



CITIES INSURANCE ASSOCIATION OF WASHINGTON COVERAGE CONFIRMATION

The terms, conditions, and exclusions shown here are brief overviews 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 in any way. Information represented in this Coverage Confirmation 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. Clear Risk Solutions will process all surplus lines filings on any excess and surplus lines policies, if applicable, on behalf of CIAW. 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.

It is the responsibility of the broker or covered member to review this document to confirm its accuracy. Companies are subject to change prior to December 1.

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 Stevenson
PO Box 371
Stevenson WA 98648

Broker:
McCoy Holliston Insurance

Coverage Period: 12/01/2018 to 12/01/2019

Coverage Confirmation Expiration Date: 03/01/2019 at 12:01 a.m.

Member Since: 03/01/1989

Authorized Signature:

Administered by Clear Risk Solutions

COVERAGE CONFIRMATION PROPERTY COVERAGE PART

Item 1. **Limit of Coverage:** Each Occurrence \$100,000,000

Real and Personal Property
(excluding Earthquake and Flood)

Item 2. **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. \$5,000,000 Sublimit for combined Business Interruption and Extra Expense per Occurrence.
- 5. \$1,000,000 Sublimit for Accounts Receivable per Occurrence.
- 6. \$5,000,000 Sublimit for Rental Income per Occurrence.
- 7. \$1,000,000 Sublimit for Valuable Papers per Occurrence.
- 8. \$2,500,000 Sublimit for Additionally Acquired Property per Occurrence.
- 9. \$250,000 Sublimit for Newly Built or Constructed Property per Occurrence.
- 10. \$10,000,000 Sublimit for Electronic Data Processing per Occurrence.
- 11. \$25,000 Sublimit for Random Attack of Computer Hack or Virus per Occurrence
- 12. \$25,000 Sublimit for Re-keying Expense per Occurrence and Annual Aggregate.
- 13. \$1,000,000 Sublimit for Fine Arts per Occurrence.
- 14. Lesser of 25% of the amount paid for direct physical loss or \$1,000,000 sublimit for Debris Removal Expense Extension per occurrence.
- 15. \$250,000 Sublimit for Cost of Clean Up Extension per Occurrence and Annual Aggregate.
- 16. 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.
- 17. 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.
- 18. 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
- 19. \$50,000 Sublimit aggregate Temporary Safeguard of Property Extension per Occurrence.
- 20a. \$100,000 Sublimit for Mold or Other Fungi as a result of covered losses.
- 20b. \$300,000 Annual Group Aggregate for Mold or Other Fungi as a result of covered losses.
- 21. \$100,000 Sublimit for Walkways, Roadways, Courts, and other similar paved surfaces per Occurrence.

Item 3. **Deductible:**

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

Each Occurrence: \$250

Automobile Physical Damage
for Scheduled Automobiles

Per Schedule on file with Company

Rental Vehicles Physical Damage

Each Occurrence:

- \$250 Fire Districts/Special Districts
- \$1,000 Cities

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.

COVERAGE CONFIRMATION

LIABILITY COVERAGES

Item 1. Deductible:

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	\$100/\$300
	Bodily Injury	Each Accident	\$0
f.	Employee Benefits Liability	Each Employee Benefits Incident	\$250
g.	Sexual Abuse Liability	Each Sexual Abuse	\$250
h.	Stop Gap Employer's Liability	Each Accident	\$250
i.	Law Enforcement Liability	Each Occurrence	\$250
		Each Accident	See schedule

Item 2. Limit of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed for Liability Coverages.

a.	General Liability Limit	Each Occurrence	\$10,000,000
	Products and Completed Liability Sublimit	Each Occurrence	\$10,000,000
		Annual Aggregate	\$20,000,000
	Premises Liability Sublimit	Each Occurrence and Aggregate	\$1,000,000
	Garage Liability Sublimit	Each Occurrence and Annual Aggregate	\$1,000,000
	Sewer Back-up Sublimit	Each Occurrence and Aggregate	\$2,000,000
	Failure to Supply Sublimit	Each Occurrence	\$2,000,000
b.	General Liability	Annual Aggregate	\$20,000,000
		Group Aggregate	\$50,000,000
	Failure to Supply Sublimit	Annual Aggregate	\$2,000,000
		Group Aggregate	\$50,000,000
c.	Wrongful Act Liability Limit	Each Wrongful Act	\$10,000,000
	Miscellaneous Professional Liability Sublimit	Each Wrongful Act	Included
d.	Wrongful Act Liability	Annual Aggregate	\$10,000,000
	Miscellaneous Professional Liability Sublimit	Annual Aggregate	Included
		Group Aggregate	\$50,000,000
e.	Employee Benefit Liability Sublimit	Each Employee Benefits Incident	\$10,000,000
		Annual Aggregate	\$20,000,000
f.	Automobile Liability Limit	Each Accident	\$10,000,000
	Limited Garagekeepers Sublimit	Each Accident	\$1,000,000
	Uninsured/Underinsured Motorist Sublimit	Each Accident	\$1,000,000
g.	Stop Gap Employer's Liability Sublimit	Each Accident	\$10,000,000
		Annual Aggregate	\$20,000,000

h.	Defense Costs	Each Occurrence/ Each Wrongful Act	\$2,000,000
i.	Unmanned Aircraft Liability Sublimit	Each Occurrence And Aggregate	\$1,000,000
	Unmanned Aircraft – under 30 lbs. total weight and FAA Compliant		
j.	Sexual Abuse Liability Sublimit	Each Sexual Abuse Annual Aggregate Group Aggregate	\$10,000,000 \$10,000,000 \$30,000,000
k.	Law Enforcement Liability Sublimit	Each Occurrence/ Each Accident Annual Aggregate	\$10,000,000 \$20,000,000

Item 3. **Retroactive Date:**

Wrongful Act Liability (including Miscellaneous Professional)	09/01/1991
Employee Benefit Liability	09/01/1991

COVERAGE CONFIRMATION CRIME COVERAGE PART

Item 1. Deductible:

Employee Theft	Each Occurrence	\$1,000
Forgery or Alteration	Each Occurrence	\$1,000
Money and Securities	Each Occurrence	\$1,000
Computer Fraud	Each Occurrence	\$1,000
Funds Transfer	Each Occurrence	EXCLUDED

Item 2. 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

COVERAGE CONFIRMATION

EQUIPMENT BREAKDOWN COVERAGE PART

Item 1. **Deductible:**

Equipment Breakdown Coverage Part:

Cities and Special Districts:	One Accident	\$2,500 Combined, All Coverages
Fire Districts:	One Accident	\$500 Combined, All Coverages
All Motors and Pumps (All Member Deductible):		\$10,000

Item 2. **Limit of Coverage:**

Equipment Breakdown Coverage Part	One Accident	\$100,000,000
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Item 3. **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:	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
Service Interruption Waiting Period:	24 hours

COVERAGE CONFIRMATION

PRIVACY & NETWORK LIABILITY AND DATA BREACH POLICY

Item 1. Deductible:

If Encryption Technology is Utilized:	\$10,000 per Claim
If Encryption Technology is Not Utilized:	\$50,000 per Claim

Item 2. Limit of Insurance:

a. Privacy Liability	Each Occurrence And Aggregate	\$1,000,000
b. Network Security Liability	Each Occurrence And Aggregate	\$1,000,000
c. Network Extortion	Each Occurrence And Aggregate	\$1,000,000
d. Data Breach (utilizing ACE USA Data Breach Service Team)	Each Occurrence And Aggregate	\$1,000,000
e. Data Breach (not utilizing ACE USA Data Breach Service Team)	Each Occurrence And Aggregate	\$100,000
f. Regulatory Proceedings	Each Occurrence And Aggregate	\$100,000
g. Payment Card Industry (PCI)	Each Occurrence And Aggregate	\$100,000
h. Internet Media Liability	Each Occurrence And Aggregate	\$100,000
i. All Liabilities above	Group Annual Aggregate	\$3,000,000
j. Data Breach Group Aggregate (utilizing ACE Data Breach Team)	Group Annual Aggregate	\$1,000,000
k. Data Breach Group Aggregate (not utilizing ACE Data Breach Team)	Group Annual Aggregate	\$300,000
l. Regulatory Proceedings	Group Annual Aggregate	\$500,000
m. Payment Card Industry (PCI)	Group Annual Aggregate	\$500,000
n. Internet Media Liability	Group Annual Aggregate	\$500,000

PARTICIPATING CARRIERS

THE FOLLOWING CARRIERS REINSURE THE DESIGNATED PORTIONS OF THE MOC:

Coverage Part:	Carrier:
Property Coverage	Munich Reinsurance America, Inc. (A+ XV) (Admitted) Hallmark Specialty Insurance Company (A- VIII) (Non-Admitted) Great American Insurance Company (A+ XIV) (Admitted)
General Liability Coverage	Munich Reinsurance America, Inc. (A+ XV) (Admitted)
Automobile Liability	Munich Reinsurance America, Inc. (A+ XV) (Admitted)
Wrongful Act Liability	Munich Reinsurance America, Inc. (A+ XV) (Admitted)
Crime Coverage	Munich Reinsurance America, Inc. (A+ XV) (Admitted)
Equipment Breakdown Coverage	Hartford Steam Boiler Inspection and Insurance Company of Connecticut (A++ X) (Admitted)

THE CARRIERS BELOW PROVIDE COVERAGE FOR THE FOLLOWING LINES OF BUSINESS ON A SEPARATE MASTER POLICY:

Line of Business:	Carrier:
Privacy & Network Liability And Data Breach Policy	Illinois Union Insurance Company (Chubb) (A++ XV) (Non-Admitted)