



Proposal Prepared for:

California County Assessor's
Information Technology Authority

Presented by:

Flanigan-Leavitt Insurance

California County Assessor's
Information Technology Authority
221 South Mooney Blvd, Room 102E
Visalia CA 93291

Date Prepared: 02/15/2023



This proposal is solely an estimate of premium based on the information provided and all amounts are subject to change. This proposal does not bind or provide actual coverage and is not an offer of insurance. Specific terms of coverage, exclusions, and limitations are contained solely in a completed insurance policy for which a premium has been paid. This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions, and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions, and premiums.

Introduction

Helping You Succeed

We help you reduce risk, increase your assets, and attract and retain your key employees. You can benefit from the strength and experience of a large national broker and still enjoy the personal touch of a locally owned independent insurance agency.

We are committed to building lasting relationships with you and the insurance companies we represent on your behalf. Together, we can develop long-term solutions to help you manage your business risks and your personal exposures.

You will be working with insurance professionals with a wide range of knowledge. They will assist you in seeking risk management solutions at affordable prices.

With that in mind, we have prepared a sound and competitively priced insurance proposal for your review. Please read it carefully and note questions you would like to discuss with us.

We appreciate the opportunity to help you evaluate your company's needs and provide a quotation for a program tailored especially for you.

Resources

Claims Management

We will take an active role in the management of your claims. Our Service Team is committed to assisting you receive the fairest treatment on every claim.

Employee Benefits

We can provide a full range of employee benefits and specially designed plans to fit the needs of your company. With access to many of the major benefit companies in the nation, we have the resources, knowledge, and experience to help customize your benefits program including:

- Health
- Dental
- Life
- Long and Short-term Disability
- Group Retirement Plans, 401K, Pension/Profit Sharing

Loss Control/Risk Management

A successful Loss Control/Risk Management Program is based on a successful partnership between Flanigan-Leavitt, you, and the selected insurance carrier working together to protect your existing assets, your client's existing assets, and to help you prevent any losses in the future.

We will provide you with technical advice, resources, and assistance in developing, improving, and monitoring an effective loss control/risk management program.

Highlights include:

- Review current loss control/risk management programs.
- Analyze loss data to identify specific areas which generate the greatest claim frequency.
- Review current operation: physical assets, personnel practices, and organization of management.
- Help you develop, improve, and implement a Loss Control/Risk Management Program with a written plan of expectations. (This program will be consistent and harmonious with your management style and easily put in place).
- Establish with you a meeting schedule to review and discuss safety and loss analysis reports with management and/or staff as required with selected insurance carrier.

Commercial Service Team

Your peace of mind is our priority and achieving that comes from both your comfort level with our service team and consistency with requests. We believe you deserve top quality individuals and expertise from our support staff and that is the foundation on which we have built our teams.

COMMERCIAL INSURANCE AGENT

Michael Flanigan
(530) 283-1112 x1185
mike-flanigan@leavitt.com

COMMERCIAL LINES MANAGER

Amanda Hays
(530) 283-1112 x1134
amanda-hays@leavitt.com

Responsibilities: Your Account Manager handles your questions and is the main point of contact on a day-to-day basis. Your Account Manager can handle technical questions, billing, audit, policy changes and detailed information as it pertains to your account.

COMMERCIAL SERVICE REPRESENTATIVE

Jessica Flynn
(530) 283-1112 x1115
jessica-flynn@leavitt.com

Responsibilities: Your Account Manager handles your questions and is the main point of contact on a day-to-day basis. Your Account Manager can handle technical questions, billing, audit, policy changes and detailed information as it pertains to your account.

COMMERCIAL SERVICE REPRESENTATIVE

Kyle Sims
(530) 283-1112 x1110
Kyle-sims@leavitt.com

Responsibilities: Your Account Manager handles your questions and is the main point of contact on a day-to-day basis. Your Account Manager can handle technical questions, billing, audit, policy changes and detailed information as it pertains to your account.

Premium Summary

Insured: California County Assessor's Information Technology Authority

Premium Comparison

| Line of Business | Expiring Premium | Quoted Premium |
|----------------------|------------------|----------------|
| General Liability | N/A | \$740.90 |
| Directors & Officers | N/A | \$10,609.19 |
| Cyber Liability | N/A | \$6,275.31 |
| Total Premium | N/A | \$17,625.40 |

Subject to a minimum earned premium of **25%** in the event the policy is cancelled for any reason

Payment Options

| Down Payment | Check Payable to | # Of Installments | Installment Amounts |
|--------------|----------------------------|-------------------|---------------------|
| TBD | Flanigan-Leavitt Insurance | 11 | TBD |

Subjectivities for Binding Coverage

- Signed Acord (Liability & D&O)
- No Loss Letter
- Signed D1 form
- Signed Agency Fee
- Signed Terrorism Form (Liability & Cyber)
- Signed Cyber application

Insured Name: California County Assessor's Information Technology Authority

- Please bind coverage as outlined in this proposal.
- Please bind coverage as outlined above with the following changes:

Name of Executive Officer

Insured Signature

Date

This proposal is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.

General Liability

Policy Information

| Description | Effective/Expiration | Parent Company | A.M. Best | Policy Premium |
|-------------------|----------------------|-----------------------|-----------|----------------|
| General Liability | TBD | Evanston Insurance Co | A | \$740.90 |

General Liability Coverages/Limits

| Coverage | Limit | Deductible |
|----------------------------------|-------------|------------|
| General Aggregate | \$2,000,000 | N/A |
| Products Completed Ops Aggregate | Excluded | N/A |
| Personal Advertising Injury | Excluded | N/A |
| Each Occurrence | \$1,000,000 | N/A |
| Damage to Premises Rented to You | \$100,000 | N/A |
| Medical Expense | \$5,000 | N/A |

Schedule of Hazards

| Loc # | Class Code | Classification | Premium Basis | Exposure |
|-------|------------|--------------------------------------|---------------|-------------------|
| 1 | 61226 | Buildings or Premises – Office - NOC | A | 200 (Square Feet) |

Premium Code: A = Area, C = Total Cost, G = Gallons, M = Admissions, P = Payroll, S = Gross Sales, T = Other, U = Unit

Forms and Endorsements

| | |
|--------------------|--|
| MJIL 1000 08 10 | Policy Jacket (Evanston) |
| MPIL 1007 01 20 | Privacy Notice |
| MPIL 1039-CA 01 20 | California Surplus Lines Notice (D-2) |
| MPIL 1041 02 20 | How To Report A Claim |
| MPIL 1083 04 15 | U.S. Treasury Department's Office Of Foreign Assets Control (OFAC) Advisory Notice To Policyholders |
| MDIL 1000 08 11 | Common Policy Declaration |
| MDIL 1002 01 10 | Schedule of Taxes, Surcharges Or Fees |
| MDIL 1001 08 11 | Forms Schedule |
| IL 00 17 11 98 | Common Policy Conditions |
| IL 00 21 09 08 | Nuclear Energy Liability Exclusion Endorsement |
| MEIL 1200-CA 01 20 | Service of Suit - California |
| MEIL 1225 10 11 | Change - Civil Union |
| MIL 1214 09 17 | Trade Or Economic Sanctions |
| MDGL 1008 08 11 | Commercial General Liability Coverage Part Declarations |
| CG 00 01 04 13 | Commercial General Liability Coverage Form |
| CG 21 04 11 85 | Exclusion-Products-Completed Operations Hazard |
| CG 21 36 03 05 | New Entities Exclusion |
| CG 21 38 11 85 | Personal and Advertising Injury Exclusion |
| CG 21 39 10 93 | Contractual Liability Limitation |
| CG 21 44 04 17 | Limitation of Coverage to Designated Premises, Project or Operation |
| CG 21 47 12 07 | Employment - Related Practices Exclusion |
| CG 21 49 09 99 | Total Pollution Exclusion Endorsement |
| CG 21 73 01 15 | Exclusion Of Certified Acts Of Terrorism |
| CG 22 38 07 98 | Exclusion - Fiduciary or Representative Liability of Financial Institutions |
| MEGL 0001 08 20 | Combination General Endorsement |
| MEGL 0008 04 20 | Exclusion - Continuous or Progressive Injury or Damage |
| MEGL 0024 05 16 | Exclusion - Assault Or Battery |
| MEGL 0126 05 16 | Amendment Of Liquor Liability Exclusion |
| MEGL 1397 07 10 | Exclusion - Aircraft, Auto Or Watercraft |
| MEGL 1636 10 19 | Exclusion - Employer's Liability And Bodily Injury To Contractors Or Subcontractors In Designated States |
| MEGL 2322 05 21 | Exclusion - Communicable Disease |
| MGL 1356 10 20 | Exclusion - Cyber Incident, Data Compromise, And Violation Of Statutes Related To Personal Data |

Directors & Officers

Policy Information

| Description | Effective/Expiration | Parent Company | A.M. Best | Policy Premium |
|----------------------|----------------------|--|-----------|----------------|
| Directors & Officers | TBD | Homeland Insurance Company of New York | A+ | \$10,609.19 |

Coverages/Limits

| Coverage | Limit |
|--|-------------|
| Directors & Officers | \$1,000,000 |
| Directors & Officers Aggregate | \$1,000,000 |
| Additional Limit of Liability dedicated for Executives | \$500,000 |
| Excess Benefit Transaction Excise Tax Sublimit | \$100,000 |
| Internal Revenue Code Violation Sublimit | \$100,000 |
| Stakeholder Derivative Demand Sublimit | \$250,000 |
| D&O Crisis Management Expenses Limit | \$25,000 |

Deductible

| Description | Retention |
|---|-----------|
| Clause A – Insured Person Liability | \$0 |
| Clause B – Organization Indemnification | \$25,000 |
| Clause C – Organization Liability | \$25,000 |

Forms and Endorsements

| | |
|--------------------|--|
| MPF-20002-06-18 | Not-For-Profit Organization Management Liability General Terms and Conditions |
| MPF-20002-DO-06-18 | Not-For-Profit Organization Management Liability Directors, Officers and Organization Liability Coverage Section |
| AMP-00008-10-15 | Service of Suit |
| MPE-03030A-06-18 | Cap on Losses from Certified Acts of Terrorism |
| MPE-03057-06-18 | Privacy Breach Reimbursement Coverage Sublimit: \$50,000 |
| MPE-23048-10-22 | Public Officials D & O Amendatory Non-Monetary Defense Costs Sublimit: \$250,000 |

Cyber Liability

Policy Information

| Description | Effective/Expiration | Parent Company | A.M. Best | Policy Premium |
|-----------------|----------------------|--|-----------|----------------|
| Cyber Liability | TBD | Palomar Excess and Surplus Insurance Company | A- | \$6,275.31 |

Coverages/Limits

| Coverage | Limit | Deductible | Waiting Period | Retro Active Period |
|---------------------------------------|-------------|------------|----------------|---------------------|
| Aggregate Limit | \$1,000,000 | \$25,000 | - | Full Prior Acts |
| PCI Costs | \$1,000,000 | \$25,000 | - | Full Prior Acts |
| Regulatory Costs | \$1,000,000 | \$25,000 | - | Full Prior Acts |
| Cowbell Breach Fund | \$1,000,000 | \$25,000 | - | - |
| Date Restoration Costs | \$1,000,000 | \$25,000 | - | - |
| Extortion Costs | \$1,000,000 | \$25,000 | - | - |
| Business Impersonation Costs | \$1,000,000 | \$25,000 | - | - |
| Reputational Harm Expense | \$500,000 | - | 12 Hours | Inception |
| Business Interruption Loss | \$1,000,000 | \$25,000 | 8 Hours | - |
| Contingent Business Interruption Loss | \$1,000,000 | \$25,000 | 8 Hours | - |
| System Failure | \$1,000,000 | \$25,000 | 8 Hours | - |
| Contingent System Failure | \$1,000,000 | \$25,000 | 8 Hours | - |
| Cyber Crime Loss | \$250,000 | \$25,000 | - | - |
| Bricking Costs | \$1,000,000 | \$25,000 | - | - |
| Criminal Reward Costs | \$100,000 | - | - | - |

Schedule of Hazards

| Loc # | Class Code | Classification | Premium Basis | Exposure |
|-------|------------|----------------|---------------|-----------|
| 1 | N/A | Revenue | S | \$185,650 |

Premium Code: A = Area, C = Total Cost, G = Gallons, M = Admissions, P = Payroll, S = Gross Sales, T = Other, U = Unit

Forms and Endorsements

| | |
|--|---------------------------------|
| Cowbell Cyber Risk Insurance Policy Declarations - Prime 250 | PRIME 250SL 002 09 21 |
| Notice to Policyholders - | OFAC PN006SL 09 20 |
| Customer Notice of Privacy Policy & Producer Compensation Practices Disclosure | PN007SL PL 0921 |
| Cowbell Cyber Risk Insurance Policy - | Prime 250 PRIME 250SL 001 10 20 |
| Service of Process | PRIME 250SL 075 PL 09 21 |
| California Consumer Privacy Act | PRIME 250SL 004 09 20 |
| General Data Protection Regulation | PRIME 250SL 005 09 20 |
| Utility Fraud Attack | PRIME 250SL 006 09 20 |
| Media Liability | PRIME 250SL 007 09 20 |
| Crypto jacking | PRIME 250SL 009 09 20 |
| Blanket Additional Insured | PRIME 250SL 021 09 20 |
| BIPA Exclusion Endorsement | PRIME 250SL 048 09 21 |
| Cyber Terrorism Amendatory Endorsement | PRIME 250SL 050 08 22 |
| Disclosure Pursuant to Terrorism Risk Insurance Act | PRIME 250SL 028 10 20 |
| Cap on Losses From Certified Acts of Terrorism | PRIME 250SL 029 10 20 |
| Trade or Economic Sanctions Exclusion Endorsement | PRIME 250SL 032 09 20 |

Umbrella Liability

Policy Information

| Description | Effective/Expiration | Parent Company | A.M. Best | Policy Premium |
|--------------------|----------------------|------------------------|-----------|----------------|
| Umbrella Liability | TBD | Evanston Insurance Co. | A | See below |

Optional* Quote

| Excess Limit | Premium Indication* |
|--------------|---------------------|
| \$1,000,000 | \$600 |
| \$2,000,000 | \$1,200 |
| \$3,000,000 | \$1,800 |
| \$4,000,000 | \$2,400 |
| \$5,000,000 | \$3,000 |

*Above are indications, subject to additional taxes & fees

Coverage Selection

- Please bind coverage as outlined in this proposal for an additional premium
- I reject this coverage