

RIVER JUNCTION RECLAMATION DISTRICT NO. 2064
400 EAST KETTLEMAN LANE, SUITE 20-K
LODI, CALIFORNIA 95240
P: (209) 946-9675 / F: (209) 946-9723

Trustees: John Van Till, Mary Dutra, J. B. Wilson
Attorney & Assistant Secretary: Alan Richard Coon
Secretary: Sierra Renter
Engineer: MCR Engineering, Inc

To Whom It May Concern,

Reclamation District 2064 will hold a meeting on Wednesday, June 11th, 2025 at 5:30pm. The agenda is enclosed. Please find a QR code below for a link to Reclamation District 2064's website where the agenda is posted.



Website address: <https://southdeltawater.org/rd-2064-river-junction>

If you would like to attend via Zoom, please find that information below.

www.zoom.us/join
Meeting ID: 882 9592 3768
Passcode: 096241

Thank you,

A handwritten signature in blue ink, appearing to read "Sierra Renter".

Sierra Renter
District Secretary

**RECLAMATION DISTRICT NO. 2064
BOARD OF TRUSTEES' MEETING**

5:30 p.m. on June 11, 2025

**J.B. WILSON'S GARAGE
5129 East Division Road
Manteca, California**

AGENDA

Call to Order:

Roll Call:

Public Comment and Attendance: Please observe a three-minute time limit. Members of the public may address the Board regarding any item not on Agenda which is within the district jurisdiction. No action will be taken by the Board at this meeting because of items presented during public comment. Members of the public may address any item on the agenda at the time it is taken up by the Board.

Note: District's Secretary, General Counsel and/or Engineer(s) may attend by Zoom or Teams Meeting.

Engineer's Report: The Engineer's Report will be made part of the Agenda and presented at the meeting including an oral report on Flood Maintenance Assistance Program (FMAP) 2024, condition of levees, emergency repairs, past repairs, and future routine maintenance needs. Said written part of the Engineer's Report shall be incorporated as part of the Minutes. The Board may also consider adding action items as set forth in the Engineer's Report including, but not limited to FMAP, FSRP, CalOES and FEMA matters; updated information requesting potential Action (see below) on the lot line adjustment with the Smith parcel (APN #257-180-18); and encroachment applications or modifications to encroachment agreements during this portion of the Agenda which then may be added as an action item below.

Manager's Report: To be presented at meeting including report on condition of levees, patrol roads, siphons and encroachments on levees. Said written part of the Manager's Report, if any, shall be incorporated and made part of the Minutes.

Trustee's Report: To be presented at the meeting including discussions with Federal, State and local officials (DWR, CVFPB, CalOES, SDWA, etc.) and landowners regarding District matters including encroachments. Trustees may offer comments and proposals regarding Dec. 2024 meeting at District's south levee near Airport Way bridge with John Herrick, general counsel and manager of the South Delta Water Agency (SDWA).

General Counsel's Report: To be presented at Meeting. Said written part of the General Counsel's Report, if any, shall be incorporated and made part of the Minutes. The Board may consider action items as set forth in said Report including, but not limited to, the status

of the Paradise Cut Bypass Project, information regarding Manteca Sportsmen Gun Baffle Project status of landowner Mootz access issues and PG&E Tower Project.

Action Items: Note: The Board may consider and discuss all Action Items before universal Motion to Approve, Reject any or table any or all of Action Items.

1. Minutes: Discuss and consider approval of the Minutes for January 2025 meeting; and
2. Consideration of and Action approving Assessment for 2025-2026 in the original Proposition 218 sum of \$177,350.00 plus any accrued increases and executing the appropriate Resolution and documents to affect said assessment.
3. Consideration of and Action to initiate habitat restoration project (school).
4. Consideration, action and/or ratification regarding Paradise Cut Expansion Project ("Project") including, but not limited to, comments for and opposed to ongoing development of the Project. District may add the most up to date studies and reports at this meeting. Please see attached information and note that requested action is in furtherance of earlier resolution authorizing and granting discretion to staff and designated trustee regarding initial review and participation during the "engagement" and "needed studies" part of the Project development.
5. Consideration and Action regarding annual audit by Schwartz Giannini Lantsberger & Adamson.
6. Consideration and Action to review and approve or deny the Smith Lot Line Adjustment, prepared by Redefined Horizons including any adjustments to square footage.
7. Consideration of and Action to review and consider closing the FMAP checking account with F&M Bank until fund are made available at a future date.
8. Consideration of and Action to review and approve Weaver Insurance proposal for RD 2064 2025-2026 insurance policy.

Informational and Future Agenda Items:

Discuss Phase 3 Paradise Cut Bypass Expansion, Multi-Benefit Project Reclamation and LOI SWIF update.

Discuss New Rules: Water Measurement and Reporting Regulations, District Calendar and consideration of Agenda Items for next meeting.

Secretary will advise of update on scanning project.

Closed Session: Pursuant to posting requirements of California Government Code §§54954.2 and 54954.5, District announces Closed Session as follows: Conference with Legal Counsel - Existing and Potential Litigation. Government Code §54956.9 and other potential actions regarding encroachments.

DATE: January 9, 2025

Sierra Renter, Secretary

People needing disability-related modification or accommodation in order to participate in this meeting, should contact the Secretary of the Board at (209) 483-5895 at least 48 hours prior to the start of the meeting. (Government Code section 54954.2(a)). The Agenda Package material may be reviewed at 400 E Kettleman Lane, Suite 20-K, Lodi, CA during normal business hours. Please contact the office in writing to obtain a copy of the Agenda Package. People requesting a copy may be charged a small fee for copying the Agenda Packet. The time limit within which to commence any lawsuit or legal challenge to any quasi-adjudicative decision made by RD 2064 is governed by section 1094.6 of the Code of Civil Procedure, unless a shorter limitations period is specified by any other provision. Under section 1094.6 any lawsuit or legal challenge to any quasi-adjudicative decision made by RD 2064 must be filed no later than the 90th day following the date on which such decision becomes final. Any lawsuit or legal challenge, which is not filed within that 90-day period, will be barred. People wishing to challenge the nature of the above section in court may be limited to raising only those issues that were raised at the meeting described in this notice, judicial challenge may be limited or barred where the interested party has not sought and exhausted all available administrative remedies.

ACTION ITEM 1

**RECLAMATION DISTRICT NO. 2064
BOARD OF TRUSTEES' MEETING**

5:30 p.m. on January 22, 2025

**J.B. WILSON'S GARAGE
5129 East Division Road
Manteca, California**

MINUTES

Call to Order: 5:32 p.m. Meeting called to order.

Roll Call: Trustees, JB Wilson, Mary Dutra and John Van Til; Secretary, Sierra Renter; General Counsel, Alan Coon; and District engineers, Dan Eavenson (via Zoom) and Manuel Telles for MCR.

Public Comment and Attendance: There was no public present for comment.

Engineer's Report: The Engineer's Report was presented and will be made part of the Minutes. Engineers advised that the State's Oct. 28, 2024 inspection found no "U" ratings in both Unit #s 1 & 2. The FMAP 6 (2024) submittal estimated at \$160,300.00. Secretary confirmed Engineer's advisement that while there is anticipated funding from new bond for FMAP 7 the details are still being worked out at the State level.

Thereafter followed discussion regarding the landowner Smith lot line wherein Board advised the survey doesn't match the legal description. Please see Action Item #5 below for further action.

Engineers noted that the submission of approximately \$157,685 to CalOES/FEMA for the 2023 Storms continued to be delayed by administrative process.

Please see Engineer's Report for presentations related to PL84-99 Eligibility (LOI/SWIF), PL84-99 sites approved for USACE repair and discussion in sharing cost to Brett Harte irrigation piping.

Manager's Report: Manager suggested installing security camera because of recent vandalism at discharge pumps (Mile Marker "0"). Board, upon motion by Trustee Van Til, seconded by Trustee Wilson and unanimously approved, authorized installation up to budget of \$8k. Manager advised that the spray permit was renewed January 22, 2025. Finally, Manager advised of the plan for fence installation if FMAP 7 (2025) funds are approved. The Board approved and directed said action with Trustee Wilson given discretion to oversee and approve.

Trustee's Report: No report.

General Counsel's Report: General Counsel presented brief update on the "Summary of Phase 3 of the Paradise Bypass" matter. Said

report is attached and incorporated into the Minutes. General Counsel advised of meeting with Trustee Wilson regarding the review of the District records and historical documents. Board reconfirmed approval to scan electronically and unanimously agreed by unanimous action (see Action Item #6 below) that Secretary Renter would be reimbursed for these efforts in lieu of outside contract.

Action Items: Note: The Board considered and discussed all Action Items before universal Motion by Trustee Van Til, Second by Trustee Wilson and unanimously approved the following Action Items.

1. Minutes: Considered and approved the Minutes for October 2024 meeting; and
2. Consider and approved the 2025 FMAP Application and granted discretion and authority to Trustee Wilson, Engineers MCR Engineer and General Counsel as the "Designated Representatives" consistent with this Action to execute documents necessary for proposed annual FMAP Project including revisions to the following documents caused by reduction in funding: Operating and Maintenance Agreement, Standard Conditions and Resolutions, Cost Share attachments; and appropriate Resolutions together with granting discretion to designated representative(s) within the funding and contribution limits as determined by the Board.
3. Considered and approved action, including ratifications taken to date, regarding Paradise Cut Expansion Project ("Project. District, in furtherance of earlier resolution, reconfirmed authorization and grant of discretion to staff and designated trustee regarding initial review and participation during the "engagement" and "needed studies" part of the Project development.
4. Considered and approved the 2023-2024 annual audit.
5. Considered this Action, being the proposed approval the Smith Lot Line Adjustment, prepared by Redefined Horizons including any adjustments to square footage. Board approved the Lot line provided the legal description and survey are matched giving discretion to Engineers MCR Engineers to correct the discrepancy and granting authority to Trustee Wilson to execute appropriate deeds and conveyances.

Approved RD 2064's Secretary, Sierra Renter for the scanning and digital storage of District records and granting discretion and authority to Secretary, General Counsel and designated trustee consistent with this Action to execute documents necessary for this action.

Informational Items: Secretary and Board set the next Biannual Meeting for June 11, 2025 5:30 p.m.

Whereupon unanimous proclamation the Meeting adjourned at 6:20pm

!

DATE: January 24, 2025

Sierra Renter, Secretary

People needing disability-related modification or accommodation in order to participate in this meeting, should contact the Secretary of the Board at (209) 483-5895 at least 48 hours prior to the start of the meeting. (Government Code section 54954.2(a)). The Agenda Package material may be reviewed at 400 E Kettleman Lane, Suite 20-K, Lodi, CA during normal business hours. Please contact the office in writing to obtain a copy of the Agenda Package. People requesting a copy may be charged a small fee for copying the Agenda Packet. The time limit within which to commence any lawsuit or legal challenge to any quasi-adjudicative decision made by RD 2064 is governed by section 1094.6 of the Code of Civil Procedure, unless a shorter limitations period is specified by any other provision. Under section 1094.6 any lawsuit or legal challenge to any quasi-adjudicative decision made by RD 2064 must be filed no later than the 90th day following the date on which such decision becomes final. Any lawsuit or legal challenge, which is not filed within that 90-day period, will be barred. People wishing to challenge the nature of the above section in court may be limited to raising only those issues that were raised at the meeting described in this notice, judicial challenge may be limited or barred where the interested party has not sought and exhausted all available administrative remedies.

ACTION ITEM 2

Reclamation District #2064

(River Junction)

TEP Additional Conditions

Nutria 2025

- Permitted entry Dates: Reclamation District #2064, also known as River Junction ("District") grants to Dept. of Fish and Wildlife ("DF&W") from May 19, 2025, to December 31, 2025.
- Permitted access only to District's levee which consists of 150 feet of width landward from water side low median tide. Access may be granted to main drain canals but District's Manager will provide access and determine hours of access to any lands under District's control. DF&W will need separate approval for entry of any private landowner.
- DF&W will provide to District representative with 48 hrs. advance notification when entering onto District property.
- Access will be granted between the hours of 8:00 am and 5:00 pm unless advance approval is granted for different periods of access.
- DF&W will provide in advance with the names of personnel to conduct the inspections as well as make and model of automobiles.
- DF&W will provide to District monthly and final reports of findings.
- Data obtained from inspection of will not be shared with any other person or party including DWR.
- This TEP is nontransferable.

ACTION ITEM 7

RIVER JUNCTION RECLAMATION DISTRICT NO. 2064

PRESENTED BY: WEVER INSURANCE AGENCY INC
100 EAST MAIN STREET
RIPON, CA 95366
209.599.2161

EFFECTIVE DATE: 06/01/2025

This quote proposal is valid until the proposed effective date.

PROPOSAL DATE: 05/08/2025



Glatfelter[®]
PUBLIC ENTITIES

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INTRODUCTION

Welcome to Glatfelter Public Entities, a division of Glatfelter Insurance Group. Our property and liability insurance program is designed specifically to meet the needs of public entities and select other segments and offers a broad range of coverages. This proposal is prepared from information supplied to Glatfelter Public Entities on the application submitted by your insurance representative and may or may not contain all terms requested on the application.

When you become a client of Glatfelter Public Entities you become part of a large and growing community of public entities including cities, towns, villages and other municipalities; water and wastewater entities; educational institutions as well as related segments of private schools, private water/wastewater and independent school bus contractors across the country. You will receive underwriting, risk control, and claim services from individuals who are responsive, courteous, fair, and most importantly, who understand your industry and its importance to the surrounding community.

We hope you will become one of our many clients and give us the opportunity to serve your organization with insurance and risk management services. Please visit our website at glatfelterpublicentities.com to learn more about the services we offer or give us a call at 888.855.4782 to have a discussion.



R. Keith Brandstedter II
Vice President

THE PUBLIC ENTITY INSURANCE SPECIALIST

GLATFELTER PUBLIC ENTITIES

Glatfelter Public Entities, a division of Glatfelter Insurance Group, is the nation's premier public entity program manager for the following classes: educational institutions, municipalities and water/sewer entities. Glatfelter Public Entities also writes private/charter schools and independent school bus contractors. We are recognized as the industry leader in our target markets. Glatfelter Public Entities' mission statement is simple: we strive to provide our customers with innovative and stable products, prompt and considerate claims handling, attentive and personal service, pricing equity, and carrier security. Our commitment to customer service is evidenced by our high retention ratio and portfolio growth. Glatfelter Public Entities' services include program underwriting, policy administration, product and program management, loss control, claims administration, licensing, compliance, and actuarial services. We distribute our products through a national network of independent brokers and believe our partnership is responsible for the distinct competitive advantage we enjoy in our target market.

Glatfelter Public Entities offers a broad portfolio of coverages including:

- Property (including Equipment Breakdown)
- Crime
- Inland Marine
- Auto
- General Liability
- Law Enforcement Activity Liability
- Public Officials & Management Liability (including Employment Practices Liability)
- Educators Legal Liability (including Employment Practices Liability)
- Excess Liability

Workers' Compensation is also available in select programs.

Please contact your insurance representative if you are interested in modifying your proposal to include one or more of these available coverages.

Agency License OB17046

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to Glatfelter Public Entities on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the Glatfelter Public Entities insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and Glatfelter Public Entities coverage with your insurance representative.

The proposed admitted Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. (NUFIC) is rated A (Excellent) in Financial Size Category XV by A.M. Best Company. For certain lines of insurance, the proposed Property and Casualty coverage may be offered by a surplus lines insurer, such as Lexington Insurance Company or AIG Specialty Insurance Company, if coverage by NUFIC is unavailable.

Glatfelter Claims Management provides the claims management services for Glatfelter Public Entities insureds exclusively.

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The Glatfelter Public Entities Program is administered by Glatfelter Underwriting Services, Inc. a/k/a Glatfelter Insurance Services in CA, MN, NV and UT and Glatfelter Brokerage Services in NY. CA Insurance Producer License #0B17046. Glatfelter Underwriting Services, Inc., a n American International Group, Inc. (AIG) company, is a premier manager and specialist of specialty commercial insurance markets in the U.S. This proposal provides a brief description of proposed insurance coverages for your consideration. It is not a contract of insurance. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



PROPOSAL

GENERAL INFORMATION

First Named Insured: RIVER JUNCTION RECLAMATION DISTRICT NO. 2064

Mailing Address: 400 EAST KETTLEMAN LANE
SUITE 20-K
LODI, CA 95240

Other Named Insured(s):
- BRET HARTE WATER USERS ASSOCIATION

PROPERTY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

This coverage contains the following four sections:

- **Coverage A. Real Property** protects you for direct physical loss or damage to your buildings and structures at a premises shown on the schedule in this document caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this document in any one occurrence. Real Property includes foundations of buildings, structures, machinery or boilers.
- **Coverage B. Personal Property** protects you for direct physical loss or damage to your contents at a premises shown on the schedule in this document caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this document in any one occurrence.
- **Coverage C. Loss of Income** protects your loss of income if your operations are interrupted because of a covered loss to your buildings or contents. Covers the loss of income you sustain during the period of restoration. Pays up to the limit shown on the schedule in this document in any one occurrence.
- **Coverage D. Extra Expense** protects you from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations. Covers the extra expense (over and above normal operating expenses) incurred during the period of restoration. Pays up to the limit shown on the schedule in this document in any one occurrence.

Glatfelter Public Entities insures property against *any* cause of direct physical loss or damage unless the cause of loss is specifically excluded. Notable exclusions to coverage include, but are not limited to, war, nuclear activity, earthquake or flood, and asbestos. Please refer to the actual Property Coverage Part for a complete description of coverage, exclusions, and conditions.

Earthquake Coverage or Flood Coverage is optional for eligible locations if not identified below.

A deductible applies to all property coverage unless otherwise noted in the proposal.

Valuation

Glatfelter Public Entities insures property on a **Replacement Cost (RC)** basis unless indicated otherwise. If indicated on the Schedule of Property Limits, property coverage on designated premises may be provided on an **Actual Cash Value (ACV)** or **Functional Replacement Cost (FRC)** basis. Descriptions are:

- **Replacement Cost** pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.
- **Actual Cash Value** pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.
- **Functional Replacement Cost** pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

Property

Policy Deductible: \$1,000

Equipment Breakdown Deductible:

If no deductible is shown above or otherwise described in the Proposal notes, the Policy Deductible applies.

Property Premises Summary

Premises	Address	City	State	Zip
1	SAN JOAQUIN RIVER	MANTECA	CA	95337
2	STANISLAUS RIVER LOT 13 & 14	TRACY	CA	95376
3	STANISLAUS RIVER	MANTECA	CA	95337

Schedule of Property Coverage – Policy Blanket Limits

The following Blanket Limit Schedule for Coverage A – Real Property and Coverage B – Personal Property applies to all items of Real Property and Personal Property except for the property listed in the Schedule of Property Coverage – Individual Limits.

Premises	Blanket Limit of Insurance	Valuation	Coinsurance	Inflation Guard
All	\$457,909	RC	N/A	4%

Schedule of Property Coverage – Individual Limits

Premises/ Item	Description/ Occupancy	Real Property				Personal Property			
		Limit	Valu- ation	Coin- surance	Inflation Guard	Limit	Valu- ation	Coin- surance	Inflation Guard

This schedule does not apply.

Coverages C and D: Schedule of Limits

Coverage C – Loss of Income	Loss sustained for up to:	\$250,000 per occurrence
Coverage D – Extra Expense	Loss sustained for up to:	\$250,000 per occurrence

Property Coverage Extensions Limits

Extension	Limit of Insurance
Accounts Receivable:	\$50,000
Fine Arts (without certified appraisal):	\$25,000 (subject to \$1,500 per item)
Fine Arts (with certified appraisal):	\$50,000
In Transit or Off Premises:	\$100,000
Outdoor Property:	\$150,000
Software:	\$500,000
Trees, Shrubs, Plants and Lawns:	\$25,000
Valuable Papers and Records:	\$50,000

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Accounts Receivable	<p>Pays the costs you incur in restoring your accounts receivable records following a covered loss.</p> <p>Also pays amounts you are unable to collect if your accounts receivable records cannot be restored.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage deductible applies subject to maximum \$500.</p>																		
Commandeered Property	<p>Pays at your request for direct physical loss or damage to commandeered property caused by or resulting from any covered cause of loss.</p> <p>Coverage applies only for the time you officially use the commandeered property to manage an emergency situation and the time to return the property.</p> <p>Pays the "replacement cost" of the commandeered property and loss of use.</p>																		
Debris Removal	<p>Covers up to 25% of the amount paid for direct physical loss to covered property if the expense is incurred as a result of a covered cause of loss.</p> <p>Pays up to an additional \$100,000 if the debris removal expense exceeds the 25% provided above.</p> <p>Pays up to \$5,000 of the limit available for debris removal of trees that are damaged by a covered cause of loss, provided that the trees have damaged your covered real or personal property or prevent access to your premises.</p>																		
Deductible Waiver	<p>If a Property claim occurs in conjunction with a claim under a Glatfelter Public Entities Auto Physical Damage or Inland Marine coverage, only one deductible, the largest, will apply to all losses.</p>																		
Equipment Breakdown	<p>Extends property coverage to include the mechanical breakdown of equipment or the explosion of pressure vessels at a covered premises. Covered equipment includes such items as covered real property or personal property that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or during normal usage, operates under vacuum or pressure, other than the weight of its contents. Coverage is extended to include electronic circuitry impairment, green enhancements and cloud computing. Please refer to the actual Property Coverage Part for equipment not covered.</p> <p>Covers loss of income or extra expense you may suffer if utilities are interrupted as a result of an accident to covered equipment owned by a landlord or utility company.</p> <p>Subject to applicable Property limits and sub-limits as noted here:</p> <table> <tr> <td>- Loss of Income:</td><td>Refer to the property schedule in this proposal</td></tr> <tr> <td>- Extra Expense:</td><td>Refer to the property schedule in this proposal</td></tr> <tr> <td>- Expediting Expenses:</td><td>\$100,000</td></tr> <tr> <td>- Hazardous Substances:</td><td>\$250,000</td></tr> <tr> <td>- Spoilage:</td><td>\$100,000</td></tr> <tr> <td>- Data Restoration:</td><td>\$500,000</td></tr> <tr> <td>- Green Coverage:</td><td>\$100,000</td></tr> <tr> <td>- Off-Premises Equipment Breakdown:</td><td>\$25,000</td></tr> <tr> <td>- Public Relations:</td><td>\$5,000</td></tr> </table>	- Loss of Income:	Refer to the property schedule in this proposal	- Extra Expense:	Refer to the property schedule in this proposal	- Expediting Expenses:	\$100,000	- Hazardous Substances:	\$250,000	- Spoilage:	\$100,000	- Data Restoration:	\$500,000	- Green Coverage:	\$100,000	- Off-Premises Equipment Breakdown:	\$25,000	- Public Relations:	\$5,000
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- Public Relations:	\$5,000																		

PROPERTY – COVERAGE HIGHLIGHTS – continued

Fine Arts	<p>Pays the fair market value to restore fine arts to its pre-loss condition or replace the item with an identical object.</p> <p>Pays up to \$25,000 in any one occurrence (subject to \$1,500 per Item) without a certified appraisal.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence with a certified appraisal.</p>
Fire Department Charge	<p>Pays the fire department charges assumed by contract prior to a covered loss; or when required by local ordinance.</p> <p>Charges are payable only when a fire department is called to save or protect real property or personal property at a premises described in the Declarations.</p> <p>No deductible.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Fire Extinguishing Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No deductible.</p>
Limited Fungus, Wet Rot, Dry Rot and Bacteria	<p>Protects against loss by fungus, wet rot, dry rot or bacteria arising out of occurrences of windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage (and flood if optional flood coverage is purchased).</p> <p>Pays up to \$25,000 total for all occurrences. Will not pay more than \$25,000 even if it continues to be present or active, or recurs, in a later policy period.</p>
Newly Acquired Property	<p>Covers newly acquired buildings, buildings under construction, construction materials and supplies and contents at newly acquired locations.</p> <p>Up to 90 days or the end of the policy period.</p> <p>Limits are \$1,000,000 for buildings and \$500,000 for contents.</p>
Ordinance Coverage	<p>Applies to buildings on a replacement cost basis when damaged by a covered loss. Coverage applies to any undamaged portion of your building caused by any law or ordinance that:</p> <ul style="list-style-type: none"> - Requires demolition of parts of your building not damaged - Regulates the construction or repair of buildings or establishes zoning or land use requirements, and - Is in force at the time of loss <p>Includes the cost to demolish and clear the site of the undamaged part of the property and the increased cost to repair, rebuild or construct the affected building.</p> <p>The total paid for the undamaged portion is included within the building limit and does not increase that limit. The most we will pay for the cost to demolish the undamaged part of the property or the increased cost to repair or rebuild shall not exceed 100% of the amount paid for the initial physical loss or damage or \$1,000,000, whichever is greater.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Outdoor Property	<p>Covers fixed or permanent structures such as exterior signs, antennas, fences, benches, playground equipment, hydrants, dumpsters, electric utility power transmission and distribution lines, poles and related equipment owned by the insured not at scheduled premises, if you have building coverage with Glatfelter Public Entities.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p>
Personal Effects	<p>Will pay the replacement cost for direct physical loss to property on your premises that belongs to you, your officers, managers, elected or appointed officials, employees, or volunteer workers.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Pollution Remediation Expenses	<p>Applies on-premises only.</p> <p>You have up to 180 days after the date of loss to notify us.</p> <p>Pays up to \$25,000 in any policy period resulting from a covered cause of loss.</p> <p>Pays up to \$100,000 in any policy period resulting from a specified cause of loss.</p> <p>No coverage for fungus, wet rot, dry rot, virus, bacteria or asbestos.</p>
Preservation of Property	<p>Pays for <u>any</u> direct physical loss or damage to real or personal property if it is necessary to move the property from a premises for the purpose of preserving it from direct physical loss or damage by a covered cause of loss.</p> <p>Coverage applies while it is being moved or while temporarily stored at another location.</p> <p>Loss or damage must occur within 90 days after the property is first moved.</p>
Real or Personal Property in Transit or Off Premises	<p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage applies to covered real or personal property while in transit or temporarily off premises. Computer hardware is covered while off premises.</p>
Software	<p>Coverage for the cost of restoring, researching, replacing, or reproducing electronic data or the media on which it is stored and any resulting loss of income and extra expense.</p> <p>Covered causes of loss include computer virus and intentional destruction by employee.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p>
Trees, Shrubs, Plants & Lawns	<p>Covers against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism up to \$25,000 any one occurrence subject to a \$1,000 maximum for any single tree, plant or shrub.</p>
Valuable Papers & Records	<p>Coverage for the cost of restoring, researching, replacing, or reproducing your documents following a covered loss.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage deductible applies subject to a maximum of \$500.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Arson, Theft or Vandalism Information Reward	<p>We will reimburse you for the payment of rewards that you actually incur which provide information related to arson fire, theft or vandalism, subject to certain conditions.</p> <p>Pays up to \$25,000 per loss.</p> <p>No deductible applies.</p>
Lock Replacement	<p>Covers the necessary expense you incur to replace locks, lock cylinders and keys, electronic or otherwise, after a covered theft of your covered property.</p> <p>Pays up to \$25,000 per occurrence.</p> <p>No deductible.</p>
Spoilage due to Off Premises Electrical Service Interruption	<p>Covers damage and expense that are the result of an interruption of electrical power service to your premises. The interruption must result from direct physical loss or damage by a covered cause of loss to the off premises power supply equipment.</p> <p>Coverage applies to:</p> <ul style="list-style-type: none"> - Physical damage to perishable goods due to spoilage; - Physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia; - Any necessary expenses you incur to reduce the amount of loss and does not exceed the amount of loss. <p>Pays up to \$50,000 in any one occurrence.</p>
Water Contamination Notification Expense Coverage	<p>Pays all necessary printing, mailing and other expenses you incur when you are required by law or regulatory authority to notify your customers of actual or possible water contamination.</p> <p>Pays up to \$25,000 in any one policy period.</p> <p>No deductible.</p>
Claim Expense	<p>Covers the cost of your employees taking inventories and preparing statements of loss.</p> <p>Pays up to \$20,000 in any one occurrence.</p> <p>Coverage is not extended for any expenses billed by an independent or public adjuster to prepare claims.</p>
Building Glass – Tenant	<p>Covers loss or damage to building glass if you are a tenant and have a contractual responsibility to insure the glass.</p>
Damage to Building from Theft	<p>Covers damage caused by theft or attempted theft to a building that you occupy, but do not own, and for which you have a contractual obligation.</p> <p>Pays up to \$100,000 in any one occurrence.</p>
Non-Owned Detached Trailers	<p>Covers non-owned trailers used in your business in your care, custody or control at the premises, and for which you have a contractual obligation.</p> <p>Pays up to \$50,000 in any one occurrence.</p>
Crisis Incident Response Coverage (Municipalities & Special Districts)	<p>Covers crisis response management expenses and post-crisis counseling services.</p> <p>Pays up to \$25,000 in any one crisis incident.</p> <p>No deductible applies.</p> <p>Coverage only applies to your operations that are not related to educational institutions.</p>

CRIME

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

Coverage provides reimbursement for the loss of your money or other property on a loss sustained basis resulting from dishonest acts of your employees or volunteers. For governmental entities, Glatfelter Public Entities insures these employee theft exposures on the Government Crime form on a Per Employee or Per Loss basis. A Faithful Performance of Duty coverage extension is included if statutorily required. On the Commercial Crime form for non-governmental entities, Glatfelter Public Entities insures Employee Theft on a Per Loss basis. Other Crime coverages include Forgery or Alteration, Money & Securities, Computer and Funds Transfer Fraud, Money Orders and Counterfeit Paper Currency, and Fraudulent Impersonation.

Coverage does not apply to any public officials or employees whose positions require separate bonds such as a tax collector or treasurer. Those obligations are typically addressed by a surety bond and Glatfelter Public Entities coverage cannot be used to fulfill those requirements.

Government Crime

<u>Insuring Agreement</u>	<u>Limits of Insurance</u>	<u>Deductible Amount</u>
Employee Theft <i>Includes Faithful Performance</i>	\$250,000 per Loss	\$1,000 per Loss
Forgery or Alteration	\$250,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises – Theft of Money & Securities	\$250,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises – Robbery/Safe Burglary	\$100,000 per Occurrence	\$1,000 per Occurrence
Outside the Premises	\$250,000 per Occurrence	\$1,000 per Occurrence
Computer and Funds Transfer Fraud	\$250,000 per Occurrence	\$1,000 per Occurrence
Money Orders	\$250,000 per Occurrence	\$1,000 per Occurrence
Fraudulent Impersonation	\$250,000 per Occurrence	\$1,000 per Occurrence

INLAND MARINE

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

This coverage contains the following three sections:

- **Coverage A. Blanket Tools and Equipment** protects you for direct physical loss or damage caused by or resulting from any covered cause of loss to your tools and equipment.

Tools and equipment means any portable equipment or tool, together with attached devices, accessories and trailers that are used in your operations. This covers tools or equipment, such as hand tools, power tools, mechanics tools, saws, maintenance or diagnostic equipment, generators, air compressors, materials handling equipment, outdoor portable seating, food service trailers not licensed for road use. It also includes mobile equipment such as bulldozers, backhoes, excavators and graders.

Note: If an item is scheduled under Coverage B. Scheduled Equipment, there is no coverage for such item under Coverage A Blanket Tools and Equipment or Coverage C Blanket Emergency Services Equipment.

A deductible applies to Blanket Tools and Equipment coverage.

- **Coverage B. Scheduled Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to equipment owned by you that is specifically listed.

A deductible applies to each Scheduled Equipment item. The amount of the deductible(s) is indicated in the Coverage B – Scheduled Equipment section below.

- **Coverage C. Blanket Emergency Services Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to Blanket Emergency Services Equipment owned by you.

Emergency Services equipment means items such as portable law enforcement, firefighting, ambulance, rescue, and communications equipment, including trailers whose primary purpose is to transport covered Emergency Services equipment. It also includes firearms, radar speed timing units, training videos, manuals, and mannequins.

A deductible applies to Blanket Emergency Services Equipment coverage.

Inland Marine

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Coverage A – Blanket Tools and Equipment:	\$40,000 *	\$500
Coverage B – Scheduled Equipment:	see schedule below	see schedule below
Coverage C – Blanket Emergency Services Equipment:	Not Covered	

* subject to a per item limit of \$10,000

Coverage B – Scheduled Equipment

<u>Description</u>	<u>Serial Number</u>	<u>Limit</u>	<u>Deductible</u>	<u>Valuation</u>
PORTABLE GENERATOR		\$10,000	\$1,000	ACV

Rented or Borrowed Equipment Extension Limit

Any one occurrence: \$100,000

Watercraft Extension Limit

Any one occurrence: \$25,000

INLAND MARINE – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Debris Removal	<p>Pays the expense you incur in removing debris of covered tools and equipment, emergency services equipment, or scheduled equipment after direct physical loss or damage caused by or resulting from any covered cause of loss.</p> <p>Pays up to \$15,000 in any one occurrence.</p>
Tools and Equipment Owned by Your Employees	<p>Pays the replacement cost of tools and equipment used in the course of your operation belonging to your employees or volunteers.</p> <p>No deductible applies.</p> <p>Pays up to \$25,000 in any one occurrence (if no other coverage is available to the owner of the tools and equipment).</p>
Emergency Services and Law Enforcement Personal Effects	<p>Extends Blanket Emergency Services Equipment to pay the cost to replace personal effects belonging to emergency service or law enforcement employees or volunteers while away from your premises and en route to, performing, or returning from an emergency service or law enforcement duty.</p> <p>Pays up to the actual replacement cost, on a primary basis, for the lost or damaged personal effects in any one occurrence.</p> <p>No deductible applies under this extension.</p>
Rented or Borrowed Equipment	<p>Coverage A and C: Extended to pay for Tools and Equipment and Emergency Services Equipment not owned by you, but that is temporarily in your possession; pays up to the lesser of the replacement cost of the item or \$10,000 in any one occurrence.</p> <p>Coverage B Scheduled Equipment: Extended to pay not owned by you, but that is temporarily in your possession; the most paid in any one occurrence is the lesser of the actual cash value of the damaged equipment or \$100,000; higher limits are available.</p> <p>\$1,000 deductible applies.</p> <p>The coverage provided is primary.</p>
Rental Reimbursement for Scheduled Equipment	<p>Coverage B Scheduled Equipment: Extended to reimburse you for the expenses you incur to rent substitute equipment while your scheduled equipment is inoperable due to direct physical loss or damage caused by or resulting from a covered cause of loss.</p> <p>A 72-hour waiting period applies.</p>

INLAND MARINE – COVERAGE HIGHLIGHTS – continued

Unmanned Aircraft (Drones)	<p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ul style="list-style-type: none"> - rented, leased or loaned to others without an operator who is your employee or volunteer - used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Fire Department Charge	<p>Pays the fire department charges as a result of direct physical damage to your tools and equipment, scheduled equipment, or emergency service equipment due to a covered cause of loss.</p> <p>No deductible.</p> <p>Pays up to \$1,000 in any one occurrence.</p>
Fire Extinguishing Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No deductible.</p>
Newly Acquired Scheduled Equipment	<p>Covers newly acquired Scheduled Equipment or similar to that listed in the respective schedules, for a period of 30 days from date of acquisition.</p> <p>\$1,000 deductible applies.</p> <p>Pays replacement cost not to exceed purchase price.</p>
Deductible Waiver	<p>If an Inland Marine claim involving Coverage A and/or Coverage C occurs in conjunction with a claim under a Glatfelter Public Entities Auto Physical Damage or Property coverage, only one deductible, the largest, will apply to all losses.</p>

AUTO

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

<u>Coverage</u>	<u>Symbols</u>	<u>Limits</u>
Combined Single Limit for Bodily Injury & Property Damage (each Accident):	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection:		Not Included
Medical Payments:	7	\$10,000
Uninsured Motorists:	2	\$1,000,000
Underinsured Motorists:	2	\$1,000,000
Physical Damage Comprehensive:	7,8	see schedule below
Physical Damage Collision:	7,8	see schedule below

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>ACV</u>	<u>RC</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	2014	CARGO MA ENCLOSED TRAILER	SNHUEH015ET447419	X			\$250	\$250
		HIRED CAR PHYSICAL DAMAGE		X			\$100	\$250

AUTO – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Liability on "Any Auto" basis	Covers your liability for owned, hired or non-owned autos.
Temporary Substitute Vehicle Liability	<p>Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.</p> <p>Coverage is on a primary basis.</p>
Uninsured Motorist/Underinsured Motorist	Covers bodily injury (and property damage where required by law) sustained by an eligible party caused by a negligent uninsured/underinsured motorist per state laws.
Hired Car Physical Damage	<p>Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.</p> <p>Coverage is primary.</p>
Deductible Waiver	If an Auto Physical Damage claim occurs in conjunction with a claim under a Glatfelter Public Entities Inland Marine or Property coverage, only one deductible, the largest, will apply to all losses.
Airbag Coverage	Covers loss caused by accidental discharge of an airbag.
Elected or Appointed Officials – Commissions as Insureds	<p>Covers your elected or appointed officials while using a covered auto you do not own, hire or borrow, while performing duties related to the conduct of your business.</p> <p>Covers commissions, authorities, boards or agencies, their commissioners, officers and members while using a covered auto you do not own, hire or borrow, but only while acting within the authority granted by you and only performing duties related to the conduct of your business.</p>
Knowledge of Accident	Failure of any agent, volunteer worker or employee of the insured, other than an employee authorized by you to give or receive notice of an accident, claim, suit or loss, to notify us of any accident, shall not invalidate insurance afforded by the policy.

GENERAL LIABILITY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

This coverage contains the following three sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of injury to others arising from offenses such as slander or violation of a person's privacy.
- **Coverage C. Medical Expense** pays medical expenses requested by you in writing for bodily injury caused by an accident on your premises or because of your operation. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverage</u>	<u>Limit</u>
Each Occurrence:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Medical Expense:	\$10,000
Personal and Advertising Injury:	\$1,000,000
General Aggregate:	\$3,000,000
Products – Completed Operations Aggregate:	\$3,000,000
Deductible:	\$0

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Costs	Payable in addition to the Limits of Insurance.
Bodily Injury	Bodily Injury includes mental anguish, and mental injury, shock, fright or death resulting from bodily injury, sickness or disease.
Contractual Liability	Covers you for the liability you agreed to assume of another party, either orally or in writing, but not for the sole negligence of the other party. The claim must be otherwise covered (not excluded).
Damage to Property of Persons Receiving Services	Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance. Subject to a \$100 deductible each occurrence. Coverage is limited to firefighting, emergency medical services or rescue squad units.
"Good Samaritan" Liability	Covers volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action. Applies to professional health care or any other services. To qualify as a "Good Samaritan", the individual must act independently of your organization or any other organization.
Damage to Premises Rented to You (including Fire Damage Legal Liability)	Covers you for liability for damages, due to "property damage" caused by "specified perils", to any one premises while rented to you or temporarily occupied by you with permission of the owner.
Unmanned Aircraft (Drones)	Covers you for unmanned aircraft owned, operated, rented or loaned to you. Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft. Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.
Pollution Liability	Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following: <ul style="list-style-type: none"> - heat, smoke or fumes from a hostile fire - escape of fuels or lubricants from mobile equipment - escape or back-up of sewage or wastewater if property damage occurs away from land you own or lease - storage and/or application of pesticides or herbicides

GENERAL LIABILITY– COVERAGE HIGHLIGHTS – continued

- potable water which you supply to others
- chemicals you use in your water or wastewater treatment
- chemicals you use or store in your classrooms and laboratories
- chemicals you apply, use or store for your ownership, maintenance or operation of swimming pools
- application, use or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces
- natural gas or propane gas used in your treatment process

All pollution incidents must be accidental, unintended and stopped as soon as possible.

Watercraft Liability

Covers you for bodily injury or property damage arising from your use of the following:

- non-owned boats (unless carrying persons or property for a charge)
- owned boats that are not powered by motors
- owned boats that are powered by motors of not more than 100 horsepower, and jet skis and wave runners regardless of horsepower

Failure to Supply Water

Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.

Public Use of Property

No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, and dedication by adverse use, or inverse condemnation.

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

This coverage contains the following sections:

- **Coverage A. Liability for Monetary Damages** protects you when claims are made against you for monetary damages arising out of a wrongful act, employment practices offense or employee benefits administration offense resulting from your operations. Coverage does not apply to bodily injury, property damage or personal and advertising injury, except when resulting from a covered employment practices offense.
- **Coverage B. Defense Expense for Injunctive or Declaratory Relief** reimburses reasonable defense expenses you incur to defend an injunctive or declaratory relief action arising out of a wrongful act, employment practices offense or employee benefit administration offense resulting from your operations.

Policy Type: Occurrence

<u>Coverage</u>	<u>Limit</u>	
Coverage A:	\$1,000,000	Each Wrongful Act or Offense
<i>Coverage A includes Employee Benefits Liability</i>		
Coverage B:	\$5,000	Each Action
Aggregate Limit:	\$3,000,000	Coverage A and B Combined
Coverage A Deductible:	\$0	

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense	The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Wrongful Acts	Coverage applies to any actual or alleged error, act, omission, neglect, misfeasance, nonfeasance, or breach of duty, including violation of any civil rights law, that results unexpectedly and unintentionally to others.
Employment Practices	<p>Coverage applies to an actual or alleged improper employment related practice, policy, act or omission involving an actual, prospective or former employee or volunteer worker.</p> <p>Includes violations of civil rights, wrongful termination, failure to hire and harassment, including sexual harassment. Harassment toward or from a third-party involving an employee or volunteer is included.</p>
Employee Benefits Liability	Coverage applies to acts, errors or omissions in counseling, interpreting, handling records, or effecting enrollments in your employee benefit plans.
Public Use of Property	No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.

EXCESS LIABILITY

Insurer: AIG Specialty Insurance Company

This coverage, provided by a non-admitted insurer in this state, is not protected by the state guaranty association.

Excess Liability coverage protects you with the following:

- Excess limits above the limits of your applicable scheduled underlying Auto Liability, General Liability, Law Enforcement Activity Liability and Public Officials and Management Liability coverage parts subject to specific exclusions or limitations shown on the Excess Liability coverage.
- Excess coverage will apply when scheduled underlying policies have been exhausted.

Policy Type: Follow Form Excess

	<u>Limit of Insurance</u>
Each Occurrence:	\$5,000,000
General Aggregate:	\$5,000,000

EXCESS LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Public Officials and Management Liability	Follows form with underlying occurrence or claims-made coverage.
Employer's Liability	Included in excess limits if scheduled as underlying coverage.
Defense Costs	Payable in addition to the Limits of Insurance.
Public Use of Property	No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.
Failure to Supply Water	Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.
Unmanned Aircraft (Drones)	Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you. \$1,000,000 each occurrence/aggregate sublimit applies.

PROPOSAL NOTES

Property

Note: Losses caused by Earthquake are excluded for all items at all premises.

Note: Losses caused by Flood are excluded for all items at all premises.

Note: Ordinance coverage for water and wastewater systems shall be the lesser of \$500,000 or 100% of the amount paid for the initial direct physical loss or damage to that item.

Note: Equipment Breakdown Limit - The most we will pay for loss or damage under this Coverage Extension for any "one equipment breakdown" is the limit for real property and personal property for the applicable premises. The most we will pay for loss of income in any "one equipment breakdown" is the Limit of Insurance shown in the Declarations under Coverage C Loss of Income. The most we will pay for extra expense in any "one equipment breakdown" is the Limit of Insurance shown in the Declarations under Coverage D Extra Expense. However, in no event, will we pay more than \$150,000,000 for all combined loss and expense for any "one equipment breakdown". The limits in this extension are part of and not in addition to the limits applicable to Section I – Coverages.

Auto

Note: The Medical Payments limit of \$10,000 applies to the following vehicle(s):

Vehicle Number(s)

All Covered Autos

Public Officials Management Liability

Note: The Coverage Highlights for Public Use of Property under the Public Officials and Management Liability coverage is amended to include coverage for Inverse Condemnation.

Note: Electronic Information Security Event is excluded - Cyber liability can be considered by completing the supplemental, if interested in a quote.

Excess Liability

Note: Coverage is quoted excess of:

- Auto Liability
- General Liability
- Public Officials and Management Liability

PREMIUM SUMMARY

RIVER JUNCTION RECLAMATION DISTRICT NO. 2064 (CA) C29013

	<u>Premium</u>
Property	\$743
Crime	\$346
Inland Marine	\$250
Auto.....	\$447
General Liability	\$2,695
Law Enforcement Activity Liability	Not Quoted
Public Officials and Management Liability	\$1,682
Educators Legal Liability	Not Quoted
Excess Liability	\$3,500
Total Estimated Annual Premium	\$9,663
<i>(excludes state-imposed taxes, surcharges and fees)</i>	
Surplus Lines Policy Fee	\$300.00
Surplus Lines Policy Fee Premium Tax.....	\$9.00
Surplus Lines Premium Tax	\$276.48
Stamping Fee	\$16.59
Stamping Fee Applied to Policy Fee	\$0.54
Total of all Taxes, Surcharges and Fees	\$602.61

GLATFELTER PUBLIC ENTITIES ORDER FORM

RIVER JUNCTION RECLAMATION DISTRICT NO. 2064 (CA) C29013

Coverage	Effective/ Expiration Dates	Accept <i>Initial to accept coverage</i>	Decline <i>Initial to decline coverage</i>	Premium Quoted
Property				
Crime				
Inland Marine				
Auto				
General Liability				
Public Officials and Management Liability				
Educators Legal Liability				
Excess Liability				
Total				

Payment Plans


Please indicate your choice of premium payment options. There are no installment fees. Payment plans do not include any applicable taxes, fees, and surcharges. They will be included with your initial invoice. Payment plans options do not apply to future endorsements. You will receive an invoice based on the payment plan selected. ***Please Note – Any breakdown of premium values listed on this Order Form should not be used for billing purposes. On Installment plans, payment amounts will vary due to rounding on installment schedules. **Please wait for the invoice to bill the insured.** Remittance payment must match the invoice.***

- ☐ Annual Default unless otherwise eligible and selected below
- ☐ Two-Pay \$2,500 account minimum
- ☐ Four-Pay \$3,500 account minimum
- ☐ Ten-Pay \$10,000 account minimum

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: 94-2773650
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Complete Uninsured Motorist's Selection/Rejection form, if required.
4. By signing below, you are in agreement with the values shown on the attached Statement of Values.
5. D1 signed by the insured
6. SL2 ("wet" or "trackable" signature)

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which Glatfelter Public Entities has provided a valid quote.



Signature of Insured or Insurance Representative

5/28/2025

Date

Comments/Notes: _____

Internal Use Only:	C29013	CA	Qt Eff Dt: 06/01/2025	Doc ID: 9a32dad1032e407eaf8ba76e83f7984d	
	Property:	92791710000000	Crime: 92791710000000	IM: 92791710000000	Auto: 60002710000000
	GL: 92791710000000		POML: 92791710000000	ELL: 0	Excess: 92791710000000

PROPERTY – STATEMENT OF VALUES

Prepared for: RIVER JUNCTION RECLAMATION DISTRICT NO. 2064 (C29013)
Date Generated: 05/08/2025
Policy Period: 06/01/2025 – 06/01/2026
Blanket Type: Policy Blanket

Premises/ Item	Address	Description/ Occupancy	Real Property		Personal Property		
			Value	Incl in Blanket	Value	Incl in Blanket	
1/2	SAN JOAQUIN RIVER MANTECA, CA 95337	PUMPHOUSE	\$29,605	Yes	Included	Yes	
1/3		PUMP	\$83,255	Yes	Included	Yes	
1/4		PUMP	\$83,255	Yes	Included	Yes	
1/5		PUMP	\$49,951	Yes	Included	Yes	
Total Values Subject to the Blanket:						\$246,066	
All Other Values:						\$0	
2/1	STANISLAUS RIVER LOT 13 & 14 TRACY, CA 95376	PUMP	\$53,281	Yes	Included	Yes	
2/2		PUMP	\$53,281	Yes	Included	Yes	
2/3		PUMP	\$53,281	Yes	Included	Yes	
Total Values Subject to the Blanket:						\$159,843	
All Other Values:						\$0	
3/1	STANISLAUS RIVER MANTECA, CA 95337	PUMP	\$52,000	Yes	Included	Yes	
Total Values Subject to the Blanket:						\$52,000	
All Other Values:						\$0	

END OF STATEMENT OF VALUES

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: 5/28/2025

Insured: 

SL-2 Instructions

[SL-2 Form \(slacal.com\)](http://slacal.com)

To complete the mandatory SL-2, use the above link to launch CA's Surplus Lines website. The information required to complete the SL-2 can be input onto the form fields via the SLA website. It takes you directly to the page to fill out the necessary information and then generate the form to a PDF which can then be submitted to your Underwriter at the time of binding. This will alleviate any unintentional modifications and will ensure acceptance by the state.