

Board of Directors
Regular Meeting Minutes
Supplementary information

Tuesday, December 19, 2023, 7:00pm
Library Meeting Room and Zoom
502 State St, Hood River

Library Board:

Board President: Brian Hackett, *Board Vice-President:* Karen Bureker, *Board members:* Megan Janik, Sara Marsden, and Jean Sheppard.

The Hood River County Library District will hold this meeting by offering a hybrid format. Participants can attend in-person or on Zoom Conferencing. Please use the following phone number or video link:

1-253-215-8782, <https://us02web.zoom.us/j/88987942233>, Meeting ID: 889 8794 2233

Agenda Items		Action	Responsible
I.	Call to Order		Brian Hackett
II.	Approval of the agenda (additions/corrections/deletions)	Motion	Brian Hackett
III.	Approval of the consent agenda i. Minutes from the November 21, regular board meeting	Motion	Brian Hackett
IV.	Actual or potential conflicts of interest		Brian Hackett
V.	Public comment (3 minutes each)		Brian Hackett
VI.	Reports		
	i. Friends update		Rachael Fox
	iii. Foundation update		Rachael Fox
	iv. November Financial Statements		Rachael Fox
	iv. Director's report		Rachael Fox
VII.	Old Business		

VIII.	New Business		
	i. 2024 SDIS Property/Casualty Insurance Renewal	Motion	Rachael Fox
	ii. Code of Conduct discussion		Rachael Fox
	iii. Executive Session		Brian Hackett
IX.	Announcements		
	i. Comments from board members		All
	ii. Requests/Comments from Library Director		Rachael Fox
X.	Agenda items for next meeting		Brian Hackett
XI.	Adjournment regular meeting		Brian Hackett

Other matters may be discussed as deemed appropriate by the Board. If necessary, Executive Session may be held in accordance with the following. Bolded topics are scheduled for the current meeting's executive session.

ORS 192.660 (1) (d) Labor Negotiations

ORS 192.660 (1) (e) Property

ORS 192.660 (1) (h) Legal Rights

ORS 192.660(2)(f): To consider information or records that are exempt by law from public inspection.

ORS 192.660 (1) (i) Personnel

The Board of Directors meets on the 3rd Tuesday each month from 7:00pm to 9:00pm in the Jeanne Marie Gaulke Memorial Meeting Room at 502 State Street, Hood River, Oregon. Sign language interpretation for the hearing impaired is available if at least 48 hours notice is given.

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I.	Call to Order		Brian Hackett
II.	Approval of the agenda (additions/corrections/deletions)	Motion	Brian Hackett
III.	Approval of the consent agenda i. Minutes from the November 21, regular board meeting <ul style="list-style-type: none"> Attachment: III.i. Minutes from the November 21, 2023 regular board meeting. 	Motion	Brian Hackett
IV.	Actual or potential conflicts of interest		Brian Hackett
V.	Public comment (3 minutes each)		Brian Hackett
VI.	Reports		
	i. Friends update <ul style="list-style-type: none"> There is no Friends meeting scheduled for December. The annual holiday party by The Friends of the Library took place Sunday, December 3, 2023. The Friends had 35-40 people in attendance. 		Rachael Fox
	iii. Foundation update <ul style="list-style-type: none"> The Foundation approved a request for \$3,000 for the 		Rachael Fox

	<p>Hood River County Reads program.</p> <ul style="list-style-type: none"> The Foundation has started planning their Feast of Words Fundraiser which is scheduled for Saturday, May 4, 2024. The Foundation has approved replacing the outdated main circulation desk at the Hood River Library. The installation of a new unit will transform this area into a more inviting and dynamic space for library staff to assist patrons. This desk would be designed to cater to patrons of all ages and those with disabilities, offering a comfortable seating area where library staff can provide assistance. Additionally, it would be ergonomically designed to create a more efficient and ergonomic workspace. <p>In addition, they will also support accessibility and our strategic goal for engaging communities at their point of need by funding the continuing operations for the bookmobile.</p>		
	<p>iv. November Financial Statements</p> <p>The financial statements for November 2023 had not been released yet when the board packet was distributed.</p>		Rachael Fox
	<p>iv. Director's report</p> <p><u>Administration</u></p> <ul style="list-style-type: none"> During the December staff in-service day, the third training session emphasized several key areas. These included comprehensive training on discussing the Strategic Plan, Mission, Vision, and Values. Team members engaged in sharing their specific job responsibilities and gratitude with each other, fostering a sense of collaboration and teamwork. The training included instruction on utilizing the microfilm and the library SageCat app. <p>Sarah Kellems, representing the Mid-Columbia Community Action Council, delivered a presentation during the training session, offering valuable insights into the services dedicated to supporting low-income individuals and the homeless within our community.</p> <ul style="list-style-type: none"> Our Children's Librarian Annelisa Gebhard received two grants. <ul style="list-style-type: none"> Columbia Gorge STEM Hub grant in the amount of \$800 to purchase STEM Cubelets Curiosity sets for our Library of Things. 		Rachael Fox

	<ul style="list-style-type: none"> ◦ John Henry Eldred Foundation in the amount of \$3,000. • The library will be closed Saturday, December 23rd in observance of the Christmas Eve. <p><u>Facilities/Gardens</u></p> <ul style="list-style-type: none"> • In the upcoming period, I will be engaged in a project funded by the 2023 Feast of Words. The project involves the installation of new signage at all three locations. Additionally, in the gardens, we will be implementing a covered area, a charging station, and providing a free public phone. • <u>Programs and Services</u> <ul style="list-style-type: none"> ◦ The program staff have been working hard to provide creative programming for this winter. Please check out newsletter a full list of December programs. ◦ All Ages <ul style="list-style-type: none"> ▪ Family arcade night, First Saturday, Dec. 2nd, 4-6pm, Hood River Library Theater. Join us for rad retro cabinet arcade games and other electronic offerings for fans of all ages to enjoy. ▪ Family Movie Matinee, The Muppet Christmas Carol, Saturday, Dec. 16th, 2pm Hood River Library Theater. The Hood River Library will be showing the movie The Muppet Christmas Carol. This will be an all ages screening. Snacks and drinks will be provided. ◦ Adult programs <ul style="list-style-type: none"> ▪ Ellen Taylor Painting Workshop, Saturday, December 2, 11am-2pm. Hood River Library Meeting Room. Ellen Taylor has expressed that her art "...comes from visions, feelings, life, death, turmoil, new birth, and illness, relationships, and the history of life." The perfect balance comes from finding the time to articulate, create, and balance all, or, some of this, into her busy life. Ellen lives on the Umatilla Indian Reservation. She is from the Cayuse, Umatilla, Walla Walla, Nez Perce, and Ojibwa Tribes. 		
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- **Memories of Czech Christmas,**
Wednesday, Dec. 6th, 6pm, Hood River Library Reading Room. This is a Christmas holiday program featuring traditional Czech Christmas music and dance with accordion accompaniment. During the program Helena and Mark present five traditional Czech Christmas songs within the five corresponding sections of the program. Helena explains several Czech Christmas traditions as she remembers them from her childhood and illustrates them by telling humorous stories as they occurred with her family. Some of these stories reveal surprising differences in the way Czechs celebrate Christmas in contrast to traditional American customs.
- **Edward Jones Financial Workshop Series,** An Investor's Tour of Mutual Funds, Saturday, December 16, 10am, Meeting Room. Brought to you in partnership with Edward Jones.
- **Hood River Book Club** meets the second Wednesday of the month at 12:30 p.m. Hood River Library Meeting Room & [Zoom](#). December's book club selection is *The Midnight Library* by Matt Haig. Hood River Library Book Club.
- **Cascade Locks Book Club** meets the Fourth Thursday of the month from 5:15 to 7:00 p.m. at the Cascade Locks Library. There is no meeting in December.
- **Writing Group:** Every Wednesday at 3 pm in the Hood River Library Columbia Room. Creative writing together! Join with fellow writers to work on your craft through prompts and (sometimes) share the results. For more information, please contact Patty Kaplan (310.710.3822). The writing group will not be meeting Dec. 27.

- **Teen programs**

	<ul style="list-style-type: none"> ▪ Llama Day! Friday Dec. 15th, 6pm. All Day Hood River Library Danger Space. ▪ Magic the Gathering, 2nd and 4th Fridays of the month at 4pm in the Library Theater. ▪ Library Teen Council, 2nd and 4th Saturdays of the month at 2pm in the Hood River Library Theater. Join the team and earn volunteer hours, help out at the library and eat snacks! <p>○ Children's programs</p> <ul style="list-style-type: none"> ▪ Holiday Party, Thursday Dec. 21st, 2-4pm Hood River Library Kids Library Join us at the library's holiday party for a jolly good time filled with festive crafts, exciting games, yummy treats, and a maybe a visit from Santa Claus himself! ▪ Holiday Party, Wednesday Dec. 20th, 11am-1pm. Cascade Locks Library & Parkdale Library Join us at the library's holiday party for a jolly good time filled with festive crafts, exciting games, yummy treats! ▪ Storytimes <ul style="list-style-type: none"> • Family Storytime – Hood River Library Thursdays at 10:30 a.m. <ul style="list-style-type: none"> ○ The storytime is open to all ages. Storytime will feature stories, songs and fun! Literacy enrichment will be at the heart of every session. Children will learn pre-reading skills, develop an increased vocabulary, and nurture a lifelong love of reading! ▪ Weekly playgroup and monthly storytime – Parkdale <ul style="list-style-type: none"> • Looking for something fun to do with your children that haven't yet started school? We are starting playgroups at our Parkdale Library! Each Friday from 10:30-11:30 we invite parents to come with their children to explore the library, help kids build social skills, 		
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	<p>and make new friends.</p> <ul style="list-style-type: none"> • The first Friday of the month in Parkdale we will have a librarian led storytime. <ul style="list-style-type: none"> ○ Bookmobile Service plan <ul style="list-style-type: none"> ▪ Pine Grove, 1st Thursday of the month <ul style="list-style-type: none"> • Early Intervention Pine Grove School 1:30am-1pm ○ Hood River <ul style="list-style-type: none"> ▪ 2nd Thursday of the month, 2:30-6:00pm ▪ Neighborhoods behind Rosauers <ul style="list-style-type: none"> • 2:30p-3:30p Pacific Ave (street parking) • 3:30p-4:30p Sieverkropp Dr (street parking) • 5:00p-6:00p Wyeast Vista Apartments 1800 8th st. ○ Hood River <ul style="list-style-type: none"> ▪ 3rd Thursday of the month, 2:30-6:00pm <ul style="list-style-type: none"> • Apartments and Mobile Home Parks on Cascade Ave. <ul style="list-style-type: none"> ○ 2:30p-3:30p Hood River Mobile Manor (next to Les Schwab) 3300 Cascade Ave. . ○ 3:30-4:30p Hood River Crossings Apartments 3145 Cascade Ave. ○ 5:00p-6:00p Columbia View Apartments 1695 Oak St. ○ Hood River <ul style="list-style-type: none"> ▪ Every 4th Thursday of the month, 3:00-4:00pm <ul style="list-style-type: none"> • Hood River Rockford Grange ○ Senior facilities <ul style="list-style-type: none"> ▪ 1st Friday of the month, 10am-12:30pm ○ Odell <ul style="list-style-type: none"> ▪ 2nd and 4th Saturdays <ul style="list-style-type: none"> • 10:30a-12:00p Mobile Home Park/AGA RD • 12:30p-1:30p Community Park 3163 Tamarack Rd. 		
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	<ul style="list-style-type: none">2:30p-3:30p W'yeast Middle School 3000 Wyeast Rd.		
VII.	Old Business		
VIII.	New Business		
	<p>i. 2024 SDIS Property/Casualty Insurance Renewal</p> <p>Attachments:</p> <ul style="list-style-type: none">VI.v. 2024 SDAO Property and Liability insurance invoice <p>This invoice is for our annual property and liability insurance. The invoice is \$20,671, approximately \$2,238 more than last year.</p> <p>The Trust at SDAO has decided to put the Longevity Credit and Rate Lock Guarantee Program on hold until investment earnings return to levels they have seen in the past. During times when the SDIS Trust sees a surplus in investment earnings, the Longevity Credit and Rate Lock Guarantee program is used to give back to members in the form of longevity credits and rate locks. Since its inception 14 years ago, the Trust has returned \$13.5 million dollars to eligible members. The last two fiscal years saw investment returns dip below targeted levels.</p> <p>Our policy is up 13.5%. We received a ten percent discount on insurance thanks to our work on Special Districts Association of Oregon (SDAO) best practices recommendations.</p> <p>Our Insurance Broker Jon Davies at Columbia River Insurance stated that compared his other districts, Hood River County Library's increase of 13.5% is quite good as other Districts are seeing 15-18% increases.</p> <p>I anticipated this increase and it slightly above the amount I estimated of \$20,000 for property and liability insurance.</p> <p>I ask the board for approval for the renewal and invoice for \$20,671.</p>	Motion	Rachael Fox
	<p>ii. Code of Conduct discussion</p> <p>This month, there will be no review of policies. I am currently engaged in research to update our Code of Conduct policy at the library. A committee will examine the research I've conducted on various library policies, and in January, we will present the updated policy for the library board's consideration. The updated policy, classified as an Ordinance due to its</p>		Rachael Fox

	<p>inclusion of the library gardens, will undergo a two-month review process.</p> <ul style="list-style-type: none"> • In February and March, a public hearing notice will be published in the Columbia Gorge News. A public hearing is an integral part of this meeting, where the floor will be open for testimony on the proposed ordinance. The Board may choose to set a time limit for speaking. • The first reading of the ordinance will take place at the February meeting, along with a mandatory public hearing. • The second reading of the ordinance, along with a mandatory public hearing, is scheduled for the March meeting. Following the reading and hearing, the Board will vote on the ordinance. • If the vote is affirmative, the ordinance will become effective thirty days after the March meeting. • The ordinance text may undergo revisions during this process, guided by discussions and input. • All language will be reviewed by District legal counsel Ruben Cleaveland. 		
	iii. Executive Session		Brian Hackett
IX.	Announcements		
	i. Comments from board members		All
	ii. Requests/Comments from Library Director		Rachael Fox
X.	Agenda items for next meeting <ul style="list-style-type: none"> • Code of Conduct policy review • Audit report and presentation FY 2022-23 		Brian Hackett
XI.	Adjournment regular meeting		Brian Hackett

Other matters may be discussed as deemed appropriate by the Board. If necessary, Executive Session may be held in accordance with the following. Bolded topics are scheduled for the current meeting's executive session.

ORS 192.660 (1) (d) Labor Negotiations

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Agenda Items		Action	Responsible
I.	Call to Order Board President Brian Hackett called the meeting to order at 7:03pm.		Brian Hackett
II.	Approval of the agenda (additions/corrections/deletions) Bureker made a motion to approve the agenda as presented. Marsden seconded. The motion carried unanimously.	Motion	Brian Hackett
III.	Approval of the consent agenda Bureker made a motion to approve the agenda as presented. Marsden seconded. The motion carried unanimously.	Motion	Brian Hackett
IV.	Actual or potential conflicts of interest None stated.		Brian Hackett
V.	Public comment (3 minutes each) None present.		Brian Hackett
VI.	Reports		
	i.Friends and Foundation Nothing to add to the written report.		
	ii. Friends update Nothing to add to the written report.		
	iii. Foundation update		Rachael Fox

	Nothing to add to the written report.		
	iv. September and October Financial Statements There was nothing to add to the written report.		Rachael Fox
	iv. Director's report Our Bilingual Outreach Librarian, Yelitza Vargas-Boots, participated in the Guadalajara Book Fair in Mexico to acquire a significant quantity of Spanish-language materials that are currently unavailable in the United States. The library audit was positive, and a presentation is scheduled for January.		Rachael Fox
VII.	Old Business		
VIII.	New Business		
	i. Snow removal contract Sheppard made a motion to approve the agenda as presented. Marsden seconded. The motion carried unanimously.	Motion	Rachael Fox
	iii. Intellectual Property Policy Bureker made a motion to approve the agenda as presented. Janik seconded. The motion carried unanimously.	Motion	Rachael Fox
	iv. Janitorial contract Marsden made a motion to approve the agenda as presented. Bureker seconded. The motion carried unanimously.	Motion	Rachael Fox
	v. SDAO Best Practice Checklist Fox went through the checklist with the Library Board.	Discussion	Rachael Fox
	vi. Oregon Public Meeting Law update The library board discussed the changes.	Discussion	Rachael Fox
IX.	Announcements		
	i. Comments from board members Marsden asked if the library is using the bookmobile to visit the warming shelter in Hood River. Fox stated we are not but she will speak to Bookmobile Specialist Jasmin Martinez and Bilingual Outreach Librarian Yelitza Vargas-Boots. Sheppard suggested a bookmobile stop at the Mt. Hood Town Hall. Fox stated to would speak Bookmobile Specialist Jasmin Martinez and Bilingual Outreach Librarian Yelitza Vargas-Boots.		All
	ii. Requests/Comments from Library Director No comments.		Rachael Fox
X.	Agenda items for next meeting		Brian

	There was nothing to add to the written report.		Hackett
XI.	Adjournment regular meeting The meeting was adjourned at 7:41pm.		Brian Hackett

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MEMORANDUM

DATE: November 27, 2023

TO: SDIS Independent Insurance Agents & SDIS Property/Casualty Insurance Program Participants

FROM: SDIS Underwriting Department

SUBJECT: 2024 SDIS Property/Casualty Insurance Renewal

As noted in the update packet memo, our reinsurers have advised us that we should expect significant premium increases due to financial and claims pressures on a statewide, national and international level. The good news is that due to the continued strong financial position of the Trust, we were able to absorb a large portion of that increase. However, some of that increase will need to be passed to the members. As such, we are advising members to budget for an *average* contribution increase of around 13.5%.

Please note that the Service Group Discount is listed on the Preliminary Renewal Summary for those members that are also covered by SAIF for workers' compensation and have elected to join the SDAO-SAIF Servicing Group. As a reminder, this is a 4% discount on Liability, Property, Auto Liability and Auto Physical Damage coverage.

Enclosed you will find your members' preliminary renewal packets with the documents listed below. Please remember these are *preliminary* only. Final renewal packets with the official invoices and declarations pages will be issued on January 1, 2024 and will include any changes that were made between now and that date.

Preliminary Renewal Packet

- Preliminary Contribution Summary - *Reflects the Best Practices credit and Service Group Discount, if applicable.*
- Liability Coverage Preliminary Summary
- Auto Coverage Preliminary Summary
- Property Coverage Preliminary Summary
- Earth Movement Coverage Preliminary Summary
- Flood Coverage Preliminary Summary
- Equipment Breakdown Protection Preliminary Summary
- Cyber Coverage Preliminary Summary

- Comprehensive Crime Coverage Preliminary Summary
- Updated General Liability, Automobile, Property - Schedule I, Schedule II and Extra Items Schedules (if applicable)
- Policy Year 2023 to 2024 Rate Change Comparison Report
- Loss ratio reports for districts that have over a 65% loss ratio in any one line of coverage from policy years 2018-2022. These are the years we use to calculate each district's experience factor.
- Automobile ID Cards – These are at the end of the packet. There is a separate page that can be combined with and used as the back of the ID cards if you wish to print them yourself. If you want a cardstock version of the auto ID cards mailed to you, please contact us at underwriting@sdao.com.

Rate Change Comparison Report

We have again included the Rate Comparison Report on the last page of the preliminary renewal packet. ***The report displays the changes from the 2023 renewal to the 2024 renewal.*** This will show the change in rates as well as how your district's individual contribution is affected by any changes in exposures that you may have experienced in the last year.

Thank you for your continued support of Special Districts Insurance Services. We are pleased to continue offering the best coverage at the most affordable price for Oregon's special districts. If you have any questions or concerns, please email us at underwriting@sdao.com or call 800-285-5461.



Preliminary Renewal Summary - NOT AN INVOICE

Invoice Number: 39P26994-4482 Entity ID: 26994 Effective Date: 1/1/2024 Expiration Date: 12/31/2024 Invoice Date: 12/01/2023

Named Participant

Hood River County Library District
502 State St
Hood River, OR 97031

Agent of Record

Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

Coverage**Contribution****SDIS Liability Coverage**

\$6,096

Less Best Practices Credit (\$610)

Less Service Group Discount (\$244)

Adjusted Contribution \$5,242

Auto Liability*

\$583

Less Best Practices Credit (\$58)

Less Service Group Discount (\$23)

Adjusted Contribution \$502

**Non-owned and Hired Auto Liability
Auto Physical Damage**

\$175

\$1,426

Less Service Group Discount (\$57)

Adjusted Contribution \$1,369

**Hired Auto Physical Damage
Property**

\$0

\$9,201

Less Best Practices Credit (\$920)

Less Service Group Discount (\$368)

Adjusted Contribution \$7,913

Earthquake

\$4,975

Flood

\$0

Equipment Breakdown

\$0

Crime

\$495

Cyber

Included

Total \$20,671

THIS IS NOT AN INVOICE, PLEASE DON'T PAY THE AMOUNT IN THIS SUMMARY

Your final contribution, and renewal packet, will be posted online on 01/01/2024.

* Includes Excess Auto and Auto Supplemental coverages.

PRELIMINARY SDIS Liability Coverage Summary - NOT A GUARANTEE OF COVERAGE**Certificate Number:** 39P26994-4482**Coverage Period:** 1/1/2024 through 12/31/2024**Named Participant**Hood River County Library District
502 State St
Hood River, OR 97031**Agent of Record**Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

SDIS Liability Coverage:	Description	Limit⁽¹⁾	Deductible^{(2) (3)}
	Per Occurrence Limit of Liability	\$5,000,000	None
	Per Wrongful Act Limit of Liability	\$5,000,000	None
	Annual Aggregate Limit of Liability	No Limit Except As Outlined Below	None

Additional Coverages: List only includes sublimited Additional Coverages. Unless indicated in Section III Additional Coverages, of the SDIS Liability Coverage Document, the following limits are not added to the above identified Limit(s) of Liability.

Coverage	Limit⁽⁴⁾	Participant Limit⁽⁵⁾	All Participants Limit⁽⁶⁾	Deductible	Contribution
Ethics Complaint Defense Costs	\$2,500	\$5,000		None	Included
EEOC/BOLI Defense Costs	\$5,000,000			None	Included
Limited Pollution Coverage	\$250,000	\$250,000		None	Included
Injunctive Relief Defense Costs	\$25,000	\$25,000	Not Applicable ⁽⁷⁾	None	Included
Criminal Defense Costs	\$100,000	\$100,000	\$500,000	None	Included
Premises Medical Expense	\$5,000	\$5,000		None	Included
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$100,000		None	Included
Applicators Pollution Coverage	\$50,000	\$50,000		None	Included
Lead Sublimit Defense Costs	\$50,000	\$50,000	\$200,000	None	Included
Marine Salvage Expense Reimbursement	\$250,000	\$250,000		None	Included
OCITPA Expense Reimbursement	\$100,000	\$100,000	\$500,000	None	Included
Data Disclosure Liability	\$1,000,000	\$1,000,000	\$5,000,000	None	Included
Communicable Disease Defense	\$50,000	\$50,000	\$2,000,000	None	<u>Included</u>

Total Contribution: \$5,242**Reference**

- (1) Subject to a \$25,000,000 maximum limit for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act.
- (2) Subject to a \$10,000 controlled burn deductible for failure to follow DPSST guidelines.
- (3) Subject to a \$25,000 Employment Practices Deductible when SDIS not contacted for legal advice prior to termination.
- (4) Named Participant's maximum limit per Occurrence or Wrongful Act.
- (5) Named Participant's maximum limit for the Coverage Period.
- (6) Maximum limit of coverage, for all SDIS Trust Participants for the Coverage Period. Does not apply to Injunctive Relief Defense Costs (7).
- (7) Maximum limit of coverage, for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act, is \$100,000.

Forms applicable to Named Participant: SDIS Liability Coverage Document - 01/01/2024

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Liability Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Liability Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.



SPECIAL DISTRICTS
INSURANCE SERVICES

Preliminary Auto Liability and Auto Physical Damage Coverage Summary
NOT A GUARANTEE OF COVERAGE

Certificate Number: 39P26994-4482

Coverage Period: 1/1/2024 through 12/31/2024

Named Participant

Hood River County Library District
502 State St
Hood River, OR 97031

Agent of Record

Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

Preliminary Coverage Summary is provided only for those coverages where a contribution is shown.

Auto Liability

Coverage	Per Accident Limit of Liability	Deductible	Contribution
Auto Liability	\$500,000	None	\$502
Non-Owned/ Hired Auto Liability	\$500,000	None	\$175

Applicable Coverage Document: SDIS Auto Liability Coverage Document January 1, 2024

Auto Physical Damage

Coverage	Per Accident Limit of Liability	Deductible	Contribution
Auto Physical Damage	Per Schedule	Per Schedule	\$1,369
Hired Auto Physical Damage	No Coverage	No Coverage*	No Coverage

Applicable Coverage Document: SDIS Auto Physical Damage Coverage Document January 1, 2024

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Auto Liability Coverage Document and SDIS Auto Physical Damage Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Auto Liability Coverage Document and SDIS Auto Physical Damage Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

* If two deductibles are displayed (ie: \$100/\$200), the first applies to Comprehensive Coverage and the second Collision Coverage.



SPECIAL DISTRICTS
INSURANCE SERVICES

Preliminary Auto Excess Liability Coverage Summary
NOT A GUARANTEE OF COVERAGE

Certificate Number: 39P26994-4482

Coverage Period: 1/1/2024 through 12/31/2024

Named Participant

Hood River County Library District
502 State St
Hood River, OR 97031

Agent of Record

Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

Preliminary Coverage Summary is provided only for those coverages where a contribution is shown.

Excess Auto Liability

Coverage	Limit of Liability*	Retention	Contribution
Excess Auto Liability	\$4,500,000	\$500,000	Included with Auto Liability
Excess Non-Owned/ Hired Auto Liability	\$4,500,000	\$500,000	Included with Non-Owned/ Hired Auto Liability

Applicable Coverage Document: SDIS Excess Auto Liability Coverage Document - January 1, 2024

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Excess Auto Liability Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Excess Auto Liability Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

* Per Accident Limit of Liability.



SPECIAL DISTRICTS
INSURANCE SERVICES

Preliminary Auto Supplemental Coverage Summary
NOT A GUARANTEE OF COVERAGE

Certificate Number: 39P26994-4482

Coverage Period: 1/1/2024 through 12/31/2024

Named Participant

Hood River County Library District
502 State St
Hood River, OR 97031

Agent of Record

Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

Preliminary Coverage Summary is provided only for those coverages where a contribution is shown.

Auto Supplemental

Coverage	Limit of Liability	Deductible	Contribution
Personal Injury Protection	See Coverage Document	None	Included with Auto Liability
Uninsured/ Underinsured Motorist Bodily Injury	\$500,000 Per Accident	None	Included with Auto Liability

Applicable Coverage Document: SDIS Auto Supplemental Coverage Document - January 1, 2024

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Auto Supplemental Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Auto Supplemental Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions which they relate.

Preliminary Property Coverage Summary
NOT A GUARANTEE OF COVERAGE**Certificate Number:** 39P26994-4482**Coverage Period:** 1/1/2024 through 12/31/2024**Named Participant**

Hood River County Library District
502 State St
Hood River, OR 97031

Agent of Record

Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

Scheduled Property Values

\$4,748,016 Buildings, Other Structures and Scheduled Outdoor Property
\$2,019,303 Personal Property
\$50,000 Mobile Equipment, Scheduled Personal Property and Scheduled Fine Arts

Total Limit of Indemnification (Per Occurrence)

\$6,817,319 The Trust shall not pay, or be liable for more than the Total Limit of Indemnification in any single "occurrence" during the Property Coverage Period, including all related costs and expenses, all costs of investigation, adjustment and payment of claims, but excluding the salaries of your regular employees and counsel on retainer.
\$300,000,000 SDIS Per Occurrence Aggregate Loss Limit

Sublimits (Per Occurrence)

The subjects of coverage listed below are sub-limited within the above shown "Total Limit of Indemnification (Per Occurrence)". The Limits reflect the maximum amount the Trust will pay for losses involving these coverages. The titles below are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

Covered Property*Section VIII - Covered Property in the SDIS Property Coverage Document*

\$250,000 Personal Property of Others within your Care, Custody, or Control, other than Mobile Equipment
\$100,000 Property of Employees/Volunteers (subject to a \$5,000 maximum per person)
\$100,000 Mobile Equipment of others that is within your Care, Custody or Control or Rented or Leased for up to 30 days
\$10,000 Unscheduled Fine Arts (Fine Art may be specifically scheduled for higher limits)

Additional Coverages*Section X - Additional Coverages in the SDIS Property Coverage Document*

\$5,000,000 Debris Removal
Sublimit is \$5,000,000 or 25% of the covered portion of the loss, whichever is less.
\$50,000 Pollutant Clean-up and Removal from Land or Water
Sublimit is \$50,000 or 20% of the scheduled location(s) value, whichever is less.
\$10,000 Fungus as a Result of a "Covered Cause of Loss"
Sublimit is \$10,000 or 10% of the covered portion of the loss, whichever is less
\$10,000 Preservation of Undamaged Covered Property
Sublimit is \$10,000 or 10% of the covered portion of the loss, whichever is less.

\$250,000	Professional Services <i>Sublimit is \$250,000 or 10% of the covered portion of the loss, whichever is less.</i>
\$25,000	Fire Department Service Charge
\$10,000	Recharging of Fire Extinguishing Equipment
\$10,000	Arson Reward
\$5,000,000	Increased Cost of Construction - Enforcement of Ordinance or Law <i>Sublimit is \$5,000,000 or 25% of the covered portion of the loss, whichever is less.</i>
\$500,000	Increased Cost of Construction - Cost Resulting from Unforeseen Delay <i>Sublimit is \$500,000 or 25% of the covered portion of the loss, whichever is less.</i>
\$500,000	Expenses for Restoration or Modification of Landscaping, Roadways, Paved Surfaces and Underground Utilities <i>Sublimit is \$500,000 or 25% of the covered portion of the loss, whichever is less.</i>

Additional Coverages - Business Income and Extra Expense

Section XI - Additional Coverages - Business Income and Extra Expense in the SDIS Property Coverage Document

\$1,000,000	Business Income
\$1,000,000	Extra Expense
\$25,000	Enforcement of Order by Government Agency or Authority
\$25,000	Business Income from Dependent Property
\$100,000	Interruption of Utility Services
\$25,000	Inability to Discharge Outgoing Sewage

Coverage Extensions

Section XII - Coverage Extensions in the SDIS Property Coverage Document

\$2,000,000	Property in the Course of Construction <i>If you have not complied with all of the notification requirements set forth in Section XII.A. within 90 days, the most the Trust will pay for property in the Course of Construction is \$500,000. If after 90 days you have not complied with all the notification requirements set forth in Section XII.A. then no coverage will be provided for property in the Course of Construction.</i>
\$500,000	Newly Aquired or Constructed Property <i>No coverage will be provided for newly aquired or constructed property unless you notify the Trust in writing no later than 90 days after the dates specified in section XII.A.</i>
\$25,000	Unscheduled Outdoor Property
\$250,000	Malicious Mischief or Vandalism to Tracks and Artifical Turf Fields
\$250,000	Property in Transit
\$250,000	Accounts Receivable
\$50,000	Property Damaged by Overflow of Sewers or Drains
\$100,000	Covered Leashold Interest <i>Sublimit is lesser of amount listed here or an amount prorated based on time between the Loss and the earlier of: Lease Expiration, Re-occupancy of leased property, or lease of new property.</i>
\$250,000	Valuable Papers and Records <i>Sublimit is lesser of: Cost to research, restore and replace the lost information; Actual Cash Value in its blank state of the damaged or destroyed paper, tape or other media if records are note actually researched, restored or replaced; or the amount of the sublimit listed here.</i>
\$25,000	Data Storage Media
\$250,000	Miscellaneous Property Damaged by Specified Cause of Loss or Theft <i>Sublimit lesser of: Appraised Value, Fair Market Value, or Sublimit listed here.</i>
\$6,817,319	Property Damaged by an Act of Terrorism or Sabotage <i>The most the Trust will pay for Property Damaged by an Act of Terrorism or Sabotage is described in Section XII.K.9.</i>

Additional Sublimits

Sublimits showing below, if any, are in addition to the sublimits shown above.

Locations Covered

Locations that are specifically listed on the Named Participant's Property Schedule.

Perils Covered

Risks of Direct Physical Loss subject to the terms, conditions and exclusions of the current SDIS Property Coverage Document.

Deductibles

As indicated on the Schedule of Property Values on file with the Trust.

Contribution

\$7,913

Applicable Coverage Document: SDIS Property Coverage Document - January 1, 2024

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Property Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Property Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Preliminary Earth Movement Endorsement Summary

NOT A GUARANTEE OF COVERAGE

Certificate Number: 39P26994-4482**Coverage Period:** 1/1/2024 through 12/31/2024**Named Participant**

Hood River County Library District
502 State St
Hood River, OR 97031

Agent of Record

Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

PLEASE CAREFULLY REVIEW AS THE ENDORSEMENT WILL MODIFY/ AMEND THE PROPERTY COVERAGE DOCUMENT

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **\$4,975**, the **Property Coverage Document** will be amended by adding the following to Section **XII. COVERAGE EXTENSIONS**:

L. Extension of Coverage for Property Damaged by Earth Movement

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **earth movement** that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:
 - a. The deductible shall be no less than the greater of:
 - (1) \$5,000;
 - (2) Two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **earth movement** in a single **occurrence** on premises listed on the Schedule of Property Values on file with the Trust; or
 - (3) The Deductible stated in the Declarations.
 - b. The deductible shall be no more than the greater of:
 - (1) \$50,000; or
 - (2) The Deductible stated in the Declarations.
2. For the purposes of this **Coverage Extension** only, **earth movement** means:
 - a. Sudden and accidental earthquake, seaquake, shock, tremor, landslide, submarine landslide, avalanche, subsidence, sinkhole, collapse, mud flow, rock fall, **volcanic activity**, or any similar seismic activity, resulting in cracking, crumbling, lateral movement, rising, shifting, settling, sinking, or upheaval of **land**;
 - b. **Flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement**, regardless of any other cause or event that contributes concurrently or in any sequence to such **flood**; and
 - c. **Collapse** directly caused by **earth movement**.
3. **Earth Movement** does not mean, and we will not indemnify you or anyone else for, damage caused by, resulting from, or consisting of:
 - a. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, exacerbated by, or arising out of artificial means or artificially created soil conditions, including contraction, corrosion, erosion, excessive or insufficient moisture, expansion, freezing, improperly compacted soil, insufficient fill, liquifaction, slope instability, slumping, subsidence, or thawing;
 - b. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, exacerbated by, or arising out of underground activity of animals, vegetation, or **water**; or
 - c. Any **water movement** or **flood**, except for **flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement** as described in section **XII.L.2**.

4. All **Earth Movement** that occurs within a 72-hour period will constitute a single **occurrence**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **earth movement**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you within one year of the ending date of the **Property Coverage Period**.
7. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless you notify us as soon as reasonably possible after the **earth movement** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
8. Indemnification under this **Coverage Extension** is subject to the following limits:
 - a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is **\$6,817,319**;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of **\$6,817,319**;
 - c. The **SDIS Per-Occurrence Aggregate Loss Limit**;
 - d. An **SDIS Annual Aggregate Loss Limit** of **\$300,000,000** for all damage or loss caused by, resulting from, or arising out of **earth movement, flood, or both**.
9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This proposed Endorsement amends Section **XII. Coverage Extensions** of the **Property Coverage Document** only, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Property Coverage Document**.

This summary is made and is mutually accepted by the Trust and the Named Participant subject to all provisions, stipulations, and agreements of the applicable SDIS Property Coverage Document that it proposes to amend. Reference the applicable SDIS Property Coverage Document, as amended by this and any other applicable endorsements, for complete terms and conditions.

Preliminary Comprehensive Crime Coverage Summary
NOT A GUARANTEE OF COVERAGE

Insured by Travelers Casualty and Surety Company of America

**Travelers Policy Number:** 105870359**Coverage Period:** 1/1/2024 through 12/31/2024**Named Participant**Hood River County Library District
502 State St
Hood River, OR 97031**Agent of Record**Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

This summary is a coverage descriptions intended to provide important information about the protection available to the referenced insured under the Crime Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter coverage afforded by the Master Policy described herein. The insurance afforded by the Master Policy as described herein is subject to all the terms, exclusions and conditions of such Master Policy. The period is specified in the Master Policy.

The Master Policy has been issued to: Special Districts Insurance Services Trust – see attached Schedule of Named Insured's listed per spreadsheet List of Special Districts Members, Schedule Limits and Retentions. Address: 727 Center Street NE, Salem, Oregon, 97301. Policy Number 105870359 Underwritten by: Travelers Casualty and Surety Company of America, Hartford, CT 06183 ("Travelers") to provide insurance to an Insured for as described in this Certificate.

<u>Reference</u>	<u>Coverage (For Any One Loss)</u>	<u>Limit</u>	<u>Retention</u>
A1.	Employee Theft - Per Loss Includes Faithful Performance of Duty, same limit as A1, CRI -7126 Non-Compensated Officers, Directors-includes Volunteer Workers as employees, Deletion of Bonded Employee and Treasurer/ Tax Collectors Exclusion - CRI-19044	\$100,000	\$1,000
A2.	ERISA Fidelity - same limit as A.1 (CRI-19044)	\$100,000	\$1,000
B.	Forgery or Alteration	\$100,000	\$1,000
C.	On Premises	\$100,000	\$1,000
D.	In Transit	\$100,000	\$1,000
E.	Money Order Counterfeit Currency	\$100,000	\$1,000
F1.	Computer Fraud	\$100,000	\$1,000
F2.	Computer Restoration - same limit as A1 or maximum limit of \$100,000	\$100,000	\$1,000
G.	Funds Transfer Fraud	\$100,000	\$1,000
H1.	Personal Accounts Forgery or Alteration - same limit as A.1	\$100,000	\$1,000
H2.	Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000	\$25,000	\$0
CRI-19070	Social Engineering Fraud - same limit as A1 or maximum of \$250,000	\$100,000	\$1,000
I.	Claims Expense	\$5,000	\$0
CRI-7072	Third Party Entity Funds Coverage	Not Covered	Not Covered

Contribution: \$495

This document provides a brief summary of Crime Coverage from Travelers Casualty and Surety Company of America (Travelers) and in-no-way replaces or supersedes the Travelers policy or coverage terms. Please refer to the Travelers Crime Coverage Form for detailed coverages, exclusions and conditions that may apply.



SPECIAL DISTRICTS
INSURANCE SERVICES

Preliminary SDIS Trust Cyber Coverage Summary NOT A GUARANTEE OF COVERAGE

Policy Number: 39P26994-4482

Coverage Period: 1/1/2024 through 12/31/2024

Named Participant

Hood River County Library District
502 State St
Hood River, OR 97031

Agent of Record

Columbia River Insurance
PO Box 500
Hood River, OR 97031-0016

Cyber Total Aggregate Limit of Liability

\$150,000

First Party Coverage's Sublimit of Liability

\$50,000

First Party Coverage Includes:

Network Interruption
Event Management
Cyber Extortion
Data Restoration
Computer and Legal Experts
Public Relations
Business Income

Third Party Liability Coverage's Sublimit of Liability

\$100,000

Third Party Coverage Includes:

Security Failure or Privacy Event
Media Content
Regulatory Action

SDIS Trust Cyber Annual Aggregate Limit of Liability

\$5,000,000

SDIS Member Contribution

Included

Applicable Coverage Document: SDIS Cyber Coverage Document, effective January 1, 2024

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Cyber Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Cyber Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Hood River County Library District

Agent: Columbia River Insurance

Policy Year: 01/01/24 to 12/31/24

Automobile Schedule

Auto Liability Per Occurrence Deductible: \$0.00

Auto Code	Year	Make	Description	Vehicle Identification #	Collision	Comp	Deductible Collision Comp	Value	AL Contribution	APD Contribution
	2021	Mercedes	SPRINTER	W1X8ED3Y9MT075359	Yes	Yes	\$1,000	\$184,000.00	\$502.29	\$1,369.05
Weight Class:				Valuation:		Term:				
		Med Truck		Replacement		01/01/2024 to 12/31/2024				
<div> <div>Weight Class</div> <div> Priv. Pass = (0 - 10,000 LBS) Lgt Truck = (0 - 10,000 LBS) Med Truck = (10,001 - 20,000 LBS) Hvy Truck = (20,001 - 45,000 LBS) XHvy Truck = (OVER 45,000 LBS) </div> </div> <div> <div>Valuation Codes</div> <div> Replacement = Replacement Cost Valuation Functional = Functional Replacement Cost </div> </div>										
Total:								\$184,000.00	\$502.29	\$1,369.05

Hood River County Library District

Agent: Columbia River Insurance

Policy Year: 01/01/24 to 12/31/24

Schedule of Property Values - Section 1
Building, Other Structures and Scheduled Outdoor Property

Premises: Cascade Locks School													
Covered Property: Cascade Locks School				Unique ID: 26994P67802W				Address: 300 SW WaNaPa Cascade Locks OR, 97014					
Loc Code		% Sprinkler	0	Appraiser		Year Built	1953	Equip Brk Cov	No	Flood Zone*		Valuation	Replacement
Vacant (Y/N)	No	Fire Alarm	Yes	App Date		Sq Footage	3000	Flood Cov	No	Eff Date	1/1/2024	Structure Value	\$0.00
Protect Class	5	Security Alarm	No	App Code		# of Stories	0	Earthquake Cov	Yes	Deductible	\$500	Pers Prop Value	\$111,575.11
Const Class	JOISTED MASONRY			Comments						Contribution	\$138	Total Value	\$111,575.11
Premises Total:										Contribution	\$138	Total Value	\$111,575.11
Premises: Hood River Library													
Covered Property: Hood River Library				Unique ID: 26994P9508W				Address: 502 State Street Hood River OR, 97031					
Loc Code		% Sprinkler	0	Appraiser	CBIZ	Year Built	2006	Equip Brk Cov	No	Flood Zone*		Valuation	Replacement
Vacant (Y/N)	No	Fire Alarm	Yes	App Date	1/29/2021	Sq Footage	19488	Flood Cov	No	Eff Date	1/1/2024	Structure Value	\$4,748,016.00
Protect Class	2	Security Alarm	No	App Code	01-01	# of Stories	0	Earthquake Cov	Yes	Deductible	\$500	Pers Prop Value	\$1,808,484.09
Const Class	JOISTED MASONRY			Comments						Contribution	\$7,455	Total Value	\$6,556,500.09
Premises Total:										Contribution	\$7,455	Total Value	\$6,556,500.09
Premises: Parkdale Library													
Covered Property: Parkdale Library				Unique ID: 26994P9763W				Address: 7300 Clear Creek Road Parkdale OR, 97041					
Loc Code		% Sprinkler	0	Appraiser		Year Built	1930	Equip Brk Cov	No	Flood Zone*		Valuation	Replacement
Vacant (Y/N)	No	Fire Alarm	Yes	App Date		Sq Footage	700	Flood Cov	No	Eff Date	1/1/2024	Structure Value	\$0.00
Protect Class	5	Security Alarm	No	App Code		# of Stories	2	Earthquake Cov	Yes	Deductible	\$500	Pers Prop Value	\$99,243.60
Const Class	JOISTED MASONRY			Comments						Contribution	\$122	Total Value	\$99,243.60
Premises Total:										Contribution	\$122	Total Value	\$99,243.60

* Flood Zones shown on the Schedule of Property Values are an estimate, either provided by the member, the insurance agent, or an independent appraiser. It is not a guarantee that the location is or is not in federally designated Special Flood Hazard Area (SFHA). In the event of a covered claim under this Supplemental Coverage, a determination on the flood zone will be made based on a review of Federal Emergency Management Agency flood maps, not by the estimated flood zone indicated on this Schedule of Property Values. If there is any question that a location is in a Special Flood Hazard Area, then make sure you obtain NFIP coverage for the location.

Construction Class Options

Fire Resistive Noncombustible
Modified Fire Resistive Joisted Masonry
Masonry Noncombustible Frame

Valuation Options

Actual Cash Value
Replacement
Stated Amount

Protection Class Description

Fire Protection Class is determined by the level of fire protection in your area. Your local fire department should be able to tell you which Protection Class your property is in.

Total Structure Value	\$4,748,016.00
Total Personal Property Value	\$2,019,302.80
Total Value	\$6,767,318.80
Total Contribution	\$7,715

Schedule of Property Values - Section 2

Scheduled Mobile Equipment, Scheduled Personal Property, Scheduled Fine Arts

Code	Description	Coverage Class	Deductible	Serial Number	Valuation	Effective Date	Expiration Date	Value	Contribution
	Books in bookmobile	Scheduled Personal Property	\$500		Stated Value	1/1/2024	12/31/2024	\$50,000	\$197.86
Totals:									\$197.86

* Any equipment or item \$10,000 or greater in value must be specifically scheduled.
* All equipment or items less than \$10,000 in value may be aggregated together and reported as one total miscellaneous amount.

General Liability Schedule

Code	Description	Unit	Amount	Effective Date	Expiration Date	Contribution
260150	2023-2024 Budgeted Personal Services *	Dollars	\$938,416	1/1/2024	12/31/2024	\$1,516
260160	2023-2024 Budgeted Materials and Supplies *	Dollars	\$676,500	1/1/2024	12/31/2024	\$2,360
260170	2023-2024 Budgeted Contingencies *	Dollars	\$112,000	1/1/2024	12/31/2024	\$0
260180	Number of Employees	Each	21	1/1/2024	12/31/2024	\$0
260190	Number of Volunteers	Each	60	1/1/2024	12/31/2024	\$0
260192	Number of Board Members	Each	5	1/1/2024	12/31/2024	\$0
260200	District Size	Sq Miles	522	1/1/2024	12/31/2024	\$0
260210	Population Served	Each	23,382	1/1/2024	12/31/2024	\$0
26100	Number of Drones (UAVs) Owned or Operated	Each	0	1/1/2024	12/31/2024	\$0
26215	Buildings & Premises - Occupied by District	Sqf	19,600	1/1/2024	12/31/2024	\$0
26900	Dollars Paid For Services	Dollars	\$10,000	1/1/2024	12/31/2024	\$0
26997	Events/Fundraisers - No Alcohol Served	Days	3	1/1/2024	12/31/2024	\$0
26998	Events/Fundraisers - Alcohol Served	Days	3	1/1/2024	12/31/2024	\$272
Total Contribution						\$4,148

Statement of Member Benefits

Hood River County Library District receives specific services and grants from SDIS. This report displays what SDIS would charge a non-member for equivalent benefits.

Date	Service Provided	Department	Activity	Dollar Benefit
11/17/2023	Employment	SDIS Pre-Loss Legal	Pre-Loss Legal	\$562.50
10/24/2023	Fire Blankets	Risk Management	Email/Phone Question	\$13.75
10/6/2023	Employee Issue	SDIS Pre-Loss Legal	Employment	\$382.50
9/26/2023	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
9/21/2023	Mediator Discussion	SDIS Pre-Loss Legal	Employment	\$292.50
9/19/2023	Employee Discussion	SDIS Pre-Loss Legal	Employment	\$135.00
9/14/2023	Employee Discussion	SDIS Pre-Loss Legal	Employment	\$270.00
9/13/2023	Questions Regarding Urban Renewal District	Consulting Services	Consulting Services	\$45.00
9/11/2023	Consulting Services Consult	SDIS Pre-Loss Legal	Pre-Loss Legal	\$247.50
9/5/2023	ADA Issues`	SDIS Pre-Loss Legal	Pre-Loss Legal	\$202.50
8/3/2023	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
7/25/2023	Communication with Board	SDIS Pre-Loss Legal	Pre-Loss Legal	\$202.50
7/7/2023	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
5/8/2023	Employment	SDIS Pre-Loss Legal	Employment	\$247.50
3/20/2023	Board Issues	SDIS Pre-Loss Legal	Pre-Loss Legal	\$270.00
3/20/2023	Board Policies	SDIS Pre-Loss Legal	Board/Staff Relations	\$247.50
3/17/2023	Board Elections Inquiry	Technical Assistance	Elections	\$27.00
2/22/2023	Employment	SDIS Pre-Loss Legal	Employment	\$270.00
2/22/2023	Employee Issue	SDIS Pre-Loss Legal	Pre-Loss Legal	\$607.50
2/3/2023	Security Footage	Risk Management	Email/Phone Question	\$27.50
2/3/2023	Record Retention Inquiry	Technical Assistance	Records Retention	\$27.00
12/12/2022	2023 Safety Grant	Risk Management	Safety Grant	\$4,191.00
11/20/2022	OR Govt Employee handbook template	HR Consulting	General HR Consultation	\$62.50
11/7/2022	Driver's Safety/Accident Kit	Risk Management	Email/Phone Question	\$13.75
10/31/2022	Meeting	Risk Management	VRMC	\$55.00
10/5/2022	EAP	HR Consulting	General HR Consultation	\$62.50
9/16/2022	Employment	SDIS Pre-Loss Legal	Employment	\$360.00

Date	Service Provided	Department	Activity	Dollar Benefit
9/13/2022	Minor Volunteers questions	Risk Management	Email/Phone Question	\$13.75
9/12/2022	Employment	SDIS Pre-Loss Legal	Employment	\$202.50
7/1/2022	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
6/23/2022	Ex Employee Contact	SDIS Pre-Loss Legal	Pre-Loss Legal	\$90.00
4/20/2022	Termination	SDIS Pre-Loss Legal	Employment	\$427.50
4/18/2022	Employment	SDIS Pre-Loss Legal	Employment	\$225.00
3/2/2022	Drop by	Risk Management	Drop By	\$13.75
3/1/2022	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$58.00
2/1/2022	Review of interview scoring sheet	HR Consulting	Hiring Procedures	\$62.50
1/26/2022	Exempt vs. Non-exempt	HR Consulting	General HR Consultation	\$62.50
1/14/2022	Review of materials	HR Consulting	Hiring Procedures	\$250.00
11/23/2021	ADA	SDIS Pre-Loss Legal	Americans With Disabiliti	\$202.50
11/23/2021	Substance Use	SDIS Pre-Loss Legal	Employment	\$180.00
11/22/2021	Patron Issue	SDIS Pre-Loss Legal	Risk Management	\$202.50
11/19/2021	Patron Issue	SDIS Pre-Loss Legal	Risk Management	\$112.50
11/9/2021	Security in the library	Risk Management	Email/Phone Question	\$13.75
11/3/2021	Patron Issue	SDIS Pre-Loss Legal	Pre-Loss Legal	\$180.00
11/2/2021	Patron Issue	SDIS Pre-Loss Legal	Employment	\$157.50
8/13/2021	Employee Issue	SDIS Pre-Loss Legal	Employee Discipline	\$360.00
10/29/2020	COVID and face coverings	HR Consulting	General HR Consultation	\$62.50
10/19/2020	Meeting on LCP	Risk Management	VRMC	\$27.50
8/25/2020	Employee issue	HR Consulting	General HR Consultation	\$56.25
7/14/2020	Volunteer Inquiry	Technical Assistance	Volunteer Management	\$27.00
6/17/2020	FFCRA COVID 19	HR Consulting	General HR Consultation	\$62.50
5/22/2020	COVID-19 Facility Reopening	Risk Management	Email/Phone Question	\$13.75
5/21/2020	COVID-19 - FFCRA	HR Consulting	General HR Consultation	\$62.50
4/22/2020	Budget Meeting	Technical Assistance	BOLI Rules	\$36.00
1/23/2020	Public Contracting Issue	Technical Assistance	Public Contracting	\$180.00
1/8/2020	Employee Counseling	SDIS Pre-Loss Legal	Employment	\$135.00
1/1/2020	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$58.00
12/11/2019	SB 479 Harassment policy	HR Consulting	Personnel Policy Review	\$62.50
12/4/2019	Providing feedback	HR Consulting	Hiring Procedures	\$31.25
11/27/2019	Staff Carrying Mace	Risk Management	Email/Phone Question	\$13.75

Date	Service Provided	Department	Activity	Dollar Benefit
10/23/2019	2019-2020 Safety and Security Grant	Risk Management	Safety Grant	\$3,130.00
9/23/2019	Public Contracting	SDIS Pre-Loss Legal	Public Contracting	\$135.00
9/18/2019	Public Contracting	SDIS Pre-Loss Legal	Public Contracting	\$157.50
9/12/2019	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
9/11/2019	Public Records	SDIS Pre-Loss Legal	Public Meetings/Records	\$180.00
8/15/2019	Policy Review	Technical Assistance	Technical Assistance	\$22.50
8/15/2019	Public Contracting	Technical Assistance	Technical Assistance	\$22.50
8/15/2019	Executive Session vs. Open Meeting	Technical Assistance	Technical Assistance	\$22.50
8/15/2019	Employment	SDIS Pre-Loss Legal	Employment	\$337.50
7/3/2019	Job classification	SDIS Pre-Loss Legal	Employment	\$225.00
6/19/2019	Public Contracting	Technical Assistance	Technical Assistance	\$45.00
6/11/2019	Policy Review	Technical Assistance	Technical Assistance	\$22.50
6/10/2019	Review of application	SDIS Pre-Loss Legal	Employment	\$112.50
6/10/2019	Policy Review	Technical Assistance	Technical Assistance	\$22.50
5/1/2019	Assist with review of interview process	SDIS Pre-Loss Legal	Employment	\$225.00
4/19/2019	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
4/16/2019	Mandatory Reporting	SDIS Pre-Loss Legal	Pre-Loss Legal	\$112.50
4/15/2019	Public Meetings/Records	SDIS Pre-Loss Legal	Public Meetings/Records	\$157.50
4/15/2019	Mandatory Reporting	SDIS Pre-Loss Legal	Pre-Loss Legal	\$225.00
4/10/2019	Resolution Correcting Budget Transfer	Technical Assistance	Technical Assistance	\$45.00
4/9/2019	Public Contracting	Technical Assistance	Technical Assistance	\$22.50
3/18/2019	Employment	SDIS Pre-Loss Legal	Pre-Loss Legal	\$225.00
2/20/2019	Public Contracting	Technical Assistance	Technical Assistance	\$22.50
2/5/2019	Hazard Communication	Risk Management	VRMC	\$27.50
1/23/2019	Ergonomic Assessment	Risk Management	VRMC	\$220.00
1/10/2019	Reviewed policy	SDIS Pre-Loss Legal	Employment	\$112.50
8/23/2018	Bio Med Testing Services	Risk Management	Criminal Background Check	\$87.00
7/10/2018	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
7/3/2018	GASB 75	Technical Assistance	Technical Assistance	\$22.50
6/15/2018	Resolution re Emergency Public Contract	Technical Assistance	Technical Assistance	\$22.50
4/19/2018	Criminal Background Check	Risk Management	Criminal Background Check	\$29.00
3/30/2018	Bio Med Testing Services	Risk Management	Criminal Background Check	\$29.00
3/22/2018	Return to Work Policy - Light Duty	Technical Assistance	Technical Assistance	\$45.00

Date	Service Provided	Department	Activity	Dollar Benefit
3/22/2018	Amending an Ordinance	Technical Assistance	Technical Assistance	\$22.50
3/12/2018	Public Contracting Bidding Process	Technical Assistance	Technical Assistance	\$22.50
2/14/2018	Resolution Adopting Amended Budget	Technical Assistance	Technical Assistance	\$22.50
1/24/2018	Supervision of Minors	Technical Assistance	Technical Assistance	\$22.50
1/18/2018	Public Contracting	Technical Assistance	Technical Assistance	\$22.50
12/6/2017	Safety Committee Training	Risk Management	Training	\$55.00
12/6/2017	Risk Management Review	Risk Management	VRMC	\$82.50
11/16/2017	Audit Services Contract	Technical Assistance	Technical Assistance	\$22.50
10/31/2017	Audit Services RFP Advertisement	Technical Assistance	Technical Assistance	\$22.50
10/31/2017	Employee Attending Political March	Technical Assistance	Technical Assistance	\$22.50
10/17/2017	Background Checks	Technical Assistance	Technical Assistance	\$22.50
10/10/2017	Risk Management	SDIS Pre-Loss Legal	Risk Management	\$225.00
9/21/2017	Donation Site	Technical Assistance	Technical Assistance	\$22.50
8/10/2017	Financial Management Policy Resolution	Technical Assistance	Technical Assistance	\$45.00
6/1/2017	Underpayment of Wages	Technical Assistance	Technical Assistance	\$11.25
5/30/2017	Teen Lock-In Agreement	Technical Assistance	Technical Assistance	\$30.00
5/30/2017	Wage & Hour	Technical Assistance	Technical Assistance	\$30.00
3/16/2017	Library Card Policy	Technical Assistance	Technical Assistance	\$11.25
3/9/2017	Employee Issue	Technical Assistance	Technical Assistance	\$30.00
1/13/2017	Budget Appropriations	Technical Assistance	Technical Assistance	\$11.25
12/13/2016	Bio Med Testing Services Inc.	Risk Management	Criminal Background Check	\$29.00
11/3/2016	Bio Med Testing Services Inc.	Risk Management	Criminal Background Check	\$29.00
9/8/2016	Bio Med Testing Services Inc.	Risk Management	Criminal Background Check	\$58.00
1/4/2016	SDAO 2016 Safety Grant	Risk Management	Safety Grant	\$3,000.00
8/20/2015	Field Visit	Risk Management	VRMC	\$90.00
12/30/2014	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$87.00
8/6/2014	2014 Safety Grant	Risk Management	Safety Grant	\$3,000.00
5/29/2014	Risk Management Review	Risk Management	Toolkit Consultation	\$45.00
7/23/2013	2013 Safety Grant	Risk Management	Safety Grant	\$325.00
8/9/2011	Risk Management Review	Risk Management	Toolkit Consultation	\$45.00
6/17/2011	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
6/10/2011	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00
5/16/2011	Bio-Med Testing Services	Risk Management	Criminal Background Check	\$29.00

Date	Service Provided	Department	Activity	Dollar Benefit
5/13/2011	Mediation Clause	Technical Assistance	Technical Assistance	\$90.00
5/12/2011	Board - Governance Policy	Technical Assistance	Technical Assistance	\$90.00
5/6/2011	Public Contracting	Technical Assistance	Technical Assistance	\$90.00
4/11/2011	Public Contracting - Personal Services Con	Technical Assistance	Technical Assistance	\$90.00
4/11/2011	Contract Review - District Manager	Technical Assistance	Technical Assistance	\$90.00
4/8/2011	Contract Review - IGA	Technical Assistance	Technical Assistance	\$90.00
3/31/2011	Public Meetings - Notice	Technical Assistance	Technical Assistance	\$90.00
3/31/2011	Contract Review - Legal Services	Technical Assistance	Technical Assistance	\$90.00
3/30/2011	Intergovernmental Agreement	Technical Assistance	Technical Assistance	\$90.00
3/28/2011	Public Meetings - Email	Technical Assistance	Technical Assistance	\$90.00
3/25/2011	Public Contracting - Legal Services Contra	SDIS Pre-Loss Legal	Pre-Loss Legal	\$90.00
3/22/2011	Contract Review	Technical Assistance	Technical Assistance	\$90.00
3/9/2011	Accounting Firm Bonding	Technical Assistance	Technical Assistance	\$90.00
2/17/2011	RFQ for Insurance Agent	Technical Assistance	Technical Assistance	\$90.00
2/14/2011	Public Meetings	Technical Assistance	Technical Assistance	\$90.00
Total Dollar Benefit				\$27,634.50

This statement is provided for your information. It is not a bill.

Hood River County Library District

Report displays contribution difference (changes) between 2023 and the 2024 renewal in an effort to provide a general idea of rating components that influence contributions.

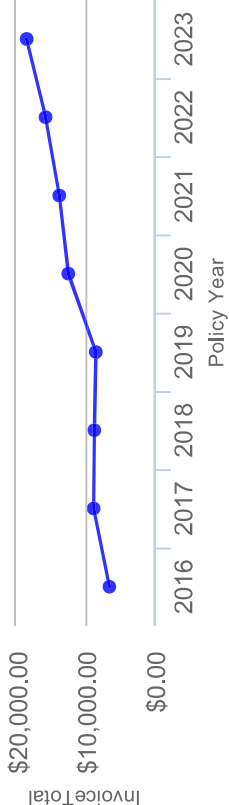
Coverage	2023 contribution	Change in exposures	2024 contribution	Total contribution change	Total % contribution change
General Liability	\$4,726	See Below	\$5,242	\$516	10.92%
Auto Liability	\$468	0	\$502	\$34	7.17%
Non-Owned Auto Liability	\$175		\$175	\$0	0.00%
Auto Physical Damage	\$1,249	\$0	\$1,369	\$120	9.65%
Non-Owned APD	\$0		\$0	\$0	
Property	\$7,088	\$322,253	\$7,913	\$825	11.63%
Earthquake	\$4,232	\$322,253	\$4,975	\$743	17.56%
Flood	\$0	\$322,253	\$0	\$0	
Equipment Breakdown	\$0	\$322,253	\$0	\$0	
Crime	\$495		\$495	\$0	0.00%
Total All Lines	\$18,433		\$20,671	\$2,238	12.14%

General Liability Exposure Comparison

Description	Last Year	This Year	Difference
2023-2024 Budgeted Materials and Supplies *	\$701,055	\$676,500	-\$24,555
2023-2024 Budgeted Personal Services *	\$833,603	\$938,416	\$104,813
Events/Fundraisers - Alcohol Served	\$3	\$3	\$0

* Auto Liability Exposure = Number of Autos, Auto Physical Damage = Total Insured Automobile Values, Excess Liability = Materials and Supplies + Personal Services, Property and Boiler and Machinery = Total Insured Property Values.

Annual Contribution History



2018-2022 Net Loss Ratio = 0.00%

Best Practices	Year	% Credit
	2023	10.00%
	2024	10.00%

Claims Schedule

Auto Physical Damage													
2023													
Claim Number	VAAP2023071616		Coverage	Auto Physical D...		Cause	Struck Object						
Claimant	Hood River County Library District		Claim Type	AP		Litigation Type							
Adjuster	Parker, Ananda		Event Date	1/7/2023		Litigation Status							
Service Code	SDAO		Open Date	1/19/2023		Defense Counsel							
Status	Closed		Close Date	2/7/2023		Plaintiff Attorney							
Description	Damage to the driver's side of district van from making narrow turn and the wheel/side panel being pushed against snowbank.												
							Financial Information	Type	Paid	Reserve	Collection	Incurred	
								COLL	\$1,077	\$0	\$0	\$1,077	\$1,076.60
							Totals:		\$1,077	\$0	\$0	\$1,077	\$1,076.60