

# COBURG CITY COUNCIL WEEKLY REPORT

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## TOPIC: City Administration

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Report Date: Friday, July 1, 2022  
Staff Contact: Anne Heath, City Administrator  
Contact: 541-682-7871, [anne.heath@ci.coburg.or.us](mailto:anne.heath@ci.coburg.or.us)

Just a few updates regarding items that will be coming to the City Council and items of discussion at the City.

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**A SPECIAL MEETING IS PLANNED FOR THE CITY COUNCIL ON JULY 26, 2022 AT 7:00 P.M. THE PURPOSE OF THIS MEETING IS TO HOLD FIRST READINGS FOR TWO ORDINANCES INCLUDING:**

- 1. CHARTER AMENDMENT**
- 2. ZONING CODE UPDATE**

**PLEASE MAKE SAMMY AWARE IF YOU CANNOT ATTEND THIS MEETING.**

**PRIOR TO THE SPECIAL MEETING, THERE WILL BE AN EXECUTIVE SESSION TO DISCUSS STAFFING. THIS MEETING WILL BE HELD AT 6:00 P.M.**

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### **HARRISBURG POLICING BUDGET**

The Council requested to see the full budget for Harrisburg Police Program. I have attached it for your review

### **INSURANCE**

The City recently received quotes for insurance for fiscal year 2023. Insurance definitely went up. However, workers compensation dropped off substantially so it balances out.

The one challenge is Cyber Security Insurance. We have been purchasing \$950,000 in cyber insurance through CIS. However, this year they changed their policy and the amount of insurance that might be purchased was \$250,000, and that would require some expensive requirements and hoops for the City to jump through. This would not begin to cover the costs if the City had a cyber attack. I requested WHA (our insurance of record) to look at the public market and we were able to find private insurance for \$1,000,000 in cyber insurance for approximately \$8,500 with no hoops to jump through. In the end, we would have spent much more money purchasing software and paying to implement programs that CIS would have required, and we would have to pay the premium as well. I made the decision to go with the private insurance company. I have included our insurance quotes for you to look at if you have an interest.

Questions regarding anything in this report can be sent to Anne Heath via email at [anne.heath@ci.coburg.or.us](mailto:anne.heath@ci.coburg.or.us).

#### **TRANSPORTATION GRANTS**

The City turned in three projects to the MPC (Metropolitan Planning Committee) for regional transportation grants as follows:

1. Coburg Industrial Way North – Pavement Preservation
2. Coburg Loop Path #4 – Additional Funding
3. Truck/Commuter Route Feasibility Study

Combined these projects equaled about \$1,300,000.

These will be reviewed and recommendations will be made to the MPC as to which projects will be funded. Due to the fast turn-around, staff was not able to seek a resolution from Council to submit these grants. However, a resolution will be in the packet for the July meeting and if there is any projects that the Council do not wish to approve, there is time to pull the projects prior to the grant reviews.

**REMINDER THAT OUR NEXT COUNCIL IS JULY 12<sup>TH</sup>. PACKETS WILL BE AVAILABLE NEXT WEEK.**

Hope you have an amazing 4<sup>th</sup> of July weekend.

# **HARRISBURG POLICE CONTRACT - PROJECTION 2022-23**

2022-23	Rate	Hours	
Reserve	19	2215	Materials & Services
Chief	90.94	2080	\$171,190.00
Mike	71.63	2080	10,535 Divided by Available Hous
Kevin	59.74	2080	\$16.25 Per Hour Expense - Non Personnel
Dan	59.75	2080	
	301.06	10535	
	60.21	Average	
	16.25	Expense - Material & Services/PD expense per hour	
	76.46	Per hour charge	

\* Chargeable Rates are the salary plus employment costs including benefits and an additional amount added on to cover the administrative support of that position and the billing and administration of the contract.

Position	Salary	Expenses	Total	Hourly
Chief	111,389.00	50,125.00	161,514.00	77.65
Reserves	0.00	33,225.00	33,225.00	15.00
Officer 1	76,088.00	34,239.60	110,327.60	53.04
Officer 2	58,295.00	26,232.75	84,527.75	40.64
Officer 3	56,597.00	25,468.65	82,065.65	39.45
				225.79
		Admin		75.27
				301.06
		Overall Rate		\$60.21

## PROJECTED POLICE EXPENSES FY 2022-23

001-015-510000 Office Expense	(3,120)
001-015-510200 Equipment Repair, Maintenance	(7,176)
001-015-510250 Equipment Non-Capital	(14,664)
001-015-510500 Uniforms Expense	(8,320)
001-015-510505 Bulletproof Vest Purchases (Grant)	(4,000)
001-015-510510 Photo, Crime Scene & Evidence	(4,160)
001-015-510550 Community Outreach Program	(3,120)
001-015-510880 City Attorney	(1,200)
001-015-510999 Canine Program	(520)
001-015-516200 Dispatch Contract	(64,890)
001-015-516500 Justice Program	0
001-015-522010 Cellular Phone	(3,952)
001-015-522100 Travel, Education, Training	(6,000)
001-015-525000 Gasoline, Diesel Fuel	(15,000)
001-015-530000 Computer Expense	(1,720)
001-015-531000 Vehicle Maintenance	(8,000)
001-015-535000 MDT Support & Service	(2,496)
001-015-536400 Shop With Cop Program Expense	(1,456)
001-015-536700 Investigation Expense	(3,120)
001-015-536800 Psychological Testing	(2,288)
001-015-540000 Police CHETT Program Expenses	(832)
001-015-542000 Miscellaneous	(2,324)
001-015-585200 Reserve Officer Program	(1,664)
001-015-588700 Contract Services 2	(12,000)
001-015-588800 Community Assistance	(2,600)
001-015-588900 Wellness Program	(2,808)
<b>TOTAL PROJECTED EXPENSES</b>	<b>(177,430)</b>
Less Coburg Only Programs	6,240
<b>Projected Final Budget of PD</b>	<b>(171,190)</b>

Coburg Program	832
Coburg Program	2600
Coburg Program	2808
	<u>6240</u>

City of Coburg

Property & Liability 07/1/2022 – 07/1/2023

"CHARTING  
a COURSE  
FOR A  
SECURE FUTURE"



WHA



INSURANCE

Lorin Williams  
Property & Liability

Direct: (541) 284-5140 | Mobile: (541) 556-2957

Fax: (541) 484-5434 | Phone: (800) 852-6140

Email: [lwilliams@whainsurance.com](mailto:lwilliams@whainsurance.com)



## **Our Mission Statement**

**To Lead Our Industry By  
Providing Services That  
Help Our Clients Manage  
And Protect Their Assets**

**Toll Free (800) 852-6140 | Local (541)342-4441 | FAX (541) 484-5434**

**2930 Chad Drive, Eugene Oregon, 97408**

**[www.WHAINSURANCE.com](http://www.WHAINSURANCE.com)**

## PROGRAM INFORMATION

The following pages constitute what we refer to as a Proposal of **Insurance**.

The coverage, definitions and limits explained hereafter is a simplified outline of the insurance policies we recommend.

**THE POLICY ITSELF SHOULD BE USED AND READ FOR EXACT COVERAGES, DEFINITIONS, CONDITIONS AND EXCLUSIONS PERTAINING TO YOUR SPECIFIC INSURANCE PROGRAM, COVERAGE MAY DIFFER BY STATE**

## YOUR SERVICE TEAM PROPERTY & LIABILITY

It is our desire to work with you and your personnel to establish direct, efficient communications with our office. We are committed to serving your insurance needs with excellence.



**LORIN WILLIAMS**  
ACCOUNT EXECUTIVE  
[lwilliams@whainsurance.com](mailto:lwilliams@whainsurance.com)  
DIRECT: (541) 284-5140  
CELL: (541) 556-2957



**NATHAN CORTEZ, CISR, CSRM**  
FIELD SERVICE AGENT  
[ncortez@whainsurance.com](mailto:ncortez@whainsurance.com)  
DIRECT: (541) 284-5856



**KELLY MCCORKLE**  
ACCOUNT MANAGER  
[kmccorkle@whainsurance.com](mailto:kmccorkle@whainsurance.com)  
DIRECT: (541) 284-5861

## CONTACT US!

LOCAL OFFICE (541) 342-4441 TOLL FREE (800) 852-6140 FAX (541) 484-5434  
2930 CHAD DR EUGENE OR 97408  
[www.WHAINSURANCE.com](http://www.WHAINSURANCE.com)



## Property and/or Liability Proposal Summary



citycounty insurance services  
cisoregon.org

**Named Member**  
City of Coburg  
PO Box 8316  
Coburg, OR 97408

**Agent of Record**  
Wilson Heirgood Associates  
2930 Chad Drive  
Eugene, OR 974087382

**Proposal Date:** 6/7/2022  
**Member Number:** 10037  
**Effective Date:** 7/1/2022  
**Termination Date:** 7/1/2023

Coverage	Description	Amount	Total
General Liability (Standard Plan)	Contribution Limit: \$5,000,000	\$29,955.50	
	Multi-Line Credit	(\$1,497.77)	
			<b>\$28,457.72</b>
Auto Liability	Contribution	\$9,830.33	
	Multi-Line Credit	(\$491.52)	
			<b>\$9,338.81</b>
Auto Physical Damage	Contribution	\$7,886.42	
	Multi-Line Credit	(\$394.32)	
			<b>\$7,492.10</b>
Property	Contribution	\$18,489.40	
	Multi-Line Credit	(\$924.47)	
			<b>\$17,564.93</b>
Optional Excess Liability	Not Purchased		<b>\$0.00</b>
Optional Excess Quake	Not Purchased		<b>\$0.00</b>
Optional Excess Flood	Not Purchased		<b>\$0.00</b>
Optional Excess Crime	Contribution	\$1,083.00	
			<b>\$1,083.00</b>
Optional Cyber Security	Contribution	\$2,300.00	
			<b>\$2,300.00</b>
Optional Excess Cyber Security	Not Purchased		<b>\$0.00</b>
Difference in Conditions	Not Purchased		<b>\$0.00</b>
Summary	Contribution	\$69,544.65	
	Multi-Line Credit	(\$3,308.08)	

This is not an invoice. Information Only.

**\$66,236.56**

58 968.

# CIS Public Entity Liability Coverage Proposal



citycounty insurance services  
cisoregon.org

Proposal Date: 6/7/2022

Coverage Period: 7/1/2022 to 7/1/2023

Named Member  
City of Coburg  
PO Box 8316  
Coburg, OR 97408

Agent of Record  
Wilson Heirgood Associates  
2930 Chad Drive  
Eugene, OR 974087382

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage*	Per Occurrence	Annual Aggregate	Per Occurrence Deductible / SIR*	Agg/Retro Deductible
Public Entity Liability Coverage (Including Auto Liability) as described in CIS General & Auto Liability Coverage Agreement	\$200,000	\$600,000	NONE	None

Forms Applicable: CIS General & Auto Liability Coverage Agreement - CIS GL/LAL (7/1/2022)

Coverage*	Per Occurrence	Annual Aggregate		
Excess Public Entity Liability Coverage as described in the CIS Excess Liability Coverage Agreement (limits shown are excess of primary coverage limits)	\$4,800,000	\$14,400,000		

Forms Applicable: CIS Excess Liability Coverage Agreement - CIS XS/GL (7/1/2022)

Coverage*	Per Occurrence	Annual Aggregate		
Additional layer of Excess Liability (General and Auto Liability)	Not Purchased	Not Purchased		

\*Refer to the CIS General & Auto Liability Coverage Agreement and CIS Excess Liability Coverage Agreement and endorsements (if any) for detailed coverages, special deductibles, limits, sublimits, exclusions, and conditions that may apply.

Excess Liability Coverage does not provide Uninsured Motorist coverage.

Coverage	Contribution
General Liability	\$29,955.50
Auto Liability	\$9,830.33
Liability Total	\$39,785.82

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_

Authorized Representative / Agent

Date: \_\_\_\_\_

## Auto Physical Damage Coverage Proposal



citycounty insurance services  
cisoregon.org

Proposal Date: 6/7/2022

Coverage Period: 7/1/2022 to 7/1/2023

Named Member  
City of Coburg  
PO Box 8316  
Coburg, OR 97408

Agent of Record  
Wilson Heirgood Associates  
2930 Chad Drive  
Eugene, OR 974087382

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Autos Covered*	Coverage Limit	Comprehensive Deductible	Collision Deductible	Contribution
Scheduled Autos	Per Schedule**	Per Schedule**	Per Schedule**	\$7,886.42
Rented or Leased Autos (60 days or less)	ACV Not to Exceed \$100,000	\$100	\$500	Included
Newly Acquired Autos	Included	\$100	\$500	Included

**\*This represents only a brief summary of coverages. Please refer to CIS Auto Physical Damage Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.**

Total Contribution:

\$7,886.42

Forms Applicable:

CIS Auto Physical Damage Coverage Agreement - CIS APD (7/1/2022)

\*\*Current CIS Auto Schedule

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_

Authorized Representative / Agent

Date: \_\_\_\_\_

# Property Coverage Proposal



citycounty insurance services  
cisoregon.org

Proposal Date: 6/7/2022

Coverage Period: 7/1/2022 to 7/1/2023

**Named Member**  
City of Coburg  
PO Box 8316  
Coburg, OR 97408

**Agent of Record**  
Wilson Heirgood Associates  
2930 Chad Drive  
Eugene, OR 974087382

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

## Coverage Limits (Per Occurrence):\*

	Per current CIS Property Schedule
Building and Contents and PIO	
Mobile Equipment	Per current CIS Mobile Equipment Schedule
Earthquake	\$5,000,000
Excess Earthquake - Coverage applies only if coverage limit is shown.	None
Flood	\$5,000,000
Excess Flood - Coverage applies only if coverage limit is shown.	None
Combined Loss of Revenue and Rental Value	\$1,000,000
Combined Extra Expense and Rental Expense	\$1,000,000
Property in Transit	\$1,000,000
Hired, Rented or Borrowed Equipment	\$150,000
Restoration/Reproduction of Books, Records, etc.	\$100,000
Electronic Data Restoration/Reproduction	\$250,000
Pollution Cleanup	\$25,000
Crime Coverage	\$50,000
Police Dogs (if scheduled)	\$15,000
Off Premises Service Interruption	\$100,000
Miscellaneous Coverage	\$50,000
Personal Property at Unscheduled Locations	\$15,000
Personal Property of Employees or Volunteers	\$15,000
Unscheduled Fine Arts	\$100,000
Temporary Emergency Shelter Restoration	\$50,000
Difference in Conditions - Earthquake & Flood (if any):	\$0
Extra Items (if any):	

\*This represents only a brief summary of coverages. Please refer to CIS Property Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.

<b>Locations Covered:</b>	Per current CIS Property Schedule.
<b>Perils Covered:</b>	Risks of Direct Physical Loss subject to the terms, conditions and exclusions contained in the coverage forms listed below under Forms Applicable.
<b>Deductibles:</b>	\$1,000 Per occurrence except as noted and as follows (if any). \$1,000 Per occurrence on scheduled mobile equipment items. Earthquake and Flood: Special deductibles and restrictions per Section 2 of the CIS Property Coverage Agreement.
<b>Total Contribution:</b>	\$18,489.40 (Property)    \$0.00 (Excess Earthquake) \$0.00 (Excess Flood)    \$0.00 (Difference in Conditions)
<b>Forms Applicable:</b>	CIS Property Coverage Agreement - CIS PR (7/1/2022)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_  
Authorized Representative / Agent

Date: \_\_\_\_\_

## Equipment Breakdown Coverage Proposal



citycounty insurance services  
cisoregon.org

Proposal Date: 6/7/2022

Coverage Period: 7/1/2022 to 7/1/2023

**Named Member**  
City of Coburg  
PO Box 8316  
Coburg, OR 97408

**Agent of Record**  
Wilson Heirgood Associates  
2930 Chad Drive  
Eugene, OR 974087382

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

### Coverage Limits:\*

	Per current CIS Property Schedule or \$100,000,000, whichever is less.
Property Damage	Included in Property Damage
Rental Value/Rental Expense	Included in Property Damage
Extra Expense	Included in Property Damage
Service Interruption	Included in Property Damage
Drying out following a flood	Included in Property Damage
Course of Construction	Included in Property Damage
Computer Equipment	Included in Property Damage
Portable Equipment	Included in Property Damage
CFC Refrigerants	Included in Property Damage
Hazardous Substance	\$2,000,000
Data Restoration	\$250,000
Perishable Goods	\$2,000,000
Expediting Expense	\$2,000,000
Demolition	\$2,000,000
Ordinance or Law	\$2,000,000
Off Premises Property Damage	\$250,000
Contingent Rental Value/Rental Expense	\$250,000
Newly Acquired Locations	\$1,000,000 / 365 Days Max
Extended Period of Restoration	30 Days

\*This represents only a brief summary of coverages. Please refer to CIS Equipment Breakdown Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.

**Locations Covered:** Per current CIS Property Schedule.  
**Deductible:** \$1,000 All Coverages: 24 hour waiting period applies for service interruption.  
**Contribution:** Included  
**Forms Applicable:** CIS Equipment Breakdown Coverage Agreement - CIS BM (7/1/2022)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_  
Authorized Representative / Agent

Date: \_\_\_\_\_

# Excess Crime Coverage Proposal



citycounty insurance services  
cisoregon.org

Proposal Date: 6/7/2022

Coverage Period: 7/1/2022 to 7/1/2023

**Named Member**  
City of Coburg  
PO Box 8316  
Coburg, OR 97408

**Agent of Record**  
Wilson Heirgood Associates  
2930 Chad Drive  
Eugene, OR 974087382

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

## Excess Crime Coverage

**Coverage Limits excess of \$50,000 crime coverage provided under the CIS Property Coverage Agreement:\***

Employee Theft - Per Loss Coverage	\$500,000
Forgery or Alteration	Included
Inside Premises - Theft of Money & Securities	Included
Inside Premises - Robbery, Safe Burglary - Other	Included
Outside Premises	Included
Computer Fraud	Included
Money Orders and Counterfeit Paper Currency	Included
Funds Transfer Fraud	Included
Impersonation Fraud Coverage	Included
	Maximum recovery** \$250,000

\*\*Recovery subject to lower limit purchased by member if under \$250,000

## Additional Coverages:

Faithful Performance of Duty	Included
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\*This represents only a brief summary of coverages. Please refer to the Excess Crime Policy for detailed coverages, exclusions, and conditions that may apply.

<b>Locations Covered:</b>	Per current CIS Property Schedule.
<b>Contribution:</b>	\$1,083.00
<b>Forms Applicable:</b>	National Union Fire Insurance/Excess Crime Policy

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_  
Authorized Representative / Agent

Date: \_\_\_\_\_

# Cyber Security Coverage Proposal



citycounty insurance services  
cisoregon.org

Proposal Date: 6/7/2022

Coverage Period: 7/1/2022 to 7/1/2023

**Named Member**  
City of Coburg  
PO Box 8316  
Coburg, OR 97408

**Agent of Record**  
Wilson Heirgood Associates  
2930 Chad Drive  
Eugene, OR 974087382

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

## Cyber Security Coverage

Pool-wide aggregate limit per coverage year, \$5,000,000.

Coverage Limit*	\$50,000
Notification Costs	Included
Third Party Liability	Included
Penalties	Included
Extortion	Included
Breach Coaching	Included
Public Relations Consulting	Included
Credit Monitoring	Included
Impersonation Fraud Coverage	Included

\*This represents only a brief summary of coverages. Please refer to the CIS Cyber Security Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.

**Deductible:** \$5,000  
**Contribution:**  
Tier 1: \$2,300.00  
Tier 2: \$0.00  
Total: \$2,300.00

**Forms Applicable:** CIS Cyber Security Coverage Agreement (7/1/2022)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_

Authorized Representative / Agent

Date: \_\_\_\_\_

The cost of Purchasing excess is too high  
When combined with requirements that  
Come with .



Amwins Brokerage of Florida Inc  
7108 Fairway Drive  
Suite 200  
Palm Beach Gardens, FL 33418

amwins.com

June 8, 2022

Kelly McCorkle  
Wilson-Heirgood Associates  
2930 Chad Drive  
Suite 100  
Eugene, OR 97408

RE: City of Coburg

## CYBER QUOTATION

Dear Kelly:

Please find the attached quotation for City of Coburg. Here is a summary of the terms and conditions:

**INSURED:** City of Coburg

**MAILING ADDRESS:** Po Box 8316  
91136 N, Willamette Street  
Coburg, OR 97408

**CARRIER:** Multiple – See Participation Schedule Below

**PROPOSED POLICY PERIOD:** From 7/1/2022 to 7/1/2023  
12:01 A.M. Standard Time at the Mailing Address shown above

**POLICY PREMIUM:**

Premium	\$8,088.00
TRIA	Included in Premium Above
Fees	\$250.00
Surplus Lines Taxes and Fees	\$201.77
<b>Total</b>	<b>\$8,539.77</b>

**MINIMUM EARNED PREMIUM:** 0%

Carrier	NAIC #	Premium	Fees	Surplus Lines Tax	Assessments
North American Capacity Insurance Company	25038	\$2,426.40	\$75.00	\$50.03	\$10.84
Arch Specialty Insurance Company	21199	\$3,639.60	\$112.50	\$75.04	\$14.59
Ascot Specialty Insurance Company	45055	\$2,022.00	\$62.50	\$41.69	\$9.58
<b>Total</b>		<b>\$8,088.00</b>	<b>\$250.00</b>	<b>\$166.76</b>	<b>\$35.01</b>

**COMMISSION:** 12.000% of premium excluding fees and taxes

**SUBJECTIVITIES:** Please see carrier quote attached for subjectivities needed prior to binding

**COMMENTS:** None



## SURPLUS LINES TAX SUMMARY

HOME STATE: Oregon

FEES:

Fee	Taxable	Amount
Amwins Service Fee	Yes	\$250.00
<b>Total Fees</b>		<b>\$250.00</b>

### SURPLUS LINES TAX CALCULATION:

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Tax
Oregon	Surplus Lines Tax	\$8,088.00	\$250.00	\$8,338.00	2.000%	\$166.76
	Fire Marshal Tax	\$8,088.00	\$250.00	\$8,338.00	0.300%	\$25.01
	Surplus Lines Service Charge				Flat	\$3.34
	Surplus Lines Service Charge				Flat	\$3.33
	Surplus Lines Service Charge				Flat	\$3.33
	Surplus Lines Service Charge				Flat	\$3.33
	Surplus Lines Service Charge				Flat	\$3.33
<b>Total Surplus Lines Taxes and Fees</b>						<b>\$201.77</b>

**Important Notice:** Surplus Lines Tax Rates and Regulations are subject to change which could result in an increase or decrease of the total Surplus Lines Taxes and Fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes owed must be promptly remitted.

The attached Quotation from the carrier sets forth the coverage terms and conditions being offered. Please review carefully with your client as terms and conditions may differ from those requested in your submission. It is your responsibility to ensure the quoted coverage terms and conditions are sufficient to meet your client's coverage needs.

If after reviewing you should have any questions or requested changes, please let us know as soon as possible so we can discuss with the carrier prior to the effective date of coverage.

Thank you for the opportunity to provide this Quotation and I look forward to hearing from you.

Sincerely,

**Nacole Wilson**

Marketing Broker | Amwins Brokerage of Florida, Inc.  
T 206.876.3222 | F 877.570.9323 | nacole.wilson@amwins.com  
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

**Kasey Armstrong**

Senior Vice President | Amwins Brokerage of Florida, Inc.  
T 206.922.1817 | F 206.922.1819 | kasey.armstrong@amwins.com  
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

License 0F41738

## **SURPLUS LINES DISCLOSURE**

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### **Oregon**

**This insurance was procured and developed under the Oregon Surplus Lines laws. It is NOT covered by the provisions of ORS 734.510 to 734.710 relating to the Oregon Insurance Guaranty Association. If the insurer issuing this insurance becomes insolvent, the Oregon Insurance Guaranty Association has no obligation to pay claims under this evidence of insurance.**

**Name of the Surplus Lines Licensee: \_\_\_\_AmWINS\_\_\_\_**



Coalition Insurance Solutions, Inc.  
OR License No. 3000112920  
1160 Battery Street, Suite 350  
San Francisco, CA 94111  
Producer Code: 1035616

## COALITION CYBER POLICY QUOTATION

*Please be advised this quotation is for surplus lines coverage. Compliance with applicable laws and payment of taxes and fees is the responsibility of the Insured, Insurance Agent, or Insurance Broker. Upon binding of this account, we must receive a signed application from the Insured.*

*Subject to the terms and conditions contained herein, Coalition Insurance Solutions ("Coalition") agrees to issue to the below Named Insured the following quotation for insurance coverage:*

Coalition Quote No.:	C-4LRS-019573-CYBER-2022						
Named Insured	City of Coburg						
Address	91136 North Willamette Street Eugene, OR 97408						
Policy Period	From: July 01, 2022 (Effective Date) To: July 01, 2023 (Expiration Date) <i>Both dates 12:01 A.M. at the Named Insured's address above.</i>						
Policy Premium	<table><tr><td>Premium without TRIA</td><td>\$8,079.91</td></tr><tr><td>TRIA Premium</td><td>\$8.09</td></tr><tr><td><b>Total Premium</b></td><td><b>\$8,088.00</b></td></tr></table>	Premium without TRIA	\$8,079.91	TRIA Premium	\$8.09	<b>Total Premium</b>	<b>\$8,088.00</b>
Premium without TRIA	\$8,079.91						
TRIA Premium	\$8.09						
<b>Total Premium</b>	<b>\$8,088.00</b>						
Aggregate Policy Limit of Liability	\$1,000,000						

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.

### THIRD PARTY LIABILITY COVERAGES

Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
A. NETWORK AND INFORMATION SECURITY LIABILITY	\$1,000,000	\$15,000
B. REGULATORY DEFENSE AND PENALTIES	\$1,000,000	\$15,000
C. MULTIMEDIA CONTENT LIABILITY	\$1,000,000	\$15,000
D. PCI FINES AND ASSESSMENTS	\$1,000,000	\$15,000

### FIRST PARTY COVERAGES

Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
E. BREACH RESPONSE	\$1,000,000	\$15,000
F. CRISIS MANAGEMENT AND PUBLIC RELATIONS	\$1,000,000	\$15,000
G. CYBER EXTORTION	\$1,000,000	\$15,000
H. BUSINESS INTERRUPTION AND EXTRA EXPENSES	\$1,000,000	\$15,000
		i. Waiting period: 8 hours
		ii. Enhanced waiting period: 8 hours
I. DIGITAL ASSET RESTORATION	\$1,000,000	\$15,000



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J. FUNDS TRANSFER FRAUD \$250,000 \$25,000

Coverages by Endorsement		Limit / Sub-Limit	Retention / Sub-Retention
BREACH RESPONSE SEPARATE LIMIT		\$1,000,000	\$15,000
Limit is separate from and in addition to the Aggregate Policy Limit of Liability			
CR.	COMPUTER REPLACEMENT ENDORSEMENT	\$1,000,000	\$15,000
SF.	SERVICE FRAUD	\$100,000	\$15,000
RHL.	REPUTATIONAL HARM LOSS	\$1,000,000	Waiting period: 14 days
	REPUTATION REPAIR <sup>1</sup>	\$1,000,000	\$15,000

Pre-Claim Assistance \$2,020 *Pre-claim assistance is a benefit included as part of the premium. See Section V, CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.*

#### Insurers and Quota Share Percentage

Insurer	Policy No.	Quota Share % of Loss	Quota Share Limit of Liability	Premium
North American Capacity Insurance Company		30%	\$300,000	\$2,426.40
Arch Specialty Insurance Company		45%	\$450,000	\$3,639.60
Ascot Specialty Insurance Company		25%	\$250,000	\$2,022.00

Retroactive Date Full Prior Acts Coverage

Continuity Date July 01, 2022

#### Endorsements and Forms Effective at Inception

DECLARATIONS	SP 14 797 0221
COALITION CYBER POLICY	SP 14 798 0419
QUOTA SHARE ENDORSEMENT	SP 15 629 0218
SERVICE OF SUIT ENDORSEMENT	SP 14 927 0219
COMPUTER REPLACEMENT ENDORSEMENT	SP 17 514 0419
REPUTATION REPAIR ENDORSEMENT	SP 14 802 1117
REPUTATIONAL HARM LOSS	SP 16 383 0718
SERVICE FRAUD ENDORSEMENT	SP 16 183 0518
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	SP 17 252 0219
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	SP 17 255 0220
BREACH RESPONSE SEPARATE LIMIT ENDORSEMENT	SP 16 296 0618
REGULATORY COVERAGE ENHANCEMENT ENDORSEMENT -- CCPA AND GDPR	SP 17 147 1119
COURT ATTENDANCE COST REIMBURSEMENT ENDORSEMENT	SP 16 777 0918
CRIMINAL REWARD COVERAGE	SP 16 670 0818
DUTY TO COOPERATE ENDORSEMENT	SP 17 274 0219
INVOICE MANIPULATION ENDORSEMENT	SP 17 813 0819
YOUR OBLIGATIONS AS AN INSURED ENDORSEMENT	SP 17 275 0219
PHISHING (IMPERSONATION) AND PROOF OF LOSS PREPARATION EXPENSE ENDORSEMENT	SP 18 435 0720

<sup>1</sup> REPUTATION REPAIR ENDORSEMENT amends F. CRISIS MANAGEMENT AND PUBLIC RELATIONS; use of this limit reduces limit for F.



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WRONGFUL COLLECTION EXCLUSION  
MISCELLANEOUS AMENDMENTS (AMWINS) ENDORSEMENT  
\$0 RETENTION FOR SERVICES FROM COALITION INCIDENT RESPONSE  
MULTI-FACTOR AUTHENTICATION (MFA) RETENTION REDUCTION

SP 18 324 0521  
SP 20 112 0222  
SP 18 395 0620  
SP 17 814 0819

#### Conditions:

This quotation expires within sixty (60) days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this indication as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quotation is also subject to our review and acceptance of responses to the following conditions:

- An authorized representative of the Named Insured signs the Coalition application within ten (10) days of the issuance of a binder or insurance coverage will not take effect.

Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

