



November 3, 2017

Auburn Valley POA/CSD  
PO Box 7993  
Auburn, CA 95604

Re: National Union Fire Ins. Co. / Commercial Excess Liability #EUB060439343  
Evanston Insurance Company / Commercial Package #2AA1250006  
Term: 10/6/2017 to 10/6/2018

Dear John:

We are pleased to include your policies referenced above. We have reviewed these policies for accuracy, but we always recommend that you review the contract(s) for a more specific description of coverage, conditions, definitions and exclusions.

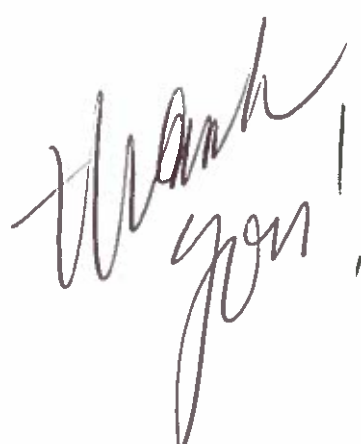
As the policy forms are identical to the expiring policy, the carriers avoid duplication at renewal by providing the declarations outlining the coverages, but not all of the coverage forms. If there are any changes to the policy forms, they are included with your renewal certificate. Attaching the renewal declarations to the existing policy comprises the renewal policy.

Thank you for your business. We greatly appreciate the opportunity to assist you with your insurance needs.

Sincerely,

  
Fred Vitas, Agent  
Kathy Suder, Account Manager

Enclosure(s):





Insurance Proposal for  
**Auburn Valley POA/CSD**

PO Box 7993  
Auburn, CA 95604

November 3, 2017

Vitas Insurance Agency  
Presented by Fred Vitas  
530-823-3733 | [fvitas@vitasinsurance.com](mailto:fvitas@vitasinsurance.com)  
213 Cherry Avenue | Auburn, CA | 95603 | [www.vitasinsurance.com](http://www.vitasinsurance.com) | License # 0D87937

# Property

**Insurer:** Evanston Insurance Company  
**Policy #:** 2AA1250006

**Policy Term:** 10/6/2017 to 10/6/2018  
**Premium:** \$4,161.00

**Location # 1, Building # 1**

**Water system, Corner of Bell Rd.& Lone Star, Auburn, CA 95604**

Coverage	Limit	Co-insurance	Deductible	Valuation
Building	\$4,000	90%	1,000	Replacement Cost
Business Personal Property	\$30,000	90%	1,000	Replacement Cost
Business Personal Property	\$12,000	90%	1,000	Replacement Cost
Business Personal Property	\$5,600	90%	1,000	Replacement Cost
Business Personal Property	\$8,000	90%	1,000	Replacement Cost
Business Personal Property	\$7,000	90%	1,000	Replacement Cost
Business Personal Property	\$10,000	90%	1,000	Replacement Cost
Business Personal Property	\$19,000	90%	1,000	Replacement Cost
Business Personal Property	\$60,000	90%	1,000	Replacement Cost
Business Personal Property	\$4,000	90%	1,000	Replacement Cost
Building	\$10,000	90%	1,000	Replacement Cost

Major exclusions include but are not limited to:

- Earthquake / Earth Movement
- Flood

*NOTE: Property limits are determined by the insured. A licensed contractor should be consulted to determine actual current replacement costs. Higher limits may be available.*



*Coverages are subject to the terms and conditions as defined in the insurance policy. This proposal in no way changes or interprets the insurance policy terms and conditions.*

## Commercial General Liability

**Insurer:** Evanston Insurance Company  
**Policy #:** 2AA1250006

**Policy Term:** 10/6/2017 to 10/6/2018  
**Premium:** \$4,161.00

### Liability Coverage

Coverage	Limit
General Aggregate	\$2,000,000
Products / Completed Operations Aggregate	\$2,000,000
Personal / Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises – Each Occurrence	\$100,000
Medical Expense – Any One Person	\$5,000
Employee Benefits Liability	Not covered
Hired / Non-Owned Auto	Not covered

### Schedules of Exposures: n

Location	Classification	Exposure	Basis*	Rates
1	Vacant Land - Other than Not for Profit	7 LOTS	U	25.00000
1	Homeowners Assn which also supplies water and sewage; maintains roads	138HOMES	T	10.00000
1	Roads	3 MILES	U	155.00000
1	Subcontractors (maintenance of roads, water, sewage)	156000	C	5.57000

**\*Basis:**

A = Area – Per 1,000/Sq. Ft.	S = Sales – Per \$1,000 Sales
C = Total Cost – Per \$1,000/Cost	T = Other
M = Admissions – Per 1,000/Adm	U = Unit – Per Unit
P = Payroll – Per \$1,000/Pay	

Major exclusions include but are not limited to:

- Employment Practices Liability
- Pollution Liability

*Note: Higher limits may be available*



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## Commercial Automobile

Insurer: Evanston Insurance Company  
 Policy #: 2AA1250006

Policy Term: 10/6/2017 to 10/6/2018  
 Premium: \$4,161.00

### Coverage Limits

Coverage	Symbol(s)	Limit	
Liability	8, 9	\$1,000,000	Combined Single Limit
Medical Payments			
Uninsured/Underinsured Motorist			
Hired/Borrowed Liability	N/A		Covered
Non-Owned Liability	N/A		Covered
Collision			Per attached schedule
Comprehensive / Other Than Collision			Per attached schedule

### Description of Symbols

- (1) Any auto
- (2) All owned autos
- (3) Owned private passenger autos
- (4) Owned autos other than private passenger
- (5) All owned autos which require no-fault coverage
- (6) Owned autos subject to compulsory UM law
- (7) Autos specified on schedule
- (8) Hired autos
- (9) Non-owned autos

Major exclusions include but are not limited to:

- Pollution
- Employment Liability
- Workers' Compensation

*NOTE: Higher limits may be available.*



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## Vehicle Schedule

**Insurer:** Evanston Insurance Company  
**Policy #:** 2AA1250006

**Policy Term:** 10/6/2017 to 10/6/2018  
**Premium:** \$4,161.00

<b>INS ID #</b>	<b>CO Veh #</b>	<b>Year</b>	<b>Make</b>	<b>Model</b>	<b>Comprehensive Deductible</b>	<b>Collision Deductible</b>	<b>Vehicle ID #</b>
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*NOTE: If a vehicle is not included above, it does not have comprehensive or collision coverage.*



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## Drivers Schedule

**Insurer:** Evanston Insurance Company  
**Policy #:** 2AA1250006

**Policy Term:** 10/6/2017 to 10/6/2018  
**Premium:** \$4,161.00

<b>Name</b>	<b>License #</b>	<b>State</b>	<b>DOB</b>	<b>Included / Excluded</b>
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## Commercial Excess Liability

**Insurer:** National Union Fire Ins. Co.  
**Policy #:** EUB060439343

**Policy Term:** 10/6/2017 to 10/6/2018  
**Premium:** \$1,699.00

### Excess Limits

#### Limits of Liability

Each Occurrence	\$2,000,000
Aggregate	\$2,000,000
Retained Limit	\$10,000

### Underlying Coverages

#### Commercial Liability

Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Products and Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000

#### Auto Liability

Combined Single Limit - Each Accident	\$1,000,000
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#### Employers' Liability

Each Accident	Not covered
Disease Each Employee	Not covered
Disease Policy Limit	Not covered

Major exclusions include but are not limited to:

**Cyber, Employment Practices Liability Insurance.**

*NOTE: Higher limits may be available.*



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