



RIVERIV-01

LJOHNSON

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/10/2025

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

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

PRODUCER Knutson Insurance 3410 Hwy 101 N PO Box 560 Seaside, OR 97138-0560	CONTACT NAME: Lisa Johnson PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS: ljohnson@knutsenins.com														
INSURED Riverbend Riverbank Water Improvement District 461 SW Hebb Park Rd. West Linn, OR 97068	<table border="1"><thead><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A: Special Districts Ins Services</td><td></td></tr><tr><td>INSURER B:</td><td></td></tr><tr><td>INSURER C:</td><td></td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></tbody></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Special Districts Ins Services		INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: Special Districts Ins Services															
INSURER B:															
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADOL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			40P54040842	1/1/2025	1/1/2026	EACH OCCURRENCE \$ 5,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			40P54040842	1/1/2025	1/1/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 5,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N N/A If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Crime (Includes Burg			40P54040842	1/1/2025	1/1/2026	Employee Theft 50,000
A	Cyber Liability			40P54040842	1/1/2025	1/1/2026	Aggregate 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Property Coverage: \$858,136 Buildings, Other Structures, Scheduled Outdoor Property

\$1,082 Personal Property

Earth Movement Deductible - 2% or \$5,000 whichever is greater - Actual Cash Value coverage

Flood Deductible - 2% or \$5,000, whichever is greater - Actual Cash Value coverage

CERTIFICATE HOLDER

CANCELLATION

For Informational Purposes

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

SDIS Liability Coverage Declarations

Certificate Number: 40P54040-842

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Riverbend Riverbank Water Improvement District
461 SW Hebb Park Rd
West Linn, OR 97068

Agent of Record

Knutsen Insurance-Seaside
P.O. Box 560
Seaside, OR 97138

SDIS Liability Coverage:	Description	Limit ⁽¹⁾	Deductible ⁽²⁾
	Per Occurrence Limit of Liability	\$5,000,000	None
	Per Wrongful Act Limit of Liability	\$5,000,000	None
	Annual Aggregate Limit of Liability	No Limit Except As Outlined Below	None

Additional Coverages: List only includes sublimited Additional Coverages. Unless indicated in Section III Additional Coverages, of the SDIS Liability Coverage Document, the following limits are not added to the above identified Limit(s) of Liability

Coverage	Limit ⁽⁴⁾	Participant Limit ⁽⁵⁾	All Participants Limit ⁽⁶⁾	Deductible	Contribution
Ethics Complaint Defense Costs	\$5,000	\$5,000		None	Included
EEOC/BOLI Defense Costs	\$5,000,000			None	Included
Limited Pollution Coverage	\$250,000	\$250,000		None	Included
Injunctive Relief Defense Costs	\$25,000	\$25,000	Not Applicable ⁽⁷⁾	None	Included
Criminal Defense Costs	\$100,000	\$100,000	\$500,000	None	Included
Premises Medical Expense	\$5,000	\$5,000		None	Included
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$100,000		None	Included
Applicators Pollution Coverage	\$50,000	\$50,000		None	Included
Lead Sublimit Defense Costs	\$50,000	\$50,000	\$200,000	None	Included
Marine Salvage Expense Reimbursement	\$250,000	\$250,000		None	Included
Communicable Disease Defense	\$50,000	\$50,000	\$2,000,000	None	Included

Total Contribution: \$1,448

Reference

- (1) Subject to a \$25,000,000 maximum limit for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act.
 (2) Subject to a \$10,000 controlled burn deductible for failure to follow DPSST guidelines.
 (3) Subject to a \$25,000 Employment Practices Deductible when SDIS not contacted for legal advice prior to termination.
 (4) Named Participant's maximum limit per Occurrence or Wrongful Act.
 (5) Named Participant's maximum limit for the Coverage Period.
 (6) Maximum limit of coverage, for all SDIS Trust Participants for the Coverage Period. Does not apply to Injunctive Relief Defense Costs (7).
 (7) Maximum limit of coverage, for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act, is \$100,000.

Forms applicable to Named Participant: SDIS Liability Coverage Document - 01/01/2025

This certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Liability Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Liability Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Countersigned by:



Date: January 28, 2025

Authorized Representative

Property and Casualty Coverage for Education Trust

\$250,000	Professional Services <i>Sublimit is \$250,000 or 10% of the covered portion of the loss, whichever is less.</i>
\$25,000	Fire Department Service Charge
\$10,000	Recharging of Fire Extinguishing Equipment
\$10,000	Arson Reward
\$5,000,000	Increased Cost of Construction - Enforcement of Ordinance or Law <i>Sublimit is \$5,000,000 or 25% of the covered portion of the loss, whichever is less.</i>
\$500,000	Increased Cost of Construction - Cost Resulting from Unforeseen Delay <i>Sublimit is \$500,000 or 25% of the covered portion of the loss, whichever is less.</i>
\$500,000	Expenses for Restoration or Modification of Landscaping, Roadways, Paved Surfaces and Underground Utilities <i>Sublimit is \$500,000 or 25% of the covered portion of the loss, whichever is less.</i>

Additional Coverages - Business Income and Extra Expense

Section XI - Additional Coverages - Business Income and Extra Expense in the SDIS Property Coverage Document

\$1,000,000	Business Income
\$1,000,000	Extra Expense
\$25,000	Enforcement of Order by Government Agency or Authority
\$25,000	Business Income from Dependent Property
\$100,000	Interruption of Utility Services
\$25,000	Inability to Discharge Outgoing Sewage

Coverage Extensions

Section XII - Coverage Extensions in the SDIS Property Coverage Document

\$2,000,000	Property in the Course of Construction <i>If you have not complied with all of the notification requirements set forth in Section XII.A. within 90 days, the most the Trust will pay for property in the Course of Construction is \$500,000. If after 90 days you have not complied with all the notification requirements set forth in Section XII.A. then no coverage will be provided for property in the Course of Construction.</i>
\$500,000	Newly Acquired or Constructed Property <i>No coverage will be provided for newly acquired or constructed property unless you notify the Trust in writing no later than 90 days after the dates specified in section XII.A.</i>
\$25,000	Unscheduled Outdoor Property
\$250,000	Malicious Mischief or Vandalism to Tracks and Artificial Turf Fields
\$250,000	Property in Transit
\$250,000	Accounts Receivable
\$50,000	Property Damaged by Overflow of Sewers or Drains
\$100,000	Covered Leashold Interest <i>Sublimit is lesser of amount listed here or an amount prorated based on time between the Loss and the earlier of: Lease Expiration, Re-occupancy of leased property, or lease of new property.</i>
\$250,000	Valuable Papers and Records <i>Sublimit is lesser of: Cost to research, restore and replace the lost information; Actual Cash Value in its blank state of the damaged or destroyed paper, tape or other media if records are not actually researched, restored or replaced; or the amount of the sublimit listed here.</i>
\$25,000	Data Storage Media
\$250,000	Miscellaneous Property Damaged by Specified Cause of Loss or Theft <i>Sublimit lesser of: Appraised Value, Fair Market Value, or Sublimit listed here.</i>
\$859,218	Property Damaged by an Act of Terrorism or Sabotage <i>The most the Trust will pay for Property Damaged by an Act of Terrorism or Sabotage is described in Section XII.K.9.</i>

Property Coverage Declarations

Certificate Number: 40P54040-842**Coverage Period:** 1/1/2025 through 12/31/25**Named Participant**

Riverbend Riverbank Water Improvement District
461 SW Hebb Park Rd
West Linn, OR 97068

Agent of Record

Knutsen Insurance-Seaside
P.O. Box 560
Seaside, OR 97138

Scheduled Property Values

\$858,136 Buildings, Other Structures and Scheduled Outdoor Property
\$1,082 Personal Property
\$0 Mobile Equipment, Scheduled Personal Property and Scheduled Fine Arts

Total Limit of Indemnification (Per Occurrence)

\$859,218 The Trust shall not pay, or be liable for more than the Total Limit of Indemnification in any single "occurrence" during Property Coverage Period, including all related costs and expenses, all costs of investigation, adjustment and payment of claims, but excluding the salaries of your regular employees and counsel on retainer.
\$300,000,000 SDIS Per Occurrence Aggregate Loss Limit

Sublimits (Per Occurrence)

The subjects of coverage listed below are sub-limited within the above shown "Total Limit of Indemnification (Per Occurrence)". The Limits reflect the maximum amount the Trust will pay for losses involving these coverages. The titles below are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

Covered Property*Section VIII - Covered Property in the SDIS Property Coverage Document*

\$250,000 Personal Property of Others within your Care, Custody, or Control, other than Mobile Equipment
\$100,000 Property of Employees/Volunteers (subject to a \$5,000 maximum per person)
\$100,000 Mobile Equipment of others that is within your Care, Custody or Control or Rented or Leased for up to 30 days
\$10,000 Unscheduled Fine Arts (Fine Art may be specifically scheduled for higher limits)

Additional Coverages*Section X - Additional Coverages in the SDIS Property Coverage Document*

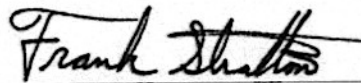
\$5,000,000 Debris Removal
Sublimit is \$5,000,000 or 25% of the covered portion of the loss, whichever is less.
\$50,000 Pollutant Clean-up and Removal from Land or Water
Sublimit is \$50,000 or 20% of the scheduled location(s) value, whichever is less.
\$10,000 Fungus as a Result of a "Covered Cause of Loss"
Sublimit is \$10,000 or 10% of the covered portion of the loss, whichever is less
\$10,000 Preservation of Undamaged Covered Property
Sublimit is \$10,000 or 10% of the covered portion of the loss, whichever is less.

4. All **Earth Movement** that occurs within a 72-hour period will constitute a single **occurrence**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **earth movement**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you within one year of the ending date of the **Property Coverage Period**.
7. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless you notify us as soon as reasonably possible after the **earth movement** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
8. Indemnification under this **Coverage Extension** is subject to the following limits:
 - a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is **\$859,218**;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of **\$859,218**;
 - c. The **SDIS Per-Occurrence Aggregate Loss Limit**;
 - d. An **SDIS Annual Aggregate Loss Limit** of **\$300,000,000** for all damage or loss caused by, resulting from, or arising out of **earth movement, flood, or both**.
9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This Endorsement amends Section XII. Coverage Extensions of the **Property Coverage Document** only, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Property Coverage Document**.

This certificate is made and is mutually accepted by the Trust and the **Named Participant** subject to all provisions, stipulations and agreements of the applicable **SDIS Property Coverage Document** that it amends. Reference the applicable **SDIS Property Coverage Document**, as amended by this and any other applicable endorsements, for complete terms and conditions.

Countersigned by:



Authorized Representative
Special Districts Insurance Services

Date: Tuesday, January 28, 2025

Earth Movement Endorsement

Certificate Number: 40P54040-842

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Riverbend Riverbank Water Improvement District
461 SW Hebb Park Rd
West Linn, OR 97068

Agent of Record

Knutsen Insurance-Seaside
P.O. Box 560
Seaside, OR 97138

PLEASE CAREFULLY REVIEW THE ENDORSEMENT AS IT WILL MODIFY AND AMEND THE PROPERTY COVERAGE DOCUMENT

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **██████**, the **Property Coverage Document** will be amended by adding the following to Section XII. **COVERAGE EXTENSIONS:**

L. Extension of Coverage for Property Damaged by Earth Movement

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **earth movement** that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This Coverage Extension is subject to per-occurrence deductibles as follows:

a. The deductible shall be no less than the greater of:

- (1) \$5,000;**
- (2) Two percent (2%) of the actual cash value of the Covered Property damaged by earth movement in a single occurrence on premises listed on the Schedule of Property Values on file with the Trust; or**
- (3) The Deductible stated in the Declarations.**

b. The deductible shall be no more than the greater of:

- (1) \$50,000; or**
- (2) The Deductible stated in the Declarations.**

2. For the purposes of this Coverage Extension only, earth movement means:

- a. Sudden and accidental earthquake, seaquake, shock, tremor, landslide, submarine landslide, avalanche, subsidence, sinkhole, collapse, mud flow, rock fall, volcanic activity, or any similar seismic activity, resulting in cracking, crumbling, lateral movement, rising, shifting, settling, sinking, or upheaval of land;**
- b. Flood that would not have occurred but for tsunami caused by, resulting from, or arising out of earth movement, regardless of any other cause or event that contributes concurrently or in any sequence to such flood; and**
- c. Collapse directly caused by earth movement.**

3. Earth Movement does not mean, and we will not indemnify you or anyone else for, damage caused by, resulting from, or consisting of:

- a. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of land, occurring over a period of fourteen or more days, caused by, exacerbated by, or arising out of artificial means or artificially created soil conditions, including contraction, corrosion, erosion, excessive or insufficient moisture, expansion, freezing, improperly compacted soil, insufficient fill, liquefaction, slope instability, slumping, subsidence, or thawing;**
- b. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of land, occurring over a period of fourteen or more days, caused by, exacerbated by, or arising out of underground activity of animals, vegetation, or water; or**
- c. Any water movement or flood, except for flood that would not have occurred but for tsunami caused by, resulting from, or arising out of earth movement as described in section XII.L.2.**

2. All **Flood** including **collapse** directly caused by **flood**, that occurs within a 72-hour period will constitute a single **occurrence**.
3. Whether or not damaged **Covered Property** is located, either partially or wholly, within a federally designated 100-year or greater SFHA, as defined by FEMA, at the time of **occurrence**, will be determined solely by reference to FEMA Flood Maps and the FEMA Flood Map Service Center, regardless of any previous information, estimate, or designation provided the **Named Participant** or appearing in the Declarations.
4. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **flood**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you during the **Property Coverage Period**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless you notify us as soon as reasonably possible after the **flood** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
7. This **Coverage Extension** does not apply, and we will not indemnify you or anyone else for, any damage or loss to **waterway structures** located within five miles of the Oregon Coast, whether or not expressly identified as **Covered Property**, caused by, exacerbated by, or arising out of **flood** unless damage or loss by **flood** is caused by a **storm surge** which occurs over a period of less than 72 hours.
 - a. For the purposes of this **Coverage Extension** only, **waterway structures** are defined as boardwalks, bridges, bulkheads, dams, dikes, docks, levees, piers, pilings, seawalls, wharves, breakwater and similar structures located on, in, or over water, and their corresponding appurtenances and accessories.
 - b. **Storm Surge** is defined as an abnormal rise of water generated by a storm, over and above the predicted astronomical tide as determined by the National Oceanic and Atmospheric Administration (NOAA).
8. Indemnification under this **Coverage Extension** is subject to the following limits:
 - a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is \$859,218;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of \$859,218;
 - c. The **SDIS Per-Occurrence Aggregate Loss Limit**; ;
 - d. An **SDIS Annual Aggregate Loss Limit** of \$50,000,000 for all damage or loss to **Coverage Property** located, either partially or wholly, within a federally designated 100-year or greater SFHA as defined by FEMA.
 - e. An **SDIS Annual Aggregate Loss Limit** of \$300,000,000 for all damage or loss caused by, resulting from, or arising out of **earth movement, flood, or both**.
9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This Endorsement amends Section XII. **Coverage Extensions** of the **Property Coverage Document** only, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Property Coverage Document**.

This certificate is made and is mutually accepted by the Trust and the **Named Participant** subject to all provisions, stipulations and agreements of the applicable **SDIS Property Coverage Document** that it amends. Reference the applicable **SDIS Property Coverage Document**, as amended by this and any other applicable endorsements, for complete terms and conditions.

Countersigned by:



Date: Tuesday, January 28, 2025

Authorized Representative

Special Districts Insurance Services

Flood Endorsement

Certificate Number: 40P54040-842**Coverage Period:** 1/1/2025 through 12/31/2025**Named Participant**

Riverbend Riverbank Water Improvement District
461 SW Hebb Park Rd
West Linn, OR 97068

Agent of Record

Knutsen Insurance-Seaside
P.O. Box 560
Seaside, OR 97138

PLEASE CAREFULLY REVIEW THE ENDORSEMENT AS IT WILL MODIFY AND AMEND THE PROPERTY COVERAGE DOCUMENT

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **██████**, the **Property Coverage Document** is amended by adding the following to Section **XII. COVERAGE EXTENSIONS**:

M. Extension of Coverage for Property Damaged by Flood

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **flood**, including **collapse** directly caused by **flood**, that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:

- a. If the damaged **Covered Property** is not a **waterway structure** and is located, either partially or wholly, within a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) \$500,000 per occurrence for damage to each covered **building, other structure, outdoor property and scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust;
 - (2) \$500,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts and scheduled fine arts** located within each covered **building, other structure, outdoor property and scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust; and
 - (3) \$500,000 per occurrence for damage to covered **mobile equipment and scheduled mobile equipment** listed on the Schedule of Property Values on file with the Trust.
- b. If the damaged **Covered Property** is not a **waterway structure** and is located wholly outside of a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) no less than the greater of:
 - (a) \$5,000;
 - (b) two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **flood** in a single **occurrence** on the premises listed on the Schedule of Property Values on file with the Trust; or
 - (c) the Deductible stated in the Declarations; and
 - (2) no more than the greater of:
 - (a) \$50,000; or
 - (b) the Deductible stated in the Declarations.
- c. If the damaged **Covered Property** is a **waterway structure** then the deductible shall be:
 - (1) \$100,000 per occurrence for damage to each **waterway structure** listed on the Schedule of Property Values on file with the Trust; and
 - (2) \$100,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts and scheduled fine arts** located within, on or attached to, each covered **waterway structure** listed on the Schedule of Property Values on file with the Trust.



SPECIAL DISTRICTS
INSURANCE SERVICES

Special Districts Insurance Services

Comprehensive Crime Coverage Summary



Travelers Casualty and Surety Company of America

Certificate Number:

40P54040-842

Named District Member:

Riverbend Riverbank Water Improvement District
461 SW Hebb Park Rd
West Linn, OR 97068

Agent of Record:

Knutsen Insurance-Seaside
P.O. Box 560
Seaside, OR 97138

This Certificate of Insurance is a coverage description intended to provide important information about the protection available to the referenced Insured under the Crime Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter coverage afforded by the Master Policy described herein. The insurance afforded by the Master Policy as described herein is subject to all terms, exclusions and conditions of such Master Policy. The period is specified in the Master Policy.

The Master Policy has been issued to: Special Districts Insurance Services Trust via Special Districts Association of Oregon on behalf of Member entities of the Special Districts Insurance Services Trust as more fully set forth in a "Schedule of Insured Entities - SDIS-SDAO" with the name, limit and retention for each special district. Address: 727 Center Street NE, Salem, Oregon, 97301. Policy Number: 105870359 Underwritten by: Travelers Casualty and Surety Company of America, Hartford CT 06183 ("Travelers") to provide insurance to an Insured for as described in this Certificate.

For any one loss:		Limit	Retention
A1.	Employee Theft - Per Loss - includes endorsements CRI-7126 (Faithful Performance of Duty, same limit as A1, Non-Compensated Officers, Directors-includes Volunteer Workers as employees, Deletion of Bonded Employee and Treasurer/ Tax Collectors Exclusion) and CRI-10082 (any Sponsored Plan not subject to ERISA, same limit as A1)	\$50,000	\$750
A3.	Employee Theft of Client Property A1	\$50,000	\$750
B.	Forgery or Alteration - same limit as A1	\$50,000	\$750
C.	On Premises - same limit as A1	\$50,000	\$750
D.	In Transit - same limit as A1	\$50,000	\$750
E.	Money Order Counterfeit Currency - same limit as A1	\$50,000	\$750
F1.	Computer Fraud - same limit as A1	\$50,000	\$750
F2.	Computer Restoration - same limit as A1 or maximum limit of \$100,000	\$50,000	\$750
G.	Funds Transfer Fraud - same limit as A1	\$50,000	\$750
H1.	Personal Accounts Forgery or Alteration - same limit as A.1	\$50,000	\$750
H2.	Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000	\$25,000	\$0
I.	Claims Expense	\$5,000	\$0
	Telecommunications Fraud - same limit as A-1 or maximum of \$100,000 (see schedule endorsement CRI-19115)	\$50,000	\$750
Sub-limited Social Engineering Fraud Coverage is included via endorsement CRI-19085 (see "SCHEDULE FOR SINGLE LOSS LIMIT AND RETENTION FOR SOCIAL ENGINEERING FRAUD INSURING AGREEMENT ENDORSEMENT CRI-19085").			

Filing a Claim:

To file a claim under the Master Policy, please contact:
Travelers Casualty and Surety Company of America
Travelers Bond & Specialty Insurance Claim
Attn: Devon Morris, Claim Counsel
BSIclaims@travelers.com
Phone (720) 200-8135

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call the Special Districts Association of Oregon at (503) 266-8855.

SDIS Cyber Coverage Declarations

Policy Number: 40P54040-842

Coverage Period: 1/1/2025 through 12/31/2025

Named Participant

Riverbend Riverbank Water Improvement District
461 SW Hebb Park Rd
West Linn, OR 97068

Agent of Record

Knutsen Insurance-Seaside
P.O. Box 560
Seaside, OR 97138

Cyber Total Aggregate Limit of Liability \$150,000

First Party Coverage's Sublimit of Liability \$50,000

First Party Coverage Includes:

Network Interruption
Event Management
Cyber Extortion
Data Restoration
Computer and Legal Experts
Public Relations
Business Income

Third Party Liability Coverage's Sublimit of Liability \$100,000

Third Party Coverage Includes:

Security Failure or Privacy Event
Media Content
Regulatory Action

Deductible \$1,000


SDIS Trust Cyber Annual Aggregate Limit of Liability \$2,000,000

SDIS Member Contribution Included

Applicable Coverage Document: SDIS Cyber Coverage Document, effective January 1, 2025

This Certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Cyber Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Cyber Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Countersigned by:



Date: Tuesday, January 28, 2025

Authorized Representative
Special Districts Insurance Services