

National Union Fire Insurance Company of Pittsburgh, Pa.
One Montgomery Tower
25th Floor
San Francisco, CA 94104-4505
(415) 836-2700



BINDER OF INSURANCE CONFIRMATION LETTER

June 27, 2018

MARIANA SALYER
ALLIANT INSURANCE SERVICES, INC.
1301 DOVE ST
NEWPORT BEACH, CA 92660-2412

RE: CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)
Government Crime Policy Admitted CR0026 (05/06)

Name of Insurance Carrier: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Address of Insurance Carrier: 175 WATER STREET, NEW YORK, NY, 10038

Tab#: 250340, Submission #: 312001080

Policy#: 01-590-97-65

Replacement of Policy # 01-425-57-41

Policy Period Effective Date From: 06/30/2018 To 06/30/2020

Dear Mariana:

On behalf of National Union Fire Insurance Company of Pittsburgh, Pa. (hereinafter "Insurer"), I am pleased to confirm the binding of coverage in accordance with our agreement as set forth below and subject to the conditions set forth herein. Please review said Binder for accuracy and contact the Insurer prior to the effective date of policy coverage of any inaccuracy(ies) found within the issued Binder. If the Insurer does not hear from you prior to the effective date of policy coverage, it will be understood that the Binder has been accepted as an accurate description of the agreed upon terms of coverage.

*****IMPORTANT POLICY ISSUANCE VERIFICATION*****

A policy will be issued with the name and address of the Insured exactly as referenced in the "Policy Information" Section of this Binder. If this information is inaccurate, please advise us immediately.

POLICY INFORMATION

INSURED: CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)

INSURED'S ADDRESS: 75 IRON POINT CIRCLE, STE 200
FOLSOM, CA 95630

TYPE OF POLICY: Government Crime Policy Admitted CR0026 (05/06)

BASIC FORM: CR0026 (05/06)

INSURANCE COMPANY: National Union Fire Insurance Company of Pittsburgh, Pa.

POLICY NUMBER: 01-590-97-65

EFFECTIVE DATE: 06/30/2018

EXPIRATION DATE: 06/30/2020

SINGLE LOSS COVERAGE FORMS	LIMIT OF LIABILITY	SINGLE LOSS DEDUCTIBLE
Employee Theft-Per Loss Coverage	\$15,000,000	PER SCHEDULE
Employee Theft-Per Employee Coverage	Not Covered	Not Covered
Forgery or Alteration	\$15,000,000	PER SCHEDULE
Inside Premises-Theft of Money & Securities	\$15,000,000	PER SCHEDULE
Inside Premises-Robbery, Safe Burglary-Other Prop.	\$15,000,000	PER SCHEDULE
Outside the Premises	\$15,000,000	PER SCHEDULE
Computer Fraud	\$15,000,000	PER SCHEDULE
Funds Transfer Fraud	\$15,000,000	PER SCHEDULE
Money Orders and Counterfeit Paper Currency	\$15,000,000	PER SCHEDULE

OTHER TERMS: Per Insurer Quote/Indication Letter dated 04/23/2018 except as indicated below.

1st Annual Premium Installment: \$1,595,079

2nd Annual Premium Installment: To be determined

COMMISSION: 17.50%

Important Conditions Of Binder: See Below

ENDORSEMENTS

The following endorsements will be added to the basic policy:

#	Form #	Ed Dt	Title
1	CR 02 49	09/12	CALIFORNIA CHANGES
2	119679	09/15	ECONOMIC SANCTIONS ENDORSEMENT
3	MNSCPT		ADDITIONAL NAMED INSURED
4	CR2519	05/06	ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES-\$15,000,000 Per Loss
5	95439	08/07	OMNIBUS NAMED INSURED
6	CR2520	08/07	ADD CREDIT, DEBIT OR CHARGE CARD FORGERY-\$15,000,000/Includes
7	MNSCPT		REVISION OF DISCOVERY AND PRIOR THEFT OR DISHONESTY-\$25,000, "Risk Management Department or other department designated to handle insurance matters for the named insured."
8	CR2508	08/07	INCLUDE SPECIFIED NON COMPENSATED OFFICERS AS EMPLOYEES - All
9	95420	08/07	CANCELLATION OF POLICY AMENDED-120 Days
10	CR2509	08/07	INCLUDE VOLUNTEER WORKERS AS EMPLOYEES
11	CR2512	08/07	INCLUDE TREASURER OR TAX COLLECTORS AS EMPLOYEES- All
12	CR2541	08/07	INCLUDE DESIGNATED PERSONS OR CLASSES OF PERSONS AS EMPLOYEES - Any directors or Trustees of any those named as insured - Any board members of any of those named as insured - Any elected or appointed officials
13	95419	08/07	BONDED EMPLOYEES EXCLUSION DELETED
14	MNSCPT		CAL WORKS PROGRAM EMPLOYEE ENDORSEMENT
15	CR2502	05/06	INCLUDE DESIGNATED AGENTS AS EMPLOYEES -Trinity County- - Weaverville Cemetary District- \$20,000 limit; - Sutter County- Yuba Sutter Economic Development Corporation- \$50,000; -City of Napa- Caroline Gabriel as interim purchasing services manager- \$15,000,000; - City of Napa- William J Zenoni as interim Finance Director-\$15,000,000 - Golden State Risk Management (GSRMA) Lake Shastina Community Services District- Karl Drexel dba: KD Management as General Manager -\$15,000,000 - CSAC Excess Insurance Authority (CSAC EIA) Stephen Underwood – CSAC excess Insurance Authority General

			Counsel- \$15,000,000
16	CR2001	08/07	POLICY CHANGE (DISCOVERY FORM) -San Diego/Riverside County: -Santa Barbara County: -ERMAC City of Beaumont: \$50,000 deductible on Employee Theft and Faithful and \$25,000 deductible on the rest
17	MNSCPT		FOOD STAMPS COVERAGE ENDORSEMENT
18	101036	04/09	CANCELLATION AMENDATORY (RETURN PRO RATA)
19	MNSCPT		DEFINITION OF EMPLOYEE AMENDED-Public Guardian
20	CR2505	03/00	INCLUDE LEASED WORKERS AND EMPLOYEES-All leased employees working for a named insured
21	MNSCPT		PROVIDE REQUIRED NOTICE OF CANCELLATION TO ANOTHER ENTITY-GSRMA
22	CR2506	08/07	INCLUDE CHAIRPERSON AND MEMBERS OF SPECIFIED COMMITTEES AS EMPLOYEES- All
23	MNSCPT		VENDOR THEFT COVERAGE
24	MNSCPT		CONDITIONS AMENDED - SUBROGATION OF FAITHFUL PERFORMANCE CLAIMS
25	95428	08/07	EMPLOYEE POST TERMINATION COVERAGE-90 Days
26	99758	08/08	NOTICE OF CLAIM (REPORTING BY E-MAIL)
27	MNSCPT		PROVIDE REQUIRED NOTICE OF CANCELLATION TO ANOTHER ENTITY- Santa Clara County
28	MNSCPT		THIRD PARTY COVERAGE- \$250,000 WITH \$25,000 DEDUCTIBLE
29	MNSCPT		RETROACTIVE DATE ENDORSEMENT- San Diego Housing Commission
30	MNSCPT		BLANKET JOINT LOSS PAYEE ENDORSEMENT
31	MNSCPT		PROVIDE REQUIRED NOTICE OF CANCELLATION TO ANOTHER ENTITY- City of Sacramento
32	CR2541	08/07	INCLUDE DESIGNATED AGENTS AS EMPLOYEE- Solely with respect to Siskiyou County gate attendant (s) employed by an employment contractor while such gate attendant(s) are subject to your direction and control while performing services for you
33	MNSCPT		PROVIDE REQUIRED NOTICE OF CANCELLATION TO ANOTHER ENTITY Ventura County State of California Department of Managed Healthcare Attn: Office of Health Plan Oversight 980 9 TH Street Ste 500 Sacramento , CA 95814
34	MNSCPT		RETRO DATE ENDORSEMENT- Central SDHC FNMA, LLC Belden SDHC FNMA, LLC Northern SDHC FNMA, LLC

35	MNSCPT		RETROACTIVE DATE-City of Santa Maria
36	113024	10/12	INDIRECT OR CONSEQUENTIAL LOSS EXCLUSION
37	MNSCPT		PROTECTED INFORMATION EXCLUSION
38	116956	01/17	IMPERSONATION FRAUD COVERAGE (ISO)-\$500,000 Sub-limit with \$25,000 deductible
39	MNSCPT		RETROACTIVE DATE--City of Garden Grove
40	MNSCPT		RETROACTIVE DATE-City of Los Alamitos
41	MNSCPT		RETROACTIVE DATE-City of Manhattan Beach
42	MNSCPT		RETROACTIVE DATE-City of Pico Rivera
43	MNSCPT		RETROACTIVE DATE-City of Redondo Beach
44	MNSCPT		RETROACTIVE DATE-City of Calexico
45	MNSCPT		RETROACTIVE DATE-City of Rialto
46	MNSCPT		RETROACTIVE DATE-City of Richmond
47	MNSCPT		RETROACTIVE DATE-City of Chula Vista
48	MNSCPT		RETROACTIVE DATE-City of Coronado
49	MNSCPT		RETROACTIVE DATE- City of Del Mar
50	MNSCPT		RETROACTIVE DATE- City of Encinitas
51	MNSCPT		RETROACTIVE DATE- City of Escondido
52	MNSCPT		RETROACTIVE DATE- City of Imperial Beach
53	MNSCPT		RETROACTIVE DATE- City of Lemon Grove
54	MNSCPT		RETROACTIVE DATE- City of National City
55	MNSCPT		RETROACTIVE DATE- City of Oceanside
56	MNSCPT		RETROACTIVE DATE- City of Santee
57	MNSCPT		RETROACTIVE DATE- City of Solana Beach
58	MNSCPT		RETROACTIVE DATE- City of Vista
59	129476	06/18	FRISC OPT OUT AND PROVIDE \$75,000 IN CLAIMS EXPENSE
60	78859		FRISC (MIDDLE MARKET LISTING)
61	78859	10/01	FORMS INDEX ENDORSEMENT

CONDITIONS OF BINDER

When signed by the Insurer, the coverage described above is in effect from 12:01 AM of the Effective Date listed above to 12:01 AM of the Expiration Date listed above, pursuant to the terms, conditions and exclusions of the policy form listed above, any policy endorsements described above, and any modifications of such terms as described in this Binder section. Unless otherwise indicated, this Binder may be canceled prior to the Effective Date by the Insured, or by the Broker on the behalf of the Insured, by written notice to the Insurer or by the surrender of this Binder stating when thereafter such cancellation shall be effective. Unless otherwise indicated, this Binder may be canceled by the Insurer prior to the Effective Date by sending written notice to the Insured at the address shown above stating when, not less than thirty days thereafter, such cancellation shall be effective. Unless otherwise indicated, this Binder may be canceled by the Insurer or by the Insured on or after the Effective Date in the same manner and upon the same terms and conditions applicable to cancellation of the policy form listed above. Issuance by

the Insurer and acceptance by or on the behalf of the Insured of the policy shall render this Binder void except as indicated below.

A condition precedent to coverage afforded by this Binder is that no material change in the risk occurs and no submission is made to the Insurer of a claim or circumstances that might give rise to a claim between the date of this Binder indicated above and the Effective Date.

Please note this Binder contains only a general description of coverages provided. For a detailed description of the terms of a policy you must refer to the policy itself and the endorsements bound herein.

PREMIUM PAYMENT

Our accounting procedures require that payment be remitted within 30 days of the effective date of coverage or 15 days from the billing date, whichever is later.

We appreciate your compliance with this procedure.

We appreciate your business and hope that we can be of further service to you in the future.

Sincerely,

Chris Marker
Vice President
Executive Liability
415-836-2972

If you have any questions regarding this policy, or for any other service needs, please contact our
AIG Broker Services:

Monday-Friday 9:00 AM - 6:00 PM Eastern
Telephone: 1-877-TO-SERVE or (877)867-3783
E-mail: TOSERVE@aig.com
Fax: (800) 315-3896

Raising the bar with commitment to quality

**2018-2020 CSAC EIA MASTER CRIME PROGRAM SCHEDULE OF MEMBERS
BINDER ATTACHMENT POLICY# 01-590-97-65**

MEMBER	DEDUCTIBLE
Alameda County	\$2,500
Alameda Health System	\$2,500
Alpine County	\$2,500
Amador County	\$25,000
Bay Area Regional Interoperable Communications Authority (BayRICS)	\$2,500
BICEP-City of Huntington Beach	\$25,000
BICEP-City of Oxnard	\$2,500
BICEP- City of San Buenaventura	\$2,500
BICEP-City of Santa Ana	\$25,000
Butte County	\$2,500
Calaveras County	\$25,000
Central Sierra Child Support Agency	\$2,500
Children and Families Commission of Fresno County	\$25,000
Children and Families Commission of Orange County	\$2,500
City of Anaheim	\$25,000
City of Calexico	\$2,500
City of Chula Vista	\$2,500
City of Concord	\$2,500
City of Corona	\$2,500
City of Coronado	\$2,500
City of Covina	\$2,500
City of Del Mar	\$2,500
City of Encinitas	\$2,500
City of Escondido	\$2,500
City of Fremont	\$2,500
City of Garden Grove	\$2,500
City of Imperial Beach	\$2,500
City of Lemon Grove	\$2,500
City of Long Beach	\$2,500
City of Los Alamitos	\$2,500
City of Manhattan Beach	\$2,500
City of Modesto	\$2,500
City of Monterey	\$25,000
City of Napa	\$2,500
City of National City	\$2,500
City of Newport Beach	\$25,000
City of Oakland	\$2,500
City of Oceanside	\$2,500
City of Pico Rivera	\$2,500
City of Rancho Cordova	\$2,500
City of Redondo	\$2,500
City of Rialto	\$2,500
City of Richmond	\$2,500
City of Sacramento	\$25,000
City of San Bernardino	\$2,500
City of San Diego	\$25,000
City of Santa Barbara	\$2,500
City of Santa Clara	\$2,500
City of Santa Monica	\$25,000
City of Santa Rosa	\$25,000
City of Santee	\$2,500
City of Simi Valley	\$2,500
City of Solana Beach	\$2,500
City of Torrance	\$2,500
City of Vista	\$2,500
Colusa County	\$2,500
Conservation and Liquidation Office California Department of Insurance	\$25,000
CSAC Excess Insurance Authority (CSAC EIA)	\$25,000
Del Norte County	\$25,000
El Dorado County	\$2,500
	\$25,000 Applies to all coverages except, Public Employee Theft/Faithful Performance
ERMAC-City of Beaumont	\$50,000 Applies only to Public Employee Theft/Faithful Performance
ERMAC-City of Hayward	\$2,500
ERMAC-City of Laguna Hills	\$2,500
ERMAC-City of Santa Maria	\$2,500
Exclusive Risk Management Authority of California (ERMAC)	\$2,500
First 5 Commission of San Diego	\$25,000
First 5 El Dorado Children and Families Commission	\$2,500

**2018-2020 CSAC EIA MASTER CRIME PROGRAM SCHEDULE OF MEMBERS
BINDER ATTACHMENT POLICY# 01-590-97-65**

MEMBER	DEDUCTIBLE
First 5 Merced County	\$2,500
First 5 Santa Clara County	\$2,500
First 5 Santa Cruz County	\$2,500
First 5 Siskiyou Children and Families Commission	\$25,000
First 5 Tulare County	\$25,000
Fresno County	\$2,500
Golden State Risk Management Authority (GSRMA) and its members	\$25,000
Humboldt County	\$2,500
Humboldt County Children and Families Commission	\$2,500
Imperial County	\$2,500
Imperial County Children and Families First Commission	\$2,500
Inyo County	\$25,000
Kern County	\$25,000
Kern County Hospital Authority	\$25,000
Kings County	\$25,000
Lake County	\$25,000
Lassen County	\$25,000
Madera County	\$2,500
Marin County	\$25,000
Marin County Employees Retirement Association	\$2,500
Mariposa County	\$2,500
Mendocino County	\$2,500
Merced County	\$2,500
Merced County Employees Retirement Association	\$2,500
Modoc County	\$25,000
Mono County	\$25,000
Monterey County	\$25,000
Napa County	\$25,000
Nevada County	\$2,500
Orange County In Home Support Services Public Authority	\$2,500
Orange County Local Agency Formation Commission	\$2,500
Placer County	\$2,500
Plumas County	\$2,500
Riverside County	\$25,000 Applies to all coverages except, Public Employee Theft/Faithful Performance \$50,000 Applies only to Public Employee Theft/Faithful Performance
Sacramento County	\$25,000
San Benito County	\$25,000
San Bernardino Children and Families Commission	\$2,500
San Diego County	\$25,000 Applies to all coverages except, Public Employee Theft/Faithful Performance \$50,000 Applies only to Public Employee Theft/Faithful Performance
San Diego Housing Commission	\$2,500
San Diego Unified School District	\$2,500
San Joaquin County	\$25,000
San Joaquin Valley Insurance Authority	\$25,000
San Luis Obispo County	\$2,500
Santa Barbara County	\$25,000
Santa Clara County	\$25,000
Santa Clara County Library District JPA	\$25,000
Santa Cruz County	\$2,500
Shasta County	\$2,500
Sierra County	\$2,500
Sierra County Children and Families First Commission	\$2,500
Siskiyou County	\$25,000
Solano County	\$25,000
Sonoma County	\$25,000
Sonoma County Employees Retirement Association	\$25,000
Stanislaus County	\$25,000
Sutter County	\$2,500
Sutter County Children and Families Commission	\$2,500
Tehama County	\$2,500
Tehama County Children and Families Commission	\$25,000
Trindel Insurance Fund	\$25,000
Trinity County	\$25,000
Tulare County	\$25,000
Tuolumne County	\$25,000
Ventura County	\$25,000
Yuba County	\$2,500

POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American International Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aig.com/producer-compensation or by calling 1-800-706-3102.



National Union Fire Insurance Company of Pittsburgh, Pa.

A capital stock company

POLICY NUMBER: 01-590-97-65

REPLACEMENT OF POLICY NUMBER: 01-425-57-41

**CRIME AND FIDELITY
CR DS 04 08 07**

**GOVERNMENT CRIME
POLICY DECLARATIONS**

In Return For The Payment Of The Premium, And Subject To All The Terms And Conditions Of This Policy, We Agree With You To Provide The Insurance As Stated In This Policy.

Coverage Is Written:							
☒	Primary	☐	Excess	☐	Coindemnity	☐	Concurrent
Company Name Area: National Union Fire Insurance Company of Pittsburgh, Pa.							
Producer Name Area: ALLIANT INSURANCE SERVICES, INC. 1301 DOVE ST NEWPORT BEACH, CA 92660-2412							
Named Insured: CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)							
(including any Employee Welfare or Benefit Plans)							
Mailing Address: 75 IRON POINT CIRCLE, SUITE 200 FOLSOM, CA 95630							
Policy Period							
From: June 30, 2018							
To: June 30, 2020 12:01 A.M. at your mailing address shown above.							

CRIME AND FIDELITY**CR DS 04 08 07****GOVERNMENT CRIME
POLICY DECLARATIONS****POLICY NUMBER: 01-590-97-65****REPLACEMENT OF****POLICY NUMBER: 01-425-57-41**

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft - Per Loss Coverage	\$15,000,000	PER SCHEDULE
2. Employee Theft - Per Employee Coverage	NOT COVERED	NOT COVERED
3. Forgery Or Alteration	\$15,000,000	PER SCHEDULE
4. Inside The Premises - Theft Of Money And Securities	\$15,000,000	PER SCHEDULE
5. Inside The Premises - Robbery Or Safe Burglary Of Other Property	\$15,000,000	PER SCHEDULE
6. Outside The Premises	\$15,000,000	PER SCHEDULE
7. Computer Fraud	\$15,000,000	PER SCHEDULE
8. Funds Transfer Fraud	\$15,000,000	PER SCHEDULE
9. Money Orders And Counterfeit Money	\$15,000,000	PER SCHEDULE
If "Not Covered" is inserted above opposite any specified Insuring Agreement, such Insuring Agreement and any other reference thereto in this policy is deleted.		

Endorsements Forming Part Of This Policy When Issued:

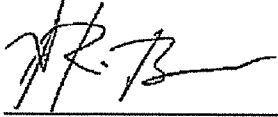
1, #2, #3, #3-1 to #3-127, #4, #5, #6, #7, #8, #9, #10, #11, #12, #13, #14, #15, #16, #17, #18, #19, #20, #21, #22, #23, #24, #25, #26, #27, #28, #29, #30, #31, #32, #33, #34, #35, #36, #37, #38, #39, #40, #41, #42, #43, #44, #45, #46, #47, #48, #49, #50, #51, #52, #53, #54, #55, #56, #57, #58, #59, #60, #61

Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Policy you give us notice cancelling prior policy Nos. 01-425-57-41 ; the cancellation to be effective at the time this Policy becomes effective.

PREMIUM:	\$3,190,157
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IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its President, Secretary and Authorized Representative. This Policy shall not be valid unless signed below at the time of issuance by an authorized representative of the insurer.



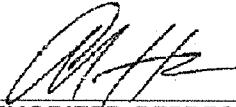
PRESIDENT

National Union Fire Insurance
Company of Pittsburgh, Pa.



SECRETARY

National Union Fire Insurance
Company of Pittsburgh, Pa.



AUTHORIZED REPRESENTATIVE

COUNTERSIGNED AT

DATE

COUNTERSIGNATURE

ALLIANT INSURANCE SERVICES, INC.
1301 DOVE ST
NEWPORT BEACH, CA 92660-2412

250340

CR DS 04 08 07

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Page 3 of 3

GOVERNMENT CRIME POLICY (DISCOVERY FORM)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is or is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

A. Insuring Agreements

Coverage is provided under the following Insuring Agreements for which a Limit of Insurance is shown in the Declarations and applies to loss that you sustain resulting directly from an "occurrence" taking place at any time which is "discovered" by you during the Policy Period shown in the Declarations or during the period of time provided in the Extended Period To Discover Loss Condition E.1.i.:

1. Employee Theft – Per Loss Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include forgery.

2. Employee Theft – Per Employee Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by each "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include forgery.

3. Forgery Or Alteration

a. We will pay for loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

- (1) Made or drawn by or drawn upon you;
or

- (2) Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

For the purposes of this Insuring Agreement, a substitute check as defined in the Check Clearing for the 21st Century Act shall be treated the same as the original it replaced.

- b. If you are sued for refusing to pay any instrument covered in Paragraph 3.a., on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount that we will pay is in addition to the Limit of Insurance applicable to this Insuring Agreement.

4. Inside The Premises – Theft Of Money And Securities

a. We will pay for loss of "money" and "securities" inside the "premises" or "banking premises":

- (1) Resulting directly from "theft" committed by a person present inside such "premises" or "banking premises"; or
- (2) Resulting directly from disappearance or destruction.

b. We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities", if you are the owner of the "premises" or are liable for damage to it.

c. We will pay for loss of or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of or unlawful entry into those containers.

5. Inside The Premises – Robbery Or Safe Burglary Of Other Property

- a. We will pay for loss of or damage to "other property":
 - (1) Inside the "premises" resulting directly from an actual or attempted "robbery" of a "custodian"; or
 - (2) Inside the "premises" in a safe or vault resulting directly from an actual or attempted "safe burglary".
- b. We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "robbery" or "safe burglary" of "other property", if you are the owner of the "premises" or are liable for damage to it.
- c. We will pay for loss of or damage to a locked safe or vault located inside the "premises" resulting directly from an actual or attempted "robbery" or "safe burglary".

6. Outside The Premises

- a. We will pay for loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft", disappearance or destruction.
- b. We will pay for loss of or damage to "other property" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from an actual or attempted "robbery".

7. Computer Fraud

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from the use of any computer to fraudulently cause a transfer of that property from inside the "premises" or "banking premises":

- a. To a person (other than a "messenger") outside those "premises"; or
- b. To a place outside those "premises".

8. Funds Transfer Fraud

We will pay for loss of "funds" resulting directly from a "fraudulent instruction" directing a financial institution to transfer, pay or deliver "funds" from your "transfer account".

9. Money Orders And Counterfeit Money

We will pay for loss resulting directly from your having accepted in good faith, in exchange for merchandise, "money" or services:

- a. Money orders issued by any post office, express company or bank that are not paid upon presentation; or

- b. "Counterfeit money" that is acquired during the regular course of business.

B. Limit Of Insurance

The most we will pay for all loss resulting directly from an "occurrence" is the applicable Limit of Insurance shown in the Declarations.

If any loss is covered under more than one Insuring Agreement or Coverage, the most we will pay for such loss shall not exceed the largest Limit of Insurance available under any one of those Insuring Agreements or Coverages.

C. Deductible

We will not pay for loss resulting directly from an "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

D. Exclusions

- 1. This policy does not cover:

a. Acts Committed By You

Loss resulting from "theft" or any other dishonest act committed by you, whether acting alone or in collusion with other persons.

b. Acts Of Employees Learned Of By You Prior To The Policy Period

Loss caused by an "employee" if the "employee" had also committed "theft" or any other dishonest act prior to the effective date of this policy and you or any of your officials, not in collusion with the "employee", learned of that "theft" or dishonest act prior to the Policy Period shown in the Declarations.

c. Acts Of Officials, Employees Or Representatives

Loss resulting from "theft" or any other dishonest act committed by any of your officials, "employees" or authorized representatives:

- (1) Whether acting alone or in collusion with other persons; or
- (2) While performing services for you or otherwise;

except when covered under Insuring Agreement A.1. or A.2.

d. Confidential Information

Loss resulting from:

- (1) The unauthorized disclosure of your confidential information including, but not limited to, patents, trade secrets, processing methods or customer lists; or

- (2) The unauthorized use or disclosure of confidential information of another person or entity which is held by you including, but not limited to, financial information, personal information, credit card information or similar non-public information.

e. Governmental Action

Loss resulting from seizure or destruction of property by order of governmental authority.

f. Indirect Loss

Loss that is an indirect result of an "occurrence" covered by this policy including, but not limited to, loss resulting from:

- (1) Your inability to realize income that you would have realized had there been no loss of or damage to "money", "securities" or "other property".
- (2) Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this policy.
- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this policy.

g. Legal Fees, Costs And Expenses

Fees, costs and expenses incurred by you which are related to any legal action, except when covered under Insuring Agreement A.3.

h. Nuclear Hazard

Loss or damage resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

i. Pollution

Loss or damage caused by or resulting from pollution. Pollution means the discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

j. War And Military Action

Loss or damage resulting from:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

- 2. Insuring Agreements A.1. and A.2. do not cover:

a. Bonded Employees

Loss caused by any "employee" required by law to be individually bonded.

b. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1) An inventory computation; or
- (2) A profit and loss computation.

However, where you establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount of loss claimed.

c. Trading

Loss resulting from trading, whether in your name or in a genuine or fictitious account.

d. Treasurers Or Tax Collectors

Loss caused by any treasurer or tax collector by whatever name known.

- 3. Insuring Agreements A.4., A.5. and A.6. do not cover:

a. Accounting Or Arithmetical Errors Or Omissions

Loss resulting from accounting or arithmetical errors or omissions.

b. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

c. Fire

Loss or damage resulting from fire, however caused, except:

- (1) Loss of or damage to "money" and "securities"; and
- (2) Loss from damage to a safe or vault.

d. Money Operated Devices

Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

e. Motor Vehicles Or Equipment And Accessories

Loss of or damage to motor vehicles, trailers or semi-trailers or equipment and accessories attached to them.

f. Transfer Or Surrender Of Property

- (1) Loss of or damage to property after it has been transferred or surrendered to a person or place outside the "premises" or "banking premises":
 - (a) On the basis of unauthorized instructions;
 - (b) As a result of a threat to do bodily harm to any person;
 - (c) As a result of a threat to do damage to any property;
 - (d) As a result of a threat to introduce a denial of service attack into your computer system;
 - (e) As a result of a threat to introduce a virus or other malicious instruction into your computer system which is designed to damage, destroy or corrupt data or computer programs stored within your computer system;
 - (f) As a result of a threat to contaminate, pollute or render substandard your products or goods; or
 - (g) As a result of a threat to disseminate, divulge or utilize:
 - (i) Your confidential information; or
 - (ii) Weaknesses in the source code within your computer system.
- (2) But, this Exclusion does not apply under Insuring Agreement **A.6.** to loss of "money", "securities" or "other property" while outside the "premises" in the care and custody of a "messenger" if you:
 - (a) Had no knowledge of any threat at the time the conveyance began; or

- (b) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

g. Vandalism

Loss from damage to the "premises" or its exterior, or to any safe, vault, cash register, cash box, cash drawer or "other property" by vandalism or malicious mischief.

h. Voluntary Parting Of Title To Or Possession Of Property

Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

4. Insuring Agreement A.7. does not cover:

a. Credit Card Transactions

Loss resulting from the use or purported use of credit, debit, charge, access, convenience, identification, stored-value or other cards or the information contained on such cards.

b. Funds Transfer Fraud

Loss resulting from a "fraudulent instruction" directing a financial institution to transfer, pay or deliver "funds" from your "transfer account".

c. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1) An inventory computation; or
- (2) A profit and loss computation.

5. Insuring Agreement A.8. does not cover:

COMPUTER FRAUD

Loss resulting from the use of any computer to fraudulently cause a transfer of "money", "securities" or "other property".

E. Conditions

1. Conditions Applicable To All Insuring Agreements

a. Additional Premises Or Employees

If, while this policy is in force, you establish any additional "premises" or hire additional "employees", such "premises" and "employees" shall automatically be covered under this policy. Notice to us of an increase in the number of "premises" or "employees" need not be given and no additional premium need be paid for the remainder of the Policy Period shown in the Declarations.

b. Cancellation Of Policy

- (1) The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- (2) We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - (a) 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
 - (b) 30 days before the effective date of cancellation if we cancel for any other reason.
- (3) We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
- (4) Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- (5) If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- (6) If notice is mailed, proof of mailing will be sufficient proof of notice.

c. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

d. Concealment, Misrepresentation Or Fraud

This policy is void in any case of fraud by you as it relates to this policy at any time. It is also void if you or any other Insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- (1) This policy;
- (2) The property covered under this policy;
- (3) Your interest in the property covered under this policy; or
- (4) A claim under this policy.

e. Cooperation

You must cooperate with us in all matters pertaining to this policy as stated in its terms and conditions.

f. Duties In The Event Of Loss

After you "discover" a loss or a situation that may result in loss of or damage to "money", "securities" or "other property" you must:

- (1) Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under Insuring Agreement A.1., A.2. or A.3.) involves a violation of law, you must also notify the local law enforcement authorities.
- (2) Submit to examination under oath at our request and give us a signed statement of your answers.
- (3) Produce for our examination all pertinent records.
- (4) Give us a detailed, sworn proof of loss within 120 days.
- (5) Cooperate with us in the investigation and settlement of any claim.

g. Employee Benefit Plans

- (1) The employee benefit plans shown in the Declarations (hereafter referred to as Plan) are included as Insureds under Insuring Agreement A.1. or A.2.
- (2) Any payment we make for loss sustained by any Plan will be made to the Plan sustaining the loss.
- (3) The Deductible Amount applicable to Insuring Agreement A.1. or A.2. does not apply to loss sustained by any Plan.

h. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the Policy Period shown in the Declarations and up to 3 years afterward.

i. Extended Period To Discover Loss

We will pay for loss that you sustained prior to the effective date of cancellation of this policy, which is "discovered" by you no later than 60 days from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by you, whether from us or another insurer, replacing in whole or in part the coverage afforded under this policy, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

j. Inspections And Surveys

- (1) We have the right to:
 - (a) Make inspections and surveys at any time;
 - (b) Give you reports on the conditions we find; and
 - (c) Recommend changes.
- (2) We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - (a) Are safe or healthful; or
 - (b) Comply with laws, regulations, codes or standards.
- (3) Paragraphs j.(1) and j.(2) apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

k. Joint Insured

- (1) If more than one Insured is named in the Declarations, the first Named Insured will act for itself and for every other Insured for all purposes of this policy. If the first Named Insured ceases to be covered, then the next Named Insured will become the first Named Insured.
- (2) If any Insured or official of that Insured has knowledge of any information relevant to this policy, that knowledge is considered knowledge of every Insured.
- (3) An "employee" of any Insured is considered to be an "employee" of every Insured.
- (4) If this policy or any of its coverages is cancelled as to any Insured, loss sustained by that Insured is covered only if it is "discovered" by you no later than 60 days from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by that Insured, whether from us or another insurer, replacing in whole or in part the coverage afforded under this policy, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

- (5) We will not pay more for loss sustained by more than one Insured than the amount we would pay if all such loss had been sustained by one Insured.
- (6) Payment by us to the first Named Insured for loss sustained by any Insured, other than an employee benefit plan, shall fully release us on account of such loss.

l. Legal Action Against Us

You may not bring any legal action against us involving loss:

- (1) Unless you have complied with all the terms of this policy;
- (2) Until 90 days after you have filed proof of loss with us; and
- (3) Unless brought within 2 years from the date you "discovered" the loss.

If any limitation in this Condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

m. Liberalization

If we adopt any revision that would broaden the coverage under this policy without additional premium within 45 days prior to or during the Policy Period shown in the Declarations, the broadened coverage will immediately apply to this policy.

n. Other Insurance

If other valid and collectible insurance is available to you for loss covered under this policy, our obligations are limited as follows:

(1) Primary Insurance

When this policy is written as primary insurance, and:

- (a) You have other insurance subject to the same terms and conditions as this policy, we will pay our share of the covered loss. Our share is the proportion that the applicable Limit of Insurance shown in the Declarations bears to the total limit of all insurance covering the same loss.

- (b) You have other insurance covering the same loss other than that described in Paragraph (1)(a), we will only pay for the amount of loss that exceeds:

- (i) The Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not; or
- (ii) The Deductible Amount shown in the Declarations;

whichever is greater. Our payment for loss is subject to the terms and conditions of this policy.

(2) Excess Insurance

- (a) When this policy is written excess over other insurance, we will only pay for the amount of loss that exceeds the Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not. Our payment for loss is subject to the terms and conditions of this policy.
- (b) However, if loss covered under this policy is subject to a Deductible, we will reduce the Deductible Amount shown in the Declarations by the sum total of all such other insurance plus any Deductible Amount applicable to that other insurance.

o. Ownership Of Property; Interests Covered

The property covered under this policy is limited to property:

- (1) That you own or lease; or
- (2) That you hold for others whether or not you are legally liable for the loss of such property.

However, this policy is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this policy must be presented by you.

p. Policy Bridge – Discovery Replacing Loss Sustained

- (1) If this policy replaces insurance that provided you with an extended period of time after cancellation in which to discover loss and which did not terminate at the time this policy became effective:

- (a) We will not pay for any loss that occurred during the Policy Period of that prior insurance which is "discovered" by you during the extended period to "discover" loss, unless the amount of loss exceeds the Limit of Insurance and Deductible Amount of that prior insurance. In that case, we will pay for the excess loss subject to the terms and conditions of this policy.

- (b) However, any payment we make for the excess loss will not be greater than the difference between the Limit of Insurance and Deductible Amount of that prior insurance and the Limit of Insurance shown in the Declarations. We will not apply the Deductible Amount shown in the Declarations to this excess loss.

- (2) The Other Insurance Condition E.1.n. does not apply to this Condition.

q. Premiums

The first Named Insured shown in the Declarations:

- (1) Is responsible for the payment of all premiums; and
- (2) Will be the payee for any return premiums we pay.

r. Records

You must keep records of all property covered under this policy so we can verify the amount of any loss.

s. Recoveries

- (1) Any recoveries, whether effected before or after any payment under this policy, whether made by us or you, shall be applied net of the expense of such recovery:
 - (a) First, to you in satisfaction of your covered loss in excess of the amount paid under this policy;
 - (b) Second, to us in satisfaction of amounts paid in settlement of your claim;
 - (c) Third, to you in satisfaction of any Deductible Amount; and
 - (d) Fourth, to you in satisfaction of any loss not covered under this policy.
- (2) Recoveries do not include any recovery:
 - (a) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
 - (b) Of original "securities" after duplicates of them have been issued.

t. Territory

This policy covers loss that you sustain resulting directly from an "occurrence" taking place within the United States of America (including its territories and possessions) and Puerto Rico.

u. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent.

v. Transfer Of Your Rights Of Recovery Against Others To Us

You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

w. Valuation – Settlement

- (1) The value of any loss for purposes of coverage under this policy shall be determined as follows:
 - (a) Loss of "money" but only up to and including its face value.

- (b) Loss of "securities" but only up to and including their value at the close of business on the day the loss was "discovered". We may, at our option:

- (i) Pay the market value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or
- (ii) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:
 - i. Market value of the "securities" at the close of business on the day the loss was "discovered"; or
 - ii. The Limit of Insurance applicable to the "securities".

- (c) Loss of or damage to "other property" or loss from damage to the "premises" or its exterior for the replacement cost of the property without deduction for depreciation. However, we will not pay more than the least of the following:

- (i) The cost to replace the lost or damaged property with property of comparable material and quality and used for the same purpose;
- (ii) The amount you actually spend that is necessary to repair or replace the lost or damaged property; or

- (iii) The Limit of Insurance applicable to the lost or damaged property.

With regard to Paragraphs **w.(1)(c)(i)** through **w.(1)(c)(iii)**, we will not pay on a replacement cost basis for any loss or damage:

- i. Until the lost or damaged property is actually repaired or replaced; and
- ii. Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

If the lost or damaged property is not repaired or replaced, we will pay on an actual cash value basis.

- (2) Any property that we pay for or replace becomes our property.

2. Conditions Applicable To Insuring Agreements A.1. And A.2.

a. Indemnification

We will indemnify any of your officials who are required by law to give individual bonds for the faithful performance of their duties against loss through "theft" committed by "employees" who serve under them, subject to the applicable Limit of Insurance.

b. Termination As To Any Employee

This Insuring Agreement terminates as to any "employee":

- (1) As soon as:

(a) You; or

(b) Any of your officials or employees authorized to manage, govern or control your "employees" not in collusion with the "employee";

learn of "theft" or any other dishonest act committed by the "employee" whether before or after becoming employed by you.

- (2) On the date specified in a notice mailed to the first Named Insured. That date will be at least 30 days after the date of mailing.

We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

c. Territory

We will pay for loss caused by any "employee" while temporarily outside the territory specified in the Territory Condition E.1.t. for a period of not more than 90 consecutive days.

3. Conditions Applicable To Insuring Agreement A.3.

a. Deductible Amount

The Deductible Amount does not apply to legal expenses paid under Insuring Agreement A.3.

b. Electronic And Mechanical Signatures

We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

c. Proof Of Loss

You must include with your proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.

d. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition E.1.t. does not apply to Insuring Agreement A.3.

4. Conditions Applicable To Insuring Agreements A.5. And A.6.

a. Armored Motor Vehicle Companies

Under Insuring Agreement A.6., we will only pay for the amount of loss you cannot recover:

- (1) Under your contract with the armored motor vehicle company; and
- (2) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

b. Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

5. Conditions Applicable To Insuring Agreement A.7.

a. Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

b. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition E.1.t. does not apply to Insuring Agreement A.7.

F. Definitions

1. "Banking premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.
2. "Counterfeit money" means an imitation of "money" that is intended to deceive and to be taken as genuine.

3. "Custodian" means you, or any "employee" while having care and custody of property inside the "premises", excluding any person while acting as a "watchperson" or janitor.

4. "Discover" or "discovered" means the time when you first become aware of facts which would cause a reasonable person to assume that a loss of a type covered by this policy has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact amount or details of loss may not then be known.

"Discover" or "discovered" also means the time when you first receive notice of an actual or potential claim in which it is alleged that you are liable to a third party under circumstances which, if true, would constitute a loss under this policy.

5. "Employee":

a. "Employee" means:

(1) Any natural person:

(a) While in your service and for the first 30 days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";

(b) Who you compensate directly by salary, wages or commissions; and

(c) Who you have the right to direct and control while performing services for you;

(2) Any natural person who is furnished temporarily to you:

(a) To substitute for a permanent "employee" as defined in Paragraph a.(1), who is on leave; or

(b) To meet seasonal or short-term workload conditions;

while that person is subject to your direction and control and performing services for you, excluding, however, any such person while having care and custody of property outside the "premises";

(3) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph a.(2);

(4) Any natural person who is:

(a) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan; and

(b) An official of yours while that person is engaged in handling "funds" or "other property" of any employee benefit plan;

(5) Any natural person who is a former official, "employee" or trustee retained as a consultant while performing services for you; or

(6) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside the "premises".

b. "Employee" does not mean any agent, independent contractor or representative of the same general character not specified in Paragraph 5.a.

6. "Forgery" means the signing of the name of another person or organization with intent to deceive; it does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.

7. "Fraudulent instruction" means:

a. An electronic, telegraphic, cable, teletype, telefacsimile or telephone instruction which purports to have been transmitted by you, but which was in fact fraudulently transmitted by someone else without your knowledge or consent;

b. A written instruction (other than those described in Insuring Agreement A.3.) issued by you, which was forged or altered by someone other than you without your knowledge or consent, or which purports to have been issued by you, but was in fact fraudulently issued without your knowledge or consent; or

c. An electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction initially received by you which purports to have been transmitted by an "employee" but which was in fact fraudulently transmitted by someone else without your or the "employee's" knowledge or consent.

8. "Funds" means "money" and "securities".
9. "Messenger" means you or any "employee" while having care and custody of property outside the "premises".
10. "Money" means:
 - a. Currency, coins and bank notes in current use and having a face value; and
 - b. Travelers checks, register checks and money orders held for sale to the public.
11. "Occurrence" means:
 - a. Under Insuring Agreement A.1.:
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related; committed by an "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, before such Policy Period or both.
 - b. Under Insuring Agreement A.2.:
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related; committed by each "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, before such Policy Period or both.
 - c. Under Insuring Agreement A.3.:
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related; committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations, before such Policy Period or both.
 - d. Under All Other Insuring Agreements:
 - (1) An individual act or event;
 - (2) The combined total of all separate acts or events whether or not related; or
 - (3) A series of acts or events whether or not related; committed by a person acting alone or in collusion with other persons, or not committed by any person, during the Policy Period shown in the Declarations, before such Policy Period or both.
12. "Other property" means any tangible property other than "money" and "securities" that has intrinsic value. "Other property" does not include computer programs, electronic data or any property specifically excluded under this policy.
13. "Premises" means the interior of that portion of any building you occupy in conducting your business.
14. "Robbery" means the unlawful taking of property from the care and custody of a person by one who has:
 - a. Caused or threatened to cause that person bodily harm; or
 - b. Committed an obviously unlawful act witnessed by that person.
15. "Safe burglary" means the unlawful taking of:
 - a. Property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
 - b. A safe or vault from inside the "premises".
16. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or property and includes:
 - a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;but does not include "money".
17. "Theft" means the unlawful taking of property to the deprivation of the Insured.
18. "Transfer account" means an account maintained by you at a financial institution from which you can initiate the transfer, payment or delivery of "funds":
 - a. By means of electronic, telegraphic, cable, teletype, telefacsimile or telephone instructions communicated directly through an electronic funds transfer system; or
 - b. By means of written instructions (other than those described in Insuring Agreement A.3.) establishing the conditions under which such transfers are to be initiated by such financial institution through an electronic funds transfer system.
19. "Watchperson" means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

forms a part of

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME POLICY
GOVERNMENT EMPLOYEE THEFT AND FORGERY POLICY
KIDNAP/RANSOM AND EXTORTION POLICY

Paragraphs **A.** and **B.** apply only to the Commercial Crime Policy, Government Crime Policy and Kidnap/Ransom And Extortion Policy.

A. Paragraphs (2) and (3) of the **Cancellation Of Policy** Condition are replaced by the following:

(2) All Policies In Effect For 60 Days Or Less

If this policy has been in effect for 60 days or less, and is not a renewal of a policy we have previously issued, we may cancel this policy by mailing or delivering to the first Named Insured, at the mailing address shown in the policy, and to the producer of record, advance written notice of cancellation, stating the reason for cancellation, at least:

- (a) 10 days before the effective date of cancellation if we cancel for:
- (i) Nonpayment of premium;
or
 - (ii) Discovery of fraud by:
 - i. Any insured or his or her representative in

obtaining this policy;
or

- ii. You or your representative in pursuing a claim under this policy.

- (b) 30 days before the effective date of cancellation if we cancel for any other reason.

(3) All Policies In Effect For More Than 60 Days

- (a) If this policy has been in effect for more than 60 days, or is a renewal of a policy we issued, we may cancel this policy only upon the occurrence, after the effective date of the policy, of one or more of the following:

- (i) Nonpayment of premium, including payment due on a prior policy we issued and due during the current policy term covering the same risks.
- (ii) Discovery of fraud or material misrepresentation by:

END 001

- i. Any insured or his or her representative in obtaining this policy; or laws of the state where we are domiciled; or
 - ii. You or your representative in pursuing a claim under this policy. ii Threaten our solvency.
- (iii) A judgment by a court or an administrative tribunal that you have violated a California or Federal law, having as one of its necessary elements an act which materially increases any of the risks insured against.
- (iv) Discovery of willful or grossly negligent acts or omissions, or of any violations of state laws or regulations establishing safety standards, by you or your representative, which materially increase any of the risks insured against.
- (v) Failure by you or your representative to implement reasonable loss control requirements, agreed to by you as a condition of policy issuance, or which were conditions precedent to our use of a particular rate or rating plan, if that failure materially increases any of the risks insured against.
- (vi) A determination by the Commissioner of Insurance that the:
- i. Loss of, or changes in, our reinsurance covering all or part of the risk would threaten our financial integrity or solvency; or
 - ii. Continuation of the policy coverage would:
 - i Place us in violation of California law or the
- (vii) A change by you or your representative in the activities or property of the commercial or industrial enterprise, which results in a materially added, increased or changed risk, unless the added, increased or changed risk is included in the policy.
- (b) We will mail or deliver advance written notice of cancellation, stating the reason for cancellation, to the first Named Insured, at the mailing address shown in the policy, and to the producer of record, at least:
- (i) 10 days before the effective date of cancellation if we cancel for nonpayment of premium or discovery of fraud; or
 - (ii) 30 days before the effective date of cancellation if we cancel for any other reason listed in Paragraph (3)(a).
- B. The following is added and supersedes any other provision to the contrary:
- Nonrenewal**
1. Subject to the provisions of Paragraph B.2., if we elect not to renew this policy, we will mail or deliver written notice, stating the reason for nonrenewal, to the first Named Insured shown in the Declarations, and to the producer of record, at least 60 days, but not more than 120 days, before the expiration or anniversary date.
- We will mail or deliver our notice to the first Named Insured, and to the producer of record, at the mailing address shown in the policy.

END 001

2. We are not required to send notice of nonrenewal in the following situations:
 - a. If the transfer or renewal of a policy, without any changes in terms, conditions or rates, is between us and a member of our insurance group.
 - b. If the policy has been extended for 90 days or less, provided that notice has been given in accordance with Paragraph B.1.
 - c. If you have obtained replacement coverage, or if the first Named Insured has agreed, in writing, within 60 days of the termination of the policy, to obtain that coverage.
 - d. If the policy is for a period of no more than 60 days and you are notified at the time of issuance that it will not be renewed.
 - e. If the first Named Insured requests a change in the terms or conditions or risks covered by the policy within 60 days of the end of the policy period.
 - f. If we have made a written offer to the first Named Insured, in accordance with the time frames shown in Paragraph B.1., to renew the policy under changed terms or conditions or at an increased premium rate, when the increase exceeds 25%.
- C. Under the Commercial Crime Policy, Government Crime Policy and Employee Theft And Forgery Policy, the following is added to the **Valuation - Settlement Condition**:

Actual cash value is calculated as the amount it would cost to repair or replace covered property, at the time of loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and obsolescence. Actual cash value applies to valuation of covered property, regardless of whether that property has sustained partial or total loss or damage.

The actual cash value of the lost or damaged property may be significantly less than its replacement cost.



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END 001

ENDORSEMENT# 2

This endorsement, effective at 12:01 am June 30, 2018 forms a part of
Policy number 01-590-97-65
Issued to: CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)

By: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Government Crime Policy

ECONOMIC SANCTIONS ENDORSEMENT

This endorsement modifies insurance provided under the following:

Coverage shall only be provided and payment of loss under this policy shall only be made in full compliance with enforceable United Nations economic and trade sanctions and the trade and economic sanction laws or regulations of the European Union and the United States of America, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 002

ENDORSEMENT# 3

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

ADDITIONAL NAMED INSURED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY**

The following Insured(s) is/are added as a Named Insured with respect to all Insuring Agreements:

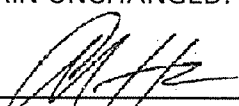
A. Schedule*

	Insuring Agreements: 1, 3, 4, 5, 6, 7, 8, 9 Endorsements: CR 25 19, CR 25 20	
Named Insured	Limit of Insurance	Deductible Amount
<i>SEE THE FOLLOWING MEMBER SPECIFIC ENDORSEMENTS</i>		

B. Provisions

1. Solely with respect to the Named Insured(s) set forth in the above SCHEDULE, Endorsements CR 25 19 and CR 25 20 are added to the Coverage Form/Policy.
2. Solely with respect to Insuring Agreements 1, 3, 4, 5, 6, 7, 8, and 9 and the coverage as afforded by Endorsements CR 25 19 and CR 25 20, the most we will pay under this policy for loss is the applicable Limit of Insurance shown in the above SCHEDULE for the respective Named Insured and such loss shall also be subject to the applicable Deductible Amount also shown in the SCHEDULE above for the respective Named Insured.
3. No Limit of Insurance during any period will be cumulative with any other amount applicable to the same coverage during any other period.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 3

MNSCPT

ENDORSEMENT# 3-68

This endorsement, effective **12:01 am June 30, 2018** forms a part of
policy number **01-590-97-65**
issued to **CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

ADDITIONAL NAMED INSURED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY**

The following Insured(s) is/are added as a Named Insured with respect to all Insuring Agreements:

A. Schedule*

Insuring Agreements: 1, 3, 4, 5, 6, 7, 8, 9 Endorsements: CR 25 19, CR 25 20		
Named Insured	Limit of Insurance	Deductible Amount
<i>Fresno County Fresno County Employees' Retirement Association (FCERA) Fresno County Financing Authority</i>	<i>\$15,000,000</i>	<i>\$2,500</i>

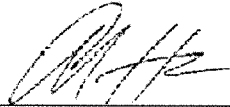
B. Provisions

1. Solely with respect to the Named Insured(s) set forth in the above SCHEDULE, Endorsements CR 25 19 and CR 25 20 are added to the Coverage Form/Policy.
2. Solely with respect to Insuring Agreements 1, 3, 4, 5, 6, 7, 8, and 9 and the coverage as afforded by Endorsements CR 25 19 and CR 25 20, the most we will pay under this policy for loss is the applicable Limit of Insurance shown in the above SCHEDULE for the respective Named Insured and such loss shall also be subject to the applicable Deductible Amount also shown in the SCHEDULE above for the respective Named Insured.

ENDORSEMENT# 3-68 (Continued)

3. No Limit of Insurance during any period will be cumulative with any other amount applicable to the same coverage during any other period.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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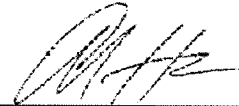
MNSCPT

END# 3 - 68

ENDORSEMENT# 3-127 (Continued)

3. No Limit of Insurance during any period will be cumulative with any other amount applicable to the same coverage during any other period.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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MNSCPT

END# 3 - 127

ENDORSEMENT# 4

CRIME AND FIDELITY
CR 25 19 05 06
forms a part of

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE
FOR GOVERNMENT EMPLOYEES**

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

and applies to the Insuring Agreements designated below:

SCHEDULE

Insuring Agreement		Limit Of Insurance
☒	Employee Theft - Per Loss Coverage	\$15,000,000
☐	Employee Theft - Per Employee Coverage	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

1. The following is added to the Employee Theft Insuring Agreement designated above:

We will pay for loss or damage to "money", "securities" and "other property" resulting directly from the failure of any "employee" to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your covered property. The most we will pay for loss arising out of any one "occurrence" is the Limit of Insurance shown in the Schedule. That Limit, is part of, not in addition to, the Limit of Insurance shown in the Declarations.

2. The following exclusions are added to Section D.2. Exclusions:

- Loss resulting from the failure of any entity acting as a depository for your property or property for which you are responsible.
- Damages for which you are legally liable as a result of:
 - The deprivation or violation of the civil rights of any person by an "employee"; or
 - The tortious conduct of an "em-

ployee", except the conversion of property of other parties held by you in any capacity.

3. The **Indemnification Condition** is replaced by the following:

We will indemnify any of your officials who are required by law to give bonds for the faithful performance of their duties against loss through the failure of any "employee" under the supervision of that official to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your covered property.

4. Part (I) of the **Termination As To Any Employee Condition** is replaced by the following:

(1) As soon as:

- You; or
- Any official or employee authorized to manage, govern or control your "employees" learn of any act committed by the "employee" whether before or after becoming employed by you which would constitute a loss covered under the terms of the Employee

END 004

ENDORSEMENT# 4 (Continued)

Theft Insuring Agreement, as amended by this endorsement.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



AUTHORIZED REPRESENTATIVE

END 004

ENDORSEMENT# 5

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

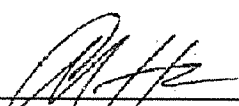
OMNIBUS NAMED INSURED

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY**

1. The Item of the DECLARATIONS entitled NAMED INSURED is amended by addition of the following:
ALL AGENCIES, AUTHORITIES, NON-PROFIT CORPORATIONS, ASSOCIATIONS, DEPARTMENTS AND DISTRICTS (INCLUDING SPECIAL DISTRICTS) WHICH ARE GOVERNED DIRECTLY BY THE GOVERNING BODY OF ANY ONE OF THOSE NAMED AS INSURED, AND OTHER INTEREST HEREAFTER OWNED, CONTROLLED OR OPERATED BY ANY OF THOSE NAMED AS INSURED.
2. With respect to the Commercial Crime Policy only, this amendment is subject to Clause **E. Conditions, Consolidation - Merger or Acquisition**.
3. Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limitations, conditions or agreements of the attached policy other than as above stated.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 5

ENDORSEMENT# 6

CRIME AND FIDELITY
CR 25 20 08 07
forms a part of

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADD CREDIT, DEBIT OR CHARGE CARD FORGERY

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

and applies to the Forgery Or Alteration Insuring Agreement:

SCHEDULE

Limit Of Insurance	Covered Instruments
<i>\$15,000,000</i>	☒ Includes written instruments required in conjunction with any credit, debit or charge card issued to you or any "employee" for business purposes.
	☐ Limited to written instruments required in conjunction with any credit, debit or charge card issued to you or any "employee" for business purposes.
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

1. Covered Instruments either includes or is limited to, whichever is indicated as applicable in the Schedule, written instruments required in conjunction with any credit, debit or charge card issued to you or any "employee" for business purposes.
2. The most we will pay in any one "occurrence" is the Limit of Insurance shown in the Schedule.
3. The following exclusion is added to Section D.:
The Forgery Or Alteration Insuring Agreement does not apply to:
NON-COMPLIANCE WITH CREDIT, DEBIT OR CHARGE CARD ISSUER'S REQUIREMENTS
Loss arising from any credit, debit or charge card if you have not complied fully with the provisions, conditions or other terms under which the card was issued.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 006

ENDORSEMENT# 7

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

REVISION OF DISCOVERY AND PRIOR THEFT OR DISHONESTY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY**

A. Schedule*

Prior Theft or Dishonesty

Amount: \$25,000

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

PROVISIONS

1. E. Conditions, 2. **Conditions Applicable To Insuring Agreements A.1. And A.2. b. Termination As To Any Employee** (1) is deleted in its entirety and replaced with the following:

(1) As soon as:

**RISK MANAGEMENT DEPARTMENT OR OTHER DEPARTMENT DESIGNATED
TO HANDLE INSURANCE MATTERS FOR THE NAME INSURED**

learns of "theft" or any other dishonest act committed by the "employee" whether before or after becoming employed by you provided that such conduct involved Loss of "Money", "Securities" or "Other property" valued at the amount specified in the schedule above or more.

2. E. Conditions, 1. **Conditions Applicable To All Insuring Agreements**, f. Duties In The Event Of Loss, is hereby modified to add the following at the end thereof:

(6) Discovery of a loss or situation that may result in loss of or damage to "money," "securities" or "other property" for the purpose of this section shall be discovery by any person in the specific departments or employment capacities of the insured:

ENDORSEMENT# 7 (Continued)

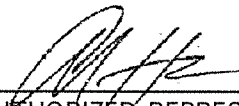
This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

RISK MANAGEMENT DEPARTMENT OR OTHER DEPARTMENT DESIGNATED TO
HANDLE INSURANCE MATTERS FOR THE NAMED INSURED

3. In Section D. Exclusions, exclusion 1.b. **Acts of Employees Learned Of By You Prior To The Policy Period** is hereby deleted in its entirety.
4. Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limitations, conditions or agreements of the attached policy other than as stated above.
5. This endorsement is effective as of 12:01 A.M. on standard time as specified in the policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 7

ENDORSEMENT# 8

CRIME AND FIDELITY
CR 25 08 08 07
forms a part of

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**INCLUDE SPECIFIED NON-COMPENSATED
OFFICERS AS EMPLOYEES**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

SCHEDULE

Names Or Titles Of Non-Compensated Officers
<i>All</i>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The definition of "employee" is amended
to include your non-compensated of-
ficers shown in the Schedule.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 008

ENDORSEMENT# 9

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

CANCELLATION OF POLICY AMENDED

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY**

E. Conditions, Conditions Applicable To All Insuring Agreements, Cancellation Of Policy (2)(b) is deleted in its entirety and replaced with the following:

- (b) *120* days before the effective date of cancellation if we cancel for any other reason.

Nothing herein stated shall be held to alter, vary, waive or extend any of the terms, conditions, provisions, agreements or limitations of the policy, other than as stated herein.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 009

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ENDORSEMENT# 10

**CRIME AND FIDELITY
CR 25 09 08 07**
forms a part of

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE VOLUNTEER WORKERS AS EMPLOYEES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

The definition of "employee" is amended to include any non-compensated natural person:

1. Other than one who is a fund solicitor, while performing services for you that are usual to the duties of an "employee"; or
2. While acting as a fund solicitor during fund raising campaigns.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



AUTHORIZED REPRESENTATIVE

END 010

ENDORSEMENT# 11

CRIME AND FIDELITY
CR 25 12 08 07
forms a part of

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
INCLUDE TREASURERS OR TAX COLLECTORS
AS EMPLOYEES

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

SCHEDULE

Treasurers Or Tax Collectors
<i>A11</i>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

1. The definition of "employee" is amended to include your treasurers or tax collectors shown in the Schedule.
2. Exclusion **D.2.d. Treasurers Or Tax Collectors** is deleted.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 011

ENDORSEMENT# 12

CRIME AND FIDELITY
CR 25 41 08 07
forms a part of

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
INCLUDE DESIGNATED PERSONS OR CLASSES
OF PERSONS AS EMPLOYEES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

and applies to the Employee Theft Insuring Agreement:

SCHEDULE

Persons Or Classes Of Persons
<i>Any Directors or Trustees of any of those named as Insured</i>
<i>Any board members of any of those named as insured</i>
<i>Any elected or appointed officials</i>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The definition of "employee" is amended to include any natural person or group of persons named or described in the Schedule.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



AUTHORIZED REPRESENTATIVE

END 012

ENDORSEMENT# 13

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

BONDED EMPLOYEES EXCLUSION DELETED

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME POLICY

In Section **D. Exclusions**, subparagraph 2., the exclusion entitled **Bonded Employees** is deleted in its entirety.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 013

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ENDORSEMENT# 14

This endorsement, effective 12:01 am June 30, 2018 forms a part of
policy number 01-590-97-65
issued to CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)

by National Union Fire Insurance Company of Pittsburgh, Pa.

CAL WORKS PROGRAM EMPLOYEE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME POLICY

In consideration of the premium charged, it is hereby understood and agreed that in Section F. Definitions, paragraph 5., "Employee," subparagraph (a) is hereby amended to include the following paragraph at the end thereof:

"Employee" also means:

- (4) Any natural person while in your service (and thirty (30) days after termination of the service), that is subject to your direction and control while performing services for you as a result of an employment contract or agreement with the State of California "Cal Works Program" or any similar state or county work or welfare program.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 14

MNSCPT

ENDORSEMENT# 17

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

FOOD STAMPS COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME POLICY

In consideration of the premium charged, it is hereby understood and agreed that the policy is amended as follows:

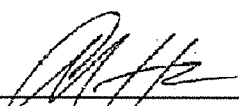
1. Section F. Definitions is amended by appending the following paragraph at the end thereof:

FS-1. "Food stamps" mean only food stamps issued by the federal government of the United States of America, including any authorization to purchase such food stamps.

2. In Section F. Definitions, paragraph 18., "securities," is amended to include the following paragraph at the end thereof:

"Securities" also means "food stamps."

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 17

MNSCPT

ENDORSEMENT# 18

This endorsement, effective at 12:01 am June 30, 2018 forms a part of
Policy number 01-590-97-65
Issued to: CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)

By: National Union Fire Insurance Company of Pittsburgh, Pa.

**CANCELLATION AMENDATORY
(RETURN PRO RATA)**

Wherever used herein: (1) "Policy" means the policy or bond to which this endorsement or rider is made part of; (2) "Insurer" means the "Insurer," "Underwriter," "Company" or other name specifically ascribed in this Policy as the insurance company or underwriter for this Policy; (3) "Named Entity" means the "Named Entity," "Named Corporation," "Named Organization," "Named Sponsor," "Named Insured," "First Named Insured," "Insured's Representative," "Policyholder" or equivalent term stated in Item 1 of the Declarations; and (4) "Period" means the "Policy Period," "Bond Period" or equivalent term stated in the Declarations.

In consideration of the premium charged, it is hereby understood and agreed that notwithstanding anything to the contrary in any CANCELLATION or TERMINATION clause of this Policy (and any endorsement or rider amending such cancellation or termination clause, including but not limited to any state cancellation/non-renewal amendatory attached to this policy), if this Policy shall be canceled by the Named Entity, the Insurer shall return to the Named Entity the unearned pro rata proportion of the premium as of the effective date of cancellation.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 018



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ENDORSEMENT# 19

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

**DEFINITION OF EMPLOYEE AMENDED
(PUBLIC GUARDIAN)**

In consideration of the premium charged, it is hereby understood and agreed that the policy is amended as follows:

1. Paragraph 5. "Employee" of Clause F. Definitions is amended to include the following paragraph at the end thereof:

PG- (1) Any natural person appointed by you to serve in the capacity as a public guardian.

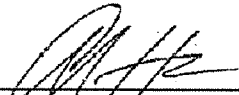
2. This policy is specifically written as excess over any other valid and collectible insurance or bond available to the public guardian or the guardianship or conservatorship estates which are the responsibility of the public guardian (herein "Public Guardianship Bond").

3. Clause C. Deductible is amended to include the following paragraph at the end thereof:

Notwithstanding the foregoing, it is further understood and agreed that, solely with respect to covered loss under this policy arising out of a natural person serving in the capacity as a public guardian, any such covered loss which is paid under a Public Guardianship Bond shall be applied toward and shall reduce the Deductible.

4. Loss or damage, if any, under any coverage provided pursuant to this endorsement, shall be adjusted with the first Named Insured and shall be paid jointly to the first Named Insured, the guardianship and conservatorship estates, as their respective interests may exist.
5. Any payment made under this Policy to any guardianship or conservatorship estates shall be construed to be payment to you.
6. This endorsement confers upon the guardianship and conservatorship estates no status as joint insured nor any rights to or under the policy except to receive the payment of any claim as asserted by the Named Insured and if, as and when payable.
7. The limit of the Company's liability shall not be increased by the inclusion of such guardianship or conservatorship estates.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 19

ENDORSEMENT# 20

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

INCLUDE LEASED WORKERS AND EMPLOYEES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

and applies to the Employee Theft Insuring Agreement:

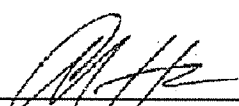
A. Schedule*

Labor Leasing Firm

All leased employees working for a named insured
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

B. Provisions

The Definition of "Employee" is amended to include any natural person leased to you by a labor leasing firm shown in the Schedule, under a written agreement between you and the labor leasing firm, to perform duties related to the conduct of your business, but does not mean a person furnished to you to substitute for a permanent employee on leave, or to meet seasonal or short-term workload conditions.



AUTHORIZED REPRESENTATIVE

ENDORSEMENT# 22

CRIME AND FIDELITY
CR 25 06 08 07
forms a part of

This endorsement, effective *12:01 am June 30, 2018*
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**INCLUDE CHAIRPERSON AND MEMBERS OF
SPECIFIED COMMITTEES AS EMPLOYEES**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

SCHEDULE

Names Of Committees
<i>A11</i>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The definition of "employee" is amended to include any natural person, whether or not compensated, while performing services for you as the chairperson, or a member of any committee named in the Schedule.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



AUTHORIZED REPRESENTATIVE

END 022

ENDORSEMENT# 23

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

VENDOR THEFT COVERAGE

It is agreed that:

1. Section A. Insuring Agreements is amended to include the following Insuring Agreement at the end thereof:

10. Vendor Theft

We will pay for loss or damage to "money," "securities" and "other property" resulting from "theft" committed by an identified "employee" of "your" "vendor" acting alone or in collusion with other persons.

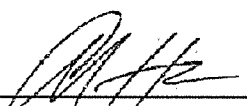
2. Solely with respect to Insuring Agreement 10, "Limit of Insurance Per Occurrence" as stated on the Declarations Page is deleted in its entirety and replaced with the following:

Limit of Insurance \$1,000,000 for all loss arising out of Insuring Agreement 10, Vendor Theft.

3. Section F. Definitions is amended to include the following definition at the end thereof:

"Vendor" means an entity that provides a service to "you" under a written agreement which includes a requirement to provide Crime or Fidelity insurance covering "your" property in the care, custody and control of the "vendor" and its "employees." If such Crime or Fidelity insurance is valid or collectible then this Policy will respond only to that portion of loss which is excess of such requirement and no deductible shall apply. If such Crime or Fidelity insurance is not valid or collectible then this Policy will respond only to that portion of loss which is in excess of \$500,000 and no deductible shall apply. However, "vendor" does not include any financial institution, asset manager, broker, dealer or armored transport company.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 23

ENDORSEMENT# 24

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

CONDITIONS AMENDED

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME POLICY

PROVISIONS:

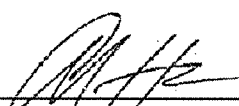
- (1) Section E. Conditions, paragraph 1, subsection v. "Transfer Of Your Rights Of Recovery Against Others To Us" is hereby deleted in its entirety and replaced with the following:

v. Transfer Of Your Rights Of Recovery Against Others To Us

You must transfer to us all your rights of recovery against any person or entity for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after discovery of loss to impair them; provided, however, with respect to recovery of loss resulting directly from the failure of any **employee** to faithfully perform his or her duties as prescribed by law afforded by the "**ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES**" ENDORSEMENT," we shall have the right to recover only where the **employee's** failure to faithfully perform his or her duties as prescribed by law was due to actual fraud, corruption, actual malice, or where the **employee** or a person or entity was unjustly enriched as a result of the **employee's** failure to faithfully perform his or her duties as prescribed by law.

- (2) Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, limitations, conditions, or provisions of the attached Policy other than the above stated.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 24

ENDORSEMENT# 25

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

EMPLOYEE POST TERMINATION COVERAGE

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY**

PROVISIONS:

1. Section **F. Definitions**, "Employee", subsection a.(1)(a) is hereby deleted in its entirety and replaced with the following:
 - a. "Employee" means:
 - (1) Any natural person:
 - (a) While in your service and for the first *90* days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";
2. Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, limitations, conditions, or provisions of the attached Policy other than the above stated.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 025

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ENDORSEMENT# 26

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

**NOTICE OF CLAIM
(REPORTING BY E-MAIL)**

In consideration of the premium charged, it is hereby understood and agreed as follows:

1. *Email Reporting of Claims:* In addition to the postal address set forth for any Notice of Claim Reporting under this policy, such notice may also be given in writing pursuant to the policy's other terms and conditions to the Insurer by email at the following email address:

c-claim@AIG.com

Your email must reference the policy number for this policy. The date of the Insurer's receipt of the emailed notice shall constitute the date of notice.

In addition to Notice of Claim Reporting via email, notice may also be given to the Insurer by mailing such notice to: AIG, Financial Lines Claims, P.O. Box 25947, Shawnee Mission, KS 66225 or faxing such notice to (866) 227-1750.

2. *Definitions:* For this endorsement only, the following definitions shall apply:
 - (a) "Insurer" means the "Insurer," "Underwriter" or "Company" or other name specifically ascribed in this policy as the insurance company or underwriter for this policy.
 - (b) "Notice of Claim Reporting" means "notice of claim/circumstance," "notice of loss" or other reference in the policy designated for reporting of claims, loss or occurrences or situations that may give rise or result in loss under this policy.
 - (c) "Policy" means the policy, bond or other insurance product to which this endorsement is attached.
3. This endorsement does not apply to any Kidnap & Ransom/Extortion Coverage Section, if any, provided by this policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 026

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ENDORSEMENT# 28

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

THIRD PARTY COVERAGE

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY**

PROVISIONS

1. Clause A.1. **Employee Theft** is amended by adding the following at the end thereof:

We will pay for loss of or damage to "Client Property" arising out of your indemnification of your "Client" for any dishonest or fraudulent act(s) committed by your "employee," but only when and to the extent that you are liable for such indemnification pursuant to the terms of this policy.

2. Clause F. **Definitions** is amended by adding the following at the end thereof:

21. "Client Property" means "Money," "Securities" or "Other Property":

- (1) owned by the Client,
- (2) held by the Client in any capacity, or
- (3) for which a Client is legally liable

22. "Client," as used in this endorsement, means any person, firm, corporation or association for whom your professional services have been charged.

3. Clause E.1.o. **Ownership of Property; Interests Covered** is deleted in its entirety and replaced with the following:

The property covered under this policy is limited to property:

- (1) That you own or lease;
- (2) That you hold for others; or
- (3) That you hold in any capacity, whether or not you are legally liable, but also may be property for which you are legally liable.

ENDORSEMENT# 28 (Continued)

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

Client property covered under this policy is limited to property:

- (1) owned by the Client;
- (2) held by the Client in any capacity;
- (3) for which the Client is legally liable;

Provided you are legally liable for such property and it is included in your proof of loss, in which event Clauses E.1.f and E.1.h., and any other condition applicable to loss or claims with respect thereto, shall apply.

4. Clause D.1. **Exclusions** is amended by adding the following at the end thereof:

Solely with respect to Client Property, loss attributable to fraudulent, dishonest or criminal acts of any Client's proprietor, officer, director, partner or employee acting in collusion with your "employee."

5. It is further understood and agreed that with respect to the coverage afforded pursuant to this endorsement, the most we will pay under this policy for loss is the Limit of Insurance shown in the below SCHEDULE for the respective named "client" and such loss shall also be subject to the applicable Deductible Amount shown in the SCHEDULE below:

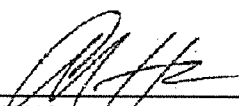
SCHEDULE

Name of "client"	Limit of Insurance	Deductible Amount
1) All INSUREDS	\$250,000	\$25,000

The above scheduled Limit of Insurance shall be part of and not in addition to the applicable limit of insurance stated in the Declarations page as applicable to Insuring Agreement A.1. **Employee Theft** and will in no way serve to increase the Company's limit of liability as therein stated.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limitations, conditions, or provisions of the attached policy other than as above stated.

ALL OTHER TERMS, CONDITIONS, AND EXCLUSIONS REMAIN UNCHANGED.



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END 28

ENDORSEMENT# 30

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

BLANKET JOINT LOSS PAYEE ENDORSEMENT

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY**

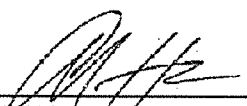
Provisions

1. You agree that any loss payable under this insurance shall be paid jointly to you and, where legally permissible, any loss payee ("Joint Loss Payee") designated by you in the proof of loss and any such payment shall constitute payment to you. We agree that such payments shall be made jointly to you and, where legally permissible, the Joint Loss Payee, and we will not make any payment solely to you unless a request in writing from the Joint Loss Payee to make such payment to you is provided to us.
2. This insurance is for your benefit only. It provides no rights or benefits to any other person or organization including the Joint Loss Payee, other than, where legally permissible, payment of loss as set forth in this endorsement.

Any claim for loss that is covered under this insurance must be presented by you.

3. Our liability under this insurance as extended by this endorsement shall not be cumulative.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 30

ENDORSEMENT# 36

This endorsement, effective at *12:01 am June 30, 2018* forms a part of
Policy number *01-590-97-65*
Issued to: *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

By: *National Union Fire Insurance Company of Pittsburgh, Pa.*

INDIRECT OR CONSEQUENTIAL LOSS EXCLUSION

This endorsement modifies insurance provided under the following:

ISO COMMERCIAL CRIME POLICY
ISO GOVERNMENT CRIME POLICY

It is agreed that:

1. Clause D.1.f. Indirect Loss Exclusion is deleted in its entirety and replaced with the following:

f. Indirect or Consequential Loss

Loss that is an indirect or consequential result of an "occurrence", including but not limited to loss resulting from:

- (1) Your inability to realize income that you would have realized had there been no loss of or damage to "money", "securities" or "other property".
- (2) Payment of damages of any type for which you are legally liable.
- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 036

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ENDORSEMENT# 37

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

PROTECTED INFORMATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME POLICY

In consideration of the premium charged, it is hereby understood and agreed that this policy does not cover loss resulting directly or indirectly from the: (i) "theft," disappearance or destruction of; (ii) unauthorized use or disclosure of; (iii) unauthorized access to; or (iv) failure to protect any:

- (1) confidential or non-public; or
- (2) personal or personally identifiable;

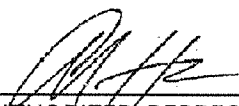
information that any person or entity has a duty to protect under any law, rule or regulation, any agreement or any industry guideline or standard.

This exclusion shall not apply to loss of any money, securities or tangible property:

- (a) owned by the Insured;
- (b) held by the Insured in any capacity; or
- (c) owned and held by someone else under circumstances which make the Insured responsible for the Property prior to the occurrence of the loss;

that was the subject of a theft, disappearance, damage or destruction resulting directly from the unauthorized use or disclosure of such information.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 37

ENDORSEMENT# 38

This endorsement, effective at 12:01 am June 30, 2018 forms a part of
Policy number 01-590-97-65
Issued to: CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)

By: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Government Crime Policy

IMPERSONATION FRAUD COVERAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY (DISCOVERY FORM)
COMMERCIAL CRIME POLICY (LOSS SUSTAINED FORM)
GOVERNMENT CRIME POLICY (DISCOVERY FORM)
GOVERNMENT CRIME POLICY (LOSS SUSTAINED FORM)**

It is agreed that in consideration of the additional premium of \$0, the policy is hereby amended as follows:

1. Insuring Agreement "Funds Transfer Fraud" is amended by adding the following to the end thereof:

Impersonation Fraud Coverage

We will also pay for loss of "funds" resulting directly from a "fraudulent instruction" directing a financial institution to transfer, pay or deliver "funds" from your "transfer account."

Notwithstanding the above requirement that the loss of "funds" result directly from a "fraudulent instruction," we will also pay for the loss of "funds" resulting from your receipt of a "fraudulent instruction" from a purported vendor, which advises you that the vendor's bank account information has been changed and you suffer a loss of "funds".

2. Solely with respect to Impersonation Fraud Coverage provided by this endorsement, in Section F. Definitions, the definition of "Fraudulent Instruction" is deleted in its entirety and replaced with the following:

"Fraudulent instruction" means an electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction communicated by you or your "employee" based upon an instruction received and relied upon by you or your "employee" which was transmitted:

- a. by a purported director, officer, partner, member or sole proprietor of yours or by another "employee"-or by an individual acting in collusion with such purported director, officer, partner, member, sole proprietor or other "employee"-but which was in fact fraudulently transmitted by someone else without your or your "employee's" knowledge; or

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D 038

ENDORSEMENT# 38 (continued)

- b. by a purported director, officer, partner, member, sole proprietor or employee of your "vendor" or "client"-or by an individual acting in collusion with such purported director, officer or employee-but which was in fact fraudulently transmitted by someone else without your or your "employee's" knowledge; provided, however, "fraudulent instruction" shall not include any such instruction transmitted by an actual director, officer, partner, member, sole proprietor or employee of your "vendor" or "client" who was acting in collusion with any third party in submitting such instruction.
3. Solely for purposes of this endorsement, the following definitions are added:
- "Vendor" means any person, firm, company, corporation, organization, association or other entity that provides goods or services to you pursuant to a legitimate relationship that pre-exists the loss of "funds" that is the subject of the coverage provided by this endorsement.
- "Client" means any person, firm, company, corporation, organization, association or other entity to whom you provide goods or services for a fee pursuant to a legitimate written contract that pre-exists the loss of "funds" that is the subject of the coverage provided by this endorsement.
4. Our total liability for coverage provided by this endorsement for all loss arising from a single act or series of related acts is **\$500,000** ("Impersonation Fraud Limit"). All amounts paid by us pursuant to this endorsement will be part of, and not in addition to, the applicable Limit of Insurance shown in the Declarations.
5. Solely with respect to coverage provided by this endorsement, the applicable per occurrence Deductible Amount is **\$25,000**.
6. Solely for purposes of this endorsement, the following exclusion shall apply:
- The coverage afforded by this endorsement does not apply to any loss occurring prior to *June 30, 2015*.
7. The most we will pay for all loss resulting directly from an "occurrence" under this endorsement is the Impersonation Fraud Limit shown in Section 4 above.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 038

ENDORSEMENT# 59

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

FRISC WITH OPT OUT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME POLICY

PROVISIONS:

It is agreed that:

Section E. Conditions, Clause 1. Conditions Applicable To All Insuring Agreements, paragraph (f) Duties In The Event Of Loss, subparagraph (1) is deleted and replaced by the following:

- (1) Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, the Named Insured shall give written notice of:
 - (a) such loss or occurrence which may give rise to a claim for loss; and
 - (b) the Named Insured's election to apply either Loss Settlement Clause 1 or Loss Settlement Clause 2, as set forth below, to such loss,

to the Company or any of its authorized agents as soon as practicable, but not later than 60 days after discovery. This policy shall apply pursuant to the election of either Loss Settlement Clause 1 or Loss Settlement Clause 2 set forth in the written notice given by the Named Insured to the Company. If the Named Insured fails to make an election pursuant to subparagraph (b) above, this policy shall apply as if the Named Insured had elected to apply Loss Settlement Clause 1 to such loss. Notwithstanding the foregoing, if a claim is made under the Faithful Performance of Duty Coverage (as defined herein), this policy shall apply as if the Named Insured had elected to apply Loss Settlement Clause 2 to such loss.

1) LOSS SETTLEMENT CLAUSE 1: The Fidelity Research & Investigative Settlement Clause (FRISC)

The Named Insured shall cooperate with the Company in the investigation and settlement of the claim, including providing us with all requested information and documents pertaining to the claim.

ENDORSEMENT# 59 (Continued)

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

An independent Investigative Specialist will investigate the facts and determine the quantum of loss. The report issued by the Investigative Specialist will be definitive as respects the facts and the quantum.

After a joint review of the investigative report, if the Named Insured and the Company cannot agree upon the settlement of loss, the Company, at the Named Insured's request, shall submit the dispute to mediation and/or arbitration (if applicable). The rules of the American Arbitration Association shall apply to this proceeding except for the selection of the mediator and/or arbitrator.

The Named Insured shall choose an Investigative Specialist and, if needed, a Mediator and/or Arbitrator from the attached listing, provided the choice does not present a clear conflict of interest. The Company and the Named Insured will jointly direct and share equally the cost of the Investigative Specialist. The Deductible Amount is not applicable to the cost of the Investigative Specialist and the expense paid by the Company will be a part of, and not in addition to, the limit of liability.

The Company may amend the listing of Investigative Specialists, Mediators and Arbitrators. However, no changes shall be made to the listing attached to this endorsement during the Policy Period unless the amendments are at the Named Insured's request.

2) LOSS SETTLEMENT CLAUSE 2

- (a) The Name Insured shall be required to meet the following conditions in presenting the claimed loss to the Company: (a) except under Insuring Agreements 1 and 2, the Named Insured shall have notified local law enforcement authorities if the loss or occurrence may involve a violation of the law; (b) the Named Insured shall file a detailed Proof of the Loss, duly sworn to, with the Company within 120 days after the discovery of the loss; and (c) the Named Insured shall provide all requested information and documents and cooperate with the Company in all matters pertaining to the loss.

ENDORSEMENT# 59 (Continued)

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

Upon the Company's request, the Named Insured shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to the loss or claims with respect thereto.

- (b) Claims Expense: Coverage under the attached Policy is extended to include reasonable expenses (excluding the cost of services rendered by employees of the Named Insured) incurred by the Named Insured for producing and certifying particulars or details of the Named Insured's business required by the Company in order to arrive at a Loss payable under this policy ("Claims Expense Coverage"). If no loss is established hereunder, then the Named Insured will bear all such expenses. The limit of liability for all Claims Expense Coverage provided hereunder shall be \$75,000 and shall be part of and not in addition to the Company's limit of liability under the policy. There shall be no coverage hereunder for any expenses arising out of any legal dispute, suit or arbitration with the company. No deductible is applicable to the Claims Expense Coverage.
- (c) In Section D. Exclusions, Exclusion f. Indirect Loss, subparagraph (3) is amended by adding the following to the end thereof:

"except when covered under the Claims Expense Coverage."
- (d) No action shall be brought against the Company until: 1) there has been full compliance with all the terms of this Policy; 2) until ninety days after the required Proof of Loss has been filed with the Company; and, 3) unless commenced within two years from the date when the Named Insured discovers the loss.

If any limitation is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

ENDORSEMENT# 59 (Continued)

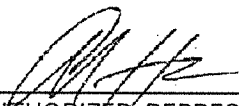
This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

Any dispute between the Named Insured and the Company involving the amount or valuation of the loss will not be submitted to mediation or arbitration for resolution.

For purposes of this endorsement, "Faithful Performance of Duty Coverage" shall mean such coverage as provided for by the "ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES" endorsement.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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END 59

ENDORSEMENT# 60

This endorsement, effective at *12:01 am June 30, 2018* forms a part of
Policy number *01-590-97-65*
Issued to: *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

By: *National Union Fire Insurance Company of Pittsburgh, Pa.*
Product Name: *Government Crime Policy*

**FIDELITY RESEARCH & INVESTIGATIVE SETTLEMENT CLAUSE (FRISC) LIST
(SUPPLEMENTAL LISTING FOR "FRISC" CLAUSE ENDORSEMENT)
(MIDDLE MARKET ACCOUNTS)**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY**

It is agreed that for the purposes of the Fidelity Research & Investigative Settlement Clause ("FRISC") added to this policy, the following list shall apply:

FRISC LISTING:

Names	Address	Telephone No.	Profession
<u>UNITED STATES</u>			
Aksman & Marron, CPA	509 Stillwells Corner Road Freehold, NJ 07728 Attention: Eileen Marron	(732) 462-8080	Accountants
Carranza & Associates	3625 N.W. 82nd Avenue Building 2, Suite 306 Miami, FL 33166 Attention: Luis O. Carranza	(305) 463-7978	Accountants
Friedman LLP	1700 Broadway New York, NY 10019 Attention: Harry Steinmetz	(212) 842-7670	Accountants
Hagen, Streiff, Newton & Oshiro LLP (Various locations in US)	1325 4th Avenue, Suite 1705 Seattle, WA 98101 Attention: Mark Newton And	(206) 447-3338	Accountants
	647 Putnam Pike Greenville, RI 02828 Attention: Peter Fogarty	(401) 949-8001	Accountants

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ENDORSEMENT# 60 (continued)

Kinsel Accountancy CPA's	215 North Marengo Avenue, Suite 145 Pasadena, CA 91101 Attention: Stacy A. Kinsel	(818) 240-3300	Accountants
Matson Driscoll & Damico LLP (Various locations in US)	120 Broadway Suite 2830 New York, NY 10271 Attention: Martin Martinovic	(212) 943-4616	Accountants
Meaden & Moore (Various locations in US)	Wall Street Plaza 88 Pine Street 14th Floor New York, NY 10005-1819 Attention: Michael Castillo	(212) 267-6500	Accountants
RSM US LLP (fka McGladrey LLP) (Various locations in US)	191 N. Wacker Drive Suite 1400 Chicago IL 60606 Attention: Richard J. Contorno	(312) 634-4995	Accountants
RGL Forensics (Various locations in US)	1422 Elbridge Payne Road Suite 240 Chesterfield, MO 63017 Attention: Randall H. Wilson	(636) 537-5589	Accountants
Studler, Doyle & Co LLC	1444 Farnsworth Avenue Suite 500 Aurora, IL 60505 Attention: D.M. Studler	(630) 820-5770	Accountants
<u>CANADA</u>			
Ontario:			
LBC Meaden & Moore	40 University Ave Suite 1003 Toronto, Ontario M5J 1T1 Attention: Phil Turner	(416) 496-1000	Accountants
Matson Driscoll & Damico LLP (Various locations in Canada)	4 King Street West Suite 1010 Toronto, ON M5H 1B6 Attention: Bradley J. Ebel & Rehana Moosa	(416) 366-4968	Accountants

ENDORSEMENT# 60 (continued)

Quebec:			
LBC Meaden & Moore (fka LBC Int'l Investigative Accounting) (Various offices in Canada)	1440 St. Catherine Street West Suite 710 Montreal, Quebec H3G 1R8 Attention: Alexandra Kulovics	(514) 866-5431	Accountants
British Columbia:			
James P. Blatchford Consulting	1311 Howe Street Suite 200 Vancouver, BC V6Z 2P3 Attention: James Blatchford	(604) 691-1777	Accountant
RSM US LLP (fka McGladrey LLP)	191 N. Wacker Drive Suite 1400 Chicago IL 60606 Initial Contact: Rick Contorno	(312) 634-4995	Accountant
<u>CARIBBEAN, CENTRAL & SOUTH AMERICA</u>			
ASL	Insurgentes Sur 1898 Piso 12, Of. 1237 Col. Florida, Mexico D.F. 01030 Initial Contact: David Ledger	44 (20) 7357-7631	Accountants
Carranza & Associates	3625 N.W. 82nd Avenue Building 2, Suite 306 Miami, FL 33166 Attention: Luis O. Carranza	(305) 463-7978	Accountants
Grant Thornton	1717 Main Street Suite 1500 Dallas Texas 75201 Attention: Susanna Franco	(214) 561-2400	Accountants
Matson Driscoll & Damico LLP	2500 Weston Road Suite 105 Weston, FL 33331 Attention: Marcelo Fazio	(954) 907-4353	Accountants
RSM US LLP (fka McGladrey LLP)	191 N. Wacker Drive Suite 1400 Chicago IL 60606 Initial Contact: Rick Contorno	(312) 634-4995	Accountants

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AFRICA, U.K., EUROPE & MIDDLE EAST			
ASL (locations in London & Dubai)	31 Bury Street London, UK EC3A 5AG Attention: David Ledger	44 (20) 7357-7631	Adjusters & Accountants
Crawford & Company Adjusters (UK) Limited	Trinity Court 42 Trinity Square London, UK EC3N 4TH Attention: Paul Handy	44 (20) 7625-4000	Investigators
Meaden & Moore International (fka LBC Int'l Investigative Accounting) (offices in London and Paris)	Lloyds Avenue House 6 Lloyds Avenue London, UK EC3N 3AX Attention: Oliver Tiemann	44 (20) 7680-1131	Accountants
Grant Thornton (forensic accountants in the UK)	1717 Main Street Suite 1500 Dallas Texas 75201 Attention: Susanna Franco	(214) 561-2400	Accountants
Matson Driscoll & Damico LLP (Offices in London and Dubai)	Marlow House-1A Lloyds Avenue London, UK EC3N 3AA Initial Contact: Martin Martinovic (New York, NY)	(212) 943-4616	Accountants
RGL Forensics (forensic accountants in the UK and Germany)	8th Floor, Dashwood 69 Old Broad Street London, UK EC2M 1SQ GB Attention: Anthony Levitt	44 (20) 7065-7900	Accountants
RSM US LLP (fka McGladrey LLP)	191 N. Wacker Drive Suite 1400 Chicago IL 60606 Initial Contact: Rick Contorno	(312) 634-4995	Accountants

ENDORSEMENT# 60 (continued)

ASIA, AUSTRALIA & JAPAN			
RGL Forensics	Level 39, 2 Park Street Sydney, NSW 2000 Australia Attention Kimberly Dailey	61 (02) 9268-0711	Accountants
Crawford & Company THG	Trinity Court 42 Trinity Square London, UK EC3N 4TH Attention: Paul Handy	44 (20) 7625-4000	Investigators
Kroll (forensic accountants in Shanghai)	Suite 1600 1628 JFK Boulevard Philadelphia, PA 19103 Attention: John Slavik	(215) 568-8313	Accountants
Grant Thornton (forensic accountants in Australia)	1717 Main Street Suite 1500 Dallas Texas 75201 Attention: Susana Franco	(214) 561-2300	Accountants
Matson Driscoll & Damico LLP (Offices in Hong Kong, Tokyo, Singapore, Bangkok, Sydney and Auckland)	Level 10 Challis house 4 Martin Place Sydney, NSW 2000 Initial Contact: Martin Martinovic (New York, NY)	(212) 943-4616	Accountants
RGL Forensics (forensic accountants in Australia, Japan and Singapore)	Level 16, Bligh Chambers 25 Bligh Street Sydney, NSW 2000 Attention: Ryan Carruth	61 2 8488 6000	Accountants
RSM US LLP (fka McGladrey LLP)	191 N. Wacker Drive Suite 1400 Chicago IL 60606 Initial Contact: Rick Contorno	(312) 634-4995	Accountants

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



AUTHORIZED REPRESENTATIVE

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ENDORSEMENT# 61

This endorsement, effective 12:01 am June 30, 2018
policy number 01-590-97-65
issued to CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)

forms a part of

by National Union Fire Insurance Company of Pittsburgh, Pa.

FORMS INDEX ENDORSEMENT

The contents of the Policy is comprised of the following forms:

FORM NUMBER	EDITION DATE	FORM TITLE
CRDS04	08/07	GOVERNMENT CRIME POLICY DECLARATIONS
CR0026	05/06	GOVERNMENT CRIME POLICY (DISCOVERY FORM)
CR 02 49	09/12	CALIFORNIA CHANGES
119679	09/15	ECONOMIC SANCTIONS ENDORSEMENT
MNSCPT		ADDITIONAL NAMED INSURED
CR2519	05/06	ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES
95439	08/07	OMNIBUS NAMED INSURED
CR2520	08/07	ADD CREDIT, DEBIT OR CHARGE CARD FORGERY
120022	05/15	REVISION OF DISCOVERY AND PRIOR THEFT OR DISHONESTY
CR2508	08/07	INCLUDE SPECIFIED NON COMPENSATED OFFICERS AS EMPLOYEES
95420	08/07	CANCELLATION OF POLICY AMENDED
CR2509	08/07	INCLUDE VOLUNTEER WORKERS AS EMPLOYEES
CR2512	08/07	INCLUDE TREASURER OR TAX COLLECTORS AS EMPLOYEES
CR2541	08/07	INCLUDE DESIGNATED PERSONS OR CLASSES OF PERSONS AS EMPLOYEES
95419	08/07	BONDED EMPLOYEES EXCLUSION DELETED
MNSCPT		CAL WORKS PROGRAM EMPLOYEE ENDORSEMENT
CR2502	05/06	INCLUDE DESIGNATED AGENTS AS EMPLOYEES
MNSCPT		POLICY CHANGE ENDORSEMENT
MNSCPT		FOOD STAMPS COVERAGE ENDORSEMENT
101036	04/09	CANCELLATION AMENDATORY (RETURN PRO RATA)
MNSCPT		DEFINITION OF EMPLOYEE AMENDED
CR2505	03/00	INCLUDE LEASED WORKERS AND EMPLOYEES
MNSCPT		PROVIDE REQUIRED NOTICE OF CANCELLATION TO ANOTHER ENTITY

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ENDORSEMENT# 61

This endorsement, effective *12:01 am June 30, 2018* forms a part of
policy number *01-590-97-65*
issued to *CSAC EXCESS INSURANCE AUTHORITY (CSAC EIA)*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

FORMS INDEX ENDORSEMENT

The contents of the Policy is comprised of the following forms:

FORM NUMBER	EDITION DATE	FORM TITLE
CR2506	08/07	INCLUDE CHAIRPERSON AND MEMBERS OF SPECIFIED COMMITTEES AS EMPLOYEES
116981	05/15	VENDOR THEFT COVERAGE
120021	05/15	CONDITIONS AMENDED
95428	08/07	EMPLOYEE POST TERMINATION COVERAGE
99758	08/08	NOTICE OF CLAIM (REPORTING BY E-MAIL)
MNSCPT		PROVIDE REQUIRED NOTICE OF CANCELLATION
116982	05/15	THIRD PARTY COVERAGE
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
120271	08/15	BLANKET JOINT LOSS PAYEE ENDORSEMENT
MNSCPT		PROVIDE REQUIRED NOTICE
CR2541	08/07	INCLUDE DESIGNATED AGENTS AS EMPLOYEES
MNSCPT		PROVIDE REQUIRED NOTICE OF CANCELLATION TO ANOTHER ENTITY
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
113024	10/12	INDIRECT OR CONSEQUENTIAL LOSS EXCLUSION
115901	10/13	PROTECTED INFORMATION EXCLUSION
116956	01/17	IMPERSONATION FRAUD COVERAGE (ISO)
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)
MNSCPT		RETROACTIVE DATE (SCHEDULED ENTITIES)

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County of Fresno

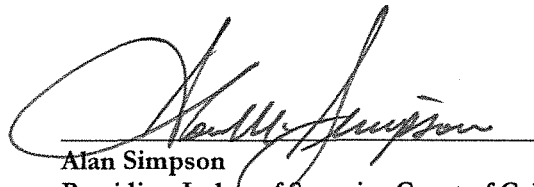
DEPARTMENT OF HUMAN RESOURCES

PAUL NERLAND

DIRECTOR

ATTACHED TO AND FORMING PART OF
NATIONAL UNION FIRE INSURANCE COMPANY
Of Pittsburgh, PA
Policy Number 01-425-57-41

The attached policy is hereby approved on this 8th day of August, 2019


Alan Simpson
Presiding Judge of Superior Court of California

2220 Tulare Street 16th Floor, Fresno, California 93721
FAX (559) 455-4790 www.co.fresno.ca.us

Administration	600-1800	Employee Benefits	600-1810
Employment Services	600-1830	Employment Verification	600-1820
Labor Relations	600-1840	Risk Management	600-1850

Equal Employment Opportunity Employer