



**MEETING AGENDA
PAJARO DUNES GEOLOGIC HAZARD ABATEMENT DISTRICT
HYBRID MEETING**

in person at

**Board Room
2661 Beach Rd.
Watsonville, CA 95076**

Saturday, March 7th, 2025 9:00 a.m.

And via ZOOM

Join Zoom Meeting

<https://us02web.zoom.us/j/82232811149?pwd=WWlvcUkwQlBpb1hULzIEUEV4UXV5UT09>

Meeting ID: 822 3281 1149

Passcode: 608360

Phone in: +1 669 900 9128 US

If you have any questions, please contact the District Clerk at pdghad@gmail.com

A. OPEN SESSION CALL TO ORDER – PLEDGE OF ALLEGIANCE

Roll Call

**Patrick Dobbins, President
Raphael Kraw, Treasurer**

**Bob Morrison, Director
Sarah Mansergh, Clerk**

B. MEMBER COMMENTS

Matters under the jurisdiction of the Board and not on the posted agenda, may be addressed by members of the public before the Board for consideration. However, California law prohibits the Board from taking action on any matter which is not on the posted agenda unless it is determined to be an emergency by the Board of PDGHAD. Any person wishing to address the Board during the Member Comment period shall be permitted to be heard for up to 3 minutes, A) individuals may speak only once and B) the Board is unable to address any owner comments in depth but may choose to direct the Clerk to follow-up on the matter for a future meeting.

C. PRESIDENT’S REMARKS

The President will use this opportunity to inform the public of issues affecting the District and other items of a general nature not otherwise provided for on this agenda.

a.

Upcoming Meeting Dates

May 16th (homeowners meeting)

June 6th

August 1st

October 3rd

December 12th (homeowners meeting)

b.

Recruitment and appointment of new board members

D. CONSENT CALENDAR

All matters listed on the Consent Calendar are considered to be routine by the Board of Directors and will be enacted by one motion at the appropriate time. There will be no separate discussion on these items. If discussion is desired, that item will be removed from the Consent Calendar and will be considered separately.

1. Approval of meeting minutes from December 13th, 2025

E. MEETING reports

2. Meetings attended by Directors at District expense since the last meeting of the Board (per AB1234 requirements). Such reports may be made orally or in writing.

F. TREASURER’S REPORT

3. Financial Reports
 - Financial Report through January 2026
 - Warrant listing

G. NEW BUSINESS

4. ITEM – Updates on Seawall Maintenance Project, including revegetation and final tasks.
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action

5. ITEM –Update on seawall inspection report and next steps for updating the O&M manual for submission to the County.
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action

6. ITEM –Consider agreement with PDA for maintenance (weeding and watering and water use) of the revegetated area at lot 141 nte \$6000.
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action

7. ITEM –Consider steps to finalize Seawall Maintenance Project budget and timeline of refunds.
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action

8. ITEM – Review and consider acceptance of 2026 insurance quotes for Directors and Officers and General Package Policies.
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action

H. DIRECTORS COMMENTS AND CONCERNS

Members of the Board of Directors may address items of concern at this time and may request that items be placed on future agendas in accordance with the By-laws of the Board.

I. ADJOURNMENT

The next Meeting of the Board of Directors is scheduled for May 16th, 2026 at 9:00 a.m. online via Zoom and at the offices of the Pajaro Dunes Geologic Hazard Abatement District, Meadow Room, Pajaro Dunes, 2661 Beach Road, Watsonville, CA 95076. Individuals who require special accommodations are requested to contact the District Clerk by calling (831) 818-9253, no less than 72 hours prior to the meeting or in the case of a Special Meeting, as soon as possible after the Agenda is posted. Copies of the agenda will be available 72 hours prior to the meeting and may be obtained by contacting the District at (831) 761-7744. All meetings are noticed and conducted in accordance with the Ralph M. Brown Act.

Pajaro Dunes Geologic Hazard Abatement District

Balance Sheet

As of January 31, 2026

Jan 31, 26

ASSETS

Checking/Savings

100000 · WCCB Z1 - Checking 3957	392,156
100001 · WCCB Z2 - Checking 3965	103,933
100002 · WCCB Z1 Emerg - MM 1877	724,996
100003 · WCCB LTD - MM 0208	53,753
100004 · WCCB Bond Holding - MM 1232	224,941
100005 · WCCB Repair Account	<u>1,100,571</u>

Total Checking/Savings 2,600,350

Accounts Receivable

120000 · Assessments Receivable	<u>220,417</u>
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Total Accounts Receivable 220,417

Other Current Assets

121500 · Prepaid Insurance	<u>2,678</u>
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Total Other Current Assets 2,678

Total Current Assets 2,823,445

Fixed Assets

150000 · Riverwall	3,000,000
160000 · Accumulated Depreciation	<u>-2,108,332</u>

Total Fixed Assets 891,668

Other Assets

182000 · Def. Outflow of Resource (Rock)	<u>16,203</u>
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Total Other Assets 16,203

TOTAL ASSETS 3,731,316

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Accounts Payable

200000 · Accounts Payable	<u>-5,764</u>
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Total Accounts Payable -5,764

Other Current Liabilities

220000 · Accrued Interest	<u>14,421</u>
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Total Other Current Liabilities 14,421

Total Current Liabilities 8,657

Long Term Liabilities

280000 · EverBank LTD Seawall Repair	728,844
285000 · Bonds Payable Z2	610,000
286000 · Bonds Payable Discount Z2	-52,250
286500 · Amort. Bond Discount Z2	<u>43,519</u>

Total Long Term Liabilities 1,330,113

Total Liabilities 1,338,770

Equity

30000 · Opening Balance Equity	608,448
32000 · Retained Earnings	1,576,566
Net Income	<u>207,532</u>

Total Equity 2,392,546

TOTAL LIABILITIES & EQUITY 3,731,316

Pajaro Dunes Geologic Hazard Abatement District
Profit & Loss Budget vs. Actual
 July 2025 through January 2026

	Zone 1			
	Jul '25 - Jan 26	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
410000 · Assessment Income	128,727	128,727	0	100%
410040 · Repair Project Assessment				
410050 · Assess. Income PDA Stairs	7,920	7,920	0	100%
Total Income	136,647	136,647	0	100%
Expense				
610155 · Postage and Mailings	6	1,059	-1,053	1%
610156 · Election Costs		2,986	-2,986	
61510 · Advertising		600	-600	
615115 · Office Expense	108	300	-192	36%
615140 · Audit Expense	11,250	12,061	-811	93%
61518 · Clerk	1,629	5,910	-4,281	28%
615415 · Accounting	9,888	13,260	-3,372	75%
615416 · Assessment Admin. Expense	2,373	3,836	-1,463	62%
615617 · Website Maintenance		1,059	-1,059	
615655 · Dues	830	603	227	138%
615656 · Board/Clerk Education		2,654	-2,654	
616000 · Z1 Repair Project				
616500 · Legal Fees	5,700	12,664	-6,964	45%
617150 · Repair Project Admin.				
617250 · Seawall Inspections	1,736	7,095	-5,359	24%
619010 · Technical Consulting Costs		82,776	-82,776	
628500 · Insurance Expense	10,554	10,554	0	100%
629900 · Bond Fee Expense				
650000 · Bank Service Charges				
750000 · Depreciation Expense Z2				
Total Expense	44,074	157,417	-113,343	28%
Net Ordinary Income	92,573	-20,770	113,343	-446%
Other Income/Expense				
Other Income				
410070 · Interest & Penalty Income	13,506	11,667	1,839	116%
Total Other Income	13,506	11,667	1,839	116%
Other Expense				
855000 · Interest Expense				
955500 · Interest Bond Discount				
Total Other Expense				
Net Other Income	13,506	11,667	1,839	116%
Net Income	106,079	-9,103	115,182	-1,165%

Pajaro Dunes Geologic Hazard Abatement District
Profit & Loss Budget vs. Actual
 July 2025 through January 2026

	Zone 2			
	Jul '25 - Jan 26	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
410000 · Assessment Income	83,012	83,012	0	100%
410040 · Repair Project Assessment				
410050 · Assess. Income PDA Stairs	758	758	0	100%
Total Income	83,770	83,770	0	100%
Expense				
610155 · Postage and Mailings				
610156 · Election Costs				
61510 · Advertising				
615115 · Office Expense				
615140 · Audit Expense				
61518 · Clerk	665	1,827	-1,162	36%
615415 · Accounting				
615416 · Assessment Admin. Expense	339	1,253	-914	27%
615617 · Website Maintenance				
615655 · Dues				
615656 · Board/Clerk Education				
616000 · Z1 Repair Project				
616500 · Legal Fees				
617150 · Repair Project Admin.				
617250 · Seawall Inspections				
619010 · Technical Consulting Costs				
628500 · Insurance Expense				
629900 · Bond Fee Expense		765	-765	
650000 · Bank Service Charges		576	-576	
750000 · Depreciation Expense Z2	58,332	58,333	-1	100%
Total Expense	59,336	62,754	-3,418	95%
Net Ordinary Income	24,434	21,016	3,418	116%
Other Income/Expense				
Other Income				
410070 · Interest & Penalty Income	4,288	88	4,200	4,873%
Total Other Income	4,288	88	4,200	4,873%
Other Expense				
855000 · Interest Expense	20,838	20,838	0	100%
955500 · Interest Bond Discount	1,218	1,218		100%
Total Other Expense	22,056	22,056	0	100%
Net Other Income	-17,768	-21,968	4,200	81%
Net Income	6,666	-952	7,618	-700%

Pajaro Dunes Geologic Hazard Abatement District
Profit & Loss Budget vs. Actual
 July 2025 through January 2026

	Z1 Repair Project			
	Jul '25 - Jan 26	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
410000 · Assessment Income				
410040 · Repair Project Assessment	852,233	342,545	509,688	249%
410050 · Assess. Income PDA Stairs		9,947	-9,947	
Total Income	<u>852,233</u>	<u>352,492</u>	<u>499,741</u>	<u>242%</u>
Expense				
610155 · Postage and Mailings	510			
610156 · Election Costs				
61510 · Advertising				
615115 · Office Expense	989			
615140 · Audit Expense				
61518 · Clerk				
615415 · Accounting				
615416 · Assessment Admin. Expense				
615617 · Website Maintenance				
615655 · Dues				
615656 · Board/Clerk Education				
616000 · Z1 Repair Project	748,492	2,475,400	-1,726,908	30%
616500 · Legal Fees				
617150 · Repair Project Admin.	7,423			
617250 · Seawall Inspections				
619010 · Technical Consulting Costs				
628500 · Insurance Expense				
629900 · Bond Fee Expense				
650000 · Bank Service Charges	30			
750000 · Depreciation Expense Z2				
Total Expense	<u>757,444</u>	<u>2,475,400</u>	<u>-1,717,956</u>	<u>31%</u>
Net Ordinary Income	<u>94,789</u>	<u>-2,122,908</u>	<u>2,217,697</u>	<u>-4%</u>
Other Income/Expense				
Other Income				
410070 · Interest & Penalty Income				
Total Other Income				
Other Expense				
855000 · Interest Expense				
955500 · Interest Bond Discount				
Total Other Expense				
Net Other Income				
Net Income	<u><u>94,789</u></u>	<u><u>-2,122,908</u></u>	<u><u>2,217,697</u></u>	<u><u>-4%</u></u>

Pajaro Dunes Geologic Hazard Abatement District
Bank Account Activity
As of January 31, 2026

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>
100000 · WCCB Z1 - Checking 3957						398,334.27
Bill Pmt -Check	11/04/2025	1571	Jarvis Fay LLP		2,080.00	396,254.27
Bill Pmt -Check	11/04/2025	1572	Wendy L. Cumming, CPA		966.56	395,287.71
Bill Pmt -Check	12/09/2025	1573	Jarvis Fay LLP		160.00	395,127.71
Bill Pmt -Check	12/09/2025	1574	Wendy L. Cumming, CPA		1,443.75	393,683.96
Bill Pmt -Check	01/20/2026	1575	Jarvis Fay LLP		740.00	392,943.96
Bill Pmt -Check	01/20/2026	1576	Wendy L. Cumming, CPA		787.50	392,156.46
Total 100000 · WCCB Z1 - Checking 3957				0.00	6,177.81	392,156.46
100001 · WCCB Z2 - Checking 3965						120,402.61
Bill Pmt -Check	01/20/2026	1427	U.S. Bank		16,470.00	103,932.61
Total 100001 · WCCB Z2 - Checking 3965				0.00	16,470.00	103,932.61
100002 · WCCB Z1 Emerg - MM 1877						720,210.18
Deposit	11/30/2025		WCCB Interest	1,639.54		721,849.72
Deposit	12/31/2025		WCCB Interest	1,608.59		723,458.31
Deposit	01/31/2026		WCCB Interest	1,537.69		724,996.00
Total 100002 · WCCB Z1 Emerg - MM 1877				4,785.82	0.00	724,996.00
100003 · WCCB LTD - MM 0208						53,397.80
Deposit	11/30/2025		WCCB Interest	121.93		53,519.73
Deposit	12/31/2025		WCCB Interest	119.26		53,638.99
Deposit	01/31/2026		WCCB Interest	114.01		53,753.00
Total 100003 · WCCB LTD - MM 0208				355.20	0.00	53,753.00
100004 · WCCB Bond Holding - MM 1232						223,455.89
Deposit	11/30/2025		WCCB Interest	508.69		223,964.58
Deposit	12/31/2025		WCCB Interest	499.09		224,463.67
Deposit	01/31/2026		WCCB Interest	477.09		224,940.76
Total 100004 · WCCB Bond Holding - MM 1232				1,484.87	0.00	224,940.76
100005 · WCCB Repair Account						760,826.53
Bill Pmt -Check	11/04/2025	1014	Kies and Son		28,973.56	731,852.97
Bill Pmt -Check	11/04/2025	1015	Wendy L. Cumming, CPA		787.50	731,065.47
Deposit	11/20/2025		Loan Proceeds Reimb.	410,232.25		1,141,297.72
Check	11/20/2025	EFT	WCCB		15.00	1,141,282.72
Bill Pmt -Check	12/09/2025	1017	MNS Engineers, Inc.		53,734.00	1,087,548.72
Deposit	12/15/2025		Unit 104	24,555.97		1,112,104.69
Bill Pmt -Check	01/20/2026	1016	MNS Engineers, Inc.		11,227.58	1,100,877.11
Bill Pmt -Check	01/20/2026	1018	Wendy L. Cumming, CPA		306.25	1,100,570.86
Total 100005 · WCCB Repair Account				434,788.22	95,043.89	1,100,570.86
TOTAL				441,414.11	117,691.70	2,600,349.69

PDGHAD

Agreement with Pajaro Dunes Association for the maintenance of vegetation planted at the lot of H141.

Services:

- 1) Weeding of the revegetated plot-eliminating invading vegetation, especially 12 inches around plants.
- 2) Watering of individual plants, via water truck or via hose from neighboring home(s)
- 3) Visual inspection and reporting of any damaged or unhealthy plants to Josh Reece of MNS Engineers Inc. and Sarah Mansergh, PDGHAD District Clerk.

Schedule:

As outlined in schedule provided by Watsonville Wetlands Watch. 3x per week for a month, 2x per week for 2 months, 1x per week until establishment.

Duration:

Up to 5 years, as determined by monitoring biologist.

Compensation:

Time to be billed at an hourly rate of \$45, not to exceed \$6000, renewable upon agreement of the Board.

Signed:

Carol Turley
PDA Manager

Date

Patrick Dobbins
Board President

Date

Sondra Carter
KBK Insurance Agency
1006 Freedom Boulevard
Watsonville, CA 95076

Mar 03, 2026

Re: Pajaro Dunes Geologic Hazard Abatement District, Ref# 14759394-A
Proposed Effective 3/12/2026 to 3/12/2027

Dear Sondra:

We are pleased to confirm the attached quotation being offered with **Indian Harbor Insurance Company**. This carrier is **Non-Admitted** in the state of **CA**. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, LLC disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	\$14,052.00		
Broker Fee	\$250.00		
Policy Fee	\$245.00		
Surplus Lines Tax	\$428.91		
Stamping Office Fee	\$25.73		
Grand Total:	\$15,001.64	+\$250.00 KBK Fee	Total Cost \$15,251.64

Commission: 10%

MEP: 25%

Broker Fees & Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

If Non Admitted the following applies:

California Tax Filings are the responsibility of: () Your Agency (X) CRC
SURPLUS LINES LICENSEE: CRC Corporate License 0778135

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

CRC is compensated in a variety of ways, including commissions and fees paid by insurance companies and fees paid by clients. Some insurance companies pay brokers supplemental commissions (sometimes referred to as "contingent commissions" or "incentive commissions"), which is compensation that is based on a broker's performance with that carrier. These supplemental commissions may be based on volume, profitability, retention, growth or other measures. Even if a contingent commission agreement exists with a carrier, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of an insurance company. For more information on CRC's compensation, please contact your CRC broker.

Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, building expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Premium Finance. AFCO provides premium financing solutions for large, mid-size and small corporate accounts;

Find out how premium financing works and how it can expand your relationship with your clients by e-mailing AFCODirect@afco.com; or **call toll- free 877-317-6437**.

Sincerely,

Yolanda Hernandez
Inside Broker
415 951-8463
Yhernandez@crcgroup.com
14759394



**Professional
Governmental
Underwriters, LLC**

The Authority.

DBA: PGB Insurance Agency CA License #: 0F65220

4870 Sadler Road, Suite 102
Glen Allen, VA 23060 www.pqui.com

30+ YEARS
of excellence
EST. 1993

Public Officials Management & Employment Practices Liability

DBA: PGB Insurance Agency CA license #: 0F65220

Date: 03/02/2026

To: Yolanda P. Hernandez
CRC - San Francisco
Email: Yhernandez@crcgroup.com

Proposed Insured: Pajaro Dunes Geologic Hazard Abatement District
c/o Sarah Mansergh 134 Landis Avenue
Freedom, CA 95019

Application #: POL0952899-07-REN

Thank you very much for your submission. Based upon the information received and subject to the limitations outlined below, we are pleased to offer the following:

QUOTATION

Coverage: See coverage form PGU POL 2001 (04/2017) for terms, conditions and limitations

Form: Claims Made

Retro Date: None - Full Prior Acts

Insurer Information: Indian Harbor Insurance Company
A member of the AXA XL Group of Companies
Best Rating: A+
Surplus Lines Insurer

Filings / Taxes: PGU Not Responsible For Tax Filings

Commission:

Quotation / Indication valid until: 3/12/2026

If we are offering coverage on a surplus lines basis, the agent is responsible for handling of filings unless we note otherwise on this quotation. If we have provided terms using bid specifications or an application other than ours, the quote is subject to change pending review of a completed and signed PGU application.

Public Officials Management & Employment Practices Liability

Proposed Insured: Pajaro Dunes Geologic Hazard Abatement District

Terms	Limits	Retentions each claim including LAE	Premium
Public Officials Management	\$1,000,000	\$10,000	\$8,991.00
Employment Practices Liability	\$1,000,000	\$25,000	Included
Policy Aggregate	\$1,000,000		
Non-Monetary Coverage - Defense Only	\$50,000	\$10,000	Included
Non-Monetary Coverage - Defense Only Aggregate	\$100,000		
Crisis Management	\$25,000	\$5,000	Included
Features/Enhancements			
Punitive Damages		See Retentions Above	Included
Personal Injury		See Retentions Above	Included
Third Party Wrongful Acts		See Retentions Above	Included
Back Pay / Front Pay		See Retentions Above	Included
Loss of Earnings		See Retentions Above	Included
Optional Increased Limits			Additional Premium
	2,000,000 CSL		\$2,700.00
	3,000,000 CSL		\$1,349.00
	4,000,000 CSL		\$675.00
	5,000,000 CSL		\$337.00
Premium, Fees and Taxes			
	Total Premium:		\$14,052.00
	Policy Fee :		\$245.00
	Total Cost:		\$14,297.00
Comments:			
By purchasing this coverage, you will have the opportunity to register for our PGU Employer Resource Center that provides unlimited, specific, documented, and confidential advice from employment law attorneys. It also provides on-line training courses, including sexual harassment prevention, available for both supervisors and employees. As well as, on-line tools; a state-specific employee handbook builder, forms, posters, news, and more.			

Proposed Insured: Pajaro Dunes Geologic Hazard Abatement District

SUBJECTIVITIES - WE MUST BE PROVIDED WITH THESE ITEMS BEFORE COVERAGE CAN BE BOUND:

Deadly Weapon Protection Insurance is available through Professional Governmental Underwriters, Inc. Please contact your underwriter if you are interested in additional information about this new product.

Reminders:

A written request is required to bind coverage.

We will not cancel flat after inception date.

Backdating of coverage is not allowed.

Engineering Fee is non-refundable.

See attached Coverage Features attachment for additional information.

Limits, retentions, terms and conditions quoted do not necessarily match those requested.

This proposal contains a brief outline of coverages to be included in any policy that may be issued in the future.

This is only a summary and the Terms and Conditions of any policy will take precedence over any proposal.

Minimum Earned Premium is the GREATER of \$1,500 or 25% of annual premium.

Applicable Forms: (Other forms may apply. Consult Underwriter for details.)

PN CA 02 05 24	Important Information to Policyholders - California
PN CA 05 01 20	Notice to Policyholder - California Surplus Lines Important Notice
PN CW 01 01 23	Notice to Policyholders - Fraud Notice
PN CW 02 01 19	Notice to Policyholders - Privacy Policy
PN CW 05 05 25	Notice to Policyholders - U.S. Treasury Department's Office of Foreign Assets Control ("OFAC")
PGU POL 2000 08 19	Public Officials and Employment Practices Liability Declarations
IL MP 9104 0124 IHIC 01 24	In Witness
PGU 2002 04 17	Schedule of Policy Forms and Endorsements
PGU POL 2001 04 17	Public Officials and Employment Practices Liability Insurance Policy
PGU 1052 (POL) 04 17	Minimum Earned Premium Upon Cancellation
PGU 1133 01 22	US Professional Indemnity - Cyber Exclusion
PGU 1140 11 23	Consumer Protection Laws Exclusion Endorsement
XL-CASOP 11 10	Service of Process

General Liability Insurance quote is pending.

Suggest considering approving in an amount not to exceed \$3,600.

Commercial Insurance Binder

To: KBK Insurance Agency
Contact Name: Sondra Carter
Contact Email: Sondra@kbkinsurance.com
Contact Phone: (831) 724-1085

From: MJ Hall & Company Insurance Brokers
Address: 3270 Silverado Trl Napa CA 94558-1424
Contact Name: Sina Balderama
Contact Email: sina@mjhollandcompany.com
Contact Phone:
License #: 6003572

Underwritten By: SCOTTSDALE INSURANCE COMPANY

A.M. Best rated A (Excellent), FSC XV

Commission: 10.00%

Minimum Earned: 25%

**Minimum and Advance
Premium:**

100%

Thank you for your request to bind coverage for the below referenced account. We appreciate your business and are pleased to bind the following terms.

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than 100%.

Applicant Name:	PAJARO DUNE GEOLOGIC HAZARD
Policy Period:	03/29/2025 To 03/29/2026
Policy Number:	CPS8168577
Agent Reference Number:	65215.09
Renewal of #:	CPS7951855

Premium Summary

LIABILITY	\$	2,250.00 MP	
PROPERTY	\$	250.00 MP	
Sub Total Premium:	\$	2,500.00	
Broker Fee	\$	200.00	
Surplus Lines Tax	\$	75.00	
Stamp Fee	\$	4.50	
Grand Total:	\$	2,779.50	+\$250.00 KBK Fee Total \$3,029.50

Terrorism: Terrorism coverage has been rejected for an additional premium of \$126.00 plus applicable taxes and fees. Signed rejection required at binding.

Subject to following terms and conditions:

- IN ORDER TO BIND WE REQUIRE:
 - [X] Written request to bind;
 - [X] Signed Terrorism Notice form (accepting or rejecting TRIA);
 - [X] Signed D-1 (California Surplus Lines Notice)
 - [X] SL-2 (California Diligent Search Affidavit);
 - [X] Signed Acords 125-126-140

- WARRANT:
Hand Held Fire Extinguishers; Currently Tagged

Commercial Liability Coverage

	Limits
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	EXCLUDED
Personal and Advertising Injury	EXCLUDED
Per Occurrence	\$3,000,000
Damage to Premises Rented to You	\$100,000
Medical Payments	\$5,000
Deductible	\$0 BI/PD/PA PER CLAIMANT

Liability Rating Classifications and Premium

Loc #/ Bldg #	Program / ISO	Class Code	Description	Exposure	Prem / Prod Rate	Prem / Prod Premium
2661 BEACH RD WATSONVILLE CA 95076						
1 / 1	IF	49451	VACANT LAND OTHER THAN NOT-FOR-PROFIT	1 / PER ACRE/EACH	\$4.31 INCL	\$4 INCL
1 / 1	A1	61225	BUILDINGS OR PREMISES - OFFICE PREMISES OCCUPIED BY EMPLOYEES OF THE INSURED - NOT-FOR-PROFIT ONLY+	500 / PER 1000 SQ FT/AREA	\$132.78 INCL	\$66 INCL

† + PRODUCTS/COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

Commercial Liability Additional Insureds

Coverage Description	Form	Premium Basis	Number of A/I's	Premium
ADDITIONAL INSURED - MORTGAGEE, ASSIGNEE OR RECEIVER	CG 20 18	NO CHARGE	1	INCLUDED
SANTA CRUZ COUNTY BANK 720 FRONT STREET SANTA CRUZ CA 95060 UNITED STATES				

Final Liability Premium:

\$2,250 MP

Commercial Property Coverage

Property Rating Classifications and Premium

2661 BEACH RD WATSONVILLE CA 95076 SANTA CRUZ							
Loc # / Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 1	A1 – 0702 – OFFICES	FRAME	04	1978	WITH WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BPP	SPECIAL EX-THEFT	RC	90%	\$1,000	\$10,000	0.64	\$64

Commercial Property Additional Interests

Loc # / Bldg #	Coverage Description	Form
1 / 1	LOSS PAYABLE PROVISIONS - LOSS PAYEE	CP1218
	1. SANTA CRUZ COUNTY BANK 720 FRONT STREET SANTA CRUZ CA 95060 UNITED STATES	

Final Property Premium:

\$250 MP

2025 Policy

Forms and Endorsements

Common Policy

IL N 018 01-22 CALIFORNIA FRAUD STATEMENT
 NOTS0623CA 01-20 NOTICE TO CALIFORNIA INSURED
 NOTX0178CW 03-16 CLAIM REPORTING INFORMATION
 NOTX0423CW 12-20 POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE
 UTS-COVPG 03-21 COVER PAGE
 OPS-D-1-0117 01-21 COMMON POLICY DECLARATIONS
 UTS-126L 10-93 SCHEDULE OF TAXES, SURCHARGES OR FEES
 UTS-SP-2 12-95 SCHEDULE OF FORMS AND ENDORSEMENTS
 UTS-SP-3 08-96 SCHEDULE OF LOCATIONS
 IL 00 17 11-98 COMMON POLICY CONDITIONS
 IL 01 02 02-20 CALIFORNIA CHANGES-ACTUAL CASH VALUE
 IL 09 53 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
 UTS-253-CA 01-97 AMENDATORY ENDORSEMENT-CALIFORNIA
 UTS-496 06-19 MINIMUM EARNED CANCELLATION PREMIUM
 UTS-9g 06-22 SERVICE OF SUIT CLAUSE

Commercial Liability

CLS-SD-1L 08-01 COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS
 CLS-SP-1L 10-93 COMMERCIAL GENERAL LIABILITY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS
 CG 00 01 04-13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM
 CG 20 18 12-19 ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE OR RECEIVER
 CG 21 06 12-23 EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION
 CG 21 16 04-13 EXCLUSION-DESIGNATED PROFESSIONAL SERVICES

Description Of Professional Services

ANY AND ALL PROFESSIONAL EXPOSURES
 CG 21 38 11-85 EXCLUSION-PERSONAL AND ADVERTISING INJURY
 CG 21 39 10-93 CONTRACTUAL LIABILITY LIMITATION
 CG 21 47 12-07 EMPLOYMENT-RELATED PRACTICES EXCLUSION
 CG 21 49 09-99 TOTAL POLLUTION EXCLUSION ENDORSEMENT
 CG 21 67 12-04 FUNGI OR BACTERIA EXCLUSION
 CG 21 73 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
 CG 40 12 12-19 EXCLUSION - ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES
 CG 40 15 12-20 CANNABIS EXCLUSION WITH HEMP EXCEPTION
 GLS-100s 06-13 EXCLUSION-CONTRACTORS AND SUBCONTRACTORS

Forms and Endorsements

GLS-152s 08-16 AMENDMENT TO OTHER INSURANCE CONDITION

GLS-278s 01-06 INJURY TO WORKER EXCLUSION

GLS-284s 05-17 LOGGING AND LUMBERING OPERATIONS EXCLUSION

GLS-341s 08-12 HYDRAULIC FRACTURING EXCLUSION

GLS-457s 10-14 AIRCRAFT EXCLUSION

GLS-475 08-17 TOTAL PRODUCTS EXCLUSION WITH DESIGNATED PREMISES LIMITATION

Designated Premises 2661 BEACH RD, WATSONVILLE, CA 95076

GLS-47s 10-07 MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

GLS-520 02-17 EXCLUSION-SNOW REMOVAL, ICE REMOVAL OR PLOWING OPERATIONS

GLS-628 12-21 TOTAL RESIDENTIAL CONSTRUCTION OPERATIONS EXCLUSION

GLS-666 06-22 PFC/PFAS EXCLUSION

GLS-690 03-23 EXCLUSION-TOTAL AIRCRAFT, AUTO OR WATERCRAFT WITH LIMITED EXCEPTIONS

GLS-74s 09-05 AMENDMENT OF CONDITIONS

UTS-301g 11-05 EARTH OR LAND MOVEMENT EXCLUSION

UTS-365s 02-09 AMENDMENT OF NONPAYMENT CANCELLATION CONDITION

UTS-428g 11-12 PREMIUM AUDIT

UTS-611 07-22 EXCLUSION-BIOMETRIC INFORMATION

UTS-632 03-23 EXCLUSION-DESIGNATED CHEMICALS, COMPOUNDS, ENERGY, MATERIAL OR SUBSTANCES

UTS-74g 08-95 PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION

Commercial Property

UTS-490 11-18 TOTAL OR CONSTRUCTIVE TOTAL LOSS PROVISION

CPS-SD-1-0219 01-21 COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

CP 00 10 10-12 BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CP 00 90 07-88 COMMERCIAL PROPERTY CONDITIONS

CP 01 40 07-06 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

CP 02 99 06-07 CANCELLATION CHANGES

CP 04 11 09-17 PROTECTIVE SAFEGUARDS

1 1 P-9 HAND HELD FIRE EXTINGUISHERS; CURRENTLY TAGGED

CP 04 49 02-20 CALIFORNIA CHANGES-REPLACEMENT COST

CP 10 30 09-17 CAUSES OF LOSS-SPECIAL FORM

CP 10 33 10-12 THEFT EXCLUSION

CP 10 75 12-20 CYBER INCIDENT EXCLUSION

CP 12 18 10-12 LOSS PAYABLE PROVISIONS