# REGULAR MEETING AGENDA PAJARO DUNES GEOLOGIC HAZARD ABATEMENT DISTRICT HYBRID MEETING in person at 

Meadow Room
2661 Beach Rd.
Watsonville, CA 95076
Saturday, March 9 ${ }^{\text {th }}, 2024$ 9:00 a.m.

And via ZOOM<br>Join Zoom Meeting<br>https://us02web.zoom.us/j/82232811149?pwd=WWlvcUkwQIBpb1hULzIEUEV4UXV5UT09

Meeting ID: 82232811149
Passcode: 608360
Phone in: +1 6699009128 US
If you have any questions please contact the District Clerk at pdghad@gmail.com

## A. OPEN SESSION CALL TO ORDER - PLEDGE OF ALLEGIANCE

## Roll Call

John Cullen, President

David Ferrari, Vice-President
Raphael Kraw, Treasurer

Michael Butner, Director<br>Patrick Dobbins, Director<br>Sarah Mansergh, Clerk

## B. MEMBER COMMENTS

Matters under the jurisdiction of the Board and not on the posted agenda, may be addressed by members of the public before the Board for consideration. However, California law prohibits the Board from taking action on any matter which is not on the posted agenda unless it is determined to be an emergency by the Board of PDGHAD. Any person wishing to address the Board during the Member Comment period shall be permitted to be heard for up to 3 minutes, A) individuals may speak only once and B) the Board is unable to address any owner comments in depth but may choose to direct the Clerk to follow-up on the matter for a future meeting.

## C. PRESIDENT'S REMARKS

The President will use this opportunity to inform the public of issues affecting the District and other items of a general nature not otherwise provided for on this agenda.

## 2024 Proposed Dates

May $18^{\text {th }}, 2024$
June $1^{\text {st }}, 2024$
August $3^{\text {rd }}, 2024$
October $5^{\text {th }}, 2024$
December $14^{\text {th }}, 2024$

## D. CONSENT CALENDAR

All matters listed on the Consent Calendar are considered to be routine by the Board of Directors and will be enacted by one motion at the appropriate time. There will be no separate discussion on these items. If discussion is desired, that item will be removed from the Consent Calendar and will be considered separately.

1. Approval of meeting minutes from December $9^{\text {th }}, 2023$

## E. TREASURER'S REPORT

## 2. Financial Reports

- Financial Report through January 2024
- Warrant listing


## F. MEETING reports

3. Meetings attended by Directors at District expense since the last meeting of the Board (per AB 1234 requirements). Such reports may be made orally or in writing.

## G. NEW BUSINESS

4. ITEM- Review proposed 218 assessment election and receive updates on permitting for the seawall maintenance. Discuss and consider communications (engineer's report, homeowners letter etc.), timelines, meetings and other homeowner outreach
a. Board report
b. Public comment
c. Board discussion
d. Board action /direction
5. ITEM-Review and consider insurance policy renewals
a. Board report
b. Public comment
c. Board discussion
d. Board action /direction
6. ITEM-Consider issuing an RFP for a new auditing firm
a. Board report
b. Public comment
c. Board discussion
d. Board action /direction

## H. DIRECTORS COMMENTS AND CONCERNS

Members of the Board of Directors may address items of concern at this time and may request that items be placed on future agendas in accordance with the By-laws of the Board.

## I. ADJOURNMENT

The next Meeting of the Board of Directors is scheduled for May $18^{\text {th }}, 2024$, at 9:00 a.m. online via Zoom and at the offices of the Pajaro Dunes Geologic Hazard Abatement District, Board Room, Pajaro Dunes, 2661 Beach Road, Watsonville, CA 95076. Individuals who require special accommodations are requested to contact the District Clerk by calling (831) 818-9253, no less than 72 hours prior to the meeting or in the case of a Special Meeting, as soon as possible after the Agenda is posted. Copies of the agenda will be available 72 hours prior to the meeting and may be obtained by contacting the District at (831) 761-7744. All meetings are noticed and conducted in accordance with the Ralph M. Brown Act.

# REGULAR MEETING AGENDA PAJARO DUNES GEOLOGIC HAZARD ABATEMENT DISTRICT HYBRID MEETING in person at 

Board Room<br>2661 Beach Rd.<br>Watsonville, CA 95076

Saturday, December 9 ${ }^{\text {th }}, 2023$ 9:00 a.m.

## And via ZOOM

Join Zoom Meeting
https://us02web.zoom.us/j/82232811149?pwd=WWlvcUkwQIBpb1hULzIEUEV4UXV5UT09

Meeting ID: $8223281 \mathbf{1 1 4 9}$
Passcode: 608360
Phone in: +1 6699009128 US
If you have any questions please contact the District Clerk at pdghad@gmail.com

## A. OPEN SESSION CALL TO ORDER - PLEDGE OF ALLEGIANCE

## Roll Call

John Cullen, President-present
David Ferrari, Vice-President-present
Raphael Kraw, Treasurer-present

Michael Butner, Director-present
Patrick Dobbins, Director-present Sarah Mansergh, Clerk-present

Kate Krug-CE\&G consulting engineering firm, Michael Rodriquez (attorney)

## B. MEMBER COMMENTS

Matters under the jurisdiction of the Board and not on the posted agenda, may be addressed by members of the public before the Board for consideration. However, California law prohibits the Board from taking action on any matter which is not on the posted agenda unless it is determined to be an emergency by the Board of PDGHAD. Any person wishing to address the Board during the Member Comment period shall be permitted to be heard for up to 3 minutes, A ) individuals may speak only once and B ) the Board is unable to address any owner comments in depth but may choose to direct the Clerk to follow-up on the matter for a future meeting.

## C. PRESIDENT'S REMARKS

The President will use this opportunity to inform the public of issues affecting the District and other items of a general nature not otherwise provided for on this agenda.

## 2024 Proposed Dates

March $9^{\text {th }}, 2024$
May $18^{\text {th }}, 2024$
June $1^{\text {st }}, 2024$
August $3^{\text {rd }}, 2024$
October $5^{\text {th }}, 2024$
December $14^{\text {th }}, 2024$

## D. CONSENT CALENDAR

All matters listed on the Consent Calendar are considered to be routine by the Board of Directors and will be enacted by one motion at the appropriate time. There will be no separate discussion on these items. If discussion is desired, that item will be removed from the Consent Calendar and will be considered separately.

1. Approval of meeting minutes from October $7^{\text {th }}, 2023$

David Ferrari moves to approve the Oct $7^{\text {th }}$ meeting minutes. Patrick Dobbins econds. All approve.

## E. TREASURER'S REPORT

2. Financial Reports

- Financial Report through October 2023
- Warrant listing

Raphael Kraw moves to accept the Oct Financial Report. David Ferrari seconds. All approve.

## F. MEETING reports

3. Meetings attended by Directors at District expense since the last meeting of the Board (per AB1234 requirements). Such reports may be made orally or in writing.

## G. NEW BUSINESS

4. ITEM- Review and consider acceptance of 2022/2023 Audit
a. Board report
b. Public comment
c. Board discussion
d. Board action /direction

Raphael Kraw moves to accept the 2022/2023 audit.
5. ITEM-Review proposed 218 assessment election and receive updates on permitting for the seawall maintenance. Discuss and consider communications, timelines, meetings and other homeowner outreach.
a. Board report
b. Public comment
c. Board discussion
d. Board action /direction

CE\&G gave an overview of the permitting and requested input on cost estimates and refining information for the engineer's report. Homeowner outreach and timelines were discussed.
6. ITEM-Review and consider website maintenance contract with Streamline
a. Board report
b. Public comment
c. Board discussion
d. Board action /direction

## Raphael Kraw moves to approve the contract with Streamline for an updated website. Patrick Dobbins seconds. All approve.

7. ITEM-Review and update Emergency Action Plan
a. Board report
b. Public comment
c. Board discussion
d. Board action /direction

No major changes were made. Contact information confirmed.

## H. DIRECTORS COMMENTS AND CONCERNS

Members of the Board of Directors may address items of concern at this time and may request that items be placed on future agendas in accordance with the By-laws of the Board.

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Current Assets
Checking/Savings

| 100000 - SCCB Z1-Checking 3957 | 211,223 |
| :---: | :---: |
| 100001 - SCCB Z2-Checking 3965 | 45,421 |
| 100002 - SCCB Z1 Emerg - MM 1877 | 683,413 |
| 100003 - SCCB LTD - MM 0208 | 50,670 |
| 100004 - SCCB Bond Holding - MM 1232 | 206,254 |
| al Checking/Savings | 1,196,981 |

Total Checking/Savings
1,196,981
Accounts Receivable
120000 - Assessments Receivable
234,773
Total Accounts Receivable
234,773
Other Current Assets
121500 - Prepaid Insurance 2,823
121600 • Prepaid Expenses 1,651
Total Other Current Assets
Total Current Assets

| 4,474 |
| ---: |
| $1,436,228$ |

Fixed Assets
150000 • Riverwall 3,000,000
160000 • Accumulated Depreciation -1,908,331
Total Fixed Assets
1,091,669
Other Assets
182000 - Def. Outflow of Resource (Rock)
Total Other Assets
TOTAL ASSETS
16,203
16,203

LIABILITIES \& EQUITY
Liabilities
Current Liabilities
Accounts Payable

| 200000 - Accounts Payable | -15,647 |
| :---: | :---: |
| Total Accounts Payable | -15,647 |
| Other Current Liabilities |  |


| $\mathbf{2 1 0 0 0 0}$ • Other Accrued Liability | 79 |
| :---: | ---: |
| 220000 • Accrued Interest | 18,880 |
| Total Other Current Liabilities | 18,959 |
| tal Current Liabilities | 3,312 |

Long Term Liabilities

| $\mathbf{2 8 5 0 0 0}$ • Bonds Payable Z2 | 815,000 |
| :--- | ---: |
| $\mathbf{2 8 6 0 0 0}$ • Bonds Payable Discount Z2 | $-52,250$ |
| $\mathbf{2 8 6 5 0 0}$ • Amort. Bond Discount Z2 | 39,343 |
| tal Long Term Liabilities | 802,093 |
| labilities | 805,405 |

Equity
30000 • Opening Balance Equity 608,448
32000 • Retained Earnings 1,092,674
Net Income
Total Equity
TOTAL LIABILITIES \& EQUITY

| $\mathbf{1 , 7 3 8 , 6 9 5}$ |
| ---: |
| $\mathbf{2 , 5 4 4 , 1 0 0}$ |

# Pajaro Dunes Geologic Hazard Abatement District <br> Profit \& Loss Budget vs. Actual 

July 2023 through January 2024
Zone 1

|  | Zone 1 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Jul '23-Jan 24 | Budget | \$ Over Budget | \% of Budget |
| Ordinary Income/Expense |  |  |  |  |
| Income |  |  |  |  |
| 410000 - Assessment Income | 85,802 | 85,802 | - | 100\% |
| 410050 - Assess. Income PDA Stairs | 4,946 | 4,567 | 379 | 108\% |
| Total Income | 90,748 | 90,369 | 379 | 100\% |
| Expense |  |  |  |  |
| 610155 - Postage and Mailings |  | 750 | (750) |  |
| 610156 - Election Costs |  | 2,852 | $(2,852)$ |  |
| 61510 - Advertising |  | 500 | (500) |  |
| 615115 - Office Expense | 34 | 600 | (566) | 6\% |
| 615140 Audit Expense | 9,535 | 11,520 | $(1,985)$ | 83\% |
| 61518 . Clerk | 1,050 | 5,645 | $(4,595)$ | 19\% |
| 615415 - Accounting | 9,056 | 12,097 | $(3,041)$ | 75\% |
| 615416 - Assessment Admin. Expense | 3,255 | 3,664 | (409) | 89\% |
| 615617 - Website Maintenance |  | 750 | (750) |  |
| 615655 - Dues | 2,406 | 576 | 1,830 | 418\% |
| 615656 - Board/Clerk Education | 625 | 2,535 | $(1,910)$ | 25\% |
| 616500 - Legal Fees | 4,840 | 12,097 | $(7,257)$ | 40\% |
| 617250 - Seawall Inspections |  | 6,777 | $(6,777)$ |  |
| 619010 - Technical Consulting Costs | 27,813 | 79,066 | $(51,253)$ | 35\% |
| 628500 - Insurance Expense | 10,081 | 10,081 | - | 100\% |
| 629030 - SBA Repayment to PHA Z2 |  |  |  |  |
| 650000 - Bank Service Charges |  |  |  |  |
| 750000 - Depreciation Expense Z2 |  |  |  |  |
| Total Expense | 68,695 | 149,510 | $(80,815)$ | 46\% |
| Net Ordinary Income | 22,053 | $(59,141)$ | 81,194 | -37\% |
| Other Income/Expense |  |  |  |  |
| Other Income |  |  |  |  |
| 410070 - Interest \& Penalty Income | 12,853 | 1,750 | 11,103 | 734\% |
| Total Other Income | 12,853 | 1,750 | 11,103 | 734\% |
| Other Expense |  |  |  |  |
| 855000 - Interest Expense |  |  |  |  |
| 955500 - Interest Bond Discount |  |  |  |  |
| Total Other Expense |  |  |  |  |
| Net Other Income | 12,853 | 1,750 | 11,103 | 734\% |
| Income | 34,906 | $\underline{(57,391)}$ | 92,297 | -61\% |

# Pajaro Dunes Geologic Hazard Abatement District <br> Profit \& Loss Budget vs. Actual 

July 2023 through January 2024
Zone 2

|  | Zone 2 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Jul '23-Jan 24 | Budget | \$ Over Budget | \% of Budget |
| Ordinary Income/Expense |  |  |  |  |
| Income |  |  |  |  |
| 410000 . Assessment Income | 138,966 | 138,966 | - | 100\% |
| 410050 - Assess. Income PDA Stairs | 1,269 | 1,269 | - | 100\% |
| Total Income | 140,235 | 140,235 | - | 100\% |
| Expense |  |  |  |  |
| 610155 - Postage and Mailings |  |  |  |  |
| 610156 - Election Costs |  |  |  |  |
| 61510 - Advertising |  |  |  |  |
| 615115 - Office Expense |  |  |  |  |
| 615140 Audit Expense |  |  |  |  |
| 61518 - Clerk | 314 | 1,745 | $(1,431)$ | 18\% |
| 615415 - Accounting |  |  |  |  |
| 615416 - Assessment Admin. Expense | 682 | 1,197 | (515) | 57\% |
| 615617 - Website Maintenance |  |  |  |  |
| 615655 - Dues |  |  |  |  |
| 615656 - Board/Clerk Education |  |  |  |  |
| 616500 - Legal Fees |  |  |  |  |
| 617250 - Seawall Inspections |  |  |  |  |
| 619010 - Technical Consulting Costs |  |  |  |  |
| 628500 - Insurance Expense |  |  |  |  |
| 629030 - SBA Repayment to PHA Z2 | 54,166 | 54,166 |  | 100\% |
| 650000 - Bank Service Charges |  | 300 | (300) |  |
| 750000 - Depreciation Expense Z2 | 58,331 | 58,331 |  | 100\% |
| Total Expense | 113,493 | 115,739 | $(2,246)$ | 98\% |
| Net Ordinary Income | 26,742 | 24,496 | 2,246 | 109\% |
| Other Income/Expense |  |  |  |  |
| Other Income |  |  |  |  |
| 410070 - Interest \& Penalty Income | 4,163 | 88 | 4,075 | 4,731\% |
| Total Other Income | 4,163 | 88 | 4,075 | 4,731\% |
| Other Expense |  |  |  |  |
| 855000 - Interest Expense | 27,020 | 27,021 | (1) | 100\% |
| 955500 - Interest Bond Discount | 1,218 | 1,218 |  | 100\% |
| Total Other Expense | 28,238 | 28,239 | (1) | 100\% |
| Net Other Income | $(24,075)$ | $(28,151)$ | 4,076 | 86\% |
| Income | 2,667 | $\stackrel{(3,655)}{ }$ | 6,322 | $\underline{.73 \%}$ |

# Pajaro Dunes Geologic Hazard Abatement District <br> Profit \& Loss Budget vs. Actual 

July 2023 through January 2024
TOTAL


Other Income/Expense
Other Income


# Pajaro Dunes Geologic Hazard Abatement District Bank Account Activity <br> As of January 31, 2024 

| Type | Date | Num | Name | Debit | Credit | Balance |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 100000 - SCCB Z1-Checking 3957 |  |  |  |  |  | 234,492.89 |
| Bill Pmt -Check | 12/06/2023 | 1485 | Cal Engineering \& Geology |  | 5,976.25 | 228,516.64 |
| Bill Pmt -Check | 12/06/2023 | 1486 | CSDA |  | 725.67 | 227,790.97 |
| Bill Pmt -Check | 12/06/2023 | 1487 | Hutchinson \& Bloodgood |  | 7,700.00 | 220,090.97 |
| Bill Pmt -Check | 12/06/2023 | 1488 | Jarvis Fay LLP |  | 1,560.00 | 218,530.97 |
| Bill Pmt -Check | 12/07/2023 | 1489 | Wendy L. Cumming, CPA |  | 2,143.75 | 216,387.22 |
| Deposit | 12/15/2023 |  |  | 1,645.48 |  | 218,032.70 |
| Bill Pmt -Check | 01/16/2024 | 1490 | Cal Engineering \& Geology |  | 1,743.75 | 216,288.95 |
| Bill Pmt -Check | 01/16/2024 | 1491 | Hutchinson \& Bloodgood |  | 1,835.00 | 214,453.95 |
| Bill Pmt -Check | 01/16/2024 | 1492 | Jarvis Fay LLP |  | 1,320.00 | 213,133.95 |
| Bill Pmt -Check | 01/16/2024 | 1493 | Streamline |  | 1,080.00 | 212,053.95 |
| Bill Pmt -Check | 01/16/2024 | 1494 | Wendy L. Cumming, CPA |  | 831.25 | 211,222.70 |
| Total 100000 - SCCB Z1-Checking 3957 |  |  |  | 1,645.48 | 24,915.67 | 211,222.70 |
| 100001 - SCCB Z2-Checking 3965 |  |  |  |  |  | 60,343.33 |
| Bill Pmt -Check | 12/07/2023 | 1397 | Pelican Home Owner's Association |  | 7,738.00 | 52,605.33 |
| Deposit | 12/15/2023 |  |  | 554.12 |  | 53,159.45 |
| Bill Pmt -Check | 01/16/2024 | 1398 | Pelican Home Owner's Association |  | 7,738.00 | 45,421.45 |
| Bill Pmt -Check | 01/16/2024 | 1399 | U.S. Bank St. Paul |  | 21,902.50 | 23,518.95 |
| Transfer | 01/19/2024 |  |  | 21,902.50 |  | 45,421.45 |
| Total 100001 - SCCB Z2-Checking 3965 |  |  |  | 22,456.62 | 37,378.50 | 45,421.45 |
| 100002 - SCCB Z1 Emerg - MM 1877 |  |  |  |  |  | 678,270.07 |
| Deposit | 11/30/2023 |  |  | 1,674.44 |  | 679,944.51 |
| Deposit | 12/31/2023 |  |  | 1,734.60 |  | 681,679.11 |
| Deposit | 01/31/2024 |  |  | 1,734.27 |  | 683,413.38 |
| Total 100002 - SCCB Z1 Emerg - MM 1877 |  |  |  | 5,143.31 | 0.00 | 683,413.38 |
| 100003 - SCCB LTD - MM 0208 |  |  |  |  |  | 50,288.28 |
| Deposit | 11/30/2023 |  |  | 124.15 |  | 50,412.43 |
| Deposit | 12/31/2023 |  |  | 128.61 |  | 50,541.04 |
| Deposit | 01/31/2024 |  |  | 128.58 |  | 50,669.62 |
| Total 100003 - SCCB LTD - MM 0208 |  |  |  | 381.34 | 0.00 | 50,669.62 |
| 100004 - SCCB Bond Holding - MM 1232 |  |  |  |  |  | 225,823.48 |
| Deposit | 11/30/2023 |  |  | 557.49 |  | 226,380.97 |
| Deposit | 12/15/2023 |  |  | 641.89 |  | 227,022.86 |
| Deposit | 12/31/2023 |  |  | 578.42 |  | 227,601.28 |
| Transfer | 01/19/2024 |  |  |  | 21,902.50 | 205,698.78 |
| Deposit | 01/31/2024 |  |  | 555.69 |  | 206,254.47 |
| Total 100004 - SCCB Bond Holding - MM 1232 |  |  |  | 2,333.49 | 21,902.50 | 206,254.47 |
| TAL |  |  |  | $\underline{\underline{31,960.24}}$ | $\underline{84,196.67}$ | $\underline{\text { 1,196,981.62 }}$ |

Sultan Insurance Services, LLC dba M.J. Hall \& Company Insurance Brokers

## SURPLUS LINE BROKERS GENERAL AGENTS

03/01/24


B I N D E R \#72621

CORRESPONDENTS: LLOYDS OF LONDON

Page 1 of 1

INSURED: Pajaro Dunes Geologic Hazard Abatement District 134 Landis Ave
Freedom, CA 95019

AGENT: KBK Insurance Agency
P.O. Box 310

Watsonville, CA 95077

Binder is effective from 12:01 AM 03/29/24 to 12:01 AM 05/29/24 unless cancelled or replaced by the Policy.
Policy is effective from 12:01 AM 03/29/24 to 12:01 AM 03/29/25

This is to certify that, in accordance with your instructions, we have bound coverage with:

| COMPANY: | Scottsdale Insurance Company POLICY NO: CPS7951855 |
| :---: | :---: |
| COVERAGE: | - See Attached. |
| LIMIT: | - See Attached. |
| DEDUCTIBLES: | - See Attached. |
| FORMS: | - See Attached. <br> Note: Any form(s) are available for review upon written request! |
| TERRORISM: | Certified Acts of Terrorism coverage is available for an additional premium! Insured must either accept or reject this coverage. The premium is not included in the total premium shown below, but must be added to it for a total premium if this coverage is to be accepted. |
| TERMS: | TO BIND WE REQUIRE: <br> [ X ] Written request to bind; <br> [X] Signed Terrorism Notice form (accepting or rejecting TRIA); <br> [ X ] Signed D-1 (California Surplus Lines Notice) <br> [ X ] SL-2 (California Diligent Search Affidavit); |
|  | WITH 5 DAYS OF BINDING WE REQUIRE: <br> [X ] Deposit Premium; <br> [X ] Premium Finance Agreement (if applicable); |
| RATES: | -See Attached. <br> NOTE: Be advised that there may be a short rate cancellation penalty of up to $10 \%$, or greater, applied to this policy if insured requests cancellation of their policy prior to the expiration date. Specific terms are contained in the policy. |
|  | No flat cancellations.25.00\% minimum retained premium in the event of cancellation. |
| PREMIUM: | \$ 2,500.00 |
|  | 200.00 Broker Fee - Fully retained at inception. <br> 75.00 State Tax <br> 4.50 Stamp Fee |
|  | \$ 2,779.50 Total + \$250.00 KBK FEE TOTAL \$3,029.50 |

## Commercial Insurance Binder

| To: | KBK Insurance Agency |
| ---: | :--- |
| Contact Name: | Sondra Carter |
| Contact Email: | Sondra@kbkinsurance.com |
| Contact Phone: | $(831) 724-1085$ |
| From: | MJ Hall \& Company Insurance Brokers |
| Address: | 3270 Silverado Trl Napa CA 94558-1424 |
| Contact Name: | Rebecca Reynolds |
| Contact Email: | rebecca.reynolds@mjhall.com |
| Contact Phone: | $707-226-5354$ |
| License \#: | 4335411 |

## Underwritten By: SCOTTSDALE INSURANCE COMPANY

Commission: 10.00\% Minimum Earned: 25\%

## A.M. Best rated A (Excellent), FSC XV <br> Minimum and Advance Premium: <br> 100\%

Thank you for your request to bind coverage for the below referenced account. We appreciate your business and are pleased to bind the following terms.

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than $100 \%$.

| Applicant Name: | PAJARO DUNES GEOLOGIC HAZARD |
| :--- | :--- |
| Policy Period: | $03 / 29 / 2024$ To 03/29/2025 |
| Policy Number: | CPS7951855 |
| Agent Reference Number: | 65215.05 |
| Renewal of \#: | CPS7759465 |

## Premium Summary

| LIABILITY | $\$ 2,250 \mathrm{MP}$ |
| :--- | :--- |
| PROPERTY | $\$ 250 \mathrm{MP}$ |
| Sub Total Premium: | $\$ 2,500$ |
| Broker Fee | $\$ 200.00$ |
| Surplus Lines Tax | $\$ 75.00$ |
| Stamp Fee | $\$ 4.50$ |
| Grand Total: | $\$ 2,779.50 \quad+\$ 250.00$ KBK Fee Total Cost $\mathbf{\$ 3 , 0 2 9 . 5 0}$ |

Terrorism: Terrorism coverage has been rejected for an additional premium of $\$ 126.00$ plus applicable taxes and fees. Signed rejection required at binding.

## Subject to following terms and conditions:

- IN ORDER TO BIND WE REQUIRE:
[X ] Written request to bind;
[X] Signed Terrorism Notice form (accepting or rejecting TRIA);
[X ] Signed D-1 (California Surplus Lines Notice)
[X ] SL-2 (California Diligent Search Affidavit);
[X] Signed Acords 125-126-140
- WARRANT:

Hand Held Fire Extinguishers; Currently Tagged

## Commercial Liability Coverage

|  | Limits |
| :--- | :--- |
| General Aggregate | $\$ 3,000,000$ |
| Products/Completed Operations Aggregate | EXCLUDED |
| Personal and Advertising Injury | EXCLUDED |
| Per Occurrence | $\$ 3,000,000$ |
| Damage to Premises Rented to You | $\$ 100,000$ |
| Medical Payments | $\$ 5,000$ |
| Deductible | $\$ 0$ BI/PD/PA PER CLAIMANT |

Liability Rating Classifications and Premium

| Loc \#/ Bldg \# | Program / ISO | Class Code | Description | Exposure | Prem / <br> Prod Rate | Prem / Prod Premium |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2661 BEACH RD WATSONVILLE CA 95076 |  |  |  |  |  |  |
| $1 / 1$ | IF | 49451 | VACANT LAND - OTHER THAN NOT-FOR-PROFIT+ | 1 / PER ACRE/EACH | $\begin{aligned} & \$ 5.56 \\ & \text { INCL } \end{aligned}$ | \$6 INCL |
| $1 / 1$ | A1 | 61225 | BUILDINGS OR PREMISES - OFFICE <br> - PREMISES OCCUPIED BY EMPLOYEES OF THE INSURED -NOT-FOR-PROFIT ONLY+ | $\begin{aligned} & 500 \text { / PER } \\ & 1000 \text { SQ } \\ & \text { FT/AREA } \end{aligned}$ | \$157.00 INCL | \$79 <br> INCL |

$\dagger+$ PRODUCTS/COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

## Commercial Liability Additional Insureds

| Coverage Description | Form | Premium Basis | Number of A/l's | Premium |
| :--- | :--- | :--- | :--- | :--- |
| ADDITIONAL INSURED - MANAGERS <br> OR LESSORS OF PREMISES | CG 2011 | NO CHARGE | 1 | INCLUDED |
| SANTA CRUZ COUNTY BANK 720 FRONT STREET SANTA CRUZ CA 95060 UNITED STATES |  |  |  |  |

## Commercial Property Coverage

## Property Rating Classifications and Premium

| 2661 BEACH RD WATSONVILLE CA 95076 SANTA CRUZ |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Loc \# <br> Bldg \# | Program / ISO / Class Code / Description | Construction | PC | Year Built | Wind / Hail | Wind/Hail Ded |  |
| $1 / 1$ | A1 - 0702 - OFFICES |  | FRAME | 04 | 1978 | WITH <br> WIND |  |
| Coverage | Cause of <br> Loss | Valuation | Coinsurance | AOP Ded | Limit | Rate | Premium |
| BPP | SPECIAL <br> EX-THEFT | RC | $90 \%$ | $\$ 1,000$ | $\$ 10,000$ | 0.61 | $\$ 61$ |

## Commercial Property Additional Interests

| Loc \# / <br> Bldg \# | Coverage Description | Form |
| :--- | :--- | :--- |
| $1 / 1$ | ADDITIONAL INSURED - BUILDING OWNER | CP1219 |
|  | 1. SANTA CRUZ COUNTY BANK 720 FRONT ST SANTA CRUZ CA 95060 UNITED STATES |  |

## Forms and Endorsements

## Common Policy

IL N 018 01-22 CALIFORNIA FRAUD STATEMENT
NOTS0623CA 01-20 NOTICE TO CALIFORNIA INSURED
NOTX0178CW 03-16 CLAIM REPORTING INFORMATION
NOTX0423CW 12-20 POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE UTS-COVPG 03-21 COVER PAGE

OPS-D-1-0117 01-21 COMMON POLICY DECLARATIONS
UTS-126L 10-93 SCHEDULE OF TAXES, SURCHARGES OR FEES
UTS-SP-2 12-95 SCHEDULE OF FORMS AND ENDORSEMENTS
UTS-SP-3 08-96 SCHEDULE OF LOCATIONS
IL 0017 11-98 COMMON POLICY CONDITIONS
IL 0102 02-20 CALIFORNIA CHANGES-ACTUAL CASH VALUE
IL 0953 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
UTS-253-CA 01-97 AMENDATORY ENDORSEMENT-CALIFORNIA
UTS-490 11-18 TOTAL OR CONSTRUCTIVE TOTAL LOSS PROVISION
UTS-496 06-19 MINIMUM EARNED CANCELLATION PREMIUM
UTS-9g 06-22 SERVICE OF SUIT CLAUSE

## Commercial Liability

CLS-SD-1L 08-01 COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS CLS-SP-1L 10-93 COMMERCIAL GENERAL LIABILITY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS

CG 0001 04-13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG 2011 12-19 ADDITIONAL INSURED-MANAGERS OR LESSORS OF PREMISES
CG 2106 05-14 EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY-WITH LIMITED BODILY INJURY EXCEPTION

CG 2116 04-13 EXCLUSION-DESIGNATED PROFESSIONAL SERVICES

## Description Of Professional Services

Any and all professional exposures
CG 2138 11-85 EXCLUSION-PERSONAL AND ADVERTISING INJURY
CG 2139 10-93 CONTRACTUAL LIABILITY LIMITATION
CG 2147 12-07 EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 2149 09-99 TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG 2167 12-04 FUNGI OR BACTERIA EXCLUSION
CG 2173 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CG 4012 12-19 EXCLUSION - ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES

CG 4015 12-20 CANNABIS EXCLUSION WITH HEMP EXCEPTION

## Forms and Endorsements

GLS-100s 06-13 EXCLUSION-CONTRACTORS AND SUBCONTRACTORS
GLS-152s 08-16 AMENDMENT TO OTHER INSURANCE CONDITION
GLS-278s 01-06 INJURY TO WORKER EXCLUSION
GLS-284s 05-17 LOGGING AND LUMBERING OPERATIONS EXCLUSION
GLS-341s 08-12 HYDRAULIC FRACTURING EXCLUSION
GLS-457s 10-14 AIRCRAFT EXCLUSION
GLS-475 08-17 TOTAL PRODUCTS EXCLUSION WITH DESIGNATED PREMISES LIMITATION
Designated Premises 2661 BEACH RD, WATSONVILLE, CA 95076
GLS-47s 10-07 MINIMUM AND ADVANCE PREMIUM ENDORSEMENT
GLS-628 12-21 TOTAL RESIDENTIAL CONSTRUCTION OPERATIONS EXCLUSION
GLS-666 06-22 PFC/PFAS EXCLUSION
GLS-690 03-23 EXCLUSION-TOTAL AIRCRAFT, AUTO OR WATERCRAFT WITH LIMITED EXCEPTIONS
GLS-74s 09-05 AMENDMENT OF CONDITIONS
UTS-301g 11-05 EARTH OR LAND MOVEMENT EXCLUSION
UTS-365s 02-09 AMENDMENT OF NONPAYMENT CANCELLATION CONDITION
UTS-428g 11-12 PREMIUM AUDIT
UTS-611 07-22 EXCLUSION-BIOMETRIC INFORMATION
UTS-632 03-23 EXCLUSION-DESIGNATED CHEMICALS, COMPOUNDS, ENERGY, MATERIAL OR SUBSTANCES
UTS-74g 08-95 PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION

## Commercial Property

CPS-SD-1-0219 01-21 COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS
CP 00 10 10-12 BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 0090 07-88 COMMERCIAL PROPERTY CONDITIONS
CP 0140 07-06 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP $029906-07$ CANCELLATION CHANGES
CP 0411 09-17 PROTECTIVE SAFEGUARDS
11 P-9 HAND HELD FIRE EXTINGUISHERS; CURRENTLY TAGGED
CP 0449 02-20 CALIFORNIA CHANGES-REPLACEMENT COST
CP 1030 09-17 CAUSES OF LOSS-SPECIAL FORM
CP 1033 10-12 THEFT EXCLUSION
CP 1075 12-20 CYBER INCIDENT EXCLUSION
CP 1219 06-07 ADDITIONAL INSURED-BUILDING OWNER

Re: Pajaro Dunes Geologic Hazard Abatement District, Ref\# 12134577-B
Proposed Effective 3/12/2024 to 3/12/2025

## Dear Sondra:

We are pleased to confirm the attached quotation for (General Liability) being offered with Indian Harbor Insurance Company. This carrier is Non-Admitted in the state of CA. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

| Premium: | $\$ 13,645.00$ |
| :--- | ---: |
| Broker Fee | $\$ 250.00$ |
| Policy Fee | $\$ 245.00$ |
| Surplus Lines Tax | $\$ 416.70$ |
| Stamping Office Fee | $\$ 25.00$ |

## Grand Total: $\quad \$ 14,581.70+\$ 250.00$ KBK Fee Total Cost $\$ 14,831.70$

Commission: 10\%
MEP: 25\%

## Broker Fees \& Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

## If Non Admitted the following applies:

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

CRC is compensated in a variety of ways, including commissions and fees paid by insurance companies and fees paid by clients. Some insurance companies pay brokers supplemental commissions (sometimes referred to as "contingent commissions" or "incentive commissions"), which is compensation that is based on a broker's performance with that carrier. These supplemental commissions may be based on volume, profitability, retention, growth or other measures. Even if a contingent commission agreement exists with a carrier, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of an insurance company. For more information on CRC's compensation, please contact your CRC broker.

## Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, business expansion.
If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Credit Corporation, which is an affiliate of CRC, providing premium financing solutions for companies across the United States.

You can learn more about how premium financing works and how it can expand your relationship with your clients by emailing afcodirect@afco.com; or call toll-free 877-317-6437, option 1. Additional information is available at https://www.afco.com/partners/crc.html.

Sincerely,

Yolanda Hernandez
Inside Broker
415 951-8463
Yhernandez@crcgroup.com
12134577

## IMPORTANT NOTICE:

1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called "nonadmitted" or "surplus line" insurers.
2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.
3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.
4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or "surplus line" broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC's internet website at www.naic.org. The NAIC-the National Association of Insurance Commissioners-is the regulatory support organization created and governed by the chief insurance regulators in the United States.
5. Foreign insurers should be licensed by a state in the United States and you may contact that state's department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.
6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.
7. California maintains a 'List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07- lasli/lasli.cfim.
8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: $\qquad$

Insured: $\qquad$

D-1 (Effective January 1, 2020)

## IMPORTANT NOTICE:

The insurance policy that you have purchased is being issued by an insurer that is not licensed by the State of California. These companies are called "nonadmitted" or "surplus line" insurers.

The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.

The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.

The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or "surplus line" broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC's internet website at www.naic.org. The NAIC the National Association of Insurance Commissioners is the regulatory support organization created and governed by the chief insurance regulators in the United States.

Foreign insurers should be licensed by a state in the United States and you may contact that state's department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.

For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on
the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07- lasli/lasli.cfm.

If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

D-2 (Effective January 1, 2020)

# Public Officials Management \& Employment Practices Liability 

DBA: PGB Insurance Agency CA license \#: 0F65220
Date: 03/4/2024

## To: Yolanda P. Hernandez <br> CRC - San Francisco

Email: yhernandez@crcswett.com
Proposed Insured: Pajaro Dunes Geologic Hazard Abatement District
c/o Sarah Mansergh 134 Landis Avenue
Freedom, CA 95019
Application \#: POL0952899-05-REN
Thank you very much for your submission. Based upon the information received and subject to the limitations outlined below, we are pleased to offer the following:

## QUOTATION

Coverage: See coverage form PGU POL 2001 (04/2017) for terms, conditions and limitations
Form: Claims Made
Retro Date: None - Full Prior Acts

Insurer Information: Indian Harbor Insurance Company
A member of the AXA XL Group of Companies
Best Rating: A+
Surplus Lines Insurer
Filings / Taxes: PGU Not Responsible For Tax Filings
Commission: 10\%
Quotation / Indication valid until: 3/12/2024

[^0]Proposed Insured: Pajaro Dunes Geologic Hazard Abatement District

| Terms | Limits | Retentions <br> each claim including LAE | Premium |
| :---: | :---: | :---: | :---: |
| Public Officials Management | \$1,000,000 | \$10,000 | \$6,910.00 |
| Employment Practices Liability | \$1,000,000 | \$25,000 | Included |
| Policy Aggregate | \$1,000,000 |  |  |
| Non-Monetary Coverage - Defense Only | \$50,000 | \$10,000 | Included |
| Non-Monetary Coverage - Defense Only Aggregate | \$100,000 |  |  |
| Crisis Management | \$25,000 | \$5,000 | Included |
| Features/Enhancements |  |  |  |
| Punitive Damages |  | See Retentions Above | Included |
| Personal Injury |  | See Retentions Above | Included |
| Third Party Wrongful Acts |  | See Retentions Above | Included |
| Back Pay / Front Pay |  | See Retentions Above | Included |
| Loss of Earnings |  | See Retentions Above | Included |


| Optional Increased Limits |  | Additional Premium |
| :---: | :---: | :---: |
|  | 2,000,000 CSL | \$2,235.00 |
|  | 3,000,000 CSL | \$1,500.00 |
|  | 4,000,000 CSL | \$1,500.00 |
|  | 5,000,000 CSL | \$1,500.00 |
| Premium, Fees and Taxes |  |  |
|  | Total Premium: | \$13,645.00 |
|  | Policy Fee : | \$245.00 |
|  | Total Cost: | \$13,890.00 |

## Comments:

By purchasing this coverage, you will have the opportunity to register for our PGU Employer Resource Center that provides unlimited, specific, documented, and confidential advice from employment law attorneys. It also provides on-line training courses, including sexual harassment prevention, available for both supervisors and employees. As well as, on-line tools; a state-specific employee handbook builder, forms, posters, news, and more.

Premium is subject to $3.18 \%$ taxes/fees. Premium is $25 \%$ fully earned and payable within 20 days of the effective date. CRC Insurance Broker Fee: $\$ 250.00$

## Reminders:

A written request is required to bind coverage.
We will not cancel flat after inception date.
Backdating of coverage is not allowed.
See attached Coverage Features attachment for additional information.
Limits, retentions, terms and conditions quoted do not necessarily match those requested.
This proposal contains a brief outline of coverages to be included in any policy that may be issued in the future
This is only a summary and the Terms and Conditions of any policy will take precedence over any proposal
Minimum Earned Premium is the GREATER of $\$ 1,500$ or $25 \%$ of annual premium.
Applicable Forms: (Other forms may apply. Consult Underwriter for details.)
PN CA 020117 Import Information to Policyholders - California
PN CA $050117 \quad$ Notice to Policyholder - California Surplus Lines Notice
PN CA 050120
PN CW 010122
PN CW 020119
PN CW 050519
PGU POL 20000819
IL MP 91040314 IHIC 0314
PGU 20020417
PGU POL 20010417
PGU 1052 (POL) 0417
PGU 11330122
PGU 11401123
Notice to Policyholder - California Surplus Lines Important Notice
Notice to Policyholders - Fraud Notice
Notice to Policyholders - Privacy Policy
Notice to Policyholders - U.S. Treasury Department's Office of Foreign Assets Control ("OFAC")
Public Officials and Employment Practices Liability Declarations
In Witness
Schedule of Policy Forms and Endorsements
Public Officials and Employment Practices Liability Insurance Policy
Minimum Earned Premium Upon Cancellation
US Professional Indemnity - Cyber Exclusion
Consumer Protection Laws Exclusion Endorsement
XL-CASOP 1110 Service of Process

## PGU is The Authority ${ }^{\otimes}$ on Public Officials Management \& Employment Practices Liability

## Coverage Features:

Defense in Addition to the Limit (unless otherwise endorsed)
D\&O/E\&O/EPL coverage form

Sublimit for Defense for Non-Monetary Claims
Modified Consent to Settle (soft hammer) Clause with only $40 \%$ co-
insurance requirement for insured
Intentional/Criminal Acts Exclusion to include defense reimbursement until final favorable adjudication

Business Invitee (Third Party) Liability covering Emotional Distress, Sexual
Harassment, Discrimination and other allegations
Broad definition of Loss including Back \& Front Pay and Punitive Damages with a most favorable venue up to policy limit

Broad definition of Wrongful Act including Personal Injury
Broad definition of Claim including coverage for regulatory proceedings, arbitration hearings and EEOC hearings (subject to exclusions)

Eminent Domain and Inverse Condemnation defense carveback sublimit
75-day mini-tail at no cost
Bi-Lateral ERP options of 1, 2 and 3 years
Sub-Limit for Crisis Management
Sub-limit for Wage \& Hour (FLSA)
Available by Endorsement

Sub-Limit for Fiduciary Liability
Available by Endorsement

Defense Only Reimbursement Coverage for Breach of Contract
Available by Endorsement

24/7 Toll-free and on-line access to Employer HELPLINE for employment law and HR support

This document is intended to summarize key coverage features generally available. It does not summarize your quotation/indication. Please review the entire quotation/indication, policy form and endorsements for specific details.

Professional Governmental Underwriters| 4870 Sadler Road, Suite 102, Glen Allen, VA 23060
Toll Free: 800-586-6502 | www.pgui.com

## Deadly Weapon Protection for U.S. Education Providers

## Overview of Key Product features:

- Deadly Weapon Protection provides $3^{\text {rd }}$ Party Liability Insurance with built in Crisis Management Services.
- Policy is primary coverage for both indemnity and expense - coverage is clearly stated \& clarified within the 'Other Insurance' condition.
- Cover basis: 'pay on behalf' of the Named Insured.
- Maximum Limits Of Liability: Up to $\$ 20,000,000$ each and every Deadly Weapon Event and $\$ 50,000,000$ in the policy aggregate.
- The policy provides $1^{\text {st }}$ party property damage / restoration provision via the Property Damage Extension - $\$ \mathbf{5 0 0}, 000$ sub-limit as standard.
- The policy can provide Business Interruption coverage via the Business Interruption Extension Sub-Limit.
- Policy has a built in event responder provision to provide risk management services post binding coverage, members of the event responder team will visit the insured's location and undertake a physical Deadly Weapon and Security Vulnerability Assessment
- While on site the risk management team will undertake an Deadly Weapon Safety Action Plan Seminar.
- Crisis Management Response Team - 24/7/365 telephone line. CrisisRisk https://www.crisisrisk.com/
- The policy gives dedicated risk management via specific sub-limit endorsements - Crisis Management Services Endorsement, Counselling Services Sub-Limit Endorsement \& Funeral Expenses Sub-Limit Endorsement.
- Broad definition/coverage of "weapon" and as such does not limit the coverage to solely that of a firearm.
- The Deadly Weapon policy provides cover if the incident was a terrorist shooting (there is no terrorism exclusion within the form) or if an employee undertook the shooting (no named insured exclusion as per most GL policies).
- Application/Eligibility - Designed for educational entitles of all types and sizes, including public and private schools, charter schools, colleges and universities and daycare facilities. Easy one page application and quick quote turnaround.


## Please contact PGU today if you are interested in a Deadly Weapon Protection quote for your clients!



EMPLOYERS FACE CONTINUOUSLY CHANGING EMPLOYMENT LAWS AND ONGOING EMPLOYEE ISSUES. The PGU Employer
Resource Center is here to help with these challenges and deliver thousands of dollars of risk management value to your organization.
These services have helped thousands of employers protect themselves from risk, and we encourage you to take full advantage.


## THOUSANDS OF DOLLARS

IN ANNUAL EMPLOYER VALUE

## HOW DOES THE PGU EMPLOYER RESOURCE CENTER WORK?

Employers are provided valuable services and will be personally introduced to the following:

[^1]A state-specific employee handbook and policy building tool and online training courses
+
Proactive regulatory updates based on each user's
selected preferences

- Ded
advantage of these benefits


## ENDORSEMENT NO.

## CONSUMER PROTECTION LAWS EXCLUSION ENDORSEMENT

This Endorsement, effective at 12:01 a.m. on , forms part of
Policy No.:
Issued to:
Issued by:
In consideration of the premium charged, it is hereby agreed that:
This Policy shall not apply to any Claim based upon, arising out of (in whole or in part), attributable to, relating to, or in any way involving, either directly or indirectly, any actual or alleged unsolicited electronic communication or deceptive trade practice by or on behalf of an Insured, including but not limited to any action, suit, or administrative proceeding, including by the Consumer Financial Protection Bureau (CFPB) or any other state or federal agency, brought under or alleging the violation of the following: the Telephone Consumer Protection Act (TCPA), the Federal Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), the CAN-SPAM Act of 2003, and the Fair and Accurate Credit Transaction Act (FACTA), including any amendments or additions thereto; or any similar federal, state, local, or foreign law, statute, regulation or statutory or common law.

All other terms, conditions and limitations of this Policy shall remain unchanged.

## REPORT ON

DRAFT PAJARO DUNES GEOHAZARD ABATEMENT DISTRICT (PDGHAD) ENGINEERS REPORT ISSUE NO 04 SANTA CRUZ COUNTY, CALIFORNIA


File No. 0207516-000
February 2024

File No. 0207516-000

PAJARO DUNES GEOHAZARD ABATEMENT DISTRICT
2661 West Beach Road
Santa Cruz County, California 95076
Attention: Sarah Mansergh
Subject: DRAFT PDGHAD Engineers Report Issue No Pajaro Dunes
Santa Cruz County, California
Ladies and Gentlemen:
The undersigned submits this Engineer's Report as iry ed toyene Board of the Pajaro Dunes Geologic Hazard Abatement District (PDGHAD) nt to Stion 54703 et seq. of the California Government Code. This report provides updated ssessm it amo ts that will be the subject of a 2024/2025 assessment election. The assessm com
to Original Condition" Expense Rese rock material temporarily removed materials to $b$ the exis $g$ rod evetment back to its original design geometry. Maintaining the origina and Maintenance Manual revetment and is referred to
establish a source of funding to pay for the cost of removal of ark Lands during the early 2000's and the use of those pvetment is an activity required under the PDGHAD "Operation or project is considered part of the repair and maintenance of the his report as "Rock Revetment Return to Original Condition".

The project costs, which are the subject of this report, are briefly described in Section 1. This Report includes five parts, as follows:

1. Description of the return to original condition project costs.
2. An estimate of the cost for work on the rock revetment.
3. An assessment of the estimated cost to repair and maintain the rock revetment for each benefited parcel of land within the assessment district.
4. A statement of the previously applied and utilized method by which the amount is proposed to be assessed against each parcel.
5. Rock Revetment Maintenance Plans- showing all of the parcels of real property directly impacted by the proposed work and within this assessment district.
6. Costs and work outlined in this report DO NOT include ongoing maintenance, annual inspections, or other activities outside the specific project described herein.

This detailed Engineer's Report was prepared under Article XIII D of the California Constitution by Dan Peluso, a Senior Principal Engineer at Haley \& Aldrich, Inc. (Haley \& Aldrich), a registered professional engineer licensed by the State of California.

Signature and Stamp pending finalization-which will not occur until this document is voted on and approved by the PDGHAD

Sincerely yours, HALEY \& ALDRICH, INC.

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A
Rock Revetment Project Plans

## 1. Description of Pajaro Dunes Rock Revetment Return to Original Conditions Project Expenses

The content of this Section of the Engineer's Report and all following sections is being submitted pursuant to Article XIII D, Section 4 of the California Constitution.

A description of the improvement to be maintained or repaired with monies to be deposited in a "Rock Revetment Return to Original Condition Cost/Expenses and Reserve Fund" related to improvements in District Zone 1 (the District) is described in this section. The cost estimation presented in this report addresses the costs necessary to maintain and repair the rock revetment seawall (Zone 1) located at the Pajaro Dunes community in Watsonville, California, due to Santa Cruz County (the County) and State Park requirement for the District to remove rock placed during the 2002-2004 emergency storm response and to maintain the rock revetment design conditions.

The improvements addressed in this report are for the approximately ,00-foot-long roek revetment on the ocean side of the development, comprised of approximately installed between 1986 and 1988. The rock revetment is locate revetment has been partially damaged by several storm eve by coasta osion during relatively severe winter storms such as those that occurred from 28 to 2004. Follow each damaging storm event, emergency repairs were implemented by placing rap selected areas along the revetment. Funds in the aforesaid Rock Revetment Mainten and Rep Reserve Fund will not be used for maintenance or repair of the other major impro mer the $D$ ict, the steel sheet pile river wall approximately 715 feet long constructed along th Pair Rivadjacent to the Pelican Point condominiums. The river wall is locate PGHAL one 2 , and is not addressed within this report. District expenses include costs fo -rmits and st-construction condition and biologic surveys, contracted removal of early 2000s ro restacking, construction management, stair repairs, and construction costs associat tran -ds of practice, professional services (such as those necessary for the District accountz, clerk, a lega unsel), assessment calculations, District elections, board and District public outh sh in suppo

### 1.1 SITE DESCRIPTION

### 1.1.1 Pajaro Dunes Development

of the improvements referenced below.

The Pajaro Dunes community comprises private single-family residences, including detached residences and groups of townhouses and condominiums. These buildings were constructed along a narrow strip of land bounded by the Pacific Ocean on the southwest, the Pajaro River on the southeast, and Watsonville Slough on the northeast. Development of the community began in the late 1960s.

### 1.1.2 Existing Revetment Configuration

Following several episodes of severe coastal erosion in the 1970s and 1980s, approximately 6,000 feet of rock revetment was constructed in three segments between 1986 and 1988 along the ocean side of the development. In addition, a steel sheet pile wall approximately 715 feet long was constructed along
the inland Pajaro River side of the development in 2003. This steel sheet pile wall is called the "river wall."

The 6,000-foot-long rock revetment is comprised of approximately 110,000 tons of rock slope protection (RSP). In general, the rocks vary between 1 foot and 3 feet as measured in their longest dimension. The average rock is estimated to weigh about 8 tons.

The top of the revetment varies in elevation from 19.5 to 22.0 feet above mean sea level, and the base of the revetment is at elevation -2.0 feet mean sea level (NGVD 29); this is at approximate elevation +0.7 feet (NAVD 88). The revetment face is sloped between $1.5 \mathrm{H}: 1 \mathrm{~V}$ (horizontal: vertical) and $2.0 \mathrm{H}: 1 \mathrm{~V}$. The toe of the rock revetment was constructed adjacent to the property line, separating the Pajaro Dunes development from the State of California Park Lands.

Pedestrian access from Pajaro Dunes properties to the beach within the limits of the project is provided by four timber boardwalks constructed in common areas between lots 4 and 5, 10 and 11, 93 and 94, and 98 and 99. The boardwalks lead to timber stairs that descend over the rock slope protection revetment to the beach below.

### 1.1.3 Existing Revetment Damage

The rock revetment has been repeatedly damaged by coastal ension, 0 urring during relatively severe winter storms since its original construction at least two tir $\quad$ in 2002/20 and in 2004. A 400-footwide section of the revetment was affected in the vicinit sf Lots 88 through 04 , and 2135 -foot-wide section was affected in the vicinity of Lots 15,54 , and 5 Jurip he 2004 storm event, much of the beach became severely eroded, the toe of the revetment a me exposed, and portions of the revetment were undermined along these sectio Following each damaging storm event, emergenc repar aimplemented by placing rock slope protection (RSP) in selected areas along reveth . The repaired area in 2003 measured a total length of approximately 420 feet of $r$ etme using pproximately 675 tons of RSP. The repaired area in 2004 measured a total length o pproxir tely 55 et of revetment using approximately 185 tons of RSP.

The California State Parks pant g permission to the Pajaro Dunes GHAD to temporarily place rock slope protection or state Park prop y fronting lots 98 to 103 with the understanding that the rocks would be remove s part of a ture permanent repair. One of the objectives of this project is to remove the encroaching ro slope $p$ tection and utilize it in the revetment repair.

### 1.2 PROJECT DESCRIPTION

This project will focus on repairing damage to a neary 1,900 -foot-long segment of rock revetment along the western property boundary of lots 1 to 12 , lots 94 to 103 , and lot 107 , as well as removing rocks encroaching on State property fronting lots 98 to 103 . The rock revetment is located in and protects all properties in the District, designated as Zone 1. The Pajaro Dunes development and the approximate location of the proposed repair area are shown in Sheet 2, Site Plan (Appendix A).

The repair will be focused on returning the rock revetment to the original design configuration to reduce the potential for movement resulting from settlement and instability caused by coastal erosion undermining the revetment during large storm events.

## 2. Cost Estimate

An estimate of the costs to return the rock revetment to its original condition is described in this section. An assessment election is being conducted to establish a Rock Revetment Return to Original Condition Reserve Fund at the Pajaro Dunes development.

Rock Revetment Return to Original Condition -Construction will consist of the following items:

- Permitting and County/State requirement adherence (Biological studies and monitoring);
- LiDAR and detailed observation documentation, pre- and post-construction surveying of the nine homes with High Proximity to the work zone, planned directly within the PDGHAD right of way;
- Detailed observation documentation, Pre- and post-construction surveying of the 19 parcels within the planned work zone and directly within the PDGHAD right of way;
- Removal and replacement of up to seven timber boardwalk Ad stairs that pose an impediment to construction activities;
- Removal and stockpiling of existing rocks placed on previous emergency repair effort during 2003 ay beneath beach sand, for subsequent project re

State Bea
roperty as part of a


- The stockpiled rocks and out-of-place rocks on the ting revetment will be placed on top of the existing rock revetment in over-stee wareas to store the pre-constryction top-surface configuration (gradient) of the revetmen Stack metrment rocks shall bepplaced in a way that attains three-point bearing contact with th aerlying rocks.

The amount of the Reserve Fund District's consulting engineer, and t unknown variables (e.g., bi
As such, an additional 15 of the allow the ability to res ad to these

Table 1 presents the maximu ass sment for Zone 1 and a breakdown of the project cost required to complete the project. The costs sume three to six months of permitting and preparation, with fieldwork carried out over a three-month period in late 2024 or 2025.

It is understood that the PDGHAD will acquire the total budget through a loan secured by the proposed assessment, and the assessment value will then be applied to all of the properties in Zone 1 based on the PDGHAD fixed percentage assignment (see subsequent sections of the report). The assessment payments will include the cost of a loan for a $\$ 2,300,000$, with a $9 \%$ annual interest rate. Payment of the total loan amount will be spread out over 10 years.

It is worth noting that The Rock Revetment Return to Original Condition Expense Reserve Fund is capped at $\$ 3,536,592.00$. The District may only collect a maximum of $\$ 3,536,592.00$ over the established 10 year assessment period. The Fund will also be kept in a separate account from other District funds.

## Table 1

Maximum Assessment Rock Revetment- Return to Original Conditions and Proposed Fiscal Years 2024/2025 Assessment Levy




## 3. Cost Allocation Method

The District comprises two zones. Zone 1 is responsible for the maintenance of the rock revetment and all costs and expenses associated therewith, and includes all properties of the District. Its boundaries coincide with the boundaries of the entire Pajaro Dunes development. Zone 2 is responsible for the maintenance of the sheet pile river wall and all costs and expenses associated therewith and includes all members of the Pelican Homeowners Association, a subdivision of the Pajaro Dunes development. The boundaries of Zone 2 coincide with the boundaries of the Pelican Point Condominium Project. The project does not include an assessment for any of the purposes for which Zone 2 was formed.

The rock revetment improvement is to be maintained and operated as a result of the formation of the Pajaro Dunes Geologic Hazards Abatement District. Said rock revetment has been installed within or in areas in close proximity to the developed residential lots and condominiums.

All costs associated with the Rock Revetment Return to Original Cond Ons expenses associated with the Zone 1 improvements shall be spread to all parcels in Zone 1 on ar ated development unit basis.

Additionally, all costs associated with the newly proposed E nses and erve Fund shalkbe spread, in the manner referenced below, between all units in Zone 1 here will be no yarate and additional assessment for the establishment of this Fund levied ur the 2 units; all property owners located in Zone 1 will pay their proportionate share of the cost 0nd via the Zone 1 assessment.
As a result of the foregoing, the developed resid pirs in $\mathbf{Z O} 1$ will receive $100 \%$ of the special benefits associated with the establishment of a fo do revetment to its original condition. These special benefits include enhanced ighborh health, safety, and beautification, andimproved quality of life, generated when the in rove ints pide protection against erosion from ocean and wave action and flooding. These befits on cocurt en the improvements are in place, operable, safe, and maintained. The establish nt a furmer Rock Revetment Return to Original Condition will provide protection of impro enhanced comfort, and increase the desirability of the immediate surroundings the res ntia vits in the District.
A statement of the metho by which heamount proposed to be assessed against each parcel was determined is described in sect 1 . The cost allocation among various members of the PDGHAD was established when the District $m$ created by the County Board of Supervisors on October 27, 1998. In the cost-allocation scheme, the major groups, Hquses, Pelican Point Condominiums, and Cypress Grove Townhouses, share the costs based on the length of the seawall in the front of their respective areas. Per this cost-allocation scheme, in Zone 1, the cost shares for the Houses are $75.45 \%$, Cypress Grove Townhouses are $11.85 \%$, Pelican Point Condominiums are $10.18 \%$, and the Pajaro Dunes Homeowners Association (Association) for the stairways is $2.53 \%$.

Since the Pelican Point and Cypress Grove groups are condominium associations, they each share their portions of the costs equally among their members. In Zone 1, of the portion allocated to the houses, the front-row houses pay $64.12 \%$, the second-row houses pay $7.57 \%$, and the back-row houses pay $3.76 \%$. In addition, the shares for the front-row houses vary by a factor of two to one, depending on the width of the lot. The estimated GHAD budget for Fiscal Years 2024/2025-2034/2035 by benefit categories is presented in Table 2.

In summary, based on the foregoing, this Engineer's Report makes the following findings:
i. The tables for Zone 1 correctly state the proportionate special benefit derived by each identified parcel in relationship to the total cost of services.
ii. No assessment is imposed on any parcel that exceeds the reasonable cost of the proportional benefit conferred on that parcel.
iii. The only benefits assessed are special, and any general benefits have been excluded.
iv. No parcel owned by any governmental agency, the state of California, or the United States receives any special benefit from the proposed assessment.

Table 2
Proposed Assessment and Fiscal Years 2024/2025 to 2034/2035 GHAD Budget by Benefit Categories


## 4. Cost Allocation

This section presents the assessments for costs to each benefited parcel of land within assessment district Zones 1 for Fiscal Years 2024/2025 to 2034/2035, a 10-year annual assessment. A list of the Assessor's Parcel Numbers for the individual lots and condominiums at the development is shown in Table 3. If approved, the lien date for the described assessments will be that prescribed by the law. This table apportions the proposed assessment for Fiscal Years 2024/2025 to 2034/2035.

Table 3 Summary of Annual Assessments - Fiscal Years 2024/2025 to 2034/2035 (10 years)

| Unit | Unit Type | Assessor's Parcel Number | Zone 1 Allocation Factor | Zone 1 Total Payment | Total Annual Payment ${ }^{(1)}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1001 | Row 1 Houses | 052-281-05 | 0.00969 | 34,269.58 | \$ 3,426.96 |
| 1002 | Row 1 Houses | 052-281-06 | 0.0099 | 35,083.00 | $\$ \quad 3,508.30$ |
| 1003 | Row 1 Houses | 052-281-07 |  | 35,083.00 | \$ 3,508. |
| 1004 | Row 1 Houses | 052-281-08 |  | 42,403.74 | \$ 4,240.37 |
| 1005 | Row 1 Houses | 052-281-09 | 0.00999 |  | 33.06 |
| 1006 | Row 1 Houses | 052-281-10 | 0.00992 | 35,083.00 | 8.30 |
| 1007 | Row 1 Houses |  | 06 | 37,5 | \$ 3,759.40 |
| 1008 | Row 1 Houses | 2-281 | 922 | 607.38 | 3,260.74 |
| 1009 | Row 1 Houses |  | 00922 | 32,607.38 | \$ 3,260.74 |
| 1010 | Row 1 Houses |  | 0992 | 35,083.00 | \$ 3,508.30 |
| 1011 | Row 1 Hoy | 81- | 0.0106 | 37,593.98 | \$ 3,759.40 |
| 1012 | Row ouses |  | 1134 | 40,104.96 | \$ 4,010.50 |
| 1013 | Row 1 Ho | 052-281-17 | 0.01092 | 38,619.59 | \$ 3,861.96 |
| 1014 | ow 1 Houses | 2-281-18 | 0.01248 | 44,136.67 | \$ 4,413.67 |
| 1015 | Row 1 Houses | $2-781=$ | 0.01418 | 50,148.88 | \$ 5,014.89 |
| 1016 | Row 2 Houses | $052-281-20$ | 0.00172 | 6,082.94 | \$ 608.29 |
| 1017 | Row 3,4 \& 5 Houses | 052-281-21 | 0.00094 | 3,324.40 | \$ 332.44 |
| 1018 | Row 2 Houses | 052-281-22 | 0.00172 | 6,082.94 | \$ 608.29 |
| 1019 | Row 2 Houses | 052-281-24 | 0.00172 | 6,082.94 | \$ 608.29 |
| 1020 | Row 2 Houses | 052-281-25 | 0.00172 | 6,082.94 | \$ 608.29 |
| 1021 | Row 3,4 \& 5 Houses | 052-281-26 | 0.00094 | 3,324.40 | \$ 332.44 |





$\left.\begin{array}{|c|c|c|c|c|c|}\hline \text { Unit } & \text { Unit Type } & \text { Rossor's Parcel Number } & \begin{array}{c}\text { Zone 1 } \\ \text { Allocation } \\ \text { Factor }\end{array} & \begin{array}{c}\text { Zone } 1 \text { Total } \\ \text { Payment }\end{array} & \text { Total Annual } \\ \text { Payment }{ }^{(1)}\end{array}\right]$


| Unit | Unit Type | Assessor's Parcel Number | Zone 1 <br> Allocation <br> Factor | Zone 1 Total <br> Payment | Total Annual |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Payment |  |  |  |  |  |



| Unit | Unit Type | Assessor's Parcel Number | Zone 1 Allocation Factor | Zone 1 Total Payment | Total Annual Payment ${ }^{(1)}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 2087 | Pelican Point Condominiums | 052-332-03 | 0.00117 | 4,137.81 | \$ 413.78 |
| 3001 | Cypress Grove Townhomes | 052-301-49 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3002 | Cypress Grove Townhomes | 052-301-48 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3003 | Cypress Grove Townhomes | 052-301-47 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3004 | Cypress Grove Townhomes | 052-301-46 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3005 | Cypress Grove Townhomes | 052-301-45 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3006 | Cypress Grove Townhomes | 052-301-44 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3007 | Cypress Grove Townhomes | 052-301-43 | $0.00515$ | $18,213.45$ | $\text { \$ } 1,821.35$ |
| 3008 | Cypress Grove Townhomes | 052-301-42 |  | 18,213.45 | $\$ \quad 1,821.35$ |
| 3009 | Cypress Grove Townhomes | 052-301-41 | . 005 | $18,213.45$ | $\$ 1,821.8$ |
| 3010 | Cypress Grove Townhomes | 052-301-40 | $0.00515$ | 18,213.45 | 1,821. |
| 3011 | Cypress Grove Townhomes | 052-301-38 | 00515 | $18,213.45$ | $\$ 1,821.35$ |
| 3012 | Cypress Grove Townhomes | $-3$ | $0.00515$ | $18,213.45$ | $\$ \quad 1,821.35$ |
| 3013 | Cypress Grove Townhomes | 152-301 | $0.0051$ | $18,213.45$ | $\$ \wedge^{1,821.35}$ |
| 3014 | Cypress Grove Townhomes | 301-: | $.00515$ | $18,213.45$ | \$ 1,821.35 |
| 3015 | Cypress Grove Townhomes |  | $0.00515$ | $18,213.45$ | \$ 1,821.35 |
| 3016 | $\begin{aligned} & \text { Cypress Gro } \\ & \text { Townhr } \end{aligned}$ | 052-301-29 | $0.00515$ | 18,213.45 | \$ 1,821.35 |
| 3017 | Cypre Grove | 052-301-28 | $0.00515$ | 18,213.45 | \$ 1,821.35 |
| 3018 | Cypress G Townhome | 052-301-34 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3019 | Cypress Grove Townhomes | 052-301-33 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3020 | Cypress Grove Townhomes | $052-301-26$ | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3021 | Cypress Grove Townhomes | $052-301-25$ | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3022 | Cypress Grove Townhomes | 052-301-24 | 0.00515 | 18,213.45 | \$ 1,821.35 |
| 3023 | Cypress Grove Townhomes | 052-301-23 | 0.00515 | 18,213.45 | \$ 1,821.35 |
|  | PDA Stairs | Common area pay direct to PDGHAD | 0.02822 | 99,802.63 | \$ 9,980.26 |
| Total Collected/year |  |  |  | 3,549,889.83 | 354,988.98 |
| (1) Assessments are subject to a $1 \%$ County Collection Fee in addition to the listed amounts. Table values provided by PDGHAD. |  |  |  |  |  |



## 5. Parcels Map \& Revetment Project Plan

Stamped and County reviewed Rock Revetment Project Plans (Appendix A), which outline the proposed work location and approach. All the parcels of real property within this assessment district, including the major groups, Houses, Pelican Point Condominiums, and Cypress Grove Townhouses, are presented in the attached Rock Revetment Project Plans (Appendix A).




[^0]:    If we are offering coverage on a surplus lines basis, the agent is responsible for handling of filings unless we note otherwise on this quotation. If we have provided terms using bid specifications or an application other than ours, the quote is subject to change pending review of a completed and signed PGU application.

[^1]:    Dir
    documented responses to your organization's specific questions

    - Re

    Resources that address over 50 different employment law and HR/
    risk management issues
    -Liv
    ive and recorded topical webinars, many with CE credits for HR personnel

