

2023-2025 Insurance Broker for KVPOA:

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KVPOA INSURANCE POLICIES FOR 2024 TO 2025

(in order of policy expiration)

<u>RENEWAL DATE EFFECTIVE JANUARY 1ST</u>		
Worker's Compensation & Employer Liability Insurance	Markel Insurance Company Policy #MWC0059417-10	1-1-24 to 1-1-25
<u>RENEWAL DATE EFFECTIVE MARCH 1ST</u>		
Property Insurance Policy (\$50 total coverage- primary of \$10 million, plus 1 st layer and 2 nd layer excess limits for total of \$50 million) <ul style="list-style-type: none"> <u>Primary coverage layer</u> \$10 million <u>1st Layer Excess</u> (\$15 million XS \$10 million) 	Arch Speciality Insurance Company (50%) Lexington Insurance Company (25%) Landmark American Insurance Company (25%) Aspen Speciality Insurance Company (13.33%) Evanston Insurance Company (16.67%) Swiss re Corporation Solutions (20%) Axis Surplus Lines Insurance Company (16.67%) Mt. Hawley Insurance Company (33.33%) Kinsale Insurance Company (20%) Lexington Insurance Company (10%)	3-1-24 to 3-1-25

KVPOA Insurance Policies

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<ul style="list-style-type: none"> • <u>2nd Layer Excess</u> (\$25 million XS \$25 million) for a total of \$50 million 	Certain Underwriters at Lloyds (London)(18%) Axis Specialty Insurance Company (22%) Gotham Insurance Company (Coaction) (10%) General Star Indemnity Insurance Company (20%)	
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RENEWAL DATE EFFECTIVE MARCH 31ST		
General Liability Insurance Policy (\$1 million per occurrence limit and \$2 million aggregate limit; a \$2,500 deductible)	James River Insurance Company Policy #001014254	3-31-24 to 3-31-25
<ul style="list-style-type: none"> • Excess Liability Insurance Policy (1st Layer - \$5 million excess) 	James River Insurance Company Policy #001015024	3-31-24 to 3-31-25
<ul style="list-style-type: none"> • Excess Liability Insurance Policy (2nd Layer - \$5 million XS \$5 million) 	Scottsdale Insurance Company Policy #XLS2003998	3-31-24 to 3-31-25
Directors & Officers Liability Policy (\$3 million per occurrence and aggregate limit with \$5,000 retention)	Continental Casualty Company (a CNA company)	3-31-24 to 3-31-25
Inland Marine Policy	The Ohio Casualty Insurance Company (a Liberty Mutual company) Policy Nos. <ul style="list-style-type: none"> • BM059553546 	3-31-24 to 3-31-25

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(Scheduled equipment, \$30,000 limit for building materials; \$500 deductible)	<ul style="list-style-type: none"> • BAS56439089 	
Crime Policy (\$2 million policy limit)	Travelers Casualty and Surety Company Policy #105910230	3-31-22 to 3-31-25 <u>Note:</u> The crime policy was issued with a <i>three year policy period</i> with an annual installment premium of \$2,140

RENEWAL DATE EFFECTIVE SEPTEMBER 30TH		
Automobile Liability Insurance Policy (\$1 million per occurrence limit and \$250 deductible for comprehensive and a \$500 deductible for collision)	United Financial Casualty Company (a Progressive Ins. Company) Policy #979320158	3-31-24 to 9-30-24

Note: The automobile liability policy term changed with the 2024 renewal. Our previous auto insurer, Liberty Mutual, provided notice of non-renewal due to a \$15,000 claim during the policy year. Epic, our insurance broker, found it difficult to locate another insurer ultimately finding a Progressive Insurance Company subsidiary willing to write coverage. However, the subsidiary only writes policies for a six (6) month period. Thus, the normal policy period of one year running concurrent with other policies changed due to this circumstance.