

**COMMERCIAL UMBRELLA POLICY DECLARATIONS**

PRODUCER: POLICY NUMBER: 2022-01804-UMB  
 Patterson/Conners Insurance  
 P.O. Box 575  
 Fortuna, CA 95540-0575

Item 1 NAME OF INSURED AND MAILING ADDRESS:  
 Humboldt Family Service Center  
 1802 California Street  
 Eureka, CA 95501

Item 2 POLICY PERIOD: FROM 7/27/2022 TO 7/6/2023  
 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION: Individual and family counseling services & related programs

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS  
 POLICY, WE AGREE WITH YOU TO PROVIDE THE COVERAGE AS STATED IN THIS POLICY.

Item 3 **THE ANNUAL AND MINIMUM PREMIUM DUE AT INCEPTION:** **\$613**  
 (premium includes Terrorism Coverage - Certified Acts: \$47  
 but only for policies that indicate coverage on Schedule A - Schedule of Underlying Insurance)

Item 4 **LIMITS OF INSURANCE:**

a. Occurrence / Accident / Injury / Claim Limits (where applicable): .....	1,000,000
i) Each Occurrence - Commercial General Liability and Products- Completed Operations Liability	
ii) Each Accident - Business Auto Liability	
iii) Each Injury - Liquor Liability	
iv) Each Claim - Employee Benefits Liability	
b. Each Claim - Directors and Officers Liability .....	Excluded
c. Each Claim - Improper Sexual Conduct and Physical Abuse Liability .....	Excluded
d. Each Claim - Social Service Professional Liability .....	1,000,000

**Aggregate limits:**

e. Commercial General Liability, Business Auto Liability, Products- Completed Operations Liability, Liquor Liability, and Employee Benefits Liability Aggregate (where applicable): .....	1,000,000
f. Directors and Officers Liability Aggregate.....	Excluded
g. Improper Sexual Conduct and Physical Abuse Liability Aggregate .....	Excluded
h. Social Service Professional Liability Aggregate .....	1,000,000

Item 5 **RETROACTIVE DATES - SEE SCHEDULE OF UNDERLYING INSURANCE**

FORMS AND ENDORSEMENTS ATTACHED TO THIS POLICY AT INCEPTION (NUMBER AND EDITION DATE):  
 CU 21 30 01 15, CU 21 33 a 01 15, CU 21 33 s 01 15, IL 09 99 12 20, NIAC-E003 UMB 08 20, NIAC-E180 UMB 01 21, NIAC-E253 UMB 08 21, NIAC-E42 UMB 09 19,  
 SCHEDULE A 01 80, UMB 231 06 16, UMB 232 06 16, UMB-100 05 21, UMB166 12 88, UMB61 05 13



A Head for Insurance. A Heart for Nonprofits.

NONPROFITS INSURANCE ALLIANCE OF CALIFORNIA (NIAC)

www.insurancefornonprofits.org

COMMERCIAL UMBRELLA POLICY DECLARATIONS

PRODUCER:
Patterson/Conners Insurance
P.O. Box 575
Fortuna, CA 95540-0575

POLICY NUMBER: 2022-01804-UMB

COUNTERSIGNED: 7/27/2022

BY

Handwritten signature of Pamela C. Ad.

(AUTHORIZED REPRESENTATIVE)

THESE DECLARATIONS, THE ATTACHED SCHEDULE OF UNDERLYING INSURANCE, TOGETHER WITH THE ATTACHED SCHEDULE OF FORMS AND ENDORSEMENTS, AND ANY FORMS AND ENDORSEMENTS WE MAY LATER ATTACH TO REFLECT CHANGES, MAKE UP AND COMPLETE THE ABOVE NUMBERED POLICY.

Notice: This risk pooling contract is issued by a pooling arrangement authorized by California Corporations Code Section 5005.1. The pooling arrangement is not subject to all of the insurance laws of the State of California and is not subject to regulation by the Insurance Commissioner. Insurance guaranty funds are not available to pay claims in the event the risk pool becomes insolvent.

**SCHEDULE A - SCHEDULE OF UNDERLYING INSURANCE**

POLICY NUMBER: 2022-01804-UMB

CONTROL NUMBER: **01804**

NAME OF INSURED: Humboldt Family Service Center

TYPE OF POLICY	APPLICABLE LIMITS	INSURER POLICY #	APPLICABLE PERIOD
(A) Automobile Liability Business Auto	Bodily Injury and Property Damage Combined Single Limit ..... \$1,000,000 Uninsured/Underinsured Motorist ..... N/A	NIAC 2022-01804	07/27/2022 to 07/06/2023
(Does not include: Terrorism Coverage - Certified Acts)			
(B) Commercial General Liability	Each Occurrence Limit ..... \$1,000,000 General Aggregate Limit ..... \$3,000,000 Products/Completed Operations Aggregate Limi \$3,000,000 Personal & Advertising Injury Limit ..... \$1,000,000 Damage to Premises Rented to You ..... N/A (any one premises)	NIAC 2022-01804	07/27/2022 to 07/06/2023
(Includes Terrorism Coverage - Certified Acts)			
(C) Social Service Professional Liability	Each Occurrence Limit ..... \$1,000,000 Aggregate Limit ..... \$3,000,000	NIAC 2022-01804	07/27/2022 to 07/06/2023
(Does not include: Terrorism Coverage - Certified Acts)			
(D) Standard Workers Compensation & Employers Liability	Coverage B - Employers Liability  Bodily Injury by Accident ..... Bodily Injury by Disease ..... Bodily Injury by Disease .....	N/A Each Accident N/A Each Employee N/A Policy Limit	
(E) Improper Sexual Conduct and Physical Abuse	Each Occurrence Limit ..... General Aggregate Limit .....	N/A N/A	
(F) Directors' And Officers'	Each Wrongful Act Limit ..... Aggregate Limit .....	N/A N/A	
(G) Liquor Liability	Each Common Cause Limit ..... \$1,000,000 Aggregate Limit ..... \$1,000,000	NIAC 2022-01804	07/27/2022 to 07/06/2023
(Includes Terrorism Coverage - Certified Acts)			
(H) Employee Benefits Liability	Each Employee ..... Aggregate Limit .....	N/A N/A	

**INDEX OF FORMS ATTACHED TO THE POLICY**

**POLICY NUMBER: 2022-01804-UMB-NPO**

**NAME OF INSURED:** Humboldt Family Service Center

Page 1

---

---

**UMBRELLA FORMS AND ENDORSEMENTS**

**FORM NUMBER/EDITION DATE**

Cap on Losses for Certified Acts - Terrorism Coverage	CU 21 30 01 15
Exclusion of Certified Acts of Terrorism - Automobile Liability Underlying Insurance Only	CU 21 33 a 01 15
Exclusion of Certified Acts of Terrorism - Social Services Professional Underlying Coverage Only	CU 21 33 s 01 15
Disclosure Of Premium For Certified Acts of Terrorism	IL 09 99 12 20
Member Criteria	NIAC-E003 UMB 08 2
Communicable Disease - Exclusion	NIAC-E180 UMB 01 2
Workers' Compensation - Exclusion	NIAC-E253 UMB 08 2
Nuclear, Chemical and Biological Hazard Exclusion	NIAC-E42 UMB 09 19
Schedule A - Schedule of Underlying Insurance	SCHEDULE A 01 80
Privacy Liability and Cyber Coverage Exclusion	UMB 231 06 16
Medical Payments Exclusion	UMB 232 06 16
Commercial Umbrella Policy	UMB-100 05 21
Unimpaired Aggregate Limits Endorsement (Non-Concurrency)	UMB166 12 88
Employers' Liability Exclusion	UMB61 05 13