

David Wasylenko
Hagan Hamilton Insurance
PO BOX 847
McMinnville, OR 97128

Apr 24, 2025

Re: City of St. Helens, Ref# 13701005-A
Proposed Effective 3/18/2025 to 3/18/2026

Dear David:

We are pleased to confirm the attached quotation being offered with **Underwriters at Lloyd's of London Through Continental Underwriters**. This carrier is **Non-Admitted** in the state of **OR**. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	\$89,475.00
Policy Fee	\$1,790.00
Broker Fee	\$7,200.00
Surplus Lines Tax	\$1,969.30
Surplus Lines Service Charge	\$10.00
Fire Marshal Tax	\$295.40

Grand Total: \$100,739.70

Broker Fees & Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

If Non Admitted the following applies:

Re: Insurance of the City of St. Helens

At your request, please see below support for the above risk. This quote is for the list of perils as stated below and insurance cover for the standing timber interests located in **Columbia County, Oregon, USA** along with the key terms and conditions as set out beneath.

This quote is valid for 14 days. No cover given.

Please note that the payment should be in United States Dollars based on the Bank of England exchange rate at the day of inception.

INSURED:	City of St Helens
PERIOD:	12 months from TBA
INSURED INTEREST:	2,076 acres of Standing Timber in Columbia County, Oregon, USA
INSURED PERILS:	Fire Additional Cover: Fire Fighting Costs
TERRITORY:	United States of America
TOTAL SUM INSURED:	USD 13,934,924
LIMITS:	The maximum limit of indemnity (annual aggregate limit) is: USD 3,000,000

SUBLIMITS: USD 100,000 Fire Fighting Costs

DEDUCTIBLE: USD 200,000 Each and Every Loss
10% with a minimum of USD 10,000 Each and Every Loss (Fire Fighting Costs)

PREMIUM: USD 89,475.00 plus USD 1,790.00 Brokerage Fee

WRITTEN LINE: 100%

POLICY WORDING: Liberty Remotely Sensed Fire Cover

FURTHER TERMS AND CONDITIONS:

Exclusions: Full list of exclusions to be agreed, but to include the following:

War and Terrorism
Pest and Disease
Drought
Subterranean fire
Nuclear Incidents Exclusion Clause
Pollution and Contamination
Frost
Tsunami
Hail

Endorsements: Cyber Loss Absolute Exclusion Clause IUA 09-081
Several Liability Notice LSW1001 (Insurance)
War And Terrorism Exclusion Endorsement NMA2918
Biological Or Chemical Materials Exclusion NMA2962
Radioactive Contamination Exclusion Clause- Physical Damage-Direct
NMA1191
Premium Payment Clause LSW30001
Sanction Limitation Clause LMA3100A
Communicable Disease Endorsement LMA5393
30 Cancellation Clause NMA 1331
Preservation Of Property Clause FRE01.2010.01
Seepage And Pollution Clause FRE02.2010.01
Fraudulent Claim Clause LMA5062
Data Protection Short Form Information Notice LMA9151
Service of Suit Clause (U.S.A) LMA5020
Applicable Law (U.S.A.) LMA5021

Premium Payment: Within 60 days of policy inception.
Currency: USD
Named Loss Adjuster: Questgates
Law & Jurisdiction: United States of America

Arbitration: Arbitration Clause to apply to be agreed

Security Details: **100% Globe Underwriting Limited on behalf of Liberty Syndicate 4472, Lloyd's of London. UMR Reference B0507NR2400055.**