



Board of Directors Meeting Agenda

October 14, 2026, 2:30

City Council Chambers

1. Call to Order
2. Public Comments – Limited to three minutes per person.
3. Approval of Minutes
 - 3.1. 9/9/26 Board Meeting (Action)
 - 3.2. 9/22/26 Special Board Meeting (Action)
4. Chamber Update
 - 4.1. Cruise Night
 - 4.2. Local Business Roundtable
 - 4.3. Candidates Forum
 - 4.4. Chamber contract review and billable hours
 - 4.5. Façade Program Update
5. City Updates
 - 5.1. City Corps work
 - 5.2. Other City Updates
6. PBID Updates
 - 6.1. ACC Fellow
 - 6.2. Mural QR Codes update
 - 6.3. Holiday Décor
 - 6.4. Holiday Marketing Presentation
7. ACTION ITEMS
 - 7.1. Financials – Overview of financial state and September financials
 - 7.2. Annual Insurance renewal \$4,813.89, due Oct. 16
 - 7.3. QuickBooks cost increasing from \$115 to \$140/month
 - 7.4. Transfer \$50,000 from City PBID account to Chamber PBID account to pay for holiday décor and marketing
 - 7.5. Cruise Night work group committee formation
8. Board of Directors Updates/Future Agenda Items
9. Next Regular Meeting – November 11, 2026, at 2:30pm (Location: City Council Chambers)
10. Adjourn

Board of Directors: President: Nancy Grass, Vice President: Krys Bojanowski, Secretary Jennifer Heighton, Treasurer: Melinda Rendon, Donna McClure, Kathya Godinez, Aminah Mears - City Representative, Leslie Cornejo - City Council Representative, Deirdre Weaver - Santa Paula Chamber Representative



**Board of Directors Meeting Minutes
September 9, 2026, 2:30
City Council Chambers**

In Attendance: PBID Board: Kathy Godinez, Melinda Rendon, Donna McClure, Nancy Grass, Krys Bojanowski, Jennifer Heighton Chamber Reps: Deirdre Weaver, Chloe Rahimzadeh Lurie City

Council: Leslie Cornejo

Absent: Aminah Mears

1. Call to Order 2:33 pm
2. Public Comments –
 - 2.1. Michelle and Steve Duddy introduced themselves and reported that they recently purchased the Masonic Hall. They expressed interest in extending the PBID boundary to 7th Street. Their business is Shoreline Construction.
3. Approval of Minutes
 - 3.1. August 12, 2026 Board Meeting The August 12, 2026 minutes were amended to include a roll call/attendance record. **Motion:** Kathya Godinez made a motion to approve the amended minutes. Donna McClure seconded. **The motion passed unanimously.**
4. Chamber Update
 - 4.1. **Filming on Main Street:** Deirdre Weaver reported that, as a result of filming on Main Street, the Chamber was able to obtain donations of holiday decorations from the production. There was discussion on compensation for businesses and it was decided that an ad hoc committee would be created to discuss further.
 - 4.2. **Cruise Night:** Chloe Lurie reported that Cruise Night was successful and well attended. The timing of cars entering the event area needs improvement or modification. Better signage and messaging were also discussed. An ad hoc committee will be placed on the October agenda to discuss Cruise Night logistics and potential improvements.
 - 4.3. **Local Business Roundtable:** The Local Business Roundtable was well attended. David Marin spoke on the state of the region.
 - 4.4. The Board was also informed that a **City Council Candidates Forum** will be held September 22, 2026, at the Community Center.
5. City Updates -
 - 5.1. **Ordinance and Code update:** None
 - 5.2. **Holiday Décor and Lighting update:** The City is working with the Chamber and PBID on holiday décor and lighting. The City is looking into fabricating the candy cane decorations similar to the ones that were on display many years ago, Christmas banners, and tree lighting, with installation planned during the first two weeks of November. Leslie Cornejo

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noted that the Clapperton family was the original family that provided the candy cane decorations.

- 5.3. **Other City Updates:** An update regarding painting the downtown benches will be provided at a future meeting. The poles have been completed.

6. PBID Updates

- 6.1. **ACC Fellow update:** The ACC Fellow contract has been negotiated and they are expected to attend the next Board meeting.
- 6.2. **Mural QR Codes update:** A plan is in place to speak with building owners to obtain permission for the mural QR codes. The City will need specific locations identified for installation and will handle the installation of the QR codes. Permission is still needed from four building owners.

7. ACTION ITEMS

7.1. **August Financials**

The August financials were presented for approval. **Motion:** Jennifer Heighton made a motion to approve the August financials. Kathya Godinez seconded. **The motion passed unanimously.**

7.2. **Renewal of PBID Consultant Contract**

The Board discussed renewal of the PBID consultant contract. Deirdre Weaver noted that it would be reasonable to ask the City to pay half of the cost, although there is no guarantee the City will do so. Krys Bojanowski asked how the proposed cost compared with the previous contract. Leslie Cornejo explained that the current contract is a renewal and would cost more. The Board discussed Kristin's expertise as a regional expert.

Motion: Kathya Godinez moved to approve the full contract amount, up to \$25,000, with the understanding that the Board will request that the City contribute toward the cost. Krys Bojanowski seconded. **The motion passed unanimously.** Nancy Grass will prepare a letter to the City requesting financial participation in the consultant contract.

7.3. **Increase Chamber of Commerce Compensation for PBID Management**

Board President Nancy Grass **recused herself and left the room** due to the discussion involving the Chamber of which her spouse is the Executive Director.

The Board discussed a proposed increase in Chamber of Commerce compensation for PBID management from \$11,900 to \$20,000 annually, representing an increase from approximately \$1,000 per month to approximately \$1,700 per month.

Motion: Kathya Godinez made a motion, seconded by Donna McClure, to open the item for discussion. The Board discussed the fact that the current agreement was last updated approximately one year ago. Leslie Cornejo **raised a potential conflict of interest concerning Chamber staff being present during discussion** of the Chamber's compensation. It was made clear that this would be for 2027 not 2026. Krys Bojanowski expressed concern that the PBID has not yet achieved enough to warrant an increase. Other Board members noted that the Chamber provides basic administration as well as assistance with workshops, special meetings, and other PBID activities, and that the Chamber's continued involvement would help move PBID projects forward. Deirdre Weaver will review the strategic plan and provide additional accounting information regarding the Chamber's work and expenses. **Motion:** Kathya Godinez moved to postpone the item until the next meeting. Krys Bojanowski seconded. **The motion passed unanimously.** The item will return to the October meeting with additional accounting information.

Board of Directors: President: Nancy Grass, Vice President: Krys Bojanowski, Secretary Jennifer Heighton, Treasurer: Melinda Rendon, Donna McClure, Kathya Godinez, Aminah Mears - City Representative, Leslie Cornejo - City Council Representative, Deirdre Weaver - Santa Paula Chamber Representative.

7.4. Holiday Décor Ad Hoc Committee Update and Plan Approval

Donna McClure provided an update from the Holiday Décor Ad Hoc Committee. The committee discussed the possibility of using two trees donated by the recent movie production company. Parks and Recreation may be able to remove the existing lights at its expense and assist with coordinating installation. The proposed plan includes lighting approximately 56 trees, with lights installed up to 12 feet high, as well as lighting along portions of the exterior architecture of buildings within the PBID. The City would work with contractors on the project and would install the holiday banners. The holiday lighting would be coordinated with the candy cane decorations. Greg Barnes emphasized that the holiday décor project would be a collective effort between the PBID and the City, with PBID's lighting contributing to the City's larger holiday plan. Deirdre Weaver recommended selecting the lowest-cost proposal from Brite Star Lighting. Brite Star would leave the lights installed for one year, with a maintenance fee. Greg Barnes indicated that the City may be able to assist with maintenance costs.

Motion: Kathya Godinez moved to authorize the Holiday Décor Ad Hoc Committee to work with the City and make decisions regarding the holiday décor project up to a maximum of \$60,000. Donna McClure seconded. Krys Bojanowski requested consideration of an amendment to retain the existing lighting on trees that are already lit and replace lighting only on the remaining trees, no motion for amendment was made. The unamended **motion passed unanimously.**

7.5. Marketing Ad Hoc Committee Update and Plan Approval

The Marketing Ad Hoc Committee provided an update on the request for qualifications (RFQ) for PBID marketing services. The Chamber did a great job preparing the RFQ, and the committee developed a timeline and distributed the RFQ to several associations and firms, including some organizations that have previously worked with the Chamber. Six questions were provided to prospective candidates. Board members were asked to provide feedback on the proposed responses by midnight. The Chamber has also secured a website for PBID at www.santapaulapbid.org. The RFQ is posted on the website, and the Chamber is monitoring the site. The City will direct visitors to the PBID website. The cost of the website will be paid from the PBID marketing budget.

Motion: Melinda Rendon and Kathya Godinez moved to authorize the Marketing Ad Hoc Committee to review applications, draft a contract, and make a recommendation to the Board. **The motion passed unanimously.**

8. Board of Directors Updates/Future Agenda Items

An ad hoc committee for Cruise Night and murals will also be added to the October agenda.

9. Next Regular Meeting – October 14, 2026, at 2:30pm (Location: City Council Chambers)

10. Adjourn at 4:05 pm.

Submitted by Jennifer Heighton
Secretary, PBID Board of Directors

Board of Directors: President: Nancy Grass, Vice President: Krys Bojanowski, Secretary Jennifer Heighton, Treasurer: Melinda Rendon, Donna McClure, Kathya Godinez, Aminah Mears - City Representative, Leslie Cornejo - City Council Representative, Deirdre Weaver - Santa Paula Chamber Representative.



Board of Directors SPECIAL Meeting Agenda

September 22, 2026, 12:00 pm

City Council Chambers

In Attendance: Jennifer Heighton, Donna McClure, Melinda Rendon, Aminah Mears, Nancy Grass, Chloe Rahimzadeh Lurie

Absent: Krys Bojanowski, Kathya Godinez, Leslie Cornejo

1. Call to Order 12:03 pm
2. Public Comments – None
3. ACTION ITEMS: President Nancy Grass recused herself and left the room because she has a personal relationship with one of the vendors.
 - 3.1. Marketing RFQ Review and Vendor Selection (Action): Board reviewed the two submissions to the Marketing RFQ and selected one: **Motion:** Aminah Mears moved and Donna McClure seconded to select the RFQ submitted by Mark Morale/Krush Kreative. **Motion passed unanimously.**
4. Next Regular Meeting – October 14, 2026, at 2:30pm (Location: City Council Chambers)
5. Adjourned at 12:43 pm.

Board of Directors: President: Nancy Grass, Vice President: Krys Bojanowski, Secretary Jennifer Heighton, Treasurer: Melinda Rendon, Kathya Godinez, Donna McClure, Aminah Mears - City Representative, Leslie Cornejo - City Council Representative, Deirdre Weaver - Santa Paula Chamber Representative.



PBID BOARD OF DIRECTORS MEETING MINUTES

August 12, 2026 – 2:30 p.m.

City Council Chambers

In Attendance: Kathya Godinez, Nancy Grass, Jennifer Heighton, Donna McClure, Melinda Rendon, Chamber Reps: Deirdre Weaver, Chloe Rahimzadeh Lurie City Council: Leslie Cornejo City Rep: Aminah Mears;

Absent: Krys Bojanowski,

1. Call to Order:

President Nancy Grass called the meeting to order at 2:34 p.m.

2. Public Comments

There were no public comments.

3. Approval of Minutes

The Board approved the minutes of the following meetings:

- July 8, 2026 Board Meeting
- July 16, 2026 Special Meeting at 1:30 p.m.
- July 16, 2026 Special Meeting at 1:45 p.m.

Jennifer Heighton made *the motion*, with Kathya Godinez seconding.

The *motion carried unanimously*.

4. Chamber Update

4.1 Workshop Outreach

Workshop outreach letters and flyers were mailed, and additional outreach was conducted by walking the district and through email. The property owner/business list is not accurate. Twenty- seven letters were returned out of approximately 100 sent. Deirdre Weaver will check with the County and Postmaster regarding updated information for PBID business owners.

4.2 Cruise Night – August 7

Kathya Godinez reported that some attendees felt Cruise Night ended too early and asked whether the event could be extended. The Police Chief noted that extending the event would result in additional costs. Deirdre Weaver will look into the possibility.

4.3 Chamber Mixer – August 20

The next Chamber Mixer will be held August 20 at Gather and Play from 5:30–7:00 p.m.

4.4 Local Business Roundtable – August 27

The next Local Business Roundtable will be held August 27 at the Glen Tavern Inn from 9:00– 10:30 a.m. David Marin will speak on the state of the region.

5. City Updates

5.1 Façade Program Update

Monica Castillo, City Attorney, provided an update on the Façade Program. The City has experienced significant challenges with the program, particularly related to costs and prevailing- wage requirements. Staff is considering recommending up to \$80,000 in funding to PBID for use of the façade program, although the final amount may be less. The recommendation would be presented to City Council as a flexible funding option. City Council is expected to consider sunseting the current program and potentially redirecting funds to PBID. The Board discussed the possibility that PBID could discontinue the existing

program and restructure it in another form.

The Board also discussed sending a letter to the PBID indicating that the program is suspended pending further direction from City Council, noting potential legal implications related to the original program structure.

5.2 Ordinance and Code Update

James Mason: The City is considering two ordinances:

- The **first** concerns retail occupancy and vacant buildings. The proposed process would address violations and may include fees for vacant buildings. Revenue from those fees could potentially be directed toward downtown improvements. The ordinance would also address building upkeep and requirements for buildings to remain actively listed for sale. The Board noted that several property owners are located outside the area. The Board expressed support for a workshop regarding the ordinance and agreed to assist in facilitating the process.
- The **second** proposed ordinance concerns entertainment at restaurants. Options discussed included one- or two-year permits, conditional use permits, and permits for individual events. The ordinance could establish different levels of permitted entertainment, ranging from acoustic music and spoken word to live music, DJs, and bands.

5.3 Holiday Décor and Lighting Update

No update was provided.

5.4 Other City Updates

Chief Aguilar reported that a theft occurred at SP Trading. Suspects were apprehended and the stolen items were recovered. City updates were postponed until later in the meeting pending the arrival of James Mason. The postponement was approved unanimously.

6. PBID Updates

6.1 Newsletter and Survey Update

The newsletter is progressing well. The response to the survey has been limited. The original survey is now outdated, so a new survey will be conducted in a few months after we accomplish some of the projects underway now.

6.2 ACC Fellow Update

Aminah Mears reported that four fellows will be joining the City. Assistant City Manager is interviewing candidates currently. One fellow will work with the Chamber/PBID. The fellow is scheduled to begin September 7.

7. Action Items

7.1 July Financials

Melinda Rendon and Nancy Grass have been trained on the PBID financials. The Board noted that some funds reflected in the financial statements are already earmarked for previously approved projects. Kathya Godinez made a ***motion to approve the July financials***. Aminah Mears seconded. The ***motion passed unanimously***.

7.2 Workshop Review and Priority Selection

Donna McClure moved to allocate the remaining approximately \$100,000 budget on a 60/40 basis between holiday decorations and marketing, and to establish subcommittees to research and work with the City on the projects. The plan is intended to run through the end of the year, unless the marketing work requires additional time. Kathya Godinez ***moved to approve the 60/40 allocation*** between decorations and marketing and establish two committees to oversee the projects. Aminah Mears seconded. The ***motion passed unanimously***.

The following committees were established:

Holiday Decorations Committee: They will come up with a plan for either purchasing or renting holiday décor and identifying how the décor will be installed, taken down and stored if necessary. Members: Donna McClure, Kathya Godinez, and Melinda Rendon

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Marketing Committee: They will develop and send an RFQ to find qualified firms to develop and execute a comprehensive marketing plan that includes creating a website and developing a social media presence.

Members: Aminah Mears, Nancy Grass, and Jennifer Heighton Chamber representatives will participate on both committees. The committees are expected to present a clear plan at the next Board meeting.

7.3 Plaques for Historic Buildings

The Board reviewed pricing for historic building plaques, including approximately \$865 for cast bronze and \$455 for cast aluminum. The Board discussed the durability of cast aluminum, and Deirdre Weaver will contact the company for additional information regarding longevity. Jennifer Heighton ***moved to postpone consideration*** of the plaques until the September meeting. Kathya Godinez seconded. The ***motion passed*** unanimously.

7.4 Mural QR Codes

The Board discussed the proposed mural QR codes/plaques. Aminah Mears reported that the City has obtained permission from four of the eight building owners where murals are located. Kathya Godinez ***moved to proceed with the first four*** plaques for which permission has been obtained and continue efforts to secure permission for the remaining locations. Melinda Rendon seconded. The ***motion passed unanimously***.

8. Board of Directors Updates/Future Agenda Items

Kathya Godinez raised the issue of outdated flyers remaining posted throughout downtown. The Board discussed whether this could be addressed through code enforcement. James Mason suggested that code enforcement be placed on a future agenda. H also suggested providing PBID property owners and businesses with information outlining their rights, responsibilities, and available resources. Additional compensation for the Chamber of Commerce was also identified as a possible future agenda item.

9. Next Regular Meeting

The next regular meeting will be held **September 9, 2026, at 2:30 p.m. in the City Council Chambers.**

10. Adjournment

The meeting adjourned at 4:11 p.m.

Respectfully submitted,
Jennifer Heighton
Secretary, PBID Board of Directors



SERVICE AGREEMENT 2026

SERVICE AGREEMENT

Santa Paula Chamber of Commerce (CHAMBER)

and

Santa Paula Property-Based Improvement District (PBID)

This agreement is entered into as of January 1, 2026, by and between the **Santa Paula Chamber of Commerce (CHAMBER)** and the **Santa Paula Property-Based Improvement District (PBID)** for the provision of administrative and support services as outlined below.

SERVICES PROVIDED

Monthly Services

CHAMBER agrees to provide the following services monthly:

- Serve as the downtown district representative for the PBID.
- Respond to property and business owners' inquiries related to PBID.
- Provide banking services, account reconciliation, and preparation of financial statements.
- Manage bill payments.
- Schedule monthly Board meetings.
- Prepare Board meeting agendas.
- Attend monthly Board meetings.
- Prepare and distribute Board meeting minutes.

Ad Hoc Services

CHAMBER agrees to provide the following additional services on an as-needed basis:

- Prepare and disseminate Requests for Proposals/Quotations (RFPs/RFQs) for services or products from vendors as directed by PBID.
 - Analyze RFPs/RFQs and quotations for services/products and present findings to PBID.
 - Perform other services as requested by PBID and agreed to by CHAMBER.
-



SERVICE AGREEMENT 2026

FEE SCHEDULE

CHAMBER proposes the following fee schedule for the services outlined above:

1. Monthly Services: \$900 per month.
2. Ad Hoc Services: \$65 per hour.

TERMS OF AGREEMENT

This agreement shall be effective for one year, beginning January 1, 2026, and ending December 31, 2026.

Either party may cancel this agreement with a written notice of 60 days to the other party.

SIGNATURES

By signing below, both parties agree to the terms and conditions outlined in this agreement:

For PBID:

(Signature) 

(Print Name) DAVID LIPPERT

Title: PBID President

For CHAMBER:

(Signature) 

(Print Name) Elena Brokaw

Title: Chair, SP Chamber

Santa Paula Chamber of Commerce-SPPBID

Statement of Financial Position

As of Sep 30, 2026

	Total
Assets	
Current Assets	
Bank Accounts	
City of Santa Paula- PBID Account	191,311.06
SPPBID Account	62,457.79
Total for Bank Accounts	\$253,768.85
Total for Current Assets	\$253,768.85
Total for Assets	\$253,768.85
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable (A/P)	0.00
Total for Accounts Payable	\$0.00
Total for Current Liabilities	\$0.00
Total for Liabilities	\$0.00
Equity	
City of Santa Paula	50.00
Retained Earnings	256,349.10
Net Revenue	-2,630.25
Total for Equity	\$253,768.85
Total for Liabilities and Equity	\$253,768.85



Santa Paula Property Business Improvement District (PBID)

Insurance Renewal Proposal

Presented on: September 10, 2026

Presented by: Chris Tobin

Alliant Insurance Services, Inc
18100 Von Karman Ave, 10th Floor
Irvine, CA 92612
O (949) 660-8161
F (619) 699-0902
CA License No. 0C36861

www.alliant.com



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Our Service Team for You

Chris Tobin		SVP Producer	
	Phone:	(949) 660-8143	
	Email:	ctobin@alliant.com	
John Peterson		Program Administrator, VP	
	Phone:	(949) 260-5019	
	Email:	jpeterson@Alliant.com	
Sheryl Fitzgerald		Program Administrator, AVP	
	Phone:	(949) 660-8161	
	Email:	sfitzgerald@alliant.com	
Anne Krueger		CSR, Account Manager	
	Phone:	(949) 260-5087	
	Email:	akrueger@alliant.com	
Patricia Guisler		CSR, Account Manager	
	Phone:	(949) 660-8135	
	Email:	pguisler@alliant.com	

Named Insureds

Insured	Interest
Santa Paula Property Business Improvement District (PBID)	First Named Insured

NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) making premium payments
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).

Special Liability Insurance Program – SLIP

Insurance Company	1. Great American E&S Insurance Company 2. MSIG Specialty Insurance America, Inc 3. Dellwood Specialty Insurance Company
A.M. Best Rating	1. A+, Superior; Financial Size Category XV; (Greater than or Equal to \$2 Billion) as of December 11, 2025 2. A+, Superior; Financial Size Category XV; (Greater than or Equal to \$2 Billion) as of June 05, 2026 3. A-, Excellent; Financial Size Category VIII; (\$100 million to less than \$250 million as of July 01, 2025
Standard & Poor's Rating	1. A+ as of February 24, 2026 2. A+ as of May 28, 2026 3. Not Rated
State Covered Status	Non-Admitted
Policy / Coverage Term	9/29/2026 to 9/29/2027

Limits (Coverage only applies where checked)

	Description	Limit
	Maximum Per Occurrence Limit for all Coverages Combined	\$1,000,000
X	Personal Injury (Including Bodily Injury and Property Damage)	\$1,000,000
	Broadcasters Liability	
	Educators Legal Liability	
	Public Officials Errors and Omissions	
	Nose Coverage Retro Date:	
X	Nonprofit Directors and Officers Liability	\$1,000,000
	Nose Coverage Retro Date:	
X	Employment Practices Liability	\$1,000,000
	Nose Coverage Retro Date:	
	Owned Automobile Liability	
	Uninsured Motorist Coverage	
X	Non-Owned and Hired Automobile Liability	\$1,000,000
	Sexual Abuse & Molestation	
	Nose Coverage Retro Date:	

Annual Aggregate Limits

	Description	Aggregate Limit
X	Products / Completed Operations	\$1,000,000
	Public Officials Errors and Omissions	
X	Nonprofit Directors and Officers Liability	\$1,000,000
X	Employment Practices Liability	\$1,000,000
	Sexual Abuse & Molestation	

Sub-Limits

	Description	Limit
X	Fire Damage Liability (Sublimit of Personal Injury/Property Damage Coverage Limit) Capped at \$1,000,000	\$1,000,000

Deductibles

	Description	Deductible	SIR
X	Personal Injury (Including Bodily Injury and Property Damage)	\$1,000	
	Broadcasters Liability		
	Educators Legal Liability		
	Public Officials Errors and Omissions		
X	Nonprofit Directors and Officers Liability	\$1,000	
X	Employment Practices Liability	\$10,000	
	Owned Automobile Liability		
	Uninsured Motorist Coverage		
X	Non-Owned and Hired Automobile Liability	\$1,000	
	Sexual Abuse & Molestation		
X	Fire Damage Liability	\$1,000	

Defense

Description	
Defense Inside/Outside the Limit	Inside
Who has the Duty to Defend?	Carrier

Special Endorsements

Number	Name	Edition Date

Major Exclusions (including but not limited to)

Number	Name	Edition Date
	Wage & Hour Exclusion (as it relates to Employment Practices Liability and Directors & Officers/Public Officials Errors & Omissions)	
	Biometric Exclusion	
	Total Cannabis Exclusion	
	Failure to Comply with Environmental Protection Laws and Regulations	
	Unlicensed E-Bike, Hoverboard, E-Skateboard, E-Unicycle, E-Foot Scooter, Motorized Scooter Exclusion	
	Pyrotechnics Exclusion	
	Liability for Security, Debt, Bank Deposit or Financial Interest or Instrument	
	Liability for the failure or omission to purchase or maintain insurance	
	Claims where payment can be obtained from other collectible insurance.	
	ERISA	
	Wrongful Termination, Discrimination and other Employment-related Practices as it relates to Nonprofit Directors & Officers and/or Public Officials Errors & Omissions	
	Silica	

Major Exclusions (continued)

Number	Name	Edition Date
	Rendering or Failure to Render an opinion or service outside the scope of the insured's activities	
	Criminal, Fraudulent, Malicious or Deliberately Dishonest acts / Willful or reckless violation of a statute (Employee Benefit Endorsement)	
	Purchase, Sale or Offer of Sale of a financial interest or instrument	
	Liability for Polyfluoroalkyl Substances (PFAS)	
	Liability or Damages of any Organic Pathogens	
	Fiduciary Liability	
	Breach of Contract	
	Access or Disclosure of Confidential or Personal Information and Data Related Liability Limited Bodily Injury Exception Not Included	
	Workers' Compensation	
	Asbestos	
	Auto Liability (unless Owned Auto coverage provided)	
	Uninsured Motorist coverage except if Auto Liability marked X'd above, or unless coverage specifically requested and in file	
	Failure to Supply	
	Pollution, Except for Hostile Fire and Vehicle Upset / Overturn coverage	
	Inverse Condemnation / Eminent Domain	
	Care, Custody, and Control	
	Medical Payment Coverage	
	Dam Liability	
	All Aircraft; Watercraft over 51 feet in length	
	Airports	
	Medical Malpractice (except incidental)	
	Subsidence	
	Nuclear Material	
	ERISA	
	Fungi or Bacteria	
	War or Terrorism	
	Securities and Financial Interest	
	Mold	
	Public Officials Errors & Omissions (if Directors & Officers is Purchased)	
	Directors & Officers (if Public Officials Errors & Omissions is Purchased)	
	Employment Practices Liability (Unless purchased)	
	Montrose Exclusion – Prior knowledge of incident or loss	
	Abuse & Molestation (Unless purchased)	
	Residential Construction	
	Athletic Participants	
	Transit Operations	
	Bodily Injury of Tenants or Guests of Tenants for Habitational Risks	
	Insurance Agent/Claims Administration/Mortgage Broker	
	Lead	
	Excess Employers Liability (for insureds in New York and Massachusetts)	
	Cyber Liability	

Additional Limits/Coverages

Description	Limit	Deductible	SIR
None			

Additional Named Insureds

Insured	Interest
(None or See Attached List)	

Conditions

Description
Limits are exhausted by Indemnity and Defense Cost.
Limits are Per Occurrence.
There is no General Aggregate.
Limits apply to each entity in the program.
UNREPORTED OPERATIONS OR EXPOSURES may not be covered and could potentially lead to additional exclusions or non-renewal going forward.
This QUOTATION is subject to review and possible re-rating if there are any significant changes in operations, exposure or experience prior to carrier binding. Such significant changes include, but are not limited to, any declared or potential occurrence series, claims series or batch notices by or to the insured
Certificates will not be renewed without a request from you. A certificate list will be provided with your proposal for your review to assist with this. Any certificate not marked as "Issue" will be skipped. Any certificate that goes 12 consecutive months without being renewed will be inactivated

Annual Premium	\$3,940.00	Premium
	\$118.20	Taxes
	\$7.09	Stamping Fee
	\$453.10	Agency Fee
	\$295.50	MGA Service Fee
	\$4,813.89	Total Cost

MGA Service Fee is 100% earned.

Mid-term cancellations will have a short-rate penalty applied to the return premium.

Minimum Earned Premium	25% of the annual premium
Terrorism Option	5% of premium plus applicable taxes and fees
Optional Coverages	
Quote Valid Until	September 29, 2026
Policy Auditable	No
Binding Conditions	See Binding Subjectivities Recap Page

Named Insureds are covered for all operations.
 Additional Insureds are only covered with respect to their interest in your operations. See each individual policy for details.

See Disclaimer Page for Important Notices and Acknowledgement

Binding Subjectivities Recap

ALL coverages require:

- Written request to bind coverage from the insured.

Additional subjectivities are listed below by Coverage Line.

Coverage Line and Description of Subjectivity(ies)
SLIP
• Signed Surplus Lines Form (If applicable)
• Signed TRIA forms (all 3) indicating accepting or declining the optional coverage

In order to complete the underwriting process, we require that you send us any additional information requested above. We are not required to bind coverage prior to our receipt and underwriting acceptance of the above information. However, if we do bind coverage prior to such acceptance, the terms and conditions as indicated above may be amended until such receipt and acceptance. Any agreement to bind coverage in connection with this proposal must be in writing from an authorized employee of the Insurer.

Request to Bind Coverage

Santa Paula Property Business Improvement District (PBID)

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
SLIP	☐

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Representative	Date
Title	
Printed / Typed Name	

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.



New York Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures/Disclaimers

FATCA

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Other Disclosures/Disclaimers (continued)

Claims Reporting

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures/Disclaimers (continued)

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.



Alliant Insurance Services, Inc.
AIS Trust Account Newport
PO Box 744963
Los Angeles, CA 90074-4963
Phone: (949) 756-0271

Invoice# 5347	Page 1 of 1
ACCOUNT NUMBER	DATE
SANTPAU-05	9/10/26
BALANCE DUE ON	
10/16/26	
AMOUNT PAID	AMOUNT DUE
	\$4,813.89

SLIP – Special Liability Insurance Program

Santa Paula Property Business Improvement District (PBID)
200 N. 10th Street
Santa Paula, CA 93060

Client:		Santa Paula Property Business Improvement District (PBID)			Policy:	Special Liability Insurance (SLIP)	
Policy Number:		TBD			Effective:	9/29/2026 to 9/29/2027	
Invoice #	ICO	Trans Eff	Due Date	Trans	Description		Amount
5347	GREAM5	9/29/26	10/16/26	RENB	26-27 SLIP Renewal Business Premium		\$3,940.00
5347	GREAM5	9/29/26	10/16/26	SURT	Surplus Lines Taxes		\$118.20
5347	GREAM5	9/29/26	10/16/26	SURF	Surplus Lines Stamping Fee		\$7.09
5347	GREAM5	9/29/26	10/16/26	AFEE	Agency Fee		\$453.10
5347	GREAM5	9/29/26	10/16/26	CFEE	MGA Service Fee		\$295.50
Total Invoice Balance:						\$4,813.89	

SLIP RENEWAL BUSINESS PREMIUM FOR COVERAGE EFFECTIVE 9/29/26 to 9/29/27

PLEASE MAIL A COPY OF THIS INVOICE WITH PAYMENT AND/OR INCLUDE CLIENT LOOKUP CODE/INV#/POLICY#

OVERNIGHT PAYMENT ADDRESS:

Bank of America Lockbox Services
Lockbox 744963
2706 Media Center Drive
Los Angeles, CA 90065-1733

ACH/WIRE PAYMENTS

Bank of America
Alliant Insurance Services Trust Account
Account Number: 001453355421
ACH Routing Number: 122000661
Wire Routing Number: 026009593
SWIFT: BOFAUS3N (US Domestic), BOFAUS6S (Foreign Currency)

ACH/Wire Reference: Include your ten-digit Client Account Number and Invoice Number (both can be found in the top right of this invoice)

E-mail remittances to accountsreceivable@alliant.com.

Pay your invoice via ACH using AlliantPay <https://billpay.alliant.com>

IMPORTANT NOTICE: The Nonadmitted & Reinsurance reform act (NRRA) went into effect July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees owed must be promptly remitted to Alliant Insurance Services, Inc.

IMPORTANT NOTICE: The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice. Please contact your tax consultant for your obligations regarding FATCA.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income Alliant may earn on a placement, are available at www.alliant.com. For a copy of our policy or for inquiries regarding compensation issues pertaining to your account contact: Alliant Insurance Services, Inc., Attn: General Counsel, 701 B St., 6th Floor, San Diego, CA 92101

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: _____

**Insured: Santa Paula Property
Business Improvement District
(PBID)**

Signature: _____

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are 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 certain air carriers or vessels 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 WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE 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.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage for a prospective premium of \$_____.
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature Dellwood Specialty Insurance Company

Print Name

Policy Number

Date

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2019, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, 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. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the Terrorism Risk Insurance Program Reauthorization Act of 2019 is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM ARE PARTIALLY REIMBURSED BY THE UNITED STATES ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. THE UNITED STATES GOVERNMENT, DEPARTMENT OF THE TREASURY, WILL PAY A SHARE OF TERRORISM LOSSES INSURED UNDER THE FEDERAL PROGRAM. THE FEDERAL SHARE EQUALS A PERCENTAGE OF THAT PORTION OF THE AMOUNT OF SUCH INSURED LOSSES THAT EXCEEDS THE APPLICABLE INSURER RETENTION. THE FEDERAL SHARE PERCENTAGE IS 80%.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE 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.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

_____ I hereby elect to purchase coverage for acts of terrorism for a prospective
_____ premium of \$

_____ I hereby elect to have coverage for acts of terrorism excluded from my policy.
_____ I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder / Applicant's Signature

Great American E & S Insurance Company

Print Name

Date Signed

Date Signed

Account Name: Santa Paula Property Business Improvement District (PBID)
Policy Number: TBD
Policy Period: 9/29/2026-2027

Date: _____

Insurance Company: _____

Policy Number: _____ Policy Effective Date: _____

Named Insured: Santa Paula Property Business Improvement District (PBID)

Underwriting Office: _____ Agent: _____

Agent Contact Name: _____

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that the Terrorism Risk Insurance Act of 2002 (the "Act"), effective November 26, 2002, as amended by the Terrorism Risk Insurance Extension Act of 2005, effective December 22, 2005 (the "Extension Act"), the Terrorism Risk Insurance Program Reauthorization Act of 2007, effective December 26, 2007 and the Terrorism Risk Insurance Program Reauthorization Act of 2015, effective January 1, 2015 has now been amended by the Terrorism Risk Insurance Program Reauthorization Act of 2019 (*collectively*, the "Reauthorization Acts"). The Reauthorization Acts now extend TRIA through December 31, 2027. In doing so, the Reauthorization Acts add calendar years 2021-2027 to the Program. You have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. See the next page for a further description of an act of terrorism as provided under the Act, the Extension Act and the Reauthorization Acts. As used in this notice the Act and all subsequent Amendments thereto, including but not limited to the Extension Act and the Reauthorization Acts, are collectively referred to as "TRIA".

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of your billing notice, and any terrorism exclusions attached to your policy are not applicable to losses caused by certified acts of terrorism as defined in TRIA.

You may reject this offer by completing and signing the enclosed statement and returning it to us. Failure to pay the premium by the due date will also constitute rejection of the offer.

Please indicate below your acceptance or rejection of this offer of coverage, sign this disclosure notice, and return to us. If you send us a signed rejection of coverage or you fail to pay your premium for coverage for terrorism as defined in TRIA by the due date, your policy will be endorsed to exclude coverage for certified terrorism losses.

You should know that coverage provided by this policy for losses caused by certified acts of terrorism is partially reimbursed by the United States Government under a formula established by Federal law. However, your policy may contain other exclusions which might affect your coverage, such as exclusion for nuclear events. Under this formula, the United States Government reimburses 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium shown below does not include any charges for the portion of loss covered by the United States Government under TRIA.

You should also know that TRIA now contains a \$100,000,000,000 cap under Section 103(e)(2) that limits United States Government reimbursement as well as insurers' liability for losses arising out of acts of terrorism when the amount of such losses in any one calendar year exceeds \$100,000,000,000.

If the aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100,000,000 in a calendar year for all insurers, the Treasury Department shall not make any payment for any portion of the amount of such losses that exceeds \$100,000,000,000 and your coverage may be reduced.

_____ I hereby accept this offer of insurance coverage. I acknowledge that I have been notified that under TRIA any covered losses resulting from certified acts of terrorism will be partially reimbursed by the United States Government, and that I have been notified of the amount of my premium attributable to such coverage.

_____ I hereby reject this offer of insurance coverage. I understand that an exclusion of certified terrorism losses will be made part of this policy.

If you accept this offer, the premium for coverage for terrorism as defined in TRIA is _____.

In the state(s) of _____

a terrorism exclusion makes an exception for fire losses resulting from an act of terrorism. Accordingly, if you reject the offer of terrorism coverage as provided under the program, that rejection is not applicable to fire losses resulting from an act of terrorism. In this/these state(s), the coverage in your policy for such fire losses will continue. The premium due for terrorism (fire only) is _____. If you reject coverage for losses arising out of acts of terrorism as defined in TRIA, you must nevertheless pay this premium.

Policyholder's Signature:

Date:

Print Name

The following excerpts from TRIA are provided for your information:

As defined in Section 102(1)(A) of the Terrorism Risk Insurance Act of 2002, as amended, 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 ---- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) 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." Section 102(1)(B) states, "No act shall be certified by the Secretary as an act of terrorism if (i) the act is committed as part of the course of war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000." Sections 102(1)(C) and (E) specify that: (1) the determinations are final and not subject to judicial review; and (2) the Secretary of the Treasury cannot delegate the determination to anyone.

Please return this completed notice with your selection to your producer.