

Decision Paper



DECISION PAPER **Property and Casualty Insurance Renewal**

September 12, 2017

ISSUE:

The Association Property and Casualty insurance policies are set for renewal on October 1, 2017.

BACKGROUND:

The Association Property and Casualty insurance policies renew on an annual basis. The Association has a well-designed risk program, set up in a layering fashion so as to provide appropriate coverage given the comprehensive activities and services the Association provides. These insurance policies include coverage for property (buildings, contents, lifts, equipment, business income, etc.), general liability, automobile, difference in conditions (earthquake and flood, etc.), Crime, Cyber/Digital, Prime Umbrella, Excess Umbrella, and Directors' and Officers' insurance. The Prime Umbrella and Excess Umbrella and Excess Crime perform an important function in the risk program providing coverage for the "if, and when" potential of large claims made.

The property and casualty insurance premiums are based on several factors, (1) projected and actual gross revenue receipts, (2) loss experience, types of risk exposure, and (2) statements of value on assets owned and leased by the Association. All revenue projection figures, asset values and exposure risks are annually reviewed and gathered from respective support staff, senior management, and industry experts. Tahoe Donner has excellent loss experience, meaning low to no losses per line of insurance.

While developing this year's renewal information management included the following changes to the Statement of Values specific to property insurance:

- Total Building and Contents values flat to prior year renewal
- Total Mobile Equipment \$110,000 insured value (4.7%) increase over prior year. This value change is primarily the two recent chipper replacements within the policy year.
- Deleted leased Golf Cart insured value of \$284,000
- Added TD owned Golf Cart fleet \$379,000
- Total Golf Maintenance Equipment insured value increase \$152,095 (14%) over prior year. Timing of replaced equipment necessitates continue insured value of items until disposal.

Total Real and Personal Property change from current policy year to renewal is \$247,095, or 1% increase over last year. Total insurable values is \$56,320,850.



Decision Paper



For the 2017-2018 renewal management estimated four percent (4%) increase to gross receipts (Revenue) over prior year. Total estimated gross receipts for renewal are \$11,700,000; expiring policy was \$9,500,000.

Review of the property or general liability deductibles as a way of mitigating total insured value increase did not provide for a tangible net change to the overall premium, thus it is not being recommended to this policy year, but will remain part of future recommended considerations.

Advisement to review Business Interruption limits was completed for this renewal. Tahoe Donner currently has a \$1,000,000 Business Interruption limit which had been derived strictly looking at a potential loss of the Downhill Ski Lodge during its season. A broader review of business interruption was completed including consideration of a total loss at The Lodge Restaurant & Pub/Golf Pro Shop. Because of this review, increasing the Business Interruption limit from \$1,000,000 to \$2,000,000 is recommended. The net premium increase to the Property insurance premium for this additional coverage is \$1,486.

Property Casualty Market Highlights

- Carriers instituting minimum rate increase to address nationwide losses and prior soft market.
- California auto incidents relating to distracted drivers still rising thus large increases to rates and policies.
- Directors and Officers and Employee Practices and Liability Insurance market improving due to increase legal advisement, education and control of losses.

Tahoe Donner is currently carried by Interwest Insurance Services, Inc, for all property and casualty insurance lines with coverage expiring September 30, 2017. The expiring 2016-2017 property casualty insurance renewal premium was \$439,955 plus broker's fee of \$30,000 for a total of \$469,955.

This year management worked with Interwest Insurance Services, Inc. and Safehold Special Risk for market proposals. At the time of preparing this decision paper Safehold Special Risk has not submitted their proposal for consideration.

RECOMMENDATION:

Management recommends the Board of Directors consider approving Interwest Insurance Services, Inc.'s proposal of \$439,955 plus \$30,000 broker's fee for total Property and Casualty Insurance renewal for the policy year, October 1, 2017 to October 1, 2018 of \$469,955.

Prepared By: Annie Rosenfeld

Board Meeting Date: __September 23, 2017__

General Manager Approval to Place on the Agenda: _____



RECOMMENDED SCHEDULE OF INSURANCE 2017-2018

Policy Period	Coverage	Carrier	Broker	Limits	Policy No.	Self Insured Retention/ Deductibles	Coverage Highlights	EXPIRING	RENEWAL	Net Change	%Change
								2016-2017	2017-2018		
10/1/16 - 10/1/17	Commercial Liability	Granite State Insurance Co	Interwest Insurance Services, Inc	\$1,000,000/ No Aggregate	02LX0199080453	\$10,000 per occurrence \$50,000 aggregate	ISO 2006 - Broad Form	\$ 76,540	\$ 104,137	\$ 27,597	36%
10/1/16 - 10/1/17	Prime Umbrella Liability Policy	New Hampshire Insurance Co	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$25,000,000 X of \$1MM;	29UD0121492533	\$10,000	Following ISO Form; includes abuse/molestation to 5MM	\$ 80,125	\$ 108,952	\$ 28,827	36%
10/1/16 - 10/1/17	Excess Liability Policy	Torus National Insurance Co	Interwest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$15,000,000 X of \$26MM		Not Applicable	Excess liability - Following Form	\$ 21,253	\$ 26,683	\$ 5,430	26%
10/1/16 - 10/1/17	Excess Liability Policy	Navigators	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$9,000,000 X of \$41MM		Not Applicable	Excess liability - Following Form	\$ 11,437	\$ 13,137	\$ 1,700	15%
10/1/16 - 10/1/17	Property/Inland Marine	Granite State Insurance Co	Interwest Insurance Services, Inc	\$56,901,562 Bldg & BPP \$6,782,043 Lifts & Mobile Equip, Detached signs \$551,000 Schedule Equipment \$500,000 Rented Equipment \$1,000,000 Business Income \$1,060,250 Golf Course Maint Equip		\$5,000 Bldg & BPP \$5,000 Ski Lifts & Snowmaking, \$1,000 Schedule Equipment \$1,000 Rented Equipment \$10,000 Business Income \$1,000 Golf Course Grounds	Created Especially for Ski areas and their exposures - Special Form - Includes Mechanical Breakdown, Earthquake & Flood *Recommending increase to Business Interruption from 1MM to 2MM	\$ 73,229	\$ 79,743	\$ 6,514	9%
10/1/16 - 10/1/17	Crime	Granite State Insurance Co	Interwest Insurance Services, Inc	\$500,000 EE Theft; all others \$25,000		\$5,000/\$1,000	Employee Theft, Premises, Transit, Forgery, Computer Fraud, Expense	\$ 1,300	\$ 1,300	\$ -	0%
10/1/16 - 10/1/17	Excess Crime	Travelers	Interwest Insurance Services, Inc	\$1,000,000		\$505,000	Excess liability	\$ 2,400	\$ 2,343	\$ -	0%
10/1/16 - 10/1/17	D&O / EPLI / Fiduciary	Navigators	Interwest Insurance Services, Inc	\$5,000,000/\$5,000,000/\$1,000,000 Shared limit		\$50,000		\$ 53,795	\$ 55,361	\$ 1,566	3%
10/1/16 - 10/1/17	Excess D&O	Steadfast Insurance Company	Interwest Insurance Services, Inc	\$5,000,000 Excess \$5,000,000		Not Applicable					
10/1/16 - 10/1/17	Excess D&O	Navigators	Interwest Insurance Services, Inc	\$4,000,000 Excess \$10,000,000		Not Applicable					
10/1/16 - 10/1/17	Business Auto	Granite State Insurance Co	Interwest Insurance Services, Inc	\$1,000,000		\$1,000/\$3,000/\$5,000 per vehicle list on file	Liability/UM/UIM Med Pay - Comp/Collision per vehicle on file - Auto Extra Endorsement, Hired & Non-owned Auto	\$ 36,424	\$ 44,495	\$ 8,071	22%
10/1/16 - 10/1/17	Spa Liability	Granite State Insurance Co	Interwest Insurance Services, Inc								
10/1/16 - 10/1/17	Digital Risk	HISCOX 100% Llyod's	Interwest Insurance Services, Inc	\$1,000,000 / \$250,000		\$5,000	added coverage for Social Engineering	\$ 3,545	\$ 3,804	\$ 259	7%
							Property/Casualty Subtotal	\$ 360,048	\$ 439,955	\$ 79,907	22%
10/1/16 - 10/1/17	Workers' Compensation	SureBright	Interwest Insurance Services, Inc	\$1,000,000/\$1,000,000/\$1,000,000		Not Applicable		\$ 695,398	\$ 502,876	\$ (192,522)	-28%
							Interwest Brokers Fee	\$ 30,000	\$ 47,000		combined fee (PC & WC)
							Safehold Brokers Fee	\$ 22,000			
							TOTAL Property/Casualty & Workers Comp Renewal	\$ 1,107,446	\$ 989,831	\$ (117,615)	-11%

Tahoe Donner Association



INTERWEST
INSURANCE SERVICES, LLC

10/01/17 to 10/01/18

Presented by
Matthew Bauer
September 18, 2017



P.O. Box 8110
Chico, CA 95927-8110
Phone: 530-895-1010 • Fax: 530-895-1313
CA DOI #0B01094

DISCLAIMER: COVERAGE SUMMARIES PROVIDED HEREIN ARE INTENDED AS AN OUTLINE OF COVERAGES ONLY. IN THE EVENT OF A LOSS,
ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE ACTUAL POLICIES WILL APPLY.

YOUR SERVICE TEAM

Coverage and Policy Services

Matthew Bauer

Direct Line: 530-897-3158
Email: mbauer@iwins.com

Natalie Brockus, CISR, AFIS

Direct Line: 530-897-3148
Email: nbrockus@iwins.com
Fax: 530-891-7748

Risk Management/Claims

Risk Management Services:

Dante Bellino
Phone: 530-722-2635
Email: dbellino@iwins.com

Property/Casualty Claims:

Heather Hill
Phone: 530-722-2613
Email: hhill@iwins.com

Workers Compensation Claims:

Denise Brown
Phone: 530-823-6504
Email: dbrown@iwins.com

Additional Services

Surety Bonds:

John Hopkins
Phone: 530-897-3156
Email: jhopkins@iwins.com

Personal Insurance:

Sandy Sunderman
Phone: 530-897-3152
Email: ssunderman@iwins.com

Employee Benefits:

Cathy Houston
Phone: 916-609-8449
Email: chouston@iwins.com

Let our experience guide you.

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NAMED INSURED/LOCATIONS

Named Insured(s)

Tahoe Donner Association
Tahoe Donner Salary Savings Plan

Mailing Address

11509 Northwoods Blvd
Truckee, CA 96161

Locations

Loc# 001: Office/Clubhouse/Restaurant/Pool/Tennis Center/Pizza on the Hill
11509 Northwoods Blvd
Truckee, CA 96161

Loc# 002: Golf Course/Gold Pro Shop/The Lodge Restaurant & Pub
12850 Northwoods Blvd
Truckee, CA 96161

Loc# 003: Alder Creek Adventure Center/Equestrian/Cross Country
15275 Alder Creek Road
Truckee, CA 96161

Loc# 004: General Maintenance
14514 Northwoods Blvd
Truckee, CA 96161

Loc# 005: Trout Recreation Center
12790 Northwoods Blvd
Truckee, CA 96161

Loc# 006: Golf Cart Storage
12870 Northwoods Blvd
Truckee, CA 96161

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NAMED INSURED/LOCATIONS

Loc# 007: Golf Cart Maintenance
13000 Northwoods Blvd
Truckee, CA 96161

Loc# 008: Boat Storage
10805 Skislope Way
Truckee, CA 96161

Loc# 009: Campground
13813 Alder Creek Road
Truckee, CA 96161

Loc# 010: Marina Facility
12915 Donner Pass Road
Truckee, CA 96161

Loc# 011: Single Family Residential Unit
11904 Chalet Road
Truckee, CA 96161

Loc# 012: Forestry Building
10500 Teton Way
Truckee, CA 96161

Loc# 013: Ski Operations
11603 Slalom Way
Truckee, CA 96161

Loc# 014: Ski Operations
14775 Skislope Way
Truckee, CA 96161

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COMMERCIAL PROPERTY

Carrier: Granite State Insurance
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

Blanket - Derived from TDA Statement of Values	Limits	Co-Ins	Ded
Building & Personal Property Limit	\$45,901,562	100%	\$5,000
Business Income w/Extra Expense Limit	\$1,000,000	100%	\$5,000
Lifts	\$3,710,000	100%	\$5,000
Mobile Equipment	\$2,322,043	100%	\$1,000
Golf Equipment & Carts	\$1,579,345	100%	\$1,000
Detached Signs	\$545,900	100%	\$5,000
Blanket Rented Equipment	\$500,000	100%	\$1,000

See Attached Statement of Values

PROPERTY CONDITIONS:

Covered Causes of Loss: Special (Subject to policy exclusions)
 Valuation: Replacement Cost

ADDITIONAL COVERAGES

Flood Coverage per form 109368 (11-11)
 Limit of Insurance \$3,000,000 Deductible \$50,000 Each Flood

Earth Movement Coverage per form 109367 (11-11)
 Limit of Insurance \$3,000,000 Deductible is 2% with a \$100,000 minimum occurrence for California.

Additional Coverage for Golf Courses per form 110326 (06-12)
 Tee to Green \$500,000
 Sprinklers and Underground Wiring \$25,000
 Additional Covered Golf Course Property \$25,000 (includes bridges, walks, patios & other paved surfaces that are adjacent to greens & fairways)

Pollutant Clean Up and Removal Per Form 108014 (08-12)
 Increased to \$100,000

Non-owned golf carts coverage endorsement 110359 (07-12) included

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COMMERCIAL PROPERTY FORMS

COMMERCIAL PROPERTY FORMS

97081 0408	Equipment Breakdown - Other Conditions Endorsement
97100 0508	Commercial Property Conditions
99020 0508	California Changes
109364 0212	Ski Resort Business Income & Extra Expense Coverage
109365 0212	Ski Resort Building & Personal Property Coverage Form
109366 0212	Ski Resort Cause Of Loss - Special Form
109367 1111	Ski Resort Earth Movement Cov Endt Sub Limit Form
109368 1111	Ski Resort Flood Coverage Endorsement
109370 1111	Ski Resort Supplemental Declarations
110326 0712	Additional Coverages For Golf Courses
110359 0712	Non-Owned Golf Carts Coverage Endorsement
108014 0812	Additional Coverage – Wildfire Extra Expense
115191 0314	Ski Resort Property Coverage Property In Transit Endorsement
115194 0314	Ski Resort Supplemental Dec – Amendment of Limits of Insurance
115197 0314	Ski Resort Agreed Value Endorsement
SOV	Statement of Values

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COMMERCIAL PROPERTY EXTENSIONS

Additional Coverage's

Descriptions	Limits	Deductible
Flood and Earthquake- Aggregate	\$3,000,000	\$50,000 Flood/\$100,000 EQ
Tee to Green	\$500,000	\$1,000
Sprinklers & Underground Wiring	\$ 25,000	\$1,000
Additional Covered Golf Course Property	\$ 25,000	\$1,000
Leased/Rented Equipment	\$500,000	\$5,000
Property In Transit	\$350,000	\$5,000
Wildfire Extra Expense	\$100,000	N/A
Computer Equipment Hardware	\$250,000	\$5,000
Computer Equipment Software	\$100,000	\$5,000

Extensions

Descriptions	Limits
Pollution Cleanup	\$100,000
Your Outdoor Property	\$100,000
Extra Expense	\$ 25,000
Fine Arts	\$ 25,000
Personal Property of Others	\$ 25,000
Computer Equipment	\$ 25,000
Off Premises Utility Failure (Business Income)	\$ 25,000
Accounts Receivable	\$100,000
Money & Securities – On Premises	\$ 20,000
Money & Securities – Off Premises	\$ 10,000
Valuable Papers & Records (Other than Electronic)	\$100,000
Personal Property Off Premises	\$ 50,000
Newly Acquired Personal Property	\$1,000,000
Newly Acquired Buildings – 180 day limitation	\$1,000,000
Parking Lots, Sidewalks, Patios and Bridges (as long as values included in SOV)	Included
Ordinance and Law	Included
Glass	Included

Deductible: \$5,000

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MOBILE EQUIPMENT

Carrier: Granite State Insurance Comp
Policy Period: 10/01/17 to 10/01/18
AM Best Rating: A

Blanket - Derived from TDA Statement of Values	Limits	Co-Ins	Ded	Valuation
Mobile Equipment	\$2,322,043	100%	\$1,000	Actual Cash Value
Golf Equipment & Carts	\$1,591,345	100%	\$1,000	Actual Cash Value
Lifts	\$3,710,000	100%	\$5,000	Replacement Cost
Detached Signs	\$545,900	100%	\$5,000	Actual Cash Value
Fixed Snowmaking	\$750,000	100%	\$5,000	Replacement Cost
Rented Equipment	\$500,000	100%	\$1,000	Actual Cash Value

Cause of Loss: Special Form

See Attached Statement of Values

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ADDITIONAL INTERESTS-EQUIPMENT

Pape Material Handling
P O Box 407
Eugene, OR 87401

Rented/Leased Equipment

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CRIME

Carrier: Granite State Insurance Comp
Policy Period: 10/01/17 to 10/01/18
AM Best Rating: A

Description	Limits of Liability
Employee Theft	\$500,000
Forgery or Alteration	\$ 25,000
Theft of Money & Securities – Inside	\$ 25,000
Theft of Money & Securities – Outside	\$ 25,000
Robbery or Safe Burglary of Other Property – Inside	\$ 25,000
Robbery & Safe Burglary – Outside	\$ 25,000
Computer Fraud	\$ 25,000
Money Orders and Counterfeit Paper Currency	Not Covered
Inside the Premises-Robbery or Burglary of other Property	\$ 25,000

Deductible: \$5,000 Each Occurrence

ERISA Compliance: Tahoe Donner Salary Savings Plan

Notable Exclusions:

- Dishonest or Criminal Acts
- Government Action
- Nuclear Reaction, Nuclear Radiation or Radioactive Contamination
- Employee cancelled under prior Insurance
- Inventory Shortage
- Accounting or Arithmetical Error or Omissions

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CRIME - EXCESS

Carrier: Travelers C&S Co of America
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A+

Coverages	Limits	Single Loss Retention
Employee Theft	\$ 1,500,000	\$500,000
Fund Transfer Fraud (Social Engineering)	\$ 500,000	\$5,000
Computer Fraud	\$ 500,000	\$25,000
ERISA Fidelity	\$ 500,000	\$0
Claim Expense	\$ 5,000	\$0

ENDORSEMENTS:

ACF-7006-0511 Removal of Short-Rate Cancellation Endorsement
 CRI-19060-0713 Replace General Agreement E - Change of Control - Notice Requirements Endorsement
 CRI-19072-0315 Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition
 CRI-19076-0116 Replace Insuring Agreement A.2. ERISA Fidelity Endorsement
 CRI-19085-0516 Social Engineering Fraud Insuring Agreement Endorsement
 CRI-5005-0810 California Cancellation or Termination Endorsement
 CRI-7122-0109 Insuring Agreement as Excess Insurance Endorsement
 Employee Theft checkbox Y
 Employee Theft Underlying Granite State Insurance Company
 Employee Theft Limit \$500,000
 Computer Fraud Y
 Computer Fraud Underlying Granite State Insurance Company
 Computer Fraud Limit \$25,000

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EQUIPMENT BREAKDOWN

Carrier: Granite State Insurance Comp
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

COVERAGE	LIMIT	DEDUCTIBLE
Property Damage	\$50,361,562	\$5,000
Business Income	\$1,000,000	1 x ADV
Coverage Limitations		
Expediting Expenses	\$100,000	
Hazardous Substances	\$100,000	
Spoilage	\$100,000	10% of Loss, \$5,000 Min

Limit for Property Damage made up of:

Building & Business Personal Property	\$45,901,562
Fixed Snowmaking Equipment	\$ 750,000
Lifts	\$ 3,710,000
Total	\$50,361,562

Equipment older than 25 years will be valued at ACV.

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GENERAL LIABILITY

Carrier: Granite State Insurance Comp
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

COVERAGES	LIMITS
General Liability Aggregate Limit	None
Products/Completed Operations Aggregate Limit	\$1,000,000
Personal/Advertising Injury Limit	\$1,000,000
General Liability Per Occurrence Limit	\$1,000,000
Damage to Rented Premises	\$500,000
Medical Expense (Any one Person)	Excluded
Employee Benefits Each Wrongful Act– Retro Date 10/01/13	\$1,000,000
Employee Benefits Aggregate	\$1,000,000
Abuse & Molestation – Each Incident	\$1,000,000
Abuse & Molestation – Aggregate	\$1,000,000
Watercraft	Included
Liquor Liability – Each Common Cause	\$1,000,000
Liquor Liability – Aggregate	\$1,000,000

DEDUCTIBLES	AMOUNT
TYPE	
Property Damage &/or Bodily Injury Combined (including Liquor Liability – Per Common Cause) – Per Occurrence	\$10,000
Aggregate Deductible	\$50,000
Employee Benefits – Each Wrongful Act	\$1,000
Abuse & Molestation - Each Wrongful Act	\$1,000

Classification	2016-2017	2017-2018
Composite - Total Sales	\$9,500,000	\$11,750,000

Rating 2016-17 Composite Rate based on \$9,500,000 – Rate 7.977

Rating 2017-18 Composite Rate based on \$11,750,000 – Rate 8.775

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GENERAL LIABILITY ENDORSEMENTS

CG2135 (10-01) Exclusion-Coverage C-Medical Payments
 IL0021 (09-08) Nuclear Energy Liability Exclusion Endorsement
 CG0001 (04-13) Commercial General Liability Coverage Form (Occur)
 CG2106 (05-14) Exclusion-Access Or Disclosure Of Confidential Or Personal
 CG2147 (12-07) Employment-Related Practices Exclusion
 CG0033 (04-13) Liquor Liability Coverage Form (Occurrence)
 CG3234 (01-05) California Changes
 CG2404 (05-09) Waiver Of Transfer Of Rights Of Recovery Against
 CG2407 (01-96) Products/Completed Operations Hazard Redefined
 CG2412 (11-85) Watercraft
 78689 (07-03) Fungus Exclusion Revised
 65123 (04/96) Abuse And Molestation Endorsement - Occurrence
 51767 (04/02) Employee Benefits Liability
 58332 (08-07) Total Lead Exclusion
 69186 (08/07) Exclusion For Continuing Or Progressive Endorsement
 82540 (07-12) Asbestos And Silica Exclusion Endorsement
 62898 (07-12) Radioactive Matter Exclusion
 CG2002 (11-85) Additional Insured - Club Members
 CG2008 (04-13) Additional Insured - Users Of Golfmobiles
 CG2014 (11-85) Additional Insured-Users Of Teams ,Draft, Saddle Animals
 CG2301 (04-13) Exclusion-Real Estate Agents Or Brokers Errors & Omissions
 64004 (07-12) ERISA Exclusion
 65322 (08-07) Securities And Financial Interest Exclusion
 71709 (03-04) Composite Rating Plan Premium Endorsement
 102158 (08-14) Crisis Response Coverage Endorsement (With Acts Of Nature)
 102173 (05-10) Amendment To Bodily Injury Definition Endorsement
 102175 (05-10) Exception To Pollution Exclusion
 102183 (05-10) Residential Construction Operations Exclusion
 110353 (07/12) Aggregate Deductible Liability Insurance
 102178 (04-14) Ski Operations General Liability Enhancement Endorsement
 110234 (01-13) Security Guard Contractual Liability Limitation
 110235 (01/13) Security Guard Endorsement
 90534 (03/06) Primary Coverage for Specified Persons or Organization

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COMMERCIAL AUTO

Carrier: Granite State Insurance Comp
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

COVERAGE	SYMBOLS	LIMITS OF LIABILITY
Combined Single Limit	1	\$1,000,000
Medical Payments	2	\$5,000
Uninsured Motorist	6	\$1,000,000
Underinsured Motorist	6	\$1,000,000
Comprehensive Deductible	7	(See Schedule of Vehicles)
Collision Deductible	7	(See Schedule of Vehicles)
Hired Automobile Liability		Included
Non-owned Automobile Liability		Included
Hired Physical Damage Limit	Under Form 102093	\$50,000 \$3,000 Comp & \$3,000 Coll

Coverage Symbols:	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified On Schedule
(1) Any Auto	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(2) All Owned Autos	(6) Owned Autos Subject To Compulsory U.M. Law	(9) Non-Owned Autos
(3) Owned Private Passenger Autos		

Auto Endorsements, Forms, Conditions

86980 (11-04)	DMV Proof Of Coverage Reporting Requirements
CA0001 (03-10)	Business Auto Coverage Form
IL0017 (11-98)	Common Policy Conditions
IL0021 (09-08)	Nuclear Energy Liability Exclusion Endorsement
CA0143 (05-07)	California Changes
IL0270 (09-12)	California Changes - Cancellation And Nonrenewal
CA2154 (09-09)	CA Uninsured Motorists Coverage - Bodily Injury
CA0424 (04-06)	California Auto Medical Payments Coverage
CA2402 (12-93)	Public Transportation Autos
CA2015 (12-04)	Mobile Equipment - 2013 Cat Loader #0873 & 2003 JD Loader #7387
CA2017 (12-93)	Mobile Homes Contents Not Covered
89644 (06-13)	Economic Sanctions Endorsement
118477 (03-15)	Policyholder Notice Taxes Assessments Surcharges
MCS90B (06-14)	Endorsement For Motor Carrier Policies Of Ins Form
102093 (11-09)	Business Auto Broad Form Endorsement - Form B

Let our experience guide you.

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CA DOI #0B01094

COMMERCIAL AUTO

LIABILITY, MEDICAL PAYMENTS AND UNINSURED MOTORIST COVERAGE:

When liability, medical payments and/or insured motorist coverage is applicable, a “✓” will appear in the appropriate column.

COMPREHENSIVE AND COLLISION DEDUCTIBLES:

The applicable comprehensive and collision deductible is noted for each vehicle to which that coverage applies. Please note that comprehensive and collision deductibles apply separately to each vehicle.

Vehicle Schedule:

	Year, Make Model ID	Liab	Med	U.M.	Comp Ded	Coll Ded
001	2000 Ford Spr Dty 1FDSF35S8YEE44207	✓	✓	✓	\$3,000	\$3,000
002	1994 Ford CONVTLN 1FTEF14N2RLB11760	✓	✓	✓	\$3,000	\$3,000
003	1997 FORD CONVTLN 1FTDF18W7VKC61927	✓	✓	✓	\$3,000	\$3,000
004	1995 FORD F350 1FDKF38G6SNB56362	✓	✓	✓	\$5,000	\$5,000
005	2013 GMC Savana 1GKS8BF41D1158990	✓	✓	✓	\$3,000	\$3,000
006	2001 Ford 1/2 Ton PU 1FTRF18W91NB78532	✓	✓	✓	\$3,000	\$3,000
007	2003 Ford DRW SprDty 1FDAF56P33ED16709	✓	✓	✓	\$5,000	\$5,000
008	2003 Ford DRW Sup Du 1FDAF56PX3ED16710	✓	✓	✓	\$3,000	\$3,000
009	2004 Ford 3/4 Ton 1FTNF21S44EC38099	✓	✓	✓	\$3,000	\$3,000
010	2004 Ford 1/2 Ton 2FTRF18W34CA51754	✓	✓	✓	\$3,000	\$3,000
011	2002 Ford Shuttlebus 1FDXE45S12HA54330	✓	✓	✓	\$5,000	\$5,000
012	2005 Ford F150 4x4 1FTRF14575NB40669	✓	✓	✓	\$3,000	\$3,000
013	2005 Ford Ranger 1FTZR15E55PA78022	✓	✓	✓	\$3,000	\$3,000

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COMMERCIAL AUTO

	Year, Make Model ID	Liab	Med	U.M.	Comp Ded	Coll Ded
014	2005 Ford 1 Ton PU 1FTWF31P35ED08439	✓	✓	✓	\$3,000	\$3,000
015	2006 Ford F150 1FTRF14546NB73016	✓	✓	✓	\$3,000	\$3,000
016	2007 Ford DRW SprDty 1FDAW57P87EA96097	✓	✓	✓	\$3,000	\$3,000
017	2007 Ford CONVTLN 1FTRF14587KD33255	✓	✓	✓	\$3,000	\$3,000
018	2007 Ford CONVTLN 1FTRF14567KD33254	✓	✓	✓	\$3,000	\$3,000
019	2008 Ford DRW SprDty 1FDXF47Y48EE48526	✓	✓	✓	\$3,000	\$3,000
020	2008 Honda Pilot 5FNYP18438B035692	✓	✓	✓	\$3,000	\$3,000
021	2010 Goshen Pbc Shuttl 1FD4E4FS2ADA08912	✓	✓	✓	\$5,000	\$5,000
022	2011 Ford Bus 1FD4E4FS5BDA13345	✓	✓	✓	\$5,000	\$5,000
023	2012 Subaru 4S4BRBCCXC3263594	✓	✓	✓	\$3,000	\$3,000
024	2008 Internatio 9200 Dump 2HSCEAPR48C633010	✓	✓	✓	\$5,000	\$5,000
025	2009 Internatio Water Trk 3HTMMAAL89N046543	✓	✓	✓	\$5,000	\$5,000
026	2014 Ford F250 1FT7W2B64EEA27383	✓	✓	✓	\$3,000	\$3,000
027	2013 Ford F150 1FTMF1EMODKE95022	✓	✓	✓	\$3,000	\$3,000
028	Interstate West 4RACS12153N024057	✓	✓	✓	\$1,000	\$1,000
029	2003 Dargo Dump 5HGBC08133M002751	✓	✓	✓	No Coverage	No Coverage
030	Innovative 5PDCE202X5R003412	✓	✓	✓	No Coverage	No Coverage
031	EXISS Horse 4LAAS202265035044	✓	✓	✓	No Coverage	No Coverage

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COMMERCIAL AUTO

	Year, Make Model ID	Liab	Med	U.M.	Comp Ded	Coll Ded
032	Snowmobile CA9928172	✓	✓	✓	No Coverage	No Coverage
033	Recreation 4YMCL1428CN014772	✓	✓	✓	No Coverage	No Coverage
034	ADA Restroom 1K9BU1918C1236903	✓	✓	✓	No Coverage	No Coverage
035	2008 FT Dingo 10D 5FTDE162281030680	✓	✓	✓	\$1,000	\$1,000
036	2013 Starcraft Allstar 5WEXWSKK2DH170677	✓	✓	✓	\$3,000	\$3,000
037	2014 Ford F150 1FTNF1EF9EKF78133	✓	✓	✓	\$3,000	\$3,000
038	2015 Ford F450 1FDUF4HTXFEC18654	✓	✓	✓	\$3,000	\$3,000
039	2015 Ford Explorer 1FM5K8F88FGA87363	✓	✓	✓	\$3,000	\$3,000
040	2015 Quality Food Trlr 1Z9Z1EG20FP475023	✓	No Coverage	No Coverage	\$3,000	\$3,000
041	1992 Fleetwood Prowler 1EC1H2227N1553960	✓	✓	✓	No Coverage	No Coverage
042	2015 Ford F350 1FD8X3F69FEC18196	✓	✓	✓	\$3,000	\$3,000
043	2015 Carryon Utility 4YMUL121XFN011441	✓	✓	✓	\$1,000	\$1,000
044	2015 Subaru Outback 4S4BSACCF3318273	✓	✓	✓	\$3,000	\$3,000
045	2016 Ford 1FT7X2B68GEB86035	✓	✓	✓	\$3,000	\$3,000
046	2016 Ford 350 Transit 1FBZX2YG9GKB22505	✓	✓	✓	\$3,000	\$3,000
047	2016 Ford F250 1FD7W2B6XGEB80512	✓	✓	✓	\$3,000	\$3,000
048	1995 FORD F150 1FTET14N3SLB05391	✓	✓	✓	\$1,000	\$1,000

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CA DOI #0B01094

DRIVERS

	DRIVER NAME	STATE
001	Ernest Barton	CA
002	Matthew Belote	CA
003	Scott Botn	CA
004	Roger Burns	CA
006	Ali Concannon	CA
007	Sean Connors	CA
008	Jeremiah Cottrell	CA
010	Zack Dillard	NV
011	Enrique Espinoza	CA
012	Robb Etnyre	NV
013	Jeremiah Ferguson	CA
014	Mercedes Ferguson	CA
015	Lisa Foster	CA
016	Omar Gonzales	CA
017	Rogelio Espinoza Gonzalez	CA
018	Benjamin Gwerder	CA
019	William Houdyschell	CA
020	Forrest Huisman	CA
021	Brittany Hunt	CA
022	Sally Jones	CA
023	Thomas Kelly	CA
024	Gerald Kent	NV
025	Alicia Kovach	CA
026	Kevin Kuehne	CA
027	Nicole Ladd	CA
029	Dean Litchfield	CA
031	Cari MacPhail	CA
032	Melissa Martinetti	CA
033	Robert McClendon	CA
034	Krystal Rae Mecham	CA
035	Bentley Milikien	CA
036	Ronald Neibert	NV
037	Rick Ouchida	CA
038	Andrea Palmer	CA
039	Michael Peters	CA
040	Mary Peterson	NV
041	Guy Powers	CA

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DRIVERS

	DRIVER NAME	STATE
042	Annie Rosenfeld	CA
043	Michael Salmon	CA
045	Miguel Sloane	NV
048	Lawrence Stock	CA
050	Edward Tank	CA
051	David Walker	NV
052	Sheryl Walker	NV
053	Ronald Warren	NV
054	Bonnie Watkins	HI
056	Brian Yohn	CA
057	Fred Zapponi	CA

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CA DOI #0B01094

DIRECTORS & OFFICERS LIABILITY

Carrier: Navigators Insurance Company
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

COVERAGE

Directors and Officers	Claims Made Form Retention Shared/Defense within limit	\$5,000,000 \$50,000
Employment Practices	Claims Made Form Retention Shared/Defense within limit Wage/Hour Sublimit under EPL	\$5,000,000 \$50,000 \$100,000
Fiduciary Liability	Claims Made Form Retention Shared/Defense within limit	\$1,000,000 \$5,000
Excess Aggregate	\$500,000	

Pending and Prior Date: 04/22/1971

Policy Forms and Endorsements:

NAV-NPGT-001	0610	General Terms and Conditions
NAV-NPDO-001	0610	Directors and Officers Coverage
NAV-NPEP-001	0610	Employment Practices Coverage
NAV-NPFL-001	0610	Fiduciary Liability Coverage
NAV-NFP-300CA	0610	California Amendatory Endorsement
NAV-NFP-36	0511	Sublimit Endorsement for Excess Benefit Transaction Excise Tax
NAV-NFP-06	0610	Builder & Developer Exclusion
NAV-NFP-37	0610	Community Association Endorsement
NAV-NFP-22	0610	Specific Circumstances Exclusion
NAV-ML-002	1112	OFAC Endorsement
NAV-ML-TERRD	0214	Policyholder Disclosure Notice of Terrorism

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CA DOI #0B01094

CYBER

Carrier: Underwriter at Lloyds (Hiscox)
Policy Period: 10/01/17 to 10/01/18
AM Best Rating: A XV



Policy Limit \$ 1,000,000
Retro Date *Full Prior Acts (*Amended from 10/01/2013)
Waiting Period 10 Hours

Coverage Module	Limit of Liability	Retention
Breach Costs In the aggregate, regardless of the number of Claims or First Party Events	\$ 1,000,000	\$5,000 Each & every 1 st Party Event
Privacy Protection In the aggregate, regardless of the number of Claims or First Party Events	\$ 1,000,000	\$5,000 Each and every Claim
Multimedia Protection In the aggregate, regardless of the number of Claims or First Party Events	\$1,000,000	\$5,000 Each and every Claim
Hacker Damage In the aggregate, regardless of the number of Claims or First Party Events	\$1,000,000	\$5,000 Each & every 1st Party Event
Cyber Business Interruption In the aggregate, regardless of the number of Claims or First Party Events	\$ 1,000,000	10 Hours
Cyber Extortion In the aggregate, regardless of the number of Claims or First Party Events	\$1,000,000	\$5,000 Each and every claim

Coverage Comparison from 2016-2017 to 2017-2018

There is no longer a retroactive date, it has been replaced with "Full Prior Acts"
The following endorsements that were on the expiring policy are now built into the form:

- * PPM Payment Processor Indemnification
- * Cooperation Clause (50-50)
- * Professional Services Exclusion

Covered Professional Services remained the same.

Let our experience guide you.

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CYBER



Definitions of Business Activities

Coverage Modules	Business Activities
Breach Costs	Homeowner Association Services, For Others For A Fee.
Privacy Protection	Homeowner Association Services, For Others For A Fee.
Multimedia Protection	Homeowner Association Services, For Others For A Fee.

The attached endorsements apply

E6015.5- Lloyd's Syndicate

E6019.1- Service of Suit (CA)

E6024.1- Applicable Law Endorsement (California)

E8088.1- War and Civil War Exclusion Endorsement

E8089.1- Nuclear Incident Exclusion Clause-Liability-Direct (Broad) Endorsement

E8057.1- Optional Extended Reporting Period Percentages Endorsement (Years 1-3)

E8099.1- Telephone Toll Fraud Endorsement

E9996.2 - Policyholder Disclosure Notice of Terrorism Insurance Coverage

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PRIMARY EXCESS

Carrier: National Union Fire Ins Co of PA
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

COVERAGE

Limit of Liability:	Each Occurrence	\$25,000,000
	General Aggregate	\$50,000,000
	Products-Completed Ops Aggregate	\$25,000,000
	Abuse or Molestation Sublimit	\$5,000,000

Self Insured Retention: \$10,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Expiration Date	Limits	
Automobile	Granite States	10/01/18	CSL:	\$1,000,000
General Liability	Granite States	10/01/18	Each Occurrence Gen. Aggregate	\$1,000,000 None
Employers Liab.	TBD	10/01/18	Per Accident Disease per Empl Disease Pol Limit	\$1,000,000 \$1,000,000 \$1,000,000
Liquor Liability	Granite States	10/01/18	Each Common Cause Aggregate	\$1,000,000 \$1,000,000
Employee Benefits	Granite States	10/01/18	Each Wrongful Act Aggregate	\$1,000,000 \$1,000,000
D&O	Navigators	10/01/18	Each Loss Limit Each Policy Limit	\$5,000,000 \$5,000,000

REMARKS:

Subject to it's own coverages and exclusions

Let our experience guide you.

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PRIMARY EXCESS ENDORSEMENTS

COMMERCIAL EXCESS FORMS:

80394	0903	Anti-Stacking Endorsement
80411	0104	Cross Suits Exclusion
82449	0603	Fungus Exclusions
86471	0206	Lead Exclusion
1176170914		Crisis Response Exclusion
80517	1109	Umbrella Prime Commercial Umbrella Liab Policy
99497	0608	Violation of Economic or Trade Sanctions Condition
89644	0613	Economic Sanctions Endorsement
83049	0306	Act of Terrorism Self-Insured Retention Endt
52133	0307	California Cancellation/Non-Renewal Endorsement
80471	0702	Real Estate Agents And Brokers Prof Liab Exclusion
80472	0407	Residential Construction Operations Exclusion Endt
89451	0605	Aircraft And Watercraft Exclusion Amendment
80434	0203	Formaldehyde Exclusion
80488	0702	Subsidence Exclusion
95605	0907	Pre-Existing Damages And/Or Defects Exclusion
83073	0407	Employee Benefits Liability Limit Claims Made
1184770115		Policyholder Notice Taxes Assessments Surcharges
1176060814		Ski Operations Umbrella Liability Enhancement Endorsement
1176240914		Amendment To Premium Condition
1176250914		Amendment To General Aggregate Limit
175820814		Amendment To Definition Of Bodily Injury Endorsement
87073	1104	Employer's Liability Coverage Endt
1186320115		Access Or Disclosure Of Confidential Or Personal Information Exclusion
1176821014		Follow Forms Directors & Officers Excess Liability Endorsement
MAN 0430115		Abuse or Molestations Sublimits of Insurance Amendatory Endorsement
MAN 044015		Sexual Abuse or Molestation Exclusion with FF Exception
86462	0804	Security Guard And Investigation Service

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SECONDARY EXCESS

Carrier: StarStone National Insurance Co
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A-

Limit of Liability:	Each Occurrence	\$15,000,000
	Products & Completed Operations Hazard	\$15,000,000
	Aggregate	\$15,000,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Expiration Date	Limits	
Excess	Chartis	10/01/18	Per Occurrence	\$25,000,000
			Aggregate	\$50,000,000

Subject to its own coverages and exclusions.

COMMERCIAL EXCESS FORMS:

SSN EXS 0001 CW 03 16	Following Form Excess Liability Insurance Policy
SSN EXS 0002 CW 03 16	Excess Liability - Declarations
SSN EXS 0004 CW 03 16	Schedule Of Endorsements
SSN EXS 0005 CW 03 16	Schedule Of Underlying Insurance
SSN EXS 0028 CA 03 16	Cancellation And Nonrenewal - California Changes
SSN EXS 0061 CW 03 16	Directors And Officers Liability Exclusion
SSN EXS 0067 CW 03 16	Emplmnt Discrimination And Employment - Related Practices Excl
SSN EXS 0080 CW 03/16	Fungi Or Bacteria Exclusion
SSN EXS 0089 CW 03 16	Lead Contamination Exclusion
SSN EXS 0129 CW 03 16	Pollution Exclusion (With Hostile Fire Exception)
SSN EXS 0166 CW 03 16	Silica Exclusion
SSN EXS 0183 CW 03 16	Auto Coverage - Exclusion Of Terrorism
SSN EXS 0187 CW 03 17	Excl Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism
SSN EXS 0188 CW 03 16	Excl Of Punitive Damages Related To A Certified Act Of Terrorism
SSN ML 0001 CW 03 17	Policyholder Disclosure Notice Of Terrorism Insurance Coverage
SSN ML 0002 CW 03 17	Disclosure Pursuant To Terrorism Risk Insurance Act

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THIRD EXCESS

Carrier: Navigators Insurance
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

COVERAGE

Limit of Liability:	Each Occurrence	\$9,000,000
	Products & Completed Operations Hazard	\$9,000,000
	Aggregate	\$9,000,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Expiration Date	Limits
Excess	Torus	10/01/18	Per Occurrence Aggregate
			\$15,000,000 \$15,000,000

Subject to its own coverages and exclusions.

COMMERCIAL EXCESS FORMS:

- | | | |
|-----|--|----------------|
| 1. | Policyholder Disclosure Notice Of Terrorism Insurance Coverage | NAV-ML-TERRD |
| 2. | California Complaint Notice | CA NOTICE |
| 3. | Commercial Excess Liability Coverage Part | NAV-EXC-001 |
| 4. | California Changes | NAV-ECD-200-CA |
| 5. | OFAC Endorsement | NAV-ML-002 |
| 6. | Claim Reporting Procedures | NAV-PHN-200 |
| 7. | Exclusion - Cyber Injury | NAV-EXC-5041 |
| 8. | Exclusion - Rejected Coverage | NAV-EXC-321 |
| 9. | Nuclear Energy Liability Exclusion | Nav-Exc-302 |
| 10. | Cap On Losses From Certified Acts Of Terrorism | NAV-ECD-400 |

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CA DOI #0B01094

WORKERS' COMPENSATION

Carrier: Starstone
 Policy Period: 10/01/17 to 10/01/18
 AM Best Rating: A

LOCATIONS:

Location #001: 11509 Northwoods Blvd, Truckee, CA 96161

WORKERS COMPENSATION BENEFITS (Part 1):

States Included: CA

EMPLOYERS LIABILITY LIMITS (Part 2):

Bodily Injury by Accident	\$1,000,000	Each Accident
Bodily Injury by Disease	\$1,000,000	Policy Limit
Bodily Injury by Disease	\$1,000,000	Each Employee

OTHER STATES (Part 3):

Policy applies to the states, if any listed here: None

ENDORSEMENTS:

OFFICERS:

Individuals	Included or Excluded
Jeff Bonzon	Excluded
Darius Brooks	Excluded
Jeff Connors	Excluded
Jeff Schwerdtfeger	Excluded
Jennifer Jennings	Excluded

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WORKERS COMPENSATION

Code	Classification	Payrolls	Net Rate	Premium
9066	Homeowners Assoc	\$2,631,000	\$5.49	\$144,336
8810	Clerical	\$2,322,000	\$.47	\$10,844
9015	Campgrounds	\$30,000	\$8.06	\$ 2,419
9016	Marina/Maintenance	\$155,000	\$6.69	\$10,366
9060	Clubs- Golf/Country	\$835,000	\$6.22	\$51,944
7207	Stables	\$153,000	\$12.20	\$18,664
9079	Restaurants	\$1,215,000	\$5.45	\$66,276
9180	Amus. Prks OPS	\$233,000	\$5.43	\$12,652
9184	Ski resort/alpine	\$1,461,000	\$11.65	\$170,216
Estimated Annual Premium				\$487,717
CA – Anti Fraud Surcharge				\$817
CA – Ins Guaranty Assoc Assess				\$9,754
CA – Labor Enforcement & CFA				\$935
CA – Occupational Safety & Health Fund				\$1,124
CA- UEBTF				\$352
CA - SIBTF				\$651
CA – User Fund Assessment				\$1,526
TOTAL				\$502,876
15% Deposit		\$73,158		
Fees		\$15,159		
Total Deposit Down		\$88,317		

This proposal is based on estimated annual payroll. The final premium will be determined at final audit using the above rating factors. The premium discount factor can be affected by the final audited premium. The total premium can be affected by a Workers Compensation Bureau mandated modification.

Let our experience guide you.

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PREMIUM BREAKDOWN

Coverage	2016-2017	2017-2018
General Liability (AIG)	\$76,540 Est \$9.5MM Sales	\$104,137 Est \$11.75MM Sales
Commercial Property (AIG)	\$71,743	\$78,257
Business Auto (AIG)	\$38,560	\$44,495
Crime (AIG)	\$ 1,300	\$1,300
Excess Crime – Travelers	\$ 2,400	\$2,343
D&O/EPLI/Fiduciary	\$53,795	\$55,361
First Excess (New Hampshire/AIG)	\$80,124	\$108,952
Second Excess (StarStone)	\$21,253	\$26,683
Third Excess (Navigators)	\$11,437	\$13,137
Cyber	\$ 3,547	\$3,804
Estimated Workers' Compensation	\$695,398	\$502,876
Total Estimated Premium	\$1,056,097	\$941,445

All premiums above include taxes, fees, terrorism unless otherwise noted
 Premium breakdown above does not include InterWest Insurance Services LLC Service Fee, see attached agreement

Premium Charge Differences

Increase on D&O/EPLI/Fiduciary due to increase in employee count

Increase on Cyber due to increased revenues.

General Liability: 23.75% increase in sales over 2016-2017 term

AIG has mandated a 10% minimum rate increase.

Navigators – 3rd excess higher due to increase in sales and underlying premium higher.

Options:

Purchase higher Business Income – Total of \$2,000,000 additional premium \$1,486

Increase General Liability Deductible to \$15,000 from \$10,000 credit of \$5,500

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CLIENT INSURANCE PORTAL

Manage My Insurance

In keeping with our philosophy of constantly improving and providing uncompromising client care, InterWest offers a 24/7 solution that combines the Internet with telephone access.

Our services to you are not limited by our office hours. Your insurance information is available any time from anywhere via the Internet. Many of the transactions you currently initiate via telephone or email can now be done simply by logging in to your personal client portal. These transactions are currently available:

- Obtain a Copy or Issue a Certificate of Insurance
- Print Auto ID Cards
- Request a Change to your Policy
- View Basic Policy Information

We continue to make improvements to the site and the services available. Contact your Account Representative if you would like more information or would like to be registered for your own Portal Page.

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COMPENSATION DISCLOSURE STATEMENT

InterWest Insurance Services, LLC, does business with multiple competing insurance companies, enabling us to offer a variety of coverage choices and customize a plan to satisfy your specialized needs. This proposal is an outline of the coverages offered by our insurers based on the information provided by your company. It does not include all terms, coverages, exclusions, limitations or conditions of the actual contract language. To fully understand the details of the coverages, terms and conditions, you need to review the policy contracts. At your request, the policy forms will be made available.

The information contained in this proposal is based on the historical loss experience and exposures provided by you to InterWest and is not an actuarial study.

For the services we provide to our clients, InterWest receives usual and customary commissions or fees, and occasionally fees in addition to commissions, from the insurance carriers providing the coverages. This commission percentage is set by the insuring company, not by us, and is included as part of the insurance premium you pay. We charge you nothing for the placement of your policies, as we are compensated for this service in the commission previously described. However, we may charge fees for other professional services that you ask us to perform.

In addition to such fees and commissions, InterWest may also receive investment income on fiduciary funds temporarily held in our accounts, such as premiums or return premiums.

In placing, renewing, consulting on or servicing retail insurance policies, InterWest may participate in contingent commission agreements with select insurers that provide for additional compensation if underwriting, profitability, volume or retention goals are achieved over multiple years. It is usually impossible to know at the time of placement whether that policy will contribute to, or detract from, our potential eligibility for future additional compensation from the insurer.

If you have questions regarding the compensation received by InterWest or our affiliates in relation to insurance placement, please contact your InterWest representative.

1/06



As one of the leading insurance brokers in the country, InterWest Insurance Services, LLC strives to give every client the attention and expertise they need to reach their goals. We work diligently with our partner companies to negotiate specialized services at the most competitive pricing. By offering a broad range of products and services, InterWest is committed to meeting the demands of today's diverse economy. With more than 90 years in the insurance business, we're prepared to guide our clients on a sound financial path into the future.

CA DOI License #OBO1094

Let our experience guide you.

DISCLAIMER: COVERAGE SUMMARIES PROVIDED HEREIN ARE INTENDED AS AN OUTLINE OF COVERAGES ONLY.
IN THE EVENT OF A LOSS, ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE ACTUAL POLICY APPLY.

CA DOI #0B01094



CLIENT ACKNOWLEDGEMENT

Coverage(s) Proposed for *Tahoe Donner Association*.

- Property
- Crime
- Boiler & Machinery
- General Liability
- Cyber
- Equipment/Inland Marine
- Business Auto
- Umbrella/Excess Liability
- Workers Compensation
- Management Liability

I have reviewed your proposal dated September 18, 2017. Please bind coverage on my (our) behalf. Please initial your choice below:

 As Proposed OR With the Following changes:

Other Suggested Coverages

Coverage	Quote Requested
Increased Building Limits	
Increased Liability Limits	
Pollution Liability	
Drone Insurance	
Credit Insurance	

Authorized Signature: _____ Date: _____

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INTERWEST

INSURANCE SERVICES, LLC

InterWest Insurance Services
has changed to
InterWest Insurance Services, LLC

***Effective immediately our banks will no longer accept checks payable
to InterWest Insurance Services, Inc.***



Tahoe Donner Association 2017/18 Written Service Timeline

Service	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Responsible Person(s)
Comprehensive Physical Site Inspections and Recs (including confined space)	X												Scott Pitman & Ben Milikien
Quarterly Employer Schools		X			X			X			X		InterWest LC/Claims/HR/Legal, Tahoe Donner Assoc Representative(s)
Hazardous Material Spill Prevention Protocols and Proper Handling		X											Scott Pitman & Ben Milikien
Marketing strategy/Narrative	ongoing												Matt Bauer, Annie Rosenfeld
Experience Mod Projection and Unit Statistical Audit						X							Denise Brown, Annie Rosenfeld
Replacement Cost Evaluation of Buildings							X						Matt Bauer, Annie Rosenfeld
Evaluation of Effective Date Change for ALL policies	X												Matt Bauer, Annie Rosenfeld
Interim Claim Review(s)		X						X					Denise, Annie, Matt
InterWest Risk Management Center utilization assistance	routine utilization	X				X					X		Scott Pitman, TDA Risk Managers
CPR & First Aid Training	at TDA request												Interwest LC representatives, TDA Supervision and Management
Sexual Harassment Prevention Training	TBD												IWINS HR Consultants- TDA Supervision and Management
Disaster Planning													Scott Pitman, TDA Supervision and Management
Defensive Driving/ Fleet management					X								Scott Pitman, TDA Drivers

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Service	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Responsible Person(s)
Human Resources - Consultation Services & Labor Attorney	Available												InterWest HR Consult Services, Tahoe Donner Assoc Representative(s)
RMS - Fleet Management Best Practices					X								Scott Pitman, TDA Supervision and Management
Continue Collaboration with MountainGuard representatives- risk managers and claim adjusters***	ongoing												Denise, Matt, Annie

***NSAA/MountainGuard Fall Education Series, Regional Investigational Trainings at Squaw, Winter/Summer Ops, Property, Lift Operations inspections and support

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SERVICE FEE AGREEMENT

THIS AGREEMENT is between Tahoe Donner Association (herein referred to as "Client") and InterWest Insurance Services, LLC (herein referred to as "Broker").

1. In addition to the services that arise out of the transaction of insurance on behalf of the consumer, Broker agrees to provide access to the following services:

Refer to enclosed Written Service Timeline Attached

2. This Agreement shall become effective on October 1, 2017, and will terminate October 1, 2018 and is renewable annually thereafter.
3. Client shall pay Broker the annual sum of \$47,500 for General Liability, Property, Excess, Boiler & Machinery, Crime, Cyber Liability, Equipment/Inland Marine, Commercial Auto, Crime, Management Liability and Workers Compensation for the annual term stated above. This amount will be payable as negotiated.
 - a. Some policies listed above are subject to carrier audit, however the fee will not be adjusted based on the audit results or at a percentage- the fee will remain flat.
 - b. It is agreed between the Parties that the fees are fully earned, subject to the Termination clause below.

General Conditions:

A. Assignment. No party may assign its rights or delegate its duties under this Agreement without the prior written consent of the other party.

B. Consent. The signatories to this Agreement represent and warrant that they have the right, power, legal capacity and authority to enter into this Agreement on behalf of the respective parties.

C. Entire agreement, amendment, waiver. This Agreement constitutes the entire agreement between the parties and supersedes all prior agreements, representations and understandings of the parties. No amendment or other alteration of this Agreement shall be binding unless executed in writing by the signatories to this Agreement. No waiver of any of the provisions of this Agreement shall be deemed, or shall constitute, a waiver of any other provision, whether or not similar, nor shall any waiver constitute a continuing waiver. No waiver shall be binding unless executed in writing by the party making the waiver.

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D. Fair meaning. The language in all parts of this Agreement shall be in all cases construed simply according to its fair meaning.

E. Governing law. This Agreement shall be construed in accordance with, and governed by, the laws of the State of California.

F. Indemnification. Each party to this Agreement represents, covenants and warrants that it will defend, save, protect, indemnify, and hold harmless the other party, and its respective officers, directors, and employees from any and all claims, demands, suits, or other process to the extent such claims, demands, suits, or other process arises out of their respective negligence or willful misconduct.

G. Amendments. The parties hereby further agree that this Agreement cannot be amended or modified without the written concurrence of both parties.

H. Notices. Any notices required to be given by the Client to Broker or by Broker to the Client shall be in writing and delivered to the parties at the following addresses:

Tahoe Donner Association
Annie Rosenfeld
11509 Northwoods Blvd
Truckee, CA 96161

InterWest Insurance Serv., LLC
Matthew Bauer
P.O. Box 8110
Chico, CA 95927-8110

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TERMINATION: This Agreement may be terminated by either party for convenience upon sixty (60) days written notice to the other party, or for cause if either party fails substantially to perform through no fault of the other and does not commence correction within ten (10) days of written notice and diligently completed the correction thereafter.

It is agreed that Broker earned 50% of the stated fee upon binding of coverage. In the event of termination of this Agreement, the balance of the fee will be returned to the client on a pro-rated portion of the annual fee based upon the remaining months left in this Agreement.

WITNESS WHEREOF, the parties to this Agreement have duly executed it as of the _____ day of _____ [Month/Year].

INTERWEST INSURANCE SERVICES, LLC

Date: _____

By: _____

Title: _____

Date: _____

By: _____

Title: _____

Date: _____

Approval: _____

Rev: 4/5/16

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2017 MARKET SUMMARY

INSURANCE COMPANY	RESPONSE	PREMIUM
SIG – Package	Declined - Doesn't fit their appetite - skiing	
Venture - Package	Declined - Doesn't fit their appetite – equestrian	
Protective – WC	Declined - Doesn't fit their appetite, skiing, equestrian	
PMC – WC	Declined – Due to exposures and class code combo	
Everest – WC	Declined - Doesn't fit their appetite, skiing, equestrian	
Align – WC	Declined - Ex Mod below their minimum of 1.10	
Breckenridge – WC	Declined – BerkleyNet due to skiing, equestrian and lifeguard exposure	
Applied Underwriters - WC	Declined - Doesn't fit their appetite - skiing	
Amtrust - WC	Declined – Prohibited class 7207, 9016, 9180	
E-Risk – Cyber	Indication	\$5,651
NAS – Cyber	Indication	\$3,804

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2017 MARKET SUMMARY



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