



Crescent City Harbor District

07/01/2026 - 07/01/2027

Prepared for:

Justine Martin

Redwoods-Leavitt Insurance Agency

Prepared by:

Lisa Rodriguez

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Insurance Proposal

We are pleased to offer the following Quotation for your review which has been obtained solely on the basis of your instructions to us. Note this Quotation may be withdrawn at any time prior to acceptance and coverage may not be bound without prior consent from the insurer as confirmed in writing by Brown & Riding.

Please note that the coverage, terms, and conditions described in this Quotation may differ from those requested in Producer's original submission. Producer is responsible for reviewing the suitability of coverage, terms, and conditions with the insured and for reconciling any differences between this Quotation and your original submission to us.

INSURED:

Crescent City Harbor District

MAILING ADDRESS:

101 Citizens Dock Road
Crescent City, CA, 95531

POLICY TERM:

07/01/2026 - 07/01/2027

INSURER

Kinsale Insurance Company

STATUS

Non Admitted

PREMIUM BREAKDOWN:

Premium	\$	32,858.00	
Broker Fee	\$	990.00	Fully earned at inception
Company Fee	\$	150.00	Fully earned at inception
CA SL Tax	\$	990.24	
CA Stamping Fee	\$	59.41	
Total Gross Amount	\$	35,047.65	

25% MINIMUM RETAINED PREMIUM IN THE EVENT OF CANCELLATION. NO FLAT CANCELLATIONS.

Brown & Riding Insurance Services, Inc., 0592033

Notice Regarding SL-2 Form

The California SL-2 form is now available for digital completion. Please use the following link to access and complete the required form:

<https://www.slacal.com/brokers/broker-filing-forms/sl2-form1>



Date: 06/25/2026
Quote Expires In: 6 Days

When completing the form, **enter 6010 - Directors & Officers** for Question 2C. A PDF version of the SL-2 is also included for your convenience.

COVERAGE(S)

Public Officials Liability and Employment Practices Liability

Claims Made

Retro Date: Full Prior Acts

Prior & Pending Litigation Date is 7/1/2023 - *Underwriters cannot backdate***TERMS**

*****Please review the Kinsale Insurance Company quote as the carrier quote, terms and conditions supersede any other presentation or request for coverage. Please refer to the carrier quote, policy form and endorsements for specific wording, terms and conditions applicable to this proposal*****

This proposal includes but is not limited to the following:

- \$500,000 Public Officials Liability and Employment Practices Liability Limit – Shared Limit
- \$50,000 sublimit for defense costs for claims seeking non-monetary relief
- \$150 Company Fee - Company Fees are fully earned
- Minimum Earned Premium 25.00%
- Exclusion of Designated Person or Entity (Fashion Blacksmith Inc.; Ted Long; Crescent Fire Protection District; Port O'Pints; Brian Stone; Leonard Franklin; Bayside RV Park)

NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND

SUBJECTIVITY(IES)**SUBJECTIVITIES TO DUE PRIOR TO BINDING:**

1. Copy of the Applicant's most recent balance sheet statement (preferably audited).
2. Copy of the Applicant's most recent income statement (preferably audited).

**Underwriters reserve the right to modify and/or rescind terms pending review of the above.*

SURPLUS FORMS DUE BY 07/16:

1. CA SL-2 - Can be completed online at <https://www.slacal.com/brokers/broker-filing-forms/sl2-form1>

REMARKS**Terms include but are not limited to the following changes:**

Premium increase is due to the open claim.

Brown & Riding will bind or place insurance solely upon the written instructions of Producer. Brown & Riding assumes no legal obligation as to the insurance applicant, insured, or known or unknown third parties regarding the suitability, adequacy, or appropriateness of limits, terms, conditions, exclusions, and other policy features.

Producer guarantees payment of premium for risks placed through Brown & Riding. If Producer does not make timely payment of any sums due Brown & Riding, then the policy may be canceled for non-payment of premium.

By binding this coverage, the Retailer confirms that the prospective insured has (1) been advised of the right to receive policy documents in paper format; and (2) has consented to receive all such documents electronically.

Please note that in placing or attempting to place insurance requested by Producer, we perform several tasks, which may or may not include: review of losses, risk modeling, coverage comparison, coverage negotiation with various carrier representatives, policy review, policy issuance and servicing. We may charge a fee for these services in addition to any commission that may be payable to us by the carrier with which we bind your client's business. Fees charged at binding will be fully earned. Producer shall be responsible for disclosing to Producer's customer all Brown & Riding fees, income, and charges.

Regards,

Lisa Rodriguez



Insurance quote presented to:

Brown & Riding - Seattle, WA

Nate Schmidt

For

Crescent City Harbor District

Proposed policy period

07/01/2026 - 07/01/2027

06/25/2026

NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND

Kinsale Insurance Company P. O. Box 17008 Richmond, VA 23226
Phone (804) 289-1300 Fax (804) 673-5697
www.kinsaleins.com

Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)
Financial Size Category: XIV

Brown & Riding - Seattle, WA - Nate Schmidt

QUOTE

RE: Crescent City Harbor District
101 Citizens Dock Rd
Crescent City, CA 95531

Submission #:07183700
Quote Letter #:26991204
Quote Date:06/25/2026
Renewal of Policy:0100247261-2

We are pleased to offer the following quote. This quote is valid until 07/01/2026 unless extended and agreed to in writing by us. Please read carefully as the terms and conditions of coverage may differ from those requested. **THIS IS NOT A BINDER OF INSURANCE.**

Company: Kinsale Insurance Company

Policy Term: 07/01/2026 - 07/01/2027

Coverage Form: Public Entity Liability with EPL - Claims Made and Reported

Retro Date: Full Prior Acts

Limits:	
Each Claim	\$500,000
Aggregate Limit	\$500,000
Deductible:	
Each Claim Deductible	\$50,000
Premium	\$32,858
Company Fees	\$150
Total Due at Inception	\$33,008

Minimum Earned Premium	25.00%
Minimum Deposit Premium	100.00%

Company Fees are fully earned.

Premium is 100.00% minimum and deposit.

Taxes, fees and surcharges are the responsibility of the broker.

If this quote indicates the policy is subject to audit, then the initial premium payable at inception is considered an estimated and deposit premium only; we may conduct a premium audit on or about the cancellation or expiration date of the policy to determine the actual earned premium based on the amount of risk exposure during the policy term. Any refusal or failure by you to maintain, provide records, or to allow us to conduct an audit of such records, will result in the application of the Audit Noncompliance Charge Factor (if listed on this quote), or our calculating a final audit premium based on information available to us.

Class Description

Public Officials Liability
Employment Practices Liability

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Changes in classifications, operations, exposure or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. By accepting this quote, you consent to receiving the policy electronically. You agree that such electronic delivery satisfies any legal requirement that such delivery be in writing.

Once bound, coverage cannot be cancelled flat. If you cancel coverage or the policy, the greater of the minimum earned premium or the 10% short-rate penalty will apply.

Policy Terms and Conditions - please review policy for complete details

Quote Options - Optional premiums below are in addition to the Total Due at Inception amount shown above.

Contingencies:

This Quote is subject to our receipt and acceptance of the following items:

- 1) Copy of the Applicant's most recent balance sheet statement (preferably audited).
- 2) Copy of the Applicant's most recent income statement (preferably audited).

Contingency items must be submitted to a Kinsale Underwriter for favorable review prior to a bind request to confirm this quote remains valid. Quote subject to revision or withdrawal pending final review.

Comments:

Prior & Pending Litigation Date is 7/1/2023

This policy includes a \$50,000 sub-limit for defense costs for claims seeking non-monetary relief. Please see the policy for complete details.

THIS IS A CLAIMS MADE AND REPORTED POLICY. THE COVERAGE REQUIRES THAT A CLAIM MUST BE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD AND BE REPORTED IN WRITING TO THE COMPANY WITHIN THE POLICY PERIOD OR AN EXTENDED REPORTING PERIOD, IF APPLICABLE.

Policy Form and Endorsements: Applicable to mandatory and included coverage options. See above endorsement number references for OPTIONAL coverage forms and endorsements.

PUBGEN1000-0517 - Declarations - Public Liability Policy

ADF9013-1125 - Notice - Where to Report a Claim

ADF4001-0110 - Schedule of Forms

PUBGEN0001-1217 - Public Liability Policy

PUBCOV0001-1225 - Public Liability - Public Entity Liability Coverage Section

PUBEPL0001-1225 - Public Liability - Employment Practices Liability Coverage Section

ADF3017-0622 - Exclusion - Biometric Information Privacy Laws

PUBCOV3002-1217 - Exclusion - Land Use Planning and Zoning

PUBCOV3003-0824 - Exclusion - Bankruptcy, Insolvency, and Creditors

PUBGEN3001-0621 - Exclusion - Class Action
PUBGEN3002-0517 - Exclusion of Designated Person or Entity (Fashion Blacksmith Inc.; Ted Long; Crescent Fire Protection District; Port O'Pints; Brian Stone; Leonard Franklin; Bayside RV Park;)
PUBGEN3003-0517 - Exclusion of Other Acts of Terrorism; Exclusion of Punitive Damages and NBCR Related Terrorism; Cap on Losses from Certified Acts of Terrorism
PUBGEN3005-0821 - Exclusion - Sexual Abuse And Molestation
PUBGEN3006-0624 - Exclusion - Pathogen and Related Hazards
PUBGEN3007-0324 - Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
ADF9010-0321 - Notice of Terrorism Insurance Coverage
IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act
IL1201-1185 - Policy Changes (Dredging Exclusion (Per expiring))
ADF9004-0110 - Signature Endorsement
ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

If quoted on a claims-made and reported coverage form: THE COVERAGE REQUIRES THAT A CLAIM AGAINST AN INSURED IS FIRST REPORTED TO AN INSURED CLAIM REPRESENTATIVE DURING THE POLICY PERIOD AND BE REPORTED IN WRITING TO THE COMPANY WITHIN THE POLICY PERIOD OR AN EXTENDED REPORTING PERIOD, IF APPLICABLE. PLEASE REFER TO SECTION VI-ADDITIONAL TIME IN WHICH TO REPORT TO THE COMPANY A CLAIM FIRST REPORTED TO AN INSURED CLAIM REPRESENTATIVE AT THE END OF THE POLICY PERIOD. For all quotes: THE LIMIT OF INSURANCE MAY BE REDUCED BY PAYMENT OF DAMAGES, DEFENSE COSTS AND SUPPLEMENTARY

NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended (“the Act”), the Company must make available insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. This Policy includes such coverage for damages arising out of certified acts of terrorism and is limited by the terms, conditions, exclusions, limits, other provisions of the coverage quote or renewal application/questionnaire to which this offer is attached and by the Policy, any endorsements to the Policy and generally applicable rules of law.

The term “act of terrorism” means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM FOR WHICH THIS POLICY PROVIDES COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THE FORMULA, BEGINNING ON JANUARY 1, 2020, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

NO PREMIUM IS CHARGED FOR THIS COVERAGE NOR IS ANY CHARGE MADE FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT, AS WELL AS INSURERS’ LIABILITY FOR LOSSES, RESULTING FROM CERTIFIED “ACTS OF TERRORISM” WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

COVERAGE FOR “INSURED LOSSES” AS DEFINED IN THE ACT IS SUBJECT TO THE COVERAGE TERMS, CONDITIONS, AMOUNTS AND LIMITS IN THIS POLICY APPLICABLE TO LOSSES ARISING FROM EVENTS OTHER THAN “ACTS OF TERRORISM”.

Public Entity Liability

Public Entity Division

Public Entity Liability Features:

- Employment Practices Coverage (EPL) included on most policies
- Kinsale will pay for losses the insured is obligated to pay for a covered wrongful act
- “Employment Practices Wrongful Act” enumerates fifteen (15) specifically covered allegations
- Shared aggregate limit of insurance, with separate aggregate limits available
- Sub-limit for defense costs for claims seeking non-monetary relief available
- Claims-Made and reported policy
- Duty to defend with consent to settle wording
- “Insured person” includes any lawfully elected or appointed official or employee of the named insured
 - Includes lawful spouse or domestic partner of an insured person
 - Includes heir, executor, administrator and legal representative of each insured in the event of death, incompetency, or bankruptcy for their liability arising out of a wrongful act
- Deductible applies to claims and defense costs
- Worldwide coverage territory, provided claims are brought in the United States, its territories or possessions, or Canada
- Cancellation permitted with advance written notice
- Kinsale may cancel or non-renew with at least 30 days notice prior to the expiration date (10 days for non-payment of premium or deductible)
- Automatic mini-Extended Reporting Period Included
- Optional extended reporting periods of various lengths may be available
- Bi-lateral extended reporting period



This summary does not alter or otherwise impact the insurance policy coverage or provisions issued by Kinsale. This summary is not a representation that coverage does or does not exist for any particular claim or loss under such policy. Coverage depends upon the facts and circumstances involved in the claim or loss and all applicable policy provisions. You **must read** the insurance policy for complete coverage details.

Products are distributed through select surplus lines brokers. Kinsale Insurance Company is eligible in all fifty states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Kinsale has an A (Excellent) Financial Strength Rating from A.M. Best Company.

P.O. Box 17008 | Richmond, VA 23226 | (804) 289-1300 | www.kinsaleins.com



Promptly Notify Your Insurance Company of EEOC Charges or Risk Losing Coverage!

Purchasing Employment Practices Liability Insurance (EPLI) coverage is an excellent business decision, but knowing how and when to report an EPLI Claim can make the difference between the claim being covered or denied.

- **A Claim can come in different forms:**

- A written demand for damages or non-monetary relief. This can originate from an attorney on behalf of or directly from an applicant or a current or former employee; or
- A charge or notice from an administrative agency such as the EEOC or a similar State or local agency. Most, but not all, insurance policies contemplate EEOC charges or notices as being a Claim.

- **Insurance companies consider prompt notification of an EEOC charge or notice to be critically important**

Filing a charge with the EEOC and receiving a Notice of Right to Sue is required before an employee can file a lawsuit in federal court. Therefore, it is considered the “first stop” along the road to payment by the insurance company under an Employment Practices Liability policy.

- **Read your policy**

Pay particular attention to the definition of **Claim** and the definition of **Wrongful Act**, along with applicable **notification requirements**. If you have any questions or are not certain what constitutes a **Claim** under your policy, contact your insurance representative.

- **One of the most common reasons for claim denial is late reporting**

This is easily avoided. Understanding what constitutes a “Claim” under your policy and prompt notification will go a long way towards having a happy relationship with your insurance company.

EEOC Charge Handling Process Explained*

The EEOC will notify employers within 10 days that a charge of discrimination has been filed. They will provide a name and contact information for the investigator assigned to the case. A charge does not constitute a finding that the employer engaged in discrimination. The EEOC has a responsibility to investigate and determine whether there is a reasonable cause to believe discrimination occurred.

In many cases, the employer may opt to resolve a charge early in the process through mediation or settlement. At the start of an investigation, EEOC will advise the employer if the charge is eligible for mediation. Employers may also ask the investigator about the settlement option. **Mediation and settlement are voluntary resolutions.**

During the investigation the employer and the Charging Party will be asked to provide information. The investigator will evaluate the information submitted to determine whether unlawful discrimination has taken place.

If the charge was not dismissed by the EEOC when it was received, that means they found some basis for proceeding with further investigation. There are many cases where it is unclear whether discrimination may have occurred and further investigation is necessary.

Once the investigator has completed the investigation, EEOC will make a determination on the merits of the charge.

- If EEOC determines that there is no reasonable cause to believe that discrimination occurred, the charging party will be issued a letter called a **Dismissal and Notice of Rights** that tells the charging party s/he has the right to file a lawsuit in federal court within 90 days from the date of receipt of the letter. The employer will also receive a copy of this document.
- If EEOC determines there is reasonable cause to believe discrimination has occurred, both parties will be issued a **Letter of Determination** stating that there is reason to believe that discrimination occurred and inviting the parties to join the agency in seeking to resolve the charge through an informal process known as **conciliation**.
- Where conciliation fails, EEOC has the authority to enforce violations of its statutes by filing a lawsuit in federal court. If the EEOC decides not to litigate, the charging party will receive a **Notice of Right to Sue** and may file a lawsuit in federal court within 90 days.

* Source: <http://www.eeoc.gov/employers/process.cfm>