Insurance Summary (2026 - 2027)

General Liability/Property

Carrier	Federal Insurance Company
Term	5/1/2026 - 5/1/2027
Policy #	36059102

Coverage	Limits
General Liability	
Each Occurrence	$1,000,000
General Aggregate	$2,000,000
Advertising & Personal Injury	$1,000,000
Damage To Premises Rented To You	$1,000,000
Medical Expenses	$10,000
Employee Benefits Each Claim	$1,000,000
Employee Benefits Aggregate	$1,000,000
Property	
Covered Premises Blanket	$500,000
Earthquake/Sprinkler Leakage	$1,000,000
Inundation, Back-up and Mudflow	$1,000,000
Premise 1 (2075 Woodside Road)	
Personal Property	$250,000
Business Income & Extra Expense	$100,000
Valuable Papers	$100,000
Premise 2 (2075 Woodside Road)	
Personal Property	$50,000
Deductibles	
Employee Benefits	$1,000
Employee Benefits Retroactive Date	5/1/2019
Property Damage/Loss Except:	$5,000
Inundation, Back-up and Mudflow	$10,000
Earthquake/Sprinkler Leakage	$10,000
Rating Information	
General Liability	1.458
GL Payroll	$13,000,000
Employee Benefits	.222
Employee Count	27
Total Premium: $23,563.00	

Auto

Carrier	Federal Insurance Company
Term	5/1/2026 - 5/1/2027
Policy #	73608958

Coverage	Limits
Hired & Non-Owned Auto Liability	$1,000,000
Hired Physical Damage	ACV
Hired Comprehensive & Collision Deductible	$1,000
Total Premium: $1,294.00	

Workers' Compensation

Carrier	Federal Insurance Company
Term	5/1/2026 - 5/1/2027
Policy #	71771443

Coverage	Limits
Workers Compensation	Statutory
Employers Liability	
Bodily Injury By Accident	$1,000,000
Bodily Injury By Disease Aggregate	$1,000,000
Bodily Injury by Disease	$1,000,000
Rating Information	
Payroll Basis	$13,000,000
Total Premium: $25,600.00	

Umbrella

Carrier	Federal Insurance Company
Term	5/1/2026 - 5/1/2027
Policy #	78190371

Coverage	Limits
Excess Coverage Other Aggregate	$10,000,000
Umbrella Aggregate	$10,000,000
Advertising & Personal Injury	$10,000,000
Each Occurrence	$10,000,000
Total Premium: $10,073.00	

Fiduciary Liability

Carrier	Federal Insurance Company
Term	5/1/2026 - 5/1/2027
Policy #	68055529

Coverage	Limits
Policy Aggregate	$1,000,000
Retroactive Date	5/1/2019
Total Premium: $2,322.00	

Public Officials Liability

Carrier	ACE American Ins Co
Term	5/1/2026 - 5/1/2027
Policy #	G71802838006

Coverage	Limits
D&O/EPL	$5,000,000
Crisis Management Fund	$25,000
Retentions	
Insuring Agreement 1A. 1	$0
Agreement IA.2, 1B & IC	$75,000
Total Premium: $111,617.00	

Crime

Carrier	Travelers Casualty & Surety Co
Term	5/1/2026 - 5/1/2027
Policy #	107085076

Coverage	Limits
Employee Theft	$500,000
ERISA Fidelity	$500,000
Forgery or Alteration	$500,000
On Premises	$500,000
Money Orders & Counterfeit	$500,000
Computer Fraud	$500,000
Funds Transfer Fraud	$500,000
Claims Expense	$5,000
Deductibles	
All Except:	$5,000
ERISA & Claim Expense	$0
Total Premium: $2,765.00	

Inland Marine/Solar Panels

Carrier	Axis Surplus Ins. Company
Term	5/1/2026 - 5/1/2027
Policy #	3879310126ES

Coverage	Limits
Scheduled Equipment	$16,162,497
Earthquake	$2,500,000
Flood	$16,162,497
Windstorm	$16,162,497
Wildfire	$2,500,000
Valuable Papers	$100,000
Deductibles	
Each Occurrence	$25,000
EQ, FL, Wind, Wildfire	5%/$100K
Rating Information	
Scheduled Equipment	$.2000
Scheduled Equipment	$16,162,497
Total Premium: $34,126.79	