

INSURANCE PROPOSAL
Proposal Date: 07/10/2023
Applicant: Parma Public Housing Agency
Proposal Number: Q0100505.1

COMPANY INFORMATION

Allied World Surplus Lines Insurance Company (AWSLIC) is a domestic stock insurer domiciled in the state of Arkansas and is a subsidiary of Allied World Assurance Company Holdings AG. AWSLIC maintains an "A (Excellent)" rating by A.M. Best and is assigned a Financial Category size by A.M. Best of "XV (\$2 billion or greater).

C&S Specialty Underwriters, LLC (the Company) serves as a Program Manager for Allied World Surplus Lines Insurance Company which includes certain responsibilities for underwriting, policy administration and billing. While the Company receives compensation from Allied World Surplus Lines Insurance Company for these services, it may charge the Applicant a Policy Service Fee for services rendered on behalf of AWSLIC in connection with this Insurance Proposal. Any such Policy Service Fee is in addition to the policy premium and is clearly identified in this Insurance Proposal below. By accepting this Insurance Proposal, the Applicant agrees to pay this Policy Service Fee and understands that it is non-refundable. The Company is not acting in the capacity of a surplus lines broker or retail agent, nor does it represent, act on behalf of or provide any services to any surplus lines broker, retail agent or applicant. The Company is not responsible for the filing, collection or payment of any surplus lines tax or fees and does not guarantee, or make any representation in regard to, and expressly disclaims responsibility for, the financial condition of insurance companies with which coverage is placed or for the sufficiency or adequacy of coverage for any applicant.

Rockville Risk Management Associates (Rockville) is the third party administrator for AWSLIC and is responsible for handling of all claims for AWSLIC. Rockville is one of the leading providers of insurance claims administration and independent adjusting services with dedicated professionals experienced in the handling of environmental and construction liability claims

CERTIFICATES OF INSURANCE

The Company will not review, accept or retain copies of any certificates of insurance or additional insured endorsements prepared by anyone. Moreover, the Company will not be responsible for any liability resulting from the issuance of any unauthorized endorsement or the issuance of an endorsement which has been authorized by the Company but where the authorized wording is amended or revised in any way, without the prior written approval of the Company.

The Company will not be responsible for any liability resulting from the issuance of any certificate of insurance. In no event does anyone have the authority to issue certificates of insurance which include any addition and/or modification of the policy terms and conditions, additional named insureds, waivers of subrogation or any special additional coverages unless expressly approved in writing by the Company.

Copies of all certificates of insurance and any endorsement sent with those certificates must be retained by the issuer for the time period required by state law or regulation in the state in which the certificate of insurance is issued, but in no event less than five years from the date indicated on the certificate.

Unless this policy is physically endorsed, the issuance of a certificate of insurance does not amend, extend, or alter the coverage provided by this policy or change the person(s) or entities to whom such coverage is afforded under this policy. No one without the express written authority of the Company has the authority to issue certificates of insurance or endorsements of any kind including without limitation additional insured endorsements, which include any addition and/or modification of this policy's terms and conditions, or purport to add any additional insured(s) and/or change any term, condition, or provision of this policy unless such policy changes or modifications are first approved by the Company and a policy endorsement is issued by the Company and signed by an officer of the Company.



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| Applicant Name & Mailing Address: |
| Parma Public Housing Agency |
| 1440 Rockside Road |
| Suite 306 |
| Parma, OH 44134-2774 |

Proposed Policy Period: From 08/01/2023 to 08/01/2024 at 12:01 A.M. Standard Time at your mailing address shown above.

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| INSURANCE CARRIER |
| Allied World Surplus Lines Insurance Company |

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|---|----------------------|--|
| COVERAGES | | |
| Coverage | Coverage Type | Retroactive Date (if Claims Made) |
| Contractor's Pollution Liability | Claims Made | 12/01/2017 |
| Lead Inspector's Professional Liability | Claims Made | 07/01/2006 |

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|---|-------------|
| LIMITS OF INSURANCE | |
| Contractor's Pollution Liability | |
| Each Occurrence Limit* | \$1,000,000 |
| Aggregate Limit | \$1,000,000 |
| Environmental Consultant's Professional Liability | |
| Each Occurrence Limit* | \$1,000,000 |
| Aggregate Limit* | \$1,000,000 |
| *These limits are included within and shall reduce the Contractor's Pollution Liability Aggregate Limit | |

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| RETENTION | |
| Contractor's Pollution Liability* | \$5,000 Self-Insured Retention Each Pollution Incident |
| Lead Inspector's Professional Liability* | \$5,000 Self-Insured Retention Per Claim |
| *Includes loss adjustment expenses | |

| | |
|-----------------------------------|------------|
| PREMIUM | |
| Policy Premium | \$4,823.00 |
| Minimum Policy Premium | \$4,823.00 |
| Minimum Earned Premium* | \$1,205.75 |
| Total Policy Premium | \$4,823.00 |
| *Fully earned at policy inception | |
| Auditable | No |

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| OTHER FEES & CHARGES | |
|--|----------|
| Policy Service Fee* | \$250.00 |
| Total Fees and Charges | \$250.00 |
| *Non-Refundable and due in full at binding | |

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|--|-------------------|
| TOTAL (including all fees and charges): | \$5,073.00 |
|--|-------------------|

This proposal includes a premium charge and insurance coverage, subject to all of the terms and conditions of the policy, for certain losses arising from a Certified Act of Terrorism, as defined in Section 102(1) of the Terrorism Risk Insurance Act, as amended. Should the applicant wish to reject the terrorism coverage provided, you will need to inform us in writing prior to binding and provide us with a signed and completed Policyholder Disclosure Statement Under the Terrorism Risk Insurance Act form completed by the named insured prior to binding.

| PREMIUM RATES | | | |
|-------------------------------|----------|----------------|----------------|
| Rate Basis | Exposure | Composite Rate | Policy Premium |
| Units | 802 | FLAT | \$4,823.00 |
| *Rate is per Unit of Exposure | | | |

All rates are based on the rating basis shown above and no deductions of any kind are allowed. All premiums applicable to premium bearing endorsements and all other fees and charges are fully earned and do not apply toward the policy premium, minimum policy premium or minimum earned premium. All premiums applicable to additional coverage(s) as required during the policy period will be invoiced separately and will not apply toward the minimum earned or estimated policy premiums. The collection, filing and payment of all taxes and fees shall be the sole responsibility of the Broker and not included as part of the premiums set forth above.

| FORMS AND ENDORSEMENTS | |
|-------------------------------|---|
| CSCP 01033 00 08 16 | Schedule of Forms and Endorsements |
| CSCP 01002 00 08 16 | Contractor's Pollution Liability Policy (Claims Made) |
| CSCP 02224 00 08 17 | Lead Inspectors Professional Liability |
| IL 00006 00 06 20 | Exclusion of Certified Acts of Terrorism Other Acts of Terrorism |
| IL P 001 01 04 | U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders |
| CSCP 01006 00 08 16 | Policy Premium Endorsement |
| CSCP 01007 00 08 16 | Named Insured Endorsement |
| CSCP 01012 00 08 16 | Non Owned Disposal Site Coverage Endorsement (Blanket) |
| CSCP 01013 00 08 16 | Nuclear Energy Liability Exclusion Endorsement (Broad Form) |
| CSCP 01016 00 08 16 | Additional Insured Owners, Lessees or Contractors - Completed Operations |
| CSCP 01020 00 08 17 | Anti-Stacking Limitation |
| CSCP 01037 00 08 17 | Recording and Distribution of Material or Information in Violation of Law Exclusion |
| CSCP 01100 00 08 16 | Self Insured Retention Endorsement |
| CSCP 01108 00 08 16 | Fungi Exclusion |
| CSCP 01118 00 08 16 | Your Work Definition Amendatory Endorsement |
| CSCP 01119 00 08 16 | Defense Inside Endorsement |
| CSCP 01122 00 08 16 | Fracking Exclusion |
| CSCP 01125 00 08 16 | Exterior Insulation Finish System (EIFS) Exclusion |
| CSCP 01139 00 06 22 | Notices to the Company (Amendment of Declarations) |
| CSCP 02008 00 08 17 | Additional Insured Owners, Lessees Or Contractors - Scheduled Person Or Organization |
| CSCP 02015 00 08 17 | Waiver of Transfer of Rights of Recovery Against Others To Us |

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ENDORSEMENTS NOTES

CSCP 01007 00 08 16 - Named Insured Endorsement - Parma Public Housing Agency, Effective on 07/01/2023

CSCP 01012 00 08 16 - Non Owned Disposal Site Coverage Endorsement (Blanket) - Disposal Site(s): Any location not owned, rented, or operated by you or an affiliate of yours, to which you or others working directly or indirectly on your behalf arrange for or send waste or materials for treatment, recycling, reclamation, storage or "disposal" that is licensed and/or certified by the respective controlling local, state and federal agency(s) and/or authorities to accept the sent materials and documents the receipt of each shipment of waste or materials using written and signed manifests, provided at the time waste or materials were arranged for or sent to the "disposal" site or the effective date of the Policy, whichever is later, such location was not:

- a. Listed, proposed for listing or formerly listed on the federal National Priorities List, State equivalent, or local equivalent list;
- b. Subject to an information request under Section 104 (e) of the Comprehensive Environmental Response, Compensation, and Liability Act or Section 3007(b) of the Resource Conservation and Recovery Act, or a state or local equivalent request;
- c. Subject to a consent order, consent decree or corrective action under "environmental laws"; or
- d. Owned or operated by a bankrupt or financially insolvent entity.

CSCP 01016 00 08 16 - Additional Insured Owners, Lessees or Contractors - Completed Operations - Additional Insured: Any person or organization with whom the Named Insured enters into a written contract that requires them to be named as an Additional Insured and the contract is fully executed prior to the start of the project.
Location(s) of Covered Operation: Where specified by written contract fully executed prior to the start of the project.

CSCP 01118 00 08 16 - Your Work Definition Amendatory Endorsement - Your Work:
Visual Assessment which means the visual identification, performed by your employee who has successfully completed HUD Visual Assessment Training of lead-based paint at a public housing unit constructed prior to 1978 that is owned and operated by you during the policy period, or a Section 8 HUD housing unit overseen by you during the policy period. Visual assessment does not include environmental sampling, report preparation or laboratory analysis.

CSCP 02008 00 08 17 - Additional Insured Owners, Lessees Or Contractors - Scheduled Person Or Organization - Additional Insured: Any person or organization to whom the Named Insured has agreed by a fully executed written contract that such person or organization be added as an Additional Insured, but only with respect to "your work" performed by or on behalf of the Named Insured and only with respect to covered "professional services" taking place subsequent to the making of such fully executed written contract otherwise covered by this insurance.
Location(s) of Covered Operation: Where specified by fully executed written contract prior to the rendering of covered "professional services".

CSCP 02015 00 08 17 - Waiver of Transfer of Rights of Recovery Against Others To Us - Name of Person or Organization: Any person or organization to whom the Named Insured has agreed by a fully executed written contract entered into prior to the performance of covered "professional services" to waive your right of recovery against such person or organization.

WARRANTIES/REQUIREMENTS

Please be advised that coverage has been proposed conditional upon receipt, review, verification and approval of the following items. For items marked Pre-Bind, such items are due prior to binding. For items marked "Post-Bind" the items are due within the number of days from the policy effective date indicated for each item:

- Pre-Bind: Signed Terrorism Accept/Reject Form (IL 00003 00)
- Pre-Bind: Training Certifications