

2024/25 PROPOSAL TAHOE DONNER ASSOCIATION



Presented on: September 20, 2024

Presented by: Matthew Bauer, CISC, CRIS, CRM, Commercial Insurance Broker



INTERWEST
INSURANCE SERVICES, LLC



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INTERWEST SERVICE TEAM

COVERAGE AND POLICY SERVICES

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

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Danielle Piper, CISR, Unit Coordinator/Account Manager

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RISK MANAGEMENT/CLAIMS

Risk Management Services:

Jay Berkowitz, SMS, Director, Business Performance & Analytics

Direct Line: (530) 897-3109
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Property/Casualty Claims:

Dustin Pitman, APRI, Sr. Claims Advocate

Direct Line: (530) 715-2739
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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
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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
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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

PROPERTY

COMPANY
Lexington Insurance Company

AM BEST RATING:
A XV

POLICY TERM
10/1/2024 to 10/1/2025

COVERAGES

BLANKET LIMITS					
BLDG	SUBJECT	AMOUNT*	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
	Building & Contents	\$130,427,080	R	Special	\$100,000
	Business Income w/ Extra Expense	\$2,000,000	E		

*Higher limits may be available upon request

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	\$100,000
Equipment Breakdown	\$100,000,000	

2023-24 Estimated Premium (Incl. Inland Marine): \$465,180 (expiring Building limit \$115,778,781)

2024-25 Estimated Premium (Incl. Inland Marine): \$547,759

BUILDERS RISK & POLLUTION

COMPANY
Old Republic Union Insurance Company

AM BEST RATING:
A+ XV

POLICY TERM
4/15/2024 to 11/22/2025

BUILDERS RISK COVERAGES

LOCATION #1: 11603 SNOWPEAK WAY, TRUCKEE, CA 96161	
DESCRIPTION	LIMIT
Maximum Policy Limit	\$37,310,120
Physical Damage Limit	\$29,922,329
Delay in Completion and Continuing Expenses	\$7,387,791
Transit	\$2,000,000
Earthquake Sublimit	\$10,000,000
Flood Sublimit	\$10,000,000
Named Storm Sublimit	\$34,310,120
Deductible (all other perils)	\$25,000
Deductible- Earth Movement	5% VARTOL /Min \$100,000
Deductible- Flood	\$250,000
Deductible- Water Damage	\$150,000
Deductible- Wind	\$100,000

TOTAL PAID (4/19/2024): \$157,834.63 (return premium of \$25,252.27 from Property to be issued)

COMPANY
Beazley Syndicates

AM BEST RATING:
A XV

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

POLLUTION COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Other Deductible	\$25,000

TOTAL PAID (10/28/2022): \$34,551.59

GENERAL LIABILITY

COMPANY Granite State Insurance Company	AM BEST RATING: A XV	POLICY TERM 10/1/2024 to 10/1/2025
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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	\$25,000

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	\$25,000

2023-24 Estimated Premium: \$310,662

2024-25 Estimated Premium: \$283,268

GENERAL LIABILITY CONTINUED

EXPOSURES

LOCATION #1: 11509 NORTHWOODS BLVD, TRUCKEE, CA 96161				
BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	10110	Boats - canoes or rowboats for rent w/out Motors	Gross Sales	\$139,861
1	48252	Ski Lifts, tows or runs	Gross Sales	\$5,893,151
1	41421	Camps for Profits - Number of Camper Days	Other	120
1	10331	Campgrounds	Gross Sales	\$119,985
1	16910	Restaurant w/ Alcohol	Gross Sales	\$3,737,336
1	62003	Condominiums	Unit	IF ANY
1	44070	Golf Course	Gross Sales	\$1,473,600
1	98751	Security & Patrol	Payroll	\$27,675
1	18206	Sporting Goods or Athletic Equipment Stores	Gross Sales	\$714,436
1	58161	Restaurants, Taverns, Hotels, Motels	Gross Sales	\$956,935
1	10020	Amusement Parks	Gross Sales	\$1,872,424
1	18435	Store - Not Otherwise	Gross Sales	IF ANY
1	47052	Real Estate Property Management	Gross Sales	\$23,816
1	44276	Halls (For Profit)	Area	1,900
1	489250	Swimming Pool	Other	3
3	41715	Day Care Centers	Unit	120
9	44315	Health or Exercise Facility	Gross Sales	\$512,514

2023 Rate: \$16.68 @ \$16,964,160 Gross Revenue

2024 Rate: \$16.22 @ \$14,786,864 Gross Revenue

COMPANY Granite State Insurance Company	AM BEST RATING: A XV	POLICY TERM 10/1/2024 to 10/1/2025
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COVERAGES

LOCATION #1: 11509 Northwoods Blvd, Truckee, CA		
DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Theft	\$500,000	\$5,000
Forgery or Alteration	\$250,000	\$5,000
Computer and Funds Transfer Fraud	\$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

2023-24 Estimated Premium: \$1,048

2024-25 Estimated Premium: \$1,048

CRIME EXCESS

COMPANY Travelers Casualty and Surety Company of America	AM BEST RATING: A++ XV	POLICY TERM 10/1/2024 to 10/1/2025
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1ST LAYER

LOCATION #1: 11509 Northwoods Blvd, Truckee, CA		
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	

2023-24 Estimated Premium: \$16,298

2024-25 Estimated Premium: \$16,298

COMPANY Great American Insurance Company	AM BEST RATING: A+ XV	POLICY TERM 10/1/2024 to 10/1/2025
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2ND LAYER

LOCATION #1: 11509 Northwoods Blvd, Truckee, CA		
DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Dishonesty	\$20,000,000	
Computer Fraud	\$20,000,000	
Funds Transfer Fraud	\$20,000,000	

2023-24 Estimated Premium: \$38,998

2024-25 Estimated Premium: \$38,998

COMMERCIAL INLAND MARINE

COMPANY Granite State Insurance Company	AM BEST RATING: A XV	POLICY TERM 10/1/2024 to 10/1/2025
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COVERAGES

DESCRIPTION	VALUE
Coverage Form	Special
Valuation	Actual Cash Value
Deductible	Various

UNSCHEDULED EQUIPMENT

DESCRIPTION	MAXIMUM ITEM	INSURANCE AMOUNT	DEDUCTIBLE
Rented Mobile Equipment	\$500,000	\$500,000	\$5,000

SCHEDULED EQUIPMENT

ITEM	DESCRIPTION	INSURANCE AMOUNT	DEDUCTIBLE
1	Lifts	\$5,040,000	\$100,000
2	Golf Equipment/Golf Carts	\$1,624,404	\$100k/\$5k
4	Blanket Mobile Equip	\$2,738,958	\$100,000
5	Tee to Green Coverage	\$500,000	\$25,000
6	Fixed Snowmaking Equipment	\$2,575,000	\$100,000

Premium included in Property

COMMERCIAL AUTO

COMPANY
New Hampshire Insurance Co.

AM BEST RATING:
A XV

POLICY TERM
10/1/2024 to 10/1/2025

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	\$1,000
Collision Deductible	7	\$1,000
Hired / Borrowed Auto Liability	1	\$1,000,000
Non-owned Auto Liability	1	\$1,000,000

*Higher limits may be available upon request

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

VEH	YEAR, MAKE, MODEL VIN	LIAB	MED PAY	UM/ UIM	COMP/ DED	COLL DED
1	1994 Ford F150 1FTEF14N2RLB11760	✓	✓	✓	\$1,000	\$1,000
2	1995 Ford F350 1FDKF38G6SNB56362	✓	✓	✓	\$1,000	\$1,000
3	2001 Ford F150 1FTRF18W91NB78532	✓	✓	✓	\$1,000	\$1,000
4	2003 Ford F550 Dump Truck 1FDAF56PX3ED16710	✓	✓	✓	\$1,000	\$1,000
5	2004 Ford F250 1FTNF21S44EC38099	✓	✓	✓	\$1,000	\$1,000
6	2004 Ford F150 Heritage 2FTRF18W34CA51754	✓	✓	✓	\$1,000	\$1,000
7	2005 Ford F150 4x4 1FTRF14575NB40669	✓	✓	✓	\$1,000	\$1,000
8	2005 Ford Ranger 1FTZR15E55PA78022	✓	✓	✓	\$1,000	\$1,000
9	2005 Ford F350 1FTWF31P35ED08439	✓	✓	✓	\$1,000	\$1,000
10	2006 Ford F150 1FTRF14546NB73016	✓	✓	✓	\$1,000	\$1,000
11	2007 Ford F150 1FTRF14587KD33255	✓	✓	✓	\$1,000	\$1,000
12	2007 Ford F150 1FTRF14567KD33254	✓	✓	✓	\$1,000	\$1,000

COMMERCIAL AUTO CONTINUED

VEH	YEAR, MAKE, MODEL VIN	LIAB	MED PAY	UM/ UIM	COMP/ DED	COLL DED
13	2006 Interstate Flatbed Trailer 1JKDLA4046M007210	✓	✓	✓	\$1,000	\$1,000
14	2008 Ford F450 1FDXF47Y48EE48526	✓	✓	✓	\$1,000	\$1,000
15	2012 Subaru Outback 4S4BRBCCXC3263594	✓	✓	✓	\$1,000	\$1,000
16	2008 International 9200 Dump 2HSCEAPR48C633010	✓	✓	✓	\$2,000	\$2,000
17	2009 International 4300 Water Truck 3HTMMAAL89N046543	✓	✓	✓	\$2,000	\$2,000
18	2014 Ford F250 1FT7W2B64EEA27383	✓	✓	✓	\$1,000	\$1,000
19	2013 Ford F150 1FTMF1EMODKE95022	✓	✓	✓	\$1,000	\$1,000
20	2013 GMC Savana 1GKS8BF41D1158990	✓	✓	✓	\$1,000	\$1,000
21	2006 Interstate West Corp 4RACS12153N024057	✓	✓	✓	\$1,000	\$1,000
22	2003 Dargo Trailer 5HGBC08133M002751	✓	✓	✓	\$1,000	\$1,000
23	2005 Innovative Trailer 5PDCE202X5R003412	✓	✓	✓	\$1,000	\$1,000
24	2006 Exxiss Aluminum Trailer 4LAAS202265035044	✓	✓	✓	\$1,000	\$1,000
25	2012 Carrier Snowmobile Trlr CA 9928172	✓	✓	✓	\$1,000	\$1,000
26	2012 Recreation Trailer 4YMCL1428CN014772	✓	✓	✓	\$1,000	\$1,000
27	2000 ADA Restroom 1K9BU1918C1236903	✓	✓	✓	\$1,000	\$1,000
28	2013 Starcraft Allstar XL 3000 5WEXWSKK2DH170677	✓	✓	✓	\$2,000	\$2,000
29	2014 Ford F150 1FTNF1EF9EKF78133	✓	✓	✓	\$1,000	\$1,000
30	2015 Ford F450 1FDUF4HTXFEC18654	✓	✓	✓	\$1,000	\$1,000
31	2015 Ford Explorer 1FM5K8F88FGA87363	✓	✓	✓	\$1,000	\$1,000
32	2015 Quality Food Trailer 1Z9Z1EG20FP475023	✓			\$1,000	\$1,000
33	2015 Ford F350 Utility 1FD8X3F69FEC18196	✓	✓	✓	\$1,000	\$1,000
34	2015 Carryon Utility 4YMUL121XFN011441	✓	✓	✓	\$1,000	\$1,000
35	2015 Subaru Outback 4S4BSACCF3318273	✓	✓	✓	\$1,000	\$1,000
36	2016 Ford F250 w/lift 1FT7X2B68GEB86035	✓	✓	✓	\$1,000	\$1,000
37	2016 Ford Transit 1FBZX2YG9GKB22505	✓	✓	✓	\$1,000	\$1,000
38	2016 Ford F250 Utility 1FD7W2B6XGEB80512	✓	✓	✓	\$1,000	\$1,000
39	2017 Ford F150 w/lift 1FTMF1EF4HKD89972	✓	✓	✓	\$1,000	\$1,000
40	2018 Ford F150 w/lift 1FTMF1E5XJKD25738	✓	✓	✓	\$1,000	\$1,000
41	2008 Dingo 10' Trlr 5FTDE182281030806	✓	✓	✓	\$1,000	\$1,000
42	2018 Ford F150 1FTMF1E52JKF07644	✓	✓	✓	\$1,000	\$1,000
43	2019 Ford F550 1FDUF5HT6KDA13600	✓	✓	✓	\$2,000	\$2,000
44	2019 Ford Econoline 1DFE4FS2KDC37480	✓	✓	✓	\$2,000	\$2,000
45	2020 Ford F550 1FDUF5HT0LDA02321	✓	✓	✓	\$1,000	\$1,000
48	1995 Caterpillar Backhoe CAT00420JH8T01144	✓	✓	✓	\$1,000	\$1,000
49	2021 Toyota Tacoma 3TMDZ5BN4MM116270	✓	✓	✓	\$1,000	\$1,000

COMMERCIAL AUTO CONTINUED

VEH	YEAR, MAKE, MODEL VIN	LIAB	MED PAY	UM/ UIM	COMP/ DED	COLL DED
50	2021 Toyota Tacoma 3TMDZ5BN1MM116338	✓	✓	✓	\$1,000	\$1,000
51	2021 Ford F550 1FD0W5HT3MED30746	✓	✓	✓	\$2,000	\$2,000
52	2021 Toyota Tacoma 3TMCZ5AN7MM446899	✓	✓	✓	\$1,000	\$1,000
53	2021 Ford Explorer 1FMSK8DH5MGB71529	✓	✓	✓	\$1,000	\$1,000
54	2022 Turtle Top Terra Transport XL 1FDF6LT6MDA13122	✓	✓	✓	\$2,000	\$2,000
55	2022 Turtle Top Terra Transport XL 1FDF6LT6MDA07272	✓	✓	✓	\$2,000	\$2,000
56	2022 Ford F350 1FT8W3BT2NEG06257	✓	✓	✓	\$2,000	\$2,000
57	2023 Maverick Utility 3H HS BP 4JUBL1725PN067051	✓	✓	✓	\$1,000	\$1,000
58	2022 Multihog Snowblower UN9MXMK02ND015110	✓	✓	✓	\$2,000	\$2,000
59	2008 Yamaha Rhino 5Y4AM16Y88A007285	✓	✓	✓	\$1,000	\$1,000
60	2018 Polaris Ranger 4XARVA870J8497142	✓	✓	✓	\$2,000	\$2,000
61	2024 Interstate West Corporation 4RAVS1010RK093065	✓	✓	✓	\$1,000	\$1,000
62	2023 Freightliner 114SD 70 XLE 1FVMG3FM7PHNZ2263	✓	✓	✓	\$2,000	\$2,000
63	2024 Toyota Tundra 5TFLA5DB5RX200122	✓	✓	✓	\$1,000	\$1,000

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

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/>

ADDITIONAL INTERESTS

NAME	INTEREST
CTOS Rentals, LLC	Loss Payee 2023 Freightliner 114SD 70 XLE VIN# 1FVMG3FM7PHNZ2263

2023-24 Estimated Premium: \$79,115 (including endorsements)

2024-25 Estimated Premium: \$86,994

EXCESS LIABILITY

COMPANY National Union Fire Ins Co of Pitt	AM BEST RATING: A XV	POLICY TERM 10/1/2024 to 10/1/2025
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COVERAGES-UMBRELLA

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

UNDERLYING COVERAGES

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Automobile Liability Combined Single Limit	Granite State Insurance Company	10/1/24 to 10/1/25	\$1,000,000
General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury Damage to Rented Premises	Granite State Insurance Company	10/1/24 to 10/1/25	\$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	10/1/24 to 10/1/25	\$1,000,000 \$1,000,000 \$1,000,000

2023-24 Estimated Premium: \$189,754

2024-25 Estimated Premium: \$171,478

COMPANY Berkley National Insurance Co.	AM BEST RATING: A+ XV	POLICY TERM 10/1/2024 to 10/1/2025
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2ND LAYER

DESCRIPTION	LIMIT
Each Occurrence	\$5,000,000
Aggregate	\$5,000,000

2023-24 Estimated Premium: \$128,600

2024-25 Estimated Premium: \$116,200

EXCESS LIABILITY CONTINUED

COMPANY Markel American Ins Company	AM BEST RATING: A XV	POLICY TERM 10/1/2024 to 10/1/2025
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3RD LAYER

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000

2023-24 Estimated Premium: \$133,000 2024-25 Estimated Premium: \$126,750

COMPANY Starstone Nat'l Insurance Co	AM BEST RATING: A- XII	POLICY TERM 10/1/2024 to 10/1/2025
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4TH LAYER

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000

2023-24 Estimated Premium: \$59,318 2024-25 Estimated Premium: \$56,859

COMPANY Westfield Specialty Insurance Company	AM BEST RATING: A XV	POLICY TERM 10/1/2024 to 10/1/2025
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5TH LAYER

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000

2023-24 Estimated Premium: \$44,950 2024-25 Estimated Premium: \$43,750

COMPANY Liberty Surplus Insurance Corp	AM BEST RATING: A XV	POLICY TERM 10/1/2024 to 10/1/2025
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6TH LAYER

DESCRIPTION	LIMIT
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000

2023-24 Estimated Premium: \$30,483 2024-25 Estimated Premium: \$29,900

COMPANY Hiscox Insurance Company	AM BEST RATING: A V	POLICY TERM 10/1/2024 to 10/1/2025
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LIMITS- CLAIMS MADE FORM

DESCRIPTION	LIMIT	DEDUCTIBLE
Cyber Aggregate Limit	\$1,000,000	\$5,000
Bricking Costs	\$1,000,000	\$5,000
Cyber Crime (Funds Transfer Fraud, Social Engineering, and Reverse Social Engineering)	\$250,000	\$5,000
Dependent Business Interruption	\$1,000,000	\$5,000
Dependent System Failure	\$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

2023-24 Estimated Premium: \$8,005

2024-25 Estimated Premium: \$4,326

TERRORISM - LIABILITY

COMPANY
Underwriters at Lloyds of London

AM BEST RATING:

POLICY TERM
10/1/2024 to 10/1/2025

TERRORISM & SABOTAGE

BLANKET LIMITS

SUBJECT	AMOUNT	DEDUCTIBLE
Per Occurrence Aggregate	\$131,869,981	\$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
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

2023-24 Estimated Premium: \$19,267

2024-25 Estimated Premium: \$22,096

MANAGEMENT LIABILITY

COMPANY
Everest National Insurance Co.

AM BEST RATING:
A+ XV

POLICY TERM
10/1/2024 to 10/1/2025

LIMITS – CLAIMS MADE FORM

DIRECTOR & OFFICERS

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

EMPLOYMENT PRACTICES

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

FIDUCIARY LAIBILITY

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

DATES

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

2023-24 Estimated Premium: \$87,378

2024-25 Estimated Premium: \$82,192

COMPANY
RSUI Indemnity Company

AM BEST RATING:
A++ XIV

POLICY TERM
10/1/2024 to 10/1/2025

1ST LAYER

DESCRIPTION	LIMIT
D&O Excess 1	\$5,000,000

2023-24 Estimated Premium: \$11,348

2024-25 Estimated Premium: \$20,000

COMPANY
Ironshore Specialty Ins. Co.

AM BEST RATING:
A XV

POLICY TERM
10/1/2024 to 10/1/2025

2ND LAYER

DESCRIPTION	LIMIT
D&O Excess 2	\$10,000,000

2023-24 Estimated Premium: \$46,526

2024-25 Estimated Premium: \$46,526

COMPANY
Landmark American Ins. Co

AM BEST RATING:
A++ XIV

POLICY TERM
10/1/2024 to 10/1/2025

3RD LAYER

DESCRIPTION	LIMIT
D&O Excess 3	\$5,000,000

2023-24 Estimated Premium: \$19,370

2024-25 Estimated Premium: \$14,500

COMPANY
Houston Specialty Insurance Co.

AM BEST RATING:
A- X

POLICY TERM
10/1/2024 to 10/1/2025

4TH LAYER

DESCRIPTION	LIMIT
D&O Excess 4	\$5,000,000

2023-24 Estimated Premium: \$13,481

2024-25 Estimated Premium: \$10,000

WORKERS COMPENSATION

COMPANY Starstone Nat'l Insurance Co	AM BEST RATING: A XIII	POLICY TERM 10/1/2024 to 10/1/2025
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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

LOCATIONS & CLASS CODES

LOCATION #1: 11509 NORTHWOODS BLVD, TRUCKEE, CA 96161					
CODE	DESCRIPTION	EST PAYROLLS 2023-24	NET RATE 2023-24	EST PAYROLLS 2024-25	NET RATE 2024-25
7207	Stables; Clubs – Riding; Horse Shows/Rodeos/Pack Trains; Racing Stables – Harness	\$150,800	9.80	\$156,832	12.86
9080	Restaurants Or Taverns; Concessionaires	\$1,766,000	3.14	\$1,801,320	3.30
9180	Amusement/Rec Facilities – Device Operations; Shooting Clubs/Ranges	\$910,240	3.53	\$0	4.39
9066	Homeowners Associations	\$3,896,000	3.50	\$4,051,840	3.92
9184	Ski Resorts – Alpine	\$2,026,000	9.53	\$2,972,650	8.44
8810	Clerical	\$3,426,000	.24	\$3,563,040	.25
9015	Campgrounds	\$47,840	4.44	\$49,754	4.88
9016	Marina/Maintenance	\$93,960	2.95	\$39,478	3.37
9060	Clubs – Country Or Golf	\$787,920	3.80	\$819,437	4.46
8017	Store (Retail Sales Ski Shop)	\$138,320	3.08	\$143,853	3.52
8066	Stores – Bicycles And Bicycle Accessories	\$23,920	2.07	\$24,877	2.47
	Total Payroll	\$13,267,000		\$13,623,081	

2023 Ex Mod: 115%

2024 Ex Mod: 108%

WORKERS COMPENSATION CONTINUED

PREMIUM CALCULATIONS

STATE OF CALIFORNIA	
DESCRIPTION	PREMIUM
Total Estimated Premium	\$544,310
Taxes & Surcharges	\$32,929
Total Due at down payment (15% plus taxes & fees)	\$114,575

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: \$62,400/\$159,900

FORMS AND ENDORSEMENTS

**The following list of forms and endorsements is not all inclusive of those contained within your policy. Please refer to your policy for the complete list.

NUMBER	NAME
	Waiver of Subrogation

2023-24 Estimated Premium: \$505,907

2024-25 Estimated Premium: \$577,239

PREMIUM COMPARISON

COVERAGE	EXPIRING PREMIUM	RENEWAL PREMIUM
General Liability - Granite State	\$328,462	\$283,268
Property- Lexington	\$465,180	\$547,759
Business Auto- Granite State	\$79,115	\$86,994
Crime - Granite State	\$1,048	\$1,048
Crime 1st Excess-\$5MM – Travelers	\$16,298	\$16,298
Crime 2nd Excess-\$20MM Great American	\$38,998	\$38,998
Cyber- Hiscox/At-Bay	\$8,005	\$4,326
1st Excess @\$5MM- National Union	\$189,754	\$171,478
2nd Excess (\$5MM)- Berkley	\$128,600	\$116,200
3rd Excess (\$10MM) - Markel	\$133,000	\$126,750
4th Excess (\$10MM)- Starstone	\$59,318	\$56,859
5th Excess (\$10MM) – Westfield	\$44,950	\$43,750
6th Excess (\$10MM) – Liberty Surplus	\$30,483	\$29,900
Management Liability - Navigators	\$87,378	\$82,192
1st Excess D&O (\$5MM) - RSUI	\$11,348	\$20,000
2nd Excess D&O (\$10MM) - Ironshore	\$46,526	\$46,526
3rd Excess D&O (\$5MM) - Landmark	\$19,370	\$14,500
4th Excess D&O (\$5MM) -Houston	\$13,481	\$10,000
Terrorism & Sabotage- Lloyd's	\$19,267	\$22,096
Workers Compensation- Starstone	\$505,907	\$577,239
Pollution	N/A	N/A
Builders Risk	N/A	N/A
InterWest Service Fee	\$51,700	\$51,700
Estimated Total Premium	\$2,278,188	\$2,347,881

IMPORTANT INFORMATION REGARDING DIRECT BILLED AND FINANCED POLICIES

The premium for your policy(ies) will be billed directly from the Insurance or Finance company. Please note that if your payment is late, we cannot guarantee reinstatement, nor can we guarantee that a claim will be paid during a cancellation period. It is your responsibility to make sure that your payment arrives at the billing office of the Insurance or Finance company on time in order to avoid a lapse in coverage that could result in claims being denied.

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