NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

Prepared For:

Humboldt County

Prepared By:

A&H Insurance

This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form edition July 1, 2016.
Dear POOL Member:

Thank you for your renewed commitment to the Nevada Public Agency Insurance Pool (POOL). In 1987, four Nevada counties formed their own municipal risk sharing pool and now over a quarter of a century later, the vast majority of Nevada’s rural public entities remain committed to each other and the mission of this organization.

We are pleased to provide this Member Coverage Summary for your review. We continue to excel and provide an unparalleled level of service to our members. Our mission seeks to help members manage their risks so they can serve the public effectively.

The POOL Board is comprised of an impressive group of dedicated, hardworking, and ethical Member leaders focused on risk management. They continue to do a superb job of representing the interests of the Member-owners of POOL.

Our members continue to see great value in being part of the POOL because of the extensive services, thus membership retention remains strong. We encourage you to discuss the services we offer with your insurance agent, a valued partner in the POOL program. Details on the financial performance and the services we offer are available on our website at www.poolpact.com.

If you have any questions, please call us toll free: (877) 883-7665 or (775) 885-7475.

Sincerely,

Wayne Carlson
Executive Director
Nevada Public Agency Insurance Pool
**COVERAGE SUMMARY**

<table>
<thead>
<tr>
<th>RENEWAL PROPOSAL</th>
<th>COVERAGE PERIOD</th>
<th>NAMED ASSURED</th>
<th>MAINTENANCE DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>07/01/2016 – 07/01/2017 Standard Time</td>
<td>Humboldt County</td>
<td>$2,000 all perils, each and every loss</td>
</tr>
</tbody>
</table>

**PROPERTY LIMITS**

Blanket Limit per schedule of locations on file with POOL subject to a maximum limit of $300,000,000 per loss.

The following sub-limits apply to Section V. C. Extensions of Property Coverage:

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable</td>
<td>$5,000,000 per loss</td>
</tr>
<tr>
<td>Arson Reward</td>
<td>10% up to $25,000 per loss</td>
</tr>
<tr>
<td>Earthquake</td>
<td>$150,000,000 aggregate</td>
</tr>
<tr>
<td>Flood</td>
<td>$150,000,000 aggregate</td>
</tr>
<tr>
<td></td>
<td>$25,000,000 aggregate - Flood Zone A</td>
</tr>
<tr>
<td>Equipment Breakdown</td>
<td>$100,000,000 per loss</td>
</tr>
<tr>
<td>Loss of Income &amp; Extra Expense</td>
<td>included</td>
</tr>
<tr>
<td>Hazardous Substance Coverage</td>
<td>$250,000 per loss</td>
</tr>
<tr>
<td>Spoilage Coverage</td>
<td>$250,000 per loss</td>
</tr>
<tr>
<td>Data Restoration</td>
<td>$100,000 per loss</td>
</tr>
<tr>
<td>Expediting Expenses</td>
<td>$25,000 per loss</td>
</tr>
<tr>
<td>Unintentional Errors and Omissions</td>
<td>$5,000,000 per loss</td>
</tr>
<tr>
<td>Money and Securities</td>
<td>$500,000 per loss</td>
</tr>
<tr>
<td>Transmission Facilities</td>
<td>$100,000 per loss</td>
</tr>
<tr>
<td>Vehicle Replacement</td>
<td>Per Attachment E, if applicable</td>
</tr>
</tbody>
</table>
LIABILITY LIMITS

The Limits of Liability are as follows:

<table>
<thead>
<tr>
<th>Combined Single Limit</th>
<th>$10,000,000</th>
<th>Each Event/Each Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Annual Aggregate Limit</td>
<td>$10,000,000</td>
<td></td>
</tr>
</tbody>
</table>

Liability Limits are subject to sub-limits


CYBER SECURITY EVENT AND PRIVACY RESPONSE EXPENSE COVERAGE LIMITS

The Limits of Liability are as follows:

<table>
<thead>
<tr>
<th>Per Cyber Security Event</th>
<th>$2,000,000</th>
<th>Each Member/Annual Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Privacy Response Expense Coverage</td>
<td>$500,000</td>
<td></td>
</tr>
</tbody>
</table>

*ENVIRONMENTAL LIABILITY COVERAGE

The Limits of Liability are as follows:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Third Party Claims for Bodily Injury, Property Damage or Remediation Expense</td>
</tr>
<tr>
<td>B</td>
<td>First Party Remediation Expense</td>
</tr>
<tr>
<td>C</td>
<td>Emergency Response Expense</td>
</tr>
<tr>
<td>D</td>
<td>Business Interruption</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>DEDUCTIBLE</th>
<th>EACH INCIDENT LIMIT</th>
<th>AGGREGATE LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>A,B,C</td>
<td>$25,000</td>
<td>$2,000,000</td>
<td>$10,000,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>DEDUCTIBLE</th>
<th>BUSINESS INTERRUPTION LIMIT (Days)</th>
<th>BUSINESS INTERRUPTION LIMIT ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>3 Days</td>
<td>365</td>
<td>$2,000,000</td>
</tr>
</tbody>
</table>

*Coverage expansion provided by the Pool, at no charge to members.
MEMBER CONTRIBUTION:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL COST:</td>
<td>$479,095.21</td>
</tr>
<tr>
<td>AGENT COMPENSATION:</td>
<td>$33,536.66</td>
</tr>
<tr>
<td>TOTAL PROGRAM COST INCLUDING ALL SERVICES:</td>
<td>$512,631.87</td>
</tr>
</tbody>
</table>

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10 YEARS OF POOL CLAIMS EXPERIENCE

**Total Frequency by Year**

**Severity Total by Year**

**Gross Claims**
- 2005-6: 3,390,465
- 2006-7: 5,930,960
- 2007-8: 17,734,016
- 2008-9: 4,182,856
- 2009-10: 5,625,062
- 2010-11: 6,950,127
- 2011-12: 4,172,116
- 2012-13: 3,881,032
- 2013-14: 3,117,722
- 2014-15: 2,720,189

**Net Claims**
- 2005-6: 2,223,965
- 2006-7: 3,760,900
- 2007-8: 4,628,680
- 2008-9: 2,904,352
- 2009-10: 4,083,504
- 2010-11: 3,299,021
- 2011-12: 2,672,592
- 2012-13: 1,763,017
- 2013-14: 1,736,459
- 2014-15: 599,267

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NPAIP Membership

Counties:
Churchill County
Douglas County
Elko County
Esmeralda County
Eureka County
Humboldt County
Lander County
Lincoln County
Lyon County
Mineral County
Nye County
Pershing County
Storey County
White Pine County

Towns:
Town of Gardnerville
Town of Genoa
Town of Minden
Town of Pahrump
Town of Round Mountain
Town of Tonopah

School Districts:
Carson City School District
Churchill County School District
Elko County School District
Esmeralda County School District
Eureka County School District
Humboldt County School District
Lander County School District
Lincoln County School District
Lyon County School District
Mineral County School District
Nye County School District
Pershing County School District
Storey County School District
White Pine County School District

Cities:
Boulder City
City of Caliente
City of Carlin
City of Elko
city of Ely
City of Fernley
City of Lovelock
City of Mesquite
City of Wells
City of West Wendover
City of Winnemucca
City of Yerington

Fire Districts:
Mt. Charleston Fire Protection District
North Lake Tahoe Fire Protection District
Pahranagat Valley Fire District
Tahoe Douglas Fire Protection District
Truckee Meadows Fire Protection District
Washoe County Fire Suppression
White Pine Fire District

Special Districts:
Alamo Water & Sewer District
Amargosa Library District
Beatty Library District
Beatty Water & Sanitation District
Canyon General Improvement District
Carson-Truckee Water Conservancy District
Carson Water Subconservancy District
Churchill County Mosquito, Vector and Weed Control District
Coyote Springs General Improvement District
Douglas County Mosquito District
Douglas County Sewer
East Fork Swimming Pool District
Elko County Agricultural Association
Fernley Swimming Pool District
Gardnerville Ranchos General Improvement District
Gerlach General Improvement District
Incline Village General Improvement District
Indian Hills General Improvement District
Kingsbury General Improvement District
Lakeridge General Improvement District
Lincoln County Water District
Logan Creek Estates General Improvement District
Lovelock Meadows Water District
Marla Bay General Improvement District
Mason Valley Swimming Pool District
Minden Gardnerville Sanitation District
Moapa Valley Water District
Nevada Tahoe Conservation District
Pahrump Library District
Palomino Valley General Improvement District
Pershing County Water Conservation District
Sierra Estates General Improvement District
Silver Springs General Improvement District
Silver Springs Stagecoach Hospital
Skyland General Improvement District
Smoky Valley Library District
Southern Nevada Area Communication Council
Stagecoach General Improvement District
Sun Valley General Improvement District
Tahoe Douglas District
TRI GID
Tonopah Library District
Virgin Valley Water District
Walker River Irrigation District
Washoe County Water Conservation District
West Wendover Recreation District
Western Nevada Development District

Others:
Central Nevada Regional Water Authority
County Fiscal Officers Association of Nevada
Douglas County Redevelopment Agency
Elko Central Dispatch
Elko Convention & Visitors Authority
Humboldt River Basin Water Authority
Nevada Association of Counties
Nevada Commission for the Reconstruction of the V & T Railway
Nevada League of Cities
Nevada Rural Housing Authority
Truckee Meadows Regional Planning Agency
U.S. Board of Water Commissioners
Virginia City Tourism Convention
Western Nevada Regional Youth Center
White Pine County Tourism

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