

2023/24 PROPOSAL TAHOE DONNER ASSOCIATION



Presented on: September 26, 2023
Presented by: Matthew Bauer, CISC, CRIS, CRM



INTERWEST
INSURANCE SERVICES, LLC



Address

P.O. Box 8110
Chico, CA 95927-8110



Phone

P: (530) 895-1010



Website

www.iwins.com

INTERWEST SERVICE TEAM

COVERAGE AND POLICY SERVICES

Matthew Bauer, CISC, CRIS, CRM, Commercial Insurance Broker

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

Danielle Piper, CISR, Unit Coordinator/Account Manager

Direct Line: (530) 897-3103
Email: dpiper@iwins.com

RISK MANAGEMENT/CLAIMS

Risk Management Services:

Jay Berkowitz, SMS, Director, Business Performance & Analytics

Direct Line: (530) 897-3109
Email: jberkowitz@iwins.com

Property/Casualty Claims:

Denise Brown, AFIS, AIC, AINS, AIS, ARM, CIC, CISC, CPCU, CRIS, MLIS, Vice President / Executive Claims Consultant

Direct Line: (530) 823-6504
Email: dbrown@iwins.com

Workers Compensation Claims:

Denise Brown, AFIS, AIC, AINS, AIS, ARM, CIC, CISC, CPCU, CRIS, MLIS, Vice President / 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 Lines:

Sandy Sunderman, CISR, Senior Manager

Direct Line: 530- 897-3152
Email: ssunderman@iwins.com

Employee Benefits:

Bruce Thomas, Vice President

Direct Line: (530) 897-3181
Email: bthomas@iwins.com

Let our experience guide you.

NAMED INSUREDS/LOCATIONS

NAMED INSUREDS

Tahoe Donner Association
Tahoe Donner Salary Savings Plan

MAILING ADDRESS

11509 Northwoods Blvd
Truckee, CA 96161

LOCATION SCHEDULE

LOC	BLDG	ADDRESS	DESCRIPTION
1	1	11509 Northwoods Blvd, Truckee, CA 96161	Northwoods Clubhouse
2	1	12850 Northwoods Blvd, Truckee, CA 96161	Golf Course Complex/Restaurant
3	1	15275 Alder Creek Road, Truckee, CA 96161	Alder Creek Adventure Center
4	1	14514 Northwoods Blvd, Truckee, CA 96161	General Maintenance & Carport
5	1	12790 Northwoods Blvd, Truckee, CA 96161	Trout Creek Rec Center
6	1	12870 Northwoods Blvd, Truckee, CA 96161	Golf Cart Storage/Vehicle Maintenance
7	1	13000 Northwoods Blvd, Truckee, CA 96161	Golf Course Maintenance
8	1	10805 Skislope Way, Truckee, CA 96161	Boat & Storage Hurricane Fencing
9	1	13813 Alder Creek Road, Truckee, CA 96161	Campground Main Bldg
10	1	12915 Donner Pass Road, Truckee, CA 96161	Beach Club Marina Facility
11	1	11904 Chalet Road, Truckee, CA 96161	Chalet Residence
12	1	10500 Teton Way, Truckee, CA 96161	Forestry Facility
13	1	11603 Slalom Way, Truckee, CA 96161	Donner Christy Inn
14	1	14775 Skislope Way, Truckee, CA 96161	Top Barn
15	1	15276 Alder Creek Rd, Truckee, CA 96161	Equestrian Paddocks

GENERAL LIABILITY

COMPANY
Granite State Insurance Company

AM BEST RATING:
A XV

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$500,000
Medical Expense (Any One Person)	Excluded
Liquor Liab	\$1,000,000
Property Damage/ Bodily Injury Deductible - Per Occurrence	\$15,000

Quoted Deductible Options: \$50k- TBD
 \$75k- TBD

EMPLOYEE BENEFITS

DESCRIPTION	LIMITS
Employee Benefits Liability	\$1,000,000
Deductible per claim	1,000
Retroactive Date	10/1/2013

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Sexual Misconduct Liability	\$1,000,000	\$15,000

2022-23 Estimated Premium: \$272,296

2023-24 Estimated Premium: \$328,462

GENERAL LIABILITY CONTINUED

EXPOSURES

CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
10020	Amusement Parks	Gross Sales	\$1,811,894
41421	Camps for Profits - Number of Camper Days	Other	120
10110	Boats - canoes or rowboats for rent w/out Motors	Gross Sales	\$158,306
48252	Ski Lifts, tows or runs	Gross Sales	\$8,236,358
10331	Campgrounds	Gross Sales	\$111,823
16910	Restaraunt w/ Alcohol	Gross Sales	\$3,773,292
62003	Condominiums	Unit	IF ANY
44070	Golf Course	Gross Sales	\$1,416,953
98751	Security & Patrol	Payroll	\$70,000
58161	Restaurants, Taverns, Hotels, Motels	Gross Sales	\$745,482
41715	Day Care Centers	Persons	120
18206	Sporting Goods or Athletic Equipment Stores	Gross Sales	\$635,366
18435	Store - Not Otherwise	Gross Sales	IF ANY
44315	Health or Exercise Facility	Gross Sales	\$412,076
47052	Real Estate Property Management	Gross Sales	\$6,741

2022 Rate: \$18.11 @ \$15,036,000 Gross Revenue

2023 Rate: \$19.36 @ \$16,964,160 Gross Revenue

ADDITIONAL INTERESTS

NAME	INTEREST
Recreational Equipment, Inc.	Other
Town Of Truckee	
Tahoe Truckee Unified School District	
Paper machinery / Paper rents atima	

PROPERTY

COMPANY
Lexington Insurance Company

AM BEST RATING:
A XV

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

LIMITS					
SUBJECT	AMOUNT*	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
Building & Contents	\$115,778,781	R	N/A	Special	\$75,000
Business Income w/ Extra Expense	\$2,000,000	E	N/A	Special	

Quoted BI options: \$5M -additional \$3,093
 \$10M- additional \$8,291

NOTE: While excluded on standard policies, Flood and Earthquake Insurance is available. You may contact your Account Manager for a quote. It is important for you to review your building coverage annually to make sure you are adequately insured in the event of either a partial or total loss. Please contact a licensed contractor to verify the Replacement Cost per square foot for your particular building. Also, please notify us immediately if any covered building has or will become vacant as vacancy can severely limit your building coverages under your insurance policy.

VALUATION DEFINITIONS

(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Earthquake	\$3,000,000	\$100,000
Flood	\$3,000,000	\$50,000
Equipment Breakdown	\$100,000,000	

2022-23 Estimated Premium (Incl. Inland Marine): \$298,294 (Expiring Building limit \$86,512,960)

2023-24 Estimated Premium (Incl. Inland Marine): \$465,180

COMMERCIAL INLAND MARINE

COMPANY
Granite State Insurance Company

AM BEST RATING:
A XV

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

DESCRIPTION	VALUE
Coverage Form	Special
Valuation	Actual Cash Value
Deductible	Varies

UNSCHEDULED EQUIPMENT

DESCRIPTION	MAXIMUM ITEM	COINS	INSURANCE AMOUNT
Rented Mobile Equipment	\$500,000		\$500,000

SCHEDULED EQUIPMENT

ITEM	DESCRIPTION	INSURANCE AMOUNT
1	Lifts- SEE SOV, \$100,000 Ded.	\$5,040,000
2	Golf Equipment \$100,000 Ded & Cart \$5,000 Ded.	\$1,624,404
4	Mobile Equip - See SOV /\$100,000 Ded .	\$2,738,958
5	Tee to Green Coverage \$25,000 Ded.	\$500,000
6	Fixed Snowmaking Equipment \$100,000 De.	\$2,575,000
7	Mobile Snowmaking	\$143,973

ADDITIONAL INTERESTS

NAME	INTEREST
Wells Fargo Financial Leasing	Other Leased Golf Carts- Mobile Equip - See SOV
Pape Material Handling/Pape Machinery/Pape Rents ATIMA	Rented/Leased Equipment

COMMERCIAL AUTO

COMPANY
New Hampshire Insurance Co.

AM BEST RATING:
A XV

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

DESCRIPTION	AUTO SYMBOL	LIMITS & DEDUCTIBLES
Combined Single Limit	1	\$1,000,000
Medical Payments	2	\$5,000
Uninsured Motorists - Each Accident	6	\$1,000,000
Comprehensive Deductible	7	\$5,000
Collision Deductible	7	\$5,000
Hired / Borrowed Auto Liability	8	Included
Non-owned Auto Liability	9	Included

SYMBOL DEFINITIONS

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

VEHICLES- SEE SOV

DRIVERS- SEE SOV

Please use the following link for Driving Records for Employees and New Hires:

<https://www.dmv.ca.gov/portal/customer-service/request-vehicle-or-driver-records/online-driver-record-request/>

2022-23 Estimated Premium: \$68,466

2023-24 Estimated Premium: \$76,159

COMPANY
Granite State Insurance Company

AM BEST RATING:
A XV

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

LOCATION #1: 11509 Northwoods Blvd, Truckee, CA		
DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Theft	\$500,000	\$5,000
Computer and Funds Transfer Fraud	\$250,000	\$5,000
Forgery or Alteration	\$250,000	\$5,000
Theft of Money and Securities - Inside Premises	\$25,000	\$5,000
Robbery or Safe, Burglary of Other Property - Inside the Premises	\$25,000	\$5,000
Theft of Money and Securities - Outside Premises	\$25,000	\$5,000

2022-23 Estimated Premium: \$1,041

2023-24 Estimated Premium: \$1,048

CRIME EXCESS

COMPANY
Travelers Casualty Ins Co of America

AM BEST RATING:
A++ XV

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

1 ST LAYER		
DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Dishonesty	\$5,000,000	\$500,000
Computer Fraud	\$5,000,000	
Funds Transfer Fraud	\$5,000,000	
Claim Expense	\$5,000	\$0

2022-23 Estimated Premium: \$16,547

2023-24 Estimated Premium: \$16,298

COMPANY
Great American Insurance Company

AM BEST RATING:
A+ XV

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

2 ND LAYER		
DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Dishonesty	\$20,000,000	
Computer Fraud	\$20,000,000	
Funds Transfer Fraud	\$20,000,000	

2022-23 Estimated Premium: \$38,998

2023-24 Estimated Premium: \$38,998

COMPANY
Hiscox Insurance Company

AM BEST RATING:
A V

POLICY TERM
10/1/2023 to 10/1/2024

LIMITS

DESCRIPTION	AGGREGATE LIMIT	DEDUCTIBLE
Bricking Costs	\$1,000,000	\$5,000
Cyber Crime (Funds Transfer Fraud, Social Engineering, and Reverse Social Engineering)	\$100,000	\$5,000
Dependent Business Interruption	\$1,000,000	\$5,000
Enhanced Privacy Regulation	\$1,000,000	\$5,000
Reputational Harm	\$1,000,000	\$5,000
System Failure	\$1,000,000	\$5,000
Utility Fraud	\$1,000,000	\$5,000
Digital Media Liability	\$1,000,000	\$5,000

Retro Date: Full Prior Acts
Waiting Period: 10 Hours
Period of Restoration: 120 Days

2022-23 Estimated Premium: \$8,005

*2023-24 Estimated Premium: \$8,005

Quoted: At-Bay (A- VII) \$6,250 1MM limit w/ \$10k ded.

Indication: Houston (A++ XV) \$4,701 \$1MM limit w/\$5,000 ded./\$15,000 ded. aggregate

*See B&R Cyber Marketing Summary for more information.

UMBRELLA LIABILITY

COMPANY National Union Fire Ins Co of Pitt	AM BEST RATING: A XV	POLICY TERM 10/1/2023 to 10/1/2024
---	-------------------------	---------------------------------------

COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	\$5,000,000
Agg	\$5,000,000
Retained Limit	\$10,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Automobile Liability Combined Single Limit	Granite State Insurance Company	10/1/23 to 10/1/24	\$1,000,000
General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury Damage to Rented Premises	Granite State Insurance Company	10/1/23 to 10/1/24	\$1,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$500,000
Employers Liability Each Accident Disease Each Employee Disease Policy Limit	Starstone	10/1/23 to 10/1/24	\$1,000,000 \$1,000,000 \$1,000,000

2022-23 Estimated Premium: \$171,822

2023-24 Estimated Premium: \$189,754

2ND EXCESS LIABILITY

COMPANY Berkley National Insurance Co.	AM BEST RATING: A+ XV	POLICY TERM 10/1/2023 to 10/1/2024
---	--------------------------	---------------------------------------

COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	\$5,000,000
Aggregate	\$5,000,000
Prod/Comp Ops	\$5,000,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Umbrella	National Union / 29UD0121492536	10/1/23 to 10/1/24	\$5,000,000

2022-23 Estimated Premium: \$114,000

2023-24 Estimated Premium: \$128,600

3RD EXCESS LIABILITY

COMPANY Markel American Ins Company	AM BEST RATING: A XV	POLICY TERM 10/1/2023 to 10/1/2024
--	-------------------------	---------------------------------------

COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000
Prod/Comp Ops	\$10,000,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Excess	Berkley National Ins. Co.	10/1/23 to 10/1/24	\$5,000,000

2022-23 Estimated Premium: \$116,500

2023-24 Estimated Premium: \$133,000

4TH EXCESS LIABILITY

COMPANY Starstone Nat'l Insurance Co	AM BEST RATING: A- XII	POLICY TERM 10/1/2023 to 10/1/2024
---	---------------------------	---------------------------------------

COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000
Prod/Comp Ops	\$10,000,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Umbrella/Excess Liability	Markel American Ins Company	10/1/23 to 10/1/24	\$10,000,000

2022-23 Estimated Premium: \$52,327

2023-24 Estimated Premium: \$59,318

5TH EXCESS LIABILITY

COMPANY	AM BEST RATING:	POLICY TERM
Westfield Specialty Insurance Company	A XV	10/1/2023 to 10/1/2024

COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000
Prod/Comp Ops	\$10,000,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Umbrella/Excess Liability	Starstone Nat'l Insurance Co.	10/1/23 to 10/1/24	\$10,000,000

2022-23 Estimated Premium: \$39,750

2023-24 Estimated Premium: \$44,950

6TH EXCESS LIABILITY

COMPANY Liberty Surplus Insurance Corp	AM BEST RATING: A XV	POLICY TERM 10/1/2023 to 10/1/2024
---	-------------------------	---------------------------------------

COVERAGES

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Umbrella/Excess Liability	Westfield Specialty Insurance Company	10/1/23 to 10/1/24	\$10,000,000

2022-23 Estimated Premium: \$26,800

2023-24 Estimated Premium: \$30,483

MANAGEMENT LIABILITY

COMPANY
Everest National Insurance Co.

AM BEST RATING:
A+ XV

POLICY TERM
10/1/2023 to 10/1/2024

FIDUCIARY LAIBILITY

DESCRIPTION	LIMIT	DEDUCTIBLE
Aggregate	\$1,000,000	
Per Claim	\$1,000,000	\$5,000

EMPLOYMNET PTRACTICES

DESCRIPTION	LIMIT	DEDUCTIBLE
Each Claim	\$5,000,000	\$50,000
Wage & Hour	\$100,000	

DIRECTOR & OFFICERS

DESCRIPTION	LIMIT	DEDUCTIBLE
Per Occurrence	\$5,000,000	\$50,000

DATES

DESCRIPTION	DATE	
Prior & Pending Litigation	4/22/1971	All Prior Acts

2022-23 Estimated Premium: \$85,290

2023-24 Estimated Premium: \$87,378

DIRECTORS & OFFICERS EXCESS

COMPANY
RSUI Indemnity Company

AM BEST RATING:
A++ XIV

POLICY TERM
10/1/2023 to 10/1/2024

1ST LAYER

DESCRIPTION	LIMIT
Per Occurrence	\$5,000,000

2022-23 Estimated Premium: \$11,186

2023-24 Estimated Premium: \$11,348

COMPANY
Ironshore Specialty Ins. Co.

AM BEST RATING:
A XV

POLICY TERM
10/1/2023 to 10/1/2024

2ND LAYER

DESCRIPTION	LIMIT
Per Occurrence	\$10,000,000

2022-23 Estimated Premium: \$46,000

2023-24 Estimated Premium: \$46,526

COMPANY
Landmark American Ins. Co

AM BEST RATING:
A++ XIV

POLICY TERM
10/1/2023 to 10/1/2024

3RD LAYER

DESCRIPTION	LIMIT
Per Occurrence	\$5,000,000

2022-23 Estimated Premium: \$19,160

2023-24 Estimated Premium: \$19,370

COMPANY
Houston Specialty Insurance Co.

AM BEST RATING:
A- X

POLICY TERM
10/1/2023 to 10/1/2024

4TH LAYER

DESCRIPTION	LIMIT
Per Occurrence	\$5,000,000

2022-23 Estimated Premium: \$13,353

2023-24 Estimated Premium: \$13,481

TERRORISM - LIABILITY

COMPANY
Underwriters at Lloyds of London

AM BEST RATING:

POLICY TERM
10/1/2023 to 10/1/2024

TERRORISM & SABOTAGE

BLANKET LIMITS		
SUBJECT	AMOUNT	DEDUCTIBLE
Per Occurance Aggregate	\$117,778,781	\$5,000
Business Interruption	\$2,000,000	\$5,000

ACTIVE SHOOTER AND MALICIOUS ATTACK

DESCRIPTION	LIMITS
General Aggregate	\$1,000,000

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Per Occ Additional Security Measures	\$250,000	
Per Occurrence Counseling	\$250,000	
Per Occ Public Relations Cost	\$250,000	
Per Occ Misc Crisis Management Expenses	\$250,000	

2022-23 Estimated Premium: \$13,790

2023-24 Estimated Premium: \$19,267

WORKERS COMPENSATION

COMPANY
Starstone Nat'l Insurance Co

AM BEST RATING:
A-

POLICY TERM
10/1/2023 to 10/1/2024

COVERAGES

DESCRIPTION	LIMIT
Employers Liability: Each Accident	\$1,000,000
Employers Liability: Disease - Policy Limit	\$1,000,000
Employers Liability: Disease - Each Employee	\$1,000,000
Workers Compensation: Statutory Benefit	Included

LOCATIONS & CLASS CODES

LOCATION #1: 11509 NORTHWOODS BLVD, TRUCKEE, CA 96161					
CODE	DESCRIPTION	PAYROLLS 2022-23	NET RATE 2022-23	PAYROLLS 2023-24	NET RATE 2023-24
7207	Stables; Clubs - Riding; Horse Shows/Rodeos/Pack Trains; Racing Stables - Harness	\$145,000	9.82	\$150,800	9.80
9079	Restaurants Or Taverns; Concessionaires	\$1,650,000	3.11	\$1,766,000	3.14
9180	Amusement/Rec Facilities - Device Operations; Shooting Clubs/Ranges	\$856,000	3.03	\$910,240	3.53
9066	Homeowners Associations	\$3,650,000	3.54	\$3,896,000	3.50
9184	Ski Resorts - Alpine	\$1,900,000	8.88	\$2,026,000	9.53
8810	Clerical	\$3,150,000	.26	\$3,426,000	.24
9015	Campgrounds	\$46,000	4.66	\$47,840	4.44
9016	Marina/Maintenance	\$36,500	2.81	\$37,960	2.95
9060	Clubs - Country Or Golf	\$748,000	3.59	\$787,920	3.80
8017	Store (Retail Sales Ski Shop)	\$133,000	3.07	\$138,320	3.08
8066	Stores - Bicycles And Bicycle Accessories			\$23,920	2.07
	Total	\$12,314,500		\$13,211,000	

2022 Ex Mod: 110%

2023 Ex Mod: 115%

PREMIUM CALCULATIONS

Total Estimated Premium	\$479,575
Taxes & Surcharges	\$28,077
Total Due at down payment (15% plus taxes & fees)	\$100,012

WORKERS COMPENSATION CONTINUED

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.

INCLUDED / EXCLUDED INDIVIDUALS

NAME	TITLE	INCLUDED	EXCLUDED
Steve Mahoney	Treasurer	✓	
Benjamin Levine	VP	✓	
Don Koenes	President	✓	
Courtney Murrell	Secretary	✓	
Jim Roth	Director	✓	

*Note: Officers Minimum/Maximum Remuneration: \$59,800/\$154,700

FORMS AND ENDORSEMENTS

NUMBER	NAME
	Waiver of Subrogation

2022-23 Estimated Premium: \$445,053

2023-24 Estimated Premium: \$479,575

POLLUTION

COMPANY
Beazley Syndicates

AM BEST RATING:
A XV

POLICY TERM
10/1/2022 to 10/1/2025

COVERAGES

DESCRIPTION	LIMIT
Pollution Liability Per Condition	\$1,000,000
Pollution Liability Aggregate	\$2,000,000
Deductible	\$25,000
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

2022-25 Estimated Premium: \$33,214

2023-24 Estimated Premium: N/A Three-year term

PREMIUM COMPARISON

COVERAGE	EXPIRING PREMIUM	RENEWAL PREMIUM
General Liability - Granite State	\$272,296	\$328,462
Property- Lexington	\$298,294	\$465,180
Business Auto- Granite State	\$68,466	\$76,159
Crime - Granite State	\$1,041	\$1,048
Crime 1st Excess-\$5MM – Travelers	\$16,547	\$16,298
Crime 2nd Excess-\$20MM Great American	\$38,998	\$38,998
Cyber- Hiscox/At-Bay	\$8,005	\$8,005
1st Excess @\$5MM- National Union	\$171,822	\$189,754
2nd Excess (\$5MM)- Berkley	\$114,000	\$128,600
3rd Excess (\$10MM) - Markel	\$116,500	\$133,000
4th Excess (\$10MM)- Starstone	\$52,327	\$59,318
5th Excess (\$10MM) – Westfield	\$39,750	\$44,950
6th Excess (\$10MM) – Liberty Surplus	\$26,800	\$30,483
Management Liability - Navigators	\$85,290	\$87,378
1st Excess D&O (\$5MM) - RSUI	\$11,186	\$11,348
2nd Excess D&O (\$10MM) - Ironshore	\$46,000	\$46,526
3rd Excess D&O (\$5MM) - Landmark	\$19,160	\$19,370
4th Excess D&O (\$5MM) -Houston	\$13,335	\$13,481
Terrorism & Sabotage- Lloyd's	\$13,790	\$19,267
Workers Compensation- Starstone	\$445,053	\$479,575
Pollution	\$33,214	N/A
InterWest Service Fee	\$47,000	\$51,700
Estimated Total Premium	\$1,938,874	\$2,248,900

PROPOSAL ACCEPTANCE

INSURED

Tahoe Donner Association

- ☐ As presented (all lines)
- ☐ With changes noted below

1. _____
2. _____
3. _____
4. _____
5. _____

Print Name

Title

Signature

Date

DISCLAIMERS AND DISCLOSURES

DISCLAIMER

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.

COMPENSATION DISCLOSURE

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