



TO: SOUTHERN NEVADA DISTRICT BOARD OF HEALTH

DATE: June 26, 2025

RE: *Approval of Insurance Renewals for Southern Nevada Health District's Commercial Property, Automobile, General Liability, and Professional Liability for policy period 07/01/2025 – 07/01/2026*

PETITION #35-25

That the Southern Nevada District Board of Health *approve insurance renewals for Southern Nevada Health District's Commercial Property (CHUBB), Automobile (CHUBB), General Liability and Professional Liability (Vantage), policies.*

PETITIONERS:

Cassius Lockett, PhD, District Health Officer *CL*
Heather Anderson-Fintak, General Counsel ^{HAF}

DISCUSSION:

Last fiscal year, the Health District left Pool/PACT (Nevada Public Agency Insurance Pool) in favor of seeking private insurance coverage. Due to low claims and strong risk and safety management, the Health District was positioned for cost savings. For the policies that were previously changed in Pool, the Health District realized a savings of \$144,547. The Health District continues to benefit from the low claims and the premiums remain low. While there is an increase to the premiums in the amount of \$18,467 over last fiscal year, this is a cost savings of \$47,144 over the projected premiums, which were calculated based upon the current market rates.

FUNDING:

General Funds.



CHUBB

Coverage:	Commercial Property	
Limits:	Each Professional Incident: Professional Aggregate:	\$1,000,000 \$3,000,000
Deductibles:	Each Professional Incident: Professional Aggregate:	\$25,000 N/A
Annual Cost:	\$186,075.75 (including fees)	\$161,805.00 ¹

CHUBB

Coverage:	Automobile	
Limits:	Each Professional Incident: Professional Aggregate:	\$1,000,000 N/A
Deductibles:	Each Professional Incident: Professional Aggregate:	\$3,000 N/A
Annual Cost:	\$189,204.75 (including fees)	\$168,182.00

Vantage Risk Specialty Insurance

Coverage:	General & Professional Liability	
Limits:	Each Professional Incident: Professional Aggregate:	\$1,000,000 \$3,000,000
Deductibles:	Each Professional Incident: Professional Aggregate:	\$25,000 N/A
Annual Cost:	\$78,236.70 (including fees)	\$78,236.70

¹ The rate decreased due to additional information provided.

COMMERCIAL COVERAGE PROPOSAL
FOR
SOUTHERN NEVADA HEALTH DISTRICT
COVER PAGE

Submitted to:

CHUBB INSURANCE SOLUTIONS AGENCY INC
202 HALLS MILL ROAD
WHITEHOUSE STATION, NJ 08889

Attn: Scotty Allen

Information contained in this proposal is descriptive only. This proposal contains highlights or typical features available in our policies. These features are subject to change based upon underwriting and may or may not be available or apply to your policy. The precise coverage afforded is subject to the terms and conditions of the policies issued. The Company reserves the right, in its sole discretion, to amend or withdraw this Proposal if the Company becomes aware of any new, corrected or updated information that the Company reasonably believes would change its underwriting evaluation.

This quotation/proposal contemplates an integrated insurance program that includes all of the lines of business, terms and conditions outlined. The pricing and terms and conditions shown in this quotation/proposal cannot be separated. As such, if you reject individual components of the quote/proposal or any part of the program is cancelled and/or non-renewed, the terms and conditions of the remaining portion of the account are subject to reevaluation by the Company and all elements including program structure, pricing, as well as other terms and conditions will be subject to change.

This information is intended for producers that are properly licensed and authorized in at least one of the writing companies that comprise the Chubb Group of Insurance Companies (Chubb). If you are not a licensed and authorized Chubb producer, please direct this communication to the person in your office that holds such designations and contact Chubb to update the contact information for this policy.

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies underwriting coverage: Federal Insurance Company, Vigilant Insurance Company, Pacific Indemnity Company, Great Northern Insurance Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Lloyds Insurance Company of Texas. Not all insurers do business in all jurisdictions.

SOUTHERN NEVADA HEALTH DISTRICT

PREMIUM SUMMARY

<u>Policy Type</u>	<u>Premium</u>	<u>Commission</u>	<u>Payment Options</u>
Commercial Property	\$171,390	15%	Annual/Direct Bill
Federal Insurance Company			
Policy No.: 3608-49-14			
Property	\$171,390		
Machinery Breakdown	Included in Property		
Taxes and Surcharges	\$0	0%	Prepaid
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TOTAL ACCOUNT			
PREMIUM	\$171,390		
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Please note the underwriting company in which this quote is being offered. All insurers of the Chubb Group of Insurance Companies share the same financial ratings.

The portion attributable to Taxes, Surcharges and Other Charges is an estimate. The Insured is responsible for the total amount, if bound, shown on the premium bill and/or premium summary, regardless of the amount shown above.

Terrorism

Portion of premium attributable for Terrorism - Included in above premium

Property **\$9,858**

***Ensuing Fire** **\$0**

Machinery Breakdown **Included in Property**

**If you elect not to purchase coverage for terrorism and your policy provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium shown above for Ensuing Fire is the amount attributable to the insurance provided pursuant to that statutory standard fire policy. This coverage cannot be rejected.*

“Terrorism” refers to terrorism losses covered by the Terrorism Risk Insurance Act of the United States of America (15 USC 6701 note). Please refer to the Important Notice to Policyholders which outlines both the Federal Government’s and the Insurance Company’s obligation of payment under the Terrorism Risk Insurance Act.

CUSTOMARQ COMMERCIAL COVERAGE

Policy Number: 3608-49-14
Company: Federal Insurance Company
Effective Date: July 1, 2025 to July 1, 2026

PREMISES SCHEDULE

1. 280 S DECATUR BLVD, LAS VEGAS, NV 89107
2. 700 MARTIN LUTHER KING BLVD, LAS VEGAS, NV 89106
3. 2953 WESTWOOD DR, LAS VEGAS, NV 89109
4. 2830 FREMONT ST, LAS VEGAS, NV 89104
5. 2500 N BUFFALO DR, SUITE 240, LAS VEGAS, NV 89128
6. 150 N YUCCA ST, SUITES 3 & 4, MESQUITE, NV 89027
7. 3020 N WALNUT RD, LAS VEGAS, NV 89115
8. 304 E CARSON AVE, LAS VEGAS, NV 89101

PROPERTY INSURANCE

Deductible: \$25,000

Extended Period: Unlimited

The information shown above applies to:

- all premises coverages;
- all additional coverages; and
- debris removal coverage,

and all premises, unless corresponding specific information is shown as applicable to a specific premises or coverage.

PREMISES COVERAGES - BLANKET LIMITS		LIMITS OF INSURANCE
Blanket Number and Coverages		
1.	Building	\$40,183,444
2.	Personal Property EDP Property on Premises	\$33,293,600

PREMISES COVERAGES: If "Blanket" or "Loss Limit" is shown under Limits Of Insurance as applicable to a Premises, please refer to the "Premises Coverages – Blanket Limits" section or the "Loss Limits Of Insurance" section above to determine the Limits Of Insurance applicable to such Premises. "Blanket" limits are numbered for ease of reference. If a specific limit is shown under Limits Of Insurance for a Premises Coverage, that Limit applies to such coverage, even if a "Blanket" limit applies to other Premises Coverage at such premises.		LIMITS OF INSURANCE
Premises # 1 Bldg # 1: 280 S DECATUR BLVD, LAS VEGAS, NV 89107		
Building Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000		Blanket 1
Personal Property Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000		Blanket 2
EDP Property on Premises		Blanket 2

Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	
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Premises # 1 Bldg # 2: 280 S DECATUR BLVD, LAS VEGAS, NV 89107	
Building Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 1
Personal Property Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 1 Bldg # 3: 280 S DECATUR BLVD, LAS VEGAS, NV 89107	
Building Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 1
Personal Property Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 1 Bldg # 4: 280 S DECATUR BLVD, LAS VEGAS, NV 89107	
Building Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 1

Premises # 1 Bldg # 5: 280 S DECATUR BLVD, LAS VEGAS, NV 89107	
Building Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 1

Premises # 2: 700 MARTIN LUTHER KING BLVD, LAS VEGAS, NV 89106	
Building Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 1
Personal Property Automatic Increase in Limits 4%	Blanket 2

Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	
EDP Property on Premises Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 3: 2953 WESTWOOD DR, LAS VEGAS, NV 89109	
Personal Property Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2
EDP Property on Premises Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 4: 2830 FREMONT ST, LAS VEGAS, NV 89104	
Personal Property Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2
EDP Property on Premises Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 5: 2500 N BUFFALO DR, SUITE 240, LAS VEGAS, NV 89128	
Personal Property Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 6: 150 N YUCCA ST, SUITES 3 & 4, MESQUITE, NV 89027	
Personal Property Automatic Increase in Limits 4% Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2
EDP Property on Premises Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 7: 3020 N WALNUT RD, LAS VEGAS, NV 89115	
Personal Property Automatic Increase in Limits 4% Inundation, Back-Up and Mudflow Peril Deductible \$25,000 Discharge of Water Peril Deductible \$50,000 Leakage Fire Prot Peril Deductible \$50,000	Blanket 2

Premises # 8: 304 E CARSON AVE, LAS VEGAS, NV 89101	
EDP Property on Premises	\$250,000

PREMISES COVERAGES	LIMITS OF INSURANCE
Machinery Breakdown	INCLUDED

ADDITIONAL COVERAGES – SPECIFIC LIMITS	LIMITS OF INSURANCE
Mobile Equipment Deductible \$10,000	\$56,504
Ocean Cargo Goods In Transit	\$50,000

EARTHQUAKE	LIMITS OF INSURANCE
Policy Annual Aggregate Limit	\$5,000,000
<i>Earthquake</i>	
Premises 1, 2, 3, 4, 5, 6, 7, 8	
Premises Annual Aggregate Limit	\$5,000,000
Per Occurrence Limit	\$5,000,000
Property Damage Per Premises/Per Occurrence Percentage Deductible	2%
Property Damage Minimum Dollar Deductible	\$50,000
FLOOD	LIMITS OF INSURANCE
Policy Annual Aggregate Limit	\$5,000,000
<i>Flood</i>	
<i>(Inundation, Back-Up and Mud Flow Included)</i>	
Premises 1, 2, 3, 4, 5, 6, 8	
Premises Annual Aggregate Limit	\$5,000,000
Per Occurrence Limit	\$5,000,000
Per Occurrence Waiting Period (Normal Business Hours)	24 Hours
Per Occurrence Dollar Deductible	\$50,000

OTHER PERIL MODIFICATIONS – SUBSIDIARY LIMITS	LIMITS OF INSURANCE
<i>Inundation, Back-up, Mudflow</i>	
Premises/Building 7/1	\$25,000

POLICY FORMS		
80-02-0280	07-03	SCHEDULE OF MORTGAGEES/LOSS PAYEES
80-02-1303	03-19	ADD'L PERIL-EQ LIMIT/DED OR WAITING PERIOD
80-02-1323	03-19	SUBSIDIARY LIMITS OF INSURANCE
80-02-1428	03-19	ADD'L PERIL-FLOOD LIMIT/DED OR WP PER OCC
80-02-0005	01-18	PROPERTY DECLARATIONS
80-02-0045	03-20	MALICIOUS PROGRAMMING EXCLUSION ADDED
80-02-0177	02-22	FUNGUS CLEAN UP OR REMOVAL PREM COV AMENDED
80-02-0210	01-15	PROPERTY SUPPLEMENTARY DECLARATIONS
80-02-0459	11-23	MALICIOUS PROGRAMMING AND SYSTEM - DEF AMEND
80-02-1000	03-19	BUILDING AND PERSONAL PROPERTY
80-02-1018	03-19	EXTRA EXPENSE
80-02-1047	07-03	MOBILE EQUIPMENT
80-02-1097	03-19	PROPERTY/BI CONDITIONS & DEFINITIONS
80-02-1357	03-19	WATER DEDUCTIBLE OR WAITING PERIOD
80-02-1658	01-15	CAP ON CERT. TERRORISM LOSSES (ALL PREMISES)
80-02-2208	07-20	VIRUS, BACTERIA OR MICROORGANISM EXCL ADDED
80-02-5188	06-05	VACANCY CONDITION ADDED
80-02-5407	03-19	OCEAN CARGO COVERAGE ADDED
80-02-5698	09-22	ERRORS IN SYSTEMS PROGRAMMING EXCL AMENDED
80-02-5702	10-22	AUTO INCREASE IN LIMITS PROVISION AMENDED
99-10-0996	04-18	IMPORTANT NOTICE-NY LOC INSPECTIONS

CUSTOMARQ PROPERTY HIGHLIGHTS

The precise coverage afforded is subject to the terms and conditions of the policies issued. The following features are subject to change based upon underwriting and may or may not be available or apply to your policy.

VALUATION

Replacement Cost
Cost of Replacement at any Location
Brands & Labels
Construction Fees
Customs Duties
Extended Warranties
Ordinance or Law
Selling Price on Finished Stock and Sold Personal Property
Replacement Cost on Personal Property of Others, Business Personal Property You Lease and
Personal Property of Employees
Replacement Cost on Research and Development Property if repaired, replaced or reproduced
Valuation on Tenants' I & B when not replaced – ACV
24 Months to Decide to Repair or Replace

\$ 250,000 BLANKET LIMIT OF INSURANCE

The automatic blanket limit applies to:

Accounts Receivable
Electronic Data Processing Property
Fine Arts
Leasehold Interest - Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest
Leasehold Interest - Undamaged Tenant's Improvements & Betterments
Non-Owned Detached Trailers
Outdoor Trees, Shrubs, Plants or Lawns
Pair and Set
Personal Property of Employees
Public Safety Service Charges
Research and Development Property
Valuable Papers

The Blanket Limit of Insurance applies over all of the coverages shown above and may be apportioned at the time of loss. This Blanket Limit of Insurance applies separately at each covered premises shown in the Declarations and is subject to the Property Deductible specified in the Declarations.

Separate specific Limits of Insurance may be purchased for any of these coverages. If purchased, the blanket limit of insurance will apply in addition to the specific limit.

ADDITIONAL PROPERTY COVERAGES

The following Additional Coverages apply separately at each of your premises. In this proposal, any additional limits for these coverages that you have purchased are indicated at the described premises to which the increased limits apply. A policy level deductible applies to each of the Additional Coverages, unless otherwise indicated below or at the described premises

Any other location for:

Accounts Receivable	\$ 50,000
Building Components	\$ 50,000
EDP Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000
R&D Property	\$ 50,000
Valuable Papers	\$ 50,000

Debris Removal

25% of direct damage loss, plus:

Premises Shown in the	
Declarations	\$ 100,000
Any Other Location	\$ 25,000
In Transit	\$ 25,000

Deferred Payments \$ 25,000

Exhibition, Fair or Trade Show:

EDP Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000

Extra Expense \$ 100,000

Fungus Clean-Up
or Removal \$ 25,000

Installation:

Any Job Site	\$ 25,000
In Transit	\$ 25,000

In Transit for:

Accounts Receivable	\$ 25,000
Building Components	\$ 25,000
EDP Property	\$ 50,000
Fine Arts	\$ 25,000
Personal Property	\$ 25,000
Valuable Papers	\$ 25,000

Loss of Master Key \$ 15,000

Loss Prevention Expenses \$ 15,000

Mobile Communication

Property \$ 15,000

Minimum Deductible \$3,500

Money & Securities:

On Premises	\$ 15,000
Off Premises	\$ 15,000

Pollutant Cleanup or
Removal \$ 25,000

Processing Water \$ 10,000

Preparation of Loss Fees \$ 10,000

Newly Acquired Premises Or Newly Acquired Or Constructed Property for 180 days

Building	\$2,500,000
Personal Property	\$1,000,000
Personal Property at Existing Premises	\$ 100,000
EDP Equipment	\$1,000,000
Electronic Data	\$ 50,000
Communication Property	\$ 50,000
Fine Arts	\$ 25,000

COMMON POLICY CONDITIONS

POLICY FORMS		
80-02-9780	03-11	NOTICE OF CANCEL TO SCHEDULED PERSONS OR ORGS
80-02-9001	06-98	HOW TO REPORT A LOSS
80-02-9090	06-05	COMMON POLICY CONDITIONS
80-02-9757	12-99	NV MANDATORY-CANCELL,NON-RENEWAL & NOTICES
80-02-9790	03-12	COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS
80-02-9800	12-08	INSURING AGREEMENT
99-10-0732	01-15	NOTICE TO POLICYHOLDERS-TRIPRA
99-10-0792	09-04	IMPORTANT NOTICE - OFAC
99-10-0872	06-07	AOD POLICYHOLDER NOTICE

The state in which this policy is issued may require that we advise you that if available, the following condition is added to your policy:

All references in the policy to “spouse” include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

This proposal does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Chubb from offering or providing insurance. To the extent any such prohibitions apply, this proposal is void ab initio.

StreamLabs Water Sensor Proposal

DETECT and PREVENT WATER LOSSES

Thank you for doing business with Chubb Insurance. We are always looking for ways to bring value to our insureds and as such, we are excited to offer you our [Internet of Things \(IoT\) water sensor risk mitigation solution](#) as we know that water leaks can not only cause expensive property damage, but also interrupt your company's ability to continue normal operations.

To help prevent water damage before it occurs, [Internet of Things \(IoT\)](#)-powered sensors from StreamLabs, Inc., a Chubb company, provide real-time alerts to leaks and changes in temperature or water pressure that can cause damage to critical infrastructure and valuable assets.

The features and benefits of the water leak detection system include:

- Around the clock remote monitoring for the presence of water leaks, overflows, pipe bursts, etc.
- Account management via online portal at no additional cost.
- Cellular connection - no need to connect to your internet system.
- Automatic alerts via email and SMS text 24/7 to an unlimited number of users.
- Ongoing technical support available via phone or email.
- Easy to install with no need for an electrician, plumber, or contractor.
- Extended warranty for the lifetime of the contract.

What our customers are saying...

“The sensors have been working great. They have saved us a few times already!”
College Facility Manager

“The sensor did its job. A pump which belongs to our anchor client on the lower level failed on a Friday evening. No damage because of the sensor, but if we didn't catch it early enough, who knows what would've happened. So, I'd consider this a SUCCESS!”

Risk Manager of Class A Office Buildings

This proposal includes a total of **five (5) cellular gateways and 32 sensors** at the annual cost outlined in the chart below. Please note that the device count is an estimate, and the final decision count is at your discretion. We are willing to collaborate with you to determine the appropriate sensor count for your specific requirements.

In addition to the annual solution fees, please note that there is an additional one-time charge for professional installation services, if required, as well as shipping charges. You have the option to independently install the equipment to save on the professional installation cost.

The annual recurring solution cost covers not only the equipment itself but also includes technical support, customer service, access to the online dashboard, 24/7 alert notification via text and email, and warranty coverage for all the equipment.

Equipment	Quantity	Cost per month	Annual Cost
4G Cellular Gateway (Signal) - LGMT-CAP3*	5	\$30.00	\$1,800
Water Sensor - 3 ft rope	20	\$8.00	\$1,920
Water Sensor -Point of Leak	10	\$8.00	\$960
Temperature sensor	2	\$8.00	\$192
Total Solution Fees (recurs annually)			\$4,872

*Each sensor must be approx. 600 to 1,000 ft range of a gateway. Construction type and location will affect cellular range of gateway.

Examples of different buildings	Water Sensor Solution	Cost per Year (approximate)**
Highrise bldg: 36 stories, 526,000 sq ft.	18 gateways and 220 sensors	\$28,000
Manufacturer: 4 stories, 155,000 sq ft.	6 gateways and 80 sensors	\$10,000
Mixed Use bldg: 2 stories, 160,000 sq ft.	2 gateways and 44 sensors	\$5,000
Warehouse: 1 story, 20,000 sq ft.	1 gateway and 16 sensors	\$2,000

**Prices valid until March 15, 2025.

Priority Sensor Locations Include:

Near critical and high value equipment susceptible to water damage or freezing temperatures,

- Around known sources of potential water release – such as a chilled water pump or hot water boilers,
- In areas with heightened risk for water and temperature exposure.

We've heard from numerous clients that the return on investment of the sensor solution is undeniable – here are three clients' video testimonials:

- [Highwoods Properties](#)
- [Allen County Public Library](#)
- [Boston Medical Center](#)

If you choose to install a water risk mitigation solution, you may qualify for a policy discount. Kindly notify your insurance agent once the system is operational, allowing them to inform your property insurance company to facilitate any applicable policy discounts.

If you are interested in learning more, please contact me or your insurance agent. We look forward to hearing from you.

Again, thank you for doing business with Chubb!
Sincerely,

Elaine George CPCU, ARM, RPLU

[Digital IoT Operations](#)

1133 Avenue of the Americas, New York, NY

10036 M 718 490 9543 / E

elaine.george@chubb.com

Devices and products described herein are provided by StreamLabs, Inc., a wholly owned non-insurance subsidiary of Chubb which offers Internet of Things (IoT) enabled water monitoring, leak detection and water shut-off devices and systems for residential and commercial properties. The offer described herein is not an indication that insurance coverage is available under any Chubb policy for any particular incident. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. For more information about StreamLabs,

StreamLabs Point of Leak Sensor

The versatile StreamLabs wireless Point of Leak Sensor has a probe at the end of a three-foot cable that detects the presence of water and can be discretely hidden out-of-sight. The sensors use LoRaWAN® technology to send real-time alerts via text or email to prevent a potentially catastrophic event. Measurements = 1.46 inches x 2.81 inches x 0.75 inches. Cable length: 36 inches

StreamLabs Rope Sensor

The StreamLabs wireless Rope Sensor detects the presence of water anywhere along its three-foot rope, which uses two wires covered with conductive polymer. The rope is highly flexible for easy placement around equipment.

Sensor Measurements: 1.46 inches x 2.81 inches x 0.75 inches. Rope Measurement: 36 inches

StreamLabs Temperature Sensor

The StreamLabs Temperature Sensor is ideal for areas where extreme temperature levels can affect valuable assets, equipment or safety. The sensor features customizable settings and leverages LoRaWAN® technology to send real-time alerts via text or email to prevent a potentially catastrophic event.

Temperature Sensor Measurements = 1.46 inches x 2.81 inches x 0.75 inches

StreamLabs Signal (Gateway)

The StreamLabs Signal (gateway) leverages LoRaWAN® technology to provide building-wide connectivity to thousands of IoT assets. Easy to deploy, the Signal extends coverage in remote or hard-to-reach areas inside of commercial buildings such as hotels, convention centers, offices and retail stores. An electrical outlet is required. Sensors must be within 200 to 600 ft range of the Signal. Construction type and location of the building will affect the signal strength of the gateway.

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date May 19, 2025

Insured Name Southern Nevada Health District
Mailing Street Address 280 S. Decatur Blvd
Mailing City, State, Zip Las Vegas, Nevada 89107

Policy Type	Policy Number	Effective Date	Underwriting Company
Property	36084914	07/01/2025	Federal Insurance Company

CHUBB® IMPORTANT NOTICE TO POLICYHOLDER TERRORISM RISK INSURANCE ACT

You are hereby notified that pursuant to the Terrorism Risk Insurance Act (the “Act”) we are making available to you insurance for losses arising out of certain acts of terrorism. Terrorism is defined as any act certified by the Secretary of the Treasury of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States of America under the formula set forth in the Act. Under this formula, the United States of America pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the insurance. Beginning in 2016, the Federal Share will be reduced by 1% per year until it reaches 80%, where it will remain.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to insurance for such acts of terrorism is: \$ 9,858

If you elect not to purchase coverage for terrorism and your policy provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium shown here for Ensuing Fire is the amount attributable to the insurance provided pursuant to that statutory standard fire policy. This coverage cannot be rejected. That amount is \$ 0

Important Notice

Form 99-10-0729 (Rev.01-15)

Property - Important Notice to Policyholder

Page 1 of 3

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date May 19, 2025

Insured Name Southern Nevada Health District
Mailing Street Address 280 S. Decatur Blvd
Mailing City, State, Zip Las Vegas, Nevada 89107

Policy Type	Policy Number	Effective Date	Underwriting Company
Property	36084914	07/01/2025	Federal Insurance Company

Under the Act, you have thirty (30) days from the date of this notice to consider whether or not you wish to maintain insurance for terrorism losses covered by the Act.

If you elect not to maintain this insurance, please so indicate by placing an “X” in the space provided on the next page, sign and return this disclosure notice to your agent or broker as soon as possible. By electing not to maintain this insurance, you agree that we may attach a terrorism exclusion or sublimits to your policy. If you do not sign and return this disclosure notice, you will be deemed to have decided to maintain this insurance, subject to the next paragraph.

If you elect to maintain this insurance, you must pay the premium disclosed above, otherwise we will avail ourselves of our normal remedies for nonpayment of premium, including cancellation of your policy in accordance with its terms.

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date May 19, 2025

Insured Name Southern Nevada Health District
Mailing Street Address 280 S. Decatur Blvd
Mailing City, State, Zip Las Vegas, Nevada 89107

Policy Type	Policy Number	Effective Date	Underwriting Company
Property	36084914	07/01/2025	Federal Insurance Company

Rejection of terrorism insurance:

☐ I hereby reject terrorism insurance and elect to have a terrorism exclusion, sublimit or other limitation included in my policy. I understand that I will have no, or limited, coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Name: _____

Policyholder/Applicant's Signature: _____

Date: _____

IMPORTANT ACTION REQUIRED
THIS APPLIES TO NEW YORK CITY LOCATIONS ONLY
FAILURE TO ACT CAN RESULT IN NYC DOB FINES OF \$1,000 OR MORE
PER OBJECT WHICH WILL BE YOUR RESPONSIBILITY

Dear :

The NYC Department of Buildings now has an online technology where boiler inspections and violations will be entered and records stored. DOB NOW Safety will be the new platform for boiler inspections, as well as other DOB safety related inspections of elevators, facades, electrical and various other inspections. The transition to this system has modified the steps related to filing jurisdictional inspections including new requirements of owner email registration.

These steps include:

- Owner registration in the DOB NOW Safety System is required prior to filings being accepted.
- Licensed Professional/Inspector must input the owner registration information prior to filing.

To ensure conformance with the above requirements we are asking all owners of NYC property to register and to ensure that registration information is available to those local management personnel responsible in each building as well as your insurance agent/carrier.

Please provide the registration information for your NYC locations on the attached form. **Failure to complete registration and provide Chubb with this information will result in our inability to file inspections and can lead to missed inspection fines of \$1,000 or more per object.**

The registration process is quick, taking approximately a total of 5-10 minutes. Supplemental information on the registration process has been included on the attached pages.

Please disregard this letter if you have already completed the registration process with the City of New York for all covered locations and advised Chubb of all building registrant information.

Should you have any questions, please contact your Chubb representative or email us at nycboilers@chubb.com.

Enclosures



Building Registrant Owner Form

Complete this form for all New York City locations within 30 days and send it to Chubb at:
nycboilers@chubb.com

May 19, 2025

Customer: SOUTHERN NEVADA HEALTH DISTRICT

Policy Number: 36084914

[illegible]

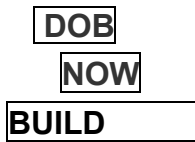
* If the same registrant applies to all locations, indicate "All Locations" after the email address on the first line

**FAILURE TO RETURN THIS FORM
CAN RESULT IN NYC DOB FINES OF \$1,000 OR MORE PER OBJECT.
CHUBB WILL NOT ACCEPT RESPONSIBILITY FOR FINES LEVIED BY THE CITY OF
NEW YORK DOB RESULTING FROM YOUR FAILURE TO COMPLY.**



Tip Sheet: Owner Registration in eFiling

If you are a **Building Owner, Building Manager, or Building Representative**, you can:



Enter job applications in
DOB NOW: *Build*



Review and confirm compliance
filings in DOB NOW: *Safety*

Register for **DOB NOW: *Build*** or **DOB NOW: *Safety*** by creating an eFiling account:

1. Go to www.nyc.gov/dobefiling, and click on the link to 'Register for electronic filing.'
2. Fill out the Electronic Filing Account Information form.

***NOTE:** Your address should be your mailing address, not the address of the building you own.*
3. Read the Agreement section, and click **Submit**.
4. You will receive two (2) emails. Your account will not be active until the second email is received.
 - a. In the first email, you **must** click a link to activate your account.
 - b. The second email confirms your enrollment. Once you receive the second email, your registration in eFiling will take effect the next day. You can then use your eFiling email and password at www.nyc.gov/dobnow.

***NOTE:** If you want to change your account information, such as email, phone, or mailing address, you will have to log in to eFiling.*

If you have any questions about DOB NOW, please contact www.nyc.gov/dobnowhelp

Rick D. Chandler P.E., Commissioner

nyc.gov/buildings

build safe|live safe

AUTOMOBILE INSURANCE

Policy Number: 7364-15-53
Company: GREAT NORTHERN INSURANCE COMPANY
Effective Date: July 1, 2025 to July 1, 2026

<u>Premium</u>	<u>Commission</u>	<u>Payment Options</u>
\$173,652.00	12.5%	Direct Bill
Taxes and Surcharges		
\$0.00	0%	Prepaid

<u>Coverage</u>	<u>Limits of Insurance</u>	<u>Symbol</u>
Liability	\$1,000,000	1
Auto Medical Payments	\$10,000	7
Uninsured/Underinsured Motorist Coverage	\$100,000	10
Physical Damage Coverage		
Comprehensive Deductible	\$3,000	7,8
Collision Deductible	\$3,000	7,8
Hired Car Physical Damage Coverage		8
Comprehensive Deductible	\$1,000	
Collision Deductible	\$1,000	
Physical Damage Limit	Actual Cash Value, or Cost of Repair, whichever is less, minus deductible for each covered auto, but no deductible applies to loss caused by fire or lightning	

Rating is based on the following:

	Annual Cost of Hire - Excess
IF ANY	Annual Cost of Hire - Primary

of Employees: 1,174

The following amendments will be attached to your Business Auto Policy:

SELECTED EXCLUSIONS, ENDORSEMENTS OR OTHER FORMS		
16-02-0153	01-06	PREMIUM STATEMENT - VARIOUS STATES
16-02-0153	01-06	PREMIUM STATEMENT - VARIOUS STATES
16-02-0282	02-04	COMPLIANCE W/APPLIC TRADE SANCTION LAWS
16-02-0251 (7)	09-16	SIGNATURE PAGE - GREAT NORTHERN INS. CO.
IL 00 03	09-08	CALCULATION OF PREMIUM
IL 00 17	11-98	COMMON POLICY CONDITIONS
IL 00 21	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 01 10	09-07	NEVADA CHGS-CONCEALMENT, MISREP OR FRAUD
IL 02 51	09-07	NEVADA CHANGES-CANC & NONRENL
16-02-0214	11-24	BUSINESS AUTO COVERAGE FORM DECLARATIONS
16-02-0214	11-24	BUSINESS AUTO COVERAGE FORM DECLARATIONS
16-02-0214	11-24	SCHEDULE OF COVERED AUTOS YOU OWN
16-02-0214	11-24	BUSINESS AUTO COVERAGE FORM DECLARATIONS
16-02-0214	11-24	BUSINESS AUTO COVERAGE FORM DECLARATIONS
16-02-0214	11-24	BUSINESS AUTO COVERAGE FORM DECLARATIONS
16-02-0214	11-24	BUSINESS AUTO COVERAGE FORM DECLARATIONS
16-02-0214	11-24	BUSINESS AUTO COVERAGE FORM DECLARATIONS
16-02-0327	05-25	ADDITIONAL BENEFITS
16-10-0196	01-01	REDUCING AUTO LOSSES
16-10-0254	02-04	ADVISORY NOTICE TO POLICYHOLDERS - OFAC
99-10-0460	02-97	DIRECT BILL NOTICE TO POLICYHOLDERS
99-10-0872	06-07	IMPORTANT NOTICE
CA 00 01	11-20	BUSINESS AUTO COVERAGE FORM
CA 01 36	10-13	NEVADA CHANGES
CA 21 27	10-13	NEVADA UNINSURED MOTORISTS COVERAGE
CA 23 85	10-13	EXCL OF TERRORISM INVOLVING NUC/BIO/CHEM
CA 99 03	10-13	AUTO MEDICAL PAYMENTS COVERAGE
IL U 020	07-18	NV UM COV & MED PAY COV SEL/REJ

Coverage for terrorism involving nuclear, biological or chemical terrorism will be excluded.

Changes to the vehicle schedule which we receive subsequent to this quote may affect Experience Rating calculations and, therefore, the premium shown on the Premium Summary page above.

Schedule of Automobiles:

Auto No.	Yr & Model	Last 5 of VIN#	Liability Limit (In Thousands)	PIP Limit	APIP Limit	Med Pay Limit	Uninsured Limit (In Thousands)	Underinsured Limit (In Thousands)	Comp Ded	Coll Ded	Towing Limit	Rental Limit/ # of Days Varies
NV-1	17 Chev	58910	1000			10000	100	100	3000	3000		
NV-2	07 Chev	24953	1000			10000	100	100	3000	3000		
NV-3	09 Chev	53948	1000			10000	100	100	3000	3000		
NV-4	09 Ford	62464	1000			10000	100	100	3000	3000		
NV-5	15 Toyo	34362	1000			10000	100	100	3000	3000		
NV-6	17 Ford	39469	1000			10000	100	100	3000	3000		
NV-7	16 Chev	56925	1000			10000	100	100	3000	3000		
NV-8	19 Chev	01251	1000			10000	100	100	3000	3000		
NV-9	20 Chev	18706	1000			10000	100	100	3000	3000		
NV-10	13 Chev	41275	1000			10000	100	100	3000	3000		
NV-11	20 Chev	97544	1000			10000	100	100	3000	3000		
NV-12	24 Toyo	02364	1000			10000	100	100	3000	3000		
NV-13	24 Toyo	23842	1000			10000	100	100	3000	3000		
NV-14	09 Ford	86365	1000			10000	100	100	3000	3000		
NV-15	11 Ford	34165	1000			10000	100	100	3000	3000		
NV-16	16 Chev	97866	1000			10000	100	100	3000	3000		
NV-17	16 Chev	97868	1000			10000	100	100	3000	3000		
NV-18	16 Chev	95608	1000			10000	100	100	3000	3000		
NV-19	16 Chev	95058	1000			10000	100	100	3000	3000		
NV-20	16 Chev	98075	1000			10000	100	100	3000	3000		
NV-21	16 Chev	96580	1000			10000	100	100	3000	3000		
NV-22	16 Chev	59634	1000			10000	100	100	3000	3000		
NV-23	21 Ford	00916	1000			10000	100	100	3000	3000		
NV-24	21 Ford	00920	1000			10000	100	100	3000	3000		

Schedule of Automobiles:

Auto No.	Yr & Model	Last 5 of VIN#	Liability Limit (In Thousands)	PIP Limit	APIP Limit	Med Pay Limit	Uninsured Limit (In Thousands)	Underinsured Limit (In Thousands)	Comp Ded	Coll Ded	Towing Limit	Rental Limit/ # of Days Varies
NV-25	20 Chev	98457	1000			10000	100	100	3000	3000		
NV-26	21 Chev	04270	1000			10000	100	100	3000	3000		
NV-27	21 Chev	01726	1000			10000	100	100	3000	3000		
NV-28	21 Chev	99180	1000			10000	100	100	3000	3000		
NV-29	21 Chev	01627	1000			10000	100	100	3000	3000		
NV-30	21 Chev	01658	1000			10000	100	100	3000	3000		
NV-31	22 Hond	10812	1000			10000	100	100	3000	3000		
NV-32	22 Ram	64008	1000			10000	100	100	3000	3000		
NV-33	18 Chev	49703	1000			10000	100	100	3000	3000		
NV-34	23 Chev	09467	1000			10000	100	100	3000	3000		
NV-35	23 Chev	09704	1000			10000	100	100	3000	3000		
NV-36	23 Chev	09152	1000			10000	100	100	3000	3000		
NV-37	23 Chev	09356	1000			10000	100	100	3000	3000		
NV-38	23 Chev	09267	1000			10000	100	100	3000	3000		
NV-39	05 Trai	27577	1000			10000			3000	3000		
NV-40	08 Trai	88102	1000			10000			3000	3000		
NV-41	08 Trai	88101	1000			10000			3000	3000		
NV-42	08 Trai	88065	1000			10000			3000	3000		
NV-43	24 Chev	62647	1000			10000	100	100	3000	3000		
NV-44	24 Air-	02092	1000			10000			3000	3000		
NV-45	25 Chev	77443	1000			10000	100	100	3000	3000		

AUTOMOBILE INSURANCE (REVISED)

Policy Number: 7364-15-53
Company: GREAT NORTHERN INSURANCE COMPANY
Effective Date: July 1, 2025 to July 1, 2026

<u>Premium</u>	<u>Commission</u>	<u>Payment Options</u>
\$168,182.00	12.5%	Direct Bill
Taxes and Surcharges		
\$0.00	0%	Prepaid

<u>Coverage</u>	<u>Limits of Insurance</u>	<u>Symbol</u>
Liability	\$1,000,000	1
Auto Medical Payments	\$10,000	7
Uninsured/Underinsured Motorist Coverage	\$100,000	10
Physical Damage Coverage		
Comprehensive Deductible	\$3,000	7,8
Collision Deductible	\$3,000	7,8
Hired Car Physical Damage Coverage		8
Comprehensive Deductible	\$1,000	
Collision Deductible	\$1,000	
Physical Damage Limit	Actual Cash Value, or Cost of Repair, whichever is less, minus deductible for each covered auto, but no deductible applies to loss caused by fire or lightning	

Rating is based on the following:

	Annual Cost of Hire - Excess
IF ANY	Annual Cost of Hire - Primary
# of Employees:	810

The following amendments will be attached to your Business Auto Policy:

SELECTED EXCLUSIONS, ENDORSEMENTS OR OTHER FORMS		
16-02-0153	01-06	PREMIUM STATEMENT - VARIOUS STATES
16-02-0153	01-06	PREMIUM STATEMENT - VARIOUS STATES
16-02-0282	02-04	COMPLIANCE W/APPLIC TRADE SANCTION LAWS
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16-02-0327	05-25	ADDITIONAL BENEFITS
16-10-0196	01-01	REDUCING AUTO LOSSES
16-10-0254	02-04	ADVISORY NOTICE TO POLICYHOLDERS - OFAC
99-10-0460	02-97	DIRECT BILL NOTICE TO POLICYHOLDERS
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CA 00 01	11-20	BUSINESS AUTO COVERAGE FORM
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CA 21 27	10-13	NEVADA UNINSURED MOTORISTS COVERAGE
CA 23 85	10-13	EXCL OF TERRORISM INVOLVING NUC/BIO/CHEM
CA 99 03	10-13	AUTO MEDICAL PAYMENTS COVERAGE
IL U 020	07-18	NV UM COV & MED PAY COV SEL/REJ

Coverage for terrorism involving nuclear, biological or chemical terrorism will be excluded.

Changes to the vehicle schedule which we receive subsequent to this quote may affect Experience Rating calculations and, therefore, the premium shown on the Premium Summary page above.

Schedule of Automobiles:

Auto No.	Yr & Model	Last 5 of VIN#	Liability Limit (In Thousands)	PIP Limit	APIP Limit	Med Pay Limit	Uninsured Limit (In Thousands)	Underinsured Limit (In Thousands)	Comp Ded	Coll Ded	Towing Limit	Rental Limit/ # of Days Varies
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NV-9	20 Chev	18706	1000			10000	100	100	3000	3000		
NV-10	13 Chev	41275	1000			10000	100	100	3000	3000		
NV-11	20 Chev	97544	1000			10000	100	100	3000	3000		
NV-12	24 Toyo	02364	1000			10000	100	100	3000	3000		
NV-13	24 Toyo	23842	1000			10000	100	100	3000	3000		
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NV-17	16 Chev	97868	1000			10000	100	100	3000	3000		
NV-18	16 Chev	95608	1000			10000	100	100	3000	3000		
NV-19	16 Chev	95058	1000			10000	100	100	3000	3000		
NV-20	16 Chev	98075	1000			10000	100	100	3000	3000		
NV-21	16 Chev	96580	1000			10000	100	100	3000	3000		
NV-22	16 Chev	59634	1000			10000	100	100	3000	3000		
NV-23	21 Ford	00916	1000			10000	100	100	3000	3000		
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Schedule of Automobiles:

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NV-30	21 Chev	01658	1000			10000	100	100	3000	3000		
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NV-34	23 Chev	09467	1000			10000	100	100	3000	3000		
NV-35	23 Chev	09704	1000			10000	100	100	3000	3000		
NV-36	23 Chev	09152	1000			10000	100	100	3000	3000		
NV-37	23 Chev	09356	1000			10000	100	100	3000	3000		
NV-38	23 Chev	09267	1000			10000	100	100	3000	3000		
NV-39	05 Trai	27577	1000			10000			3000	3000		
NV-40	08 Trai	88102	1000			10000			3000	3000		
NV-41	08 Trai	88101	1000			10000			3000	3000		
NV-42	08 Trai	88065	1000			10000			3000	3000		
NV-43	24 Chev	62647	1000			10000	100	100	3000	3000		
NV-44	24 Air-	02092	1000			10000			3000	3000		
NV-45	25 Chev	77443	1000			10000	100	100	3000	3000		

**Vantage Risk Specialty Insurance Company**

123 N. Wacker Dr., Suite 1300

Chicago, IL 60606

Toll Free: 833-552-1772

QUOTE**Date:** 05/16/2025**Quote #:** Q03HC0000060831**Renewal of Policy #:** P03HC0000060830

Dear Oscar:

We are pleased to offer the following Quotation on the captioned account:

Named Insured and Address: Southern Nevada Health District
280 S Decatur Blvd
Las Vegas, NV 89107-2936

Insurer: Vantage Risk Specialty Insurance Company

Proposed Policy Period: 07/01/2025 TO 07/01/2026
Both dates at 12:01 a.m. local time at the address of the Insured stated above.

LIMITS OF LIABILITY AND PREMIUM

HEALTHCARE PROFESSIONAL LIABILITY	
Per Claim Limit	\$1,000,000
Aggregate Limit	\$3,000,000
Per Claim Deductible	\$25,000
Aggregate Deductible	\$0
Retroactive Date	08/01/2015
Defense Expenses	Defense Outside the Limits
Deductible applies to	Loss and Expense

ABUSE OR MOLESTATION	
Per Claim Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Per Claim Deductible	\$25,000
Aggregate Deductible	\$0
Retroactive Date	08/01/2015
<i>The above limits are shared with Professional Liability Limits.</i>	

HEALTHCARE GENERAL LIABILITY	
Each Occurrence Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to you Limit	\$100,000

HEALTHCARE GENERAL LIABILITY	
Medical Payments	\$5,000
General Aggregate Limit	\$3,000,000
Products-Completed Operations Aggregate Limit	\$3,000,000
Bodily Injury & Property Damage Deductible	\$25,000
Personal and Advertising Injury Deductible	\$25,000
Aggregate Deductible	\$0
Defense Expenses	Defense Outside the Limits
Deductible applies to	Loss and Expense

Total Premium	\$75,000
TRIA Coverage Premium	Included
<i>Premium does not include applicable Taxes, surcharges & fees, which are broker's responsibility.</i>	
Minimum Premium Earned at Inception: 35%	

TERMS AND CONDITIONS

- Coverage offered under the Terrorism Risk Insurance Act is included.
- If this policy provides coverage to more than one Insured, but with different retroactive dates, they will be named with their applicable retroactive date on the Named Insured and Retroactive Date Endorsement.
- Cyber related claims are excluded.

THIS QUOTATION IS SUBJECT TO RECEIPT AND UNDERWRITING APPROVAL OF THE FOLLOWING

- Receipt of signed and dated Surplus Lines Broker Letter (Letter 001 0722), prior to binding.
- Name and email address of the person we should send deductible invoices to in the event of a claim.
- Signed application.

THE FOLLOWING WILL BE ATTACHED TO THE POLICY

HC DS 001 1222	DECLARATIONS // HEALTHCARE - COMMON
PL DS 001 1222	DECLARATIONS // HEALTHCARE PROFESSIONAL LIABILITY COVERAGE
GL DS 001 1222	DECLARATIONS // HEALTHCARE GENERAL LIABILITY COVERAGE
IL 00012 0122	SIGNATURE PAGE
IL 00002 0122	SCHEDULE // FORMS AND ENDORSEMENTS
HC 00001 1122	COMMON POLICY CONDITIONS
PL 00001 0824	COVERAGE PART // HEALTHCARE PROFESSIONAL LIABILITY (CLAIMS MADE)
GL 00001 0824	COVERAGE PART // HEALTHCARE GENERAL LIABILITY (OCCURRENCE)
IL 00015 0122	ENDORSEMENT // TRADE OR ECONOMIC SANCTIONS
IL 00017 1224	ENDORSEMENT // SERVICE OF SUIT
IL 00022 0122	ENDORSEMENT // CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
HC 10012 1122	ENDORSEMENT // NOTICE OF CANCELLATION - CERTIFICATE HOLDERS
HC 10017 1122	ENDORSEMENT // EXCLUSION - CORRECTIONAL MEDICINE

HC 10022 0123	ENDORSEMENT // EXCLUSION - SEX TRAFFICKING
HC 10029 0423	ENDORSEMENT // EXCLUSION- BIOMETRIC INFORMATION PRIVACY CLAIM
HC 10042 0824	ENDORSEMENT // WHO IS AN INSURED CHANGE
PL 10002 0824	ENDORSEMENT // ABUSE OR MOLESTATION SUB-LIMIT
PL 10007 0323	ENDORSEMENT // EXCLUSION - OPIOIDS - WITH INDIVIDUAL PLAINTIFF CARVEBACK
PL 10012 1122	ENDORSEMENT // EXCLUSION - ABSOLUTE COMMUNICABLE DISEASE
PL 10030 0123	ENDORSEMENT // EXCLUSION - FEDERAL TORT CLAIMS ACT
GL 10001 1122	ENDORSEMENT // PRIMARY AND NON-CONTRIBUTORY INSURANCE WHERE REQUIRED BY WRITTEN CONTRACT(S)

IMPORTANT NOTICES

Please review this quote as it may differ from your requested coverage specifications. This quote is valid until the inception date of the policy period or 30 days after the date of this quote listed on page 1, whichever is sooner.

This Quotation is provided on the basis that all information given to Insurer by or on behalf of the Insured in its underwriting submission and/or in its responses to the underwriter's requests for information is reliable, truthful, and complete to the best of the Insured's information and knowledge. The Insurer relies on the "duty of disclosure" as it exists under applicable law and rejects any attempt to negate that duty wholly or partially.

The Insured, by accepting this Quotation, waives the effect of any purported disclaimers of the Insured's duty to disclose to underwriters all material facts to the best of its knowledge that may be contained in such submission or in its responses to questions or requests for information, or in emails, cdroms, or internet websites or any other sources used in providing or transmitting underwriting information. The terms and conditions of this offer of coverage may be amended or withdrawn should there be discovery of a material change to the submitted information.

Please feel free to contact me if you have any questions regarding this quotation. We appreciate the opportunity to quote this account.



NOTICE II DISCLOSURE OF TERRORISM INSURANCE PREMIUM

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$0 and does not include any charges for the portion of losses covered by the United States government under the Act.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Applicant's Signature

Print Name of the Signatory

Date

Vantage Risk Specialty Insurance Company

Insurance Company

Southern Nevada Health District

Named Insured