

ITEM III.

**PROPOSED AGENDA
LAS VEGAS-CLARK COUNTY LIBRARY DISTRICT
Board of Trustees' Risk Management Committee Meeting
June 13, 2024**

DATE: Thursday, June 13, 2024

TIME: 4:00 p.m.

PLACE: Centennial Hills Library
6711 N Buffalo Dr,
Las Vegas, NV 89131 and

Online via YouTube

The Agenda and Board meeting documents can be found at
<https://lvccld.org/board/board-of-trustees-meetings/>

The Risk Management Committee, comprised of Jennifer Jiron, Committee Chair; Karen Dutkowski, and Nathaniel Waugh, ex-officio, all members of the Las Vegas-Clark County Library District Board of Trustees', will meet to discuss staff's recommendation regarding:

1. Staff's recommendation regarding appointment of broker of record for the District's property and casualty insurance coverage.
 2. Staff's recommendations and the District's Broker of Record for property and casualty insurance, for presentation of the Broker's recommendation for property and casualty insurance and public officials and employment practices liability insurance contract award for the policy year commencing on July 15, 2024 and to discuss staff's review and recommendations regarding both.
- I. Roll Call
 - II. Public Comment

Topics raised under this item must be limited to matters on today's Agenda. Anyone wishing to speak during this item must sign-up on the roster provided prior to the public comment period. The sign-up must include the commenter's name, legal address, and the agenda item that is being commented on. Commenters should state if they want their remarks included in the minutes of the meeting. If there is no agenda item listed, the person will be called on at the end of the meeting.

Remarks by speakers during the public comment period shall be limited to three (3) minutes, each. A speaker may not transfer time to another speaker; although, the Chair has the authority to grant additional time to a speaker.

Anyone wishing to comment via email under this item must send an email to boardcomments@lvccld.org. The email must include the commenter's name, legal address, and the agenda item that is being commented on. Email comments are limited to 500 in words in length and must also identify whether the commenter wants their

Agenda – Risk Management Committee Meeting
June 13, 2024
Page 2

remarks to be included in the minutes of the meeting. Any comments which do not state the commenter's name, legal address, or exceed 500 words in length shall not be considered.

Any comments which do not identify an agenda item will be read at the end of the meeting.

The public comment period at library district board meetings shall be limited to a maximum of forty-five (45) minutes for both periods of public comment.

Remarks by speakers during the public comment period shall be limited to three (3) minutes, each. A speaker may not transfer time to another speaker; although, the chair has the authority to grant additional time to a speaker. When more than fifteen (15) people wish to comment, the chair shall proportionately reduce the time allotted to the forty-five minute maximum.

III. Committee Action to accept Proposed Agenda

IV. New Business

A. [Discussion and possible Committee action regarding the appointment of a Broker of Record for the District's property and casualty insurance coverage.](#)

B. [Discussion and possible Committee action regarding a report from the District's Broker regarding recommendation for contract award for property and casualty insurance and public officials and employment practices liability insurance for the policy year commencing on July 15, 2024.](#)

V. Public Comment

Topics raised under this item cannot be acted upon until the notice provisions of the open meeting law have been met. If you wish to make public comment on this item, you must sign-up on the roster provided prior to the public comment period. The sign-up must include the commenter's name and legal address, and this agenda item. Commenters should state if they want their remarks included in the minutes of the meeting.

Anyone wishing to comment via email during the meeting must send an email to boardcomments@lvccld.org. The email must include the commenter's name, legal address, and this agenda item. Email comments are limited to 500 in words in length and must also identify whether the commenter wants their remarks to be included in the minutes of the meeting. Any comments which do not state the commenter's name, legal address, or exceed 500 words in length shall not be considered.

The public comment period at library district board meetings shall be limited to a maximum of forty-five (45) minutes for both periods of public comment. Remarks by speakers during the public comment period shall be limited to three (3) minutes, each. A speaker may not transfer time to another speaker; although, the chair has the authority to grant additional time to a speaker. When more than fifteen (15) people wish to comment, the chair shall proportionately reduce the time allotted to the forty-five minute maximum.

VI. Adjournment

NOTE: AT ANY TIME, ANY ITEM ON THIS AGENDA MAY BE TAKEN OUT OF ORDER, COMBINED WITH ONE OR MORE OTHER ITEMS ON THE AGENDA OR REMOVED FROM THE AGENDA, EITHER AT THE DISCRETION OF THE CHAIR OR BY VOTE OF THE BOARD.

NOTE: REASONABLE EFFORTS WILL BE MADE TO ASSIST AND ACCOMMODATE PERSONS WITH PHYSICAL DISABILITIES DESIRING TO ATTEND THE MEETING. PLEASE CALL ALLISON BOYER AT (702) 507-6186 SO THAT ARRANGEMENTS FOR ATTENDANCE MAY BE MADE.

NOTE: PLEASE CONTACT EBONI NANCE AT (702) 507-6186 OR EBONI.NANCE@THELIBRARYDISTRICT.ORG TO REQUEST THE SUPPORTING MATERIAL FOR THIS MEETING.

Pursuant to NRS 241.020, this item has been properly noticed and posted online at the Las Vegas-Clark County Library District website, www.lvccld.org and at Nevada Public Notice at <https://notice.nv.gov>. Written notice of the meeting of the Las Vegas-Clark County Library District Board of Trustees was given on Thursday, May 30, 2024, i.e., given at least three (3) working days before the meeting, including in the notice the time, way to access the meeting, and agenda of the meeting:

- A. By delivering a copy of the notice to each Library Trustee;
- B. By posting a copy of the notice at the principal office of the Library Trustees, or if there is no principal office, at the building in which the meeting is to be held, and at least three other separate, prominent places within the jurisdiction of the Trustees, to wit:
 - 1. Clark County Library
1401 E. Flamingo Road
Las Vegas, NV 89119
 - 2. East Las Vegas Library
2851 E. Bonanza Road
Las Vegas, NV 89101
 - 3. Sunrise Library
5400 Harris Avenue
Las Vegas, NV 89110
 - 4. West Charleston Library
6301 W. Charleston Boulevard
Las Vegas, NV 89146
 - 5. West Las Vegas Library
951 W. Lake Mead Boulevard
Las Vegas, NV 89106

6. Windmill Library
7060 W. Windmill Lane
Las Vegas, NV 89113
 7. Centennial Hills Library
6711 N Buffalo Dr.
Las Vegas, NV 89131
 8. Las Vegas-Clark County Library District website
www.lvcclld.org
- C. By mailing a copy of the notice to each person, if any, who has requested notice of the meetings of the Las Vegas-Clark County Library Board of Trustees in the same manner in which notice is requested to be mailed to a member of the Library Board of Trustees.
- D. Live Stream Connection information:
<https://youtube.com/live/ub8T8CUR-wM> or
Visit the Library District's YouTube channel: Youtube.com/TheLibraryDistrict

**ITEM IV.A.****AGENDA ITEM****JUNE 13, 2024 MEETING OF THE BOARD OF TRUSTEES' RISK MANAGEMENT COMMITTEE****Agenda Item# IV.A.:**

Discussion and possible Committee action regarding the appointment of a Broker of Record for the District's property and casualty insurance coverage.

Background:

The current appointment for the District's Broker of Record for property and casualty insurance expires on July 14, 2024. A Request for Qualifications (RFQ) for Broker of Record was advertised in the Review-Journal posted on the District's website, emailed to minority Chambers of Commerce as well as listed on NGEM (Nevada Government E-Market Place).

A total of four submittals were received. An evaluation committee comprised of representatives from General Services, Financial Services and Library Operations performed the evaluation process. The evaluation process included a scoring and ranking of each responsive submittal based on established criteria and assigned weighted values to identify the preferred Broker to be recommended for appointment. The evaluation criteria and weighted values included:

1. Broker Qualifications and Experience (30%)
2. Local Office Qualifications (25%)
3. Access to Insurance Markets (13%)
4. Service Quality (12%)
5. Risk Management Services (10%)
6. Premium Cost Control Strategies (5%)
7. References (3%)
8. Overall Quality and Completeness (2%)

Following are the submittal evaluation results:

<u>Firm</u>	<u>Submittal Score/Rank</u>
USI	866/1
Leavitt Insurance Company	818/2
Alera Group	732/3
Branch Insurance Group	728/4

USI Insurance Services ranked highest overall and has been selected for recommendation for appointment. The selected firm demonstrated the most comprehensive and advantageous combination of qualifications and experience desired by the District. The Broker of Record receives no direct remuneration from the District. Remuneration is received from the insurance company in the form of a commission

Recommended Action:

Motion to recommend to the Board of Trustees to appoint USI as Broker of Record for property and casualty insurance coverage for the policy year commencing on July 15, 2024 and to authorize staff to extend the appointment in subsequent years' subject to the Broker continuing to meet performance standards outlined in the Request for Qualifications document. Subject to review by Counsel.

DISCLOSURE OF OWNERSHIP/PRINCIPALS

Business Entity Type (Please select one)							
<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input checked="" type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Privately Held Corporation	<input type="checkbox"/> Publicly Held Corporation	<input type="checkbox"/> Trust	<input type="checkbox"/> Non-Profit Organization	<input type="checkbox"/> Other
Business Designation Group (Please select all that apply)							
<input type="checkbox"/> MBE	<input type="checkbox"/> WBE	<input type="checkbox"/> SBE	<input type="checkbox"/> PBE	<input type="checkbox"/> VET	<input type="checkbox"/> DVET	<input type="checkbox"/> ESB	
Minority Business Enterprise	Women-Owned Business Enterprise	Small Business Enterprise	Physically Challenged Business Enterprise	Veteran Owned Business	Disabled Veteran Owned Business	Emerging Small Business	
Number of Clark County Nevada Residents Employed:							
Corporate/Business Entity Name:		USI Insurance Services, LLC					
(Include d.b.a., if applicable)							
Street Address:		100 Summit Lake Drive, Suite 400		Website: www.usi.com			
City, State and Zip Code:		Valhalla, NY 10595		POC Name: Ernest J. Newborn II			
Telephone No:		914-749-8506		Fax No:			
Nevada Local Street Address: (If different from above)		8360 W Sahara Ave, Suite 110		Website: www.usi.com			
City, State and Zip Code:		Las Vegas, NV 89117		Local Fax No: 702-796-6834			
Local Telephone No:		702-796-9100		Local POC Name: Dennis Bass			
				Email: dennis.bass@usi.com			

All entities, with the exception of publicly-traded and non-profit organizations, must list the names of individuals holding more than five percent (5%) ownership or financial interest in the business entity appearing before the Board.

Publicly-traded entities and non-profit organizations shall list all Corporate Officers and Directors in lieu of disclosing the names of individuals with ownership or financial interest. The disclosure requirement, as applied to land-use applications, extends to the applicant and the landowner(s).

Entities include all business associations organized under or governed by Title 7 of the Nevada Revised Statutes, including but not limited to private corporations, close corporations, foreign corporations, limited liability companies, partnerships, limited partnerships, and professional corporations.


Full Name	Title	% Owned (Not required for Publicly Traded Corporations/Non-profit organizations)
USI, Inc.	Parent Company	100%

Please answer Questions 1 - 2 below:

1. **Are any individual members, partners, owners or principals, involved in the business entity, a LVCCLD full-time employee(s), (or appointed/elected official(s))?**
 Yes No (If yes, please note that the employee(s), or appointed/elected official(s) may not perform any work on professional service contracts, or other contracts, which are not subject to competitive bid.)

2. **Do any individual members, partners, owners or principals have a spouse, registered domestic partner, child, parent, in-law or brother/sister, half-brother/half-sister, grandchild, grandparent, related to a LVCCLD full-time employee(s), or appointed/elected official(s)?**
 Yes No (If yes, please complete the Disclosure of Relationship form on Page 2.)

I certify under penalty of perjury, that all of the information provided herein is current, complete, and accurate. I also understand that management will not take action on any item without the completed disclosure form.



 Signature
 Vice-President

 Title

Brandon Lewis

 Print Name
 3/25/2024

 Date

DISCLOSURE OF RELATIONSHIP

If you answered Yes to any question on the previous page, please provide the information requested below.

Disclosures:

Name of Business Owner/ Principal	Name of LVCCLD Employee/ Official	Relationship To LVCCLD Employee/ Official	Employee's/ Official's Department

"Consanguinity" is a relationship by blood. "Affinity" is a relationship by marriage.

"To the second degree of consanguinity" applies to the candidate's first and second degree of blood relatives as follows:

- Spouse – Registered Domestic Partners – Children – Parents – In-laws (first degree)
- Brothers/Sisters – Half-Brothers/Half-Sisters – Grandchildren – Grandparents – In-laws (second degree)

For Internal Use Only:

If any Disclosure of Relationship is noted above, please complete the following:

Yes No Is the LVCCLD employee(s) noted above involved in the contracting/selection process for this particular contract?

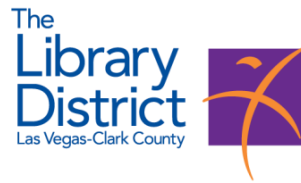
Yes No Is the LVCCLD employee(s) noted above involved in any way with the business in performance of the contract?

Notes/Comments:

Signature

Print Name
Authorized Department Representative

ITEM IV.B.



AGENDA ITEM

JUNE 13, 2024 MEETING OF THE BOARD OF TRUSTEES' RISK MANAGEMENT COMMITTEE

Agenda Item# IV.B.:

Discussion and possible Committee action regarding a report from the District's Broker regarding recommendation for contract award for property and casualty insurance and public officials and employment practices liability insurance for the policy year commencing on July 15, 2024.

Background:

The District's property and casualty insurance and public officials and employment practices liability insurance policies renew on July 15th. USI Insurance Services, Broker of Record, conducted a thorough review of the District's current policies and coverages and prepared a proposed insurance package and recommendation for contract award.

The Board of Trustees' Risk Management Committee is scheduled to meet with the Broker of Record prior to the Board meeting for presentation of the Broker's proposal and to discuss staff's review and recommendation for contract award. The Risk Management Committee will bring forward a recommendation for contract award to the Board of Trustees at the June 13th meeting.

Recommended Action:

Motion to recommend to the Board of Trustees that a contract for property and casualty insurance and public officials and employment practices liability insurance be awarded through USI Insurance Services to Travelers, Obsidian Specialty, Chubb/Federal, Benchmark, Lloyds of London, Great American, Indian Harbor, Global Aerospace and Atlantic Specialty* at an annual premium, not to exceed \$ \$479,097*, for the policy year commencing on July 15, 2024, subject to final review by Counsel.

* Insurance companies and amount to be recommended by Risk Management Committee.

Property & Casualty Insurance Proposal

Las Vegas Clark County Library District



Brandon Lewis, CPCU, ARM-P, AIOC
Client Executive

Account Executive: Jennifer Fryer, CIC
Date Prepared: May 09, 2024



About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 10,000 industry leading professionals across 200+ offices to serve clients’ local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com.

The USI ONE Advantage

What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

Omni – USI’s Proprietary Analytics

Omni, which means “all,” is USI’s one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions across property & casualty, employee benefits, personal risk and retirement. Omni features over a thousand solutions, case studies, work products and detailed analysis across industry verticals in a single dashboard. USI consultants input the client’s personalized data into Omni – highlighting their business, employees, and risks. The results feature client specific recommendations with quantified financial impact and the ability to analyze alternative scenarios with the touch of a button.

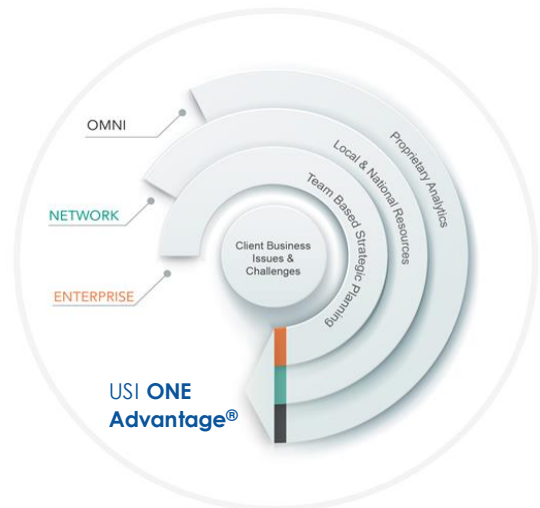
Network – USI’s Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI’s Team Based Strategic Planning

USI’s enterprise planning is a disciplined, focused, analysis centered on our client’s issues and challenges. Highly consultative meetings integrate USI’s Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our Omni knowledge engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.



This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Service Team

USI Insurance Services, LLC

5355 Kietzke Ln Ste 101, Reno, NV 89511

(775) 335-2120 | www.usi.com

Producers

Your **Client Executive** is **Brandon Lewis, CPCU, ARM-P, AIC**

Direct Number: | (775) 335-2113

E-Mail: | brandon.lewis@usi.com

Account Management Team

Your **Account Executive/CL Team Leader** is **Jennifer Fryer, CIC**

Direct Number: | (775) 335-2107

E-Mail: | jennifer.fryer@usi.com

Your **CL Sr Associate Acct Rep** is **Paul Abawi**

Direct Number: | (775) 335-2105

E-Mail: | paul.abawi@usi.com

Additional USI Contacts

Your **Claims Advocate Primary** contact is **Donna Stewart**

Direct Number: | (775) 335-2109

E-Mail: | donna.stewart@usi.com

Your **Risk Control Primary** contact is **Michael Dwiggins**

Direct Number: | (480) 262-2772

E-Mail: | Michael.Dwiggins@usi.com

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



CertVaultSM for Certificate Delivery

USI utilizes CertVaultSM, a cloud-based system for storage and secure delivery of certificates of insurance to your certificate holders.

Benefits of CertVaultSM

- ✓ Supports USI's go-green initiative by eliminating printed and mailed certificates.
- ✓ Provides faster delivery than standard printing and mailing.
- ✓ Reduces your contact with Holders by providing them with self-service access to obtain issued certificates.
- ✓ Provides USI with a reliable reporting mechanism to identify Holders that have taken delivery of certificates, as well as Holders that have not retrieved their issued certificates. *(This data can be used to facilitate a review of the Holder list prior to renewal).*
- ✓ Protects your information by delivering your certificates securely with Blockchain Technology to ensure authenticity.



Certificate Delivery Process for Holders

When USI issues a certificate for one of your Holders, they are sent a CertVaultSM registration letter via email or regular mail.

After registration is completed, the Holder representative can view only their certificate on the CertVaultSM platform.



Client Copies of Certificates

You will continue to receive copies of certificates issued on your behalf via the method requested (email or regular mail).



For More Information

If you have any questions, please contact your USI Account Management Team.

For more information about CertVaultSM, contact your USI service representative.

"CertvaultSM" is a service mark of Patra Corporation

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Exposure Summary

Coverage	Exposure	2023-2024	2024-2025	\$ Amount	% Change
Property	Total Insured Values (TIV)*	\$300,540,960	\$332,711,426	\$32,170,466	11%
Inland Marine	Schedule Fine Arts	\$761,775	\$917,889	\$156,114	20%
	Scheduled Equipment	\$106,700	\$245,600	\$138,900	130%
General Liability	Rated on total sq. ft.	767,427	737,427	-	-
Public Entity Management Liability	Rated Budget/Expenditures	\$95,897,665	\$152,190,800	\$56,293,135	59%
Employment Practices Liability	Number of Employees	FT = 364	FT = 375	11	3%
		PT = 300	PT = 312	12	4%
		9 board members	9 board members		
Commercial Auto	Vehicles	33	32*	1	-3%

*Travelers Property- carrier increased cost per sq. ft. rate this year from \$391 to \$433 per sq. ft.

* Auto – Travelers renewal rated based on 34 vehicles – currently you have 32 vehicles, and 2 additional vehicles on order, will you receive the vehicles by renewal?

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Premium Summary

Policy Term: 07/15/2024 to 07/15/2025

Coverage	Carrier	AM Best Rating	Admitted or Non Admitted	Minimum Earned Premium	Expiring Term Premium	Proposed Term Premium
Property	Travelers (Phoenix Insurance Company)	A ++XV	Admitted	n/a	\$190,010.00	\$230,336.00
Inland Marine	Travelers (Phoenix Insurance Company)	A ++XV	Admitted	n/a	\$1,964.00	\$2,770.00
General Liability	Travelers (Phoenix Insurance Company)	A ++XV	Admitted	n/a	\$29,946.00	\$30,030.00
Automobile	Travelers Indemnity	A ++XV	Admitted	n/a	\$81,475.00	85,034.00*
Public Entity Management Liability	Travelers Indemnity	A ++XV	Admitted	n/a	\$10,698.00	\$14,624.00
Public Entity Employment Practices Liability	Travelers Indemnity	A ++XV	Admitted	n/a	\$32,638.00	\$30,079.00
Umbrella	Travelers Property Casualty Company	A ++XV	Admitted	n/a	\$42,801.00	\$55,188.00
Cyber Liability	Obsidian Specialty	A-VII	Non-Admitted	25%	\$12,627.45	\$11,922.53
Crime	Federal Insurance (Chubb)	A ++XV	Admitted	n/a	\$6,836.00	\$6,838.00
Tank Pollution Liability	Certain Underwriters at Lloyds of London	A XV	Non-Admitted	25%	\$1,146.02	\$1,146.02
Kidnap & Ransom and Assault/Threat Response	Great American	A +XV	Admitted	n/a	\$2,729.00	\$2,999.00
Active Assailant	Indian Harbor	A +XV	Non-Admitted	100%	\$7,013.25	\$7,532.75
Unmanned Aircraft Liability	Global Aerospace / Various carriers	See below	Admitted	n/a	n/a	\$597.00
Tenant User Liability Program / TULIP/ GatherGuard	Atlantic Specialty	A +XV	Admitted	n/a	\$0 deposit	\$0 deposit
TOTAL ESTIMATED ANNUAL PREMIUM					\$ 419,883.72	\$ 479,096.30
Variance						14.10%

Non-Admitted quotes noted above – premium includes Nevada Surplus Lines Taxes and fees.

Payment Terms:

- Agency bill – due at inception
- Or premium can be financed with outside finance company

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Premium Summary

Renewal Quote Options:

Travelers Umbrella quote options:

Limit	\$20,000,000	\$15,000,000
Annual Premium	\$55,188	\$40,484

Chubb Crime quote options:

Limit	\$1,000,000	\$2,000,000
Annual Premium	\$6,838	\$11,005

Great American K&R quote options:

Limit	\$1,000,000	\$3,000,000	\$5,000,000
Annual Premium	\$2,999	\$5,317	\$6,979
3 Year pre-paid premium	\$7,798	\$13,825	\$18,145

Terrorism Option: Due to the Terrorism Risk Insurance Act of 2002, you now have the right to purchase coverage for losses arising out of the Acts of Terrorism, as defined in Section 102 (1) of the act. Under Federal Law you may purchase this terrorism coverage for an additional premium as follows. Please note the additional premium is not included in the above quote. We will require written confirmation at the time of binding if you elect or reject this coverage.

Coverage	Additional Premium
Package	Included
Auto	Included
Public Entity Management & Employment Practice Liability	Included
Umbrella	Included
Cyber Liability	Included
Crime	Included
Tank Pollution Liability	Included
K&R and Assault / Threat response	n/a
Active Assailant	included
Unmanned Aircraft Liability	included
TULIP	included

Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
 © 2024 USI Insurance Services. All rights reserved.



Binding Requirements:

- “Client Authorization To Bind” signed by the insured

Travelers:

- Complete Public Entity Management Liability application – sent on 05/08/2024
- Provide copy of security guard contract
- This quotation is based on our understanding that all insured drivers have satisfactory driving records. As part of our underwriting review, we may obtain Motor Vehicle Reports.

Cyber Liability - pending

1. We detected that your organization might be using VMware products, which contain exploit capabilities that allow remote code execution (RCE). (CVE-2023-20867). Patches are available for this vulnerability. For more information, please check the following link: <https://www.vmware.com/security/advisories/VMSA-2023-0013.html>. Please advise when this has been addressed.
2. Please provide the intended Policyholder's contact information.
3. Cowbell Renewal Application signed and dated within 60 days of the effective date.

Chubb –Crime:

- Sign Crime application attached
- Review, updated and sign Personal Accounts Questionnaire – attached
- Please confirm the regulation requirements for Faithful Performance of Duty Coverage - coverage subject to change based on response.

Great American – Kidnap & Ransom/Assault and Threat Response:

- Confirmation of no undeclared threats or incidents that could give rise to a claim under this program.

UCPM / Lloyds – Pollution Tank Liability:

- . Please review Consideration for Tank Owners, highlighting important information about Storage Tank Liability

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Binding Requirements continued:

Indian Harbor – Active Assailant Coverage

In the event of a difference between the proposal and the policy, the policy will prevail.

Notable conditions

- This is a Non-Admitted Company.
- Policy fees are fully earned at inception
- No flat cancellation.
- 100% minimum earned premium.
- Defense costs are inside the limit of liability.
- OFAC Endorsement
- Transmission & Distribution lines are excluded

General Conditions

1. This quotation is based upon the information received from the Producer on 04/16/2024.

The Company reserves the right to amend this quotation if there is any material change to the information provided by the Producer.

2. It should not be construed that this quotation meets or exceeds all terms and conditions requested in the submission. Please review carefully prior to binding.
3. This document is a quotation; it is not a binder of coverage. Insurance coverage is not effective until the Insured or Producer receives written confirmation from the Company.
4. The premium shown is on an annual term.
5. The premium is based on total insured values of \$297,867,240.
6. Premium is payable in full within 30 days of inception.
7. The surplus lines tax and any applicable stamping fee and state surcharge(s) are payable in addition to the premium. It is the surplus lines broker's responsibility to collect and remit these fees, in addition to handling the surplus lines filing.
8. Minimum Earned premium of 100%.
9. Policy Wording per attached AXA XL Active Assailant Policy.
10. Restricted Areas: U.S. cities are defined as: New York City (Manhattan Borough), Boston, Chicago, Los Angeles, San Francisco, and Washington D.C. Any Newly Acquired locations in Restricted Areas require prior agreement from the Company before inception of coverage.

Global Aerospace – Unmanned Aircraft Liability:

Bind conditions: none

Special Notices:

- State Amendatory Endorsement and Disclosure notice included as required.
- This quotation does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits Global Aerospace from offering or providing insurance. To the extent any such prohibitions apply, this policy is void ab initio.
- The producer warrants that they are properly licensed to solicit or sell insurance, as applicable, in their state of domicile and in all other jurisdictions where they transact business.
- It is the producer's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Agency Bill Payment Options

We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

OUR BASIC PAYMENT PLAN IS THAT ALL PAYMENTS ARE DUE ON OR BEFORE THE EFFECTIVE DATE OF COVERAGE. THERE ARE THREE METHODS OF PAYMENT AVAILABLE:

-CASH ON EFFECTIVE DATE
-PREMIUM FINANCING BY A PREMIUM FINANCE COMPANY
-INSURANCE COMPANY PAYMENT PLAN, IF AVAILABLE

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

PAYMENTS: Please remember to return the remittance copy of the invoice with your payment in the provided envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we cannot identify the applicable invoice being paid.

CREDITS: Credit invoices may be applied against other invoices due us. Please indicate in your remittance or contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Named Insureds

Note: Any entity not named as an insured may not be covered under this policy. This includes partnerships, joint ventures and newly formed entities of any type.

	<u>Travelers</u> Property & Inland Marine	<u>Travelers</u> General Liability	<u>Travelers</u> Public Entity & Employment Practices Liability	<u>Travelers</u> Auto	<u>Travelers</u> Excess/Umbrella	<u>Chubb</u> Crime	<u>Benchmark</u> c/o <u>Cowbell</u> Cyber Liability	<u>Thank Pollution Liability</u> Ironshore or Evanston	<u>Great American</u> K&R / Assault Threat Response	<u>Indian Harbor</u> Active Assailant	<u>One Beacon</u> Tenant User
Las Vegas-Clark County Library District	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Additional Named Insured(s)											
Mesquite QUALICB, Inc.		✓	✓		✓	N/A	N/A	N/A	N/A	N/A	N/A
COCRF Investor 99, LLC - <i>will be removed at renewal 7/15/2023</i>		✓	✓		✓	N/A	N/A	N/A	N/A	N/A	N/A
East Las Vegas QALICB, Inc		✓	✓		✓	N/A	N/A	N/A	N/A	N/A	N/A
West Las Vegas QALICB, Inc.		✓	✓		✓	N/A	N/A	N/A	N/A	N/A	N/A

Only the Named Insureds shown above are included in this proposal. If any Named Insureds are not shown above and should be included for coverage, please notify us immediately.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.

Location Schedule

Loc #	Description	Address	City	State	Zip Code
1	Bunkerville Library	150 West Virgin St	Bunkerville	NV	89007
2	Blue Diamond Library	16A Cottonwood Dr	Blue Diamond	NV	89004
3	Centennial Hill Library	6711 N Buffalo Dr	Las Vegas	NV	89131-4083
4	Clark County Library	1401 E Flamingo	Las Vegas	NV	89119-5256
5	Enterprise Library	25 E Shelbourne Ave	Las Vegas	NV	89123-2139
6	Facilities Library	3148 N Buffalo Dr	Las Vegas	NV	89128-7821
7	Goodsprings Library	365 San Pedro St	Goodsprings	NV	89019-9800
8	Indian Springs Library	715 Gretta Ln	Indian Springs	NV	89018
9	Laughlin Library	2840 Needles Hwy	Laughlin	NV	89029-1230
10	Meadows Library	251 W Boston Ave	Las Vegas	NV	89102-4713
11	Mesquite Learning Center	121 W First North St	Mesquite	NV	89027-4759
12	Moapa Town Library	1340 E Hwy 168	Moapa	NV	89025
13	Moapa Valley Library	350 N Moapa Valley	Overton	NV	89040
14	Mt Charleston Library	75 Ski Chalet	Mt. Charleston	NV	89124-9253
15	Rainbow Library	3150 N Buffalo Dr	Las Vegas	NV	89128-7821
16	Sahara West Library	9600 W Sahara Ave	Las Vegas	NV	89117-5959
17	Sandy Valley Library	650 W Quartz Ave	Sandy Valley	NV	89019
18	Searchlight Library	200 Michael Wendell Way	Searchlight	NV	89046
19	Spring Valley Library	4280 S Jones Blvd	Las Vegas	NV	89103-3325
20	Summerlin Library	1771 Inner Circle Dr	Las Vegas	NV	89119-5256
21	Sunrise Library	5400 Harris Ave	Las Vegas	NV	89110-2543
22	West Charleston Library	6301 W Charleston Blvd	Las Vegas	NV	89146-1124
23	West Las Vegas Library	951 W Lake Mead Blvd	Las Vegas	NV	89106-2337
24	Whitney Library	5175 E Tropicana Ave	Las Vegas	NV	89122-6742
25	Windmill Library & Service Ctr.	7060 W Windmill Ln	Las Vegas	NV	89113-4678
26	Cactus S Library Future Site	S Jones Blvd/W Cactus Ave	Las Vegas	NV	89117
27	Mesquite Library	160 W 1st North St	Mesquite	NV	89027
28	East Las Vegas Library	2851 E Bonanza Rd	Las Vegas	NV	89101
29	West Las Vegas Library	1861 N. Martin Luther King Blvd	Las Vegas	NV	89106

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Commercial Property

Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure. **See attached schedule for locations to be covered.**

Insurance Carrier: The Phoenix Insurance Company (Travelers)

Coverage	Limits of Insurance
Blanket Building(s) and Business Personal Property* (includes signs)	\$332,711,426
Location # 14 - Mt Charleston Library 75 Ski Chalet, Mt Charleston, NV 89124-9253	Building: \$865,200 Personal Property: \$308,058
Business Income (and Extra Expense) Rental Value & Ordinary Payroll – Included	\$2,000,000
Equipment Breakdown	Included
Personal Property and Undescribed Premises – Art on Loan / On Display / at Exhibition	\$400,000
Personal Property in Transit	\$100,000
Accounts Receivable	\$250,000
Electronic Data Processing Data and Media	Included
Extra Expense	\$25,000
Ordinance or Law Coverage Coverage A – Loss to Undamaged Portion of Building Coverage B – Demolition Costs Coverage C – Increased Cost of Construction	A – Building limit B&C – combined \$2,000,000
Personal Effects	\$100,000
Valuable Papers and Records – Cost of Research At all described premises In transit or at all undescribed premises	\$250,000 \$250,000
Earthquake (applies to buildings all locations)	\$25,000,000 annual aggregate
Flood (All Locations Except Below)	\$15,000,000 annual aggregate
Flood (Location #13 (Moapa Valley Library))	\$2,200,000

Flood coverage does not apply to location# 26 - Cactus S Library Future Site & 29 – West Las Vegas

Terrorism coverage is included subject to the program terms and conditions.

- VALUATION:**
- Replacement Cost
 - Actual Loss Sustained for Time Element Coverages

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Commercial Property

Deductibles	2024-2025
General Deductible	\$10,000
Equipment Breakdown	\$10,000
Business Income	24 hours
Earthquake	\$50,000
Flood	\$25,000 all location except; Location #13 (Moapa Valley Library) \$100,000
Electronic Data Processing Equipment	\$1,000
Electronic Data Processing Data and Media	\$1,000

Coverage and amendments:

DESCRIPTION	FORM NUMBER
DELUXE PROP COV PART SCHED-SPECIF LIMITS	DX 00 03 07 94
TABLE OF CONTENTS - DELUXE PROP COV PART	DX 00 04 11 12
DELUXE PROP COV PART DECLARATIONS	DX T0 00 11 12
DELUXE PROPERTY COVERAGE FORM	DX T1 00 11 12
DELUXE BI (AND EE) COVERAGE FORM	DX T1 01 11 12
CAUSES OF LOSS-EARTHQUAKE	DX T3 01 11 12
CAUSES OF LOSS - BROAD FORM FLOOD	DX T3 02 11 12
CAUSES OF LOSS-EQUIPMENT BREAKDOWN	DX T3 19 11 12
DELUXE ORDINANCE OR LAW COVERAGE	DX T3 39 11 12
LOSS PAYABLE PROVISIONS	DX T3 79 11 12
UTILITY SERVICES-DIRECT DAMAGE	DX T3 85 11 12
ELECTRONIC VANDALISM LIMIT & OTHER CHANG	DX T3 98 01 23
FEDERAL TERRORISM RISK INSURANCE ACT DIS	DX T4 02 01 21
DIGITAL ASSETS EXCLUSIONS	DX T5 21 01 23

Coverage and amendments – applicable to Package policy

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



DESCRIPTION	FORM NUMBER
NUCLEAR ENERGY LIABILITY EXCLUSION	IL 00 21 09 08
NEVADA CHANGES - DOMESTIC PARTNERSHIP	IL 01 15 01 10
COMMON DEC	IL T0 02 11 89
LOCATION SCHEDULE	IL T0 03 04 96
ACTUAL CASH VALUE	IL T0 63 07 22
COMMON POLICY CONDITIONS-DELUXE	IL T3 18 05 11
EXCLUSION OF CERTAIN COMPUTER LOSSES	IL T3 55 05 13
FED TERRORISM RISK INS ACT DISCLOSURE	IL T3 68 01 21
EXCL OF LOSS DUE TO VIRUS OR BACTERIA	IL T3 82 05 13
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12 03 15
CAP ON LOSSES FROM CERT ACTS OF TERRORIS	IL T4 14 01 21
ADDITIONAL BENEFITS	IL T4 27 06 19
PROTECTION OF PROPERTY	IL T4 40 10 20
NAMED INSURED ENDORSEMENT	IL T8 00 01 00
NEVADA CHANGES - CANCEL AND NONRENEW	IL T9 62 09 07
FLOOD POLICYHOLDER NOTICE	PN T0 53 12 13
JURISDICTIONAL INSP & CONTACT INFO REQ	PN T1 89 02 23
NOTICE INDEPENDENT AGENT AND BROKER COMP	PN T4 54 01 08

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
 © 2024 USI Insurance Services. All rights reserved.



Inland Marine

Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure. **See attached schedule for locations to be covered.**

Insurance Carrier: The Phoenix Insurance Company (Travelers)

Coverage	Limits of Insurance
Scheduled Equipment	\$245,600
Misc. tools	\$31,693
Deductibles	2024-2025
General Deductible (unless a more specific deductible applies)	\$1,000
Earth Movement	\$10,000
Flood	\$10,000

Coverage	Limits of Insurance
Fine Arts – scheduled	\$917,889
Deductibles	2024-2025
General Deductible (unless a more specific deductible applies)	\$1,000
Earth Movement *	\$10,000
Flood *	\$10,000

General Terms & Conditions	2024-2025
Policy Form	IMPAK® Coverage Form CM T2 38, 39 & 42
Perils covered	Risks of direct physical loss or damage except those causes listed in the exclusions or for which no coverage is shown in the Declarations
Coinsurance requirement	80% - scheduled equipment
Scheduled Equipment Valuation	Actual Cash Value
Scheduled Fine Arts Valuation	Agreed (Scheduled) Amount
Terrorism Risk Insurance Act Coverage:	Included
Extensions or Exclusions:	Per policy terms and conditions

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Inland Marine

Coverage and amendments:

DESCRIPTION	FORM NUMBER
COMMERCIAL INLAND MARINE CONDITIONS	CM 00 01 09 04
FINE ART & COLLECTIBLES COV FORM DEC	CM B0 68 02 18
FINE ART & COLLECTIBLES COV LOC SCHED	CM B0 70 02 18
MISC PROPERTY COVERAGE FORM DEC	CM B0 72 02 18
CONTRACTORS EQUIPMENT COVERAGE FORM DEC	CM B0 96 01 21
CONTRACTORS EQUIPMENT SUPPLEMENTAL DEC	CM B0 97 01 21
TABLE OF CONTENTS	CM T0 11 08 05
FINE ART & COLLECTIBLES COV FORM	CM T2 38 01 16
MISCELLANEOUS PROPERTY COVERAGE FORM	CM T2 39 01 16
CONTRACTORS EQUIPMENT COVERAGE FORM	CM T2 42 01 21
FEDERAL TERRORISM RISK INSURANCE ACT DIS	CM T3 98 01 21
EARTH MOVEMENT DEDUCTIBLE	CM T7 53 02 18
EARTH MVMNT LIMIT-DESCRIBED PROP OR LOCS	CM T7 56 01 16
FLOOD DEDUCTIBLE	CM T7 62 01 16
FLOOD LIMIT-DESCRIBED PROP OR LOCS	CM T7 66 01 16
ELECTRONIC VAND LIMITATION & OTHER CHGS	CM U6 17 01 23
DIGITAL ASSETS EXCL - DIGITAL CURRENCY	CM U6 41 01 23

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



General Liability

Your legal liability to members of the public for claims arising from your premises, operations, products, or completed operations.

Insurance Carrier: The Phoenix Insurance Company (Travelers)

Coverage	Limits of Insurance
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury - Each Wrongful Act	\$2,000,000
Bodily Injury & Property Damage -Each Occurrence	\$2,000,000
Damage to Rented Premises (any one premises)	\$300,000
Medical Expense (any one person)	\$5,000
Limited Abuse or Molestation Liability	\$2,000,000 – Aggregate Limit \$2,000,000 - Each Offense or Related Offense Limit
Employee Benefits Liability	\$1,000,000 each employee \$1,000,000 aggregate Retroactive Date: 07/15/2009

Deductibles/Retentions	2024-2025
Each Occurrence	None
Employee Benefits Liability (each employee)	\$1,000

General Terms & Conditions	2024-2025
General Liability Policy Form	Occurrence
Employee Benefits Policy Form	Claims Made
Defense Costs	Outside Policy Limits
Law Enforcement Activities or Operations	Excess Coverage only

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



General Liability

General Terms & Conditions	2024-2025
Premium subject to audit?	NO
Rating Basis	Rated based on location sq. ft.

Who is an Insured:

- Elected or Appointed Officials
- Public Entity
- Board Members
- Employees & Volunteer Workers
- Owners, Managers or Lessors of Premises
- Lessors of Leased Equipment

PUBLIC ENTITIES XTEND ENDORSEMENT - Includes:

- A. Owned Watercraft Less Than 25 Feet
- B. Damage to Premises Rented to You
- C. Who Is an Insured – Public Entities, Elected or Appointed Officials, And Members of Your Boards
- D. Who Is An Insured – Employees And Volunteer Workers
- E. Blanket Additional Insured – Owners, Managers Or Lessors Of Premises
- F. Blanket Additional Insured – Lessors Of Leased Equipment
- G. Blanket Additional Insured – Persons Or Organizations For Your Ongoing Operations As Required By Written Contract Or Agreement
- H. Contractual Liability – Railroads
- I. Knowledge And Notice Of Occurrence Or Offense
- J. Blanket Waiver of Subrogation

Employee Benefits Liability:

Coverage Form includes but not limited to:

This coverage form is designed to provide coverage for damages that the insured is legally obligated to pay because of a negligent act, error or omission committed in the administration of the named insured’s employee benefit program, as that term is defined in the coverage form. Administration includes counseling employees, including their dependents and beneficiaries, with respect to the employee benefit program and handling records about the employee benefit program.

Who is an Insured

- Public Entity
- Employees

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



General Liability

General Liability Coverage amendments:

DESCRIPTION	FORM NUMBER
EXCLUSION-LEAD	CG D0 76 06 93
EXCLUSION - DISCRIMINATION	CG D1 42 02 19
AMEND-NON CUMULATION OF EACH OCC	CG D2 03 12 97
FUNGI OR BACTERIA EXCLUSION	CG D2 43 01 02
LIMITED ABUSE OR MOLESTATION LIAB COVG	CG D3 83 05 19
AMEND CONTRAC LIAB EXCL-EXC TO NAMED INS	CG D4 21 07 08
EXCL-EMPLOYEES & VOLUNTEER WORK AS INSDS	CG D4 70 02 09
EXCL - LAW ENFORCEMENT ACTIVITIES OR OPS	CG D4 72 02 17
EXCL-MEDICAL PAYMENTS TO CERTAIN PERSONS	CG D4 73 02 09
MOBILE EQUIP REDEFINED - PUBLIC ENTITIES	CG D4 74 04 19
EXCL - HEALTH CARE SERV-PUBLIC ENTITIES	CG D4 75 02 19
EXCL - PUBLIC USE OF PRIVATE PROPERTY	CG D4 76 02 09
AMEND - POLL EXCL - INCL LTD POLL COSTS	CG D4 78 02 19
XTEND END FOR PUBLIC ENTITIES	CG D4 80 02 19
EXCL-VIOLATION OF CONSUMER FIN PROT LAWS	CG D6 18 10 11
SECURITY AND LAW ENFORCEM SVCS LIAB COVG	CG D7 29 06 21
AMENDMENT OF INTELLECTUAL PROPERTY EXCL	CG D9 10 09 21
COMM'L GENERAL LIABILITY DEC	CG T0 01 11 03
DECLARATIONS PREMIUM SCHEDULE	CG T0 07 09 87
KEY TO DECLARATIONS PREMIUM SCHEDULE	CG T0 08 11 03
EMPLOYEE BENEFITS LIAB COV PART DEC	CG T0 09 09 93
TABLE OF CONTENTS - COM GEN LIAB COV	CG T0 34 02 19
EMPLOYEE BENEFITS LIAB TABLE OF CONTENTS	CG T0 43 01 16
COMMERCIAL GENERAL LIABILITY COV FORM	CG T1 00 02 19
EMPLOYEE BENEFITS LIABILITY COV FORM	CG T1 01 01 16

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Commercial Auto

Automobile bodily injury and property damage liability, subject to terms, conditions, and limitations of the policy.

Insurance Carrier: Travelers Indemnity Company

Auto Liability Coverage

Coverage	Covered Autos Symbol	Limits of Insurance
Combined Single Limit	1 – any auto	\$1,000,000
Non-Owned Automobile Liability		Included
Hired Automobile Liability		Included
Uninsured/Underinsured Motorists Liability	2 - Owned Autos	\$1,000,000
Medical Payments	2 - Owned Autos	\$5,000

Physical Damage Coverage

Coverage	Covered Autos	Deductibles
Comprehensive Coverage	7 & 8 – Scheduled & Hired	\$1,000
Collision Coverage	7 & 8 – Scheduled & Hired	\$1,000
Hired Automobile Physical Damage	Quoted/ included	Collision \$1,000 Comprehensive \$1,000

General Terms & Conditions	2024-2025
Valuation	Actual cash value or cost to repair, whichever is less, subject to any applicable maximum coverage amounts, minus deductible for each covered auto.
Rental Reimbursement	30 days max / \$30 per day
Endorsements Included:	
Employee Hired Autos	Yes
Additional Insured	Blanket not available Scheduled only
Fellow Employee Coverage	No
Waiver of Subrogation	No

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Commercial Auto (Vehicle Schedule)

#	Year	Make	Model	VIN #	Liability/ UM-UIM/ Med Pay	Physical Damage
1	2004	Chevrolet	Express G3500	1GCHG35U941151009	Yes	Yes
2	2004	Ford	F150	2FTPF17Z64CA72603	Yes	Yes
3	2008	Ford	E350SD	1FBNE31P28DA58852	Yes	Yes
4	2008	Chevrolet	Cargo Van	1GCHG396481167037	Yes	Yes
5	2008	Chevrolet	Cargo Van	1GCHG396781166058	Yes	Yes
6	2004	Trailer	Trailer	5DYAA17245C001070	Yes	Yes
7	2011	Isuzu	NPR	JALC4W151B7001187	Yes	Yes
8	2013	Ford	F-350	1FDBF3A64DEA80869	Yes	Yes
9	2013	Ford	F-350	1FDBF3A62DEA80868	Yes	Yes
10	2013	Ford	F-350	1FDBF3A60DEA80870	Yes	Yes
11	2013	Ford	Escape SE	1FMCU0G95DUD03307	Yes	Yes
12	2013	Ford	Escape SE	1FMCU0G97DUD03308	Yes	Yes
13	2014	Ford	Econoline E350	1FBNE3BL4EDA50873	Yes	Yes
14	2014	Ford	F150	1FTNF1CF1EKD62229	Yes	Yes
15	2014	Ford	F350	1FDBF3A62EEB47096	Yes	Yes
16	2014	Ford	F150	1FTNF1CF9EKD11237	Yes	Yes
17	2014	Ford	Econoline E250	1FTNE2EL8EDA59092	Yes	Yes
18	2014	Ford	F450	1FDUF4GYXEEB67216	Yes	Yes
19	2015	Ford	Transit Van	1FTSW2CM8FKA64415	Yes	Yes
20	2016	Ford	Explorer	1FM5K8B88GGC92270	Yes	Yes
21	2016	Ford	Explorer	1FM5K7B87GGC92268	Yes	Yes
22	2016	Ford	Explorer	1FM5K7B89GGC92269	Yes	Yes
23	2018	Ford	Transit 250 Van	1FTYR2YG2JKA23422	Yes	Yes
24	2018	Ford	Transit 350 WGN	1FTBW2CM5JKB08332	Yes	Yes
25	2018	Ford	Transit 350 WGN	1FTBW3XV6JKB08333	Yes	Yes
26	2019	Ford	Transit T-250	1FTYR2CM1KKA28545	Yes	Yes
27	2019	Chevrolet	550 XD	JALEEW168L7301607	Yes	Yes
28	2019	Ford	Cargo Van	1FTYE2YM3KKA28535	Yes	Yes
29	2020	Ford	Explorer	1FM5K7BH9LGB66829	Yes	Yes
30	2020	Ford	Ford	1FTBR1YG1LKA25438	Yes	Yes
31	2020	Chevy	Chevy 5500XD	JALEEW160L7302329	Yes	Yes
32	2023	Chevrolet	Caro Van Express	1GCWGAFP9P1240040	Yes	Yes
Below vehicles on order – pending delivery						
33	2021	Ford	Transit 250 Van	<i>Pending</i>		
34	2023	Chevrolet	4500 HD 16' Box	<i>Pending</i>		

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Commercial Auto

Auto Liability

Who is an Insured for Auto Liability?

- Public Entity
- Any permitted user
- Board Members
- Elected or Appointed Officials
- Volunteer Workers (for use of a covered auto)
- Owners of Commandeered Autos

Notable Items:

- Professional Services Not Covered
- Amendment of Employee Definition

Business Auto coverage forms:

DESCRIPTION	FORM NUMBER
MANUSCRIPT ENDORSEMENT	CA T8 04
MANUSCRIPT ENDORSEMENT	IL T8 03
AMENDMENT OF BODILY INJURY DEFINITION	CA T4 43
BA/AD/MC COV PART SUPPL SCH - ITEM TWO	CA T0 30
ADDL INSD COVD AUTO LIAB COVG-DESGN PERS	CA T3 01
PUBLIC ENTITY AUTO EXTENSION ENDORSEMENT	CA T4 46
AMENDMENT OF EMPLOYEE DEFINITION	CA T4 59
BUSINESS AUTO COVERAGE FORM	CA 00 01
PROFESSIONAL SERVICES NOT COVERED	CA 20 18
VOL FIREFIGHTERS/WORKERS INJURIES EXC	CA 20 30
EMPLOYEE HIRED AUTOS	CA 20 54
NEVADA UNINSURED MOTORISTS COVERAGE	CA 21 27
PUBLIC TRANSPORTATION AUTOS	CA 24 02
AUTO MEDICAL PAYMENTS COVERAGE	CA 99 03
RENTAL REIMBURSEMENT COVERAGE	CA 99 23
LOSS PAYABLE CLAUSE	CA 99 44
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT	IL 00 21
NEVADA CHANGES-CANCELLATION/NONRENEWAL	IL 02 51

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
 © 2024 USI Insurance Services. All rights reserved.



Management Liability (Public Officials Liability)

Insurance Carrier: Travelers Indemnity Company

Coverage	Limits of Insurance
Public Entity Management Liability (Public Officials)	\$1,000,000 each wrongful act \$1,000,000 aggregate
Deductibles:	\$50,000 Each Wrongful Act Deductible - Damages and Defense Expenses

Terms & Conditions	2024-2025
Retroactive Date	07/15/2009
Claims Made Policy	Yes
Duty to Defend	Yes
Defense Costs	Inside the policy limits

Who is An Insured :

- Public Entity
- Boards and Board Members
- Elected and Appointed Officials, Executive Officers and Directors
- Volunteer Workers
- Employees (including employees of the entity’s boards)
- Legal Representatives

Other terms and conditions:

- Pay on Behalf of basis (Deductible options only)
- Duty to defend claims or suits even if allegations are groundless, false, or fraudulent.
- Professional health care services and law enforcement activities or operations exclusions apply.
- Taking of private property for public use or benefit (eminent domain), diminution in value and inverse condemnation are excluded

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Management Liability (Public Officials Liability)

Public Entity Management Coverage Forms

DESCRIPTION
Limited Special Expenses Coverage - Key Employees
Limited Special Expenses Aggregate Limit - Key Employees: \$50,000
Limited Special Expenses Participation Percentage - Key Employees: 10%

Amendments:

DESCRIPTION
Exclusion - PFAS
Amendment Of Joint Powers Authority Definition
Cap On Losses From Certified Acts Of Terrorism
Amendment Of Network And Information Security Wrongful Act Definition
Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions
Amendment Of Law Enforcement Activities Or Operations Definition

Coverage is written on a **CLAIMS MADE** policy form. In order to trigger coverage, a claim must first be made against the insured(s) during the policy period or during the Extended Reporting Period, if purchased. Coverage is subject to the terms and conditions of the policy "Retroactive Date". Furthermore, such claims must also be reported by the insured to the insurer as soon as practicable during the policy period or Extended Reporting period (if applicable) in order for coverage to apply. Be aware that late reporting could result in a disclaimer of coverage from the insurer.

This coverage is designed to cover damages any insured is legally required to pay for covered loss that is caused by a wrongful act committed while conducting duties by or on behalf of a public entity or its boards. Wrongful act is defined as any as any act, error or omission. (Excludes coverage for bodily injury, personal injury, advertising injury, property damage and employment-related loss.)

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
 © 2024 USI Insurance Services. All rights reserved.



Management Liability (Employment Practices Liability)

Insurance Carrier: Travelers Indemnity Company

Coverage	Limits of Insurance
Employment Practices Liability	\$1,000,000 each wrongful act \$1,000,000 aggregate
Deductible	\$50,000 Each Wrongful Act Deductible – Damages and Defense Expenses

Terms & Conditions	2024-2025
Third Party Liability - Employment Practices	Included
Retroactive Date	07/15/2009
Claims Made Policy	Yes
Duty to Defend	Yes
Defense Costs	Inside Policy Limits

Who is An Insured:

- Public Entity
- Boards and Board Members
- Volunteer Workers
- Elected and Appointed Officials, Executive Officers and Directors
- Employees (including employees of the entity’s boards)
- Legal Representatives

Other terms and conditions:

- Pay on Behalf of basis (Deductible options only)
- Duty to defend claims or suits even if allegations are groundless, false, or fraudulent.
- Duty to defend suits that are governmental administrative hearings seeking injunctive relief, such as EEOC proceedings.
- Injunctive and other non-monetary relief costs are excluded
- Defense expenses are payable within the limits of insurance. Damages include attorney’s fees or the person making or bringing the claim or suit if the insured is legally required to pay them under the law which was violated.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Management Liability (Employment Practices Liability)

Public Entity Employment Practice Liability Coverage Forms

DESCRIPTION

Non-Employment Related Sexual Harassment Endorsement

Amendments:

DESCRIPTION

Amendment Of Joint Powers Authority Definition

Cap On Losses From Certified Acts Of Terrorism

Exclusion - Other Employment Laws

Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions

Coverage is written on a **CLAIMS MADE** policy form. In order to trigger coverage, a claim must first be made against the insured(s) during the policy period or during the Extended Reporting Period, if purchased. Coverage is subject to the terms and conditions of the policy "Retroactive Date". Furthermore, such claims must also be reported by the insured to the insurer as soon as practicable during the policy period or Extended Reporting period (if applicable) in order for coverage to apply. Be aware that late reporting could result in a disclaimer of coverage from the insurer.

This coverage is designed to cover damages any insured is legally required to pay for covered loss that is caused by a wrongful act committed while conducting duties by or on behalf of a public entity or its boards. Wrongful act is defined as any act, error or omission. (Excludes coverage for bodily injury, personal injury, advertising injury, property damage and employment-related loss.)

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Commercial Umbrella/Excess Liability

Excess coverage for your legal liability to members of the public for claims arising from your premises, operations, products, or completed operations.

Insurance Carrier: Travelers Indemnity Company

Coverage	Limits of Insurance
General Aggregate	\$20,000,000
Products/Completed Operations Aggregate	\$20,000,000
Personal/Advertising Injury - Each Wrongful Act	\$20,000,000
Each Occurrence	\$20,000,000
Crisis Management Services Expense Limit	\$50,000
<i>Self-Insured Retention (if applicable)</i>	<i>\$10,000</i>

Note: Retained Limit Any One Occurrence or Offense applies only to losses covered by the Umbrella/Excess but not covered under the primary.

General Terms & Conditions	2024-2025
Coverage Form	Umbrella / Excess Liability
Subject to audit?	NO
Who is an Insured	Follows primary policies

Coverage:

This coverage is designed to provide excess limits above primary coverage for bodily injury, property damage, personal and advertising injury that results from a catastrophic event. “Drop down” coverage responds to a reduction in the available primary insurance limit as a result of an impaired each event limit and replaces the primary insurance should the underlying total limit be exhausted. Coverage is on a **broader than primary** basis.

Underlying Insurance	2024-2025
General Liability	Each Occurrence: \$2,000,000 Personal/Advertising Injury: \$ 2,000,000 General Aggregate: \$2,000,000 Products/Completed Ops Aggregate: \$2,000,000
Commercial Auto Liability	Combined Single Limit: \$1,000,000
Employee Benefits Liability	Each Wrongful Act: \$1,000,000 Aggregate Limit: \$1,000,000

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.



Commercial Umbrella/Excess Liability

Underlying Insurance continued:	2024-2025
Public Entity Management Liability	Each Wrongful Act: \$1,000,000 Aggregate \$1,000,000
Employment Practices Liability	Each Wrongful Act: \$1,000,000 Aggregate: \$1,000,000
Employers Liability	\$1,000,000

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Crime

Insurance Carrier: Chubb (Federal Insurance Company)

Coverage	Limit	Deductible
Employee Theft and Plan Officials	\$1,000,000	\$10,000
Public Officials Faithful Performance of Duty	\$1,000,000	\$10,000
ERISA – Fraud or Dishonesty	\$1,000,000	None
Client Theft	\$1,000,00	\$10,000
On Premises	\$1,000,000	\$10,000
In Transit	\$1,000,000	\$10,000
Forgery	\$1,000,000	\$10,000
Money Orders and Counterfeit Money	\$1,000,000	\$10,000
Computer Systems Fraud	\$1,000,000	\$10,000
Funds Transfer Fraud	\$1,000,000	\$10,000
Corporate Credit Card Fraud	\$50,000	\$10,000
Telephone Toll Fraud	\$1,000,000	\$10,000
Blanket Personal Accounts Coverage	\$1,000,000	\$500,000
Claim Expense	\$100,000	\$0
Social Engineering Fraud with Official Authorization	\$100,000	\$10,000

Reporting period as soon as practicable for coverage to apply. Please be aware that late reporting could result in a disclaimer of coverage from the insurer.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Crime

Carrier Terms & Conditions:

AMEND DEFINITION OF DISCOVERY AND TERMINATION ENDORSEMENT	PF-52818 (04/20)
Title(s) of Insured: CFO, In-House General Counsel, Risk Manager, Director of Human Resources	
LOSS REPORTING THRESHOLD ENDORSEMENT	PF-52819 (04/20)
Loss Amount Threshold: \$25,000	
TAX COMPENSATION COVERAGE ENDORSEMENT	PF-52832 (04/20)
BLANKET PERSONAL ACCOUNTS COVERAGE ENDORSEMENT	PF-52835 (04/21)
TELEPHONE TOLL FRAUD ENDORSEMENT	PF-52845 (04/20)
ADD CORPORATE CREDIT CARD COVERAGE	PF-52851 (04/20)
AMEND DEFINITION OF SUBSIDIARY ENDORSEMENT(INCLUDE MINORITY HELD JOINT VENTURES FOR PRO RATA EQUITY INTEREST)	PF-52852 (04/20)
GOVERNMENTAL ENTITY ENDORSEMENT	PF-52853 (04/21)
SOCIAL ENGINEERING FRAUD - OFFICIAL AUTHORIZATION ENDORSEMENT	PF-52861 (04/20)
THE CHUBB PRIMARY COMMERCIAL CRIME INSURANCE	PF-52815 (04/20)
Terrorism Policyholder Disclosure Notice	10-02-1281 (03/15)
Notice of Loss Control Services	14-02-23030 (05/18)
Chubb Producer Compensation Practices and Policies	ALL-20887a (09/19)
Trade or Economic Sanctions Notice	ALL-21101 (09/19)
NOTICE TO POLICYHOLDERS - SOCIAL ENGINEERING FRAUD INFORMATION	ALL-317454 (03/21)
U.S. Treasury Departments Office of Foreign Assets Control - OFAC - Advisory Notice to Policyholders	PF-17914a (04/16)
Notice to Policyholders - Questions About Your Insurance	PF-17993a (04/20)

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Cyber Liability

Insurance Carrier: Obsidian Specialty Insurance Co. (Non-Admitted)

Coverage	2024-2025	
	Limits of Insurance	Retention
Policy Aggregate Limit	\$1,000,000	
<u>Liability</u>		
Privacy & Security	\$1,000,000	\$25,000
Payment Card Cost	\$1,000,000	\$25,000
Media Liability	Included policy limit	\$25,000
Regulatory Proceedings	\$1,000,000	\$25,000
<u>Breach Response:</u>		
Security Breach/Notification	\$1,000,000	\$25,000
Betterment	<i>Not offered</i>	<i>n/a</i>
Cyber Extortion	\$1,000,000	\$25,000
Data Restoration	\$1,000,000	\$25,000
Reputation Harm – <i>retro date 7/15/2021</i>	\$500,000	\$25,000 / 12 hrs.
<u>Business Loss</u>		
Business Interruption	\$1,000,000	12 hours
Contingent Business Interruption	\$1,000,000	12 hours
Dependent Business Interruption – Outsource Provider	Not offered	-
System Failure	\$1,000,000	12 hours
Bricking Costs	\$1,000,000	\$25,000
Criminal Reward Costs	\$100,000	-
<u>Coverage Enhancements:</u>		
Utility Fraud Attach	\$100,000	\$25,000
General Data Protection Regulation	\$1,000,000	\$25,000
Contingent Bodily Injury & Property Damage	\$250,000	\$25,000
Additional Cowbell Breach Fund Costs Endorsement	\$1,000,000	-

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Cyber Liability

General Terms & Conditions	2024-2025
Coverage Form	
Coverage Trigger	Claims Made Coverage
Defense Costs	Inside Policy Limits
Claim Defense:	Duty-to-Defend
Knowledge, Pending & Prior & Retroactive Exclusion Date	Full prior acts
Amend Cooperation Clause	80%
Endorsements & Exclusions	Per policy terms and conditions

Carrier endorsements and forms:

 BIPA Exclusion Endorsement
 War Exclusion Endorsement
 Amended Cyber Event Amendatory Endorsement
 Amend Cooperation Clause
80.0%
 Blanket Additional Insured

TITLE	FORM #
Cowbell Cyber Risk Insurance Declarations - Prime 250	PRIME 250SL 002 07 20
Notice to Policyholders - OFAC	PN006SL 09 20
Customer Notice of Privacy Policy & Producer Compensation Practices Disclosure	PN007SL OB 09 20
Cowbell Cyber Risk Insurance Policy - Prime 250	PRIME 250SL 001 10 20
Service of Process	PRIME 250SL 075 12 20
California Consumer Privacy Act	PRIME 250SL 004 09 20
General Data Protection Regulation	PRIME 250SL 005 09 20

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
 © 2024 USI Insurance Services. All rights reserved.



Cyber Liability

Carrier endorsements and forms continued:

Utility Fraud Attack	PRIME 250SL 006 09 20
Contingent Bodily Injury & Property Damage	PRIME 250SL 010 09 20
Amend Cooperation Clause	PRIME 250SL 019 09 20
Blanket Additional Insured	PRIME 250SL 021 09 20
BIPA Exclusion Endorsement	PRIME 250SL 048 09 21
WAR Exclusion Endorsement	PRIME 250SL 088 06 23
Amended Cyber Event Amendatory Endorsement	PRIME 250SL 089 08 23
Additional Cowbell Breach Fund Costs Endorsement	PRIME 250SL 090 10 23
Disclosure Pursuant to Terrorism Risk Insurance Act	PRIME 250SL 028 10 20
Cap on Losses From Certified Acts of Terrorism	PRIME 250SL 029 10 20
Trade or Economic Sanctions Exclusion Endorsement	PRIME 250SL 032 09 20
CB-Compliance	CB-COMPLIANCE (02/23)
Nevada Surplus Lines Notice	CB-NV-NOTICE (12/20)

Please note this quote contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Environmental Tank Liability

Insurance Carrier: Certain Underwriters at Lloyd's, London - Non-Admitted

Limit	A	Note
Policy Aggregate	\$2,000,000	Total of all pollution claims aggregate
Remediation Expense	\$1,000,000	Each Claim, subject to policy aggregate
3rd Party Claims for Bodily Injury & Property Damage	\$1,000,000	Each Claim, subject to policy aggregate
Emergency Expenses	\$1,000,000	Each Claim, subject to policy aggregate
Defense Expense	\$1,000,000	Separate Defense Limit

Deductible	A	N
Remediation Expense	\$5,000	Per Incident
3rd Party Claims for Bodily Injury & Property Damage	\$5,000	Per Incident
Emergency Expenses	\$5,000	Per Incident
Removal or Replacement of Tanks	50% coinsurance subject to a minimum of the greater of \$25,000 or the Policy deductible. Each Claim	

Retro Active Date	See below
Minimum Earned:	25%

Location	Tank ID #	Capacity (gal.)	Contents	Tank Type (UST or AST)	Retroactive Date
7060 W Windmill Ln Las Vegas NV 89113	1	5,000	Unleaded	UST	05/03/2011
7060 W Windmill Ln Las Vegas NV 89113	2	5,000	Diesel	UST	05/03/2011

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Environmental Liability

Policy Highlights:

- Claims-Made Coverage
- **Includes Loading & Unloading Coverage**
- Natural Resources Damage Coverage
- Terrorism [Coverage included](#)

Policy Forms & Endorsements:

STPL DEC 10 23	Storage Tank Pollution Liability Declarations Page
STPL SCHED	Storage Tank Pollution Liability Schedule of Forms and Endorsements
STPL 09 23	Storage Tank Environmental Pollution Liability Coverage Form
COI	Federal Certificate of Insurance
STSE 06 23	Storage Tank Schedule Endorsement
LMA3100 09 10	Sanction of Limitation Clause
LMA5020 09 05	Service of Suit Clause
LMA5021 09 05	Applicable Law (USA)
LMA5389 01 20	U.S. Terrorism Risk Insurance Act of 2002 as Amended - New and Renewal Business Endorsement
LMA5401 11 19	Cyber and Data Exclusion
LSS001 03 22	Lloyd's Security Schedule Endorsement
LSW1001 08 94	Several Liability Notice
LSW1135B 06 03	Privacy Policy Statement
LSW3001 09 08	Premium Payment Clause
NMA464 01 38	War and Civil War Exclusion Clause
NMA1256 02 03	Nuclear Incident Exclusion (Broad)
NMA1331 04 61	Cancellation Clause
NMA1622 04 68	Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Endorsement
SL_LMA9061 09 13 - Nevada SL Notice	Nevada Surplus Lines Notice
ECPST IR2499 02 24	Image Restoration Endorsement

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Kidnap & Ransom (Includes Assault Expense and Threat Response)

Insurance Carrier: Great American

Coverage	Limits of Insurance
Coverage	
Ransom	\$1,000,000 each insured event
Ransom in Transit	\$1,000,000 each insured event
Security Consultant Fees and Expenses	\$1,000,000 each insured event
Additional Expenses	\$1,000,000 each insured event
Child Abduction – Security Consultant Fees and Expenses (Shared limit for Security Consultant fees and expenses and additional expenses)	\$1,000,000 each insured event
Disappearance - Security Consultant Fees and Expenses (Shared limit for Security Consultant fees and expenses and additional expenses)	\$1,000,000 per insured event
Legal Liability – resulting from Kidnap/Extortion/Detention/Hijack/Hostage Crisis	\$1,000,000 each insured event
Personal Accident Losses	\$250,000 per insured person \$1,250,000 each insured event aggregate
Alternate Loss of Earnings Endorsement	\$1,000,000 each insured event 120-day indemnity period 6 hour waiting period
Threat Response Expense Endorsement	\$100,000 per insured event 90-day indemnity period
Assault Expense Coverage (insured losses and relevant expenses)	\$500,000 per insured event
Personal Accident Losses	\$100,000 per insured person \$500,000 each insured event aggregate
Who is an insured	All Directors, Officers, Employees, Leased or Temporary Employees, Volunteers, Students, Interns, Independent Contractors while performing services on behalf of the Insured and persons specifically retained to negotiate or deliver ransom
Insured's Retention	\$0

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Kidnap & Ransom (Includes Assault Expense and Threat Response)

Carrier Terms and Conditions:

FORMS		
SEQ	FORM #	DESCRIPTION
1	790FIC	Great American Insurance Fidelity & Crime Policy Cover
2	0790FIC	Great American Insurance Fidelity & Crime Policy Cover
3	SDM683	Important Notice Fidelity Crime Division Claims
4	SDM823	Emergency Contact Details
5	CR7935	Great American Kidnap, Ransom & Extortion Policy Declarations Page
6	CR7813	Great American Kidnap, Ransom & Extortion Policy
7	CR8801	Forms And Endorsement Schedule
8	CR7865	Threat Response Expense Endorsement
9	CR7876	Alternate Loss Of Earnings Endorsement
10	CR7879	Travel Security Evacuation Endorsement
11	CR7943	Broad Named Insured
12	CR7957	Assault Expense Endorsement
13	CR8030	Nevada Changes
14	CR8040	Cyber Extortion Exclusion Endorsement
15	IL7125	Named Insured Endorsement
16	IL7268	In Witness Clause

Additional Coverage Information:

Threat Response Expense provides coverage for the services of Control Risks to assess a threat and could pay for the cost of temporary security protection.

Assault Expense provides coverage for Additional Fees & Expenses, Personal Accident and Control Risks Fees to indemnify the Insured from a physical attack by a person armed with a weapon.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
 © 2024 USI Insurance Services. All rights reserved.



Active Assailant(s) Coverage

Carrier: Indian Harbor Insurance Company (Non-Admitted)

Perils

The Insurers will indemnify the Insured up to the Overall Limit of Liability for the following losses occurring during the Policy Period:

Property Damage, Business Interruption & Additional Special Coverage (see below)

Coverage includes Clean-up costs/expenses due to an insured event, up to the policy limit.

Coverage also includes loss resulting from an Active Assailant Event within 350 feet of an insured premises.

Policy does not cover demolition of building(s).

	Limits of Coverage
Policy Limit	\$1,000,000 per occurrence and in the aggregate <i>Excess of deductible</i>
Deductible	\$25,000 per occurrence for all coverages combined \$2,500 per occurrence for threat of an active assailant event
Waiting Period	Ingress/Egress 12 hour waiting period
Territory	The fifty (50) states of the United States of America, the District of Columbia, the United States Virgin Islands, and Puerto Rico

Additional Special Coverage/Sub-limits

The following extra costs and expenses (provided they are reasonable and necessary), solely and directly caused by an Active Assailant Event or Ingress/Egress occurring within three hundred and fifty (350) feet of the Premises during the Policy Period, incurred by the Insured:

Pre-Event

\$10,000	Threat of an Active Assailant Event
\$25,000	Security Costs after Threat of an Active Assailant event

Post-Event

\$1,000,000	Ingress/ Egress – 1,750 feet distance limitation
\$1,000,000	Critical Incident Trauma Management and Counseling Services
\$1,000,000	Crisis Response Services
\$10,000	Employee retraining costs per person
\$25,000	Funeral and Burial Costs per person
\$10,000	Medical expenses per person
\$50,000	Other expenses
\$100,000	Public Relations Consultancy Costs
50,000	Replacement Employee Recruitment Costs
\$25,000	Security Costs
\$250,000	Upgrade to Green

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Active Assailant(s) Coverage

During-Event

KT Solutions	Collapsible bullet-proof walls to protect building occupants during active shooter situations
Gabriel	Computer vision and audio detection security technology that helps detect and expedite the response to violent threats
Belfor Alert	Mobile emergency response and crisis management solution that helps users identify water/power shutoffs and collaborate with first responders

Carrier terms and conditions:

Policy Form	Form Number	Form Title
	Active Assailant Event Stand-alone	Stand-alone Policy Active Assailant Event
Endorsements	XL - SOP 0118	State Service of Process Endorsement
	UKIP 900 1220	TRIA Disclosure Notice Endorsement
Policyholder Notices	IL MP 9104 0314	In Witness Notice IHIC
	PN CW 02 0119	Privacy Policy
	PN CW 01 0122	Fraud Notice

General Conditions

1. This quotation is based upon the information received from the Producer on 04/16/2024. The Company reserves the right to amend this quotation if there is any material change to the information provided by the Producer.
2. It should not be construed that this quotation meets or exceeds all terms and conditions requested in the submission. Please review carefully prior to binding.
3. This document is a quotation; it is not a binder of coverage. Insurance coverage is not effective until the Insured or Producer receives written confirmation from the Company.
4. The premium shown is on an annual term.
5. The premium is based on total insured values of \$297,867,240.
6. Premium is payable in full within 30 days of inception.
7. The surplus lines tax and any applicable stamping fee and state surcharge(s) are payable in addition to the premium. It is the surplus lines broker's responsibility to collect and remit these fees, in addition to handling the surplus lines filing.
8. Minimum Earned premium of 100%.
9. Policy Wording per attached AXA XL Active Assailant Policy.
10. Restricted Areas: U.S. cities are defined as: New York City (Manhattan Borough), Boston, Chicago, Los Angeles, San Francisco, and Washington D.C. Any Newly Acquired locations in Restricted Areas require prior agreement from the Company before inception of coverage.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Active Assailant(s) Coverage

Key Terms and Conditions:

Total Insurable Value (Rating Basis): \$297,867,240.

Per schedule of locations on file with this Company submitted 04/2024

Active Assailant means a person or group of persons actively engaged in killing or attempting to kill or cause serious bodily injury to a person or group of persons.

Active Assailant Event means:

(a) a premeditated malicious physical attack by an Active Assailant who is physically present and armed with a Hand-Held Weapon; and

(b) any action of the Relevant Authority taken in suppressing, controlling or minimizing the immediate consequences of such an attack; which causes Damage and/or bodily injury or death, and which affects three (3) or more persons (other than the Active Assailant) physically present during the attack.

Hand-Held Weapon means any hand-held instrument or hand-held explosive device or explosive device worn on the body that is used by the Active Assailant to cause direct physical loss or physical damage and/or bodily injury or death. Hand-Held Weapon includes any Road Vehicle that is used by the Active Assailant to cause, and is occupied by the Active Assailant at the time of, Damage and/or bodily injury or death.

Ingress/Egress means a determination by the Relevant Authority that, in consequence of an Active Assailant Event occurring within one thousand five hundred (1,500) feet of the Premises during the Policy Period, the Insured's operations conducted at the Premises must be temporarily or permanently ceased in whole or in part.

Who is Insured:

(a) a person under a contract of employment or contract of service or apprenticeship with the **Insured**;

(b) a person deemed to be an employee under any workers' compensation, unemployment compensation, social security, disability or similar laws; or

(c) any volunteer or person undertaking work experience with the **Insured**; working for and under the control of the **Insured** in connection with the **Business**.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Unmanned Aircraft Systems

Carrier: Global Aerospace – carrier schedule below

Perils

The Insurers will indemnify the Insured up to the Overall Limit of Liability for the following losses occurring during the Policy Period:

Property Damage, Business Interruption & Additional Special Coverage (see below)

Coverage includes Clean-up costs/expenses due to an insured event, up to the policy limit.

Coverage also includes loss resulting from an Active Assailant Event within 350 feet of an insured premises.

Policy does not cover demolition of building(s).

Liability Coverage	Policy Limit	Deductible
Each Occurrence Limit	\$1,000,000	NIL
Personal Injury	\$1,000,000	NIL
Medical Expense	\$5,000	n/a

Single Limit Body Injury and Property Damage Liability:

Also includes Liability arising from:

- + occasioned by or in consequence of war hi-jacking and other perils
- + the operation of UAS you rent/lease/borrow for periods of less than 30 days
- + UAS operated on your behalf by others

Additional Benefits (Subject to conditions):

- Bail Bonds \$5,000
- Fire Legal \$100,000
- Contractual Liability Policy Limit

Unmanned Aircraft (UAS) Schedule:

Year/Make/Model	Flight hours	Serial #	Insured value
DJI INNOVATIONS AIR 3	25	FA3CCEATRA	Not covered/ offered

Carrier Schedule:

Insurance Carrier	AM Best Rating	Participation %
American Alternative Insurance Corporation	A +XV	59.24%
American Commerce Insurance Company	A +XV	10%
National Indemnity Company	A++XV	18.39%
Tokio Marine America Insurance Company	A++XV	12.37%

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Unmanned Aircraft Systems

Intended Uses:

- Commercial Photography/Videography
- Education, Research & Development
- Events (Concerts/Sports/Weddings etc.)
- Media/News Gathering
- Movie/TV Production

Endorsements:

E041	Electronic Data Event Liability Exclusion	
A121	Additional Insured	
A125	Amendment of Defined Terms	
C022	Limited Liability War Exclusion Limited Coverage	
C025	Electronic Date Recognition Exclusion Limited Coverage	
C036	Expenses for Medical Services	\$5,000 each occurrence
C039	Liability for Sale of Aircraft, Aircraft Parts or Services	
C056	Terrorism (TRIA) Coverage - Liability Only	
C061	Aviation Personal And Advertising Injury Liability	\$1,000,000 each occurrence/aggregate
C064	Premises Coverage	
C066	Fire Legal Liability	\$100,000 each occurrence
C095	Expanded Contractual Liability Endorsement	
N004	Non-Owned Aircraft Liability - UnManned Aircraft System	
D004	TRIA Disclosure	
S026	Nevada Amendatory	

Payment Plan:

100% of the Annual Premium Due on Inception

Approved Pilots for Scheduled Aircraft:

The policy shall not apply while a *scheduled aircraft* is in *flight* unless the *pilot in command* is approved by the Named Insured and appropriately licensed for the flight being conducted.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
 © 2024 USI Insurance Services. All rights reserved.



Tenant/User Liability

Provides general liability coverage for temporary tenants/users of District facilities for meetings, events and other short-term uses. Automatically includes the District as an insured for coverage. Premiums are paid by the tenant/users of District facilities.

Insurance Carrier: Atlantic Specialty Insurance Company / GatherGuard Program c/o Intact

Named Insured: Las Vegas Clark County Library District, Tenant/User Of

Coverage	Limits of Insurance
Each Occurrence – Bodily Injury	\$1,000,000
Property Damage – See Property Quote	
Personal and Advertising Injury	\$1,000,000
General Aggregate	None
Products/Completed Operations Aggregate	\$1,000,000
Fire Damage to Rented Premises	\$50,000
Medical Expenses	Excluded

Liquor Liability	Limits of Insurance
Liquor Liability – Each Common Cause	\$1,000,000
Liquor Liability – Aggregate	\$1,000,000

Retentions	Deductible
Bodily Injury and/or Property Damage	N/A
Liquor Liability	N/A

The intent of this program is to provide low-cost general liability insurance to “third party” users of (users of public venues or facilities) venues and facilities. It is designed to protect both the user and the (Entity) against claims by other third parties who may be injured as a result of attending the event.

Events may range from very low risk activities, such as seminars, receptions or weddings, to higher risk events including camps, sports events and concerts. The premium is based upon the risk associated with the event or activity, the number of days needed, the number of attendees and if there are any special requirements, including alcohol liability, food service, etc.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Tenant/User Property Damage

Provides property damage coverage for temporary tenants/users of District facilities for meetings, events and other short-term uses. Automatically includes the District as an insured for coverage. Premiums are paid by the tenant/users of District facilities.

Third Party Property Damage	Limits of Insurance
Tenant/User Third Party Property Damage	\$1,000,000 Aggregate Loss limit per Event/ Occurrence

Retentions	Deductible
Tenant/User Property Damage	\$1,000 per claim

Third Party Property Damage Terms and Conditions (including but not limited to):

- Personal Property Floater Declarations -
- Disclosure Pursuant To Terrorism Risk Insurance Act
- Third Party Property Damage Coverage Form
- Earth Movement/Volcanic Eruption/Flood Exclusion
- Personal Property Floater Policy
- Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism
- Exclusion of Certain Computer Related Losses
- Nevada Changes - Cancellation and Nonrenewal
- Nevada Changes - Concealment, Misrepresentation or Fra

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



USI Disclosures

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

Document Delivery DISCLOSURE: USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

Reviewing Client Contracts DISCLOSURE: As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the “protected information”) that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called “cookies.”

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	D	Poor
A & A-	Excellent	E	Under Regulatory Supervision
B++ & B+	Good	F	In Liquidation
B & B-	Fair	S	Rating Suspended
C++ & C+	Marginal	NR	Not Rated

FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data	NR-2 Insufficient Size and/or Operating Experience
NR-3 Rating Procedure Inapplicable	NR-4 Company Request
NR-5 Not Formally Followed	

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



Coverages to Consider

We have included coverage options listed below as highlights resulting from our interviews and conversations. These coverage options **have not** been included as part of your proposed coverage and premium. This listing should not be construed as all encompassing for every exposure your business could have.

The following provides a brief definition of coverages to consider and are intended for informational purposes only. The information contained here and does not replace or modify the definitions in insurance contracts, policies or declaration pages. Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Higher limits:

In today's litigious society, many businesses have found it necessary to increase the limits of liability to ensure they are adequate to protect their assets in the event of a loss. Higher limits of liability may be available. Please carefully review the limits to ensure your level of comfort with the limits.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/16/2024 Prepared for Las Vegas Clark County Library District
© 2024 USI Insurance Services. All rights reserved.



