

Proposal of Insurance

PREPARED FOR:

Crescent City Harbor District

PRESENTED BY:

Chris Dufour



Redwoods Leavitt Insurance Agency

License #0C66788

785 E Washington Blvd., #4 | Crescent City, CA 95531

Phone: (707)465-6508 | Fax: (707)465-5422 | leavitt.com/redwoods/

This proposal is solely an estimate of premium, based on the information provided, and all amounts are subject to change. This proposal does not bind or provide actual coverage and is not an offer of insurance. Specific terms of coverage, exclusions, and limitations are contained solely in a completed insurance policy for which a premium has been paid. This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions and premiums.

Helping you Succeed

We help you reduce risk, increase your assets, and attract and retain your key employees. You can benefit from the strength and experience of a large national broker and still enjoy the personal touch of a locally-owned independent insurance agency.

We are committed to building lasting relationships with you and the insurance companies we represent on your behalf. Together, we can develop long-term solutions to help you manage your business risks and your personal exposures.

You will be working with insurance professionals with a wide range of knowledge. They will assist you in seeking risk management solutions at affordable prices.

With that in mind, we have prepared a sound, competitively price insurance proposal for your review. Please read it carefully and note questions you would like to discuss with us.

We appreciate the opportunity to help you evaluate your company's needs and provide a quotation for a program tailored especially for you.

Risk Management Solutions at Affordable Prices

Resources

Claims Management - We will take an active role in the management of your claims. Our service team is committed to helping you receive the fairest treatment on every claim.

Loss Control/Risk Management - We will provide you with technical advice, resources, and assistance in developing, improving, and monitoring an effective loss control/risk management program.

- Review of current loss control/risk management programs
- Analyze loss data to identify specific areas which generate the greatest claim frequency
- Review of current operation, physical assets, personnel practices, and organization of management.
- Help you develop, improve, and implement a loss control risk management program with a written plan of expectations.
- Establish a schedule to meet with you and review safety and loss analysis reports with management and/or staff as required with selected insurance carriers.

Employee Benefits - We provide a full range of employee benefits designed to fit the needs of your company. With access to many major benefit companies in the nation, we have the resources, knowledge, and experience to help customize your benefits program.

- Our employee benefits offerings include: Health, Life, Dental, Disability and Retirement



National Strength. Local Trust.

Strength Local Trust Flyer

National products, resources, and local trust.

In this business, relationships are key. Our local owners are in your community; they understand your local business and work to develop long lasting client relationships rather than only seeking short-term results. They are backed by the national strength, negotiating power, and experience of our team of insurance professionals.

As a privately held brokerage, we have the flexibility to make long term decisions with you; we bring you the experience, national resources, and insurance company and underwriting relationships that may result in an effective risk management and employee benefits strategy.



185+ locations

IN 26 STATES

- Commercial Insurance
- Personal Insurance
- Life Insurance
- Group Benefits
- Industry-Specific Programs



382 million

IN CONSOLIDATED
REVENUE

More Choice.

Unbiased Advice.

Better Insurance



17th largest

PRIVATELY HELD
INSURANCE BROKERAGE*

*According to Insurance Journal, August 2022 Issue

Redwoods Leavitt Insurance Agency

Service Team

Your peace of mind is our priority, and achieving that comes from both your comfort level with our service team and consistency with requests.

We believe you deserve top quality individuals and expertise from our support staff, and that is the foundation on which we have built our teams.

ACCOUNT EXECUTIVE

Chris Dufour-Assigned

chris-dufour@leavitt.com

Responsibilities: Your Account Executive is responsible for your overall account supervision and coordination of services including negotiations with the insurance company, assisting with problem and dispute resolution and coverage questions.

ACCOUNT MANAGER

Justine Martin

justine-martin@leavitt.com

Responsibilities: Your Account Manager handles your questions and is the main point of contact on a day to day basis. Your Account Manager can handle technical questions, billing, audit, policy changes and detailed information as it pertains to your account.

Policy Information

Policy Number	TBD
Line of Business	Commercial Property
Effective/Expiration	07/01/2026 - 07/01/2027
Parent Company	AmWINS Insurance Services

Line of Business

Line of Business	Writing Company
Commercial Property	Hadron Specialty

Named Insured and Locations

First Named Insured

Firm Name	Dec Name	Entity Type
Crescent City Harbor District	Crescent City Harbor District	Government agency

Location Schedule

Loc#	Bldg#	Address	City	State	Zip Code	Description
00001	00001	161 Starfish Way	Crescent City	CA	95531-4447	Tenant/occupant - Albers - seafood sales
00002	00001	151 Starfish Way	Crescent City	CA	95531-4447	Tenant/occupant - Pacific Choice - seafood sales
00003	00001	101 Citizens Dock Rd	Crescent City	CA	95531-4435	Owner occupant - admin/district office for LRO owner
00004	00001	150 Marine Way	Crescent City	CA	95531-4444	Tenant Occupied - coast guard office
00005	00001	101 Starfish Way	Crescent City	CA	95531-4447	Owner occupant - Maint/storage bay for owner/maintenance
00005	00002	101 Starfish Way	Crescent City	CA	95531-4447	Owner occupant - Maint/storage bay for owner/maintenance
00006	00001	170 Marine Way	Crescent City	CA	95531-4444	Tenant/occupant - Crescent Seafood - restaurant
00007	00001	245 Anchor Way	Crescent City	CA	95531-4450	Tenant/occupant - MM Diving
00008	00001	201 Citizens Dock Rd	Crescent City	CA	95531-4403	Tenant/occupant - Old Engulnd Marine Building
00009	00001	250 Anchor Way	Crescent City	CA	95531-4450	Harbor Masters office
00010	00001	121 Starfish Way	Crescent City	CA	95531-4447	Vacant
00011	00001	750 US Hwy 101	Crescent City	CA	95531	RV Park office, bathroom
00012	00001	159 Starfish Way	Crescent City	CA	95531	RV Bathroom and laundry

Commercial Property

Insured

Crescent City Harbor District

Premises-Underwriting Information

Loc#	Bldg#	Address	Description	Build Type	Total Area	# Stories	Year Built
00001	00001	161 Starfish Way	Albers Wholesale Seafood	Non-Combustible	18,192	1	1970
00002	00001	151 Starfish Way	Pacific Choice Wholesale	Non-Combustible	15,264	1	1970
00003	00001	101 Citizens Dock Rd	Harbor Admin Office	Frame	2,000	1	1964
00004	00001	150 Marine Way	Office	Joisted Masonry	972	1	1968
00005	00001	101 Starfish Way	Harbor Maint. Building	Joisted Masonry	4,491	1	1970
00005	00002	101 Starfish Way	Harbor Maint Building	Non-Combustible	3,105	1	1970
00006	00001	170 Marine Way	Restaurant	Frame	2,169	1	1970
00007	00001	245 Anchor Way	Marine Dive Shop Retail	Non-Combustible	2,800	2	1998
00008	00001	201 Citizens Dock Rd	Tenant/occupant - Old Engulnd Marine Building	Non-Combustible	4,300	1	1970
00009	00001	250 Anchor Way	Harbor Master	Frame	1,000	1	1988
00010	00001	121 Starfish Way	Vacant	Frame	9,634	1	1977
00011	00001	750 US Hwy 101	RV Park office, bathroom	Frame	3,000	2	1985
00012	00001	159 Starfish Way	RV Bathroom and laundry	Frame	1,600	1	1985

Updated-Year Y=Yes N=No

Premises-Subject of Insurance

Loc#	Bldg#	Subject of Insurance	Amount	Co-Ins%	Valuation	Cause of Loss	Ded
00001	00001	Building	2,546,880	80	Replacement Cost	Special form	25,000
00001	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000
00001	00001	BI w/ Extra Expense	77,785	100	Actual Loss Sustained	Special form	25,000
00002	00001	Building	2,136,960	80	Replacement Cost	Special form	25,000
00002	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000
00002	00001	BI w/ Extra Expense	41,725	100	Actual Loss Sustained	Special form	25,000
00003	00001	Building	512,000	80	Replacement Cost	Special form	25,000
00003	00001	Personal Property	30,000	80	Replacement Cost	Special form	25,000
00003	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000
00004	00001	Building	308,000	80	Replacement Cost	Special form	25,000
00004	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000

Loc#	Bldg#	Subject of Insurance	Amount	Co-Ins%	Valuation	Cause of Loss	Ded
00005	00001	Building	631,000	80	Replacement Cost	Special form	25,000
00005	00001	Personal Property	100,000	80	Replacement Cost	Special form	25,000
00005	00001	Building Ordinance or Law Building Or	Included		Replacement Cost	Special form	25,000
00005	00002	Building	461,000	80	Replacement Cost	Special form	25,000
00005	00002	BPP	100,000	80	Replacement Cost	Special form	25,000
00005	00002	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000
00006	00001	Building	579,000	80	Replacement Cost	Special form	25,000
00006	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000
00006	00001	BI w/ Extra Expense	20,000	100	Actual Loss Sustained	Special form	25,000
00007	00001	Building	417,000	80	Replacement Cost	Special form	25,000
00007	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000
00008	00001	Building	625,200	80	Replacement Cost	Special form	25,000
00008	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Special form	25,000
00008	00001	BI w/ Extra Expense	24,000	100	Actual Loss Sustained	Special form	
00009	00001	Building	287,000	80	Replacement Cost	Basic form	25,000
00009	00001	Personal Property	25,000	80	Actual Cash Value	Basic form	25,000
00009	00001	Building Ordinance or Law - Cov A	Included		Replacement Cost	Basic form	25,000
00010	00001	Building	1,200,000	80	Actual Cash Value	Basic form	25,000
00011	00001	Building	150,000	80	Actual Cash Value	Special form	
00012	00001	Building	100,000	80	Actual Cash Value	Special form	

Deductible (Ded) Refer to actual policy for actual limits, deductibles, conditions, exclusions and details.

Additional Property Coverages/Limits

Coverage	Limit
Equipment Breakdown	
Ordinance or Law B&C - ALL LOCATION LIMIT	254,688
Discharge from Sewer, Drain or Sump per loc	2,500

Policy Information

Policy Number	TBD
Line of Business	Package
Effective/Expiration	07/01/2026 - 07/01/2027
Parent Company	Bruce V Schneider Associates

Line of Business

Line of Business	Writing Company
Commercial Fire	Markel Insurance Company
General Liability	Markel Insurance Company
Inland Marine (C)	Markel Insurance Company

Named Insured and Locations

First Named Insured

Firm Name	Dec Name	Entity Type
Crescent City Harbor District	Crescent City Harbor District	Other

Location Schedule

Loc#	Bldg#	Address	City	State	Zip Code	Description
00001	00001	161 Starfish Way	Crescent City	CA	95531-4447	Tenant/occupant - Albers – seafood sales
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00003	00001	101 Citizens Dock Rd	Crescent City	CA	95531-4435	Owner occupant - admin/district office for LRO owner
00004	00001	150 Marine Way	Crescent City	CA	95531-4444	Tenant Occupied - coast guard office
00005	00001	101 Starfish Way	Crescent City	CA	95531-4447	Owner occupant - Maint/storage bay for owner/maintenance
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00006	00001	170 Marine Way	Crescent City	CA	95531-4444	Tenant/occupant - Crescent Seafood - restaurant
00007	00001	245 Anchor Way	Crescent City	CA	95531-4450	Tenant/occupant - MM Diving
00008	00001	201 Citizens Dock Rd	Crescent City	CA	95531-4403	Tenant/occupant - Old Engulnd Marine Building
00009	00001	250 Anchor Way	Crescent City	CA	95531-4450	er occupied – Harbor Masters office
00010	00001	121 Starfish Way	Crescent City	CA	95531-4447	Vacant
00011	00001	750 US Hwy 101	Crescent City	CA	95531	RV Park office, bathroom
00012	00001	159 Starfish Way	Crescent City	CA	95531	RV Bathroom and laundry

General Liability

Insured

Crescent City Harbor District

General Coverage Information

Coverage Type Commercial General Liability
Occurrence/Claims Made Occurrence
Other

General Liability Coverages/Limits

Coverage	Limit	Deductible	Ded Basis
Fire Damage	50,000		
General Aggregate	1,000,000		
Medical Expense	2,500		
Personal & Advertising Injury	1,000,000		
Products/Completed Ops Aggregate	1,000,000		
Each Occurrence	1,000,000	5,000	Per Claim
HNOA	1,000,000		

Schedule of Hazards

Loc#	Prem Code	Class Code	Classification	Current Exposure	Projected Exposure
00001	C	61217	Lessor's Risk Only - Policy Level	Flat Charge	
00001	S	10105	Primary \$1,000,000.00 - Boat moorage, storage, hauling, launching and services	535,500	
00001	S	61217	Primary \$1,000,000.00 - Rents, concessions, grants, assessments and other revenue plus Wharfingers legal liability	1,038,431	
00001	C		Blkt Add'l AI	Flat Charge	
00012	S	10331	Campground RV Park - 120 spaces	240,000	
00013	S	10331	RV Park 95 Spaces	180,000	

Prem (premium) Code: A=Area, C=Total Cost, G=Gallons, M=Admissions, P=Payroll, S=Gross Sales, T=Other, U=Unit

Commercial Inland Marine

Insured

Crescent City Harbor District

Equipment Floater**Type of Operation** Harbor District**Territory of Operation** Harbor area**Equipment Summary**

Loc#	Category	Coverage	Deductible
00001	Marina Operator's Legal Liability	Special form	2,500

Scheduled Equipment

Loc#	Year	Manufacturer	Model	Description	Serial/Identification #	Amount of Insurance
00001	2017	Hyster	H60XT	Forklift		27,293
00001	2004	Caterpillar	420D	Backhoe	FDP24810	54,500
00001	2015		hh80 sd	Pump 3" high head		52,000
00001		36' Landing Craft			36VP6437	Incl'd Blanket \$20,755
00001		20' McGee Fiberskiff w/ motor			CFZ4118X1000	Incl'd Blanket \$20,755
00001		16' Steel Skiff w/ motor			CFZ4103XC000	Incl'd Blanket \$20,755

Policy Information

Policy Number 02320327
Line of Business Business Auto
Effective/Expiration 07/17/2026 - 01/17/2027
Parent Company Progressive

Line of Business

Line of Business Business Auto
Writing Company United Financial Casualty Co

Named Insured and Locations

First Named Insured

Firm Name	Dec Name	Entity Type
Crescent City Harbor District	Crescent City Harbor District	Government agency

Location Schedule

Loc#	Bldg#	Address	City	State	Zip Code
00001	00001	101 Citizens Dock Road	Crescent City	CA	95531

Business Auto

Insured

Crescent City Harbor District

Business Auto Coverages/Limits

Coverage	Limit
Combined single limit	2,000,000
Medical payments	5,000
Uninsured motorist combined single limit	2,000,000

The coverage symbols on a business automobile policy are used to identify which autos qualify as covered autos for each of the coverage being purchased. It is important to make sure that the appropriate symbol has been chosen for each of the coverage desired. A coverage symbol must appear by a coverage shown on the policy declarations page in order for coverage to apply.

Liability & Physical Damage Covered Auto Symbols

Liability	7
Personal Injury Protection	
Property Protection	
Medical Payments	7
Uninsured Motorist	
Underinsured Motorist	
Comprehensive	7
Sp Causes of Loss	
Collision	7
Towing and Labor	

Auto Symbol/ Description

- 1 Any Auto
- 2 Owned Autos Only
- 3 Owned Private Passenger Autos Only
- 4 Owned Autos Other Than Private Passenger
- 5 Owned Autos Subject to No-Fault
- 6 Owned Autos Subject to Compulsory Uninsured Motorist Law
- 7 Specifically Described Autos
- 8 Hired Autos Only
- 9 Non-Owned Autos Only

Vehicle Schedule

Veh#	Cust Veh#	Year	Make	Model	Vehicle Identification	Med LIA	UM/ Pay	Comp UIM	Coll Ded	Coll Ded
00001	00001	2004	FORD	F350 SUPER DUTY	1FDSF34L14ED01426	X	X	X		
00002	00006	2009	CARGO	Trailer	5NHUBL6209T422025	X				
00003	00007	2022	GMC	SIERRA C3500/K3	1GT38PE74NF171570	X	X	X	500	500
00004	00008	2022	FORD	RANGER	1FTER1EH5NLD32912	X	X	X	500	500
00005		2022	FORD	RANGER	1FTER1EH6NLD32093	X	X	X	500	500
00006		2022	GMC	SIERRA C1500/K1	3GTNHAED6NG527205	X	X	X	500	500
00007	00002	1997	FORD	F350	1FTHF36GXVED04051	X	X	X		
00008	00003	1999	FORD	RANGER	1FTYR14V7XPA18971	X	X	X		
00009	00004	2000	NISSAN	FRONTIER	1N6ED26T3YC376660	X	X	X		

*X-Indicates Coverage Blank-No Coverage***Driver Information**

Driver#	Name	
0001	Justin Hanks	
0002	Billy Newport	
0003	William Regis	
0004	Christopher Foulke	
0005	Kristina Hanks	
0006	Matthew Klinger	
0007	Brandon Cole	
0008	Janice Kerttula	
0009	Chance smith	
0010	Andre Gonzalez	
0011	Michael Rademaker	

Please Advise if any Drivers Need to be Added or Removed

Premium Summary

Insured

Crescent City Harbor District

Premium Comparison

Line of Business	Expiring Term	Renewal Term	
Commercial Property (Hadron)	43,089.03	38,028.51	
Commercial Package (Markel)	79,340.00	85,952.00	
Commercial Auto	13,307.92	14,639.92	
Total Premium	\$135,736.95	\$138,620.43	
