



# CURRY COUNTY BOARD OF COMMISSIONERS

## WORKSHOP

Wednesday, June 13, 2018 – 10:00 AM  
Commissioners' Hearing Room, Courthouse Annex  
94235 Moore Street, Gold Beach, Oregon

[www.co.curry.or.us](http://www.co.curry.or.us)

### AGENDA

1. **Call To Order & Pledge Of Allegiance**
2. **Adoption/Amendment Of The Agenda** (5 minutes)
3. **Federal as required by the Office of Management and Budget (OMB) Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards** – Louise Kallstrom, County Accountant (30 minutes) (Packet Page 2)
4. **Environmental Health Fees, Pass-Through Revenue from the State of Oregon Intended for CCH (Curry Community Health), and Match Funding for Public Health from the Marijuana Tax Revenue.** – Ken Dukek, CCH CEO and Ben Cannon, CCH Public Health Administrator (15 to 30 minutes)
5. **Insurance Renewal Abel Insurance** - John Hutt, County Counsel and Wendy Abel-Hatzel & Amy Timeus, Abel Insurance Agency (30 minutes) (Packet Page 13)
6. **Media Spokesperson** - Clark Schroeder, County Administrator (10 minutes)
7. **Adjourn**

*Curry County does not discriminate against individuals with disabilities and all public meetings are held in accessible locations. Auxiliary aids will be provided upon request with 48 hours advance notification. Please call 541.247.3296 if you have questions regarding this notice.*

CURRY COUNTY BOARD OF COMMISSIONERS

AGENDA ITEM ROUTING SLIP

FORM 10-001.1 **Revision 3-22-2018**

**PART I – SUBMITTING DEPARTMENT: RETURN TO [BOC OFFICE@CO.CURRY.OR.US](mailto:BOC_OFFICE@CO.CURRY.OR.US)**

**PROPOSED AGENDA ITEM TITLE:** Federal Awards Policy

**TIMELY FILED** Yes  No

If No, justification to include with next BOC Meeting

**AGENDA DATE<sup>a</sup>:** 06/13/18 **DEPARTMENT:** Finance **TIME NEEDED:** 30 min

(<sup>a</sup>Submit by 9AM five days prior to the next General Meeting (six days if a holiday falls within that five day period)) **RECOMMENDED AGENDA CATEGORY PRESENTATION**

**MEMO ATTACHED** Yes  No  If no memo, explain: **See note below**

**CONTACT PERSON:** Louise Kallstrom **PHONE/EXT:** 3232 **TODAY'S DATE:** 06/08/18

**BRIEF BACKGROUND OR NOTE: (If no memo attached)** Workshop Presentation on Federal Awards Policy

**FILES ATTACHED:**

- (1) Order (for Review)
- (2) Federal Awards Policy (Exhibit A) (for Review)

**INSTRUCTIONS ONCE SIGNED:**

- No Additional Activity Required OR
- File with County Clerk Name:
- Send Printed Copy to: Address:
- Email a Digital Copy to: City/State/Zip:
- Other Phone:

**Note: Most signed documents are filed/recorded with the Clerk per standard process.**

**PART II – COUNTY ADMINISTRATOR REVIEW**

**APPROVED FOR** \_\_\_\_\_ **BOC MEETING**  **Not Approved for BOC Agenda**  
because

**ASSIGNED TO:**

**BEFORE THE BOARD OF COUNTY COMMISSIONERS  
FOR CURRY COUNTY, OREGON**

In the Matter of Adopting Policies and )  
Procedures over the Administration, )  
Allowable Costs and Subrecipient ) ORDER NO. \_\_\_\_\_  
Monitoring of Federal Awards )

This matter came before the Curry County Board of Commissioners on June 20, 2018 at the request of Louise Kallstrom, County Accountant. The Board of Commissioners being fully apprised of the representations of the above-named person finds as follows:

1. The Board may establish rules and regulations in reference to managing the interest and business of the County under ORS 203.010, 203.035, 203.111 and 203.230.
2. The County receives Federal Awards and must comply with the Office of Management and Budget (OMB) Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards as outlined on Exhibit A, attached.
3. This OMB guidance supersedes and streamlines requirements from OMB Circulars A-21, A-87, A-110 and A-122 (which have been placed in OMB guidances), Circulars A-89, A-102 and A-133, and the guidance in Circular A-50 on Single Audit Act follow-up.

**NOW, THEREFORE, IT IS HEREBY ORDERED THAT:**

The County shall follow the OMB Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards as set forth in Exhibit A. This order is to become effective June 20, 2018 and applies to all current and future federal awards.

Dated this 20<sup>th</sup> day of June, 2018.

Curry County Board of Commissioners

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Sue Gold, Chair

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Thomas Huxley, Vice Chair

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Court Boice, Commissioner

Approved as to Form:

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John Huttl, County Counsel

## **EXHIBIT A**

### **FEDERAL AWARDS: ADMINISTRATION AND DEFINITIONS, ALLOWABLE COSTS AND SUBRECIPIENT MONITORING**

#### **PURPOSE:**

1. To establish policies and procedures over the administration of Federal Awards.
2. To establish policies and procedures over the allowable costs of Federal Awards, including those passed through from the State of Oregon or other granting organizations.
3. To establish policies and procedures over monitoring Federal Awards and associated subrecipients.

#### **APPLICABILITY:**

Department heads, elected officials and other employees who have authority to administer Federal Awards.

#### **GENERAL POLICY:**

All Federal Awards are subject to the established requirements as set forth by the federal government in the Uniform Guidance for Federal Awards (Uniform Guidance) and other laws and regulations as required by the Federal Award Agreement and the granting agency.

#### **DEFINITIONS:**

1. Federal Award: Federal Financial Assistance that a non-federal entity receives directly from a federal awarding agency or indirectly from a pass-through entity, or a cost-reimbursement contract under federal acquisition regulations that a non-federal entity receives directly from a federal awarding agency or indirectly from a pass-through entity.
2. Federal Award Agreement: the instrument setting forth the terms and conditions of a Federal Award. The instrument is a grant agreement, cooperative agreement or any other agreement providing Federal Financial Assistance, or a cost-reimbursement contract awarded under federal acquisition regulations.

3. Federal Financial Assistance: assistance that non-federal entities receive to administer a Federal Award in the form of: grants, cooperative agreements, non-cash contributions, donations of property, direct appropriations, food commodities, loans, loan guarantees, interest subsidies or insurance.

#### RESPONSIBILITIES:

Every department head, elected official, employee or agent of the County (public official) who has authority to receive or expend Federal Financial Assistance is responsible for compliance with the policy. Each is responsible for ensuring that Federal Financial Assistance is administered in accordance with the purpose of the Federal Award Agreement and in compliance with all applicable laws and regulations.

Each is responsible for ensuring that costs associated with Federal Awards are allowable in accordance with the purpose of the Federal Award Agreement and in compliance with all applicable laws and regulations.

Federal Financial Assistance that is passed through to subrecipients for the purpose of carrying out a portion of a Federal Award imposes additional responsibilities. Each public official that has oversight responsibility over subrecipients is responsible for monitoring subrecipients to ensure that performance is in accordance with the Federal Award Agreement and in compliance with all applicable laws and regulations.

1. **Administration** – Each public official is responsible for ensuring that Federal Financial Assistance is administered in accordance with the purpose of the Federal Award Agreement and in compliance with all applicable laws and regulations. Each public official that has responsibility for administering a Federal Award shall:
  - a. Provide efficient and effective administration of the Federal Award through the application of sound management practices;
  - b. Administer federal funds in a manner consistent with underlying agreements, program objectives, and the terms and conditions of the Federal Award;
  - c. Comply with the cost principles established by the federal government, support the accumulation of costs as required by the cost principles, and provide adequate documentation to support costs charged to the Federal Award;
  - d. Apply costs and cost allocations related to indirect costs and administrative charges on a consistent basis and in accordance with federal cost principles and County policy (see Allowable Costs);

- e. Ensure that no profit results from the use of Federal Financial Assistance, unless explicitly authorized by the terms and conditions of the Federal Award (i.e. program income); and
- f. Establish a process of internal control, designed to achieve the objectives of the Federal Award, in a manner that also achieves the following:
  - i. Effective and efficient operations;
  - ii. Reliable reporting for internal and external use;
  - iii. Evaluating and monitoring compliance with all applicable laws and regulations;
  - iv. Taking prompt action when instances of noncompliance are identified;
  - v. Taking reasonable measures to safeguard protected personally identifiable information.

2. **Payments of Federal Awards** – Payment methods must minimize the time elapsing between the receipt of funds from the federal agency or pass-through entity and the disbursement of those funds by the County, whether the payment is made by electronic funds transfer, issuance or redemption of checks or warrants, or payment by any other means:

- a) Standard practice in the County is to operate Federal Awards on a reimbursement basis, wherein costs are incurred first, then reimbursement of those costs is requested from the federal agency or pass-through entity in order to minimize the time elapsing between transfer of funds;
- b) When the reimbursement method is not feasible, advance payments may be requested to administer a Federal Award with the following considerations:
  - i. Time elapsing between the receipt of funds from the federal agency or pass-through entity and the disbursement of those funds must be no more than three (3) business days;
  - ii. Funds that cannot be disbursed within three (3) business days must be deposited in an interest-bearing fund and cost center (program, service and/or project), and allocated a fair share of monthly interest earnings: and
  - iii. Interest earnings in excess of \$500 per year must be returned to the federal agency or pass-through entity.

3. **Conflict of Interest** – A public official, including any department head, elected official, employee or agent of the County, shall not participate in the selection, award of administration of a contract supported by a Federal Award if he or she has a real or apparent conflict of interest. Such a conflict of interest would arise when the public official, or any member of his or her immediate family, or an organization which employs or is about to employ any of the parties indicated herein, receives a financial or other personal benefit from an organization considered for a contract supported by a Federal Award. Violations of such standards by a public official will be subject to disciplinary action in accordance with County policies.

4. **Audit Requirements**

- a) The County must procure or arrange for the County's audit as required by Section 200.508-200-200-512, under the uniform Guidance;
- b) The County will prepare the following statements and schedules:
  - i. Financial statements that reflect its financial position, results of operations or changes in net assets and, where appropriate, cash flows for the fiscal year audited;
  - ii. Schedule of Expenditures of Federal Awards (SEFA) for the period covered by the auditee's financial statements which must include the total Federal Awards expended;
- c) Audit Finding Follow-Up – The County is responsible for follow-up and corrective action on all audit findings. The County will prepare a summary schedule of prior audit findings and a corrective action plan for current year findings;
- d) Report Submission – The County will complete the data collection form within the earlier of thirty (30) days after receipt of the auditor's report or nine (9) months after the end of the audit period. The reporting package must include items as listed in the Uniform Guidance Section 200.512 (c).

5. **Allowable Costs** – Each public official is responsible for ensuring that costs associated with Federal Awards are allowable in accordance with the purpose of the Federal Award Agreement and in compliance with all applicable laws and regulations. The total cost of a Federal Award is the sum of the allowable direct and allocable indirect costs, less any applicable credits. Cost must meet the following criteria to be allowable under Federal Awards:

- a) Be necessary and reasonable for the performance of the Federal Award and be allocable (chargeable or assignable) to that Federal Award in accordance with the relative benefits received;



- b) Conform to any limitations or exclusions set forth in the Uniform Guidance or in the Federal Award Agreement as to type or amount of cost items;
- c) Be consistent with policies and procedures that apply uniformly to both federally financed and other activities of the County;
- d) Be given consistent treatment. A cost may not be assigned to a Federal Award as a direct cost if any other cost incurred for the same purpose in like circumstances has been allocated to the Federal Award as an indirect cost;
- e) Be determined in accordance with generally accepted accounting principles (GAAP);
- f) Not be included as a cost or used to meet cost-sharing or matching requirements of any other federally financed program in either the current or a prior period;
- g) Be adequately documented;
- h) Comply with the general cost provisions of the Uniform Guidance, 2 CFR Section 200.420. Examples of unallowable costs include, but are not limited to: alcohol, bad debts, contributions and donations, entertainment costs, goods and services for personal use, lobbying, organization costs associated with incorporation fees, and selling and marketing costs (except for prior approval of federal awarding agency), and;
- i) Receive prior written approval for certain items of cost as outlined in the Uniform Guidance, 2 CFR Section 200.407.

6. **Classifications of Costs** – All costs associated with Federal Awards shall be classified as direct or indirect costs. All allowable costs should be included in the budget of the financial plan of the Federal Award Agreement. Disallowed costs will not be charged to the Federal Award.

- a) **Direct Costs** – Those costs that can be identified specifically with a particular cost objective or that can be directly assigned to such activities easily and with a high degree of accuracy. Examples include, but are not limited to: payroll costs of employees who work directly on the Federal Award, materials and other expenses incurred in direct relation to administering the Federal Award, and subrecipient expenses;
- b) **Indirect Costs** – Those costs incurred for a common or joint purpose benefitting more than one cost objective and/or not readily assignable to the cost objective benefitted. For example, administrative costs charged to the grant based on a

cost allocation plan or approved indirect cost rate would be considered indirect costs;

- c) Disallowed Costs – Those costs that the federal awarding agency or pass-through entity determines to be unallowable, in accordance with applicable federal statutes, regulations, and terms and conditions of the Federal Award. To determine whether a cost is allowed or disallowed, refer to: 1) the Federal Award Agreement and 2) section 200.420-475 General Provisions for Selected Items of Cost under the Uniform Guidance for Federal Awards. If unable to determine whether the cost is allowed or disallowed, contact the federal awarding agency or granting agency administering the Federal Award for further clarification.

7. **Administrative Charges on Federal Awards** – Administrative charges must be allocated as a reimbursable cost or in-kind cost to maintain consistency in the application of administrative charges.

- a) Departments will include administrative charges in the grant application in accordance with the County's approved cost allocation plan and/or indirect cost rate;
- b) Administrative charges will be included in the budget of the Federal Award approved by the awarding agency;
- c) If the Federal Award Agreement prohibits administrative charges or has a cap on those types of costs, the department will be responsible for including those costs as an in-kind match against the Federal Award, and;
- d) The Board of Commissioners may grant an exception to the allocation of administrative charges to a Federal Award.

8. **Subrecipient and Contractor/Vendor Determinations** – The County may pass through or subcontract Federal Financial Assistance to assist in administering the objectives of a Federal Award. Each department will determine if the subcontractor meets the definition of a subrecipient or contractor/vendor. This determination will occur during the contract review process.

- a) Contractor/Vendor. A contract is for the purpose of obtaining goods and services for the non-federal entity's own use and creates a procurement relationship with the contractor/vendor. Characteristics indicative of a procurement relationship between the County and a contractor/vendor are when the contractor/vendor:
  - i. Provides the goods and services within normal business operations;

- ii. Provides similar goods or services to many different purchasers;
  - iii. Normally operates in a competitive environment;
  - iv. Provides goods or services that are ancillary to the operation of the Federal Award; and
  - v. Is not subject to compliance requirements of the Federal Award as a result of the agreement, though similar requirements may apply for other reasons.
- b) Subrecipient. A non-federal entity that receives a subaward from the County to carry out part of a Federal Award is considered a subrecipient. A subrecipient's activities may include, but are not limited to:
- i. Determining eligibility;
  - ii. Having performance measured in relation to carrying out Federal Award objectives;
  - iii. Making programmatic decisions;
  - iv. Adhering to applicable program requirements specified by the Federal Award Agreement; and
  - v. Using Federal Financial Assistance to carry out program services for a public purpose.

9. **Subrecipient Monitoring** – When the County uses a subrecipient for the purpose of carrying out a portion of a Federal Award, The County must perform the following monitoring activities:

- a) Ensure the subaward includes the required information as defined in Section 200.331 (a) under the Uniform Guidance;
- b) Evaluate the subrecipient's risk of noncompliance with federal statutes, regulations and terms and conditions of the subaward for purposes of determining the appropriate subrecipient monitoring;
- c) Monitor the activities of the subrecipient as necessary to ensure the subaward is used for authorized purposes, is in compliance with federal regulations and goals are achieved as defined by the subaward;
- d) Verify that the subrecipient is audited as required by the Uniform Guidance, Subpart F – Audit Requirements, and consider the results of those audits that

might necessitate further action. If an audit is not required, ensure adequate documentation is obtained for the reason and is appropriate;

e) Provide other monitoring as determined necessary by the risk assessment or the Federal Award Agreement; and

f) Take enforcement action on noncompliant subrecipients.

10. **Exceptions** – Other than the exception noted in Section 7.d, there are no exceptions to this policy.

11. **Periodic Review** – This policy will be reviewed by the Chief Financial Officer at least every three (3) years.

12. **Resource** – Office of Management and Budget, 2 CFR Chapter I, and Chapter II, Parts 200, 215, 220, 225, and 230. Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards.

CURRY COUNTY BOARD OF COMMISSIONERS

AGENDA ITEM ROUTING SLIP

FORM 10-001.1 **Revision 3-22-2018**

**PART I – SUBMITTING DEPARTMENT: RETURN TO [BOC OFFICE@CO.CURRY.OR.US](mailto:BOC_OFFICE@CO.CURRY.OR.US)**

**PROPOSED AGENDA ITEM TITLE:** Workshop Insurance Renewal Abel Insurance

**TIMELY FILED** Yes  No

If No, justification to include with next BOC Meeting

**AGENDA DATE<sup>a</sup>:** 06/13/2018 **DEPARTMENT:** Risk Mgmt **TIME NEEDED:** 30 min

(<sup>a</sup>Submit by 9AM five days prior to the next General Meeting (six days if a holiday falls within that five day period)) **RECOMMENDED AGENDA CATEGORY PRESENTATION**

**MEMO ATTACHED** Yes  No  If no memo, explain: See Background below.

**CONTACT PERSON:** JHuttl **PHONE/EXT:** 3218 **TODAY'S DATE:** 06/07/2018

**BRIEF BACKGROUND OR NOTE: (If no memo attached)** County Agent of Record, Abel Insurance, Wendy Able-Hatzel and Amy Timeus, will present premium information. Board decision on renewal anticipated June 27, 2018.

**FILES ATTACHED:**

(1) Premium quotes various insurance lines

(2)

(3)

**INSTRUCTIONS ONCE SIGNED:**

No Additional Activity Required OR

File with County Clerk Name:

Send Printed Copy to: Address:

Email a Digital Copy to: City/State/Zip:

Other Phone:

**Note: Most signed documents are filed/recorded with the Clerk per standard process.**

**PART II – COUNTY ADMINISTRATOR REVIEW**

**APPROVED FOR 06/13/18 BOC MEETING**  Not Approved for BOC Agenda because

**ASSIGNED TO: PRESENTATION**

# Property and/or Liability Proposal Summary



citycounty insurance services

**Member**

Curry County  
94235 Moore Street, Ste 123  
Gold Beach, OR 97444

**Agent**

Abel Insurance Agency  
PO Box 1780  
Coos Bay, OR 97420

Member Number	Effective Date	Termination Date	Proposal Date
20006	7/1/2018	7/1/2019	5/15/2018

Coverage	Description	Amount	Total Due
General Liability (Retro Plan)	Contribution	Limit: \$5,000,000 \$215,689.30	
	Aggregate/Retro Deductible Credit	(\$99,821.00)	
	Multi-Line Credit	(\$3,506.05)	
	Risk Management Allowance	(\$11,686.83)	
	High Risk Activity	\$1,000.00	<b>\$101,675.42</b>
Auto Liability	Contribution	\$32,863.39	
	Multi-Line Credit	(\$985.90)	
	Risk Management Allowance	(\$3,286.34)	<b>\$28,591.15</b>
Auto Physical Damage	Contribution	Not Purchased	
	Multi-Line Credit	\$0.00	<b>\$0.00</b>
Property	Contribution	\$37,452.83	
	Multi-Line Credit	(\$1,123.58)	
	Risk Management Allowance	(\$3,745.28)	<b>\$32,583.96</b>
Optional Excess Liability	Contribution	Not Purchased	<b>\$0.00</b>
Optional Excess Quake	Contribution	Not Purchased	<b>\$0.00</b>
Optional Excess Flood	Contribution	Not Purchased	<b>\$0.00</b>
Optional Excess Crime	Contribution	\$1,270.00	
	Risk Management Allowance	(\$127.00)	<b>\$1,143.00</b>
Optional Excess Cyber Liability	Contribution	\$3,080.00	
	Risk Management Allowance	(\$308.00)	<b>\$2,772.00</b>
Difference In Conditions	Contribution	Not Purchased	<b>\$0.00</b>
<b>Summary</b>	<b>Contribution</b>	<b>\$290,355.52</b>	
	<b>Aggregate/Retro Deductible Credit</b>	<b>(\$99,821.00)</b>	
	<b>Multi-Line Credit</b>	<b>(\$5,615.53)</b>	
	<b>Risk Management Allowance</b>	<b>(\$19,153.45)</b>	
	<b>High Risk Activity</b>	<b>\$1,000.00</b>	
		<b>Total:</b>	<b>\$166,765.53</b>

*This is not an invoice. Information Only*

# CIS Liability Coverage Proposal



citycounty insurance services

CIS  
1212 Court St NE  
Salem, OR 97301

**Named Member**  
Curry County  
94235 Moore Street, Ste 123  
Gold Beach, OR 97444

**Agent of Record**  
Abel Insurance Agency  
PO Box 1780  
Coos Bay, OR 97420

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage Period: 7/1/2018 to 7/1/2019	5/15/2018			
Coverage*	Per Occurrence Limit*	Annual Aggregate*	Per Occurrence Deductible / SIR*	Agg/Retro Deductible
<b>Public Entity Liability Coverage (Including Auto Liability) as described in CIS General &amp; Auto Liability Coverage Agreement</b>	\$200,000	\$600,000	None	\$174,686.00

**Forms Applicable:** CIS General & Auto Liability Coverage Agreement - CIS GL/AL (7/1/2018)

Coverage*	Per Occurrence Limit	Annual Aggregate		
<b>Excess Public Entity Liability Coverage as described in the CIS Excess Liability Coverage Agreement (limits shown are excess of primary coverage limits)</b>	\$4,800,000	\$14,400,000		

**Forms Applicable:** CIS Excess Liability Coverage Agreement - CIS XS/GL (7/1/2018)

Coverage*	Per Occurrence Limit	Annual Aggregate		
<b>Additional layer of Excess Liability</b>	Not Purchased	Not Purchased		

\* Refer to the CIS General & Auto Liability Coverage Agreement and CIS Excess Liability Coverage Agreement and endorsements (if any) for detailed coverages, special deductibles, limits, sublimits, exclusions, and conditions that may apply.  
Excess Liability Coverage does not provide Uninsured Motorist coverage.

<u>Coverage</u>	<u>Contribution</u>
General Liability	\$216,689.30
Auto Liability	\$32,863.39
<b>Liability Total</b>	<b>\$249,552.68</b>

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_

Authorized Representative / Agent

Date: \_\_\_\_\_

# CIS Property Coverage Proposal



citycounty insurance services

CIS 1212 Court St NE Salem, OR 97301	<b>Named Member</b> Curry County 94235 Moore Street, Ste 123 Gold Beach, OR 97444	<b>Agent of Record</b> Abel Insurance Agency PO Box 1780 Coos Bay, OR 97420
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**This Proposal Does Not Bind Coverage**  
 Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage Period: 7/1/2018 to 7/1/2019 5/15/2018

**Coverage Limits (Per Occurrence):\***

Building and Contents and PIO	Per current CIS Property Schedule
Mobile Equipment	Per current CIS Mobile Equipment Schedule
Earthquake	\$5,000,000
Excess Earthquake - <i>Coverage applies only if coverage limit is shown.</i>	None
Flood	\$5,000,000
Excess Flood - <i>Coverage applies only if coverage limit is shown.</i>	None
Combined Loss of Revenue and Rental Value	\$1,000,000
Combined Extra Expense and Rental Expense	\$1,000,000
Property in Transit	\$1,000,000
Hired, Rented or Borrowed Equipment	\$150,000
Restoration/Reproduction of Books, Records, etc.	\$100,000
Electronic Data Restoration/Reproduction	\$250,000
Pollution Cleanup	\$25,000
Crime Coverage	\$50,000
Police Dogs (if scheduled)	\$15,000
Off Premises Service Interruption	\$100,000
Miscellaneous Coverage	\$50,000
Personal Property at Unscheduled Locations	\$15,000
Personal Property of Employees or Volunteers	\$15,000
Unscheduled Fine Arts	\$100,000
Temporary Emergency Shelter Restoration	\$50,000

**Difference In Conditions - Earthquake & Flood (if any):** **\$0**

**Extra Items (if any):**

\* This represents only a brief summary of coverages. Please refer to the CIS Property Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.

**Locations Covered:** Per current CIS Property Schedule.

**Perils Covered:** Risks of Direct Physical Loss subject to the terms, conditions and exclusions contained in the coverage forms listed below under Forms Applicable.

**Deductibles:** \$25,000 Per occurrence except as noted and as follows (if any).

\$25,000 Per occurrence on scheduled mobile equipment items.

Earthquake and Flood: Special deductibles and restrictions per Section 2 of the CIS Property Coverage Agreement.

**Total Contribution:** \$37,452.83 (Property) \$0.00 (Excess Earthquake)

**Forms Applicable:** CIS Property Coverage Agreement - CIS PR (7/1/2018)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by:

\_\_\_\_\_  
 Authorized Representative / Agent

Date: \_\_\_\_\_



# CIS Equipment Breakdown Coverage Proposal



citycounty insurance services

CIS  
1212 Court St NE  
Salem, OR 97301

**Named Member**  
Curry County  
94235 Moore Street, Ste 123  
Gold Beach, OR 97444

**Agent of Record**  
Abel Insurance Agency  
PO Box 1780  
Coos Bay, OR 97420

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage Period: 7/1/2018 to 7/1/2019

5/15/2018

**Coverage Limits:\***

Property Damage	Per current CIS Property Schedule or \$100,000,000, whichever is less.
Rental Value/Rental Expense	Included in Property Damage
Extra Expense	Included in Property Damage
Service Interruption	Included in Property Damage
Drying out following a flood	Included in Property Damage
Course of Construction	Included in Property Damage
Computer Equipment	Included in Property Damage
Portable Equipment	Included in Property Damage
CFC Refrigerants	Included in Property Damage
Hazardous Substance	\$2,000,000
Data Restoration	\$250,000
Perishable Goods	\$2,000,000
Expediting Expense	\$2,000,000
Demolition	\$2,000,000
Ordinance or Law	\$2,000,000
Off Premises Property Damage	\$250,000
Contingent Rental Value/Rental Expense	\$250,000
Newly Acquired Locations	\$1,000,000 / 365 days max.
Extended Period of Restoration	30 Days

\* This represents only a brief summary of coverages. Please refer to CIS Equipment Breakdown Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.

**Locations Covered:** Per current CIS Property Schedule.

**Deductible:** \$25,000 All Coverages: 24 hour waiting period applies for service interruption.

**Contribution:** Included

**Forms Applicable:** Equipment Breakdown Coverage Agreement - CIS BM (7/1/2018)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_

Authorized Representative / Agent

Date: \_\_\_\_\_

# CIS Excess Crime Coverage Proposal



citycounty insurance services

CIS  
1212 Court St NE  
Salem, OR 97301

**Named Member**  
Curry County  
94235 Moore Street, Ste 123  
Gold Beach, OR 97444

**Agent of Record**  
Abel Insurance Agency  
PO Box 1780  
Coos Bay, OR 97420

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage Period: 7/1/2018 to 7/1/2019

5/15/2018

## Excess Crime Coverage

**Coverage Limits excess of \$50,000 crime coverage provided under the CIS Property Coverage Agreement \***

Employee Theft - Per Loss Coverage	\$500,000
Forgery or Alteration	Included
Inside Premises - Theft of Money & Securities	Included
Inside Premises - Robbery, Safe Burglary - Other	Included
Outside Premises	Included
Computer Fraud	Included
Money Orders and Counterfeit Paper Currency	Included
Funds Transfer Fraud	Included
Impersonation Fraud Coverage	Maximum recovery ** \$250,000

\*\* Recovery subject to lower limit purchased by member if under \$250,000

### Additional Coverages:

Faithful Performance of Duty Included

**\* This represents only a brief summary of coverages. Please refer to the Excess Crime Policy for detailed coverages, exclusions, and conditions that may apply.**

**Locations Covered:** Per current CIS Property Schedule.

**Contribution:** \$1,270.00

**Forms Applicable:** National Union Fire Insurance/Excess Crime Policy

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_

Authorized Representative / Agent

Date: \_\_\_\_\_

# Excess Cyber Security Expense Coverage Proposal



citycounty insurance services

CIS  
1212 Court St NE  
Salem, OR 97301

**Named Member**  
Curry County  
94235 Moore Street, Ste 123  
Gold Beach, OR 97444

**Agent of Record**  
Abel Insurance Agency  
PO Box 1780  
Coos Bay, OR 97420

**This Proposal Does Not Bind Coverage**  
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage Period: 7/1/2018 to 7/1/2019 5/15/2018

**Excess Cyber Security Expense Coverage** \$200,000

**Coverage Limits excess of \$50,000 coverage provided under the CIS General & Auto Liability Coverage Agreement \***

Notification Costs	Included
Third Party Liability	Included
Penalties	Included
Extortion	Included
Breach Coaching	Included
Public Relations Consulting	Included
Credit Monitoring	Included
Impersonation Fraud Coverage **	Included

\*\* Subject to a separate \$250,000 deductible

**\* This represents only a brief summary of coverages. Please refer to the Cyber Security Expense Coverage section of the CIS General & Auto Liability Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.**

**Deductible** \$5,000

**Contribution:** \$3,080.00

**Forms Applicable:** CIS General & Auto Liability Coverage Agreement (7/1/2018)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: \_\_\_\_\_

Authorized Representative / Agent

Date: \_\_\_\_\_



**Workers' compensation insurance proposal for  
CURRY COUNTY**

WENDY ABEL-HATZEL  
ABEL INSURANCE AGENCY  
P: 541.267.4124  
F: 541.267.2002  
wendy@abelinsuranceagency.com

May 15, 2018

WENDY ABEL-HATZEL  
PO BOX 1780  
COOS BAY, OR 97420

Re: CURRY COUNTY

Policy: 486686

Dear WENDY ABEL-HATZEL:

This business's workers' compensation policy with SAIF Corporation renews on 07/01/2018. I authorized the rates and plan(s) shown on the enclosed premium estimate(s).

**To elect coverage**

Sign and return the *Notice of Election* before the effective date of 07/01/2018.

**To elect a premium prepayment discount**

Remit the first payment to SAIF by 07/10/2018 along with the enclosed prepay installment form. The business will not receive the prepay discount if the payment is late.

**Verifiable time records**

Oregon Administrative Rules require you to report wages under the highest rated classification applicable to any part of the worker's duties if you choose not to keep verifiable time records.

In most instances, if you have more than one classification on your insurance policy and your workers shift duties between those classifications, you can use verifiable time records to separate the payroll of the workers and report it in more than one classification on the payroll report.

Verifiable time records must be supported by original entries from other records, including, but not limited to, timecards, calendars, planners, or daily logs prepared by the employee or the employee's direct supervisor or manager. Estimated percentages or ratios will not be accepted. For more information on how to keep verifiable time records, go to *saif.com / Employer Guide / Reporting payroll / Verifiable time records*.

SAIF Corporation strives to provide our customers with the best services available at the lowest possible cost. We appreciate your confidence in us and look forward to working with you and our mutual customers to achieve this goal. Please feel free to contact me whenever you need assistance.

Sincerely,

Joe Maddox  
Underwriter  
P: 503.373.8541 or 800.285.8525  
F: 503.584.8541  
joemad@saif.com



## CURRY COUNTY

### Premium estimate for Guaranteed Cost Plan

Period: 07/01/2018 - 07/01/2019

Policy: 486686

Group: OREGON PUBLIC EMPLOYERS GROUP

Plan: 1

Class	Description	Estimated Payroll	Rate	Estimated Premium
0050	Weed Control Incl Dr	\$49,000	3.44	\$1,686
5506	Street/Rd Const-Fnl Grad/Pve/Rep/Dr	\$536,766	5.99	\$32,152
7024 M	Vessels-Noc-State Act	\$130,650	1.88	\$2,456
7720	Police Officers & Dr	\$2,200,000	2.42	\$53,240
7720	Inmates	\$4,000	2.42	\$97
7720	County Search And Rescue- Volunteer	\$11,000	2.42	\$266
8380	Service Station-Dr	\$103,093	2.30	\$2,371
8411	Vol Plcmm @ 0800/Mo Ea	\$86,400	1.01	\$873
8742	Field Representatives	\$284,500	.17	\$484
8810	Office Clerical	\$809,000	.10	\$809
8820	Attorney & Cler/Messenger/Dr	\$433,000	.12	\$520
9015	Buildings-Ops By Owner/Lessee & Drivers	\$70,600	2.34	\$1,652
9016	County Fairs/Dr	\$54,000	1.80	\$972
9102	Park Noc-All Employees & Dr	\$12,000	2.63	\$316
9410	Building Inspectors	\$277,021	1.09	\$3,020
9410	Municipal/Twn/Cnty/State Emp-Noc	\$793,000	1.09	\$8,644
5191	Computer Dev-Instl/Inspec/Ser/Repr	\$0	.77	\$0
5508	Street/Rd Const-Rock Excav-Dr	\$0	7.53	\$0
6876	Diving-State Act Exposure Only	\$0	3.55	\$0
7395 M	Diving-Marine	\$0	2.19	\$0
8831	Dog Pounds-Incl Dog Catcher/Dr	\$0	1.04	\$0
8832	Physician & Clerical	\$0	.27	\$0
8835	Nurse-Home Health/Public-Trvl-AI Emp	\$0	2.18	\$0
9402	Street Cleaning-Dr	\$0	4.11	\$0
6876	Vol Diver-State Act Exposur Only	\$0	3.55	\$0
7395 M	Vol Diving-Marine	\$0	2.19	\$0
7720	Vol Comm Emergency Resp Team Mbr	\$0	2.42	\$0
7720	Vol Police Interns	\$0	2.42	\$0
8810	Vol Office Clerical	\$0	.10	\$0
8831	Vol Care/Feed Animals-Dr	\$0	1.04	\$0
8832	Vol Medical Office Assistant	\$0	.27	\$0
8835	Vol Adult Care Service	\$0	2.18	\$0
9016	Vol Fairgrounds Booth Worker	\$0	1.80	\$0
9016	Vol Fairgrounds Clerical	\$0	1.80	\$0
9410	Vol Building Inspectors	\$0	1.09	\$0

**Total Payroll** \$5,854,030

**Manual Premium** \$109,556

Part Two Coverage (Increased Limits Factor 1.004) + \$438

**Subject Premium** \$109,994

Experience Rating Modification x .66

**Modified Premium** \$72,596

Group Discount (OGSERP Factor .95) - \$3,630



## CURRY COUNTY

### Premium estimate for Guaranteed Cost Plan

**Period:** 07/01/2018 - 07/01/2019

**Policy:** 486686

**Group:** OREGON PUBLIC EMPLOYERS GROUP

**Plan:** 1

Annual Prepay Discount (3.5%)	-	<u>\$2,414</u>
<b>Standard Premium</b>		\$66,553
Premium Discount	-	<u>\$9,804</u>
<b>Discounted Premium</b>		\$56,748
Terrorism Premium	+	\$293
Catastrophe Premium	+	\$585
DCBS Premium Assessment @ 7.4%	+	<u>\$4,152</u>
<b>Total Premiums and Assessments</b>		\$61,779
Annual Prepay Installment		\$61,779

#### Premium discount schedule

First	\$5,000	0.0%
Next	\$10,000	10.5%
Next	\$35,000	16.5%
Over	\$50,000	18.0%

Payroll Reporting Frequency: Annual

Maritime coverage at limit of \$100,000 with \$0 minimum premium.

Part Two coverage at limits of \$1,000,000/\$1,000,000/\$1,000,000 with \$120 minimum premium.

Terrorism premium = total payroll / 100 x .005

Catastrophe premium = total payroll / 100 x .01

DCBS Premium Assessment excludes Part Two coverage and federal premium.

Premium and rating factors will change on your rating effective date to those in effect at that time.

Your policy premium is based on your current estimated premium and may be prorated for policies issued for less than a full year or adjusted based on actual payroll by classification.



## CURRY COUNTY

### Adjusted Rates for Guaranteed Cost Plan

**Period:** 07/01/2018 - 07/01/2019

**Policy:** 486686

**Group:** OREGON PUBLIC EMPLOYERS GROUP

**Plan:** 1

Class	Description	Estimated Payroll	Base rate	Adjusted rate
0050	Weed Control Incl Dr	\$49,000	3.44	.020897
5506	Street/Rd Const-Fnl Grad/Pve/Rep/Dr	\$536,766	5.99	.036388
7024 M	Vessels-Noc-State Act	\$130,650	1.88	.011421
7720	Police Officers & Dr	\$2,200,000	2.42	.014701
7720	Inmates	\$4,000	2.42	.014701
7720	County Search And Rescue- Volunteer	\$11,000	2.42	.014701
8380	Service Station-Dr	\$103,093	2.30	.013972
8411	Vol Plcmn @ 0800/Mo Ea	\$86,400	1.01	.006135
8742	Field Representatives	\$284,500	.17	.001033
8810	Office Clerical	\$809,000	.10	.000607
8820	Attorney & Cler/Messenger/Dr	\$433,000	.12	.000729
9015	Buildings-Ops By Owner/Lessee & Drivers	\$70,600	2.34	.014215
9016	County Fairs/Dr	\$54,000	1.80	.010935
9102	Park Noc-All Employees & Dr	\$12,000	2.63	.015977
9410	Building Inspectors	\$277,021	1.09	.006621
9410	Municipal/Twn/Cnty/State Emp-Noc	\$793,000	1.09	.006621
5191	Computer Dev-Instl/Inspec/Ser/Repr	\$0	.77	.004678
5508	Street/Rd Const-Rock Excav-Dr	\$0	7.53	.045743
6876	Diving-State Act Exposure Only	\$0	3.55	.021565
7395 M	Diving-Marine	\$0	2.19	.013304
8831	Dog Pounds-Incl Dog Catcher/Dr	\$0	1.04	.006318
8832	Physician & Clerical	\$0	.27	.001640
8835	Nurse-Home Health/Public-Trvl-AI Emp	\$0	2.18	.013243
9402	Street Cleaning-Dr	\$0	4.11	.024967
6876	Vol Diver-State Act Exposur Only	\$0	3.55	.021565
7395 M	Vol Diving-Marine	\$0	2.19	.013304
7720	Vol Comm Emergency Resp Team Mbr	\$0	2.42	.014701
7720	Vol Police Interns	\$0	2.42	.014701
8810	Vol Office Clerical	\$0	.10	.000607
8831	Vol Care/Feed Animals-Dr	\$0	1.04	.006318
8832	Vol Medical Office Assistant	\$0	.27	.001640
8835	Vol Adult Care Service	\$0	2.18	.013243
9016	Vol Fairgrounds Booth Worker	\$0	1.80	.010935
9016	Vol Fairgrounds Clerical	\$0	1.80	.010935
9410	Vol Building Inspectors	\$0	1.09	.006621

#### Adjusted Rate Factors

Part Two Coverage Increased Limits Factor	1.004
Experience Rating Modification	0.660
Group Discount (OGSERP Factor)	0.950
Prepay Discount	0.965

**Total Payroll** \$5,854,030





## **CURRY COUNTY**

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### **Adjusted Rates for Guaranteed Cost Plan**

**Period:** 07/01/2018 - 07/01/2019

**Group:** OREGON PUBLIC EMPLOYERS GROUP

**Policy:** 486686

**Plan:** 1

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**CURRY COUNTY**

**Notice of Election for Guaranteed Cost Plan**

**Period:** 07/01/2018 - 07/01/2019

**Policy:** 486686

**Group:** OREGON PUBLIC EMPLOYERS GROUP

**Plan:** 1

**Agency:** ABEL INSURANCE AGENCY

**Producer:** WENDY ABEL-HATZEL

**Premium Estimate:**

Modified premium	\$72,596
Group discount	\$3,630
Annual prepay discount (3.5%)	\$2,414
Standard premium	\$66,553
Premium discount	\$9,804
Total premiums and assessments	\$61,779

**Payroll reporting frequency:** Annual

Please visit [saif.com](http://saif.com) and choose *Safety and health* for information about safety or choose *Employer Guide* for information about reporting payroll, paying online, filing and managing a claim, and coverage.

I, the undersigned, as a legal representative of the company listed above, do hereby authorize SAIF Corporation to issue the policy and determine workers' compensation premiums according to the plan selection on this form. I have read, understand, and agree to the terms and conditions of this plan as set forth in the proposal.

\_\_\_\_\_  
Authorized signature of insured

\_\_\_\_\_  
Date signed

**Please return this page to:**

**SAIF CORPORATION  
400 High St SE  
Salem, OR 97312-1000**

**CURRY COUNTY**

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**Prepay Installment**

**Period:** 07/01/2018 - 07/01/2019

**Policy:** 486686

**Group:** OREGON PUBLIC EMPLOYERS GROUP

**Plan:** 1

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**Please return this page with remittance.**

Annual prepay installment due by **07/10/2018: \$61,779**

Write the quote or policy number indicated in this document on your check. Make check or money order payable to:

SAIF CORPORATION  
400 High St SE  
Salem, OR 97312-1000

<b>SAIF use only</b>			JOEMAD
Date received _____	Amount received _____		Check no. _____
Bond Company _____		Bond no. _____	



## **CURRY COUNTY**

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### **Plan description for Guaranteed Cost Plan**

**Period:** 07/01/2018 - 07/01/2019

**Policy:** 486686

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#### **Guaranteed Cost Plan**

SAIF Corporation's Guaranteed Cost Plan is a simple, no-risk plan that allows purchasers to know their insurance costs throughout the policy period. It may provide a premium discount based on volume.

#### **Oregon Group Supplemental Experience Rating Plan (OGSERP) - Plan 1**

You may be eligible for additional group savings through the Oregon Group Supplemental Experience Rating Plan. This plan allows businesses to be rated collectively as a group, and the combined premium and losses of all members are evaluated each year to determine the group's supplemental discount.

#### **The Prepay advantage and payment terms - Plan 1**

SAIF Corporation offers additional savings in exchange for paying premiums in advance. A 3.5 percent discount is offered for annual prepay plans.

SAIF uses estimated premium paid in advance during the policy year to calculate the prepay discount even when your standard premium changes during the policy period.

The terrorism premium, catastrophe premium, and the Department of Consumer and Business Services (DCBS) premium assessment will also be estimated and paid with your prepay installments. The prepay discount does not apply to the terrorism premiums or the DCBS premium assessment.

If SAIF does not receive your first installment in our office on or before the 10th day of the new policy period, you will not receive the prepay discount. SAIF does not use postmark dates in determining date received.

Because the prepayment installments are based on estimated payroll and premium, your final premium, including terrorism and catastrophe premiums and DCBS premium assessment, cannot be determined until you report the actual subject payroll. A payroll report will be sent to you at the end of the policy year. SAIF must receive your completed payroll report by the indicated due date or you may go to **saif.com** to submit your payroll online. We will calculate the premium and assessment amounts and compare them to the payments you made based on the estimate. We will then send you a reconciliation statement showing the difference in these two amounts.

SAIF adds interest at the rate of one percent per month to any past due balance.