



2026-2027 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. All surplus lines filings on any excess and surplus lines policies, if applicable, will be filed on behalf of NPIP by Apex Insurance Agency, Inc. or Bridge Specialty Insurance Brokerage. 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, 2026.

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: 6/1/2026 to 6/1/2027

Issue Date: 5/29/2026

Coverage Confirmation Expiration Date: 8/30/2026, at 12:01 a.m.

Member Coverage Number: NPIP26270221

Member Since: 4/7/2026

Authorized Signature:

Administered by Clear Risk Solutions

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 Margin Clause	\$20,000,000 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 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 (coverage scheduled by vehicle):

Comprehensive and/or Collision	See Schedule
Rock Chip Repairs:	\$0
Broken windshield replacement	See schedule (subject to APD deductible)
Rental Vehicles:	\$500 Per Occurrence.

Item 6. Participating Carriers:

The following carriers are anticipated to participate in the designated portions of the Property Coverage. Carriers are subject to change prior to June 1, 2026.

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- XV (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 #3623)	A+ XV (Non-Admitted)	Part of \$20M excess \$10M
Canopus US Insurance, Inc.	A- XV (Non-Admitted)	Part of \$20M excess \$10M
Aspen Specialty Insurance Company	A XV (Non-Admitted)	Part of \$20M excess \$10M
StarStone Specialty Insurance Company	A XIII (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, KI, ARK)	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
RSUI Indemnity Company	A++ XV (Admitted)	Part of \$25M excess \$75M
Fidelis Insurance Bermuda Ltd. (London)	A XV (Non-Admitted)	Part of \$25M excess \$75M
Starr Surplus Lines Insurance Company	A XV (Non-Admitted)	Part of \$90M excess \$10M
Munich Reinsurance America, Inc.	A+ XV (Non-Admitted)	Part of \$90M excess \$10M
MSIG Specialty Insurance USA Inc.	A+ XV (Non-Admitted)	Part of \$50M excess \$100M
Liberty Surplus Insurance Group	A XV (Non-Admitted)	Terrorism Part of \$100M

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- XV (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
Certain Underwriters at Lloyds (Synd #3623)	A+ XV (Non-Admitted)	Part of \$15M excess \$10M
Fidelis Insurance Bermuda Ltd. (London)	A XV (Non-Admitted)	Part of \$15M excess \$10M
Canopus US Insurance, Inc.	A- XV (Non-Admitted)	Part of \$15M excess \$10M
Aspen Specialty Insurance Company	A XV (Non-Admitted)	Part of \$15M excess \$10M

Bridge Specialty 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++ XV (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 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

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	Each Occurrence Per Member	\$1,000,000
	General Liability Coverage Part	Member Aggregate	\$2,000,000
		Group Aggregate	\$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		
Products & Completed Work Liability	\$1,000,000 Per Occurrence	
	\$2,000,000 Annual Aggregate	
Fire Damage Liability	\$1,000,000 Each Occurrence Per Member	
Other Than Fire Damage Liability	\$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 Claim 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	\$1,000,000	4/7/2026
	Sexual Abuse Liability – Primary	\$1,000,000	4/7/2026

Item 5. Deductibles:
 The 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 \$5M per Occurrence \$10M Member Aggregate \$5M Member Aggregate EBL \$50M Group Aggregate

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	Each Accident Per Member	\$1,000,000
	Automobile Liability Coverage Part	Group Aggregate	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	Each Accident
<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	Each Accident
Automobile Medical Expenses – Each Accident	\$25,000	Each Accident
Non-Owned Automobile Liability	\$1,000,000	Each Accident

Item 4. Deductibles:

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

Automobile Liability	See Schedule	Each Accident
Uninsured/Underinsured Motorist Coverage		
Property Damage	EXCLUDED	Each Accident
Bodily Injury	EXCLUDED	Each Accident
<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 \$5M per Occurrence
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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: The NPIP Program Retention listed above is in addition to the deductibles below.		
	Wrongful Act Liability Coverage Part	Each Wrongful Act	\$5,000
	Wage & Hour Law Defense Costs	Each Incident	\$0
	EEOC Defense Costs	Each Incident	\$0
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	
	Wage & Hour Law Defense	\$50,000 Each Incident and \$500,000 Group Aggregate	
	EEOC Defense Costs	\$25,000 Each Incident and \$350,000 Group 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 \$5M per Claim \$5M Member Aggregate \$40M Group Aggregate

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
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Item 5. **Participating Carriers**

Hartford Steam Boiler Inspection & Insurance Company (A++ XII)	Admitted
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COVERAGE CONFIRMATION CYBER LIABILITY

Item 1. NPIP Program Retention:

All Coverages	\$100,000 Per Claim
NPIP Retention Aggregate	\$1,000,000 Per Policy

Item 2. Deductible:

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

All Coverages	\$2,500 per Claim
Except:	
Loss of Business Income	8 Hours waiting period
Reputational Harm Expense	12 Hours waiting period

Item 3. Limit of Coverage:

Member Annual Policy Aggregate	\$2,000,000
Group Combined Annual Policy Aggregate	\$5,000,000

Item 4. Sublimits of Coverage:

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

a.	Liability Costs	Per Claim and Aggregate	\$2,000,000
b.	PCI Costs	Per Claim and Aggregate	\$2,000,000
c.	Regulatory Costs	Per Claim and Aggregate	\$2,000,000
d.	Media Liability	Per Claim and Aggregate	\$2,000,000
e.	Business Interruption Loss <i>(Including Extra Expense & Voluntary Shutdown)</i>	Per Claim and Aggregate	\$2,000,000
f.	System Failure <i>(Including Extra Expense & Voluntary Shutdown)</i>	Per Claim and Aggregate	\$2,000,000
g.	Contingent Business Interruption Loss <i>(Including Extra Expense)</i>	Per Claim and Aggregate	\$2,000,000
h.	Contingent System Failure <i>(Including Extra Expense)</i>	Per Claim and Aggregate	\$2,000,000
i.	Data Restoration	Per Claim and Aggregate	\$2,000,000
j.	Extortion Costs (with MFA)	Per Claim and Aggregate	\$2,000,000
	Extortion Costs (no MFA)	Per Claim and Aggregate	\$1,000,000
k.	Cowbell Breach Fund	Per Claim and Aggregate	\$2,000,000
l.	Cyber Crime Loss <i>(Includes Social Engineering Financial Fraud)</i>	Per Claim and Group Aggregate	\$250,000
m.	Bricking Costs	Per Claim and Aggregate	\$2,000,000
n.	Reputational Harm Expense	Per Claim and Aggregate	\$2,000,000
o.	Business Impersonation Costs	Per Claim and Aggregate	\$2,000,000
p.	Criminal Rewards Costs	Per Claim and Group Aggregate	\$100,000
q.	Utility Fraud Attack Endorsement	Per Claim and Group Aggregate	\$100,000
r.	Cryptojacking	Per Claim and Group Aggregate	\$100,000
s.	California Consumer Privacy Act	Per Claim and Aggregate	\$2,000,000
t.	General Data Protection Regulation	Per Claim and Aggregate	\$2,000,000

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

Item 6. Participating Carriers:

Chaucer Insurance Company DAC (A XV) Non-Admitted Primary \$5,000,000