



2023-2024 RENEWAL PREMIUM BREAKDOWN

The below breakdown reflects the change in annualized premiums resulting from exposure changes and annual rate changes applied for the 23-24 Renewal term.

Member: City of Okanogan

2022-2023 Renewal Premium:	\$146,419.80
Premium change resulting from 22-23 exposure changes, inflationary property value increases, and 23-24 renewal changes reported:	\$4,545.73
Premium change due to 23-24 rate changes:	\$25,601.54
Total 2023-2024 Renewal Premium:	\$176,567.07



451 Diamond Drive | Ephrata, WA 98823

Cities Insurance Association of Washington
451 Diamond Drive
Ephrata, WA 98823

Invoice Number: 2023-34546-0870-1
Invoice Date: 11/8/2023

City of Okanogan
PO Box 752
Okanogan, WA 98840

Coverage Information	
Covered Member:	City of Okanogan
Coverage Number:	CIAW232434546
Coverage Period:	12/01/2023 - 12/01/2024
Transaction Description:	2023-2024 CIAW Renewal
Transaction Effective Date:	12/01/2023
Premium Information	
Line of Coverage:	Premium:
Property	\$55,749.14
Equipment Breakdown	\$10,736.97
Auto Physical Damage	\$14,361.94
General Liability	\$31,718.89
Law Enforcement Liability	\$551.10
Cyber Liability	\$10,000.00
Wrongful Acts	\$15,648.22
Auto Liability	\$34,476.09
Crime	\$3,324.72
Total Premium:	\$176,567.07

Premium is due and payable 30 days from receipt. Please note that if payment is not received, CIAW shall have the right to cancel coverage. Notice of cancellation shall be no less than 60 days. Overdue invoices are subject to a 2% late charge. CIAW is direct bill.

CIAW Underwriter:
Stacy Lyon
800.407.2027 ext. 4077
slyon@choosclear.com



451 Diamond Drive | Ephrata, WA 98823

Date: November 3, 2023

Dear CIAW Brokers / Agents and Members:

On behalf of the Cities Insurance Association of Washington (CIAW) Board of Directors, we want to thank you for your continued support and shared vision of our mission to ensure the availability of stable and affordable insurance protection for our members. We recognize the budgetary constraints you are facing and are committed to providing excellent value to our membership.

As the CIAW begins its 35th year, we are pleased to highlight the following benefits to the members for the renewal term:

- The flexibility of a Memorandum of Coverage that meets the unique needs of public entities and is continuously improved upon with input from both our membership and brokers.
- A fully funded Aggregate Stop Loss Policy is purchased to protect your program's assets and secure future unreserved equity.
- High quality risk management services and new educational trainings are available to all members at no additional cost. New services and trainings are developed each year. We encourage you to learn more about these services by visiting www.ciaw.us for details.
- Competitive premium financing options are available through Imperial PFS. Please contact our office for information on how to obtain a quote. Multiple payment structures are available including options for 12 equal monthly installments or quarterly payments.

The CIAW Board approved an overall budget increase this year of 17.4%; however, individual member increases may vary based on each member's specific exposures, deductibles selected, and loss experience. The health of the pool is what ensures long-term stability for our members that rely on us for risk management and coverage solutions. Securing coverage and rate stability have been the primary focus for the Board of Directors during this renewal cycle due to hard market conditions and the many unknowns in the insurance marketplace. Thank you for your confidence in our efforts during such an uncertain time.

The CIAW Board of Directors is proud to be working with qualified partners who share the philosophy of risk management, responsibility, and community within a member-owned and directed program. Please review the enclosed memo from our Underwriting Department, which highlights anticipated coverage changes for the 2023-2024 coverage term.

If you have any questions or concerns, please feel free to contact our program administrator, Clear Risk Solutions, at 800-407-2027.

For additional CIAW information, please visit our website at www.ciaw.us.

Thank you for your continued participation. We look forward to providing quality service to your entity in the future.

Sincerely,



Randy Hinchliffe, CIAW Board Chair
City Administrator, City of Waitsburg



451 Diamond Drive | Ephrata, WA 98823

TO: CIAW Members and Brokers
FROM: CIAW Underwriting Department, Clear Risk Solutions
DATE: November 6, 2023
SUBJECT: 2023-2024 Renewal

The Cities Insurance Association of Washington (CIAW) renewal is fast approaching on December 1, 2023. We are pleased to provide you the attached expected renewal terms for our members. In response to broker and member requests, and in an effort to provide more timely renewal terms, our renewal packet contains a Renewal Summary reflecting the anticipated coverage, limits, and carriers along with a renewal invoice. **Please review the attachments for accuracy.**

Process Change:

Please be reminded the premium indicated on the renewal invoice will reflect any exposure changes that have been made throughout the expiring coverage term, as well as inflationary property value increases, if applicable, and changes reported on the renewal application.

Should you wish to discuss coverage changes or update exposure information not already reported, we request that you do so prior to November 15, 2023.

Prior to December 1, 2023, the coverage confirmation and renewal certificates will be issued for each member. In addition, the renewal invoice, updated to include any additional changes, if necessary, will be provided to each member.

Payment Due Date & Premium Financing:

Renewal payments are due prior to January 1, 2024. Please mail premiums directly to the Administration Office, made payable to CIAW. Any unpaid premium after January 1, 2024, will be subject to a 2% per month late fee. The renewal invoice is being held five (5) days before being sent to members to allow brokers time to contact members prior to receiving their renewal email.

While CIAW does not offer payment plans or premium financing, competitive premium financing options are available through Imperial PFS. Please contact us for information on how to obtain a quote.

Renewal Coverage Changes:

In addition to general cleanup items currently being discussed, the following changes will be made as of December 1, 2023. The specific details of the cleanup items and language changes are being finalized.

1. Language will be amended in the Claims-made form to allow 60 days reporting on claims after the end of the coverage period.
2. The Sexual Abuse Liability coverage part will be amended to include language addressing the inclusion of attorney fees for any claim arising out of Sexual Abuse alleging Washington Law Against Discrimination (WLAD) violation.
3. Language will be added to the Property Coverage Part and Declarations to clarify that if no sublimit is shown for Flood in the declarations, Flood is an excluded cause of

loss. However, this exclusion does not apply to scheduled Automobiles with APD coverage on file with us.

4. Law Enforcement Liability will include the following coverage changes:
 - a. Law Enforcement Liability will be excluded for Special District and Fire District members, as they do not have law enforcement exposure.
 - b. The annual aggregate limit for Law Enforcement Liability will be reduced from \$20,000,000 to \$10,000,000. The per occurrence limit of \$10,000,000 will remain unchanged for those Cities and Towns with reported law enforcement FTE.
 - c. The Law Enforcement Liability sublimit will be reduced from \$10,000,000 to \$5,000,000 for member Cities and Towns with no law enforcement FTE reported to us.
 - d. Law Enforcement Liability deductible will be increased to a minimum of \$10,000 for each occurrence / each accident.

The 2023-2024 renewal SOV includes a 5.3% inflationary increase to all buildings and contents. This is a result of national inflation, significant losses nationwide affecting the insurance market, and the pool's overall loss performance. The values will be maintained unless an exception has been approved by the Underwriting Department on an individual basis or functional building valuation is selected. Please remember that CIAW's property coverage has a 115% margin clause, and some property coverages such as Ordinance or Law are limited to a percentage of the scheduled building value. Accurate valuation is important to ensure adequate coverage is available in the event of a loss.

Please note, invoices for Cities and Towns now include a separate premium line item for Law Enforcement Liability. Law Enforcement Liability premium was previously incorporated in the General Liability premium line.

Please contact Stacy Lyon at: slyon@chooseclear.com or 800-407-2027, with any questions regarding your enclosed renewal documents. Any corrections or changes to exposures should be reported to our office by November 15, 2023, to allow sufficient time to finalize coverage and issue renewal certificates prior to December 1, 2023. We will be unable to process any changes in the 2022-2023 coverage term after this date.

Thank you for your continued participation. We look forward to providing quality service to your entity in the coming year.



INSURANCE AGENCIES

Auto ▪ Home ▪ Business ▪ Farm ▪ Crop ▪ Life

November 16, 2023

City Of Okanogan
Attn: Jessica Blake
Po Box 752
Okanogan, WA 98840-0752

RE: Commercial Package Policy
Clear Risk Solutions / CIAW Insurance Pool
Effective 12/01/23 - 12/01/24

Dear Jessica, Mayor Turner & Council Members,

We are pleased to present the renewal of the City's insurance program for the next term of 12/01/23 to 12/01/24 through the Cities Insurance Association of Washington. Your program has been renewed per the expiring policy, with the exception of changes in the statement of values, vehicles schedule amendments and inland marine inventory adjustments during the prior term. A current statement of values and coverage summary is included for your review.

Attached is a copy of an invoice from Clear Risk Solutions, administrator of the insurance group, in the amount of \$176,567.07. This amount is for insurance premiums, pool assessment, and their amount for service fees. This compares to annualized premium of \$147,690 after requested changes during the previous policy term.

Included in this packet is our agency invoice for the service agent/broker fee in the amount of \$6,000. Also included is a disclosure form required by the insurance commissioner since the fee is charged separately from the CIAW premium. Our service includes, but is not limited to, the completion of renewal applications, reviewing coverages, answering coverage questions and concerns, policy changes, facilitating claims, assisting in risk management, and acting as broker with the group administrator and insurance company as required by the Washington State Insurance Commissioner.

(cont...)

This would bring the total cost for your insurance program for the 2023- 2024 term to \$182,567.07, which compares to \$152,690 last year. The total cost difference this year for your program is an increase of \$29,877. The larger rate impacts for this renewal term were in the property line due and cyber liability due to general concerns affecting markets. By comparison the CIAW pool continues to perform well and the rate impacts are much less than what we are seeing in the traditional markets.

If you have any questions, please do not hesitate to contact our office.

We have appreciated your business and the opportunity to be of service, and look forward to working with you this upcoming year.

Sincerely,

Wilson Wooschlager
The VIP Agency Group LLC



CITIES INSURANCE ASSOCIATION OF WASHINGTON RENEWAL SUMMARY

*The terms, conditions, and exclusions shown here are brief overviews of the anticipated limits and coverages included in, but not limited to, the coverages provided by the Cities Insurance Association of Washington. The terms and conditions offered may differ from your prior policy and from what you requested in your submission. This document is not intended to be used as a direct reflection of all coverages or to replace or alter the Memorandum of Coverage (MOC) in any way. **Information represented in this Renewal Summary is subject to change prior to December 1.** Information represented in this Renewal Summary is subject to the exclusions, terms, limitations, and conditions of the Memorandum of Coverage. All specific coverage, exclusion, and limitation questions should be referred directly to the Memorandum of Coverage and all attached endorsements. In the event of differences, the Memorandum of Coverage will prevail. Participating companies are non-admitted, unless otherwise stated. Non-admitted companies are not regulated by the Washington State Insurance Commissioner and are not protected by the Washington State Guaranty Fund. All surplus lines filings on any excess and surplus lines policies, if applicable, will be filed on behalf of CIAW by Apex Insurance Agency, Inc. or Peachtree Special Risk Brokers, LLC. The Memorandum of Coverage is subject to audit. Defense costs are outside the limits, unless excess limits are purchased. Defense costs are inside the limits for members with excess liability limits scheduled on file with the company. For claims made coverages, a copy of the Extended Reporting Period MOC language is available upon request.*

Please note the limits shown here represent the combined full limits provided by multiple policies from various carriers. It is the responsibility of the broker to review this document to confirm its accuracy. All carriers listed herein are those anticipated to participate in the designated portions of the MOC. All carriers are subject to change prior to December 1, 2023.

Notice of Cancellation for Non-Payment

We may cancel coverage within 60 days in the event of non-payment of premium. Notice of cancellation will be mailed to the Covered Member's last known address and will indicate the date on which coverage is terminated. If applicable, a copy will be mailed to the broker of record on file.

Covered Member:

City of Okanogan
PO Box 752
Okanogan, WA 98840

Broker:

VIP Agency Group

Coverage Period: 12/01/2023 to 12/01/2024

Member Since: 11/01/1988

Authorized Signature:

Administered by Clear Risk Solutions

RENEWAL SUMMARY PROPERTY COVERAGE PART

Item 1. CIAW Program Retention:

Real and Personal Property Each Occurrence \$750,000

Item 2. Limit of Coverage:

Real and Personal Property Each Occurrence and Group Aggregate \$100,000,000
(excluding Earthquake and Flood)

Item 3. Sublimits of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed above.

- 1a. \$15,000,000 Sublimit for Earthquake per Occurrence and in the annual aggregate.
- 1b. \$15,000,000 Annual Group Aggregate for Earthquake.
- 2a. \$15,000,000 Sublimit for Flood per Occurrence and in the Annual Aggregate except that covered Property located at the time of loss in any flood zone identified by FEMA as Zones A, AO, AH, A1 through 30, AE, A99, AR, AR/A1 through 30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1 through 30, VE, and V; or a similar high risk FEMA rating are subject to the following Flood sublimits:
 - \$ 1,000,000 per Occurrence and Annual Aggregate, and
 - \$15,000,000 Annual Group Aggregate.
- 2b. \$15,000,000 Annual Group Aggregate for Flood.
- 3. \$1,000,000 Sublimit for combined Transit and off Premises Extension per Occurrence.
- 4. \$2,500,000 Sublimit for combined Business Interruption and Extra Expense per Occurrence.
- 5. \$1,000,000 Sublimit for Accounts Receivable per Occurrence.
- 6. \$2,500,000 Sublimit for Rental Income per Occurrence.
- 7. \$1,000,000 Sublimit for Valuable Papers per Occurrence.
- 8. \$1,000,000 Sublimit for Additionally Acquired Property per Occurrence.
- 9. \$250,000 Sublimit for Newly Built or Constructed Property per Occurrence.
- 10. \$2,500,000 Sublimit for Electronic Data Processing per Occurrence.
- 11. \$25,000 Sublimit for Re-keying Expense per Occurrence and annual aggregate.
- 12. \$1,000,000 Sublimit for Fine Arts per Occurrence.
- 13. Lesser of 25% of the amount paid for direct physical loss or \$1,000,000 sublimit for Debris Removal Expense Extension per Occurrence.
- 14. Ordinance or Law Coverage A: The building value of the undamaged portion of the building as reported in the Property Schedule on file with the Company per Occurrence.
- 15. Ordinance or Law Coverage B: Demolition Cost is 25% of the building value as reported in the Property Schedule on file with the Company per Occurrence.
- 16. Ordinance or Law Coverage C: Increased cost of construction is 25% of the building value as reported in the Property Schedule on file with the Company, subject to a combined single limit of \$10,000,000 for coverages B and C combined, per Occurrence
- 17. \$50,000 Sublimit aggregate Temporary Safeguard of Property Extension per Occurrence.
- 18a. \$100,000 Sublimit for Mold or Other Fungi as a result of covered losses.
- 18b. \$300,000 Annual Group Aggregate for Mold or Other Fungi as a result of covered losses.
- 19. \$100,000 Sublimit for walkways, roadways, courts, and other similar paved or artificial surfaces per Occurrence.
- 20. Margin Clause: 115% of the total combined stated values for Real and Personal Property shown for that location on file with the Company per Occurrence

Item 4. Deductible:

The CIAW Program Retention listed above is in addition to the deductibles listed below.

Real and Personal Property
(except Earthquake, Flood, and Auto Physical Damage for Scheduled Automobiles)

Property:	Per Schedule on file with Company
Miscellaneous Equipment:	\$250

Automobile Physical Damage for Scheduled Automobiles	Per Schedule on file with Company
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Rental Vehicles Physical Damage	Each Occurrence: <ul style="list-style-type: none">• \$250 Fire Districts/Special Districts• \$1,000 Cities
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Earthquake: The greater of 2% of the total value of all Property at the Locations suffering loss or \$50,000 loss per Occurrence. Total value of all Property means the total value of all Property shown in the statement of values on file with the Company at the time of loss. A Location means a single street address or if no street address, single legal description.

Flood: \$25,000 each loss per Occurrence except that covered Property located at the time of loss in a flood zone identified by FEMA as Zones A, AO, AH, A1 through 30, AE, A99, AR, AR/A1 through 30, AR/AE, AR/AO, AR/AH, AR/a, VO, V1 through 30, VE, and V; or a similar high risk FEMA rating are subject to the following Flood Deductibles:

\$500,000 per Occurrence applying to each building damaged, and
\$500,000 per Occurrence applying to Personal Property within a building, and
\$500,000 per Occurrence applying to all other covered Property.

Item 5. Participating Carriers:

Limits excess of \$10,000,000 are per Occurrence for the group combined.

Pennsylvania Manufacturers' Association Insurance Company (Old Republic)	(A+ XV) Admitted	\$10,000,000 Per Occurrence, subject to sublimits listed on Declarations Page
Swiss Re Corporate Solutions Elite Insurance Corporation	(A+ XV) Admitted	Part of \$15,000,000 Per Occurrence excess of \$10,000,000
Certain Underwriters at Lloyd's, (London Syndicate HCC, RSA, Hardy)	(A XV) Non-Admitted	Part of \$15,000,000 Per Occurrence excess of \$10,000,000
Aspen Specialty Insurance Company	(A XV) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Evanston Insurance Company	(A XV) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
StarStone Specialty Insurance Company	(A- XII) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Certain Underwriters at Lloyd's, (London Syndicate AXIS, QBE)	(A XV) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
RSUI Indemnity Company	(A+ XIV) Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Arch Specialty Insurance Company	(A+ XV) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Great American Fidelity Insurance Company	(A+ XV) Non-Admitted	\$50,000,000 Per Occurrence excess of \$50,000,000

RENEWAL SUMMARY LIABILITY COVERAGE PART

Item 1. CIAW Program Retention:

General Liability	Each Occurrence	\$750,000
Wrongful Act Liability	Per Claim	\$750,000
Automobile Liability	Each Accident	\$750,000

Item 2. Deductible:

The CIAW Program Retention listed above is in addition to the deductibles listed below.

a.	General Liability Coverage Part	Each Occurrence	\$250
b.	Wrongful Act Liability Coverage Part	Each Wrongful Act	\$1,000
c.	Miscellaneous Professional Liability	Each Wrongful Act	\$1,000
d.	Automobile Liability Coverage Part	Each Accident	See schedule
e.	Uninsured/Underinsured Motorist Coverage		
	Property Damage	Each Accident	EXCLUDED
	Bodily Injury	Each Accident	EXCLUDED
f.	Employee Benefits Liability Coverage Part	Each Employee Benefits Incident	\$250
g.	Stop Gap Employer's Liability	Each Accident	\$250
h.	Sexual Abuse Liability	Each Sexual Abuse	\$250
i.	Law Enforcement Liability	Each Occurrence	\$10,000
		Each Accident	See Auto Schedule

Item 3. Limit of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed for Liability Coverages. Aggregate limits are subject to shared excess limits, which may be reduced by prior claims.

a.	General Liability Limit	Each Occurrence	\$10,000,000
		Annual Aggregate	\$20,000,000
		Group Aggregate	\$50,000,000
	<u>Sublimits:</u>		
	Products and Completed Liability Sublimit	Each Occurrence	\$10,000,000
		Annual Aggregate	\$20,000,000
	Leased/Rented Premises Liability Sublimit	Each Occurrence and Annual Aggregate	\$1,000,000
	Garage Liability Sublimit	Each Occurrence and Annual Aggregate	\$10,000,000
	Sewer Back-up Sublimit	Each Occurrence and Annual Aggregate	\$2,000,000
	Failure to Supply Sublimit	Each Occurrence and Annual Aggregate	\$2,000,000
	Unmanned Aircraft Liability Sublimit*	Each Occurrence and Annual Aggregate	\$10,000,000
	*Unmanned Aircraft – under 30 lbs. total weight and FAA Compliant		
	Stop Gap Employer's Liability Sublimit	Each Accident	\$10,000,000
		Annual Aggregate	\$20,000,000
	Employee Benefit Liability Sublimit	Each Employee Benefits Incident	\$10,000,000
		Annual Aggregate	\$20,000,000
	Sexual Abuse Liability Sublimit	Each Sexual Abuse	\$10,000,000
		Annual Aggregate	\$10,000,000
		Group Aggregate	\$30,000,000

	Law Enforcement Liability Sublimit	Each Occurrence	\$5,000,000
		Each Accident	\$5,000,000
		Annual Aggregate	\$5,000,000
	Traumatic Event Response Coverage:		
	Crisis Expense Sublimit	Each Traumatic Event	\$100,000
	Crisis Property Improvements Sublimit	Each Traumatic Event	Included
		Group Aggregate	\$300,000
b.	Wrongful Act Liability Limit	Each Wrongful Act	\$10,000,000
		Annual Aggregate	\$10,000,000
		Group Aggregate	\$50,000,000
	<u>Sublimits:</u>		
	Miscellaneous Professional Liability Sublimit	Each Wrongful Act	\$10,000,000
c.	Automobile Liability Limit	Each Accident	\$10,000,000
	<u>Sublimits:</u>		
	Limited Garagekeepers Sublimit	Each Accident	\$1,000,000
	Uninsured/Underinsured Motorist Sublimit	Each Accident	EXCLUDED
d.	Defense Costs (all liabilities)	Each Occurrence/ Each Wrongful Act	\$2,000,000
Item 4.	Retroactive Date:		
	Wrongful Act Liability – Primary	\$10,000,000	09/01/1991
	Miscellaneous Professional Liability – Primary	\$10,000,000	09/01/1991
	Employee Benefit Liability – Primary	\$10,000,000	09/01/1991

Item 5. **Participating Carriers:**

Automobile Liability:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

Wrongful Act Liability:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

General Liability:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

RENEWAL SUMMARY CRIME COVERAGE PART

Item 1. CIAW Program Retention:

Crime Coverage Part	Each Occurrence	\$25,000
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Item 2. Deductible:

The CIAW Program Retention listed above is in addition to the deductibles listed below.

Employee Theft	Each Occurrence	\$1,000
Forgery or Alteration	Each Occurrence	\$1,000
Money and Securities Inside / Outside	Each Occurrence	\$1,000
Computer Fraud	Each Occurrence	\$1,000
Funds Transfer Fraud	Each Occurrence	EXCLUDED
Money Orders Counterfeit Paper Currency	Each Occurrence	EXCLUDED

Item 3. Limit of Coverage:

Crime Coverage Part	Each Occurrence and Annual Aggregate	\$1,000,000
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The Sublimits of Coverage shown below do not increase the overall Limits listed above.

Coverage Agreements	Sublimits of Coverage
Employee Theft - Per Loss Coverage	\$1,000,000
Employee Theft - Per Employee Coverage	EXCLUDED
Forgery or Alteration	\$1,000,000
Inside the Premises - Money and Securities	\$250,000
Inside the Premises - Robbery or Safe Burglary of Other Property	\$250,000
Outside the Premises - Money and Securities	\$250,000
Computer Fraud	\$250,000
Funds Transfer Fraud	EXCLUDED
Money Orders Counterfeit Paper Currency	EXCLUDED
Faithful Performance	Included in Employee Theft sublimit

Item 4. Participating Carriers:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

RENEWAL SUMMARY EQUIPMENT BREAKDOWN COVERAGE PART

Item 1. CIAW Program Retention:

Equipment Breakdown Coverage Part	“One Accident”	\$0	Combined, All Coverages
All Motors and Pumps		\$25,000	

Item 2. Deductible:

The deductibles listed below are part of and not in addition to the CIAW Program Retention listed above.

Equipment Breakdown Coverage Part:

Equipment Breakdown:	“One Accident”	\$2,500	Combined, All Coverages
All Motors and Pumps (All Member Deductible):		\$10,000	

Item 3. Limit of Coverage:

Equipment Breakdown Coverage Part	One Accident and Group Aggregate	\$100,000,000
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Item 4. Sublimits of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed above.

Property Damage:	Included
Business Income:	Included
Extra Expense:	Included
Service Interruption:	Included
Perishable Goods:	\$500,000
Data Restoration:	\$100,000
Computer Equipment:	Included
Off Premises Property Damage:	Excluded
Contingent Business Income:	Included
Demolition and ICC:	25% of building or tenant’s improvements or betterments value
Ordinance or Law:	25% of building or tenant’s improvements or betterments value
Expediting Expenses:	Included
CFC Refrigerants	Included
Hazardous Substances:	\$5,000,000
Extended Period of Restoration:	30 days
Newly Acquired Locations:	Included; 365 days
Interruption of Service Waiting Period:	24 hours

Item 5. Participating Carriers:

Hartford Steam Boiler Inspection and Insurance Company of Connecticut (A++ X) Admitted

RENEWAL SUMMARY CYBER LIABILITY

Item 1.	CIAW Program Retention: Cyber Insurance	\$50,000 Per Claim / Occurrence
Item 2.	Deductible: The deductibles listed below are part of and not in addition to the CIAW Program Retention listed above.	
	All Coverages	\$10,000 per Claim
	Except:	
	Loss of Business Income	\$10,000 and 10 Hours waiting period
	Reputational Harm Expense	12 Hours waiting period
Item 3.	Limit of Coverage:	
	Member Annual Policy Aggregate	\$5,000,000
	Group Combined Policy Aggregate	\$10,000,000
Item 4.	Sublimits of Coverage: Sublimits of Coverage shown below do not increase the overall Limits listed above. Aggregate limits are subject to shared excess limits, which may be reduced by prior claims.	
	a. Liability Costs	Per Claim and Aggregate \$5,000,000
	b. PCI Costs	Per Claim and Aggregate \$5,000,000
	c. Regulatory Costs	Per Claim and Aggregate \$5,000,000
	d. Media Liability Endorsement	Per Claim and Aggregate \$5,000,000
	e. Business Interruption Loss <i>(Including Extra Expense & Voluntary Shutdown)</i>	Each Occurrence and Aggregate \$5,000,000
	f. System Failure Business Interruption Loss <i>(Including Extra Expense & Voluntary Shutdown)</i>	Each Occurrence and Aggregate \$5,000,000
	g. Contingent Business Interruption Loss <i>(Including Extra Expense)</i>	Each Occurrence and Aggregate \$5,000,000
	h. System Failure Contingent Business Interruption Loss <i>(Including Extra Expense)</i>	Each Occurrence and Aggregate \$5,000,000
	i. Data Restoration	Each Occurrence and Aggregate \$5,000,000
	j. Extortion Costs (with MFA)	Each Occurrence and Aggregate \$5,000,000
	Extortion Costs (no MFA)	Each Occurrence and Aggregate \$500,000
	k. Breach Fund	Each Occurrence and Aggregate \$5,000,000
	l. Cyber Crime Loss <i>(Includes Social Engineering Financial Fraud)</i>	Each Occurrence and Group Aggregate \$250,000
	m. Bricking Costs	Each Occurrence \$1,000,000 Group Aggregate \$5,000,000
	n. Reputational Harm Expense	Each Occurrence \$1,000,000 Group Aggregate \$5,000,000
	o. Business Impersonation Costs	Per Claim and Aggregate \$5,000,000
	p. Criminal Rewards Costs	Per Claim and Group Aggregate \$100,000
	q. Utility Fraud Attack Endorsement	Per Claim and Group Aggregate \$100,000

Coverage #: CIAW232434546

Covered Member: City of Okanogan

Item 5. **Retro Active Date:** (Coverages a., b., c., and d. above)

Full Prior Acts

Item 6. **Participating Carriers:**

Obsidian Specialty Insurance Company	(A- VII) Non-Admitted	Primary \$5,000,000
Great American Fidelity Insurance Company	(A+ XV) Non-Admitted	\$5,000,000 excess of \$5,000,000