



CITIES INSURANCE ASSOCIATION OF WASHINGTON RENEWAL SUMMARY

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

Please note the limits shown here represent the combined full limits provided by multiple policies from various carriers. It is the responsibility of the broker to review this document to confirm its accuracy.

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 Napavine
PO Box 810
Napavine, WA 98565

Broker:

Propel Insurance - Tacoma

Coverage Period: 12/01/2021 to 12/01/2022

Renewal Summary Expiration Date: 12/01/2021

Member Since: 01/01/2004

Authorized Signature:

Administered by Clear Risk Solutions

RENEWAL SUMMARY

PROPERTY COVERAGE PART

Item 1. CIAW Program Retention:

Real and Personal Property Each Occurrence \$500,000

Item 2. Limit of Coverage:

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

Item 3. Sublimits of Coverage:

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

- 1a. EXCLUDED Sublimit for Earthquake per Occurrence and in the annual aggregate.
- 1b. \$15,000,000 Annual Group Aggregate for Earthquake.
- 2a. EXCLUDED Sublimit for Flood per Occurrence and in the Annual Aggregate except that covered Property located at the time of loss in any flood zone identified by FEMA as Zones A, AO, AH, A1 through 30, AE, A99, AR, AR/A1 through 30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1 through 30, VE, and V; or a similar high risk FEMA rating are subject to the following Flood sublimits:
 - \$ 1,000,000 per occurrence and Annual Aggregate, and
 - \$15,000,000 Annual Group Aggregate.
- 2b. \$15,000,000 Annual Group Aggregate for Flood.
- 3. \$1,000,000 Sublimit for combined Transit and off Premises Extension per occurrence.
- 4. \$2,500,000 Sublimit for combined Business Interruption and Extra Expense per occurrence.
- 5. \$1,000,000 Sublimit for Accounts Receivable per occurrence.
- 6. \$2,500,000 Sublimit for Rental Income per occurrence.
- 7. \$1,000,000 Sublimit for Valuable Papers per occurrence.
- 8. \$1,000,000 Sublimit for Additionally Acquired Property per occurrence.
- 9. \$250,000 Sublimit for Newly Built or Constructed Property per occurrence.
- 10. \$2,500,000 Sublimit for Electronic Data Processing per occurrence.
- 11. \$25,000 Sublimit for 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 \$200,000 sublimit for Debris Removal Expense Extension per occurrence.
- 15. 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.
- 16. 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.
- 17. 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 \$5,000,000 for coverages B and C combined, per Occurrence
- 18. \$50,000 Sublimit aggregate Temporary Safeguard of Property Extension per Occurrence.
- 19a. \$100,000 Sublimit for Mold or Other Fungi as a result of covered losses.
- 19b. \$300,000 Annual Group Aggregate for Mold or Other Fungi as a result of covered losses.
- 20. \$100,000 Sublimit for Walkways, Roadways, Courts, and other similar paved or artificial surfaces per Occurrence.

Item 4. **Deductible:**

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

Real and Personal Property

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

Property:

Per Schedule on file with Company

Miscellaneous Equipment:

\$250

Automobile Physical Damage
for Scheduled Automobiles

Per Schedule on file with Company

Rental Vehicles Physical Damage

Each Occurrence:

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

Earthquake: Excluded

Flood: Excluded

RENEWAL SUMMARY

LIABILITY COVERAGES DECLARATIONS

Item 1. CIAW Program Retention:

General Liability	Each Occurrence	\$500,000
Wrongful Act Liability	Per Claim	\$500,000
Automobile Liability	Each Accident	\$500,000

Item 2. Deductible:

The CIAW Program Retention listed above is in addition to the deductibles listed below. Aggregate limits are subject to shared excess limits, which may be reduced by prior claims.

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 Coverage Part	Each Employee Benefits Incident	\$250
g.	Stop Gap Employer's Liability	Each Accident	\$250
h.	Sexual Abuse Liability	Each Sexual Abuse	\$250
i.	Law Enforcement Liability	Each Occurrence	\$250
		Each Accident	See schedule

Item 3. 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
		Annual Aggregate	\$20,000,000
		Group Aggregate	\$50,000,000

Sublimits:

Products and Completed Liability Sublimit	Each Occurrence	\$10,000,000
	Annual Aggregate	\$20,000,000

Leased/Rented Premises Liability Sublimit	Each Occurrence and Annual Aggregate	\$1,000,000
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Garage Liability Sublimit	Each Occurrence and Annual Aggregate	\$10,000,000
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Sewer Back-up Sublimit	Each Occurrence and Annual Aggregate	\$2,000,000
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Failure to Supply Sublimit	Each Occurrence and Annual Aggregate	\$2,000,000
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	Unmanned Aircraft Liability Sublimit	Each Occurrence and Annual Aggregate	\$10,000,000
	Unmanned Aircraft – under 30 lbs. total weight and FAA Compliant		
	Stop Gap Employer’s Liability Sublimit	Each Accident Annual Aggregate	\$10,000,000 \$20,000,000
	Employee Benefit Liability Sublimit	Each Employee Benefits Incident Annual Aggregate	\$10,000,000 \$20,000,000
	Sexual Abuse Liability Sublimit	Each Sexual Abuse Annual Aggregate Group Aggregate	\$10,000,000 \$10,000,000 \$30,000,000
	Law Enforcement Liability Sublimit	Each Occurrence/ Each Accident Annual Aggregate	\$10,000,000 \$20,000,000
	Traumatic Event Response Coverage Crisis Expense Sublimit Crisis Property Improvements Sublimit	Each Traumatic Event Each Traumatic Event Group Aggregate	\$100,000 Included \$300,000
b.	Wrongful Act Liability Limit	Each Wrongful Act Annual Aggregate Group Aggregate	\$10,000,000 \$10,000,000 \$50,000,000
	<u>Sublimits:</u>		
	Miscellaneous Professional Liability Sublimit	Each Wrongful Act	\$10,000,000
c.	Automobile Liability Limit	Each Accident	\$10,000,000
	<u>Sublimits:</u>		
	Limited Garagekeepers Sublimit	Each Accident	\$1,000,000
	Uninsured/Underinsured Motorist Sublimit	Each Accident	\$1,000,000
d.	Defense Costs (all liabilities)	Each Occurrence/ Each Wrongful Act	\$2,000,000
Item 4. Retroactive Date:			
	Wrongful Act Liability – Primary	\$10,000,000	09/01/1991
	Miscellaneous Professional Liability – Primary	\$10,000,000	09/01/1991
	Employee Benefit Liability – Primary	\$10,000,000	09/01/1991

RENEWAL SUMMARY

CRIME COVERAGE PART

Item 1. CIAW Program Retention:

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

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

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

Item 3. Limit of Coverage:

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

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

RENEWAL SUMMARY

EQUIPMENT BREAKDOWN COVERAGE PART

Item 1. **CIAW Program Retention:**

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

Item 2. **Deductible:**

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

Equipment Breakdown Coverage Part:

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

Item 3. **Limit of Coverage:**

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

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

Property Damage:	Included
Business Income:	Included
Extra Expense:	Included
Service Interruption:	Included
Perishable Goods:	\$500,000
Data Restoration:	\$100,000
Computer Equipment:	Included
Off Premises Property Damage:	EXCLUDED
Contingent Business Income:	Included
Demolition:	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

RENEWAL SUMMARY

Cyber Insurance

- Item 1. **CIAW Program Retention:**
Cyber Insurance \$50,000 Per Claim / Occurrence
- Item 2. **Deductible:**
The deductibles listed below are part of and not in addition to the CIAW Program Retention listed above.
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|---------------------------|--------------------------------------|
| All Coverages | \$10,000 per Claim |
| Except: | |
| Loss of Business Income | \$10,000 and 10 Hours waiting period |
| Reputational Harm Expense | 12 Hours waiting period |
- Item 3. **Limit of Coverage:**
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|---------------------------------|--------------|
| Member Annual Policy Aggregate | \$5,000,000 |
| Group Combined Policy Aggregate | \$10,000,000 |
- Item 4. **Sublimits of Coverage:**
Sublimits of Coverage shown below do not increase the overall Limits listed above.
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|---|--|----------------------------|
| a. Liability Costs | Per Claim and Aggregate | \$5,000,000 |
| b. PCI Costs | Per Claim and Aggregate | \$5,000,000 |
| c. Regulatory Costs | Per Claim and Aggregate | \$5,000,000 |
| d. Media Liability Endorsement | Per Claim and Aggregate | \$5,000,000 |
| e. Business Interruption Loss
<i>(Including Extra Expense & Voluntary Shutdown)</i> | Each Occurrence
and Aggregate | \$5,000,000 |
| f. System Failure Business Interruption Loss
<i>(Including Extra Expense & Voluntary Shutdown)</i> | Each Occurrence
and Aggregate | \$5,000,000 |
| g. Contingent Business Interruption Loss
<i>(Including Extra Expense)</i> | Each Occurrence
and Aggregate | \$5,000,000 |
| h. System Failure Contingent Business Interruption Loss
<i>(Including Extra Expense)</i> | Each Occurrence
and Aggregate | \$5,000,000 |
| i. Data Restoration | Each Occurrence
and Aggregate | \$5,000,000 |
| j. Extortion Costs | Each Occurrence
and Aggregate | \$5,000,000 |
| k. Breach Fund | Each Occurrence
and Aggregate | \$5,000,000 |
| l. Cyber Crime Loss
<i>(Includes Social Engineering Financial Fraud)</i> | Each Occurrence
and Group Aggregate | \$250,000 |
| m. Bricking Costs | Each Occurrence
Group Aggregate | \$1,000,000
\$5,000,000 |
| n. Reputational Harm Expense | Each Occurrence
Group Aggregate | \$1,000,000
\$5,000,000 |
| o. Business Impersonation Costs | Per Claim and Aggregate | \$5,000,000 |
| p. Criminal Rewards Costs | Per Claim and
Group Aggregate | \$100,000 |
| q. Utility Fraud Attack Endorsement | Per Claim and
Group Aggregate | \$100,000 |
- Item 5. **Retro Active Date:** (Coverages a., b., c., and d. above) Full Prior Acts

PARTICIPATING CARRIERS

THE FOLLOWING CARRIERS ARE ANTICIPATED TO PARTICIPATE IN THE DESIGNATED PORTIONS OF THE MOC. ALL CARRIERS ARE SUBJECT TO CHANGE PRIOR TO DECEMBER 1, 2021:

Property Coverage: (limits excess of \$10,000,000 are per occurrence for the group)

Pennsylvania Manufacturers' Association Insurance Company (Old Republic)	(A+ XV) Admitted	\$10,000,000 Per Occurrence, subject to sublimits listed on Declarations Page
Hallmark Specialty Insurance Company	(A- VIII) Non-Admitted	\$7,500,000 (50%) part of \$15,000,000 Per Occurrence excess of \$10,000,000
Everest National Insurance Company	(A+ XV) Admitted	\$3,750,000 (25%) part of \$15,000,000 Per Occurrence excess of \$10,000,000
Certain Underwriters at Lloyd's, London Syndicate HCC	(A XV) Non-Admitted	\$3,750,000 (25%) part of \$15,000,000 Per Occurrence excess of \$10,000,000
Great American Fidelity Insurance Company	(A+ XV) Non-Admitted	\$75,000,000 Per Occurrence excess of \$25,000,000

General Liability Coverage:

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

Pennsylvania Manufacturers' Association Insurance Company (Old Republic)	(A+ XV) Admitted
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Wrongful Acts Liability:

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

Pennsylvania Manufacturers' Association Insurance Company (Old Republic)	(A+ XV) Admitted
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Equipment Breakdown Coverage:

Hartford Steam Boiler Inspection and Insurance Company of Connecticut	(A++ X) Admitted
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THE CARRIERS BELOW PROVIDE COVERAGE FOR THE FOLLOWING LINES OF BUSINESS ON A SEPARATE MASTER POLICY:

Cyber Liability Insurance:

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