

Resolution 16-09
of the
San Mateo County Harbor District
Authorizing the Renewal of the San Mateo County Harbor
District's Liability, Property and Other Insurance Policies for
Fiscal Year 2009-2010

Whereas, MacCorkle Insurance Service has extensively surveyed the insurance markets for the necessary insurance to protect the San Mateo County Harbor District's property and employees; and

Whereas, MacCorkle Insurance Service has met the District's qualifications for insurance brokers; and

Whereas, the firm of MacCorkle Insurance Service has submitted a quotation package which reflects their efforts to obtain the most competitive policies and/or costs to meet the District's insurance needs; and

Whereas, staff has carefully reviewed the package presented by MacCorkle Insurance Service with respect to meeting all the liability, marine property and other aforementioned insurance programs with respect to the needs of the District and recommends approval of the programs presented in the attached memorandum; and

Now, Therefore, Be It Resolved, that the San Mateo County Harbor District Board of Harbor Commissioners by adoption of this Resolution hereby authorizes the renewal of the District's Insurance Program as set forth in Exhibit "1" incorporated by reference herein through MacCorkle Insurance Service for Fiscal Year 2009-2010 at an estimated total annual premium of \$355,802.80; and

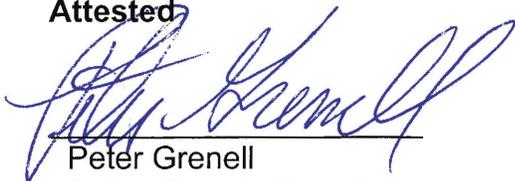
Passed and Adopted by the San Mateo County Harbor District/Board of Harbor Commissioners on July 15, 2009 by the following vote:

For: Padreddii, Parravano, Tucker

Against: None

Absent: Campbell, Lundie

Attested



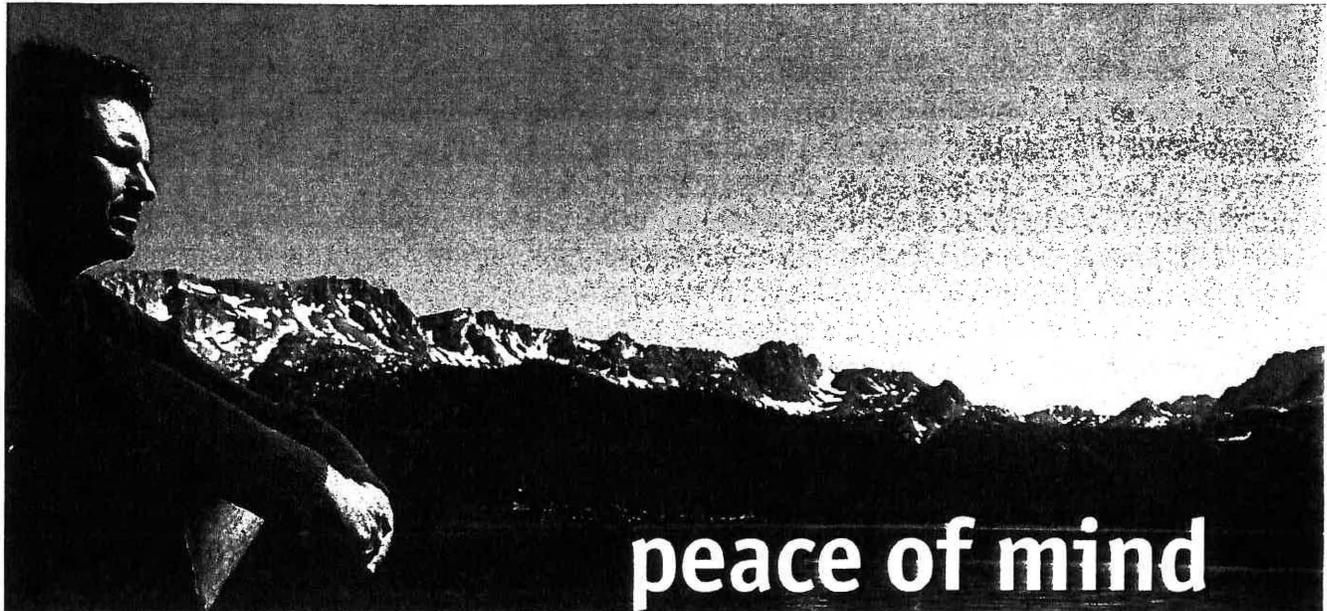
Peter Grenell
Acting Deputy Secretary

BOARD OF HARBOR COMMISSIONERS



Leo Padreddii
President

**MacCorkle Insurance Service
Commercial Insurance Proposal 2009-2010**



San Mateo Co Harbor District

Presented by

Zack Goldenberg

29 June 2009



About MacCorkle Insurance Service

MacCorkle Insurance Service, Inc., a premier brokerage located San Mateo, California, designs and implements integrated insurance programs for sophisticated clients nationally. The firm focuses on high net worth individuals and successful companies in growing industries. The MacCorkle team of seasoned professionals manages all facets of insurance and risk management, offering our clientele single vendor convenience combined with decades of experience.

Our clients do not want to spend time worrying about their coverage: MacCorkle Insurance Service expertly manages every element of a person's or business's insurance so that they may focus on other matters. Most brokers understand only one or two 'lines' of coverage, forcing the insured to try and coordinate multiple brokers or risk using a broker with limited knowledge – 'gaps' or errors often result. For over 35 years MacCorkle has offered all lines of insurance across almost every industry. Our clients enjoy access to top brokers at one location, and their various policies are handled seamlessly across every line of coverage.

As with any good service business, the key to MacCorkle's success has been to effectively respond to our clients' interests. We are continuously upgrading our technology, expanding internal knowledge base, and rigorously sponsoring professional development as we work to lead the industry's 'best practices'. Despite the soft economy, MacCorkle continues to enjoy significant growth. Many other insurance brokerages have been forced to merge or be acquired in order to compete. Even if they survive the tumultuous process, these new entities are usually too unwieldy to effectively manage their existing clients. Our organic growth has enabled MacCorkle to offer the benefits of scale without sacrificing personalized service.

While many other brokerages suffer high levels of 'churn', our client retention rate is among the highest in the industry. Our clients have exacting standards and the option to work with anyone in the industry. And every year they turn to MacCorkle to manage their insurance. If you would like to discuss how MacCorkle Insurance Service may be of assistance to you, please call us.



Commercial Proposal Disclaimer

This proposal and any files transmitted with it are confidential and intended solely for the use of the individual or entity to which they are presented. If you have received this proposal in error please notify the Commercial Lines Representative. This proposal contains confidential information and is intended only for the individual named. If you are not the named recipient, you should not disseminate, distribute or copy this proposal. Please notify the Commercial Lines Representative immediately if you have received this proposal by mistake and destroy this presentation. If you are not the intended recipient, you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

Views or opinions presented in this proposal may be solely of sources utilized (e.g., AM Best Ratings) and do not necessarily represent those of the company. Employees of MacCorkle Insurance Service are expressly required not to make defamatory statements and not to infringe or authorize any infringement of copyright or any other legal right by communications. Any such communication is contrary to company policy and outside the scope of the employment of the individual concerned.

All quotes from the carriers presented are valid for 30 days following the date of receipt of this proposal. Our company accepts no liability for the content of this proposal, or for the consequences of any actions taken on the basis of the information provided, unless that information is subsequently confirmed in writing. All rates are subject to change and will vary based on actual information provided on original Insurer's application and are subject to underwriting for approval.

MacCorkle Insurance Service will not accept any liability in respect of such information transmitted by the employer, as a representation of MacCorkle Insurance Service, or any other entity, and the employer is responsible and will be personally liable for any damages or other liability arising from a recommendation provided.



MacCorkle Insurance Core Values

We conduct business with a commitment to these core values:

- We demonstrate the highest degree of integrity and professionalism in all internal and external interactions.
- We focus on providing value to our customers by understanding their needs and exceeding their expectations at all points of contact.
- We deliver creative and innovative solutions to our customers.
- We treat each other with dignity and respect.
- We encourage and use input to make business decisions and continually communicate strategies, goals, and results.
- We believe training and development optimizes performance, enhances opportunities and rewards, and facilitates promotions from within.
- We encourage and reward teamwork and knowledge transfer.
- We focus on excellence in execution in all we do.



Introduction To Your Service Team

MacCorkle Insurance Service

Main Telephone Number: (650) 349-2364

Main Fax Number: (650) 349-4631

**Account
Executive**

Zack Goldenberg
(650) 227-7205
zack@maccorkle.com

Overall account
management

Account Manager

Mona Callier
(650) 227-7242
mona.callier@maccorkle.com

Daily account servicing
Including questions
about billing, claims and
certificates

President

Bernard V. Lauper
(650) 227-7206
bernard@maccorkle.com

Questions or Concerns



MacCorkle Insurance Service Premium Summary

Proposed Effective Date:

July 1, 2009

Type of Coverage	Expiring Premium	Renewal Premium
Commercial Package	\$22,152.00	\$21,444.00
Property (Docks & Piers)	\$101,875.00	\$101,875.00
Marine Operators General Liability	\$40,000.00	\$37,000.00
Hull/ Protection & Indemnity	\$44,622.00	\$45,755.00
Excess Liability	\$21,000.00	\$23,100.00
Bond	\$604.80	\$604.80
Directors' & Officers Liability	\$9,056.00	\$9,056.00
Workers' Compensation	\$122,598.00	\$116,968.00
Total Account Premium:	\$361,907.80	\$355,802.80



MacCorkle Insurance Service Estimated Compensation Summary

Coverage Detail

Policy Type	Premium	Commission
Commercial Package	\$21,444 @ 15%	\$3,217
Property (Docks & Piers)	\$101,875 @ 15%	\$15,281
Marine Operators General Liability	\$37,000 @ 15%	\$5,550
Hull/ Protection & Indemnity	\$12,959 @ 15% \$33,160 @ 12.5%	\$1,944 \$4,145
Excess Liability	\$23,100 @ 15%	\$3,465
Bond	\$604.80 @ 20%	\$121
Directors' & Officers Liability	\$9,056 @ 10%	\$906
Workers' Compensation *	\$112,275 @ 5%	\$5,614
Total	\$351,473.80	\$40,243
MacCorkle's Fee		\$39,600
Difference		(\$643)

*Premium excludes taxes and fees

June 29, 2009

San Mateo Co Harbor District
attn: Mr. Peter Grenell
400 Oyster Point Blvd., #300
South San Francisco, CA 94080

Re: Commercial Insurance Program 2009-2010

Dear Mr. Grenell:

In compliance with current insurance code, it is our policy to disclose any fees charged by our office. An Agreed Three (3) year contract fee of \$39,600 will be applied to this renewal. It is agreed that the net difference of compensation will be reconciled at the conclusion of the 2009-2010 policy year.

Your signature on this document is necessary to comply with the insurance code and as your acceptance of this additional fee. If you have any questions, please contact your agent, Zack Goldenberg or myself at (650) 349-2364.

Sincerely,

Mona Callier
Commercial Account Manager
650-227-7424 - direct
650-349-4631- fax
monacallier@hotmail.com

X

Insured's Signature



Location Schedule

Loc #	Bldg #	Address
		400 Oyster Point Blvd, Suite 300, So. San Francisco, CA 94080
1	1	Office
		925 Marina Blvd, So San Fran, CA 94080 (Oyster Point Marina)
2	1	Harbor Master Office
2	2	Maintenance Building
2	3	Public Restroom
2	4	Public Restroom
2	5	Public Restroom
2	6	Public Restroom
2	7	Public Restroom
		#1 Johnson Pier, Half Moon Bay, CA 94019 (Pillar Point Harbor)
3	1	Princeton Seafood Restaurant
3	1	Huck Finns Charters
3	1	Ketch Joanne Restaurant
3	1	HMB Sport Fishing
3	1	Retail Store
3	2	Harbor Masters Office
3	3	Maintenance Building
3	4	Public Restroom
3	5	Public Restroom
3	6	Public Restroom
3	7	Fish Wholesalers Building



Property

Insurance Company: Fireman's Fund
 Proposed Policy Period: 07/01/08 to 07/01/10
 Commercial Package Premium: \$21,444

Coverage Detail

Subject			Amount	Val	Co-Ins %	Cause of Loss	Ded
Loc #: 1	Bldg #: 1	400 Oyster Point Blvd, Suite 300, So. San Francisco, CA 94080					
Personal Property			\$50,000	RC	100	Special	\$2,500
Loc #: 2	Bldg #: 1	925 Marina Blvd, So San Francisco, CA 94080					
Building			\$365,500	RC	100	Special	\$5,000
Personal Property			\$72,000	RC	100	Special	\$2,500
Loc #: 2	Bldg #: 2	Maintenance Building					
Building			\$137,500	RC	100	Special	\$5,000
Personal Property			\$50,000	RC	100	Special	\$2,500
Loc #: 2	Bldg #: 3	Public Restroom					
Building			\$66,000	RC	100	Special	\$5,000
Loc #: 2	Bldg #: 4	Public Restroom					
Building			\$66,000	RC	100	Special	\$5,000
Loc #: 2	Bldg #: 5	Public Restroom					
Building			\$66,000	RC	100	Special	\$5,000

Subject			Amount	Val	Co-Ins %	Cause of Loss	Ded
Loc #: 2	Bldg #: 6	Public Restroom					
Building			\$66,000	RC	100	Special	\$5,000
Loc #: 2	Bldg #: 7	Public Restroom					
Building			\$66,000	RC	100	Special	\$5,000
Loc #: 3	Bldg #: 1	#1 Johnson Pier, Half Moon Bay, CA 94019					
			Princeton Seafood Restaurant				
Total Building #1 Value			\$888,000				
Building			\$177,600	RC	100	Special	\$5,000
Business Income/ Extra Expense			\$40,000				
Loc #: 3	Bldg #: 1	Huck Finns Charters					
Building			\$177,600	RC	100	Special	\$5,000
Business Income/ Extra Expense			\$40,000				
Loc #: 3	Bldg #: 1	Ketch Joanne Restaurant					
Building			\$177,600	RC	100	Special	\$5,000
Business Income/ Extra Expense			\$40,000				
Loc #: 3	Bldg #: 1	HMB Sport Fishing					
Building			\$177,600	RC	100	Special	\$5,000
Business Income/ Extra Expense			\$40,000				
Loc #: 3	Bldg #: 1	Retail Store					
Building			\$177,600	RC	100	Special	\$5,000
Business Income/ Extra Expense			\$40,000				
Loc #: 3	Bldg #: 2	Harbor Masters Office					
Building			\$807,500	RC	100	Special	\$5,000
Personal Property			\$115,500	RC	100	Special	\$2,500
Loc #: 3	Bldg #: 2	Maintenance Building					
Building			\$54,500	RC	100	Special	\$5,000
Personal Property			\$115,500	RC	100	Special	\$2,500

Subject			Amount	Val	Co-Ins %	Cause of Loss	Ded
Loc #: 3	Bldg #: 4	Public Restroom					
Building			\$65,000	RC	100	Special	\$5,000
Loc #: 3	Bldg #: 4	Public Restroom					
Building			\$65,000	RC	100	Special	\$5,000
Loc #: 3	Bldg #: 6	Public Restroom					
Building			\$65,000	RC	100	Special	\$5,000
Loc #: 3	Bldg #: 7	Fish Wholesalers Building					
Building			\$153,000	RC	100	Special	\$5,000



Equipment Floater

Insurance Company: Fireman's Fund Insurance
Proposed Policy Period: 07/01/09 to 07/01/10

Coverage

Scheduled Equipment Floater- Broad Form

Deductible

\$1,000

Scheduled Equipment

Item #	Description	Location	Owned	Amount of Ins.
001	Golf Cart	OPM	•	\$4,994
002	Chipper/MTD	OPM	•	\$4,500
003	Golf Cart	OPM	•	\$4,994
004	Golf Cart	PPH	•	\$1,200
005	Golf Cart	PPH	•	\$1,200
006	Power Generator	OPM	•	\$20,000
007	Honda Generator	OPM	•	\$ 800
008	Tractor w/ mower and post hole	OPM	•	\$9,000
009	Husquavarna Lawn mower	OPM	•	\$2,000
010	Husquavarna Lawn mower	OPM	•	\$2,000
011	Trash Compactor	OPM	•	\$14,000
012	Utility Shed	OPM	•	\$4,000
013	Fork Lift	PPH	•	\$15,000
014	Utility Shed	PPH	•	\$5,000
015	Skift Hoist	PPH	•	\$25,000



Commercial Auto

Insurance Company: Fireman's Fund
 Proposed Policy Period: 07/01/09 to 07/01/10

Coverage Detail

Limits	Description
\$1,000,000	Liability Combined Single Limit
\$1,000,000	Uninsured Motorist Protection
\$500	Medical Payments
Included	Non-Owned Auto Liability – Employees
No Coverage	Non-Owned Auto Liability – Volunteers
Included	Hired & Borrowed Auto Liability
Included	Hired Auto Physical Damage – Comprehensive (\$250 Ded)
Included	Hired Auto Physical Damage – Collision (\$500 Ded)
No Coverage	Towing and Labor

Vehicles

Vehicle	Liab	Med Pay	UM	UIM	Comp Ded	Coll Ded
1996 Ford F-10 Pu 1FTHF26H6TEA50144	●	●	●	●	\$ 250	\$ 500
2001 Dodge Pu 3B7KC26Z31M241860	●	●	●	●	\$ 250	\$ 500
2001 Dodge Pu 1B7GG26X81S242244	●	●	●	●	\$ 250	\$ 500
2003 Ford Ranger Pu 1FTYR10U23PA54204	●	●	●	●	\$ 250	\$ 500



Crime / Fidelity

Insurance Company: Fireman's Fund Insurance
Proposed Policy Period: 07/01/09 to 07/01/10

Coverage Detail

Subject	Amount	Deductible
Fidelity Bond / Employee Dishonesty	\$100,000	\$1,000
Forgery or Alteration	No Coverage	None
Theft, Disappearance & Destruction		
Inside the Premises	\$10,000	\$1,000
Outside the Premises	\$10,000	\$1,000
Robbery & Safe Burglary		
Inside Robbery of Custodians	No Coverage	None
Inside Safe Burglary	No Coverage	None
Outside the Premises	No Coverage	None
Premises Burglary	No Coverage	None
Computer Fraud	No Coverage	None
Extortion Insured's Loss Participation: N/A	No Coverage	None
Premises Theft & Robbery Outside		
Theft	No Coverage	None
Robbery Outside	No Coverage	None
Robbery / Safe Burglary – Money / Securities		
Inside the Premises	No Coverage	None
Outside the Premises	No Coverage	None
ERISA Plan	No Coverage	None

Coverage Amendments

- None



Workers Compensation

Insurance Company: Travelers Property Casualty
Proposed Policy Period: 07/01/09 to 07/01/10
Premium: \$116,968

Coverage Detail

Limits	Description
\$1,000,000	Employers Liability: Each Accident
\$1,000,000	Employers Liability: Disease – Policy Limit
\$1,000,000	Employers Liability: Disease – Each Employee
Included	Workers Compensation: Statutory Benefit

Billing / Audit Information

Selection	Description
Direct Bill	Billing Plan
Monthly	Payment Plan
To Be Determined	Down Payment Percentage
Semi-Annual	Audit Interval

Included / Excluded Individuals

Name	Title	Included	Excluded
None			

Locations & Classifications

Loc #	Address
000	All California Locations

Loc#	St	Code	Description	Payroll	Base Rate	Premium
000	CA	9016(1)	Marina Operations	\$1,450,000	6.45	\$93,535
000	CA	8810	Clerical Admin - NOC	\$475,000	.62	\$2,945
000	CA	8742	Salespersons Outside	\$175,000	.74	\$1,295
Premium						\$97,765
Experience Modification Factor					1.15	\$17,598
Modified Premium						\$115,363
Premium Discount						(\$4,153)
Terrorism						\$630
Expense Constant						\$185
WC Assessments						\$4,693
Total Modified Premium						\$116,968



Marine Property (Off Shore Property)

Insurance Company: Travelers
Proposed policy period: 07/01/09 to 07/01/10
Premium: \$101,875

Coverage Detail

Docks/ Piers

Perils: All Risk Excluding Earthquake
Valuation: 80% Actual Cash Value

<u>#1 Johnson Pier, El Granada, CA</u> Limit: \$9,500,000 Deductible: \$25,000 Rental Income: \$1,400,000 Deductible: 3 days Coinsurance: 100%	<u>95 Harbor Master Road, SSF, CA</u> Limit: \$9,500,000 Deductible: \$25,000 Rental Income: \$1,100,000 Deductible: 3 days Coinsurance: 100%
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Coverage Detail

- Collapse – Included
- Ice Damage – Included
- Earthquakes – Excluded
- Debris Removal – 25%
- Wind or Hail – Included
- Flood – Included
- Quote is subject to fuel dock continuing to be non operational



Marine Operators and Premise Liability

Insurance Company: Travelers
Proposed policy period: 07/01/09 to 07/01/10
Premium: \$37,000

Insuring:

General Liability and Marine Legal Liabilities arising out of the insured's operations as a Marina Operator.

Terms:

Limits of Liability	Description
\$1,000,000	Per Occurrence
\$1,000,000	Advertising and Personal Injury
\$2,000,000	Products & Completed Operations Aggregate
\$2,000,000	General Aggregate
\$50,000	Fire Legal Liability
\$5,000	Medical Payments / Person / Occurrence

Deductible: \$5,000
Reporting: Annual report of total annual revenues

Premium Basis

- Gross annual receipts estimated to be: \$3,800,000 (per last years total revenue)
- Less than 50% live aboard vessels at either facility
- Commercial tenants are required to name and waive SMCHD for a minimum \$1M

Coverages include:

- Worldwide Product Liability provided suit brought within U.S., its territories or possessions
- 30 day Notice of Cancellation (10 days non-payment)
- Host Liquor Liability coverage
- Automatic Coverage – Newly Acquired Organizations
- Broad Contractual Liability
- Non-Owned Watercraft Liability
- Defense Cost up to \$1,000,000 in addition to above limits

Automatic Endorsements:

- Sue & Labor Endorsement
- Blanket Additional Insured Endorsement (no blanket waiver to 3rd parties)
- Limited Sudden and Accidental Pollution Endorsement (72 Hour)

Additional Coverage:

- Employee Benefits Liability
- Lessor's Risk Liability (included in MGL Form)

Please Note:

- This quote is subject to the Terrorism Risk Insurance Act of 2002 (effective November 26, 2002). Accordingly, attached please find our offer of coverage per TRIA 2002. Please note that the TRIA 2002 premium is NOT included in the above quoted premium. And would be an additional \$1,850.
- Underwriters reserve the right to charge Additional Premium when any policy term or condition is altered by the Insured or their Agent(s).



Hull & Protection and Indemnity

Insurance Company: Travelers
Proposed policy period: 07/01/09 to 07/01/10
Premium: \$45,755

Insuring:

Physical damage to scheduled vessel(s) arising from covered perils (including collision liability and Protection & Indemnity which occur during the term of this policy subject to the policy form(s).

Coverage Detail

Vessels: as per schedule below

Limit: as per schedule below

Pollution:

Terms: St. Paul Sudden and Accident Pollution wording (72 Hour)
Limit: \$1,000,000
Premium: Included

Warranties:

Warranted navigation limits confined to the inland & coastal waters not more than 3 nautical mile off shore or 25 nautical miles from Marina.

Crew: 17 maximum at any one time, maximum 3 vessel any one vessel

Passengers: 66 maximum per the schedule submitted

Hull & Machinery Forms & Endorsements:

- ◆ St. Paul Vessel Clauses, including FPIL (applies both Hull & P&I)
- ◆ AIMU NBC and Extended RACE Clauses
- ◆ Punitive Damages (Fines & Penalties) Exclusion

Protection & Indemnity Forms & Endorsements:

- ◆ AIMU NBC and Extended RACE Clauses
- ◆ Punitive Damages (Fines & Penalties) Exclusion
- ◆ Occupational Disease Exclusion
- ◆ Excess collision liability – per schedule

Actual terms and conditions are governed by the policy.

Vessel Schedule

Vessel	Serial #	Location	Insured Value	Deductible	Premium
Almar	AUC30945H506	PPH	\$293,863	\$6,000	\$4,407.95
Radon Patrol Boat	CF-0973XC	PPH	\$75,000	\$2,500	\$1,500.00
Boston Whaler	HIN - 507275H	OPM	\$4,000	\$500	\$140.00
Marine Boat Builders	HIN - DCM23015D797 CF-3787 XC	OPM	\$42,578	\$2,000	\$958.01
Boston Whaler (27 Challenger)	HIN - US- WCG00006G607 CF-5772 XF	OPM	\$195,000	\$5,000	\$2,925.00
Honda Aquatrax F-12X (turbo)	HIN - HPSA0819F506	OPM	\$10,500	\$1,000	\$262.50
Honda Aquatrax F12	HIN - HPSB0973I506	OPM	\$10,500	\$1,000	\$262.50
Honda Aquatrax F12	HPSP3047E606	PPH	\$12,000	\$1,000	\$300.00
Honda Aquatrax F12	HPSP3056E606	PPH	\$12,000	\$1,000	\$300.00
Honda Aquatrax F12	HPSA5Z79E606	PPH	\$12,000	\$1,000	\$300.00
Honda Aquatrax F12	HPSA0400F506	PPH	\$12,000	\$1,000	\$300.00
Yamaha WaveRunner	YAMA2566C000 CF 4120 XC	PPH	\$8,000	\$1,000	\$240.00
Yamaha WaveRunner	YAMA2980C000 CF 4119 XC	PPH	\$8,000	\$1,000	\$240.00
Calkins Trailer	No identification	OPM	\$1,200	\$250	\$36.00
American Trailer Marine Boat	License # 1004192	OPM	\$4,500	\$500	\$135.00
EZ loader Model #2003-4- EZWV1800	VIN - V-1161612	OPM	\$800	\$250	\$24.00
Pacific Boat Trailer for Boston Whaler (27 Challenger)	VIN - 40R1A3MM86A026123	OPM	\$8,000	\$750	\$240.00
PWC Trailer EZ Loader	VIN - 1MDGCLK16VA915856	PPH	\$800	\$250	\$24.00
Total			\$710,741		\$12,594.95

Protection and Indemnity Schedule of Vessels

Vessel	Liability Limit	Deductible
Almar	\$1,000,000	\$2,500 / \$5,000
Radon Patrol Boat	\$1,000,000	\$2,500 / \$5,000
Boston Whaler	\$1,000,000	\$2,500 / \$5,000
Marine Boat Builders	\$1,000,000	\$2,500 / \$5,000
Boston Whaler	\$1,000,000	\$2,500 / \$5,000
Honda Aquatrax F-12X (turbo)	\$1,000,000	\$2,500 / \$5,000
Honda Aquatrax F-12X (turbo)	\$1,000,000	\$2,500 / \$5,000
Honda Aquatrax F12	\$1,000,000	\$2,500 / \$5,000
Honda Aquatrax F12	\$1,000,000	\$2,500 / \$5,000
Honda Aquatrax F12	\$1,000,000	\$2,500 / \$5,000
Honda Aquatrax F12	\$1,000,000	\$2,500 / \$5,000
Yamaha WaveRunner	\$1,000,000	\$2,500 / \$5,000
Yamaha WaveRunner	\$1,000,000	\$2,500 / \$5,000
Calkins Trailer	\$1,000,000	\$2,500 / \$5,000
American Trailer Marine Boat	\$1,000,000	\$2,500 / \$5,000
EZ loader Model #2003-4-EZWV1800	\$1,000,000	\$2,500 / \$5,000
Pacific Boat Trailer	\$1,000,000	\$2,500 / \$5,000
PWC Trailer EZ Loader	\$1,000,000	\$2,500 / \$5,000



Marine Excess Liability

Insurance Company: Fireman's Fund
 Proposed Policy Period: 07/01/09 to 07/01/10
 Premium: \$23,100

Coverage Detail

Limits	Description
\$10,000,000	Per Occurrence
\$10,000,000	Annual Aggregate Limit
Retention - \$25,000	
No First Dollar Defense Form	

Underlying Coverages

Policy Type	Carrier / Policy #	Policy Period	Limits
Automobile Liability CSL Bodily Injury Property Damage	Fireman's Fund FZX80903400	07/01/09 - 07/01/10	\$1,000,000 None None
General Liability Each Occurrence General Aggregate Products & Comp Ops Pers & Adv Injury Fire Damage Medical Expense	Travelers FZX80903400	07/01/09 - 07/01/10	\$1,000,000 \$2,000,000 None None None None
Employers Liability Each Accident Disease Policy Limit Disease Each Emp	Travelers UB 4655L19 6 08	07/01/09 - 07/01/10	\$1,000,000 \$1,000,000 \$1,000,000
Other	P&I TBD	07/01/09 - 07/01/10	\$1,000,000



Directors & Officers Liability / EPLI

Insurance Company: AIG (National Union Fire Ins. Co. of Pittsburgh, PA) A+ XV
Proposed Policy Period: 07/01/09 to 07/01/10
Premium: \$9,056

Coverage Detail

Limits	Description
\$1,000,000	Per Claim
\$10,000	Retention - Each wrongful act other than EPLI
\$15,000	Retention - EPL

Terms and Conditions

- CA Cancellation/ Non Renewal Endorsement
- Coverage Territory Endorsement (OFAC)
- Forms Index Endorsement
- Bond Exclusion
- Fungus and Mold Exclusion Endorsement
- Public Officials and EPL Intellectual Property Endorsement
- Domestic Partners Extension
- ERISA & FLSA Exclusion - NEW



Blanket Bond

Insurance Company: CNA Surety (Western Surety Company)
Proposed Policy Period: 07/01/09 to 07/01/10
Premium: \$604.80

Coverage Detail / Limits

- \$100K each General Manager/ Director of Finance
- \$50K All Others



MacCorkle Insurance Service Acceptance of Proposal

This is not a policy.

This proposal for **2009-2010 Commercial Insurance** coverage is based on the information submitted by *San Mateo Co Harbor District*. Please indicate your acceptance of it by checking the appropriate square below.

Proposal is accepted as outlined.

Proposal is accepted with the changes listed below:

Please bind coverage and provide written binders as soon as possible.

Proposal is rejected.

Insured's Signature

Date

**San Mateo Co Harbor District
400 Oyster Point Blvd., #300
South San Francisco, CA 94080**