**2025-26 Insurance Broker for KVPOA:**

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| **Ryan Taylor***Vice President*InterWest Insurance ServicesIndividual CA License: 0I89295/ IW CA License: 0B01094Direct: (925) 977-4108 rtaylor@iwins.com 1550 Parkside Drive, Ste 240, Walnut Creek CA 94596MAIL:  P. O. Box 8110, Chico CA 95927-8110 | Contact for Evidence of Insurance:**Ed Butler**InterWest Insurance ServicesAccount ManagerCA License # 0L94430Direct: (916) 609-8461 ebutler@iwins.com 8950 Cal Center Dr, Bldg 3, Ste 200, Sacramento CA 95826 |

**KVPOA Insurance Policies for 2025 to 2026**

(*in order of policy expiration*)

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| **Renewal Date Effective January 1st** |
| **Worker’s Compensation & Employer Liability Insurance**  | Citizens Insurance Company of AmericaPolicy #WBFJ928157 | 1-1-25 to 1-1-26 |
| **Automobile Liability Insurance Policy** ($1 million per occurrence limit and $1,000 deductible for comprehensive/collision) | Allmerica Financial Benefit Insurance CompanyPolicy #AWFJ928152 | 1-1-25 to 1-1-26 |

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| **Renewal Date Effective March 1st** |
| **Property Insurance Policies**$66.8 million total coverage for all 44 Buildings**INSURANCE FOR BUILDINGS #1-11, #13-19, #21-24, #35-42*** Primary coverage layer $10 million over $49.8 million TIV
* 1st Layer Excess ($15 million XS $10 million) over $49.8 million TIV
* 2nd Layer Excess ( $24.8 million XS $25 million) over $49.8 million TIV

**INSURANCE FOR BUILDINGS #12, #20, #25-34, #43-44*** Primary coverage layer $10 million over $17 million TIV
* 1st Layer Excess ($7 million XS $10 million) over $17 million TIV
 | Underwriters at Lloyds of LondonBridgeway Insurance Company (33.33%)Lexington Insurance Company (33.33%)Arch Specialty Insurance Company (33.33%)Kinsale Insurance Company (28.1%)AXIS Surplus Insurance Company (20.15%)Underwriters at Lloyds of London (51.75%)Underwriters at Lloyds of LondonAXIS Surplus Insurance Company (48%)Underwriters at Lloyds of London (52%) | 3-1-25 to 3-1-26 |

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| **Renewal Date Effective MARCH 31ST**  |
| **General Liability Insurance Policy**($1 million per occurrence limit and $2 million aggregate limit) | Western World Insurance CompanyPolicy #NPP6148092 | 3-31-25 to 3-31-26 |
| * Excess Liability Insurance Policy

($10 million excess) | Homesite Insurance CompanyPolicy #PRP253288001013326513 | 3-31-25 to 3-31-26 |
| **Directors & Officers Liability Policy**($3 million per occurrence and aggregate limit with $5,000 retention) | Continental Casualty Company (a CNA company)Policy #0251235023 | 3-31-25 to 3-31-26 |
| **Inland Marine Policy*** Scheduled equipment, $500 deductible
* $30,000 limit for building materials, $1,000 deductible
* $7,500 limit for golf carts per schedule, $1,000 deductible
 | The Ohio Casualty Insurance Company (a Liberty Mutual company)Policy #BMO68716813 | 3-31-25 to 3-31-26 |
| **Crime Policy**($2 million policy limit) | The Hanover Insurance CompanyPolicy #BDFJ99676300  | 3-31-25 to 3-31-28Note: The crime policy was issued with a *three year policy period* with an annual installment premium of $1,686 |