



Special Districts Insurance Services Trust

PRELIMINARY SDIS Liability Coverage Summary - NOT A GUARANTEE OF COVERAGE

Certificate Number: 37P10460-48

Coverage Period: 1/1/2022 through 12/31/2022

Named Participant:

Panoramic Access Special Road District
PO Box 1226
Sisters, OR 97759

Agent of Record:

WHA Insurance
2930 Chad Drive
Eugene, OR 97408

Limits of Liability: SDIS Liability Coverage	Limit	Deductible (2) (3)
Per Occurrence Limit of Liability	\$5,000,000 (1)	None
Per Wrongful Act Limit of Liability	\$5,000,000 (1)	None
Annual Aggregate Limit of Liability	No Limit Except as Outlined Below (1)	None

Additional and Supplemental Coverages

Unless otherwise indicated in Section III Additional Coverages of the SDIS Liability Coverage Document, the following Additional Coverages are not in addition to the Total Limit of Liability identified above.

Coverage	Limit	Coverage Period Total Limit	Deductible	Contribution
Ethics Complaint Defense Costs	\$5,000	\$5,000	None	Included
EEOC/BOLI Defense Cost	\$5,000,000	None	None	Included
Premises Medical Expense	\$5,000	\$5,000	None	Included
Limited Pollution Coverage	\$250,000	\$250,000	None	Included
Applicators Pollution Coverage	\$50,000	\$50,000	None	Included
Injunctive Relief Defense Costs	\$25,000	\$25,000 (4)	None	Included
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$100,000	None	Included
OCITPA Expense Reimbursement	\$100,000	\$100,000 (5)	None	Included
Data Disclosure Liability	\$1,000,000	\$1,000,000 (6)	None	Included
Lead Sublimit Defense Costs	\$50,000	\$50,000 (7)	None	Included
Marine Salvage Expense Reimbursement	\$250,000	\$250,000	None	Included
Criminal Defense Costs	\$100,000	\$100,000 (8)	None	Included
Communicable Disease Defense	\$50,000	\$2,000,000 (9)	None	Included

Forms applicable to Named Participant:

Total Contribution: \$1,108.00

SDIS Liability Coverage Document effective January 1, 2022

(1) \$25,000,000 maximum limit for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act.

(2) \$10,000 controlled burn deductible if DPSST guidelines are not followed.

(3) \$25,000 Employment Practices deductible for terminations when SDIS is not contacted for legal advice in advance.

(4) Injunctive Relieve Defense Costs limited to \$100,000 for all members of the Trust combined during the Coverage Period.

(5) OCITPA Expense Reimbursement limited to \$500,000 for all members of the Trust combined during the Coverage Period.

(6) Data Disclosure Liability Limited to \$5,000,000 for all members of the Trust combined during the Coverage Period.

(7) Lead Liability Defense Costs limited to \$200,000 for all members of the Trust combined during the Coverage Period.

(8) Criminal Defense Costs limited to \$500,000 for all members of the Trust combined during the Coverage Period.

(9) Communicable Disease Defense limited to \$2,000,000 for all members of the Trust combined during the Coverage Period.

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Liability Coverage Document. This certificate represents only a brief summary of coverages. Other conditions and exclusions apply as described in the SDIS Liability Coverage Document. Titles referenced above are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.



Special Districts Insurance Services Trust (SDIS)
PRELIMINARY Auto Liability and Auto Physical Damage
Coverage Summary - NOT A GUARANTEE OF COVERAGE

Certificate Number: 37P10460-48

Coverage Period: 1/1/2022 through 12/31/2022

Named Participant:

Panoramic Access Special Road District
PO Box 1226
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2930 Chad Drive
Eugene, OR 97408

Coverage is provided for only those coverages indicated below for which a contribution is shown.

Auto Liability Coverage

Applicable Coverage Document: SDIS Auto Liability Coverage Document, January 1, 2022

	Per Accident Limit of Liability	Deductible	Contribution
Auto Liability Coverage	No Coverage	None	No Coverage
Non-Owned/Hired Auto Liability	\$500,000	None	\$175.00

Auto Physical Damage

Applicable Coverage Document: SDIS Auto Physical Damage Coverage Document, January 1, 2022

	Per Accident Limit of Liability	Deductible	Contribution
Auto Physical Damage	No Coverage	N/A	No Coverage
Hired Auto Physical Damage	No Coverage	No Coverage	No Coverage

This summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the coverage documents referenced above. This certificate represents only a brief summary of coverages. Other conditions and exclusions apply as described in the above-referenced coverage documents. Titles referenced above are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.



Special Districts Insurance Services



PRELIMINARY Comprehensive Crime Policy Summary -
NOT A GUARANTEE OF COVERAGE

Insured by the Travelers Casualty and Surety Company of America

Certificate Number: 37P10460-48

Coverage Period: 1/1/2022 through 12/31/2022

Named Participant:

Panoramic Access Special Road District
PO Box 1226
Sisters, OR 97759

Agent of Record:

WHA Insurance
2930 Chad Drive
Eugene, OR 97408

This summary is a coverage description intended to provide important information about the protection available to the the referenced Insured under the Crime Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter coverage afforded by the Master Policy described herein. The insurance afforded by the Master Policy as described herein is subject to all the terms, exclusions and conditions of such Master Policy. The period is specified in the Master Policy.

The Master Policy has been issued to: Special Districts Insurance Services Trust - see attached Schedule of Named Insured's listed per spreadsheet List of Special Districts Members, Scheduled Limits and Retentions. Address: 727 Center Street NE, Salem, Oregon, 97301. Policy Number: 105870359 Underwritten by: Travelers Casualty and Surety Company of America, Hartford, CT 06183 ("Travelers") to provide insurance to an Insured for as described in this Certificate.

<u>For Any One Loss:</u>	<u>Limit:</u>	<u>Retention:</u>
A1. Employee Theft - Per Loss Includes Faithful Performance of Duty, same limit as A1, CRI-7126 Non-Compensated Officers, Directors-includes Volunteer Workers as employees, Deletion of Bonded Employee and Treasurer/ Tax Collectors Exclusion - CRI-19044	\$50,000	\$750
A2. ERISA Fidelity - same limit as A.1 (CRI-19044)	\$50,000	\$750
B. Forgery or Alteration	\$50,000	\$750
C. On Premises	\$50,000	\$750
D. In Transit	\$50,000	\$750
E. Money Order Counterfeit Currency	\$50,000	\$750
F1. Computer Fraud	\$50,000	\$750
F2. Computer Restoration - same limit as A1 or maximum limit of \$100,000	\$50,000	\$750
G. Funds Transfer Fraud	\$50,000	\$750
H1. Personal Accounts Forgery or Alteration - same limit as A.	\$50,000	\$750

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call Special Districts Insurance Services for general information at 1-800-285-5461



Special Districts Insurance Services



PRELIMINARY Comprehensive Crime Policy Summary -
NOT A GUARANTEE OF COVERAGE

Insured by the Travelers Casualty and Surety Company of America

H2. Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000	\$25,000	\$0
CRI-19070 Social Engineering Fraud	\$50,000	\$750
I. Claims Expense \$5,000	\$5,000	\$0
CRI-7072 Third Party Entity Funds Coverage	Not Covered	Not Covered
	<u>Contribution:</u>	\$359

Claim Filing and General Information including a complete copy of the Master Policy:

Special Districts Association of Oregon
PO Box 23879
Tigard, OR
Phone: 800-305-1736

Our claims staff will then coordinate and submit the official claim to:

Travelers Casualty and Surety Company of America
Bond and Specialty Insurance Claim Department
Cindy Bruder, 6060 S. Willow Drive, Greenwood Village, CO 80111
Phone: 720-200-8476 Email: BFPCLAIMS@travelers.com

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call Special Districts Insurance Services for general information at 1-800-285-5461

Panoramic Access Special Road District

Agent: WHA Insurance

Special Districts Insurance Services

Policy Year: 1/1/2022 to 12/31/2022

General Liability Schedule

Per Occurrence Deductible: \$0.00

Code	Description	Unit	Amount	Effective	Expiration	Contribution
				Date	Date	
100150	2021-2022 Budgeted Personal Services *	Dollars	1,256	1/1/2022	12/31/2022	\$10
100160	2021-2022 Budgeted Materials and Supplies *	Dollars	5,020	1/1/2022	12/31/2022	\$898
100170	2021-2022 Budgeted Contingencies *	Dollars	0	1/1/2022	12/31/2022	\$0
100180	Number of Employees	Each	0	1/1/2022	12/31/2022	\$0
100190	Number of Volunteers	Each	0	1/1/2022	12/31/2022	\$0
100192	Number of Board Members	Each	3	1/1/2022	12/31/2022	\$0
100200	District Size	Sq Miles	6	1/1/2022	12/31/2022	\$0
100210	Population Served	Each	160	1/1/2022	12/31/2022	\$0
10100	Number of Drones (UAVs) Owned or Operated	Each	0	1/1/2022	12/31/2022	\$0
10215	Buildings & Premises - Occupied by District	Sqf	0	1/1/2022	12/31/2022	\$0
10727	Street/Road/Highway Area	Miles	6	1/1/2022	12/31/2022	\$0
10900	Dollars Paid For Services	Dollars	31,000	1/1/2022	12/31/2022	\$0
10997	Events/Fundraisers - No Alcohol Served	Days	0	1/1/2022	12/31/2022	\$0
10998	Events/Fundraisers - Alcohol Served	Days	0	1/1/2022	12/31/2022	\$0
						\$908



Statement of Member Benefits

***** This Is Not A Bill - Do Not Pay *****

This report displays the member services and grant funds your district has received over the last several years and what SDIS would charge a non-member for the equivalent services.

Panoramic Access Special Road District

Date	Service Provided	Department	Activity	Dollar Benefit
2/18/2021	Paving project/easement inquiry	Technical Assistan	Easements	\$36
4/12/2017	Volunteer Risk Management Consultation	Risk Management	VRMC	\$55
4/2/2014	Field Visit	Risk Management	VRMC	\$45
10/1/2008	Field Visit	Risk Management	VRMC	\$45
Total Dollar Benefit:				\$181

***** This is not a bill. This report is provided for your information only *****

Special Districts Insurance Services - Policy Year 2021-2022 Comparison Report

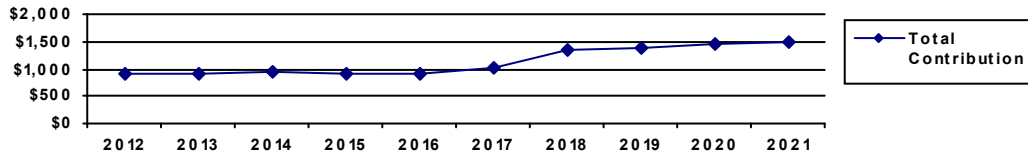
Panoramic Access Special Road District

WHA Insurance

The following comparison shows the difference in contributions from the 2021 policy year to the 2022 policy year renewal. The following summary shows the amounts and percentages that have changed from 2021 to 2022. This summary is intended only to give you a general idea of the rating components that influence contributions.

Coverage	Annualized 2021 Contribution	2022 Contribution after rate and best practices changes	Change after rate and best practices changes	% change after rate and best practices changes	Change in Exposures	2022 Contribution after exposure, and all other changes	Total contribution change	Total % contribution change
General Liability	\$960	\$961	\$1	0.08%	See Below	\$1,108	\$148	15.42%
Auto Liability	\$0	\$0	\$0	0.00%	0	\$0	\$0	0.00%
Non-Owned Auto Liability	\$175	\$175	\$0	0.00%		\$175	\$0	0.00%
Auto Physical Damage	\$0	\$0	\$0	0.00%	\$0	\$0	\$0	0.00%
Non-Owned APD	\$0	\$0	\$0	0.00%		\$0	\$0	0.00%
Property	\$0	\$0	\$0	0.00%	\$0	\$0	\$0	0.00%
Earthquake	\$0	\$0	\$0	0.00%	\$0	\$0	\$0	0.00%
Flood	\$0	\$0	\$0	0.00%	\$0	\$0	\$0	0.00%
Total	\$1,135	\$1,136	\$1	0.07%		\$1,283	\$148	13.04%
Pass Through Coverages								
Boiler and Machinery	\$0				\$0	\$0	\$0	0.00%
Crime	\$359					\$359	\$0	0.00%
Total	\$359					\$359	\$0	0.00%
TOTAL ALL LINES	\$1,494					\$1,642	\$148	9.91%

10-Year Annual Contribution History



Longevity Credit: See Longevity Credit Memo for details	Amount: \$150	% of Contribution: 9.14%
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General Liability Exposure Comparison

Description	Last Year	Current year	Difference
Events/Fundraisers - Alcohol Served	0	0	0
2021-2022 Budgeted Materials and Supplies *	5,020	5,020	0
2021-2022 Budgeted Personal Services *	1,256	1,256	0

* Auto Liability Exposure = Number of Autos
 Auto Physical Damage Exposure = Total Insured Automobile Values
 Property Exposure = Total Insured Property Values
 Excess Liability = Materials and Supplies + Personal Services
 Boiler and Machinery = Total Insured Property Values

Loss Ratio	Best Practices
2017-2021 Loss Ratio: 0.00%	% Credit
	2021 0.00%
	2022 0.00%