BINDER

(Summary of Coverage)

MEMBER:

Orcas Island Health Care District PO Box 226 Eastsound, Washington 98245-0226 MEMORANDUM #

2019-00-653

EFFECTIVE:

9/1/2018 through 8/31/2019

This is to certify that the Memorandum of Coverage has been issued to the Member named above for the period indicated.

COVERAGE:	COVERAGE TYPE	LIMIT	DEDUCTIBLE
GENERAL LIABILITY General Liability; Professional Liability; Personal Liability	Each occurrence	\$20,000,000	\$1,000
AUTO LIABILITY Hired and Non-Owned; Temporary Substitute	Each occurrence	\$20,000,000	\$1,000
PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY	Each Wrongful Act Member Aggregate	\$20,000,000 \$20,000,000	\$1,000
TERRORISM LIABILITY	Each Occurrence Aggregate	\$500,000 \$1,000,000	\$1,000
EMPLOYMENT PRACTICES LIABILITY	Aggregate Per member	\$20,000,000	20% Co Pay*
CRIME BLANKET COVERAGE WITH FAITHFUL PERFORMANCE OF DUTY	Per Occurrence Member Aggregate	\$2,500 N/A	\$1,000
NAMED POSITION COVERAGE WITH FAITHFUL PERFORMANCE OF DUTY	Per Occurrence	N/A	N/A
	Member Aggregate	N/A	
PROPERTY/MOBILE EQUIPMENT/BOILER AND MACHINERY Property; Mobile Equipment; Boiler & Machinery	Replacement Cost	N/A	N/A
CYBER COVERAGE	Each Occurrence Member Aggregate	\$100,000	20% Co Pay*
AUTOMOBILE PHYSICAL DAMAGE	Per Schedule with Enduris	N/A	N/A
IDENTITY FRAUD EXPENSE REIMBURSEMENT	Per Occurrence Member Aggregate	\$25,000 \$25,000	\$1,000

CoPay may be waived as per Memorandum of Coverage



Authorized Representative Chief Operating Officer