

Risk Specialists Companies Insurance Agency, Inc.  
d/b/a RSCIA in NH, UT & VT  
777 SOUTH FIGUEROA STREET  
18TH FL  
Los Angeles, CA 90017-5814  
(213) 689-3500



**BINDER OF INSURANCE CONFIRMATION LETTER**

December 22, 2020

EVE WILDHAGEN  
ALLIANT INSURANCE SERVICES, INC.  
1301 DOVE ST SUITE 200  
NEWPORT BEACH, CA 92660

**Insured:** MIAMI VALLEY RISK MANAGEMENT ASSOCIATION INC  
3085 WOODMAN DR., SUITE 200  
KETTERING, OH 45420

**Insurance Carrier:** NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.  
175 WATER STREET, NEW YORK, NY, 10038-4969

**Policy:** GOVERNMENT CRIME POLICY  
TAB #: 7075668, SUBMISSION #: 675128760  
POLICY #: 02-910-82-19  
REPLACEMENT OF POLICY #: 3-981-62-56  
POLICY PERIOD: FROM 01/01/2021 TO 01/01/2022

Dear EVE:

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:** MIAMI VALLEY RISK MANAGEMENT ASSOCIATION INC

**INSURED'S ADDRESS:** 3085 WOODMAN DR., SUITE 200  
KETTERING, OH 45420

**TYPE OF POLICY:** Government Crime Policy

**BASIC FORM:** CR0026 (05/06)

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

**POLICY NUMBER:** 02-910-82-19

**EFFECTIVE DATE:** 01/01/2021 **EXPIRATION DATE:** 01/01/2022

Single Loss Coverage Forms	Limit of Liability	Single Loss Deductible
Employee Theft-Per Loss Coverage	\$2,000,000	\$50,000
Forgery or Alteration	\$2,000,000	\$50,000
Inside Premises-Theft of Money & Securities	\$100,000	\$10,000
Inside Premises-Robbery, Safe Burglary-Other Prop.	\$100,000	\$10,000
Outside the Premises	\$100,000	\$10,000
Computer Fraud	\$2,000,000	\$50,000
Money Orders and Counterfeit Paper Currency	\$5,000	\$0
Funds Transfer Fraud	\$2,000,000	\$50,000

Premium	\$20,486
Commission	0.00 %

**OTHER TERMS:** Per Insurer quote/indication letter dated 11/17/2020 except as indicated below.

**Total Amount due:** \$20,486

**Important Conditions of Binder:** See Below

ENDORSEMENTS

The following endorsements will be added to the basic policy:

#	Form #	Ed Dt	Title
1	CR0219	08/07	OHIO CHANGES
2	MNSCPT		ADDITIONAL NAMED INSURED
3	CR2519	05/06	ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES
4	CR2520	08/07	ADD CREDIT, DEBIT OR CHARGE CARD FORGERY
5	113013	10/12	PROTECTED INFORMATION EXCLUSION
6	CR2512	08/07	INCLUDE TREASURER OR TAX COLLECTORS AS EMPLOYEES
7	119679	09/15	ECONOMIC SANCTIONS ENDORSEMENT
8	113024	10/12	INDIRECT OR CONSEQUENTIAL LOSS EXCLUSION
9	95427	08/07	CRIME ADVANTAGE

10	95419	08/07	BONDED EMPLOYEES EXCLUSION DELETED
11	99758	08/08	NOTICE OF CLAIM (REPORTING BY E-MAIL)
12	CR2540	08/07	INCLUDE EXPENSES INCURRED TO ESTABLISH AMOUNT OF COVERED LOSS
13	95428	08/07	EMPLOYEE POST TERMINATION COVERAGE
14	134480	07/19	IMPERSONATION FRAUD COVERAGE (ADDITIONAL PREMIUM) (ISO COM AND GOV CRIME)
15	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  
Financial Lines  
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](mailto:TOSERVE@aig.com)  
Fax: (800) 315-3896

*Raising the bar with commitment to quality*