



2023 Carson Reclamation Authority - Financial & Coverage Comparison

We are pleased to present the FINPRO renewal terms for Carson Reclamation Authority's Public Entity Liability/Employment Practices Liability (EPL) Coverage, effective 6/17/2023 - 6/17/2024. Please refer to the Marketing Activities tab for the marketing summary. The results are as follows...

Chubb (Public Entity Liability/EPL Incumbent) renewal terms.

Option 1

Limits: \$10,000,000/

Deductible \$250,000

Annual Renewal Premium \$180,490 (annual expiring premium \$180,351)

*(A. Public Officials' Liability B. Public Entity Reimbursement & Public Entity Liability C. Employment Practices Liability- \$3M sublimit)

Option 2

Limits: \$10,000,000/

Deductible \$500,000

Annual Renewal Premium \$166,628

*(A. Public Officials' Liability B. Public Entity Reimbursement & Public Entity Liability C. Employment Practices Liability-\$3M sublimit)

CHUBB: The following Endorsements are as expiring:

- 1.Signatures CC-1K11j (03/21)
- 2.Notice Amended Endorsement PF-33468 (02/11)
- 3.Trade Or Economic Sanctions Endorsement PF-46422 (07/15)
- 4.Network Security or Privacy Exclusion PF-37210 (02/12)
- 5.False Claims Act Exclusion PF-38981 (01/13)
6. Amendatory Endorsement - California - PF-23575 (01/08)
7. Outside Directorship-For Profit - 3X PF-23559 (01/08)
8. Employment Practices Liability Sublimit- EPL coverage includes extension for third party claims arising out of discrimination or harassment of nonemployees by Insured Persons – refer to Section III.BB.3 definition of Wrongful Act. Please also refer to Employment Practices Liability \$3M Sublimit, MS-58296 (07/17)-
9. Bond Exclusion PF-23541 (01/08)
10. Limits of Liability Amended - PF-299861 (04/20)
11. Public Entity Liability Enhancement Endorsement PF-308205 (10/20)- \$250k sublimit for non monetary defense

Terrorism Endorsements:

Policyholder Disclosure Notice of Terrorism Insurance Coverage TRIA11e (08/20)

Cap on Losses from Certified Acts of Terrorism PF-17705b (01/15) - **Underwriter to confirm if this standard expiring endorsement will be added back to the 2023 policy.**

EXHIBIT NO. 1

Policy Addendums:

U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders PF-17914a (04/16)
Chubb Producer Compensation Practices & Policies ALL-20887a (03/16)

Chubb Subjectivities:

1. Completed, signed and dated application (within 30 days of effective date) and all materials requested thereon.

**The information and descriptions contained herein are for general informational purposes only and are not intended to be a complete description or interpretation of the policy terms, exclusions and conditions. Refer to the actual policy form for a complete description of all applicable terms, exclusions and conditions*

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Carson Reclamation Authority's and Subsidiaries include entities of which Carson Reclamation Authority has more than 50% ownership interest. Note that coverage is not extended to any affiliate companies, or any other entity not owned and controlled by Carson Reclamation Authority and that common ownership alone does not qualify an entity for coverage.

Should you have any interest in extending coverages under this policy to any affiliate entities, please inform a member of the Marsh service team. Note that your incumbent carriers may require additional information in order to give consideration to adding additional entities.