

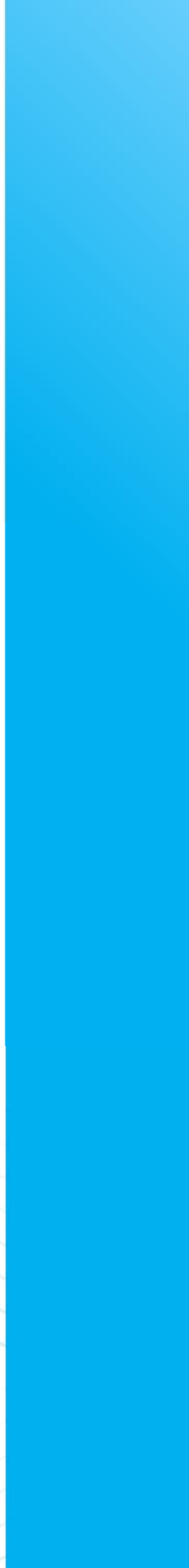


Tulare Local Health Care District

Proposal for Insurance Services

EFFECTIVE: 07/01/2026 - 07/01/2027

PRESENTED: 06/11/2026



MARSH MCLENNAN AGENCY TEAM

CLIENT ADVOCATE

Executive Vice President **BRETT BUCHANAN**
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Phone: 415-230-7208
CA Insurance License #0K70319

WORLD CLASS SERVICE TEAM

Client Executive **KEVIN JONES**
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CA Insurance License #0M16304

Client Manager **ALYSSA CRAINE**
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Property/Casualty Claims **KRISTINA ALEV**
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Certificates **ALYSSA CRAINE**
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Phone: 925-482-9321

SERVICING OFFICE

Bay Area 1340 Treat Blvd,Suite 250
Walnut Creek, CA 94597
Phone: 925-482-9300
Fax: 925-482-9390
www.MarshMMA.com

REPORT ALL CLAIMS AND CIRCUMSTANCES TO

Client Executive **KEVIN JONES**
Email: Kevin.Jones@MarshMMA.com
Phone: 925-746-1983

SCHEDULE OF NAMED INSUREDS

NAMED INSURED AND MAILING ADDRESS

Tulare Local Health Care District
 Mailing Address: PO Box 1136 Tulare, CA 93275
 Physical Loc: 1425 E. Prosperity St. Tulare, CA 93275

SCHEDULE OF NAMED INSUREDS

This is our understanding of your entire list of named insureds. This list may or may not appear on every policy. Each policy should be reviewed to confirm the appropriate list of named insureds.

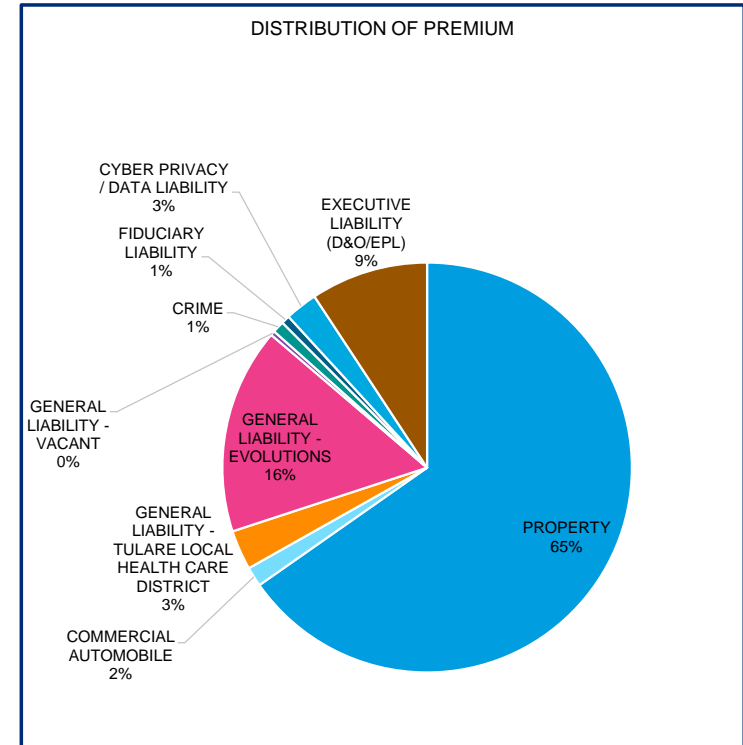
Named Insured	PROPERTY	COMMERCIAL AUTOMOBILE	GENERAL LIABILITY - TULARE LOCAL HEALTH CARE DISTRICT	GENERAL LIABILITY - EVOLUTIONS	GENERAL LIABILITY - VACANT	CRIME	FIDUCIARY LIABILITY	CYBER PRIVACY / DATA LIABILITY	EXECUTIVE LIABILITY (D&O/EPL)
Tulare Local Health Care District	X	X	X	X	X	X	X	X	X
DBA Tulare Regional Medical Center	X								
DBA Evolutions Fitness and Wellness Center				X					

PREMIUM & EXPOSURE SUMMARY

EXPOSURES	EXPIRING		RENEWAL		CHANGE
	07/01/2025 - 07/01/2026		07/01/2026 - 07/01/2027		
POLICY TERM					
TOTAL INSURABLE VALUES - PROPERTY	\$	211,285,590	\$	211,285,590	0.00%
PRIOR YEAR REVENUE - TLHCD	\$	9,890,291	\$	8,625,503	-12.79%
ANNUAL REVENUE - EVOLUTIONS	\$	2,400,000	\$	2,645,531	10.23%
EMPLOYEE COUNT		76		75	-1.32%
VACANT BUILDING		2		2	0.00%
VACANT LAND		1.28		0.75	-41.41%
PARKING LOT SQUARE FOOTAGE		27,670		27,670	0.00%

PREMIUMS	EXPIRING		RENEWAL		CHANGE
	07/01/2025 - 07/01/2026		07/01/2026 - 07/01/2027		
POLICY TERM					
PROPERTY	\$	217,320	\$	210,801	-3.00%
COMMERCIAL AUTOMOBILE	\$	5,036	\$	5,036	0.00%
GENERAL LIABILITY - TULARE LOCAL HEALTH CARE DISTRICT	\$	9,782	\$	10,075	3.00%
GENERAL LIABILITY - EVOLUTIONS	\$	58,412	\$	52,505	-10.11%
GENERAL LIABILITY - VACANT	\$	1,599	\$	1,124	-29.70%
CRIME	\$	3,022	\$	3,022	0.00%
FIDUCIARY LIABILITY	\$	2,167	\$	2,167	0.00%
CYBER PRIVACY / DATA LIABILITY	\$	8,781	\$	8,201	-6.60%
EXECUTIVE LIABILITY (D&O/EPL)	\$	36,256	\$	30,000	-17.26%

TOTAL PROGRAM COST	\$	342,374	\$	322,931	
<i>CHANGE</i>			\$	(19,443)	
<i>DIFFERENCE</i>				-5.68%	
RATE PER \$1,000 OPERATING EXPENSES		34.62		37.44	
<i>CHANGE</i>				2.82	
<i>DIFFERENCE</i>				8.15%	



CARRIER SUMMARY

INSURER	INCUMBENT CARRIER				PREMIUM	COMMENTS	NEW OPTION	POLICY FORM
	*AM BEST	STATUS						
GENERAL LIABILITY / AUTO LIABILITY - TULARE LOCAL HEALTH CARE DISTRICT								
BETA	N/A	A VIII		\$ 10,075	GL - Incumbent Quoted As Proposed		Occurrence	
				\$ 5,036	Auto - Incumbent Quoted As Proposed		Occurrence	
Arch					Declined: Outside Appetite		Occurrence	
Chubb					Declined: Outside Appetite		Occurrence	
CNA					Declined: Outside Appetite		Occurrence	
Hanover					Declined: Outside Appetite		Occurrence	
Nationwide					Declined: Outside Appetite		Occurrence	
Sompo					Declined: Cannot Compete		Occurrence	
Travelers					Declined: Ongoing Construction		Occurrence	
GENERAL LIABILITY - VACANT LAND								
Nautilus	Non-Admitted	A+	XV	\$ 1,124	Incumbent Quoted As Proposed		Occurrence	
RSUI					Declined: Outside Appetite		Occurrence	
Penn America					Declined: Outside Appetite		Occurrence	
AmTrust					Declined: Outside Appetite		Occurrence	
Hartford/Maxum					Declined: Outside Appetite		Occurrence	
Century Surety					Declined: Outside Appetite		Occurrence	
Mesa					Declined: Outside Appetite		Occurrence	
Northfield					Declined: Outside Appetite		Occurrence	
Lexington/AIG					Declined: Cannot Offer All Coverages		Occurrence	
Admiral					Declined: Cannot Compete		Occurrence	
Scottsdale					Pending Response, Not Expected to Be Competitive		Occurrence	
James River					Pending Response, Not Expected to Be Competitive		Occurrence	
Kinsale					Pending Response, Not Expected to Be Competitive		Occurrence	
Richmond National					Pending Response, Not Expected to Be Competitive		Occurrence	
Hamilton					Pending Response, Not Expected to Be Competitive		Occurrence	
Ategrity					Pending Response, Not Expected to Be Competitive		Occurrence	
IFG/Burlington					Pending Response, Not Expected to Be Competitive		Occurrence	
Markel					Pending Response, Not Expected to Be Competitive		Occurrence	
Westchester					Pending Response, Not Expected to Be Competitive		Occurrence	
GENERAL LIABILITY - EVOLUTIONS								
Scottsdale	Non-Admitted	A+	XV	\$ 52,505	Quoted Per Expiring Plus Enhancements		Occurrence	
Nautilus	Non-Admitted	A+	XV	\$ 67,878	Incumbent Quoted Per Expiring		Occurrence	
RSUI	Non-Admitted	A++	XV	\$ 103,651	Quoted		Occurrence	
Penn America	Non-Admitted	A	X	\$ 92,156	Quoted		Occurrence	
AmTrust	Non-Admitted	A-	XV	\$ 92,760	Quoted		Occurrence	
Hartford/Maxum	Non-Admitted	A+	XV	\$ 76,764	Quoted		Occurrence	
Century Surety	Non-Admitted	A	XV	\$ 81,996	Quoted		Occurrence	
Mesa	Non-Admitted	A	XV	\$ 99,607	Quoted		Occurrence	
Northfield	Non-Admitted	A	XV	\$ 142,196	Quoted		Occurrence	
Lexington/AIG					Declined: Outside Appetite		Occurrence	
Admiral					Declined: Cannot Compete		Occurrence	
Scottsdale					Pending Response, Not Expected to Be Competitive		Occurrence	
James River					Pending Response, Not Expected to Be Competitive		Occurrence	
Kinsale					Pending Response, Not Expected to Be Competitive		Occurrence	
Richmond National					Pending Response, Not Expected to Be Competitive		Occurrence	
Hamilton					Pending Response, Not Expected to Be Competitive		Occurrence	
Ategrity					Pending Response, Not Expected to Be Competitive		Occurrence	
IFG/Burlington					Pending Response, Not Expected to Be Competitive		Occurrence	
Markel					Pending Response, Not Expected to Be Competitive		Occurrence	
Westchester					Pending Response, Not Expected to Be Competitive		Occurrence	
PROPERTY								
Affiliated FM	Admitted	A+	XV	\$ 210,801	Incumbent Quoted As Proposed		Occurrence	
Arch					Declined: Outside Appetite		Occurrence	
Chubb					Declined: Outside Appetite		Occurrence	
CNA					Declined: Outside Appetite		Occurrence	
Hanover					Declined: Outside Appetite		Occurrence	
Nationwide					Declined: Outside Appetite		Occurrence	
Sompo					Declined: Cannot Compete		Occurrence	
Travelers					Declined: Ongoing Construction		Occurrence	
CYBER LIABILITY								
Bowhead Homesite	Non-Admitted	A	XV	\$ 8,201	Quoted \$3M Limit, \$2,500 Retention		Claims Made	
CFC	Non-Admitted	A+	XV	\$ 9,591	Incumbent Quoted Per Expiring: \$3M Limit, \$2,500 Retention		Claims Made	
Elpha	Non-Admitted	A	XV	\$ 10,480	Quoted \$3M Limit, \$2,500 Retention		Claims Made	
Chubb					Declined: Cannot Compete		Claims Made	
Corvus					Declined: Network concerns with Hospital		Claims Made	
Sompo					Declined: class of business		Claims Made	
CRIME								
AIG	Admitted	A	XV	\$ 3,022	Incumbent Quoted As Proposed - \$1M Limit/\$10K Retention		Loss Discovered	
Hartford					Unable to Compete		Loss Discovered	
Intact					Unable to Compete		Loss Discovered	
FIDUCIARY								
Intact	Non-Admitted	A+	XV	\$ 2,167	Incumbent Quoted As Proposed - \$1M Limit/\$0 Retention		Claims Made	
BETA					Declined: Does not write line of business		Claims Made	
Navigators					Declined: class of business		Claims Made	
PGUI					Declined: class of business		Claims Made	

DIRECTORS' & OFFICERS' and EMPLOYMENT PRACTICES LIABILITY

BETA	Admitted	A	VIII	\$	30,000	Incumbent Quoted As Proposed - D&O \$3M/\$10K, EPL \$3M/\$25K	Claims Made
Navigators	Admitted	A+	XV	\$	30,500	Quoted: D&O \$3M/\$10K and EPL \$3M/\$25K	Claims Made
PGUI	Non-Admitted	A	XV	\$	22,936	Quoted Shared Limit: D&O \$3M/\$25K and EPL \$3M/\$50K	Claims Made
Intact	Non-Admitted	A+	XV	\$	75,000	Indication for \$1m Limits, \$50K SIR	Claims Made
E-Risk						Declined: class of business	Claims Made
Corixx						Minimum retention on EPL would be \$250K	Claims Made
Falcon						Declined: class of business	Claims Made
SwissRe						Declined: class of business	Claims Made
Berkley						Declined: class of business	Claims Made
Ascot						Declined: class of business	Claims Made
Hudson	Non-Admitted	A+	XV	\$	25,000	Indication for \$1m limits, \$25k D&O retentions, \$50k EPL retentions	Claims Made
Counterpart						Declined: class of business	Claims Made
USLI						Declined: class of business	Claims Made
TMHCC						Declined: class of business	Claims Made
OldRe						Declined: class of business	Claims Made

*AM BEST RATINGS AS OF: June 1, 2026

NON-ADMITTED CARRIER DISCLOSURE NOTICE

Insurer is not admitted or licensed by your home state. As such, insureds under this policy are not protected by any state guaranty fund in the event the insurer becomes insolvent. Surplus Lines taxes and fees may apply and are subject to change based upon respective Home State NRRRA regulatory updates.

CLAIMS MADE POLICY

A policy providing coverage that is triggered when a claim is made against the insured during the policy period and after any applicable retroactive/continuation dates stated in the policy. All claims must be reported within a specified time as described in the policy form. Timely reporting is required to minimize claim denial for late notice. Circumstances that may lead to a claim must also be reported within a specified time as described in the policy form. Each carrier has specific claims made wording, please refer to policy form for carrier specific reporting guidelines.

KEY TO AM BEST FINANCIAL STRENGTH RATING

Superior: A++, A+ Excellent: A, A- Very Good: B++, B+

KEY TO AM BEST FINANCIAL SIZE RATING (IN \$MILLIONS)

Class I	Up to \$1	Class IX	\$250 to 500
Class II	\$1 to 2	Class X	\$500 to 750
Class III	\$2 to 5	Class XI	\$750 to 1,000
Class IV	\$5 to 10	Class XII	\$1,000 to 1,250
Class V	\$10 to 25	Class XIII	\$1,250 to 1,500
Class VI	\$25 to 50	Class XIV	\$1,500 to 2,000
Class VII	\$50 to 100	Class XV	\$2,000 or greater
Class VIII	\$100 to 250		

KEY TO AM BEST OUTLOOK

Positive Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating
 Stable Indicates low likelihood of a rating change due to stable financial/market trends.
 Negative Indicates possible rating downgrade due to unfavorable financial / market trends relative to the current rating level.

SUBJECTIVITIES REQUIRED TO BIND

CARRIER / COVERAGE	ITEM(S)
General Liability - Evolutions Scottsdale	<ol style="list-style-type: none"> 1. Signed Acord Application 2. Confirmation hospital has own coverage elsewhere and hospital is not at same premises 3. Confirmation child care is only when parents are on premises using gym/facility 4. Signed Terrorism form (Coverage was rejected last year) 5. Signed D-1 Surplus Lines Acknowledgement 6. Signed and completed Supplemental Application 7. Inspection Contact Name, Phone Number and Email 8. Coverage is subject to a satisfactory inspection
General Liability - Vacant Land Nautilus	<ol style="list-style-type: none"> 1. Signed Terrorism Form (Coverage Was Rejected Last Year) 2. Signed Acord Application 3. Signed D-1 Surplus Lines Acknowledgement
Property Affiliated FM	<ol style="list-style-type: none"> 1. Signed Terrorism Form (Coverage was rejected last year)
Cyber Liability Bowhead Homesite	<ol style="list-style-type: none"> 1. Signed D-1 Surplus Lines Acknowledgement 2. 5 Years of Currently Valued Loss Runs (MMA to handle)

COVERAGE TERMS AND COMPARISON

PROPERTY	EXPIRING	RENEWAL	CHANGE
	AFFILIATED FM	AFFILIATED FM	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
Per Occurrence Limit	\$ 211,285,590	\$ 211,285,590	
Blanket Personal Property	Excluded Locations Scheduled	Excluded Locations Scheduled	
Course of Construction - Tower 1	\$ 77,118,610	\$ 77,118,610	
Rental Income	\$ 6,200,223	\$ 6,200,223	
Extra Expense	\$ 2,500,000	\$ 2,500,000	
Flood - Annual Aggregate	\$ 20,000,000	\$ 20,000,000	
Earthquake Sprinkler Leakage (EQSL)	\$ 5,000,000	\$ 5,000,000	
Course of Construction	\$ 5,000,000	\$ 5,000,000	
DEDUCTIBLE			
Each Loss Except	\$ 100,000	\$ 100,000	
Course of Construction - Tower 1	\$ 200,000	\$ 200,000	
Business Interruption Waiting Period	48 Hours	48 Hours	
Earthquake Sprinkler Leakage - Per Location	1% / \$100K Minimum	1% / \$100K Minimum	
RATING BASIS			
Total Insurable Values	\$ 211,285,590	\$ 211,285,590	
Rate for Comparison - per \$100 of Values	0.103	0.100	-3.00%
Total Annual Premium	\$ 217,320	\$ 210,801	-3.00%
Optional Terrorism Additional Premium	\$ 10,053	\$ 10,053	
Subjectivities	Signed Terrorism Form (Coverage Was Rejected Last Year)		
Premium	Premium is not auditable	Minimum Earned Premium \$0	
Endorsements	Per Policy Form; Including But Not Limited To: Special Form Coverage Agreed Amount Replacement Cost Coverage	Building Ordinance Territory: USA Scheduled Locations Only Newly Acquired Property \$2,500,000 Communicable Disease \$1,000	
Conditions	<p>Vacant Locations: After 60 days from the date a location becomes vacant, coverage at such location is subject to the following condition: The Insured must maintain the same degree of fire protection, watch and alarm service, and heating and air conditioning as existed prior to the location becoming vacant. If the above condition is not met, the valuation of the insured physical loss amount under this Policy will be as of the date of loss at the place of loss, and for no more than the interest of the Insured based on the lesser of:</p> <ol style="list-style-type: none"> 1. On property offered for sale on the date of the loss, the selling price. 2. On property scheduled for demolition, the increased cost of demolition, if any, directly resulting from insured loss. 3. The cost to repair or replace. 4. The actual cash value. <p>Vacant means:</p> <ol style="list-style-type: none"> 1. The Real Property is unoccupied or the property does not contain enough personal property, machinery or equipment to conduct customary business operations or services; 2. The Insured is the owner, or lessor, and 30% or less of the total rentable square footage of the location is leased, rented or occupied; or 3. The Insured is the lessee and the area rented to the Insured does not contain enough personal property, machinery or equipment to conduct customary business operations or services. <p>Real Property that is under active construction or renovation is not considered vacant unless construction or renovation has ceased for more than 60 consecutive days.</p>		
Exclusions	Per Policy Form; Including But Not Limited To: Date Recognition Mold & Mildew Research & Development Earth Movement Raw materials, stock and supplies, and finished goods Damage from rain/sleet/snow to interior portions of buildings under construction when the installation of roof, walls, or windows has not been completed	Personal Property Excluded at the following locations: 869 North Cherry Street, Tulare, CA, 93274 869 North Cherry Street, Tulare, CA, 93274 935-945 Gem Street, Tulare, CA, 93274 890 North Cherry Street, Tulare, CA, 93274 906 North Cherry Street, Tulare, CA, 93274 1050 North Cherry Street, Tulare CA 93274	

STATEMENT OF VALUES

POLICY TERM: 07/01/2026 - 07/01/2027

LOC #	ADDRESS	DESCRIPTION	BUILDING TYPE	STORIES	YEAR BUILT	SQ. FT.	SPRINK.	ALARM	BUILDING LIMIT	BUSINESS PERSONAL PROPERTY	COMPUTER HARDWARE & SOFTWARE	BUSINESS INTERRUPTION	TOTAL INSURED VALUE
1.	869 Cherry Street Tulare, CA 93274	Hospital	Reinforced Concrete	3	1951	124,359	N	Y	\$ 81,524,577	\$ -	Included	\$5,568,355.44	\$ 87,092,933
13.	869 Cherry Street Tulare, CA 93274	Course of Construction New Tower 1	Metal Framing / Concrete	4		115,000	Y	Y	\$ 77,118,610	\$ -		Included	\$ 77,118,610
14.	869 Cherry Street Tulare, CA 93274	Laundry / Pump House	Reinforced Concrete	1	1951	3,240	N	Y	\$ 1,089,558	\$ -	Included	Included	\$ 1,089,558
2.	869 Cherry Street Tulare, CA 93274	Allied Services Building	Steel Frame	2	1987	21,040	N	Y	\$ 7,864,154	\$ -	Included	Included	\$ 7,864,154
3.	935 - 945 Gem St Tulare, CA 93274	Medical Office Vacant Building	Frame	1	1978	6,000	N	Y	\$ 2,006,083	\$ -	Included	Included	\$ 2,006,083
4.	890 Cherry Street Tulare, CA 93274	Vacant Building	Concrete Tilt Up	1	1968	2,280	N	Y	\$ 1,063,505	\$ -	Included	Included	\$ 1,063,505
5.	906 Cherry Street Tulare, CA 93274	Foundation	Concrete Tilt Up	1	1979	1,044	N	Y	\$ 424,532	\$ -	Included	Included	\$ 424,532
10.	1425 E. Prosperity St Tulare, CA 93274	Evolutions Medical Fitness / Rehab Center	Steel Frame	2	2005	55,970	Y	Y	\$ 22,264,348	\$ 2,550,000	Included	\$631,867.56	\$ 25,446,215
12.	446 Prosperity Ave Tulare, CA 92374	Storage Facility Location					Y	Y	\$ -	\$ 9,180,000	Included	Included	\$ 9,180,000
TOTAL									\$ 193,355,367	\$ 11,730,000	\$ -	\$ 6,200,223	\$ 211,285,590

COVERAGE TERMS AND COMPARISON

	EXPIRING	RENEWAL	CHANGE
GENERAL LIABILITY - TULARE LOCAL HEALTH CARE DISTRICT	BETA	BETA	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
Per Occurrence Limit	\$ 3,000,000	\$ 3,000,000	
General Aggregate	\$ 5,000,000	\$ 5,000,000	
COVERAGE PARTS:			
Professional Liability	Excluded	Excluded	
General Liability	Included	Included	
Bodily Injury & Property Damage	Included	Included	
Personal & Advertising Injury	Included	Included	
Employee Benefits Liability	Included	Included	
Tenants' Fire & Water Damage Legal Liability Sublimit	Included	Included	
DEDUCTIBLE			
Each Claim - Indemnity Only	\$ 10,000	\$ 10,000	
RATING BASIS			
Previous Fiscal Year-End Revenue	\$ 9,890,291	\$ 8,625,503	-12.79%
Rate for Comparison - per \$1,000 Prior Year Revenue	0.99	1.17	18.10%
Total Annual Premium	\$ 9,782	\$ 10,075	3.00%
Conditions	General Liability - Occurrence Form	All defense expenses are paid outside the per occurrence limits. All sub-limits are subject to the per occurrence and aggregate limits.	
Endorsements	Per Policy Form; Including But Not Limited To: Additional Insureds – Lessors of Premises or Equipment	Employee Benefit Liability Fire and Water Damage Legal Liability sub-limit of \$500,000 each occurrence/\$500,000 annual aggregate	
Exclusions	Per Policy Form; Including But Not Limited To: Pollution – Hostile Fire Exception Employment Practices Liability	Nuclear Energy Liability Asbestos Professional Liability	
Subjectivities	None		

COVERAGE TERMS AND COMPARISON

	EXPIRING	RENEWAL	CHANGE
COMMERCIAL AUTOMOBILE	BETA	BETA	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
Per Accident - Combined Single Limit	\$ 1,000,000	\$ 1,000,000	
Medical Payments	\$ 5,000	\$ 5,000	
Description of Covered Autos	Any Auto	Any Auto	
PHYSICAL DAMAGE COVERAGE *LIMIT			
Comprehensive Deductible	\$ 250	\$ 250	
Collision Deductible	\$ 500	\$ 500	
RATING BASIS			
# Autos	1	1	
COVERED AUTO	2019 Ford F-150 Vin #1FTMF1CB6KKE96450	2019 Ford F-150 Vin #1FTMF1CB6KKE96450	
Total Annual Premium	\$ 5,036	\$ 5,036	
Conditions	Occurrence Form		
Premium	Premium is not auditable		
Endorsements	Per Policy Form; Including But Not Limited To:	Hired Auto Physical Damage	
Exclusions	Per Policy Form; Including But Not Limited To:	Pollution War or Terrorism	

COVERAGE TERMS AND COMPARISON

	EXPIRING	RENEWAL	CHANGE
GENERAL LIABILITY - EVOLUTIONS	NAUTILUS INS	SCOTTSDALE	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
Location: 1425 E Prosperity St. Tulare, CA 93274			
General Aggregate Limit	\$ 2,000,000	\$ 2,000,000	
Each Occurrence Premises/Operations Limit	\$ 1,000,000	\$ 1,000,000	
Products & Completed Operations Limit	Included	\$ 2,000,000	
Advertising Injury and Personal Injury Aggregate Limit	\$ 1,000,000	\$ 1,000,000	
Damage to Premises Rented to You Limit	\$ 100,000	\$ 100,000	
Medical Expenses	Excluded	\$ 5,000	100.00%
Deductible - Each Claim	\$ 1,000	\$ 1,000	
SEXUAL ABUSE AND MOLESTATION			
Per Claim	\$ 100,000	\$ 100,000	
Aggregate	\$ 300,000	\$ 300,000	
ENHANCEMENTS			
Assault & Battery - Per Claim		\$ 100,000	100.00%
Assault & Battery - Aggregate		\$ 300,000	100.00%
Exercise Studio Professional E&O - Per Claim		\$ 1,000,000	100.00%
Exercise Studio Professional E&O - Aggregate		\$ 2,000,000	100.00%
Hired & Non-Owned Auto Liability - Per Claim		\$ 1,000,000	100.00%
Hired & Non-Owned Auto Liability - Aggregate		\$ 2,000,000	100.00%
EXPOSURE			
Swimming Pools	2	2	
Annual Revenues	2,400,000	2,645,531	10.23%
RATING			
Swimming Pool Rate	1075	750	-30.24%
Health / Exercise Club Sales Rate	20.287	14.3	-29.51%
Annual Premium	\$ 55,676	\$ 50,000	-10.19%
Inspection Fee	\$ 160	\$ 160	100.00%
Policy Fee	\$ 800	\$ 750	-6.25%
Surplus Lines Taxes & Fees	\$ 1,776	\$ 1,595	-10.17%
Total Estimated Annual Premium	\$ 58,412	\$ 52,505	-10.11%
Subjectivities	1. Signed Acord Application 2. Confirmation hospital has own coverage elsewhere and hospital is not at same premises 3. Confirmation child care is only when parents are on premises using gym/facility 4. Signed Terrorism form (Coverage was rejected last year) 5. Signed D-1 Surplus Lines Acknowledgement 6. Signed and completed Supplemental Application 7. Inspection Contact Name, Phone Number and Email 8. Coverage is subject to a satisfactory inspection		
Premium	Premium is auditable	Minimum Earned Premium 25%	
Endorsements	Per Policy Form; Including But Not Limited To: Lessors Risk Assault & Battery Coverage (New for 2026) Additional Insured Club Members (New for 2026)	Abuse or Molestation Limited Liability Coverage Exercise Studio Professional E&O (New for 2026) Hired & Non-Owned Auto (New for 2026) Limitation of Coverage to Designated Premises	
Exclusions	Per Policy Form; Including But Not Limited To: Tanning Asbestos Hospital Operations	Total Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion Trampolines War Employment Practices Liability Liquor Liability	
Surplus Lines	This policy is quoted with a non-admitted insurance carrier. The insurer is not admitted or licensed by your Home State. As such, insureds under this policy are not protected by any state guaranty fund in the event of the insurer becomes insolvent. Surplus Lines taxes and fees may apply and are subject to change based upon respective Home State NRRRA regulatory updates.		

COVERAGE TERMS AND COMPARISON

	EXPIRING	RENEWAL	CHANGE
GENERAL LIABILITY - VACANT	NAUTILUS INS	NAUTILUS INS	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
General Aggregate Limit	\$ 2,000,000	\$ 2,000,000	
Each Occurrence Premises/Operations Limit	\$ 1,000,000	\$ 1,000,000	
Products & Completed Operations Limit	Included	Included	
Advertising Injury and Personal Injury Aggregate Limit	\$ 1,000,000	\$ 1,000,000	
Damage to Premises Rented to You Limit	\$ 100,000	\$ 100,000	
Medical Expenses Each Person Limit	\$ 5,000	\$ 5,000	
DEDUCTIBLE			
Each Claim	\$ 500	\$ 500	
RATING BASIS			
Vacant Building	2	2	
Vacant Land Acreage	1.28	0.75	-41.41%
Parking Lot Square Footage	27,670	27,670	
Annual Premium	\$ 1,196	\$ 881	-26.34%
Inspection Fee	\$ 160	\$ -	-100.00%
Policy Fee	\$ 200	\$ 200	
Surplus Lines Taxes & Fees	\$ 43	\$ 43	
Total Estimated Annual Premium	\$ 1,599	\$ 1,124	-29.70%
Subjectivities	1. Signed Terrorism Form (Coverage Was Rejected Last Year) 2. Signed Acord Application 3. Signed D-1 Surplus Lines Acknowledgement		
Schedule of Locations	Vacant Land 922 North Cherry St. Tulare, CA 93274 Vacant Land 591 East Merrit Ave, 979 North Gem St. Tulare, CA 93274 Vacant Land 874 North Cherry St. Tulare, CA 93274 Vacant Building 890 North Cherry St. Tulare, CA 93274 Vacant Building 935-945 Gem St. Tulare, CA 93274 Parking Lot Sq Ft Parking Lot on corner of Gem & Terrace Tulare, CA 93274		
Premium	Premium is auditable based on above exposure	Minimum Earned Premium 25%	
Endorsements	Per Policy Form; Including But Not Limited To: Limitation of Coverage to Designated Premises		
Exclusions	Per Policy Form; Including But Not Limited To: Nuclear Energy Liability War Employment Practices Liability Silica or Silica-Related Dust Exterior Insulation and Finish Systems (EIFS) Injury to Employees, Contractors, Volunteers Punitive Damages Pollution Habitability Cyber Incidents PEAS	Water Hazard Aircraft, Auto or Watercraft Subsidence or Movement Toxic Metals Microorganisms, Biological Organisms, Organic Contaminants Contractors and Subcontractors All Construction Operations Communicable or Infectious Diseases Swimming Pools Biometric Information Liquor Liability	
Claims Made	Claims under this policy must be submitted by you to the insurer during the policy period, or within a specific number of days as stated in the policy, after the expiration of the policy, for coverage to apply.		
Surplus Lines	This policy is quoted with a non-admitted insurance carrier. The insurer is not admitted or licensed by your Home State. As such, insureds under this policy are not protected by any state guaranty fund in the event of the insurer becomes insolvent. Surplus Lines taxes and fees may apply and are subject to change based upon respective Home State NRRRA regulatory updates.		

COVERAGE TERMS AND COMPARISON

EXECUTIVE LIABILITY (D&O/EPL)	EXPIRING	RENEWAL	CHANGE
	BETA	BETA	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
Directors & Officers Liability Limit - Each Claim and Aggregate	\$ 3,000,000	\$ 3,000,000	
Employment Practices Liability Limit - Each Claim and Aggregate	\$ 3,000,000	\$ 3,000,000	
Policy Aggregate Limit	\$ 3,000,000	\$ 3,000,000	
Retentions (Per Loss)			
D&O Non-Indemnified Claims	\$ -	\$ -	
D&O Corporate Reimbursement for Indemnified Claims	\$ 10,000	\$ 10,000	
D&O Corporate Reimbursement for Entity-Related Claims	\$ 10,000	\$ 10,000	
Employment Practices Liability Claims	\$ 25,000	\$ 25,000	
DIRECTORS & OFFICERS LIABILITY			
Anti-trust coverage sub-limit per claim	\$ 1,000,000	\$ 1,000,000	
RATING BASIS			
Total Employee Count	76	75	-1.32%
Previous Fiscal Year-End Revenue	\$ 9,890,291	\$ 8,625,503	-12.79%
Rate for Comparison - per Employee	477.05	400.00	-16.15%
Total Estimated Annual Premium	\$ 36,256	\$ 30,000	-17.26%
Policy Form	Claims Made & Reported Retroactive Date 9/24/19 Duty to Defend Defense Costs Within Policy Limit Timely reporting is required to avoid a claim denial for late notice	All claims must be reported as soon as practicable but in no event shall such notice be given later than 30 days after either expiration date or any earlier cancellation date of the policy. Circumstances that may lead to a claim may be reported under this policy period and must be reported prior to policy expiration	
Extensions	Wrongful Act Antitrust Siolations \$100K Sublimit		
Exclusions	Per Policy Form; Including But Not Limited To:	Prior Notice	
Conditions	Per Policy Form; Including But Not Limited To:	Duty to Cooperate	
Claims Made Notification	Claims under this policy must be submitted by you to the insurer during the policy period, or within a specific number of days as stated in the policy, after the expiration of the policy, for coverage to apply.		

COVERAGE TERMS AND COMPARISON

	EXPIRING	RENEWAL	CHANGE
CYBER PRIVACY / DATA LIABILITY	CFC	BOWHEAD HOMESITE	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
POLICY AGGREGATE LIMIT OF LIABILITY	\$ 3,000,000	\$ 3,000,000	
CYBER INCIDENT RESPONSE			
Incident Response Costs	\$ 3,000,000	\$ 3,000,000	
Legal and Regulatory Costs	\$ 3,000,000	\$ 3,000,000	
IT Security and Forensic Costs	\$ 3,000,000	\$ 3,000,000	
Crisis Management Costs	\$ 3,000,000	\$ 3,000,000	
Privacy and Breach Management Costs	\$ 250,000	\$ 3,000,000	1100.00%
Third Party Privacy Breach Management Costs	\$ 3,000,000	\$ 3,000,000	
Post Breach Remediation Costs (Subject to 10% Max Sums Paid)	\$ 50,000	\$ 3,000,000	
Additional Breach Response Services Limit	\$ -	\$ 1,500,000	100.00%
CYBER CRIME			
Funds Transfer Fraud	\$ 250,000	\$ 250,000	
Invoice Manipulation	\$ 250,000	\$ 250,000	
CYBER EXTORTION			
Limit of Liability	\$ 3,000,000	\$ 2,000,000	
SYSTEM DAMAGE AND BUSINESS INTERRUPTION			
System Damage and Rectification Costs	\$ 3,000,000	\$ 3,000,000	
Hardware Replacement Costs	\$ 3,000,000	\$ 3,000,000	
Income Loss and Extra Expense	\$ 3,000,000	\$ 3,000,000	
Dependent Business Interruption	\$ 3,000,000	\$ 3,000,000	
Consequential Reputational Harm	\$ 3,000,000	\$ 3,000,000	
MEDIA LIABILITY			
Limit of Liability	\$ 3,000,000	\$ 3,000,000	
NETWORK SECURITY & PRIVACY LIABILITY			
Network Security	\$ 3,000,000	\$ 3,000,000	
Privacy Liability	\$ 3,000,000	\$ 3,000,000	
Management Liability	\$ 3,000,000	\$ 3,000,000	
Regulatory Fines, Penalties & Investigator Costs	\$ 3,000,000	\$ 3,000,000	
Bodily Injury	\$ 250,000	\$ 250,000	
Wrongful Collection	\$ 50,000	\$ 250,000	400.00%
RETENTIONS			
Each Incident, Claim or Loss	\$ 2,500	\$ 2,500	
RATING BASIS			
Prior Year Revenue	\$ 9,890,291	\$ 8,625,503	-12.79%
Rate for Comparison - per \$1,000 Revenue	0.89	0.95	7.09%
Annual Premium	\$ 8,260	\$ 7,698	-6.80%
Policy Fee	\$ 250	\$ 250	
Surplus Lines Taxes & Fees	\$ 271	\$ 253	-6.60%
Total Estimated Annual Premium	\$ 8,781	\$ 8,201	-6.60%
Subjectivities	1. Signed D-1 Surplus Lines Acknowledgement 2. 5 Years of Currently Valued Loss Runs (MMA to handle)		
Premium	Premium is not auditable	Minimum Earned Premium 25%	
Endorsements	Per Policy Form, Including but not limited to: Additional Insured Clause (Specified Third Party) Additional Insured when required by Contract Wrongful Collection Sublimit \$250,000 RT Specialty Special Amendatory Clause	Combined E-Crime Sublimit \$1,000,000 Criminal Reward Sublimit \$100,000 Cryptojacking Sublimit 250,000 Additional Breach Response Services Limit \$1,500,000 Free Access to eRiskHub for Cyber News & Security	
Exclusions	Per Policy Form, Including but not limited to: Unlawful collection, acquisition or retention of personally identifiable information Obligations under a Merchant Services Agreement Antitrust, Unfair Competition Patent, trade secrets, software code copyright Theft of money and securities	Claims brought by or on behalf of the Federal Trade Commission, the Federal Communications Commission, or any other state, federal, local or foreign governmental entity; carve back for Insuring Agreement C or providing of Privacy Breach Response Services Intentional Dishonest / Fraudulent / Criminal / Malicious Acts - coverage applies to Entity and excludes perpetrators	
Claims Made	Claims under this policy must be submitted by you to the insurer during the policy period, or within a specific number of days as stated in the policy, after the expiration of the policy, for coverage to apply.		
Surplus Lines	This policy is quoted with a non-admitted insurance carrier. The insurer is not admitted or licensed by your Home State. As such, insureds under this policy are not protected by any state guaranty fund in the event of the insurer becomes insolvent. Surplus Lines taxes and fees may apply and are subject to change based upon respective Home State NRRRA regulatory updates.		

COVERAGE TERMS AND COMPARISON

CRIME	EXPIRING	RENEWAL	CHANGE
	AIG	AIG	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
Employee Theft; per Loss	\$ 1,000,000	\$ 1,000,000	
Employee Theft; per Employee	\$ 1,000,000	\$ 1,000,000	
Forgery or Alteration	\$ 1,000,000	\$ 1,000,000	
Inside Premises; Theft of Money & Securities	\$ 1,000,000	\$ 1,000,000	
Inside Premises; Robbery, Safe Burglary, Other Property	\$ 1,000,000	\$ 1,000,000	
Outside Premises	\$ 1,000,000	\$ 1,000,000	
Computer Fraud	\$ 1,000,000	\$ 1,000,000	
Funds Transfer Fraud	\$ 1,000,000	\$ 1,000,000	
Money Orders & Counterfeit Money	\$ 1,000,000	\$ 1,000,000	
RETENTION			
Each Claim, Except	\$ 10,000	\$ 10,000	
RATING BASIS			
Employee Count	76	75	-1.32%
Rate for Comparison - Per Employee	39.76	40.29	1.33%
Total Annual Premium	\$ 3,022	\$ 3,022	0.00%
Premium	Premium is not auditable		
Endorsements	Per Policy Form; Including But Not Limited To:	Add Credit Debit or Charge Forgery with Separate Limit and Deductible Impersonation Fraud Coverage \$100K with \$25K Retention Claims Expense \$50K limit	
Exclusions	Per Policy Form; Including But Not Limited To:	Prior Knowledge Prior Notice Indirect or Consequential Loss Cyberextortion Exclusion Resulting Directly	

COVERAGE TERMS AND COMPARISON

FIDUCIARY LIABILITY	EXPIRING	RENEWAL	CHANGE
	INTACT	INTACT	
COVERAGE TERM	07/01/2025 - 07/01/2026	07/01/2026 - 07/01/2027	
Policy Aggregate Limit	\$ 1,000,000	\$ 1,000,000	
Sublimits			
HIPAA Penalties Sublimit	\$ 250,000	\$ 250,000	
Section 502 Penalties Sublimit	\$ 250,000	\$ 250,000	
Section 507 Penalties Sublimit	\$ 250,000	\$ 250,000	
PPACA Penalties Sublimit	\$ 250,000	\$ 250,000	
Section 4975 Tax Penalties Sublimit	\$ 250,000	\$ 250,000	
Voluntary Settlement Program Coverage	\$ 250,000	\$ 250,000	
Pension Crisis Management Expenses Sublimit	\$ 50,000	\$ 50,000	
Retention	\$ -	\$ -	
Annual Premium	\$ 2,100	\$ 2,100	
Surplus Lines Taxes & Fees - 3.18%	\$ 67	\$ 67	
Total Estimated Annual Premium	\$ 2,167	\$ 2,167	
Conditions	Duty to Defend		
Premium	Premium is not auditable		
Endorsements	Per Policy Forms		
Exclusions	Per Policy Forms		
Claims Made	Claims under this policy must be submitted by you to the insurer during the policy period, or within a specific number of days as stated in the policy, after the expiration of the policy, for coverage to apply.		
Surplus Lines	This policy is quoted with a non-admitted insurance carrier. The insurer is not admitted or licensed by your Home State. As such, insureds under this policy are not protected by any state guaranty fund in the event of the insurer becomes insolvent. Surplus Lines taxes and fees may apply and are subject to change based upon respective Home State NRRRA regulatory updates.		
Subjectivities	All claims and circumstances that could give rise to a claim must be reported prior to expiration.		

COMPENSATION DISCLOSURE

Marsh & McLennan Agency LLC dba Marsh & McLennan Insurance Agency LLC (“MMA”) prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: <https://mma.marshmma.com/non-us-affiliates>. In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf;

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client. If MMA places business through an affiliated wholesale broker or managing general agent, MMA will advise the client of this at or prior to placement.
- **Client Fees** – Some clients may negotiate a fee for MMA’s services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA’s engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client’s placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer’s performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- **Medallion Program and Sponsorships** –Pursuant to MMA’s Medallion Program, participating carriers sponsor educational programs, MMA events and other initiatives. Depending on their sponsorship levels, participating carriers are invited to attend meetings and events with MMA executives, have the opportunity to provide education and training to MMA colleagues and receive data reports from MMA. Insurers may also sponsor other national and regional programs and events.
- **Other Compensation & Sponsorships** – – From time to time, MMA may be compensated by insurers for providing administrative services on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events. MMA may also have arrangements with vendors who compensate MMA for referring clients for vendor services.

We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at <https://www.marshmma.com/us/compensation-guide.html>

MMA’s aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law.

We appreciate your business!

OTHER COVERAGES FOR DISCUSSION

This information has been prepared using an insurance coverage checklist. These items represent some of the possible gaps or deficiencies in the coverage currently provided

PROPERTY

Unnamed Locations Coverage – Locations not scheduled on the policy, where property coverage may be necessary.

Business Income / Extra Expense – Determine adequate limits of each by use of a Business Income worksheet.

Agreed Amount / Waiver of Coinsurance – With a signed Statement of Values, coinsurance penalties can be avoided.

Building Ordinance Coverage – Sufficient Limits – Covers costs to repair and/or rebuild to current building codes including Increased Cost of Construction and Demolition.

Earthquake / Flood / Wind – Perils typically excluded from Property policy.

Blanket Limits – All locations share the blanket limit to avoid being underinsured at any given location.

Change in Temperature – Coverage provided for property that is temperature sensitive in nature. (spoilage)

Work in Process / Manufacturing Defect - Most property policies do not provide coverage for work in process/manufacturing defect.

INLAND MARINE

Rented Equipment – Sublimit of insurance designed to cover temporarily rented equipment.

Computer Equipment / Media – Additional coverage grant designed to specifically cover your electronic data processing equipment and software including additional expenses for data restoration.

Installation – Covers your property while on a job site while awaiting final installation and release to job owner.

Tools / Equipment – Covers your tools and equipment whether on or off premises, can also be extended to employee owned tools.

MISCELLANEOUS LIABILITY

Watercraft / Aircraft – Owned watercraft and aircraft typically excluded from the General Liability policy.

Pollution Legal Liability – Damage and costs of pollution cleanup are typically excluded or covered on a very limited basis on the General Liability policy.

Storage Tanks (above and under ground) – Separate policy is required for this coverage for Pollution Legal Liability and Cleanup.

Professional Liability / Errors & Omissions – Coverage for financial loss for which you are legally liable due to your professional services is typically excluded on the General Liability policy; separate coverage is required.

Foreign Difference in Conditions – Coverage for foreign exposures including Property, GL, Auto, Workers' Compensation.

Privacy Liability Network Security – First and Third party coverage for theft of personal information and/or security breaches.

Product Recall – Insurance that covers expenses associated with recalling a product from the market.

Trade Credit Insurance – Protects sellers of goods and services on **credit** against the risk of customer non-payment due to customer insolvency, protracted default, political events, or acts of war that prevent contract performance.

AUTOMOBILE

Drive Other Car Coverage – Extends coverage to specifically named drivers who rely solely on the Business Auto policy for coverage when they are driving vehicles not scheduled in the policy.

Hired and Non-owned Liability – Provides coverage to the Named Insured for autos used in the course of business that are not owned by the business, i.e. hired / rented temporarily or owned by employees.

Hired Auto Physical Damage – Physical Damage for a hired / rented vehicles. (verify carrier's coverage grant when vehicles are rented by someone other than "insured," such as an employee)

Loss of Use – Coverage pays for Rental company's loss of use of a vehicle rented by you if damaged.

OTHER COVERAGES FOR DISCUSSION

WORKERS' COMPENSATION

Foreign Voluntary Compensation – Supplemental WC coverage when employees are outside the policy coverage territory. See Foreign DIC.

Defense Base Act – Federal Act requires employers to provide WC coverage with enhanced benefits to those employees working on military bases as defined by the Act.

U.S. Longshoremen & Harborworkers – Federal Act requires employers to provide WC coverage with enhanced benefits to those employees working on or about U.S. navigable waterways as defined by the Act.

Jones Act – Federal Act requires employers to provide WC coverage with enhanced benefits to those employees working on or about vessels as defined by the Act.

Business Travel Accident – Supplemental coverage for employees while on business travel.

EXECUTIVE RISK

Directors & Officers Liability – Provides financial protection for Directors & Officers in the event they are sued in conjunction with the performance of their duties on behalf of the company and stakeholders.

Fiduciary Liability – Liability for those accused of wrongdoing in their capacity as a fiduciary, related to ERISA plans.

Employment Practices Liability – Coverage for Wrongful Termination, Sexual Harassment, Discrimination and other Wrongful employment practices. Third Party is available.

Kidnap / Ransom – Coverage provided in the event of kidnapping, extortion and various threats against the company and its employees.

CRIME

Employee Dishonesty – Coverage for theft from the Company, committed by your Employees.

Third Party Coverage – Coverage for theft from a Client / Third Party by your Employee.

Forgery / Alteration – Additional coverage grant in the Crime policy affording coverage specifically relating to forgery or alteration.

Money & Securities – Inside & Outside Premises – Additional coverage grant in the Crime policy affording coverage specifically relating to money and securities whether on premises or in transit.

Electronic Funds Transfer – An electronic, telegraphic, cable, teletype or telephone instruction fraudulently transmitted to a Financial Institution.

Computer Fraud – Coverage for loss from damage to Money, Securities and Other Property fraudulently transferred from inside the Premises or Bank to another person or place outside the Premises or Bank.

Social Engineering - Fraudulent instructions by outside party resulting in fraudulent transfer of money.

ERISA – Coverage for theft of Money, Securities and Other Property from covered Employee Benefits Plans. Also used to satisfy ERISA bond requirements.

EXCESS LIABILITY

Explore additional limits

SURPLUS LINES DISCLOSURE NOTICE | D-1 (Effective January 1, 2020)

1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINE” INSURERS.

2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.

3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.

4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE TOLL-FREE NUMBER 1-800-927-4357 OR INTERNET WEBSITE WWW.INSURANCE.CA.GOV. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO VISIT THE NAIC’S INTERNET WEBSITE AT WWW.NAIC.ORG. THE NAIC—THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS—IS THE REGULATORY SUPPORT ORGANIZATION CREATED AND GOVERNED BY THE CHIEF INSURANCE REGULATORS IN THE UNITED STATES.

5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE’S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER. YOU CAN FIND A LINK TO EACH STATE FROM THIS NAIC INTERNET WEBSITE: [HTTPS://NAIC.ORG/STATE_WEB_MAP.HTM](https://naic.org/state_web_map.htm).

SURPLUS LINES DISCLOSURE NOTICE | D-1 (Effective January 1, 2020)

6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC’S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR “SURPLUS LINE” BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

7. CALIFORNIA MAINTAINS A “LIST OF APPROVED SURPLUS LINE INSURERS (LASLI).” ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEBSITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: WWW.INSURANCE.CA.GOV/01-CONSUMERS/120-COMPANY/07LASLI/LASLI.CFM.

8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE EFFECTIVE IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER’S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

Date: _____

Insured: _____

D-1 (Effective January 1, 2020)



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