



2025-2026 Coverage Confirmation

The terms, conditions, and exclusions shown here are brief overviews included in, but not limited to, the coverages provided by the Non Profit Insurance Program. The terms and conditions offered may differ from your prior Coverage Agreement and from what you requested in your submission. This document is not intended to be used as a direct reflection of all coverages or to replace or alter the Coverage Agreement in any way. Information represented in this Coverage Confirmation is subject to the exclusions, terms, limitations, and conditions of the Non Profit Insurance Program Coverage Agreement. All specific coverage, exclusion, and limitation questions should be referred directly to the Coverage Agreement and all attached endorsements. In the event of differences, the NPIP Coverage Agreement will prevail. Participating companies are non-admitted, unless otherwise stated. Non-admitted companies are not regulated by the Washington State Insurance Commissioner and are not protected by the Washington State Guaranty Fund. Clear Risk Solutions will process all surplus lines filings on any excess and surplus lines policies, if applicable, on behalf of NPIP. The Coverage Agreement is subject to audit. Defense costs are outside the limits for nonprofit members and inside the limits for independent schools. For claims made coverages, Extended Reporting Periods may be available upon request (information regarding basic ERPs is available in the coverage agreement).

Please note the limits shown here represent the combined full limits provided by multiple policies from various carriers. It is the responsibility of the broker to review this document to confirm its accuracy. All carriers listed herein are those who participate in the designated portions of the Coverage Agreement. All carriers are subject to change prior to June 1, 2025.

Notice of Cancellation for Non-Payment

We may cancel this Coverage Agreement within 10 days in the event of non-payment of premium. Notice of cancellation will be emailed to the Named Insured's last known email address and will indicate the date on which coverage is terminated. A copy will be emailed to the broker of record on file. Cancellations are subject to a 25% minimum earned premium for members who do not give proper notice or submit timely payment.

Member/Insured:	Producer:
Key Peninsula Healthy Community Public Benefit PO Box 695 Vaughn, Washington 98394	WaFd Insurance Group, Inc. Bedford, Terrence L. PO Box 457 9029 271st Street NW Stanwood, Washington 98292

Coverage Term: 4/7/2026 to 6/1/2026

Issue Date: 4/7/2026

Coverage Confirmation Expiration Date: 6/1/2026, at 12:01 a.m.

Member Coverage Number: NPIP25260221

Member Since: 4/7/2026

Authorized Signature:

Administered by Clear Risk Solutions

Artificial/Paved Surfaces	\$200,000 Per Member
Sewer, Drain or Sump Back-up or Over Flow	\$25,000

Item 4. Additional Coverages/Endorsements:

Flood - Each Occurrence and Annual Aggregate Per Member	Excluded
	Property located at the time of loss in any flood zone identified by FEMA as Zones A, AO, AH, A1 through 30, AE, A99, AR, AR/A1 through 30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1 through 30, VE and V; or hold a similar high risk FEMA rating are excluded.
Flood – Group Annual Aggregate	\$25,000,000
Earthquake – Each Occurrence and Annual Aggregate Per Member	Excluded
Earthquake – Group Annual Aggregate	\$25,000,000
Auto Physical Damage (except while in transit)	\$2,000,000
Auto Physical Damage (while in transit)	\$300,000
Auto Physical Damage Group Annual Aggregate	\$20,000,000
Margin Clause	The most we will pay for Ultimate Net Loss in any one occurrence at a premises described in the Property Schedule on file with the Insurer is 125% of the values shown on such schedule on file with the Insurer for Real Property and Personal Property at such described premises. This margin clause does not apply to Increased Cost of Construction or Demolition Costs as provided under the Ordinance or Law Coverage Extension, Debris Removal Coverage Extension, Pollutant Clean Up and Removal and the Fire Department Service Charge Coverage Extension, all subject to the Real and Personal Property Coverage Part Limit of Coverage and other policy terms and conditions.

Item 5. Deductibles:

The NPIP Program Retention listed above is in addition to the deductibles listed below.

Real and Personal Property

(except Earthquake, Flood, and Auto Physical Damage for Scheduled Automobiles)

Real and Personal Property	Each Occurrence	See Schedule
Water Damage	Each Occurrence	See Schedule
Miscellaneous Equipment	Each Occurrence	\$500

Earthquake: Excluded

Flood: Excluded

Automobile Physical Damage for Scheduled Automobiles: See Schedule
 Rental Vehicles: \$500 Per Occurrence.

Item 6. Participating Carriers:

The following carriers are anticipated to participate in the designated portions the NPIP Coverage Agreement. Carriers are subject to change prior to June 1, 2025.

PROPERTY COVERAGE:

(Limits listed below reflect the carrier's respective participation in the Combined Group Limit, per Occurrence)

Munich Reinsurance America, Inc.	A+XV (Non-Admitted)	Primary \$5M
National Union Fire Insurance Co. of Pittsburgh, PA. (Lexington)	A XV (Admitted)	Part of \$5M excess \$5M
Canopus US Insurance, Inc	A- XII (Non-Admitted)	Part of \$5M excess \$5M
Endurance American Specialty Insurance Company	A+XV (Non-Admitted)	Part of \$5M excess \$5M
Ironshore Indemnity Inc	A XV (Admitted)	Part of \$20M excess \$10M
National Union Fire Insurance Co. of Pittsburgh, PA	A XV (Admitted)	Part of \$20M excess \$10M
Westfield Specialty Insurance Company	A XV (Non-Admitted)	Part of \$20M excess \$10M
Fidelis Insurance Bermuda Ltd. (London)	A XV (Non-Admitted)	Part of \$20M excess \$10M
Certain Underwriters at Lloyds-Synd 2623/623 (Beazley)	A XV (Non-Admitted)	Part of \$20M excess \$10M
Canopus US Insurance, Inc.	A- XII (Non-Admitted)	Part of \$20M excess \$10M
Velocity Specialty Insurance Company	A- VIII (Non-Admitted)	Part of \$20M excess \$10M
StarStone Specialty Insurance Company	A- XII (Non-Admitted)	Part of \$65M excess \$10M
Starr Surplus Lines Insurance Company	A XV (Non-Admitted)	Part of \$65M excess \$10M
Arch Specialty Insurance Company	A+ XV (Non-Admitted)	Part of \$45M excess \$30M
Axis Surplus Insurance Company	A XV (Non-Admitted)	Part of \$45M excess \$30M
Fidelis Insurance Bermuda Ltd. (London)	A XV (Non-Admitted)	Part of \$45M excess \$30M
Certain Underwriters at Lloyds (London QBE)	A XV (Non-Admitted)	Part of \$45M excess \$30M
Swiss Re Corporate Solutions America Insurance Corporation	A+XV (Non-Admitted)	Part of \$45M excess \$30M
Ironshore Indemnity Inc	A XV (Admitted)	Part of \$25M excess \$75M
RSUI Indemnity Company	A++ XIV (Admitted)	Part of \$25M excess \$75M
Fidelis Insurance Bermuda Ltd. (London)	A XV (Non-Admitted)	Part of \$25M excess \$75M
Munich Reinsurance America, Inc.	A+ XV (Non-Admitted)	Part of \$90M excess \$10M
Liberty Surplus Insurance Group	A XV (Non-Admitted)	Terrorism

EARTHQUAKE COVERAGE:

(Limits listed below reflect the carrier's respective participation in the Combined Group Aggregate Limit)

Munich Earthquake Tower Option: \$25,000,000 Combined Group Aggregate		
Munich Reinsurance America, Inc.	A+XV (Non-Admitted)	Primary \$5M
National Union Fire Insurance Co. of Pittsburgh, PA. (Lexington)	A XV (Admitted)	Part of \$5M excess \$5M
Canopus US Insurance, Inc	A- XII (Non-Admitted)	Part of \$5M excess \$5M
Endurance American Specialty Insurance Company	A+XV (Non-Admitted)	Part of \$5M excess \$5M
Ironshore Indemnity Inc	A XV (Admitted)	Part of \$15M excess \$10M
National Union Fire Insurance Co. of Pittsburgh, PA	A XV (Admitted)	Part of \$15M excess \$10M
Westfield Specialty Insurance Company	A XV (Non-Admitted)	Part of \$15M excess \$10M
Fidelis Insurance Bermuda Ltd. (London)	A XV (Non-Admitted)	Part of \$15M excess \$10M
Certain Underwriters at Lloyds-Synd 2623/623 (Beazley)	A XV (Non-Admitted)	Part of \$15M excess \$10M
Canopus US Insurance, Inc.	A- XII (Non-Admitted)	Part of \$15M excess \$10M
Velocity Specialty Insurance Company	A- VIII (Non-Admitted)	Part of \$15M excess \$10M

Peachtree Earthquake Tower Option: \$25,000,000 Combined Group Aggregate

Mt. Hawley Insurance Company	A+ XIV (Non-Admitted)	Part of \$25M
Landmark American Insurance Company	A++ XIV (Non-Admitted)	Part of \$25M
Arch Specialty Insurance Company	A+ XV (Non-Admitted)	Part of \$25M
Dellwood Specialty Insurance Company	A- VIII (Non-Admitted)	Part of \$25M

Coverage #: NPIP25260221
 Covered Member: Key Peninsula Healthy Community
 Public Benefit

COVERAGE CONFIRMATION EQUIPMENT BREAKDOWN COVERAGE

Item 1.	NPIP Program Retention: Equipment Breakdown Coverage	One Accident	\$100,000
Item 2.	Limit of Coverage: Equipment Breakdown Coverage	One Accident	\$100,000,000
Item 3.	Sublimits of Coverage:		

The Sublimits of Coverage shown below are part of and not in addition to the Limit of Coverage shown above for Equipment Breakdown Coverage.

Property Damage	Included
Demolition	\$500,000
Expediting Expenses	Included
Hazardous Substances	\$1,000,000
Perishable Goods (Spoilage)	\$500,000
Green	Excluded
Data Restoration	\$100,000
Mold	\$100,000
Service Interruption	\$100,000
Business Income	Included
Civil Authority	Excluded
Extra Expense	Combined with Business Income
Contingent Business Income	\$100,000
Off Premises Equipment Breakdown	\$100,000
Ordinance or Law	Included
Extended Period of Restoration:	60 days
Newly Acquired Locations	Included, 365 Days
Public Relations	Excluded
Service Interruption Waiting Period:	24 hours

Item 4.	Deductibles: Deductibles are part of and not in addition to the NPIP Program Retention listed above.	
	Equipment Breakdown Coverage Part	\$1,000 Each Accident

Item 5.	Participating Carriers	
	Hartford Steam Boiler Inspection & Insurance Company (A++ XI)	Admitted

COVERAGE CONFIRMATION CRIME COVERAGE PART

Item 1.	NPIP Program Retention:		
	Crime Coverage Part	Each Occurrence	\$500,000
Item 2.	Limit of Coverage:		
	Crime Coverage Part	Each Occurrence/Member Agg	\$1,000,000
	Crime Coverage Part	Group Aggregate	\$5,000,000

Coverage for ERISA Plans is provided within the Crime Coverage Part. Please refer to the Coverage Agreement for all terms, conditions and exclusions related to ERISA coverage.

Item 3. Sublimits of Coverage

The Sublimits of Coverage shown below are part of and not in addition to the Limit of Coverage shown above for the Crime Coverage Part. These sublimits apply excess of the deductible per occurrence.

Employee Theft - Per Loss Coverage	\$1,000,000
Employee Theft - Per Employee Coverage	Not Applicable
Forgery or Alteration	\$1,000,000
Inside the Premises - Money and Securities	\$100,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$100,000
Outside the Premises - Money and Securities	\$100,000
Computer Fraud	\$100,000
Funds Transfer Fraud	\$100,000
Money Orders Counterfeit Paper Currency	\$100,000

Item 4. Deductibles:

The NPIP Program Retention listed above is in addition to the deductibles listed below.

Employee Theft - Per Loss Coverage	\$1,000 Each Occurrence
Forgery or Alteration	\$1,000 Each Occurrence
Inside the Premises - Money and Securities	\$1,000 Each Occurrence
Inside the Premises – Robbery or Safe Burglary of Other Property	\$1,000 Each Occurrence
Outside the Premises - Money and Securities	\$1,000 Each Occurrence
Computer Fraud	\$1,000 Each Occurrence
Funds Transfer Fraud	\$1,000 Each Occurrence
Money Orders Counterfeit Paper Currency	\$1,000 Each Occurrence

Item 5. Participating Carriers:

Munich Reinsurance America, Inc. (A+ XV)	Non-Admitted
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COVERAGE CONFIRMATION GENERAL LIABILITY COVERAGE

Item 1.	NPIP Program Retention: General Liability Coverage Part	Each Occurrence	\$500,000
Item 2.	Limit of Coverage General Liability Coverage Part General Liability Coverage Part	Each Occurrence Per Member Member Aggregate Group Aggregate	\$1,000,000 \$2,000,000 \$50,000,000

Item 3. Sublimits of Coverage and Additional Coverages/Endorsements:

The Sublimits of Coverage shown below are part of and not in addition to the Limit of Coverage shown above for the General Liability Coverage Part. These sublimits apply excess of the deductible per occurrence.

General Liability

Fire Legal Liability	\$1,000,000 Each Occurrence Per Member
Damage to Leased or Rental Premises	\$250,000 Each Occurrence Per Member
Employee Benefits Liability (Claims-Made Form)	\$1,000,000 Each Claim Per Member
Employee Benefits Liability (Claims-Made Form)	\$1,000,000 Member Aggregate
Employer's Liability	\$1,000,000 Each Occurrence Per Member
Employer's Liability	\$2,000,000 Member Aggregate
	\$10,000,000 Group Aggregate
Sexual Abuse (Claims-Made Form)	\$1,000,000 Each Claims Made Per Member
Sexual Abuse (Claims Made Form)	\$2,000,000 Member Aggregate
	\$20,000,000 Group Aggregate
Failure to Supply	\$250,000 Each Occurrence Per Member
Garage Liability	\$1,000,000 Each Accident Per Member
Medical Expenses – Each Person (Excludes Students)	\$5,000
Medical Expenses – Each Accident	\$25,000
Traumatic Event Response Coverage:	
Crisis Expense Sublimit	\$100,000
Crisis Property Improvements Sublimit	Included in Crisis Expense Sublimit
Traumatic Event Response Group Aggregate	\$250,000

Item 4.	Retroactive Dates: Employee Benefits Liability – Primary Sexual Abuse Liability – Primary	\$1,000,000 \$1,000,000	4/7/2026 4/7/2026
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Item 5. Deductibles:
 NPIP Program Retention listed above is in addition to the deductibles below.

General Liability	\$2,500 Per Occurrence
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Item 6. Participating Carriers:

Munich Reinsurance America, Inc. (A+ XV)	Non-Admitted	Primary \$10M per Occurrence \$50M Combined Group Aggregate
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COVERAGE CONFIRMATION AUTOMOBILE LIABILITY COVERAGE PART

Item 1.	NPIP Program Retention: Automobile Liability Coverage Part	Each Accident	\$500,000
Item 2.	Limit of Coverage Automobile Liability Coverage Part Automobile Liability Coverage Part	Each Accident Per Member Group Aggregate	\$1,000,000 N/A

Item 3. Sublimits of Coverage and Additional Coverages/Endorsements:

The Sublimits of Coverage shown below are part of and not in addition to the Limit of Coverage shown above for the Automobile Liability Coverage Part. These sublimits apply excess of the deductible per occurrence.

Automobile Liability	
Auto UM/UIM*	Excluded
<i>*In states other than Washington, UIM limit will not exceed each state's statutory minimum for UIM coverage.</i>	
Garagekeepers Liability	\$1,000,000 Each Accident Per Member
Hired Physical Damage	\$250,000 Each Accident Per Member
Automobile Medical Expenses – Each Person (Excludes Students)	\$5,000
Automobile Medical Expenses – Each Accident	\$25,000
Non-Owned Automobile Liability	\$1,000,000

Item 4. Deductibles:

The deductibles below are in addition to the NPIP Program Retention listed above.

Automobile Liability	See Schedule Each Accident
Uninsured/Underinsured Motorist Coverage	
Property Damage	Each Accident EXCLUDED
Bodily Injury	Each Accident EXCLUDED
<i>*In states other than Washington, UIM deductibles will not exceed each state's statutory maximum for UIM coverage</i>	

Item 5. Participating Carriers:

Munich Reinsurance America, Inc. (A+ XV) Non-Admitted Primary \$10M per Occurrence

COVERAGE CONFIRMATION WRONGFUL ACTS LIABILITY COVERAGE PART

Item 1.	NPIP Program Retention: Wrongful Act Liability Coverage Part	Each Wrongful Act	\$500,000
Item 2.	Deductibles: NPIP Program Retention listed above is in addition to the deductibles below.		
	Wrongful Act Liability Coverage Part	Each Wrongful Act	\$5,000
Item 3.	Limit of Coverage: <i>Claims-Made Form</i>		
	Wrongful Act Liability Coverage Part (Includes Directors & Officers)	Each Wrongful Act Per Member	\$1,000,000
	Wrongful Act Liability Coverage Part (Includes Directors & Officers)	Member Aggregate	\$1,000,000
		Group Aggregate	\$40,000,000
Item 4.	Sublimits of Coverage and Additional Coverages/Endorsements:		
	The Sublimits of Coverage shown below are part of and not in addition to the Limit of Coverage shown above for the Wrongful Act Liability Coverage Part. These sublimits apply excess of the deductible per occurrence.		
	Fiduciary Liability	\$1,000,000 Each Wrongful Act and Member Aggregate	
	Sexual Harassment	\$1,000,000 Each Wrongful Act and Member Aggregate	
Item 5.	Retroactive Dates:		
	Wrongful Acts Liability – Primary	\$1,000,000	4/7/2026
	Sexual Harassment – Primary	\$1,000,000	4/7/2026
	Fiduciary Liability – Primary	\$1,000,000	4/7/2026
Item 6.	Participating Carriers:		
	Munich Reinsurance America, Inc. (A+ XV) Non-Admitted Primary \$10M per Occurrence		

COVERAGE CONFIRMATION

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE PART

Item 1.	NPIP Program Retention: Miscellaneous Professional Liability Coverage Part	Each Wrongful Act	\$500,000
Item 2.	Deductibles: NPIP Program Retention listed above is in addition to the deductibles below.		
	Miscellaneous Professional Liability	Each Wrongful Act	\$5,000
Item 3.	Limit of Coverage: <i>Claims-Made Form</i>		
	Miscellaneous Professional Liability	Each Wrongful Act Per Member	\$1,000,000
	Miscellaneous Professional Liability	Member Aggregate	\$1,000,000
		Group Aggregate	\$40,000,000
Item 4.	Retroactive Dates: Miscellaneous Professional Liability – Primary	\$1,000,000	4/7/2026
Item 5.	Participating Carriers: Munich Reinsurance America, Inc. (A+ XV) Non-Admitted	Primary \$10M per Occurrence	

COVERAGE CONFIRMATION PRIVACY, SECURITY AND TECHNOLOGY COVERAGE

Item 1. NPIP Program Retention:

All Coverages	\$150,000 Per Claim
NPIP Retention Aggregate	\$1,000,000 Per Policy

Item 2. Deductible:

The deductibles listed below are part of and not in addition the NPIP Program Retention per Claim listed above.

All Coverages	\$2,500 Per Claim
Except Loss of Business Income	12 Hours waiting period

Item 3. Limit of Coverage:

Member Annual Policy Aggregate	\$1,000,000
Group Combined Policy Aggregate	\$5,000,000

Item 4. Sublimits of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed above.

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|---|-------------------------------------|-------------|
| a. Media Liability | Per Claim and Aggregate | \$1,000,000 |
| b. Privacy and Cyber Security Liability | Per Claim and Aggregate | \$1,000,000 |
| c. Privacy Regulatory Defense, Awards and Fines | Per Claim and Aggregate | \$1,000,000 |
| d. Payment Card Industry Data Security Standard Fines and Costs | Per Claim and Aggregate | \$500,000 |
| e. Business Interruption and Extra Expense | Each Occurrence and Aggregate | \$250,000 |
| f. Business Interruption System Failure | Each Occurrence and Aggregate | \$250,000 |
| g. Dependent Business Interruption | Each Occurrence and Aggregate | \$250,000 |
| h. Dependent Business Interruption System Failure | Each Occurrence and Aggregate | \$250,000 |
| i. Data Recovery | Each Occurrence and Aggregate | \$250,000 |
| j. Cyber Extortion and Ransomware | Each Occurrence and Aggregate | \$250,000 |
| k. Data Breach Response & Crisis Management | Each Occurrence and Aggregate | \$250,000 |
| l. Cyber Crime | Each Occurrence and Group Aggregate | \$100,000 |
| m. Utility Fraud | Each Occurrence and Group Aggregate | \$100,000 |
| n. Voluntary Shutdown | Each Occurrence and Aggregate | \$500,000 |
| o. Consequential Reputation Loss Endorsement | Each Occurrence and Aggregate | \$500,000 |
| p. Bricking Coverage | Each Occurrence and Aggregate | \$500,000 |

Item 5. Retro Active Date: (Coverages a., b., c., and d. above)

Full Prior Acts

Item 6. Participating Carriers:

Indian Harbor Insurance Company (A+ XV) Non-Admitted