

# NATIONAL HANGAR INSURANCE PROGRAM

1300 S. Main | Tulsa, Oklahoma 74119 | (800) 999-6447 | (866) 891-3881

Thursday, June 07, 2018

## RENEWAL QUOTE

Code Key: 30943

Insured: Truckee Tahoe Airport District  
Policy Number: 1G347594  
Effective Date: 7/1/2018 Expiration Date: 7/1/2019  
Insurance Company: Travelers Property Casualty Company of America (TIL)

### Location Information

Loc #	Bldgs	Airport Name	Address	City	State
1	1-29, 33	TRUCKEE TAHOE AIRPORT	10356 TRUCKEE AIRPORT ROAD	TRUCKEE	CA
1	30-32	TRUCKEE TAHOE AIRPORT	10400 REYNOLD WAY	TRUCKEE	CA

### Exposure Information

Loc	Bldg	Coverage	Description	Value	Deductible	Rate	Premium	Protect Class	Construct Class	Building Area	Cost per Sq Ft
1	1	BUILDING		\$45,600	\$1,000	\$0.1148	\$52	05	NonC	800	\$57.00
1	2	BUILDING		\$138,913	\$1,000	\$0.1140	\$158	05	NonC	800	\$173.64
1	4	BUILDING		\$750,000	\$1,000	\$0.1143	\$857	05	NonC	6,920	\$108.38
1	5	BUILDING		\$57,000	\$1,000	\$0.1139	\$65	05	NONC	1,000	\$57.00
1	6	BUILDING		\$285,000	\$1,000	\$0.1142	\$326	05	NonC	5,000	\$57.00
1	7	BUILDING		\$1,623,564	\$1,000	\$0.1144	\$1,857	05	NonC	9,350	\$173.64
		YBPP		\$100,976	\$1,000	\$0.1144	\$116	05	NonC	0	
1	8	BUILDING		\$2,000,000	\$1,000	\$0.1143	\$2,286	05	NonC	30,000	\$66.67
1	9	BUILDING		\$250,000	\$1,000	\$0.1144	\$286	05	NonC	1,728	\$144.68
		YBPP		\$1,423	\$1,000	\$0.0773	\$1	05	NonC	0	
1	10	BUILDING		\$64,980	\$1,000	\$0.1151	\$75	05	NonC	1,140	\$57.00
1	11	BUILDING		\$760,034	\$1,000	\$0.1143	\$869	05	NonC	14,720	\$51.63
1	12	BUILDING		\$750,000	\$1,000	\$0.1143	\$857	05	NonC	8,382	\$89.48
1	13	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	30,000	\$73.33
1	14	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	30,000	\$73.33
1	15	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	30,000	\$73.33
1	16	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	30,000	\$73.33
1	17	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	30,000	\$73.33
1	18	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	30,000	\$73.33
1	19	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	32,032	\$68.68
1	20	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	40,300	\$54.59
1	22	BUILDING		\$19,950	\$1,000	\$0.1158	\$23	05	NonC	350	\$57.00
1	23	BUILDING		\$1,302,322	\$1,000	\$0.1143	\$1,488	05	NonC	7,500	\$173.64
1	24	BUILDING		\$34,852	\$1,000	\$0.1136	\$40	05	NonC	675	\$51.63
1	25	BUILDING		\$85,194	\$1,000	\$0.1136	\$97	05	NonC	1,650	\$51.63

Loc	Bldg	Coverage	Description	Value	Deductible	Rate	Premium	Protect Class	Construct Class	Building Area	Cost per Sq Ft
1	26	BUILDING	BEACON	\$75,000	\$1,000	\$0.1144	\$86	05	NonC	2,500	\$30.00
1	27	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	24,180	\$90.98
1	28	BUILDING		\$2,200,000	\$1,000	\$0.1143	\$2,515	05	NonC	18,540	\$118.66
1	29	BUILDING		\$8,000,000	\$1,000	\$0.1143	\$9,143	05	COMB	12,500	\$640.00
		YBPP		\$643,686	\$1,000	\$0.1143	\$736	05	NonC	0	
1	30	BUILDING		\$261,284	\$1,000	\$0.1141	\$298	05	NonC	1,264	\$206.71
1	31	BUILDING		\$70,185	\$1,000	\$0.1144	\$80	05	NonC	1,050	\$66.84
1	32	BUILDING		\$39,303	\$1,000	\$0.1147	\$45	05	NonC	542	\$72.51
1	33	BUILDING		\$5,000,000	\$1,000	\$0.1134	\$5,671	05	NONC	12,500	\$400.00
Subtotal:				\$44,359,266		\$0.1142	\$50,662				
ALL	BUSINESS INCO			\$2,994,932	72 Hours	\$0.1143	\$3,423	05	NonC	0	
	EARTHQUAKE IM ONLY			\$1,000,000	\$50,000	\$0.0495	\$495	05	NONC	0	
	EQUIPMENT			\$3,482,549	\$1,000	\$0.3430	\$11,944	05	NonC	0	
	EQUIPMENT LEASED/RENTED			\$100,000	\$1,000	\$0.3432	\$343	05	NONC	0	
	FLOOD IM ONLY			\$1,000,000	\$50,000	\$0.0347	\$347	05	NonC	0	
Subtotal:				\$8,577,481		\$0.1930	\$16,552				
Property Total:				\$52,936,747		\$0.1270	\$67,214				

**PREMIUM: \$67,214**

#### Comments/Requirements:

TRAVELERS AM BEST RATING IS A++XV

We can offer renewal at the annual premium shown above. All deductibles are per the expiring policy. If you have any questions or changes, do not hesitate to call.

If this quote or policy has Flood coverage, property located in Zones A or V are Excluded.

Binding of coverage confirms all Named Insured's have an insurable interest in the policy.

Quote valid to 7/1/2018 at 12:01 AM. Policy term if bound is 12 months unless otherwise noted. In order to bind coverage we must receive a written request.

*We appreciate your submission! Please call on us again!*

**Broker Name:** Aviation Marine Insurance Services, I

**Broker Phone:** (510) 530-4415

**Broker Fax:** (888) 945-1230



5707 redwood road, suite 1  
oakland, california 94619  
800-972-0907  
510-875-3041 cell  
scott@aviation-marine.com

**DELUXE PROPERTY COVERAGE FORM - ADDITIONAL COVERAGES & COVERAGE EXTENSIONS** – The Limits of Insurance shown in the left column are included in the coverage form and apply unless a Revised Limit of Insurance or Not Covered is shown in the Revised Limits of Insurance column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	Limits of Insurance	Revised Limits of Insurance
Accounts Receivable		
At all described premises	\$ 50,000	\$ _____
In transit or at all undescribed premises	\$ 25,000	\$ _____
Appurtenant Buildings and Structures	\$ 100,000	
Claim Data Expense	\$ 25,000	\$ _____
Covered Leasehold Interest – Undamaged Improvements & Betterments		
Lesser of Your Business Personal Property limit or:	\$ 100,000	\$ _____
Debris Removal (additional amount)	\$ 250,000	\$ _____
Deferred Payments	\$ 25,000	\$ _____
Duplicate Electronic Data Processing Data and Media	\$ 50,000	\$ _____
Electronic Data Processing Data and Media		
At all described premises	\$ 50,000	\$ _____
Employee Tools		
In any one occurrence	\$ 25,000	\$ _____
Any one item	\$ 2,500	\$ _____
Expediting Expenses	\$ 25,000	\$ _____
Extra Expense	\$ 25,000	
Fine Arts		
At all described premises	\$ 50,000	\$ _____
In transit	\$ 25,000	\$ _____
Fire Department Service Charge	Included *	
Fire Protective Equipment Discharge	Included *	
Green Building Alternatives – Increased Cost		
Percentage <u>1</u> %		
Maximum amount – each building	\$ 100,000	\$ _____
Green Building Reengineering and Recertification Expense	\$ 25,000	\$ _____
Limited Coverage for Fungus, Wet Rot or Dry Rot – Annual Aggregate	\$ 25,000	\$ _____
Loss of Master Key	\$ 25,000	\$ _____
Newly Constructed or Acquired Property		
Buildings – each	\$2,000,000	\$ _____
Personal Property at each premises	\$1,000,000	\$ _____
Non-Owned Detached Trailers	\$ 25,000	\$ _____
Ordinance or Law Coverage	\$ 250,000	\$ _____
Outdoor Property	\$ 25,000	\$ _____
Any one tree, shrub or plant	\$ 2,500	\$ _____
Outside Signs		
At all described premises	\$ 100,000	\$ _____
At all undescribed premises	\$ 5,000	\$ _____
Personal Effects	\$ 25,000	\$ _____

**DELUXE PROPERTY COVERAGE FORM - ADDITIONAL COVERAGES & COVERAGE EXTENSIONS**  
**(Continued)**

	Limits of Insurance	Revised Limits of Insurance
Personal Property At Premises Outside of the Coverage Territory	\$ 50,000	\$ _____
Personal Property In Transit Outside of the Coverage Territory	\$ 25,000	\$ _____
Excluded Modes of Transportation or Shipments:		
Air Carrier		
Common or Contract Carrier		
Insured's Vehicles		
Railroad		
Watercraft		
<hr/>		
Pollutant Cleanup and Removal – Annual Aggregate	\$ 100,000	\$ _____
Preservation of Property		
Expenses to move and temporarily store property	\$ 250,000	
Direct loss or damage to moved property	Included *	
Reward Coverage		
25% of covered loss up to maximum of:	\$ 25,000	\$ _____
Stored Water	\$ 25,000	\$ _____
Theft Damage to Rented Property		
	Included *	
Undamaged Parts of Stock In Process	\$ 50,000	\$ _____
Valuable Papers and Records – Cost of Research		
At all described premises	\$ 50,000	\$ _____
In transit or at all undescribed premises	\$ 25,000	\$ _____
Water or Other Substance Loss – Tear Out and Replacement Expense	Included *	

\* Included means included in applicable Covered Property Limit of Insurance

## 2018 Cyber Liability & Coverage Renewal Quote

<u>3<sup>rd</sup> Party Liability Agreements</u>	Limit	Retention
A. Network and Information Security	\$2,000,000	\$25,000
B. Communication and Media Liability	\$2,000,000	\$25,000
C. Regulatory Defense Expense	\$1,000,000	\$10,000
<u>1<sup>st</sup> Party Insuring Agreements</u>		
D. Crisis Management Event Expense	\$1,000,000	\$10,000
E. Security Breach Remediation and Notification	\$1,000,000	\$10,000
F. Computer Program and Electronic Data Restoration	\$1,000,000	\$10,000
G. Computer Fraud	\$1,000,000	\$10,000
H. Funds Transfer Fraud	\$1,000,000	\$10,000
I. E-Commerce Extortion	\$1,000,000	\$10,000
J. Business Interruption and Additional Expense	\$1,000,000	8 Hours
<b>Total Annual Premium</b>		<b>\$3,592.00</b>

### Limit Detail:

Shared Additional Defense Limit of Liability	N/A
CyberRisk Policy Aggregate Limit	\$2,000,000

### Extended Reporting Period and Run-Off:

Additional Premium Percentage:	75%
Additional Months	12

### Claim Defense for Association Management Liability Coverage, Liability Coverages and/or Cyber Coverage:

Duty to Defend.

### **ENDORSEMENTS APPLICABLE TO QUOTE**

See next page.

5707 redwood road, suite 1  
oakland, california 94619  
800-972-0907  
510-875-3041 cell  
scott@aviation-marine.com

## **2018 Cyber Liability & Coverage Renewal Quote**

Continued

### **ENDORSEMENTS APPLICABLE TO QUOTE**

ACF-7006-0511	Removal of Short-Rate Cancellation Endorsement
AFE-19004-0115	Cap on Losses From Certified Acts of Terrorism Endorsement
AFE-19008-0115	Federal Terrorism Risk Insurance Act Disclosure
CYB-19001-0817	Final Non-Appealable Adjudication in the Underlying Action Exclusion Endorsement
CYB-19005-0217	Fines And Penalties/Consumer Redress Funds/Payment Card Expenses Insuring Agreement Endorsement – Including Chargebacks
CYB-19017-0315	Global Coverage Compliance Endorsement
CYB-19019-0217	Privacy Policy Endorsement
CYB-19025-0815	Amend Acquisition or Creation of Subsidiaries Condition Endorsement
CYB-19039-0217	180 Day Business Interruption Period Of Disruption Endorsement
CYB-19042-0217	Designated Officer Endorsement
CYB-19047-0217	Indemnified Independent Contractors Endorsement
CYB-19048-0217	Expand E-Commerce Extortion To Include Acts By Employees Endorsement
CYB-19050-0817	Business Interruption - System Failure Endorsement
CYB-19051-0817	Social Engineering Fraud Insuring Agreement Endorsement
CYB-19052-0817	Telecommunications Fraud Insuring Agreement Endorsement
CYB-19053-0817	Reputational Harm Insuring Agreement Endorsement
CYB-19055-0817	Payment on Behalf of the Insured Endorsement
CYB-19056-0817	Amend Definition of Claim to Include Civil Investigative Demands and Requests for Information Endorsement
CYB-19057-0817	Remove Specific Target Requirement for Computer System Disruption Endorsement
CYB-19058-0817	Virtual Currency Coverage Endorsement
CYB-19059-0817	Cyber Terrorism Carveback to War Exclusion Endorsement
CYB-19060-0817	Business Interruption Wage and Overhead Coverage Endorsement
CYB-19063-0817	Suspend Notice Requirement for Information Subject to Law Enforcement or Court Order Endorsement
CYB-19064-0817	State Inconsistency Endorsement
CYB-19065-0817	Expand Definition of Communications and Media Wrongful Act Endorsement

# Workers' Compensation Program Invoice



Program Year 2018-19

## Truckee Tahoe Airport District

10356 Truckee Airport Road  
Truckee, California 96161

Invoice Date: 05/11/2018  
Invoice Number: 63049  
Member Number: 5053

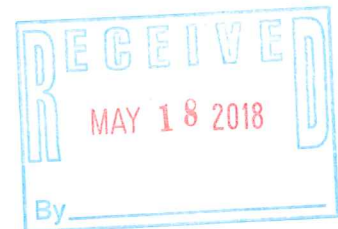
Class Code	Classification Description	Reported Payroll	Rate per \$100	Annual Contribution
6220	Heavy Equipment Operator; Grading Land, Excavation	\$4,000	\$5.42	\$216.80
7429	Airport Operations	\$1,141,282	\$6.66	\$76,009.38
8742-D	Paid Governing Body Members	\$14,000	\$0.60	\$84.00
8810	Clerical/Office Employees	\$573,330	\$0.52	\$2,981.32
9410	Non-Manual Labor; including Agency Managers and Recreation Person	\$298,608	\$1.81	\$5,404.80

\*\* Indicates per capita rate class code

Total Estimated Annual Contribution Based on Manual Rates	\$84,696.30
Contribution as Adjusted by the Experience Modification Factor of 81%	\$68,604.00
Less: *14% Credit Incentive Program Discount	-9,604.56
Estimated Annual Adjusted Contribution	\$58,999.44
Less: Longevity Distribution Credit	-4,207.00
Less: 5% Multi-Program Discount	0.00
Less: Member Plus Online RQ Bonus	-75.00
Net Estimated Annual Contribution	\$54,717.44

Total Contribution Amount Due by July 15

**\$54,717.44**



Please pay in full by the due date. If not, a late charge of one percent (1%) per month, twelve percent (12%) per annum, will be assessed on all sums past due. Imposition of this charge does not extend the due date for payment. Please return BLUE COPY with your payment. For invoice questions call the SDRMA Finance Department.

\*CIP Discount reflected is the greater of the period 7/1/2017 - 3/31/2018 or 7/1/2016 - 6/30/2017.

Special District Risk Management Authority  
1112 I Street Suite 300, Sacramento, California 95814-2865  
Tel 916.231.4141 or 800.537.7790 | Fax 916.231.4111  
[www.sdrma.org](http://www.sdrma.org)



February 26, 2018

Ms. Sally Lyon  
Director of Finance and Administration  
Truckee Tahoe Airport District  
10356 Truckee Airport Road  
Truckee, California 96161-3311

Dear Ms. Lyon,

**GOOD NEWS FOR YOUR 2018-19 FISCAL YEAR BUDGET!**

On behalf of the Special District Risk Management Authority Board of Directors we are pleased to announce the Board took action on February 7, 2018, approving **an 8% rate reduction for the Workers' Compensation Program for 2018-19!**

To assist your agency in their budgeting process, SDRMA has estimated 2018-19 annual contribution amounts using your agency's applicable Individual Class Code Rates, Experience Modification Factor (EMOD) and prior year Estimated Payroll Wages. Your agency's actual annual contribution amount will vary from 2017-18 as a result of variances in your reported payroll, EMOD (worksheet attached) and Credit Incentive Program (CIP) points earned. In addition, SDRMA follows the Workers' Compensation Insurance Rating Bureau (WCIRB) methodology for calculating EMODs and they have updated their formulas which may also affect your agency's EMOD.

Summary	2018-19	2017-18	\$ Change	% Change
Estimated Annual Contribution	\$54,526	\$59,301	-\$ 4,775	-8%

Detail	2018-19	2017-18
Estimated Payroll Wages	\$1,812,708	\$1,812,708
Member's Individual Class Code Rates	See attached	See attached
EMOD	81%	82%
5% Multi-Program Discount - <i>if applicable</i>	\$ 0	\$ 0

Also, SDRMA is no longer advancing 15 CIP points at the start of the program year. Actual points earned during the prior program year will be applied to the renewal invoice which is the same process followed for the Property/Liability Program. Moving forward, the only true-up required at the end of each program year will be for reconciling estimated payroll to actual payroll.

*Other Important Items to Note:*

- Members receive an automatic Multi-Program Discount of 5% per program (Property/Liability and Workers' Compensation) while they belong to both programs.
- SDRMA's Safety/Claims Education Day/Annual Membership Meeting is Tuesday, March 20 at the Hilton Sacramento Arden West Hotel and is FREE to SDRMA members including meals. For more information, please visit our website at [www.sdrma.org](http://www.sdrma.org) and click on Calendar then Education Day Registration.
- Members considering to withdraw from coverage with SDRMA for the 2018-19 program year are required to submit a "Notice of Intent to Withdraw" according to SDRMA Bylaws by April 1 and must have completed the initial 3-year commitment period. Members not renewing coverage for 2018-19 will be ineligible to receive the longevity distribution credit recently approved by the Board.

Thank you for your continued participation making SDRMA the premier risk management program in California! If you have any questions, please contact Heather Thomson, Chief Financial Officer at 800.537.7790 or [hthomson@sdrma.org](mailto:hthomson@sdrma.org).

Sincerely,  
Special District Risk Management Authority

  
Jean Bracy, President  
Board of Directors