



BOYSAND-02

APERRY

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/2/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

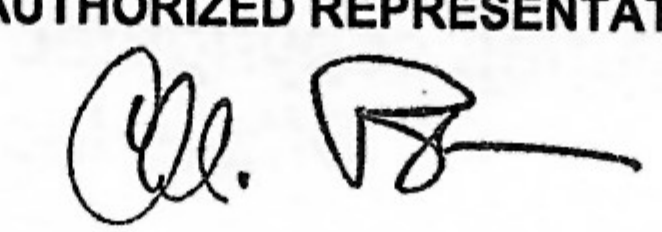
PRODUCER License # 0603247 George Petersen Insurance Agency, Inc. P.O. Box 3539 Santa Rosa, CA 95402	CONTACT NAME: PHONE (A/C, No, Ext): (707) 442-2971		FAX (A/C, No): (707) 442-7281
	E-MAIL ADDRESS: info@gpins.com		
INSURED Boys and Girls Club of the Redwoods 3117 Prospect Ave Eureka, CA 95503	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Arch Insurance Company		11150
	INSURER B : ProCentury Insurance Company		21903
	INSURER C :		
	INSURER D :		
	INSURER E :		

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	X		AAPKG10528-04	8/1/2022	8/1/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 25,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMP/OP AGG \$ 3,000,000 SEXUAL OR PHYSI \$ 1,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			AAAUT20148-04	8/1/2022	8/1/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			AAFXS30170-04	8/1/2022	8/1/2023	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	X	WCMPRO5169135	7/1/2022	7/1/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
RE: Work Performed by the Named Insured on behalf of the Certificate Holder
 The County of Humboldt Department of Health and Human Services-Social Services Branch is named as an Additional Insured by written contract in respects to General Liability per 00 GL0295 00 11 17. Workers Compensation Waiver of Subrogation applies per from to follow from carrier.

CERTIFICATE HOLDER County of Humboldt Department of Health and Human Services Social Services Branch 929 Koster St Eureka, CA 95501	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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- 2) The requirement in the **COVERAGE C – MEDICAL PAYMENTS**, paragraph **1. Insuring Agreement** that expenses must be incurred and reported to us within “one year” of the accident date is changed to “three years”.

B) SUPPLEMENTARY PAYMENTS

Under **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**, provisions **b.** and **d.:**

- 1) The limit for the cost of bail bonds is changed from \$250 to \$3,000.
- 2) The limit for loss of earnings is changed from \$250 per day to \$1,000 per day.

C) DAMAGE TO PREMISES RENTED TO YOU

If damage by fire to premises rented to you is not otherwise excluded from this Coverage Part, the word “fire” is changed to “fire, lightning, explosion, smoke, or leakage from fire protective sprinklers” where it appears in:

- 1) The last paragraph of **SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, subsection 2. Exclusions;
- 2) **SECTION III – LIMITS OF INSURANCE**, paragraph 6.;
- 3) **SECTION V – DEFINITIONS**, paragraph 9.a.; and
- 4) **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**, subsection 4. **Other Insurance**, paragraph **b. Excess Insurance**.

The Damage to Premises Rented to You Limit section of the Declarations is amended to \$1,000,000. This is the most we will pay for all damage proximately caused by the same event, whether such damage results from fire, lightning, explosion, smoke or leakage from fire protective sprinklers or any combination thereof.

D) WHO IS AN INSURED

Paragraph 2. of **Section II – Who Is An Insured** is deleted and replaced by the following:

2. Each of the following is also an insured:
 - a. The following person(s), but only while working within the scope of their duties for the insured:
 - (i) “Employee(s)”;
 - (ii) “Volunteer Worker(s)”;
 - (iii) “Contract worker(s)”. For purposes of this provision, “contract worker(s)” means any natural person, who is not an “employee” or “volunteer worker” nor under contract to you, but is performing duties on your behalf and at your direction whether on a part time or temporary basis.

However, no “employees”, “volunteer workers”, or “contract workers” are insureds for:

- (1) “Bodily injury” or “personal and advertising injury”:

- (3) The ownership, maintenance, or use of any elevators covered by this insurance.

However, the insurance afforded for any organization and subsidiary thereof not named in the Declarations as a Named Insured, does not apply to injury or damage with respect to which an insured under this endorsement is also an insured under another policy, or would be an insured under such policy but for its termination or the exhaustion of its limits of insurance.

- g. Your students in training, but not for "bodily injury" or "property damage" arising out of his or her rendering or failure to render professional services to patients.
- h. Your trustees or members of the board of governors while acting within the scope of their duties as such on your behalf.
- i. Any person or organization with respect to their liability arising out of the ownership, maintenance, or use of that part of the premises leased to you, subject to the following additional exclusions:

This insurance does not apply to:

- (1) Any "occurrence" which takes place after you cease to be a tenant in that premises.
- (2) Structural alteration, new construction, or demolition operations performed by or on behalf of that person or organization.

Paragraph 3.a. of **Section II – Who Is An Insured** is deleted and replaced by the following:

- a. Coverage under this provision is, subject to (1) and (2) below:

- (1) Effective on the acquisition or formation date; and
- (2) Afforded only until the end of the policy period.

E) KNOWLEDGE OR NOTICE OF OCCURRENCE

- 1) As respects any loss reporting requirements under this policy, it is agreed that knowledge of an "occurrence" by an agent, servant or "employee" of yours or any other person shall not in itself constitute knowledge by you, unless an "executive officer" of yours shall have received notice from said agent, servant, "employee" or any other person.
- 2) Your failure to give first report of an "occurrence" to us shall not invalidate coverage under this policy if the loss was inadvertently reported to another insurer. However, you shall report any such "occurrence" to us within a reasonable time once you become aware of such error.

F) ADVERTISING INJURY – TELEVISED, VIDEOTAPED, OR INTERNET-BASED PUBLICATION

- 1) **SECTION V – DEFINITIONS**, definition 14. "Personal and advertising injury", items d., and e. are deleted and replaced by the following:
- d. Oral, written, televised, videotaped, or internet-based publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products, or services; or

K) PREMISES SOLD OR ABANDONED BY YOU

SECTION I - COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE,
paragraph 2. Exclusions, Exclusion j. **Damage to Property** is amended as follows:

Sub-paragraph (2) is replaced by the following:

- (2) Premises you sell, give away, or abandon, if the “property damage” arises out of any part of those premises and occurred from hazards that were known by you or should have reasonably been known by you, at the time the property was transferred or abandoned.

L) ADDITIONAL INSUREDS – SOCIAL SERVICES

- 1) Any person or organization is an insured with whom you are required to add as an additional insured to this policy by a written contract or written agreement, or permit that is:
- a) Currently in effect or becoming effective during the term of this policy; and
 - b) Executed prior to the “bodily injury”, “property damage” or “personal and advertising injury”.
- 2) This insurance provided to the additional insured by this endorsement applies as follows:
- a) That person or organization is only an additional insured with respect to liability caused by negligent acts or omissions in their performance or failure to perform social services provided to you in support of your business.
 - b) The limits of insurance applicable to the additional insured are those specified in the written contract or written agreement or in the Declarations of this policy whichever is less. These limits of insurance are inclusive of and not in addition to the limits of insurance shown in the Declarations.
- However, the insurance afforded to such additional insured:
- (1) Only applies to the extent permitted by law; and
 - (2) Will not be broader than that which you are required by contract or agreement to provide for such additional insured.
- 3) Any coverage provided under this provision shall be excess over any other valid and collectible insurance available to the Additional Insured(s) whether primary, excess, contingent or on any other basis unless a contract specifically requires that this insurance be primary or you request and we confirm in writing that it apply on a primary basis.

M) ADDITIONAL INSUREDS – BY CONTRACT, AGREEMENT OR PERMIT

- 1) Any person or organization is an insured with whom you are required to add as an additional insured to this policy by a written contract or written agreement, or permit that is:
- a) Currently in effect or becoming effective during the term of this policy; and
 - b) Executed prior to the “bodily injury”, “property damage” or “personal and advertising injury”.
- 2) This insurance provided to the additional insured by this endorsement applies as follows:

2. The General Aggregate Limit is the most we will pay for the sum of:
- a. Medical expenses under Coverage C;
 - b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard", and
 - c. Damages under Coverage B.

A separate Location General Aggregate Limit applies to each "location" and that limit is equal to the amount of the General Aggregate Limit shown in the Declarations.

SECTION V – DEFINITIONS is amended by adding the following:

23. "Location" means the insured's premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

O) BLANKET SPECIAL EVENTS AND FUND RAISING EVENTS

This insurance applies to your legal liability for "bodily injury," "property damage," or "personal and advertising injury" arising out of all your managed, operated or sponsored special events WITH THE FOLLOWING EXCEPTIONS:

- a) Events involving aircraft;
- b) Events involving automobile or motorcycle races or rallies;
- c) Events involving fireworks;
- d) Events involving firearms;
- e) Events involving live animals, excluding domestic pets;
- f) Carnivals and fairs with mechanical rides;
- g) Any event lasting more than three (3) days (including otherwise acceptable events); or
- h) Any event with greater than 1,000 people in attendance (including otherwise acceptable events).

P) NON-OWNED WATERCRAFT

SECTION I – COVERAGES, COVERAGE – A – BODILY INJURY AND PROPERTY DAMAGE, paragraph 2. **Exclusions,** sub-paragraph (2) of exclusion **g. Aircraft, Auto Or Watercraft** is deleted and replaced by the following:

- (2) A watercraft you do not own that is:
- (a) Less than 65 feet long, and
 - (b) Not being used to carry persons or property for a charge;

This provision applies to any person, who with your consent, either uses or is responsible for the use of a watercraft.

Facilities and Skilled Nursing Facilities, regardless of whether your facility is subject to those regulations.

T) LIQUOR LIABILITY EXCLUSION – EXCEPTION FOR SPECIAL EVENTS OR FUNDRAISING EVENTS

SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE, paragraph 2. **Exclusions, Exclusion c. Liquor Liability** is amended by adding the following subparagraph:

This exclusion does not apply to “bodily injury” or “property damage” arising out of the selling, serving or furnishing of alcoholic beverages at any special events or fundraising events related to the insured’s business, provided the insured has obtained a license if such license is required to sell, serve or furnish alcoholic beverages.

U) EMPLOYEE CRIMINAL DEFENSE COVERAGE

- 1) If a “suit” is brought against the insured seeking damages because of “bodily injury”, “property damage”, or “personal and advertising injury” to which this insurance applies, we will reimburse the insured for reasonable and necessary legal expenses it incurs in the defense of an “employee” in a criminal proceeding related to such “suit”. The alleged criminal act must arise out of the “employee’s” work performed on the insured’s behalf.

We will not reimburse any insured for legal expenses, as described in paragraph 1) above, incurred by the insured unless the defense of the criminal proceeding is “Fully Successful”.

- 2) The most we will reimburse the insured for such legal expenses described in paragraph 1) above is \$25,000 regardless of the number of “employees”, criminal proceedings, “suits” brought or persons or organizations bringing “suits”. This limit is in addition to the limits of insurance listed on the Declarations page.
- 3) For the purposes of this coverage extension, “Fully Successful” means acquittal, the return of a not guilty verdict, the formal withdrawal of charges or a written determination by a regulatory or administrative body that the criminal allegations have no merit.

All other terms and conditions of this Policy remain unchanged.

Endorsement Number:

Policy Number:AAPKG1052804

Named Insured: BOYS AND GIRLS CLUB OF THE REDWOODS

This endorsement is effective on the inception date of this Policy unless otherwise stated herein:

Endorsement Effective Date: 08-01-2022

00 GL0295 00 11 17

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