



HAAS & WILKERSON  
INSURANCE

## Proposal

DATE

June 18, 2020  
Quote Valid Until: June 28, 2020  
FOR

## California Exposition & State Fair

PO Box 15649  
Sacramento, CA 95852

PREPARED BY



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FAIR & FESTIVAL

*Insuring Your Success*

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**Disclaimers:**

The purpose of this proposal/analysis/summary is to provide a general summary and explanation of insurance coverages, only. This proposal/analysis/summary does not modify or provide detail of any terms, conditions, exclusions or limitations that currently appear in your policy(s).

Limits of insurance for all property coverages are selected by you. Since we do not represent the adequacy of these limits, our suggestion is to select real (buildings) property insurance limits based upon a recent property appraisal.

Aggregate limits of liability for all liability insurance coverage are selected by you. These limits may not be adequate in the event of liability loss. At your request, we will provide quotations for higher limits, if available.

In evaluating your exposures to loss, we have depended upon information provided by you. If there are other areas that need to be evaluated prior to binding coverage, please bring these to our attention.

Should any of your exposures change after coverage is bound, such as new operations, hiring employees in additional states, buying more property, etc., please let us know so proper coverage can be discussed.

**Authorized/Unauthorized/Guaranty Fund Data:**

The term "authorized carrier" refers to an insurer which has been approved (authorized) by a given state's insurance department to write business within that state. Persons and/or entities insured by an authorized carrier are protected by the State Guaranty Fund, as outlined by each State Insurance Department, in the event of insolvency/bankruptcy of the authorized carrier.

An unauthorized carrier in a given state is not protected at all by the Fund in that state should the carrier become insolvent.

**AM Best Rating:**

AM Best Company is the leading provider of ratings, news, data and financial information for the global insurance industry. Best's Financial Strength Ratings are independent opinions, based on a comprehensive quantitative evaluation of a company's balance sheet strength, and ability to meet ongoing obligations to the policyholders. They are not a warranty of a company's financial strength and ability to meet either its obligations to policyholders or its financial obligations.

**Contract/Lease Reviews:**

Contract/lease reviews are for insurance purposes only. Haas & Wilkerson, Inc. is not in a position to provide legal advice. Consequently, any review is based on coverage in force at the time of our review and is not intended to anticipate future policy changes, enhancements, or restrictions.

The suggestions made are not intended to be a substitute for a review of the contract/lease language by your company's legal counsel. We strongly suggest that your legal counsel review every contract/lease.

**Risk Purchasing Group:**

This quote may include a Risk Purchasing Group (RPG) Membership Fee. The RPG purchases liability insurance only for its members, and only to cover similar or related liability exposures. The limits apply to the individual member named insured. The RPG is not a shared limits program.

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## YOUR SERVICE TEAM

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**California Exposition & State Fair**

Policy Number: TBD  
 Policy Period: 07/01/2020 to 07/01/2021  
 Carrier: Berkley National Insurance Company  
 AM Best Rating: A+ XV

**PROPERTY**

LIMIT	DESCRIPTION	DEDUCTIBLE	COINS%
\$114,744,116	Blanket Building	\$100,000	NA
\$1,650,225	Blanket Contents	\$100,000	NA
\$1,000,000	Blanket Business Income and Extra Expense	72 Hours	1/3
\$117,978,290	Equipment Breakdown	\$100,000	NA

Terms:	• Special Form	• Replacement Cost
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**Additional Coverages and Extensions**

\$ 50,000	Accounts Receivable
\$ 25,000	Backup of Sewers, Drains
\$ 50,000	Brands or Labels
Included in limit	Computer Electrical or Magnetic Disturbance
\$ 25,000	Computers Off Premises
\$ 25,000 per Occurrence 75,000 per Policy	Computer Virus and Hacking
\$ 25% of direct physical loss	Debris Removal (if cost exceeds 25% of direct physical loss will pay additional \$50,000)
\$ 5,000	Emergency Removal Expense
\$ 50,000	Expediting Expenses
\$ 100,000	Fine Arts
\$ 25,000	Fire Department Service Charge
\$ 50,000	Fire Equipment Recharge
\$ 5,000	Fraud and Deceit
\$ 1,000,000	Newly Built or Acquired Buildings (up to 120 days)
\$ 50,000	Off Premises Utility Service Interruption Bldg/BPP
Incl. in Bldg Limit	Ordinance or Law Undamaged Part of Bldg
\$ 100,000	Ordinance or Law Increased Cost of Construction
\$ 15,000	Personal Effects of employees/partners/officers
\$ 50,000	Pollutant Clean up and Removal
\$ 50,000	Property at Exhibition
\$ 50,000	Property in transit
\$ 10,000	Rewards
\$ 50,000	Sales Representative samples
\$ 250,000	Spoilage Coverage
\$ 50,000	Trees/Shrubs, Plants
\$ 250,000	Underground Pipe/Pilings/Bridges or other Paved Surfaces

\$	100,000	Valuable Papers and Records
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**Exclusions include but are not limited to the following:**

- Ordinance or Law
- Nuclear Hazard
- Water
- Power, Heat & Refrigeration Exclusion on Business Income
- Earth Movement
- Utility Services
- Fungus, Wet Rot, Dry Rot, Bacteria\*\*
- Governmental Action
- War and Military Action
- Collapse\*\*
- Cosmetic Damage to Roof by Hail

\*\* Except as described in the Other Coverages/Additional Coverages/Extensions

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**California Exposition & State Fair**

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**SCHEDULE OF PROPERTY**

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**Location #1 : 1600 Exposition Blvd , Sacramento , CA 95815**

BLDG #	DESCRIPTION	SUBJECT OF INSURANCE	LIMIT
1	Security Gate 12 Station	Building	\$1,749
2	Horticulture Green House 1	Building	\$135,640
3	Horticulture Green House 2	Building	\$135,640
4	Landscape Shop	Building	\$235,227
5	Warehouse Bldg(s)	Building	\$2,152,746
6	Maintenance Shop Bldg	Building	\$1,592,668
7	Auto and Paint Bldg	Building	\$477,804
8	Racing Secretarys Office	Building	\$345,490
9	Vet Barn	Building	\$84,010
10	Horseman Trailer Park Restroom	Building	\$79,342
11	(26) Horse Racing Stables - Buildings A-Z	Building	\$18,085,431
12	Grandstand	Building	\$38,404,894
12	Granstand	Contents	\$1,650,225
13	Building A	Building	\$5,470,703
14	Building B	Building	\$5,470,703
15	Building C	Building	\$4,269,367
16	Calvacade Horse Stable	Building	\$829,595
17	Log Cabin	Building	\$108,373
18	Restroom 1 - South (by Vine Garden)	Building	\$116,633
19	Administrative Bldg	Building	\$2,830,073
20	Restroom 2 - X Lot	Building	\$60,002
21	Main Gate Service Bldg	Building	\$700,780
22	Expo Center Bldg 1	Building	\$913,370
23	Expo Center Bldg 2	Building	\$1,651,383
24	Expo Center Bldg 3	Building	\$1,013,567
25	Expo Center Bldg 4	Building	\$1,013,567
26	Expo Center Bldg 5	Building	\$1,013,567
27	Expo Center Bldg 6	Building	\$1,013,567
28	Expo Center Bldg 7	Building	\$906,877
29	Expo Center Bldg 8	Building	\$663,297
30	Restrooms 3 - Carnival Lot	Building	\$79,342
31	Larry Davis Building	Building	\$85,129
32	Mono Rail Barn	Building	\$208,566
33	Mono Rail Train Storage	Building	\$391,061
34	Mono Rail Power Bldg #1	Building	\$11,552
35	Mono Rail Power Bldg #2	Building	\$11,552
36	Westgate Restroom	Building	\$115,046
37	Livestock Pavilion	Building	\$7,888,187
38	Rodeo Restroom	Building	\$115,046

39	RV Park Office & Restroom	Building	\$287,614
40	Building Tent D	Building	\$2,216,901
41	Lot B Toll Plaza Booths	Building	\$210,022
42	West Gate Entrance Bldg	Building	\$477,801
43	Carnival Lot Restroom	Building	\$79,342
44	Barbara Worth Stables	Building	\$1,050,111
45	Racetrack Maintenance Shed	Building	367,539
46	Ovations Storage	Building	\$315,033
47	First Aid bldg	Building	\$147,016
48	Parking Bldg	Building	\$147,016
49	Visitors Vine Garden Tent	Building	\$1,516,827
50	Spine Structure/Walkway	Building	\$746,746
51	Horse Paddock	Building	\$128,347
52	Announcers Booth Rodeo Arena	Building	\$79,342
53	Blockhouse Centrex Bldg	Building	\$112,012
54	Rodeo Bleachers South	Building	\$168,017
55	Rodeo Bleachers North	Building	\$168,017
56	Covered Shade L3	Building	\$192,520
57	Waste Handling buildings (4)	Building	\$128,347
58	Milk Parlor	Building	\$24,000
59	Farm Insect Barn	Building	\$12,500
60	Cove Stage	Building	\$263,000
61	Lot A Sign		-
62	Main Entrance Sign		-
63	Sign #3		-
64	Main Gate entrance	Building	\$93,000
65	D lot Shade cover	Building	\$9,500
66	Pavilion office/restroom	Building	\$120,000
67	Restroom Pavilion north	Building	\$80,000
68	Paradise Main structure	Building	\$630,000
69	Paradise restroom	Building	\$79,000
70	East Gate Entrance/Box office	Building	\$99,000
71	Greenhouse Farm	Building	\$99,000
72	Sac County Trailer	Building	\$35,000
73	Sac County Trailer	Building	\$35,000
74	Papa Murphys Restroom trailer 1	Building	\$140,000
75	Papa Murphys Restroom trailer 2	Building	\$140,000
76	Spectra food trailer 1	Building	\$140,000
77	Spectra food trailer 2	Building	\$140,000
78	County Fair storage Bldg	Building	\$90,000
79	Kathleen Bldg	Building	\$30,000
80	Water Tower	Building	\$5,000,000
81	Racetrack bldg	Building	\$15,000
82	Unnamed Building(s) on Premises - subject to Map	Building	\$250,000

**This policy will automatically increase your “real property” coverage to keep pace with inflation. However, these increases will not in any way alter the COINSURANCE AGREEMENT section of the policy.**



**California Exposition & State Fair**

Policy Period: 07/01/2020 to 07/01/2021  
Carrier: Berkley National Insurance Company

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**EQUIPMENT FLOATER SECTION**

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LIMITS	DESCRIPTION
\$300,000	Miscellaneous Owned/Borrowed/Rented Equipment

Terms: Coverage for direct physical loss to your property at covered location unless excluded  
Actual Cash Value

Deductible: \$50,000

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**Exclusions include but are not limited to the following:**

- Civil Authority
- Flood
- Sewer Backup and Water Below Surface
- Contamination or Deterioration
- Electrical Currents
- Explosion, Rupture or Bursting
- Loss of Use
- Missing Property
- Temperature/Humidity
- Voluntary Parting
- Earth Movement or Volcanic Eruption
- Nuclear Hazard
- War and Military Action
- Criminal, Fraudulent, Dishonest or Illegal Acts
- Mechanical Breakdown
- Pollutants
- Theft from unattended vehicle
- Wear and Tear

**Annual Premium: \$341,920**

## California Exposition & State Fair

Policy Number: TBD  
 Policy Period: 07/01/2020 to 07/01/2021  
 Carrier: CHUBB Insurance Company  
 AM Best Rating: A++ XV

### COMMERCIAL CYBER LIABILITY

Optional Extended Reporting Period: 12 months for 100% of last annual premium

	Limit of Insurance Each Incident/Aggregate	Retention/Waiting Period Each Incident	Cyber Incident Response Coach
<b>Cyber Incident Response Fund</b>			
Cyber Incident Response Team	\$1,000,000/\$1,000,000	\$5,000	\$0
Non-Panel Response Provider	\$500,000/\$500,000	\$5,000	\$5,000
Business Interruption Loss and Extra Expense	\$1,000,000/\$1,000,000	\$5,000/8 Hours	<u>N/A</u>
Contingent Business Interruption Loss and Extra Expense			
Unscheduled Providers	\$150,000/\$150,000	\$5,000/8 Hours	<u>N/A</u>
Scheduled Providers	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Digital Data Recovery	\$1,000,000/\$1,000,000	\$5,000	<u>N/A</u>
Network Extortion	\$1,000,000/\$1,000,000	\$5,000	<u>N/A</u>

### Third Party Liability Insuring Agreements

	Limit of Insurance	Retention Each Claim	Retroactive Date	Pending or Prior Claim
Cyber Privacy, Network & Security Liability	\$1,000,000/\$1,000,000	\$5,000	Full Prior Acts	07-01-2020
Payment Card Loss	\$1,000,000/\$1,000,000	\$5,000	Full Prior Acts	07-01-2020
Regulatory Proceedings, Social, & Printed Media Liability	\$1,000,000/\$1,000,000	\$5,000	Full Prior Acts	07-01-2020
	\$1,000,000/\$1,000,000	\$5,000	07-01/2020	07-01-2020

Insuring Agreement

Limit of Insurance  
Each Incident/Aggregate

Retention/Waiting Period Each Incident

Computer Fraud

\$100,000/\$100,000

\$5,000

Funds Transfer Fraud

\$100,000/\$100,000

\$5,000

Social Engineering Fraud

\$100,000/\$100,000

\$10,000

**Estimated Annual Premium: \$5,258**

**California Exposition & State Fair**

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**PREMIUM SUMMARY**

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<b>COVERAGE TYPE</b>	<b>PREMIUM</b>
Property Package	\$ 341,920.00
Cyber (Estimated)	\$ 5,258.00
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Total Premium :	\$ 347,178.00

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## **PREMIUM PAYMENT OBLIGATIONS**

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Upon your order of one or more insurance coverages, you agree to pay Haas & Wilkerson Insurance the premiums for the insurance coverages ordered on or before the applicable premium payment due date. Premiums shall incur a fee from the effective date of your insurance coverages at a rate equal to one percent (1.0%) per month (12% Annual Percentage Rate).

Furthermore, by ordering one or more insurance coverages through Haas & Wilkerson Insurance, you (a) knowingly, voluntarily, irrevocably and intentionally waive any and all rights to trial by jury, (b) irrevocably submit to the non-exclusive jurisdiction and venue of the Johnson County District Court of the State of Kansas, and the United States District Court for the District of Kansas, for any and all actions or proceedings regarding the payment of the insurance premium due or otherwise in connection with or relating to your order of insurance coverages from Haas & Wilkerson Insurance, (c) irrevocably agree that all such actions and proceedings shall be heard and determined in such courts, and that a judgment in any such action or proceeding may be enforced in other jurisdictions by suit on the judgment or in any other manner permitted by applicable law, (d) accept the payment terms stated above and (e) in addition to such other relief as may be awarded in any such action or proceeding, agree to pay all reasonable out-of-pocket costs and expenses (including, without limitation, the fees and disbursements of legal counsel) of Haas & Wilkerson Insurance incurred in the enforcement and prosecution of its rights and remedies hereunder or otherwise in connection with or relating to your order of insurance coverages from Haas & Wilkerson Insurance, whether or not any such action or proceeding is brought before any such court; provided, however, that the foregoing does not modify any terms, conditions, exclusions or limitations that currently exist or may in the future appear in your policies of insurance coverages.