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

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| **Ryan Taylor**  *Vice President*  InterWest Insurance Services  Individual CA License: 0I89295/ IW CA License: 0B01094  Direct: (925) 977-4108  [rtaylor@iwins.com](mailto:rtaylor@iwins.com)  1550 Parkside Drive, Ste 240, Walnut Creek CA 94596  MAIL:  P. O. Box 8110, Chico CA 95927-8110 | Contact for Evidence of Insurance:  **Ed Butler**  InterWest Insurance Services Account Manager  CA License # 0L94430  Direct: (916) 609-8461  [ebutler@iwins.com](mailto: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 America  Policy #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 Company  Policy #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 London  Bridgeway 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 London  AXIS 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 Company  Policy #NPP6148092 | 3-31-25 to 3-31-26 |
| * Excess Liability Insurance Policy   ($10 million excess) | Homesite Insurance Company  Policy #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 Company  Policy #BDFJ99676300 | 3-31-25 to 3-31-28  Note: The crime policy was issued with a *three year policy period* with an annual installment premium of $1,686 |