

May 17, 2015

**The Natomas Basin Conservancy,
A California Non-Profit- Public Benefit Corporation**

Commercial Insurance Proposal

Package & Umbrella

May 31, 2016 to May 31, 2017

Prepared by:

John Bolce, Vice President

Tina Greenawalt, Account Manager

LP Insurance Services, Inc.

11249 Gold Country Blvd., Suite 160

Gold River, CA 95670

916-526-0775

Note: This document is a summary only. Please refer to the policy for terms and conditions for coverage and exclusion details.



May 17, 2015

Named Insured Schedule

**The Natomas Basin Conservancy,
A California non-Profit Public Benefit Corporation**

Location Schedule

**9055 E Levee Rd, Elverta, CA 95626
8701 E Levee Rd., Elverta, CA 95626
2150 River Plaza Dr., Sacramento, CA 95833**



May 17, 2015

Property Limits

Loc #/Bldg. # #	Address	Building	Business Personal Property	Business Income/Extra Expense
1-1	9055 E. Levee Road Silva Farm House	\$336,700		ALS
1-2	Silva Dairy Barn	\$462,700		
1-3	Quonset Hut	\$35,100		
1-4	Pole Barn	\$61,600		
1-5	Milking Parlor	\$109,800		
1-6	North Barn	\$35,600		
2-1	8701 E. Levee Road Pedro's Home	\$198,100		ALS
2-2	Pedro's Barn	\$26,000		
3-1	2150 River Plaza Dr #460		\$204,000	ALS
	18 Water Pumps	\$540,000		
	Hay	\$20,000		
	Fence	\$12,000		
	Totals	1,837,600	\$204,000	

actual
loss
sustain

Maximum Limit of insurance: **\$2,041,600**

Valuation: Replacement Cost

Deductible: \$1,000



May 17, 2015

Property Limits *(Continued)*

Coverage	Limits of Insurance	Limits Apply
Flex Coverage – Blanket Limit <ul style="list-style-type: none"> - Accounts Receivable - Brands and Labels - Non-owned Detached Trailers - Outdoor trees, shrubs, plants, SOD, Lawns, - Personal Effects - Valuable Paper and Records 	\$250,000	Per Occurrence
Accounts Receivables – Described Premises	\$250,000	Per Premises
Accounts Receivables – Away from Premises	\$25,000	Per Occurrence
Arson, Vandalism or Theft Reward	Lessor of \$50,000	Per Occurrence
Business Income (and Extra Expense) <ul style="list-style-type: none"> - Newly Acquired Locations 	\$250,000	Per Premises
Computer Fraud	\$50,000/ \$100,000	Per Occurrence/ Per Policy Year
Contract Penalty	\$50,000	Per Policy Year
Debris Removal	\$50,000	Per Premises
Electronic Data Processing – Described Premises <ul style="list-style-type: none"> - Equipment, media, data - Business Income - Extra Expense 	\$200,000 \$25,000 \$25,000	Per Occurrence Per Occurrence Per Occurrence
Electronic Data Processing – Away from Premises	\$100,000	Per Occurrence
Electronic Data Processing – Virus and Hacking	\$100,000	Per Policy Year
Employee Theft	\$50,000	Per Occurrence
Exhibitions	\$50,000	Per Occurrence



May 17, 2015

Property Limits *(Continued)*

Coverage	Limits of Insurance	Limits Apply
Fine Arts –		
- On-Premises	\$50,000	Per Premises
- On Exhibit	\$10,000	Per Occurrence
- Off Premises for framing, renovating, packing or appraising	\$10,000	Per Occurrence
- Transit	\$10,000	Per Occurrence
Fire Department Service Charge	\$50,000	Per Occurrence
Fire Extinguisher Systems Recharge	\$50,000	Per Occurrence
Forgery Or Alteration	\$25,000	Per Occurrence
Inflation Guard - Buildings	6%	Per Building
Inflation Guard – Contents	6%	Per Building
Lock & Key Replacement	\$2,500	Per Occurrence
Money and Securities – Inside	\$25,000	Per Occurrence
Money and Securities –Outside	\$25,000	Per Occurrence
Money Orders and Counterfeit Money	\$5,000	Per Occurrence
Newly Acquired or Constructed Property		
- Building	\$1,000,000	Per Building
- Contents	\$500,000	Per Building
Non-Owned Trailers	\$10,000	Per Occurrence
Ordinance or law – Coverages B and C	\$200,000	Per Building
Outdoor Trees, Shrubs, Plants, SOD, Lawns	\$50,000	Per Occurrence
	\$10,000	Per Tree, Shrub or Plant
Personal Effects	\$50,000	Per Occurrence
Pollutant Clean-up and Removal	\$50,000	Per Policy Year

See attached renewal quote for complete list of policy forms.



May 17, 2015

Property Limits (*Continued*)

Commercial property additional coverage and coverage extensions included in policy premium.
Limits of insurance are separate from the policy limits.

Coverage	Limits of Insurance	Limits Apply
Property In Transit	\$50,000	Per Occurrence
Property Off-Premises	\$100,000	Per Occurrence
Sales Representatives Samples	\$50,000	Per Occurrence
Signs – Supplemental Coverage	\$50,000	Per Occurrence
Theft Damage to Building for Tenants	\$50,000	Per Occurrence
Valuable Papers and Records – Described Premises	\$250,000	Per Premises
Valuable Papers and Records – Away from Premises	\$25,000	Per Premises
Worldwide Personal Property	\$10,000	Per Occurrence

See attached renewal quote for complete list of policy forms.



May 17, 2015

General Liability

Coverage		
General Liability	General Liability – Other than Products-Completed Operations	
	Each Occurrence	\$1,000,000
	Personal & Advertising Injury	\$1,000,000
	General Aggregate	\$3,000,000
	Products/Completed Operations Aggregate	Excluded
	Damage to Premises rented to you	\$1,000,000
	Medical Expense Limit (any one Person)	\$10,000
Employee Benefits Liability		
	Employee Benefit Liability – Each Employee	\$1,000,000
	Employee Benefit Liability – Aggregate	\$3,000,000
	Employee Benefit – Retro Active Date	05/31/2015

Rating Basis	Rate	Exposure
Location 1 45539 Land – Occupied /LRO Per Acre	2.5500	2,572 Acres
Location 1 49452 Vacant Land-Not for Profit Per Acre	1.512	1,559 Acres
Location 1 63010 Dwellings – One Family Per Dwelling	144.6610	1
Location 2 63010 Dwellings – One Family Per Dwelling	144.6610	1
Location 3 61225 Buildings or Premises Per Area	125.2520 per 1000	4660
Location 3 Employee Benefit Liability Per number of Employees	.1290	5

See attached renewal quote for complete list of policy forms.



May 17, 2015

Business Auto

<u>Coverage</u>	<u>Limit</u>
Liability (each accident) Coverage Auto Symbol 08 & 09 – Non-Owned/Hired Auto	\$1,000,000
Comprehensive Deductible Coverage Auto Symbol 08– Hired Auto Only	\$100
Collision Deductible Coverage Auto Symbol 08–Hired Auto Only	\$250

See attached renewal quote for complete list of policy forms.



May 17, 2015

Umbrella Liability

<u>Coverage</u>	<u>Limit</u>
<u>Limits of Liability</u>	
Each Incident	\$5,000,000
Aggregate	\$5,000,000
Retained Limit	\$10,000

Following Forms: Employee Benefits

Excluding:

Pollution

Molestation/Sexual Abuse

Athletic Participants

VIO of Emails Statues

Professional

Fungi or Bacteria

Lead

See attached renewal quote for complete list of policy forms.



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Premium Comparison

<u>Carrier/Coverage</u>	<u>Expiring Premium</u>	<u>Renewal Premium</u>
NIF/ American State Ins CO A.M. Best Rating A 15 Package – Property, GL, Auto	\$16,757	\$16,601
NIF / American States A.M. Best Rating – A 15 Umbrella	\$5,000	\$5,069
Total Estimated	\$21,757	\$21,670



Please review and update.

LOC#	Location Description	Year Blt	Construction Type	Area Occupied	Sprinkler/Alarm	Building	Business Personal Property	Pumps/Hay/Fence	BI/EE	Total Values
ALL LOC	Maximum Limit of Ins.									\$2,041,600
1-1	Silva Farm House	1964/ 1994	Frame	2,490	No/No	\$ 336,700			ALS - Rating Exposure \$26,850	\$ 336,700
1-2	Silva Dairy Barn	1964/1994	Frame	13,040	No/No	\$462,700			ALS	\$ 462,700
1-3	Quonset Hut	1964/1994		500	No/No	\$35,100			ALS	\$ 35,100
1-4	Pole Barn	1964/1994		5,000	No/No	\$61,600			ALS	\$ 61,600
1-5	Milking Parlor	1964/1994		1,600	No/No	\$109,800			ALS	\$ 109,800
1-6	North Barn			1,800		\$35,600				\$ 35,600
2-1	Pedro's Home	1957	Frame	1,274	No/No	\$198,100			ALS - Rating Exposure \$15,800	\$ 198,100
2-2	Pedro's Barn	2000		1,323	No/No	\$26,000			ALS	\$ 26,000
3-1	Office	1988	Frame	2,500	Yes / Yes		\$204,000		ALS - Rating Exposure \$75,000	\$ 204,000
	18 Water Pumps							\$540,000		
	Hay							\$20,000		
	Fence							\$12,000		
Totals						\$ 1,265,600	\$ 204,000	\$ 572,000		\$ 2,041,600
Property Deductible:			\$1,000							
Causes of Loss:			Special							
Valuation:			Agreed Value							
Coinurance:			None							
Equipment Breakdown: <input type="checkbox"/>			Included							
Business Income/EE:			ALS - 12 MOS / 72 HR waiting period Business Income							
Location Adresses:										
1		9055 E. Levee Road, Elverta CA 95626								
2		8701 E. Levee Road, Elverta CA 95626								
3		2150 River Plaza Dr. #460, Sacramento CA 95833								
	No Changes									

DATE	QUOTATION	NIF NUMBER
03/31/16	VALID FOR 30 DAYS OR EXPIRATION OF POLICY	QA2082-1

NAME & MAILING ADDRESS OF APPLICANT	NORTH ISLAND FACILITIES LTD. D/B/A N.I.F. INSURANCE AGENCY (LIC.# 0G56732) 19119 NORTHCREEK PARKWAY, SUITE 109 Bothell, WA 98011 (425) 486-1011 Fax (425) 949-4661	
BROKER	UNDERWRITER: CONNIE ENEIX	
	EXPIRING INSURANCE COMPANY	
	AMERICAN STATES INS CO [SS]	
	EXPIRING POLICY NUMBER	
	01CI81020810	
LP INSURANCE SERVICES 300 E. 2ND ST. SUITE 1300 RENO, NV 89501	EXPIRATION DATE	
	05/31/16	
	RENEWAL INSURANCE COMPANY	CODE
	AMERICAN STATES INS CO [SS]	P6

SOCIAL SERVICES PROGRAM

COMMERCIAL PROPERTY COVERAGE

PERILS: SPECIAL EXCLUDING FLOOD AND EARTHQUAKE

OPTIMUM PROPERTY PROGRAM
MAXIMUM LIMIT \$2,041,600 (3 LOCATION)
BLDG'S/PERSONAL PROPERTY UNDER ONE LIMIT WITH \$1,000 DED
EQUIPMENT BREAKDOWN INCLUDED WITH DED \$1,000
BUSINESS INCOME - ALS - 12 MONTHS WITH 24 HR WAIT TIME LOC 1-3
REPLACEMENT COST APPLICABLE TO BUILDINGS & CONTENT
INFLATION GUARD ENDORSEMENT INCLUDED
SPECIAL CAUSE OF LOSS INCLUDING THEFT
FLEX COVERAGE LIMIT \$250,000/ IDENTITY RECOVERY LIMIT \$25,000

COMMERCIAL GENERAL LIABILITY

SIMPLIFIED OCCURRENCE FORM

GENERAL AGGREGATE	\$3,000,000	EACH OCCURRENCE LIMIT	\$1,000,000
PRODUCTS/COMPLETED OPS AGG.	EXCLUDED	FIRE DAMAGE LIMIT	\$1,000,000
PERSONAL & ADV INJURY	\$1,000,000	MEDICAL EXPENSE LIMIT	\$10,000

EMPLOYEE BENEFITS LIABILITY \$1,000,000/\$3,000,000 RETRO DATE INCEPTION

EXCLUSIONS

ATHLETIC PARTICIPANTS	ABUSE OR MOLESTATION	UNDISCLOSED SPECIAL EVENTS
POLLUTION	CG 0067 VIOLATION OF INFO STATUTES	EMPLOYMENT RELATED PRACTICES
ASBESTOS	LEAD	FUNGI OR BACTERIA
PROFESSIONAL SERVICES		

ADDITIONAL ENDORSEMENTS & CONDITIONS

ADDITIONAL INSURED DESIGNATIONS	EMPLOYEES/VOLUNTEERS	SEP AGGREGATE PER LOCATION
EMPLOYEE BENEFITS LIABILITY	GL ENHANCEMENT	INSURE PLUS

COMMERCIAL AUTOMOBILE SIMPLIFIED

GARAGE LOCATION: PER SCHEDULE

COVERAGES

	LIMITS
HIRED AND NON-OWNED	\$1,000,000

QUOTATION

THE NATOMAS BASIN CONSERVANCY

HIRED AUTO PHYSICAL DAMAGE \$50,000 WITH 100 COMP AND 250 COLL DED

ENDORSEMENTS

VOLUNTEERS AS INSURED

EMPLOYEES AS INSURED

ITEMS REQUESTED

1) SIGNED & DATED APPLICATION

ADDITIONAL COMMENTS

TRIA \$56 PROPERTY \$59 GL \$2 AUTO

POLICYHOLDER AGREES TO ACCEPT AN ELECTRONIC POLICY AND OTHER RELATED
DOCUMENTS ISSUED BY LIBERTY. POLICYHOLDER MAY REQUEST A WRITTEN POLICY

We are accepting the quote and would like the premiums to be billed as:
Please check one option:

☐ Direct Bill to the Insured☐ Agency Billed

PREMIUM \$16,601.00

DEPOSIT REQ \$5,534.00

ORDER CONFIRMATION

Please bind/renew the captioned contract for our office as indicated above. We guarantee to pay any earned premium should this risk be cancelled.

Deposit premium of \$_____ is enclosed.

Date: _____ Broker: _____

DATE	QUOTATION		NIF NUMBER
03/31/16	VALID FOR 30 DAYS OR EXPIRATION OF POLICY		QA2083-1
NAME & MAILING ADDRESS OF APPLICANT			
THE NATOMAS BASIN CONSERVANCY A CA NON PROFIT PUBLIC BENEFIT 2150 RIVER PLAZA DR STE 460 SACRAMENTO, CA 95833		NORTH ISLAND FACILITIES LTD. D/B/A N.I.F. INSURANCE AGENCY (LIC.# 0G56732) 19119 NORTHCREEK PARKWAY, SUITE 109 Bothell, WA 98011 (425) 486-1011 Fax (425) 949-4661 UNDERWRITER: CONNIE ENEIX	
BROKER		EXPIRING INSURANCE COMPANY	
LP INSURANCE SERVICES 300 E. 2ND ST. SUITE 1300 RENO, NV 89501		AMERICAN STATES INS CO [SS]	
		EXPIRING POLICY NUMBER	
		01SU43362110	
		EXPIRATION DATE	
		05/31/16	
		RENEWAL INSURANCE COMPANY	
		AMERICAN STATES INS CO [SS]	
		CODE	
		P6	
SOCIAL SERVICES PROGRAM			
<u>COMMERCIAL UMBRELLA</u>			
LIMIT EACH OCCURRENCE:		\$5,000,000	RETENTION: \$10,000
LIMIT IN AGG WHERE APPLICABLE:		\$5,000,000	
<u>EXCLUDING</u>			
POLLUTION	MOLESTATION / SEXUAL ABUSE	ATHLETIC PARTICIPANTS	
VIO OF EMBL STATUES	PROFESSIONAL	FUNGI OR BACTERIA	
LEAD			
<u>FOLLOW FORM</u>			
EMPLOYEE BENEFITS			

QUOTATION

THE NATOMAS BASIN CONSERVANCY

THE UMBRELLA WILL NOT EXTEND OVER ANY PROFESSIONAL LIABILITY, SEXUAL MISCONDUCT, EMPLOYEE BENEFITS LIABILITY, PRODUCTS/COMPLETED OPERATIONS, EPLI, E&O OR D&O.

COVERAGE OVER EMPLOYERS LIABILITY WILL BE AUTOMATICALLY PROVIDED IF THE UNDERLYING COVERAGE MEETS OUR MINIMUM LIMIT REQUIREMENTS OF \$1,000,000/\$1,000,000/\$1,000,000 THROUGH A CARRIER WITH AN A.M. BEST RATING OF B+ VI OR HIGHER.

THE FOLLOWING FORMS CURRENTLY APPLY TO THIS COVERAGE:

CU00011104 COMMERCIAL UMBRELLA LIABILITY POLICY

CU00020493 SCHEDULE OF UNDERLYING POLICIES

CU01041105 CA CHANGES - CANCELLATION & NONRENEWAL

C47720209 NOTICE TO POLICYHOLDERS

CU01071005 CA CHANGES

CU21101001 EXCLUSION - CONTAMINATION OR POLLUTION - LIMITED

CU22280108 CAP ON LOSS FROM CERTIFIED ACTS OF TERRORISM

C47000108 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

CU02110107 CONDITIONAL EXCLUSION OF TERRORISM

CU21040711 EXCLUSION - VIOLATIONS OF STATUTES THAT GOVERN EMAILS ETC

CU21450115 EXCLUSION - PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM

CU21220492 EXCLUSION - PROFESSIONAL LIABILITY

CU21580508 EXCESS COVERAGE - EMPLOYERS LIABILITY

CU21320704 EXCLUSION - FUNGI OR BACTERIA

CU21270492 EXCLUSION - LEAD

CU20110492 FOLLOWING FORM - EMPLOYEE BENEFITS LIABILITY

CU21070492 EXCLUSION - ATHLETIC OR SPORTS PARTICIPANTS

ITEMS REQUESTED

1) SIGNED & DATED APPLICATION

ADDITIONAL COMMENTS

THIS IS A PREMIUM SUMMARY AND IS NOT INTENDED TO SUBSTITUTE FOR THE TERMS AND CONDITIONS SET FORTH IN THE POLICY TO WHICH IT APPLIES. PLEASE REFER TO YOUR POLICY TO DETERMINE THE FULL EXTENT OF COVERAGES.

TRIA \$22.00

*POLICYHOLDER AGREES TO ACCEPT AN ELECTRONIC POLICY AND OTHER RELATED DOCUMENTS ISSUED BY LIBERTY. POLICYHOLDER MAY REQUEST A WRITTEN POLICY.

**We are accepting the quote and would like the premiums to be billed as:
Please check one option:**

☐ Direct Bill to the Insured

☐ Agency Billed

PREMIUM \$5,069.00

DEPOSIT REQ \$1,690.00