

MEETING MINUTES  
FALCON HEIGHTS CONDO ASSOCIATION  
REGULAR BOARD MEETING  
May 8 2025

Annual Meeting was called to order at 6:07 pm

Roll call of current Board members present:

John Stanton  
Tony Anghinetti  
Mark Teel  
Gene Hurst  
Dave Tatge  
Samantha Mitchell

The minutes from the January 2025 regular meeting and the February 2025 annual meeting were approved unanimously

Treasurer Elizabeth Zerhung reviewed the financial reports for the year to date. See attached

**Message from Chairman, Tony Anginetti**

Tony submitted a report regarding property values within the association over the past several years. The reason behind this was to highlight the increase in property values and reiterate the goals of the board to maintain property values in such an upward trend. This means that bylaws must be enforced, repairs and maintenance need to be done in a timely manner, and that increases in HOA fees go directly towards the improvement of the community and therefore increasing everyone's property values. See the attached report.

Resolution 2025-003 Partition fences and exclusive use areas was discussed at length and passed unanimously. See attached

Elizabeth Zerhung made a statement regarding the possibility of starting a community garden and anyone who is interested should contact the office so a first meeting can be coordinated.

Discussion was held regarding the air show at Kingsley field on July 19th. An idea was floated that the board allow homeowners to observe the air show from the water tower at the top of the hill. The board agreed to continue discussions and work out details in regard to safety, fire mitigation and transporting people to the top of the hill without using their personal vehicles.

Discussion was had regarding a quote from Midland empire insurance regarding data protection and cybersecurity. The quote was approximately \$900 per year. The purpose of the policy is to protect the association from hackers and data breaches. Discussion was tabled until the next meeting.

Next meeting is scheduled for July 10.

Meeting adjourned at 7:30 PM

Robert Stroope \_\_\_\_\_

Tony Anghinetti \_\_\_\_\_

## Falcon Heights Condominium Assn.

## Profit &amp; Loss

January 1 through May 8, 2025

Jan 1 - May 8, 25

## Ordinary Income/Expense

## Income

4000 · Condominium Fees	317,265.17
4001 · Late Fees Collected	1,413.36
4002 · RV Lot Fees	3,270.00
4003 · Community Hall Rental	675.00
4006 · Excess Garbage Fees	29.16
4007 · Transfer Fees	3,150.00
4010 · Interest Income	16.39
4011 · Gate Key Purchase	50.00
4013 · Filing Fees	462.47
4018 · Fines Collected	1,655.00

## Total Income

327,986.55

## Gross Profit

327,986.55

## Expense

## 1000 · Administrative Expenses

1001 · Liab. Ins., D&O, Bond	8,476.32
1002 · Managing Agent Fees	20,000.00
1003 · Security Gate	2,228.10
1005 · Professional Services	
1005a · Legal Fees	4,305.00

## Total 1005 · Professional Services

4,305.00

## 1006 · Merchant deposit fees

5,887.38

## 1008 · Fees &amp; Dues

1,220.00

## 1010 · Office Supplies

295.44

## 1011 · Events

437.94

## 1014 · Bank Service Charges

32.40

## 1018 · Misc Admin Expense

785.00

## Total 1000 · Administrative Expenses

43,667.58

## 1100 · Repairs &amp; Maintenance Expenses

1101 · General Repair	1,986.09
1102 · Painting	810.00
1103 · Maint. Supplies	3,323.60
1107 · Snow Removal	2,925.00
1108 · Contract Labor	1,600.00
1109 · Annual Maint. Contract	53,340.00

## Total 1100 · Repairs &amp; Maintenance Expenses

63,984.69

## 1200 · Landscape Expenses

1201b · Upkeep, Fertilizer	2,265.00
1201c · Alley/Gnrl Cleanup	5,459.05
1201e · Tree removal/Trim	2,150.00

## Total 1200 · Landscape Expenses

9,874.05

## 1400 · Utility Expenses

1401 · Garbage	28,144.07
1402 · Computer and Internet	717.46

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05/08/25

Cash Basis

**Falcon Heights Condominium Assn.**

**Profit & Loss**

January 1 through May 8, 2025

	Jan 1 - May 8, 25
<b>1403 · Gas</b>	
1403a · Gas-Community Center	544.13
1403b · Gas-Office	289.94
<b>Total 1403 · Gas</b>	834.07
<b>1404 · Electricity</b>	
1404a · Street Lights	1,282.96
1404b · Security Gate	159.89
1404c · Office	456.93
1404d · Community Center	315.53
<b>Total 1404 · Electricity</b>	2,215.31
<b>1405 · Telephone</b>	128.79
<b>Total 1400 · Utility Expenses</b>	32,039.70
<b>Total Expense</b>	149,566.02
<b>Net Ordinary Income</b>	178,420.53
<b>Net Income</b>	<b>178,420.53</b>

## Falcon Heights Condominium Assn.

## Balance Sheet

As of May 8, 2025

	May 8, 25
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
Checking and Savings	
120 · Operating Checking WF	34,152.59
121 · WF Checking 4582	1,186.50
124 · WF Reserve Savings	67,538.17
<b>Total Checking and Savings</b>	102,877.26
<b>Investment Accounts</b>	
126 · Investment CDs- TD Ameritrade	
126A · Charles Schwab CD	250,023.25
126E · Cash/Cash Alternatives-CDs	-3,538.24
<b>Total 126 · Investment CDs- TD Ameritrade</b>	246,485.01
<b>Total Investment Accounts</b>	246,485.01
140 · Petty Cash	
141 · HOA Petty Cash	394.14
142 · Events Committee Petty Cash	526.40
<b>Total 140 · Petty Cash</b>	920.54
600 · Discrepancy Account	755.00
<b>Total Checking/Savings</b>	351,037.81
<b>Accounts Receivable</b>	
800 · Accounts Receivable	-19,240.00
<b>Total Accounts Receivable</b>	-19,240.00
<b>Other Current Assets</b>	
820 · Undeposited Funds	230.00
850 · Market Appr/Depr Investment CDs	84.55
<b>Total Other Current Assets</b>	314.55
<b>Total Current Assets</b>	332,112.36
<b>Fixed Assets</b>	
910 · Furniture & Fixtures	18,873.04
911 · Accum. Depreciation	-33,396.00
912 · Buildings	20,097.50
913 · Land	192,163.92
914 · Building Improvements	35,030.00
916 · Community Capitol Improvements	400,436.39
<b>Total Fixed Assets</b>	633,204.85
<b>TOTAL ASSETS</b>	<b>965,317.21</b>

12:31 PM

05/08/25

Cash Basis

**Falcon Heights Condominium Assn.**

**Balance Sheet**

As of May 8, 2025

	May 8, 25
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Accounts Payable</b>	
950 · Accounts Payable	24,554.68
<b>Total Accounts Payable</b>	24,554.68
<b>Total Current Liabilities</b>	24,554.68
<b>Long Term Liabilities</b>	
Ghost Ridge Roofing Contract	2,127,771.94
<b>Total Long Term Liabilities</b>	2,127,771.94
<b>Total Liabilities</b>	2,152,326.62
<b>Equity</b>	
1601 · Retained Earnings	1,342,344.50
3000 · 311 - Opening Balance Equity	-3,077,674.44
960 · Reserve	369,900.00
Net Income	178,420.53
<b>Total Equity</b>	-1,187,009.41
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>965,317.21</b>

Thu, May 8, 2025 at 9:24 AM

4.30.25 3BR 10229 Wright - \$209k purchased 2019 for \$120k resulting in \$83k appreciation  
4.25.25 3BR 10759 Preddy - \$203k purchased 2019 for \$118k resulting in \$85k appreciation  
4.17.25 3BR 10448 Wright - \$235.5k purchased 2022 for \$204.5k resulting in \$31k appreciation  
4.17.25 3BR 10664 Wright - \$220k purchased 2009 for \$103k resulting in \$117k appreciation  
3.13.25 3BR 2ba 10055 Westbrook - \$265k purchased 2021 for \$187k resulting in \$78k appreciation  
2.28.25 3BR 2BA 10244 McGuire - \$230k purchased 2016 for \$92k resulting in \$137.4k appreciation  
2.20.25 3BR 10779 Wright - \$190k purchased 2019 for \$120k resulting in \$70k appreciation  
2.12.25 2BR 104298 Preddy - \$199.9k purchased in 2020 for \$129.9 resulting in \$70k appreciation  
11.22.24 3BR 2 BA 10069 Westbrook - \$260k purchased 2022 for \$200k resulting in \$60k appreciation  
10.25.24 3BR 2 BA 10124 Wright - \$235k purchased 2018 for \$125k resulting in \$110k appreciation  
10.23.24 2BA 10441 Wright - \$206k purchased 2002 for \$63.5k resulting in \$142.5 appreciation  
9.30.24 3BR 10887 Wright - \$230k purchased 2022 for \$160k resulting in \$70k appreciation  
9.24.24 2BR 10884 Wright - \$158k purchased 1998 for \$45.6 resulting in \$112.4k appreciation  
9.20.24 3BR 2BA 10109 Wright - \$228.7k purchased 2010 for \$99.9 resulting in \$128.8k appreciation  
8.28.24 3BR 10716 Vincent - \$225k purchased 2019 for \$128k resulting in \$97k appreciation  
7.31.24 3BR 2BA 10020 McGuire - \$275k purchased in 2022 for \$254 resulting in \$21k appreciation  
7.16.25 3BR 2BA 10027 McGuire - \$245k purchased in 2008 for \$118.5k resulting in \$126.5 appreciation  
6.24.24 3BR 10644 Preddy - \$220k purchased in 2023 for \$212k resulting in \$8k appreciation  
6.4.24 3BR 2BA 10707 Vincent - \$233k purchased 2019 for \$152k resulting in \$81k appreciation  
5.31.24 2BA 10859 - \$214.5k purchased 2014 for \$105k resulting in \$109k appreciation  
4.17.24 3BR 2BA 10068 Westbrook - \$239.9k purchased in 2014 for \$94.5k resulting in \$145.4k appreciation

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Total sales for last 12 months: 21 sales for \$4.822m, appreciation of \$1.83m +38%

Total of sales with 2019 last sold dates = 12 sales, appreciation \$684k +34.4%

Thanks, Tony  
Chairman - Falcon Heights Condominium Association

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**Falcon Heights Condominium Association**  
**Resolution # 2025-003**  
**Partition Fences in Exclusive Use Areas**

**WHEREAS** Falcon Heights Condominium Association Declaration Stage 1, 2 and 3 Article 5.1, defines General Common Elements as *the land, roads, fences and all grounds except those which are designated as Limited Common Elements by Article 6.*

**WHEREAS** Falcon Heights Condominium Association Declaration Stage 1, Article 6.1, Stages 2 and 3 Article 7 define Limited Common Elements as *all walkways, patios, and driveways, each of which shall pertain to the unit which adjoins as shown on the plat. And the backyard area accessed from the back door of each unit shall be a limited common element reserved for the exclusive use of the unit to which it pertains.*

**WHEREAS** Falcon Heights Condominium Association Declaration Stage 1 Article 11.1 states that *the necessary work to maintain, repair or replace the common elements shall be the responsibility of the Board of Directors of the Association and shall be carried out as provided in the bylaws. All maintenance shall be charged as a common expense.*

**WHEREAS** Falcon Heights Condominium Association Declaration Stage 1 Article 11.2 states that *the limited common elements of the driveways, walkways, patios and backyards all of which pertain to such owner's unit, shall be the responsibility of the unit owner to maintain in a neat, clean and sanitary condition on a regular basis as described in these articles and in the bylaws. In the event that the need for maintenance, repair or replacement is caused through a willful or negligent act, misuse or neglect of the condominium unit owner, their family or guests or invites, the cost of such maintenance or repairs shall be added to and become part of the assessment to which the condominium unit is subject.*

**WHEREAS** Article 7.1 of the Falcon Heights Bylaws states that, *Except as otherwise provided in section 7.3 for damage or destruction caused by casualty:*

*A. **Units.** All maintenance of and repairs to any unit's exclusive use area, glass portions of the windows and glass doors shall be made by the owner of such unit, who shall keep the same in good order, condition and repair and shall do all things necessary which at any time may be necessary to maintain the good appearance and condition of the unit. In addition, each unit owner shall be responsible for the maintenance, repair, or replacement of the glass portions of the windows and doors and any plumbing, heating or air conditioning fixtures, telephones, water heaters, fans, lighting fixtures and lamps, fireplaces, refrigerators, dishwashers, ranges or other appliances and accessories that may be in or connected with such owner's unit. Each owner shall be responsible for the maintenance of the back yard exclusive use area. Each owner shall be responsible for the maintenance and repair of all exterior siding of the unit, the dry wall and interior walls of their respective units. This area must be kept clean, sanitary and in attractive condition, and shall be kept free of rubbish and litter and maintained in good condition and repair including all improvements located within.*

*B. Common Elements and Limited Common Elements. All maintenance, repairs and replacements to the general common elements and limited common elements shall be made by the association and shall be charged to all the unit owners as a common expense. Each unit owner, however, shall keep the limited common elements and exclusive use areas which pertain to such owner's unit in a neat, clean and sanitary condition.*

**WHEREAS** Article 11.1 (O) of the Bylaws, Conditions, Covenants and Restrictions states **Each unit is purchased with a partition fence pre-built by the developer.** *There shall be no painting, alterations or construction of additional fences upon the common elements or upon each unit's exclusive use area without prior approval of the board of directors. Any additional fences proposed must be in conformance with existing fences and shall be approved by the Board of Directors.*

**WHEREAS** there is no specific mention of the fences that partition the exclusive use area of the units in the Declaration; and that the Declaration allows for the Bylaws to determine the responsibility of the repair and maintenance of improvements within the exclusive use area; and the Bylaws state that each unit is purchased with a partition fence.

**WHEREAS** the backyard of each unit is an exclusive use area, for the sole use of the unit owner to enjoy, and, within the limits of the Bylaws, to use, improve or alter at their own expense and discretion.

**WHEREAS** the inability to ensure proper use, and the prevention of misuse, of a partition in an exclusive use area would require undo oversight by the Association and be a violation of the unit owners' rights to an exclusive use area and privacy.

**WHEREAS** it is fiscally irresponsible for the Association to assume costs for repairs, maintenance or replacement of an improvement they have no ability to regulate, that is solely for the exclusive use of the unit owners.

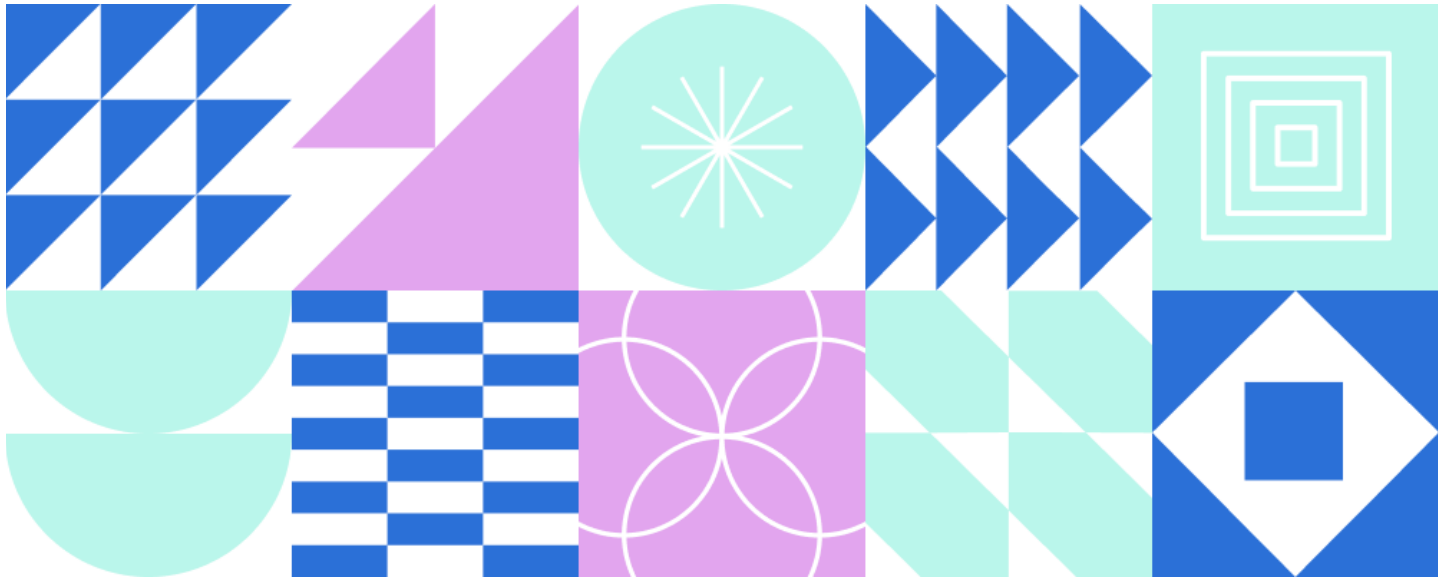
**NOW THEREFORE** the Falcon Heights Board of Directors determines that the partition fences dividing the backyards of each unit is the responsibility of the unit owner(s) to repair, replace and maintain. All public facing fences such as street and alley facing fences are the responsibility of the Association to repair, replace and maintain. In the event that a partition fence needs to be repaired or replaced and is not the direct result of damage by one owner, the owners of both units on each side of the partition should jointly share the expense.

Accepted this 8th day of May 2025 by a Board of Directors majority vote.

Anthony Anghinetti, President \_\_\_\_\_

Robert Stroope, Secretary \_\_\_\_\_





# Cyber Insurance Quote

**for Falcon Heights Condo Association, Inc.**

Prepared by Todd Carter, RSG Specialty, LLC (Griffin)

**Quote number:** C-4LTY-147887-CYBER-2025

**Policy period:** March 12, 2025 - March 12, 2026

**Market:** Admitted

**Limit:** \$1,000,000

**Retention:** \$1,000

**Premium:** \$975.00

**Have questions?** Contact Jordan Parker at [jordan@coalitioninc.com](mailto:jordan@coalitioninc.com) or +1 (801) 395-4877

# Active protection from digital risk

Every cyber insurance policy offered by Coalition is powered by our unique Active Insurance approach – which combines the power of industry-leading cyber coverage, proactive cyber risk management, and dedicated in-house expertise to better protect organizations from digital risks.

That's why our policyholders experience **64% fewer claims** compared to the overall market.<sup>1</sup>

## The Active Cyber Insurance Advantage



### Superior, Innovative Coverage<sup>2</sup>

- ▶ [Comprehensive cyber coverage](#) to help protect against a wide range of incidents – including ransomware and funds transfer fraud
- ▶ Coverage for up-front costs in the event of a claim (no waiting for reimbursement!)
- ▶ Includes pre-claims assistance to get help triaging cyber incidents – without fear of triggering a claim

**52%**

of reported events handled with **no additional cost** beyond the premium in 2023<sup>3</sup>



### Preventative Cyber Risk Management

- ▶ Access to [Coalition Control](#)<sup>®</sup>, our risk management platform, for continuous monitoring of your digital presence
- ▶ Personalized alerts to help spot vulnerabilities before they escalate
- ▶ On-demand support and guidance to address cybersecurity risks

**No-cost**

assistance available from our dedicated Security Support Team



### Expert Claims and Incident Response Teams<sup>4</sup>

- ▶ 5 minute average claims response time
- ▶ [Experienced team](#) of claims experts, security engineers, and forensic specialists
- ▶ Unique capabilities to help minimize the impact of a claim, including funds recovery and ransomware negotiation

**\$94M+**

of fraudulently transferred funds have been successfully recovered by Coalition<sup>5</sup>

<sup>1</sup> [Coalition 2023 Claims Report Mid-year Update](#)

<sup>2</sup> Exclusions and limitations apply. See [disclaimers](#) and the policy as issued.

<sup>3</sup> [Coalition 2024 Cyber Claims Report](#)

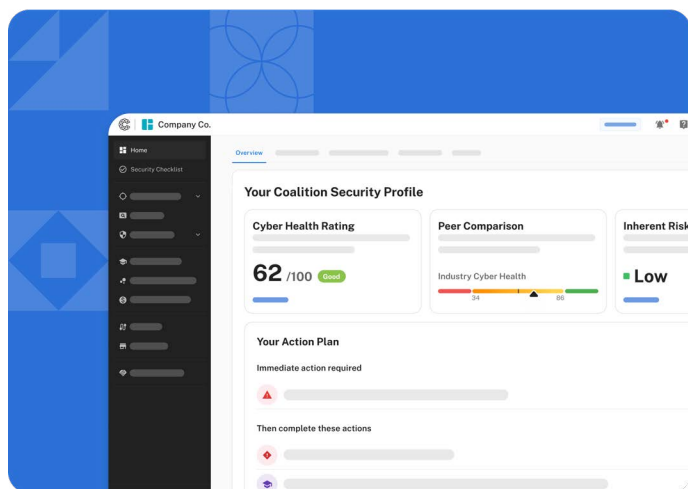
<sup>4</sup> Coalition Incident Response (CIR) services provided through Coalition's affiliate are offered to policyholders as an option via our incident response firm panel.

<sup>5</sup> [Coalition 2024 Cyber Claims Report Mid-year Update](#)

# Control your cyber risk

Coalition Control® is your unified cyber risk management platform

Access [Coalition Control](#) for help detecting, assessing, and mitigating cyber risks **before** they turn into claims.



- ▶ **Understand your specific risks**  
and access helpful remediation guidance
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with ongoing monitoring and personalized alerts
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with on-demand support from our in-house team

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ALSO AVAILABLE

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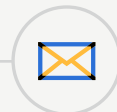
Security  
Awareness  
Training



Managed  
Detection &  
Response



Security  
Exposure  
Management



Email  
Security

Learn more at [coalitioninc.com/security](https://coalitioninc.com/security)



Coalition Insurance Solutions, Inc.  
OR License No. 3000112920  
44 Montgomery Street, Suite 4210  
San Francisco, CA 94104  
Producer Code: 1035616

**March 07, 2025**

**Producer:**

Todd Carter  
RSG Specialty, LLC (Griffin)  
PO Box 3867  
Bellevue, WA 98009

**Re: Coalition Cyber Policy 3.0**

Dear Todd Carter:

We are pleased to offer the attached quotation for Falcon Heights Condo Association, Inc.. Should you have any questions, please let us know. For questions about changes to coverage, limit increases, or pricing please contact your Coalition underwriter.

In addition to our comprehensive insurance coverage, Coalition also provides robust cyber security tools including automated alerts, threat intelligence, expert guidance and recommendations, benchmarking, and ongoing monitoring to all of our policyholders. All are included in our apps platform at no additional cost to the insured. To learn more, visit [www.coalitioninc.com](http://www.coalitioninc.com).

Thank you again for the opportunity to work with you as a risk management partner to Falcon Heights Condo Association, Inc.. If we can further assist you, or if you would like to learn more about our coverage or integrated approach to cyber risk management, please do not hesitate to contact us.

Sincerely,

Jordan Parker  
+18013954877 (direct)  
[jordan@coalitioninc.com](mailto:jordan@coalitioninc.com)

**Your Underwriter:** Tahani Ulloa | Risk Engineer | [tahani.ulloa@coalitioninc.com](mailto:tahani.ulloa@coalitioninc.com) | +1 (650) 507-4964



## COALITION CYBER POLICY 3.0 QUOTATION

*Upon binding of this account, we must receive a signed application from the Insured.*

*Subject to the terms and conditions contained herein, Coalition Insurance Solutions, Inc. ("Coalition") agrees to issue to the below Named Insured the following quotation for insurance coverage:*

Coalition Quote No.:	C-4LTY-147887-CYBER-2025	
Named Insured	Falcon Heights Condo Association, Inc.	
Address	10301 Preddy Avenue Klamath Falls, OR 97603	
Policy Period	From: March 12, 2025 (Effective Date) To: March 12, 2026 (Expiration Date) Both dates 12:01 A.M. at the Named Insured’s address above.	
Policy Premium	Premium	\$975.00
	Total	\$975.00
Aggregate Policy Limit of Liability	\$1,000,000	
Per Event Limit of Liability	\$1,000,000	
<p>Coverage under this Policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this Policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay under this Policy regardless of the number of Insured Agreements purchased.</p> <p>In the event that you elect to use Coalition Incident Response to provide computer forensic professional services, and Coalition Incident Response is available to provide such services, then any fees, costs and expenses of Coalition Incident Response for computer forensic professional services that result in covered breach response costs, claim expenses, cyber extortion expenses, or restoration costs under the terms and conditions of this Policy will not be subject to any Retention.</p>		
THIRD PARTY LIABILITY COVERAGES		
Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
THIRD PARTY SECURITY AND PRIVACY		
A. NETWORK AND INFORMATION SECURITY LIABILITY	\$1,000,000	\$1,000
B. REGULATORY DEFENSE AND PENALTIES	\$1,000,000	\$1,000
C. PCI FINES AND ASSESSMENTS	\$1,000,000	\$1,000
D. FUNDS TRANSFER LIABILITY	\$1,000,000	\$1,000
MEDIA		



Coalition Insurance Solutions, Inc.  
 OR License No. 3000112920  
 44 Montgomery Street, Suite 4210  
 San Francisco, CA 94104  
 Producer Code: 1035616

E. MULTIMEDIA CONTENT LIABILITY	\$1,000,000	\$1,000
FIRST PARTY COVERAGES		
<b>Insuring Agreement</b>	<b>Limit / Sub-Limit</b>	<b>Retention / Sub-Retention</b>
<b>EVENT RESPONSE</b>		
F. BREACH RESPONSE SERVICES	Available for 72 hours following notification to the Breach Response Services Advisor	\$0
G. BREACH RESPONSE COSTS	\$1,000,000	\$1,000
<p>■ If this box has been checked, then an Optional Additional Limit of Liability for Breach Response Costs has been purchased. Such Optional Additional Limit of Liability for Breach Response Costs, if purchased, is in addition to the Aggregate Policy Limit of Liability.</p> <p>If the box is unchecked, then Breach Response Costs are subject to the Aggregate Policy Limit of Liability.</p>		
H. CRISIS MANAGEMENT AND PUBLIC RELATIONS	\$1,000,000	\$1,000
I. RANSOMWARE AND CYBER EXTORTION	\$1,000,000	\$1,000
J. DIRECT AND CONTINGENT BUSINESS INTERRUPTION, AND EXTRA EXPENSES FROM SECURITY FAILURE AND SYSTEMS FAILURE	\$1,000,000	i. Waiting period: 8 hours ii. Enhanced waiting period: 1 hour
K. PROOF OF LOSS PREPARATION EXPENSES	\$50,000	\$1,000
L. DIGITAL ASSET RESTORATION	\$1,000,000	\$1,000
M. COMPUTER REPLACEMENT AND BRICKING	\$1,000,000	\$1,000
N. REPUTATIONAL HARM LOSS	\$1,000,000	Reputation waiting period: 14 Days



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O. COURT ATTENDANCE		i. Per day/per person limit: \$250		
		ii. Limit: \$25,000		
P. CRIMINAL REWARD		\$50,000	\$0	
CYBER CRIME				
Q. FUNDS TRANSFER FRAUD AND SOCIAL ENGINEERING		\$250,000	\$1,000	
R. SERVICE FRAUD INCLUDING CRYPTOJACKING		\$250,000	\$1,000	
S. IMPERSONATION REPAIR COSTS		\$50,000	\$1,000	
T. INVOICE MANIPULATION		\$250,000	\$1,000	
Coverages by Endorsement		Limit / Sub-Limit	Retention / Sub-Retention	
REPUTATION REPAIR <sup>2</sup>		\$1,000,000	\$1,000	
2. REPUTATION REPAIR ENDORSEMENT amends H. CRISIS MANAGEMENT AND PUBLIC RELATIONS; use of this limit reduces limit for H.				
Pre-Claim Assistance		\$240	Pre-claim assistance is a benefit included as part of the premium. See Section V, CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.	
Insurer(s) and Quota Share Percentage				
Insurer	Policy No.	Quota Share % of Loss	Quota Share Limit of Liability	Premium
Coalition Insurance Company	C-4LTY-147887-CYBER-2025	100%	\$1,000,000	\$975.00
Retroactive Date	Full Prior Acts Coverage			
Continuity Date	March 12, 2025			
Breach Response Services Advisor	Coalition, Inc.			
Endorsements and Forms Effective at Inception				
DECLARATIONS			CYUSP-00DC-1022-01	



Coalition Insurance Solutions, Inc.  
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San Francisco, CA 94104  
Producer Code: 1035616

COALITION CYBER POLICY 3.0

CYUSP-00PF-1022-01

OREGON CHANGES

CYUSP-OREN-010001-1022-01

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

CYUSP-00EN-040001-1022-01

COALITION CONTROL® - ACTIVE INSURANCE ENDORSEMENT

CYUSP-00EN-000034-1124-01

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE  
ACT

CYUSP-00EN-040007-1022-01

REPUTATION REPAIR ENDORSEMENT

CYUSP-00EN-040014-1022-01

YOUR OBLIGATIONS AS AN INSURED ENDORSEMENT

CYUSP-00EN-000029-1022-01





Coalition Insurance Solutions, Inc.  
OR License No. 3000112920  
44 Montgomery Street, Suite 4210  
San Francisco, CA 94104  
Producer Code: 1035616

**Conditions:**

This quotation expires within sixty (60) days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system, and any other materials furnished to us as part of the underwriting process, including without limitation, any supplemental applications or questionnaires.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this quotation as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quotation is also subject to our review and acceptance of responses to the following conditions:

- An authorized representative of the Named Insured signs the Coalition application within ten (10) days of the issuance of a binder or insurance coverage will not take effect.

Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.