Quote Valid Until	No Longer Applicable	June 30, 2024	June 30, 2024

Blanket Accident Coverage

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage National Union
Insurance Company	Berkley Life and Health Insurance Company	Berkley Life and Health Insurance Company	National Union Fire Insurance Company of Pittsburg PA
A.M. Best Rating	A+ (Superior), Financial Size Category: VIII (\$100 Million to Less than \$250 Million)	A+ (Superior), Financial Size Category: VIII (\$100 Million to Less than \$250 Million)	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of January 26, 2024
Standard & Poor's Rating	Not Rated	Not Rated	A+ (Strong) as of February 21, 2024
California Status	Admitted	Admitted	Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	July 1, 2024 to July 1, 2025
Coverage	Blanket Accident	Blanket Accident	Participant Accident
Classes of Eligible Persons	Class 1 - All registered volunteers of the Policyholder.	Class 1 - All registered volunteers of the Policyholder.	Class 1 Eligibility: All volunteers of the proposed Policyholder
Covered Activity(ies)	While participating in the Policyholder's supervised and sponsored activities including direct travel to and from the activities.	While participating in the Policyholder's supervised and sponsored activities including direct travel to and from the activities.	Volunteers Activities while participating in covered activities sponsored and supervised by the proposed participating organization including travel to and from the covered activity and home.
Hazards Insured	Class 1 - Supervised and Sponsored Activities	Class 1 - Supervised and Sponsored Activities	Class 1 - Supervised and Sponsored Activities
Limits			
Accidental Death & Dismemberment Benefits - Aggregate per Accident	\$ 500,000	\$ 500,000	\$ 1,000,000
Accidental Death and Dismemberment Benefits	\$ 50,000 Principal Sum	\$ 50,000 Principal Sum	\$ 50,000 Maximum
Time Period for Loss	365 Days	365 Days	365 Days
Accident Medical and Dental Expense Benefit	\$ 100,000 Total Benefit Maximum for all Accident Medical	\$ 100,000 Total Benefit Maximum for all Accident Medical	
Loss Period (first Covered Expenses must be incurred within)	90 days after the date of the Covered Accident	90 days after the date of the Covered Accident	
Benefit Period	52 weeks from the date of the Covered Accident	52 weeks from the date of the Covered Accident	
Coinsurance Factor for all Covered Expenses	100%	100%	
Terms of Payment	Primary	Primary	
Additional Accident Benefits			
Disability Benefit			
Weekly Benefit Amount	\$ 300 per week	\$ 300 per week	
Benefit Waiting Period	7 day(s)	7 day(s)	
Disability must occur	Within 180 days from the date of a Covered Accident	Within 180 days from the date of a Covered Accident	
Maximum Benefit Period per Covered Accident	26 weeks	26 weeks	

Blanket Accident Coverage

	Present Coverage		Proposed Coverage Incumbent		Proposed Coverage National Union
Coma Benefit	N/A		N/A		% Benefits are payable initially as 1% of the Principal Sum per month for 11 months and thereafter in a lump sum of 100% of the Principal Sum
					\$ 25,000 Home Alteration and Vehicle Modification Benefit
					\$ 25,000 Rehabilitation Benefit
Schedule of Covered Losses	Loss of	Benefit	Loss of	Benefit	N/A
	Life	100%	Life	100%	
	Brain Death	200%	Brain Death	200%	
	Quadriplegia	200%	Quadriplegia	200%	
	Two or More Members	100%	Two or More Members	100%	
	One Member	50%	One Member	50%	
	Hemiplegia	100%	Hemiplegia	100%	
	Paraplegia	150%	Paraplegia	150%	
	Uniplegia	50%	Uniplegia	50%	
	Thumb/Index Finger of the Same Hand.	25%	Thumb/Index Finger of the Same Hand.	25%	
	Four fingers of the Same Hand	25%	Four fingers of the Same Hand	25%	
Age Based Reductions	Age on Date of Accident	Percentage of Principal Sum/Amount of Insurance	Age on Date of Accident	Percentage of Principal Sum/Amount of Insurance	N/A
	Age 65-69	100%	Age 65-69	100%	
	Age 70-74	65%	Age 70-74	65%	
	Age 75-79	45%	Age 75-79	45%	
	Age 80-84	30%	Age 80-84	30%	
	Age 85 or older	15%	Age 85 or older	15%	
Deductible	Not Applicable		Not Applicable		Not Applicable
Endorsements (including but not limited to)	<ul style="list-style-type: none"> ▪ Administrative Change Rider ▪ Economic Sanctions Endorsement ▪ California Guaranty Notice 		<ul style="list-style-type: none"> ▪ Administrative Change Rider ▪ Economic Sanctions Endorsement ▪ California Guaranty Notice 		Per Policy
Exclusions	<p>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:</p> <ol style="list-style-type: none"> 1. Suicide, self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane. 2. War or any act of war, declared or undeclared. 		<p>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:</p> <ol style="list-style-type: none"> 1. Suicide, self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane. 2. War or any act of war, declared or undeclared. 		<p>Insurer will not pay benefits for any loss or injury that is caused by, or results from:</p> <ul style="list-style-type: none"> ▪ Suicide or attempted suicide. ▪ War or any act of war, whether declared or not. ▪ unless it extends beyond 31 days.

Blanket Accident Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage National Union
3.	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.	3. 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.	<ul style="list-style-type: none"> ▪ A covered accident that occurs while on active duty service in the military, naval, or air force of any country or international organization. Upon our receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded. Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food. ▪ Travel or activity outside the United States or Canada ▪ Commission of, or attempt to commit, a felony. ▪ Intentionally self-inflicted injury. ▪ Piloting or serving as a crewmember in any aircraft (except as provided by this proposal). ▪ The covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred. ▪ Injury or loss contributed to the use of drugs, unless administered by a doctor.
4.	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.	4. 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.	
5.	Travel or activity outside the United States.	5. Travel or activity outside the United States.	
6.	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.	6. 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.	
7.	Disease or disorder of the body or mind.	7. Disease or disorder of the body or mind.	
8.	Asphyxiation from voluntarily or involuntarily inhaling gas and not the result of the Covered Person's job.	8. Asphyxiation from voluntarily or involuntarily inhaling gas and not the result of the Covered Person's job.	
9.	Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician.	9. Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician.	
10.	Intoxication or being under the influence of any drug or narcotic.	10. Intoxication or being under the influence of any drug or narcotic.	
11.	Conditions that are not caused by a Covered Accident.	11. Conditions that are not caused by a Covered Accident.	
12.	Covered Expenses for which the Covered Person would not be responsible in the absence of this Policy.	12. Covered Expenses for which the Covered Person would not be responsible in the absence of this Policy.	
13.	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	13. 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	
14.	Participation in any motorized race or speed contest.	14. Participation in any motorized race or speed contest.	
15.	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.	15. 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.	
16.	Heart attack, stroke or other circulatory disease or disorder, whether or not known or diagnosed, unless the immediate cause of Loss is external trauma.	16. Heart attack, stroke or other circulatory disease or disorder, whether or not known or diagnosed, unless the immediate cause of Loss is external trauma.	

Blanket Accident Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage National Union
	17. Any Injury requiring treatment which arises out of, or in the course of fighting, brawling assault or battery.	17. Any Injury requiring treatment which arises out of, or in the course of fighting, brawling assault or battery.	
	18. 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.	18. 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.	
	19. 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.	19. 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.	
	20. Treatment of a hernia whether or not caused by a Covered Accident.	20. Treatment of a hernia whether or not caused by a Covered Accident.	
	21. 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.	21. 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.	
	22. Treatment of a detached retina unless caused by an Injury suffered from a Covered Accident.	22. Treatment of a detached retina unless caused by an Injury suffered from a Covered Accident.	
	23. Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.	23. Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.	
	24. Mental or nervous disorders, except as specifically provided in this policy.	24. Mental or nervous disorders, except as specifically provided in this policy.	
	25. Damage to or loss of dentures or bridges or damage to existing orthodontic equipment, except as specifically provided in this Policy.	25. Damage to or loss of dentures or bridges or damage to existing orthodontic equipment, except as specifically provided in this Policy.	
	26. Expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofacial pain, except as specifically provided in this Policy.	26. Expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofacial pain, except as specifically provided in this Policy.	
	27. Loss resulting from participation in any activity not specifically covered by this Policy.	27. Loss resulting from participation in any activity not specifically covered by this Policy.	
	28. Any treatment, service or supply not specifically covered by this Policy.	28. Any treatment, service or supply not specifically covered by this Policy.	
	29. Eyeglasses, contact lenses, hearing aids.	29. Eyeglasses, contact lenses, hearing aids.	
	30. Practice or play in any sports activity, including travel to and from the activity and practice, unless specifically provided for in the Policy.	30. Practice or play in any sports activity, including travel to and from the activity and practice, unless specifically provided for in the Policy.	

Blanket Accident Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage National Union
	<p>31. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:</p> <ul style="list-style-type: none"> 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. <p>Except as a fare paying passenger on a regularly scheduled commercial airline.</p>	<p>31. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:</p> <ul style="list-style-type: none"> v. While riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or vi. While being used for any test or experimental purpose; or vii. While piloting, operating, learning to operate or serving as a member of the crew thereof; or viii. 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. <p>Except as a fare paying passenger on a regularly scheduled commercial airline.</p>	
Total Cost Excluding TRIA	\$ 1,221.00	\$ 1,221.00	\$ 660.00
Total Cost Including TRIA	Not Applicable	Not Applicable	Not Applicable
Optional Coverages	No Longer Applicable	No Longer Applicable	<p>\$100,000 Accidental Death & Dismemberment Limit with \$250,000 Accident Medical Expense Benefits with Full Excess Option:</p> <p>Total Cost Excluding TRIA \$ 1,056.00</p> <p>\$8.80 Annual Rate per Volunteer</p>
Minimum Earned Premium	Not Applicable	Not Applicable	100%
Policy Auditable	Not Auditable	Not Auditable	Not Auditable
Highlights & Conditions	<ul style="list-style-type: none"> ▪ Dental related injuries included under Accident Medical Expense ▪ This policy does not provide coverage for sickness ▪ Policy is not subject to audit 	<ul style="list-style-type: none"> ▪ Dental related injuries included under Accident Medical Expense ▪ This policy does not provide coverage for sickness Policy is not subject to audit 	<ul style="list-style-type: none"> ▪ Dental related injuries included under Accident Medical Expense ▪ This policy does not provide coverage for sickness ▪ Policy is not subject to audit ▪ Premium is fully earned ▪ Minimum Annual Premium-Based on 120 Volunteers ▪ \$5.50 Annual Rate per Volunteer
Quote Valid Until	No Longer Applicable	June 26, 2024	June 27, 2024

Unmanned Aircraft Coverage

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Indian Harbor
Insurance Company	National Liability & Fire Insurance Company ACE American Insurance Company	National Liability & Fire Insurance Company ACE American Insurance Company	Starr Indemnity & Liability Company
A.M. Best Rating	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) A++ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion)	A (Excellent), Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of December 13, 2023
Standard & Poor's Rating	AA+ (Very Strong) AA (Very Strong)	AA+ (Very Strong) AA (Very Strong)	Not Rated
California Status	Admitted	Admitted	Admitted
Policy/Coverage Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	June 30, 2024 to June 30, 2025
Coverage	Unmanned Aircraft System Insurance	Unmanned Aircraft System Insurance	Aircraft Hull & Liability
Pilots	Any pilot properly certificated for the flight involved and who is approved by the Named Insured.	Any pilot properly certificated for the flight involved and who is approved by the Named Insured.	Pilot Warranty: As required by the named Insured or their designee
Unmanned Aircraft System Schedule	FAA Registration Number: FA3EATHKKC Unmanned Aircraft System: 2019 DJI Mavic Pro Value: \$ 3,000	FAA Registration Number: FA3EATHKKC Unmanned Aircraft System: 2019 DJI Mavic Pro Value: \$ 3,000	FAA Registration Number: FA3EATHKKC Unmanned Aircraft System: 2019 DJI Mavic Pro Value: \$ 3,000
Policy Territory	Anywhere in the world	Anywhere in the world	
Mutual Aid			Mutual Aid provided in state and across state lines
Limits			
Combined Single Limit Each Occurrence Scheduled Unmanned Aircraft system(s)	\$ 2,000,000	\$ 2,000,000	\$ 5,000,000
Aviation Premises Liability – Each Occurrence	\$ 2,000,000	\$ 2,000,000	
Medical Payments Each Person	\$ 5,000	\$ 5,000	
Bonds	\$ 5,000	\$ 5,000	
Foaming and Reimbursement of Recovery Expenses	\$ 2,500	\$ 2,500	
Policy Territory	Anywhere in the World	Anywhere in the World	
Lost in Flight	10 Days	10 Days	
Loss of Wages	Up to \$500 a Day	Up to \$500 a Day	

Unmanned Aircraft Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Indian Harbor
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	\$ See Values on Unmanned Aircraft System Schedule	
Personal and Advertising Injury Liability	\$ 2,000,000	\$ 2,000,000	
Newly Acquired Unmanned Aircraft Systems	\$ 2,000,000	\$ 2,000,000	
Liability	Same Coverage and "Limits of Coverage" which apply to the Unmanned Aircraft System In item 5. of the Declarations	Same Coverage and "Limits of Coverage" which apply to the Unmanned Aircraft System In item 5. of the Declarations	
Physical Damage	\$ 10,000	\$ 10,000	
Non-Owned Unmanned Aircraft System Liability Coverage	\$ 2,000,000	\$ 2,000,000	
Non-Owned Unmanned Aircraft System Medical Coverage	\$ 5,000	\$ 5,000	
Liability Coverage for Property Damage to Non-Owned Unmanned Aircraft System	\$ 2,500	\$ 2,500	
Automatic Increased Value for Modification of Unmanned Aircraft	\$ 5,000	\$ 5,000	
Assumed Liability Endorsement	\$ 2,000,000	\$ 2,000,000	
Deductible	5% of the Amount of Insurance will be applied to Each and Every Loss.	5% of the Amount of Insurance will be applied to Each and Every Loss.	
Defense Inside/Outside the Limit			Per Policy
Who has the Duty to Defend	Per Policy	Per Policy	Per Policy
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> ▪ Sanctions and Embargo Clause ▪ Assignment / Bankruptcy / Insolvency ▪ Inadvertent Errors or Omissions ▪ TRIA Disclosure ▪ Date Change Recognition Exclusion ▪ Date Change Recognition Exclusion Limited Write-Back Provisions ▪ Noise, Pollution, and Other Perils Exclusion ▪ Asbestos Exclusion ▪ Nuclear Risk Exclusion 	<ul style="list-style-type: none"> ▪ Sanctions and Embargo Clause ▪ Assignment / Bankruptcy / Insolvency ▪ Inadvertent Errors or Omissions ▪ TRIA Disclosure ▪ Date Change Recognition Exclusion ▪ Date Change Recognition Exclusion Limited Write-Back Provisions ▪ Noise, Pollution, and Other Perils Exclusion ▪ Asbestos Exclusion ▪ Nuclear Risk Exclusion 	<ul style="list-style-type: none"> ▪ Date Recognition (Y2K Exclusion) ▪ Noise and Pollution ▪ Asbestos ▪ Nuclear/Radioactive Contamination ▪ Workers' Compensation

Unmanned Aircraft Coverage (cont.)

	Present Coverage	Proposed Coverage Incumbent	Proposed Coverage Indian Harbor
	<ul style="list-style-type: none"> ▪ War, Hi-jacking and Other Perils Exclusion Clause ▪ War, Hi-jacking and Other Perils Limited Write-Back Provisions ▪ Limited Write-Back of Coverage including Certified Terrorism Loss Coverage Excluded by the War, Hi-jacking and other Perils Exclusion (Physical Damage) ▪ Assumed Liability Endorsement ▪ OFAC Notice ▪ Performance Vector Unmanned Endorsement State Required Endorsements	<ul style="list-style-type: none"> ▪ War, Hi-jacking and Other Perils Exclusion Clause ▪ War, Hi-jacking and Other Perils Limited Write-Back Provisions ▪ Limited Write-Back of Coverage including Certified Terrorism Loss Coverage Excluded by the War, Hi-jacking and other Perils Exclusion (Physical Damage) ▪ Assumed Liability Endorsement ▪ OFAC Notice ▪ Performance Vector Unmanned Endorsement State Required Endorsements	
Total Cost Including TRIA	\$ 3,456	\$ 1,910	\$ 1,224.26
Optional Coverages	No Longer Applicable	Not Applicable	Options for higher limits available upon request
Minimum Earned Premium	Per Policy	Per Policy	Yes
Policy Auditable	Per Policy	Per Policy	Yes
Conditions	Thirty Days Notice of Cancellation / Ten Day Notice of Cancellation for Non-payment of Premium	Thirty Days Notice of Cancellation / Ten Day Notice of Cancellation for Non-payment of Premium	Subject to Annual Adjustments, Program Loss Ratio Review
Quote Valid Until	No Longer Applicable	July 1, 2024	May 30, 2024
Binding Conditions	No Longer Applicable	See Binding Subjectivities Recap Page	See Binding Subjectivities Recap Page

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Other Disclosures / Disclaimers - Continued

NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Other Disclosures / Disclaimers - Continued

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgement of all disclaimers and disclosures.

Request to Bind Coverage

City of Temecula

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Property	<input type="checkbox"/>
Auto Physical Damage & Contractor's Equipment	<input type="checkbox"/>
Difference in Conditions	<input type="checkbox"/>
Excess Difference in Conditions	<input type="checkbox"/>
Liability Package – 1 st Layer (\$2M)	<input type="checkbox"/>
Excess Liability – 2 nd Layer (\$3M xs \$2M)	<input type="checkbox"/>
Excess Liability – 3 rd Layer (\$5M xs \$5M)	<input type="checkbox"/>
Excess Liability – 3 rd Layer (\$5M xs \$10M)	<input type="checkbox"/>
ANML – \$10M	<input type="checkbox"/>
Excess Workers Compensation	
▪ Arch Insurance Company	<input type="checkbox"/>
▪ Safety National Casualty Corporation	<input type="checkbox"/>
Crime	
▪ \$1,000,000 Limit	<input type="checkbox"/>
▪ \$2,000,000 Limit	<input type="checkbox"/>
Cyber	
▪ Houston Casualty Company	<input type="checkbox"/>
▪ APIP Core, Boost & BBR	<input type="checkbox"/>
Excess Cyber	<input type="checkbox"/>
Terrorism and Sabotage	<input type="checkbox"/>
Deadly Weapons Coverage	<input type="checkbox"/>
Pollution Liability	
▪ Illinois Union Insurance Company	<input type="checkbox"/>
▪ Indian Harbor Insurance Company	<input type="checkbox"/>
Blanket Accident	
▪ Berkley Life and Health Insurance Company	<input type="checkbox"/>
▪ National Union Fire Insurance Company of Pittsburg PA	<input type="checkbox"/>
Unmanned Aircraft	
• National Liability & Fire Insurance Company & ACE American Insurance Company	<input type="checkbox"/>
• Starr Indemnity & Liability Company	<input type="checkbox"/>

Request to Bind Coverage (cont.)

City of Temecula

Did you know that Alliant works with premium financing companies? Are you interested in financing your annual premium?

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insured Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to the final carrier approval. The actual terms and conditions of the policy will prevail.