

EXHIBIT B

TAHOE DONNER ASSOCIATION



10/1/2022 to 10/1/2023

Presented by
Matthew Bauer

9/29/2022



PO Box 8110
Chico, CA 95927-8110

www.iwins.com
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.

COMPENSATION DISCLOSURE STATEMENT

InterWest Insurance Services 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. We will endeavor to obtain quotes that meet the needs of your business and fit the preferences and options you have provided. Ultimately, coverage will be placed on your behalf, matching your selected options of insurance products, type and amount of coverage, deductibles and other material terms related to your insurance protection.

Our proposals are outlines of the coverages offered by our insurers based on the information provided by your company. The information is also based on the historical loss experience and exposures provided by you, and is not an actuarial study. The proposals do 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 which will be provided at your request.

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 companies 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. Commissions do vary by company, but our advice to you will be based on what we think is suitable for the needs you have communicated to us and not on the amount of commissions we receive. 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 you ask us to perform.

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 a specific policy will contribute to, or detract from, our potential eligibility for future additional compensation from the insurer.

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

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

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

YOUR SERVICE TEAM

Coverage and Policy Services

Matthew Bauer, Commercial Insurance Broker
Direct Line: (530) 897-3158
Email: mbauer@iwins.com

Danielle Piper, Account Manager
Direct Line: (530) 897-3103
Email: dpiper@iwins.com

Risk Management/Claims

Risk Management Services: Jay Berkowitz, Director
Direct Line: 530-624-7388
Email: jberkowitz@iwins.com

Property/Casualty Claims: Denise Brown, Executive Claims Consultant
Direct Line: (530)-823-6504
Email: dbrown@iwins.com

Workers Compensation Claims: Denise Brown, Executive Claims Consultant
Direct Line: (530)-823-6504
Email: dbrown@iwins.com

Additional Services:

Surety Bonds: John Hopkins, Executive Vice President - Surety
Direct Line: (530) 897-3156
Email: jhopkins@iwins.com

Personal Insurance: Delynn Thomas
Direct Line: (530) 897-3134
Email: dthomas@iwins.com

Employee Benefits: Bruce Thomas, Benefits Broker
Direct Line: (530) 897-3181
Email: bthomas@iwins.com

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

NAMED INSUREDS/LOCATIONS

Named Insured

Tahoe Donner Association

Other Named Insured

Tahoe Donner Salary Savings Plan

Location Schedule

Loc. #	Address
1	11509 Northwoods Blvd, Truckee, CA 96161
2	12850 Northwoods Blvd, Truckee, CA 96161
3	15275 Alder Creek Road, Truckee, CA 96161
4	14514 Northwoods Blvd, Truckee, CA 96161
5	12790 Northwoods Blvd, Truckee, CA 96161
6	12870 Northwoods Blvd, Truckee, CA 96161
7	13000 Northwoods Blvd, Truckee, CA 96161
8	10805 Skislope Way, Truckee, CA 96161
9	13813 Alder Creek Road, Truckee, CA 96161
10	12915 Donner Pass Road, Truckee, CA 96161
11	11904 Chalet Road, Truckee, CA 96161
12	10500 Teton Way, Truckee, CA 96161
13	11603 Slalom Way, Truckee, CA 96161
14	14775 Skislope Way, Truckee, CA 96161

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



GENERAL LIABILITY

Carrier:	Granite State Insurance Comp
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

COVERAGES

LIMITS*

General Liability Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$1,000,000
Personal/Advertising Injury Limit	\$1,000,000
Damage to Rented Premises	\$500,000
Medical Expenses	excluded
Employee Benefits Each Wrongful Act– <i>Retro Date 10/01/13</i>	\$1,000,000
Employee Benefits Aggregate	\$1,000,000
Sexual Misconduct – Each Incident- <i>Claims Made, Retro 10/1/20</i>	\$1,000,000
Sexual Misconduct – Aggregate	\$1,000,000
Watercraft	Included
Liquor Liability – Each Common Cause	\$1,000,000
Liquor Liability – Aggregate	\$1,000,000

DEDUCTIBLES

AMOUNT

Property Damage &/or Bodily Injury Combined – Per Occurrence	\$15,000
Liquor Liability – Per Common Cause (either alone or combo w/BI/PD)	\$15,000
Employee Benefits – Each Wrongful Act	\$1,000
Sexual Misconduct - Each Wrongful Act	\$15,000

HAZARDS:

Classification	2021-22 Est Exposure	202-23 Est Exposure
Gross Sales	\$13,598,989	\$15,036,000

2021-22 Composite Rate based on \$13,598,989 @ 15.972 - \$234,522

2022-23 Composite Rate based on \$15,036,000 @ 16.932 - \$272,296

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



PROPERTY

Carrier:	Granite State Insurance Comp
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

Subjects of Insurance	Limits	Valuation	Deductible
Blanket Coverage	\$86,512,960	Replacement Cost	\$100,000
Blanket Lifts	\$3,910,000	Replacement Cost	\$100,000
Fixed Snowmaking Equipment	\$2,000,000	Replacement Cost	\$100,000
Blanket Mobile Equipment	\$2,458,235	Actual Cash Value	\$100,000
Rented Equipment	\$1,424,900	Actual Cash Value	\$100,000
Golf Equipment	\$1,245,404	Actual Cash Value	\$100,000
Blanket Business Income	\$2,000,000		N/A

See attached Statement of Values

PROPERTY CONDITIONS:

Covered Causes of Loss:	Special (Subject to policy exclusions)
Co-Insurance	Agreed Value

ADDITIONAL COVERAGES

Flood Coverage per form 109368 (12-17)
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 5% with a \$100,000 minimum occurrence for California.

Golf Courses per form 110326 (07-12)	\$25,000
Tee to Green	\$500,000
Sprinklers and Underground Wiring	\$25,000
Additional Covered Golf Course Property	\$25,000
Pollutant Clean Up	\$100,000

2021-22 Property Premium: \$59,400,373 w/ \$25k ded. @ \$210,253

2022-23 Property Premium: \$86,512,960 w/ \$100 ded. @ \$298,294

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



BOILER & MACHINERY

Carrier:	Granite State Insurance Comp
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

Coverage	Limit	Deductible
Equipment Breakdown	\$82,959,725*	\$25,000(Except Gears & Gear Sets \$60 per HP, \$5k Min Premium)
Expediting Expenses	\$100,000	\$25,000
Hazard Substances	\$100,000	\$25,000
Spoilage	\$100,000	10% of Loss, \$5,000 Min Premium
Computer Equipment	\$100,000	\$25,000
Data Restoration	\$100,000	\$25,000
Service Interruption	\$100,000	\$25,000
Business Income	Included in Blanket Sublimit of \$2,000,000	1 x Average Daily Value
Dependent Property	\$100,000	\$25,000
Ordinance & Law	\$1,000,000	\$25,000

See attached Statement of Values

Other Conditions

Excavation Costs limited:	\$5,000
Extended Business Income:	180 Days
Interruption of Service Waiting Period:	24 Hours

*Equipment Breakdown Limit is comprised of all Property and Business Income, does not include Inland Marine.

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



COMMERCIAL AUTO

Carrier:	Granite State Insurance Comp
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

Coverage	Symbol(s)	Limit/Deductible
Liability	1	\$1,000,000 CSL
Medical payments	2	\$5,000 Ea person
Uninsured motorist	6	\$1,000,000 CSL
Comprehensive/OTC	7	
Collision	7	
Hired/borrowed liability	Yes	States: CA Cost of hire: \$10,000
Non-owned auto liability	Yes	States: CA Employees: 5

COVERED AUTO SYMBOLS

(1) ANY AUTO	(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER	(7) AUTOS SPECIFIED ON SCHEDULE
(2) ALL OWNED AUTOS	(5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE	(8) HIRED AUTOS
(3) OWNED PRIVATE PASSENGER AUTOS	(6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW	(9) NON-OWNED AUTOS

Vehicle Schedule*:

See attached Statement of Values

* Note: All vehicles insured on this policy should be registered to the named insured.

2021-22 Estimated Premium: \$73,153

2022-23 Estimated Premium: \$68,466

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



MOBILE EQUIPMENT

Carrier:	Granite State Insurance Company
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

Subjects of Insurance	Limits	Valuation	Deductible
Blanket Lifts	\$3,910,000	Replacement Cost	\$25,000
Fixed Snowmaking Equipment	\$2,750,000	Replacement Cost	\$25,000
Blanket Mobile Equipment	\$2,738,958	Actual Cash Value	\$25,000
Golf Carts & Equipment	\$1,245,404	Actual Cash Value	\$25,000
*Rented Equipment	\$1,424,900	Actual Cash Value	\$25,000

* (80) TDA Owned Club Car Golf Carts, Signs, Rented Equipment

Cause of Loss: Special Form

See Attached Statement of Values

Additional Interest:

Name and Address

Wells Fargo Financial Leasing
 800 Walnut Street
 Des Moines, IA 50309

Pape Machinery
 P O Box 407
 Eugene, OR 97401

Cashman Equipment
 600 Glendale Avenue
 Sparks, NV 89431

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



CYBER & DATA

Carrier:	Underwriter at Lloyds of London
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	N/A

Policy Limit \$1,000,000
Retro Date Full Prior Acts

Cyber Coverage	Limit of Liability	Retention
Cyber -Each Claim or Event	\$ 1,000,000	\$5,000 Each Claim or event
Digital Media- Aggregate	\$ 1,000,000	
Waiting Period	10 Hours	
Period of Restoration	120 days	

Bricking Costs:	\$ 1,000,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)
Cyber Crime Coverage:	\$ 100,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)
	(Funds Transfer Fraud, Social Engineering, and Reverse Social Engineering)		
Dependent Business Interruption:	\$ 1,000,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)
Dependent System Failure:	\$ 1,000,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)
Enhanced Privacy Regulation Coverage:	\$ 1,000,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)
Reputational Harm:	\$ 1,000,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)
System Failure:	\$ 1,000,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)
Utility Fraud:	\$ 1,000,000 Aggregate	\$ 5,000 Retention	(Shared with CYE)

The Cyber Coverage Part Limit includes Damages, Claim Expenses, and the following Loss Amounts:

- Breach Costs (includes Computer Forensics, Notification, Call Center, Identity Protection Services, and Crisis Management and Public Relations)
- Penalties (includes all amounts awarded in a Regulatory Proceeding)
- PCI Fines and Assessments
- Cyber Extortion Costs
- Business Interruption Costs
- Data Recovery Costs

2021-22 Estimated Premium: \$4,949

2022-23 Estimated Premium: \$8,105

Quoted Options (see market summary document):

Corvus \$5,104
Cowbell \$5,144
Coalition \$13,212

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



CRIME & FIDELITY

Carrier:	Granite State Insurance
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

Coverage	Limit	Deductible
Employee Theft	\$500,000	\$5,000
ERISA	No Coverage	
Forgery or alteration	\$250,000	\$5,000
Inside the premises		
Theft of money and securities	\$25,000	\$5,000
Inside the premises		
Robbery or burglary of other property	\$25,000	\$5,000
Outside the premises		
Money and securities	\$25,000	\$5,000
Other property		
Computer & Funds transfer fraud	\$250,000	\$5,000

21-22 Estimated Premium: \$1,048

22-23 Estimated Premium: \$1,041

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

1ST CRIME EXCESS

Carrier:	Travelers Casualty & Surety Co of America
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A++ XV

Coverage	Limit	Deductible
Employee Theft	\$5,000,000	\$0
ERISA	Not Covered	
Forgery or alteration	Not Covered	
Inside the premises- Theft of Money & Securities	Not Covered	
Inside the premises – Robbery of other property	Not Covered	
Outside the premises – Money & Securities	Not Covered	
Computer fraud	\$5,000,000	\$0
Funds transfer fraud	\$5,000,000	\$0
Claim Expense	\$5,000	\$0

2021-22 Estimated Premium: \$14,895

2022-23 Estimated Premium: \$16,547

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

2ND CRIME EXCESS

Carrier:	Great American Insurance Co.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A+ XV

Coverage	Limit
Excess Crime	\$20,000,000

Underlying Information

Company	Limit	Policy term
Primary – Granite States	\$500,000	10/1/2022-23
Excess – Travelers	\$5,000,000	10/1/2022-23

2021-22 Estimated Premium: \$35,453

2022-23 Estimated Premium: \$38,988

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

MANAGEMENT (D&O/EPLI/FIDUCIARY)

Carrier:	Navigators Insurance Co.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A+ XV

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 Includes Third Party EPL 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		\$5,000,000
Pending and Prior Date:	04/22/1971	

2021-22 Estimated Premium: \$72,561

2022-23 Estimated Premium: \$85,290

Market Summary:

Travelers- Declined: Too large for their program for Primary and Excess.

Philadelphia Insurance Co.- Declined: Outside of appetite- class of business (association), high wildfire risk, too large for their program.

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

1ST DIRECTORS & OFFICERS EXCESS

Carrier:	RSUI
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A+ XIV

COVERAGE

Directors and Officers	Limit	\$5,000,000
------------------------	-------	-------------

Underlying Information

Company	Limit	Policy term
Navigators	\$5,000,000	10/1/2022-23

2021-22 Estimated Premium: \$17,800

2022-23 Estimated Premium: \$11,186

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

2ND DIRECTORS & OFFICERS EXCESS

Carrier:	Ironshore Specialty Ins. Co.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

COVERAGE

Directors and Officers	Limit	\$10,000,000
------------------------	-------	--------------

Underlying Information

Company	Limit	Policy term
Navigators	\$5,000,000	10/1/2022-23
RSUI	\$5,000,000	10/1/2022-23

2021-22 Estimated Premium: \$42,720

2022-23 Estimated Premium: \$46,000

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

3RD DIRECTORS & OFFICERS EXCESS

Carrier:	RSUI/Landmark
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A+ XIV

COVERAGE

Directors and Officers	Limit	\$5,000,000
------------------------	-------	-------------

Underlying Information

Company	Limit	Policy term
Navigators	\$5,000,000	10/1/2022-23
RSUI	\$5,000,000	10/1/2022-23
Ironshore	\$10,000,000	10/1/2022-23

2021-22 Estimated Premium: \$17,800

2022-23 Estimated Premium: \$19,160

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

4TH DIRECTORS & OFFICERS EXCESS

Carrier:	Houston Specialty Insurance Co
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A- IX

COVERAGE

Directors and Officers	Limit	\$5,000,000
------------------------	-------	-------------

Underlying Information

Company	Limit	Policy term
Navigators	\$5,000,000	10/1/2022-23
RSUI	\$5,000,000	10/1/2022-23
Ironshore	\$10,000,000	10/1/2022-23
RSUI	\$5,000,000	10/1/2022-23

2021-22 Estimated Premium: \$12,841

2022-23 Estimated Premium: \$13,335

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

1ST EXCESS LIABILITY

Carrier:	National Union Fire Ins. Co. of Pitt.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

COVERAGE FORM: Umbrella

COVERAGE*

Limit of Liability:	Aggregate	\$5,000,000
	Each Occurrence:	\$5,000,000
	Products Completed Ops Agg	\$5,000,000
Self-Insured Retention:		\$10,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Policy Term	Limit	
Automobile Liability	Granite State	10/1/2022-23	\$1,000,000	CSL
General Liability	Granite States	10/1/2022-23	\$1,000,000 \$5,000,000	Each Occurrence Aggregate
Employers Liability	Starstone	10/1/2022-23	\$1,000,000 \$1,000,000 \$1,000,000	Ea Accident Dis. Ea Emp Dis. Pol Limit
Liquor Liability	Granite State	10/1/2022-23	\$1,000,000 \$1,000,000	Each Occurrence Aggregate

2021-22 Estimated Premium: \$169,009

2022-23 Estimated Premium: \$171,822

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

2ND EXCESS LIABILITY

Carrier:	Berkley National Insurance co.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A+ XV

COVERAGE FORM: Excess

Coverage*	Limit
Each Occurrence:	\$5,000,000
Aggregate:	\$5,000,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Policy Term	Limit	
Lead Excess	National Union Fire Ins. Co. of Pitt.	10/1/2022-23	\$5,000,000	Occurrence
			\$5,000,000	Aggregate

2021-22 Estimated Premium: \$97,308

2022-23 Estimated Premium: \$114,000

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



3RD EXCESS LIABILITY

Carrier:	Markel American Insurance Co
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

COVERAGE FORM: Excess

Limit of Liability:

Each Occurrence:	\$10,000,000
Aggregate:	\$10,000,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Policy Term	Limit	
Lead Excess	National Union	10/1/2022-23	\$5,000,000	Occurrence
			\$5,000,000	Aggregate
2 nd Excess	Berkley	10/1/2022-23	\$5,000,000	Occurrence
			\$5,000,000	Aggregate

2021-22 Estimated Premium: \$107,100
2022-23 Estimated Premium: \$116,500

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

4TH EXCESS LIABILITY

Carrier:	StarStone National Insurance Co.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A- XII

COVERAGE FORM: Excess

Limit of Liability:	Aggregate	\$10,000,000
	Each Occurrence:	\$10,000,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Policy Term	Limit	
Lead Excess	National Union	10/1/2022-23	\$5,000,000	Occurrence
			\$5,000,000	Aggregate
2 nd Excess	Berkley	10/1/2022-23	\$5,000,000	Occurrence
			\$5,000,000	Aggregate
3 rd Excess	Markel American	10/1/2022-23	\$10,000,000	Per Occurrence
			\$10,000,000	Aggregate

2021-22 Estimated Premium: \$46,459

2022-23 Estimated Premium: \$52,327

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

5TH EXCESS LIABILITY

Carrier:	Westfield Specialty Ins. Co.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

COVERAGE FORM: Excess

Limit of Liability:	Aggregate	\$10,000,000
	Each Occurrence:	\$10,000,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Policy Term	Limit	
Lead Excess	National Union	10/1/2022-23	\$5,000,000 \$5,000,000	Occurrence Aggregate
2 nd Excess	Berkley	10/1/2022-23	\$5,000,000 \$5,000,000	Occurrence Aggregate
3 rd Excess	Markel American	10/1/2022-23	\$10,000,000 \$10,000,000	Per Occurrence Aggregate
4 th Excess	StarStone	10/1/2022-23	\$10,000,000 \$10,000,000	Per Occurrence Aggregate

2021-22 Estimated Premium: \$71,663 (\$15M)

2022-23 Estimated Premium: \$39,750

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

6TH EXCESS LIABILITY

Carrier:	Liberty Surplus Ins. Corp.
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

COVERAGE FORM: Excess

Limit of Liability:	Aggregate	\$10,000,000
	Each Occurrence:	\$10,000,000

UNDERLYING LIMITS

Type of Coverage	Carrier	Policy Term	Limit	
Lead Excess	National Union	10/1/2022-23	\$5,000,000 \$5,000,000	Occurrence Aggregate
2 nd Excess	Berkley	10/1/2022-23	\$5,000,000 \$5,000,000	Occurrence Aggregate
3 rd Excess	Markel American	10/1/2022-23	\$10,000,000 \$10,000,000	Per Occurrence Aggregate
4 th Excess	StarStone	10/1/2022-23	\$10,000,000 \$10,000,000	Per Occurrence Aggregate
5 th Excess	Westfield	10/1/2022-23	\$10,000,000 \$10,000,000	Per Occurrence Aggregate

2021-22 Estimated Premium: \$33,915 (\$5M)

2022-23 Estimated Premium: \$26,800

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



TERRORISM & SABOTAGE

Carrier:	Lloyds of London
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

Terrorism and Sabotage Limits:

\$88,512,960 Per occurrence aggregate Limit of Liability for following coverage parts:
 \$88,512,960 Per occurrence and in the annual aggregate as respects Terrorism and Sabotage

Sub limits:	\$2,000,000	Business Interruption
	\$1,000,000	or 30 Day for Civil or Military Authority subject to 1 mile
	\$250,000	Debris Removal Expenses
	\$250,000	Decontamination Costs Excluding Nuclear, Chemical, Biological, Radioactive Contamination
	\$1,000,000	Demolition and Increased Cost of Construction
	\$250,000	Errors and Omissions
	\$1,000,000	Electronic Data Processing Media
	180	Extended Period of Indemnity
	\$250,000	Fine Art
	\$1,000,000	or 30 days for Ingress/Egress subject to 1 mile
	\$250,000	Preservation of Property
	\$250,000	Professional Fees
	\$250,000	Relocation Expense
	\$1,000,000	or 30 days for Service Interruption subject to 1 mile
	\$250,000	Commission, Profits and Royalties
	\$250,000	Delay in Startup Costs
	\$10,000	Fire Protective Systems
	\$250,000	Green Building Additional Expense
	\$250,000	Key and Lock Expense
	\$10,000	Landscaping
	\$1,000,000	or 30 days for Miscellaneous Unnamed Locations
	\$1,000,000	Newly Acquired Locations - 90 Day Reporting
	\$1,000,000	Property in Course of Construction
	\$2,000,000	Rental Income
	\$250,000	Soft Costs

Deductible: \$5,000 Per occurrence

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

TERRORISM & SABOTAGE

Active Shooter and Malicious Attack Limits:

\$1,000,000 Per occurrence and in the annual aggregate

Sub limits:

\$250,000	Per occurrence Additional Security Measures
\$250,000	Per occurrence Counseling
\$250,000	Per occurrence Public Relations Costs
\$250,000	Per occurrence Miscellaneous Crisis Mgmt Expenses

Deductible: Nil

2021-22 Estimated Premium: \$7,995

2022-23 Estimated Premium: \$13,790

Quoted Option – See comparison

Beazley	Deadly Weapon Protection	\$9,650
	Terrorism	<u>\$14,150</u>
		\$23,800
	Deductible	\$10,000

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

POLLUTION

Carrier:	Beazley Syndicates
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A XV

Pollution Liability Per Condition Limit \$1,000,000
 Pollution Liability Aggregate Limit \$2,000,000

Deductible: \$25,000 each pollution condition

Retro date: 10/19/2018

Coverage Table

- I.A.1. New Pollution Conditions (Third-Party Trigger)
- I.A.2. New Pollution Conditions (Discovery Trigger)
- I.B.1. Existing Pollution Conditions (Third-Party Trigger)
- I.B.2. Existing Pollution Conditions (Discovery Trigger)
- I.C. Transportation Pollution Liability Coverage
- I.D. Non-Owned Disposal Site Pollution Liability Coverage

Non-Auditable

2021-22 Estimated Premium: \$19,477

Quoted Options- See Comparison Spreadsheet

Beazley (1/2): 10k ded. \$17,929 (1 year), \$30,479 (2 year), \$39,443 (3 year)
25k ded. \$15,097 (1 year), \$25,665 (2 year), \$33,214 (3 year)
Beazley (5/5): 25k ded. \$29,437 (1 year), \$50,042 (2 year), \$64,761 (3 year)

Ascot: 25k ded. \$24,400
Allied Word: 10k ded. \$24,368 (1 year), \$48,736 (3 year)
Evanston: 10K ded. \$19,500 (incumbent)

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

WORKERS COMPENSATION

Carrier:	StarStone National Insurance Company
Policy Period:	10/1/2022 to 10/1/2023
AM Best Rating:	A- XII

LOCATIONS:

Loc #: 1: 11509 Northwoods Blvd • Truckee, CA 96161

Named Insured(s):

Tahoe Donner Association

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

OFFICERS: *

<u>Individuals</u>	<u>Included or Excluded</u>
Steve Mahoney	Excluded
Benjamin Levine	Excluded
Don Koenes	Excluded
Courtney Murrell	Excluded
Jim Roth	Excluded

*Note: Officers Minimum/Maximum Remuneration: \$55,900/\$144,300

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



WORKERS COMPENSATION

Workers Compensation Rates & Premium

Code	Classification	Est Payrolls 20-21	Net Rates 20-21	Est Payrolls 21-22	Net Rate 21-22	Est Payrolls 22-23	Net Rate 22-23
7207-CA	Stables	\$110,000	6.83	\$115,500	7.17	\$145,000	9.82
9079-CA	Restaurants	\$1,450,000	2.80	\$1,522,500	2.43	\$1,650,000	3.11
9180-CA	Amus. Prks Ops	\$779,000	2.64	\$817,950	2.60	\$856,000	3.03
9066-CA	Homeowners	\$3,143,560	3.01	\$3,300,738	2.58	\$3,650,000	3.54
9184-CA	Ski Resorts	\$1,809,000	8.11	\$1,899,450	8.65	\$1,900,000	8.88
8810-CA	Clerical	\$2,845,890	.22	\$2,988,185	.20	\$3,150,000	.26
9015-CA	Campgrounds	\$33,000	4.12	\$34,650	4.30	\$46,000	4.66
9016-CA	Marina/Maintenance	\$32,000	3.01	\$33,600	2.75	\$36,500	2.81
9060-CA	Clubs- Golf/Country	\$683,000	3.62	\$717,150	2.96	\$748,000	3.59
8017-CA	Store (Retail Ski Shop)	\$126,000	2.91	\$132,300	2.37	\$133,000	3.07
Total Payroll		\$11,011,450		\$11,562,023		\$12,314,500	
Total Est. premium		\$364,444		\$348,736		\$445,053	
Ex Mod		76%		83%		110%	
Total Premium						\$445,053	
Taxes & Surcharges						\$26,400	
Interwest Service Fee						\$22,000	
Estimated Total						\$493,453	

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.

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