



The Community Roots School Board Meeting

Tuesday, Aug 1st, 2023

6:30 p.m. 229 Eureka

Ave. Silverton, OR

Agenda

1. Call meeting to order – Sarah
2. Reading of Community Roots School Mission Statement
– Jane (6:30)
Rooted in our local community, we learn in an authentic Montessori environment, growing as conscientious and joyful learners, inspired to lead in the world community.
3. Consent Agenda (6:35)
 - Approve June 6th, 2023 Meeting Minutes
4. Audience with Visitors (Audience members may make comments to the board on any topic)(6:40)
5. Administrator Report – Christen Kelly (6:50-6:55)
6. Committee reports (Fundraising, Finance, Facilities) (6:55-7:05)
7. Discussion Items and Actions (7:05-8:30)
 - Insurance Package Renewals
 - Worker's Comp Policy
 - Operation Manager Candidates
 - Teacher Assistant Candidates

VISITORS: Meetings of the school board are for the members to conduct official school business. All meetings are open to the public, except executive sessions, which may be called according to Oregon law. Members of the public desiring to address the board are asked to contact the administrator at least one week in advance of the meeting. Large groups are asked to designate a primary spokesperson.



The Community Roots School Board Meeting June 6th, 2023 Draft Minutes

Staff: Alyssa, Christen
Board Members: Matt, Jane, Virginia, Sarah, Jackie
Matt read mission statement

Consent Agenda: Matt approves and Jane seconds - all approve
Audience with visitors, Alyssa said they have made sales of the middle school of excess of \$22k. End of the year is wrapping up and things are going well. We are working on something to celebrate Bridgett's contribution to our school.

Admin Report: Grange sale went well and organized support for 19th and 20th for pick up of last items from the Grange. Working on wrapping up things fiscally for the end of the school year. Projected enrollment is around 105 students. More kinders are joining the lottery. We are maxed out for enrollment in lower el. 6th graders is the only grade with no wait list.

Fundraising: There was around \$46k net profit for the auction with around 40 less attendees from last year. Nike grant did not go through. Colleen and Christen met and discussed community building and event schedules. PTO is trying to plan speakers and other enrichment programs. Community building - welcome picnic, wreath making, Valentine's Day After School Event, Potluck in the fall, winter, and spring. Colleen distributed 100 bottle drop bags. Recruiting for Oktoberfest volunteers will be at June picnic and throughout the summer. Evan Rhodes Brown is the new VP of PTO.

Facilities: Committee met today and looked at new lease for school. \$800 per year for gas bill. Lease also proposed to take out threshold for inflation. Discussion will continue with the Church in the next couple days and email will be drafted by Virginia by Thursday evening.

Finance: State finished reconciliation and CRS does not owe. Christen is arranging a meeting with the Controller about how the District money can be used. Also possibly investing our excess capital into financial investment.

Election Results: 31 overall submissions and Virginia (29) and Rebecca (23). Board will reach out to Rebecca to let her know she was elected and have her join for our August Board Meeting.

Executive Session: 2 items to discuss -
Christen's performance review and report.
Jackie makes a motion to approve Christen's contract with 83% SSFD salary. Virginia seconds. All approve.

Complaint that was filed towards the school.



The Community Roots School

August 2023

Administrator Report

Enrollment:

- Current: 105 students enrolled for 23/24

1. Enrollment

- a. Kindergarten is full, with 4 out- of district waitlisted students. We will conduct a summer lottery to determine the waitlist for 4 in-district late applicants.
- b. LE is full with an in-district waitlist for grades 1 & 2 and out of district waitlists for grades 1 & 3.
- c. UE is full in 4th grade, with one student on the in-district waitlist and 3 students on the out of district waitlist. For 5th grade we have one student on the in-district waitlist and 2 on the out of district waitlist. For 6th grade we have no waitlisted students.

2. Educational Accountability & School News

- a. CRS is hiring for a Lower Elementary assistant, and an Operations Manager for the upcoming 23-24 school year. Interviews will be conducted on August 2nd and 3rd.
- b. Christen attended a Nautilus Training from Public Montessori In Action.
- c. Marian attended a Child Study Training from NCMPS to support students in the upcoming year.

3. Budget & Finances

- a. Christen met with Kim Doud at the Business office for a monthly review in June.
- b. Final materials are due in August 2023 for the CRS 22/23 Audit
- c. All SIA (for year 2022/23), ESSER 1 and ESSER 2 money has been spent and closed out.
- d. All money for the Menstrual Dignity Act has been spent and accounted for in EGMS.
- e. Insurance renewal rates are included in the Board packet for review

4. Facilities

- a. Carpet cleaning has been completed
- b. Linoleum floor polishing is scheduled for August 2nd.
- c. The Lease agreement for 2023/24 has been signed and returned.

5. Fundraising

- a. Oktoberfest is our next big fundraising initiative in September.

The Community Roots School
Statement of Financial Activities
As of 6/30/2023

Description	Actual	Budget	Actual vs. Approved Budget
	6/30/2023	Approved Budget	
State School Fund—General Support	814,849.36	827,668.80	(176,254.72)
BEGINNING FUND BALANCE	171,212.39	-	171,212.39
SIA Funds	74,539.75	81,338.00	(6,798.25)
ESSER II	17,086.58	14,000.00	(4,809.76)
ESSER III	5,549.84	13,000.00	(450.82)
Fundraising	88,956.73	40,000.00	10,732.12
Grants	3,000.00	-	3,000.00
Supply Fees	4,797.75	5,250.00	(752.25)
Recharge Café	6,326.19	-	3,402.75
Other School Related Income	23,277.51		
Total Revenue	1,209,596.10	981,256.80	(718.54)
General Funding			
Salaries	(484,820.28)	(503,953.86)	172,112.30
Substitute & Temporary Wages	(3,782.21)	(13,500.00)	11,207.54
Benefits	(144,598.01)	(129,064.83)	36,692.74
PERS	(58,017.35)	(108,048.51)	65,818.02
Computer Expenses	(6,826.91)	-	(5,002.79)
Consumable Supplies and Materials	(13,448.06)	(7,600.00)	(2,852.53)
Dues and Fees	(3,667.36)	(2,000.00)	286.51
Insurance	(7,804.83)	(7,500.00)	(304.83)
Professional Development	-	-	-
Professional Services	(15,421.10)	(18,000.00)	3,531.70
Rent	(5,462.30)	(55,000.00)	52,537.70
Rental - Other	(44,672.98)	(5,750.00)	(27,343.58)
Repairs and Maintenance	-	-	-

Transportation	(162.00)	(1,000.00)	886.60
Utilities	(6,641.94)	(6,100.00)	1,299.82
Other Expense	-	(5,000.00)	5,000.00
Total General Funding	(795,325.33)	(862,517.20)	313,869.20
SIA Funds			
Professional Development	-	(1,164.44)	1,164.44
Admin Salary - 40% 2022-23	(33,183.02)	(28,628.74)	25,478.05
Employer Burden Admin 2022-23	(22,468.38)	(9,997.50)	9,997.50
Non-Licensed Salary (AB) 2022-23	(18,888.35)	(31,000.00)	31,000.00
Employer Burden (AB) 2022-23	-	(10,547.32)	10,547.32
Total SIA Funds	(74,539.75)	(81,338.00)	78,187.31
ESSER II			
Professional Development - STAFF	(1,300.00)	(4,000.00)	2,700.00
Consumable Supplies and Materials	(2,815.84)		
Technology	(8,466.72)	(8,500.00)	4,533.28
Property Services & Cleaning	(4,504.02)	(1,500.00)	(2,924.34)
Total ESSER II	(17,086.58)	(14,000.00)	4,308.94
ESSER III			
Non-Licensed Salary (AB)	(3,139.98)	(7,919.99)	7,919.99
Employer Burden & Benefits	(2,409.86)	(5,080.01)	5,080.01
Total ESSER III	(5,549.84)	(13,000.00)	13,000.00
Citizen Bank			
Fundraising Expense	(5,077.00)	-	(1,757.00)
Merchant Fees	(407.83)	-	(323.04)
Fund Purchase	(21,553.40)	-	(19,155.03)
Other School Related Expense	(1,878.69)	-	(1,842.24)
Total Citizen Bank	(28,916.92)	-	(23,077.31)
<i>Cont Fund 1.25% of SSF Revenue</i>	-	(10,345.86)	10,345.86
<i>Reserve Fund .6% off of SSF Revenue</i>	-	(4,966.01)	4,966.01
Total Expense	(921,418.42)	(986,167.07)	401,600.01
Net Revenue (Expense)	288,177.68	(4,910.27)	400,881.47

Citizens Bank Balance	256,223.32		
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SAFETY • SERVICE • SAVINGS
A TRUST BUILT FOR STUDENTS

To: PACE Members and Their Independent Insurance Agents
From: Underwriting Department
Date: May 5, 2023
Re: 2023-2024 Property and Casualty for Education (PACE) Renewal

Thank you for your continued assistance and support of the PACE program. Below is information about the 2023-2024 PACE renewal.

Renewal Process

- May 5: Underwriting begins posting proposal packets for those members we have been notified are completed.
Members/agents sign and return all applicable proposals. As a reminder, agents have signing authority for proposals.
- June 2: Underwriting will post *all* remaining proposal packets, whether we have been prompted or not.
- July 1: Renewal packets will be posted to the Insurance Site.

PACE Property Coverage Document Update

Earlier this year, we met with a coverage attorney to review the property coverage document to see if there are any improvements that can be made since the current version was authored in 2016. We found that the document has held up well over the last seven years; however, there are a few small adjustments that we decided to make.

Below is a list of the changes that will be implemented effective 7/1/2023.

1. Additional Coverage C. Fungus Resulting from Covered Loss

This additional coverage is for the remediation of fungus/mold that is caused by a covered cause of loss. The current limit is \$10,000 or 10% of the loss, whichever is less. With the 10% provision, we have experienced claims where the covered loss itself is relatively minor, but the cost of cleaning up the resulting fungus/mold is significantly higher. It doesn't look good if storm damage causes \$5,000 worth of damage to a window, but the resulting mold costs \$7,000 to remediate, and we only offer \$500 for that expense.

Change:

The 10% provision will be removed, and the limit kept at \$10,000.

2. Proration of PACE Per Occurrence Aggregate Loss Limit in the Property Coverage Document and the Earth Movement and Flood Endorsements

The PACE Per Occurrence Loss Limit is the most PACE will pay for all combined losses resulting from a single occurrence, regardless of the number of members that sustain damage. Currently, the PACE Property Coverage Document and the earth movement and flood endorsements are silent on how that amount would be prorated should the total amount of loss sustained exceed the Per Occurrence Aggregate Loss Limit, which is \$550 million for property coverage and \$450 million for both flood and earthquake.

Change:

We are creating language to prorate based on each district's individual total limit of indemnification listed on the property declarations relative to the sum of all individual total limits of indemnification of all affected members in an occurrence. That ratio would then be applied to the aggregate loss limit.

In a large event, it should be fairly easy to determine that the event is going to exceed the per occurrence aggregate loss limit and we should be able to quickly identify the members involved. This will allow us to determine the proration and provide total possible limits to the affected members and hopefully expedite their claim with FEMA.

The end result in this scenario would be that each member's maximum possible limits in such an occurrence would be the same percentage of their individual total limit of indemnification.

3. Occurrence Language Updated to Account for Wildfires

Currently, the definition of 'Occurrence' includes a reference to damage that includes those '...arising out of any weather-related peril, ...natural phenomena, or catastrophe' sustained during a 72-hour period. Though not specifically mentioned, this could be problematic with respect to wildfires, which may last far longer than 72 hours. With this language specifically applied, a slow-moving or long-burning wildfire that marches across a large, populated area could potentially be considered more than one occurrence, which may mean that total losses from that fire exceed our PACE Per Occurrence Aggregate Loss Limit, which is not our intent.

Change:

Our coverage attorney is crafting language to specify that all losses arising from a single wildfire or wildfire complex would be considered a single occurrence regardless of the number of hours that wildfire or complex lasts.

Flood Limits

Due to the challenging property reinsurance market, we cannot guarantee that PACE will be able to provide the \$450,000,000 PACE Annual Aggregate Loss Limit or PACE Per Occurrence Aggregate Loss Limit as is provided currently. We are working to secure these limits above \$300 million, and feel confident we will be able to do so, but won't know for sure until closer to renewal.

Once we do know for sure what limit we're able to provide, we will communicate with agents accordingly.

Cyber Coverage

A cyber proposal is available to be signed in the proposal packet for those members that returned a cyber application and answered 'Yes' to all questions listed in Sections 2 and 3 of the application. If the proposal packet for a member does not contain a cyber proposal, then that means we either didn't receive an application or they didn't qualify for coverage based on their answers in Sections 2 or 3.

Property Values

In recent years, inflation has made it obvious that simply putting a 2% or 4% trend across the schedule is no longer adequate. Our reinsurers have also asked us to take a closer look at the property values reflected on the schedule. As such, we're taking a more calculated approach by applying a trend based on how recently a structure was built or last appraised. On this year's update schedule, you will find trending was applied as described below:

1. Locations with no appraisal date noted or appraisal date >5 years old and no year build details evidencing a year built within last 5 years: +12.5%
2. Locations appraised or built year in 2018 or 2019: +10%
3. Locations appraised or year built in 2020: +7.5%
4. Locations appraised or year built in 2021: +5%
5. Locations appraised or year built in early 2022: +3.5%

PACE Property Appraisal Update

The appraised values for all other structures have been applied to the property schedule. For members that were appraised, the structures whose values changed due to the appraisal are highlighted in yellow on the property update schedule.

If you haven't already, please be sure to review the appraisal reports that are available in the documents section on the portal. There may be issues where the on-site appraiser could not match a structure on the schedule to a structure at a premises. These issues need to be reconciled by someone familiar with both the property schedule and the on-site structures.

Contributions

PACE and the rest of the market is facing an extraordinarily hard reinsurance market. Property reinsurance is particularly hard at an unprecedented level. Global factors such as inflation, high interest rates, increased demand for property coverage, carriers and investors pulling money out of the market, and natural catastrophes have driven the price of property reinsurance *very* high. PACE will be paying close to 40% more for property reinsurance than last year.

As a result, we are increasing contributions by *an average* of 18%.

Please remember that this is an average. Districts whose property trend is at the high end of the scale, have a frequent and/or severe claims history, and/or risk management concerns may experience a larger increase in premium.

Premium and Rate Comparison Report

We have included the premium and rate comparison report which shows the change in premium and rates from the 2023-2023 to the 2023-2024 policy.

Loss Ratio Reports

We also enclosed loss ratio reports for each member that has a loss ratio over 65% in any one line of coverage, from policy years 2017-2018 to 2022-2023. These are the years we use to calculate each member's experience factors.

Annual Report and Audited Financial Statement

In these current economic conditions, it is important to make sure you review the financial stability of your risk pool. As part of that process, a review of recent financial statements is crucial. Visit <http://pace.osba.org/AboutPACE.aspx> for a copy of the annual report and audited financial statements for the PACE program.

Please contact your insurance agent of record or underwriting@sdao.com if you have any questions.

Proposal Summary

Invoice Number: 38P63007-498
Entity ID: 63007
Effective Date: 7/1/2023
Expiration Date: 6/30/2024
Proposal Date: 06/16/2023

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Coverage

Contribution

Educators Liability	PACE Trust Retention	\$5,725
	<u>Less Employment Practices Liability Toolkit Credit</u>	<u>\$225</u>
	Adjusted Contribution	\$5,500
Liability of the Reinsurer		\$518
Auto Liability		\$0
Includes: Excess Auto Liability Coverage		
Auto Supplemental Liability Coverage		
Non-Owned and Hired Auto Liability		\$275
Auto Physical Damage		\$0
Hired Auto Physical Damage		\$0
Property		\$632
Earthquake		Included
Flood		Included
Equipment Breakdown/ Boiler and Machinery		\$0
Crime		\$357
Cyber Liability		Included

Total \$7,282



Educators Liability Coverage Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Table with columns: Limits of Liability, Educators Liability Coverage, Limit, Deductible*, Educators Liability Contribution, Contribution. Rows include Per Occurrence Limit of Liability, Per Wrongful Act Limit of Liability, Annual Aggregate Limit of Liability, PACE Trust Retention, Liability of the Reinsurer, and Totals.

Additional and Supplemental Coverages: Unless indicated in the Additional Coverages Section (III) of the PACE Educators Liability Coverage Document, the following Additional Coverages are not added to the above identified Total Limit of Liability.

Table with columns: Coverage, Per Occurrence Limit, Total Limit of Liability, Deductible, Contribution. Rows include Ethics Complaint Defense Costs, Premises Medical Expense, Limited Hazardous Substances Coverage, Applicators Pollution Coverage, Injunctive Relief Defense Costs, Fungal Pathogens (Mold) Defense Costs, OTSPC Defense Costs, and Lead Sublimit Defense Costs.

Total Contribution: \$6,018

Forms applicable to Named Participant: PACE Educators Liability Coverage Document - 07/01/2023

This proposal only represents a brief summary of Liability Coverage. Please refer to the PACE Educators Liability Coverage Document for detailed coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective

* \$25,000 minimum deductible for terminations if PACE or approved legal counsel is not consulted prior to an employment termination.
** Aggregate Limit of Liability is the maximum limit provided by the combination of coverage from the Trust and any Excess Carrier(s) listed on the PACE Excess Liability Coverage Certificate.
*** Coverage subject to an Annual Aggregate Limit for all Trust members. See the PACE Educators Liability Coverage Document for specific terms and conditions.



Excess Liability Coverage Proposal

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposed coverage is only provided in excess of the listed Retention and only up to the listed Coverage Limits.

Excess Carrier	Policy	Coverage Limits		Retention
		Per Occurrence	Annual Aggregate	
TBD	TBD	\$5,000,000	\$5,000,000	\$10,000,000
Group Ark Insurance Ltd./Arcadian Risk Capitol Ltd.	YLZ22WA01368 / ARCGL004652022	\$5,000,000	\$5,000,000	\$15,000,000

Contribution: Included

PACE does not provide the coverage described in this document. PACE procured excess liability coverage from the above referenced Excess Carrier(s), with the above referenced Limit(s), but only in excess of the above referenced Retention(s). PACE permits members of OSBA, who purchase Educators Liability Coverage from PACE, access to the above referenced coverage.

This document provides a brief summary of the Excess Liability coverage provided by the above listed Excess Carrier(s) and in-no-way replaces or supersedes the coverage documents from any or all of the listed Excess Carrier(s). Please refer to the listed Excess Carriers' coverage documents (policies) and any associated documents for details regarding coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Auto Liability and Auto Physical Damage Coverage Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Auto Liability

Coverage	Per-Occurrence Limit	Deductible	Contribution
Auto Liability	No Coverage	None	No Coverage
Non-Owned/ Hired Auto Liability	\$500,000	None	\$275

Applicable Coverage Document:

PACE Auto Liability Coverage Document - 07/01/2023

Auto Physical Damage

Coverage	Per-Occurrence Limit	Deductible	Contribution
Auto Physical Damage	No Coverage	N/A	No Coverage
Hired Auto Physical Damage	No Coverage	No Coverage	No Coverage

Applicable Coverage Document:

PACE Auto Physical Damage Coverage Document - 07/01/2023

This proposal only represents a brief summary of Auto Liability Coverage and Auto Physical Damage Coverage. Please refer to the PACE Auto Liability Coverage Document and the PACE Auto Physical Damage Coverage Document for detailed coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Excess Auto Liability Coverage Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Excess Auto Liability

Coverage	Excess Liability Limit (Per Accident)	Retention	Contribution
Excess Auto Liability Coverage	No Coverage	No Coverage	No Coverage
Excess Non-Owned/ Hired Auto Liability	\$14,500,000	\$500,000	Included with Non-Owned/Hired AL Contribution

Applicable Coverage Document:

PACE Excess Auto Liability Coverage Document - 07/01/2023

This proposal only represents a brief summary of Excess Auto Liability Coverage. Please refer to the PACE Excess Auto Liability Coverage Document for detailed coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Auto Supplemental Coverage Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Auto Supplemental

Coverage	Limit of Liability	Deductible	Contribution
Personal Injury Protection	No Coverage	N/A	N/A
Uninsured/ Underinsured Motorist Bodily Injury	\$500,000 Per Accident	None	Included with Auto Liability

Applicable Coverage Document:

PACE Auto Supplemental Coverage Document - 07/01/2023

This proposal only represents a brief summary of Auto Supplemental Coverage. Please refer to the PACE Auto Supplemental Coverage Document for detailed coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Property Coverage Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Scheduled Property Values

\$0 Buildings, Other Structures and Scheduled Outdoor Property
\$241,019 Personal Property
\$0 Mobile Equipment

Total Limit of Indemnification (Per Occurrence)

\$241,019 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.
\$550,000,000 PACE Per Occurrence Aggregate Loss Limit

Sublimits (Per Occurrence)

The subjects of coverage listed below are sub-limited within the "occurrence" Total Limit of Indemnification shown above. 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 PACE Property Coverage Document

\$100,000 Personal Property Away From Scheduled Premises
\$500,000 Personal Property of Others within your Care, Custody, or Control, other than Mobile Equipment
\$250,000 Property of Students/Employees/Volunteers (subject to a \$5,000 maximum per person)
\$50,000 Mobile Equipment of others that is within your Care, Custody or Control
\$10,000 Unscheduled Fine Arts (Fine Art may be specifically scheduled for higher limits)

Additional Coverages

Section X - Additional Coverages in the PACE Property Coverage Document

\$5,000,000 Debris Removal
Sublimit is \$5,000,000 or 25%, whichever is less.
\$100,000 Pollutant Clean-up and Removal from Land or Water
Sublimit is \$100,000 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 <i>Sublimit is \$10,000 or 10% of the covered portion of the loss, whichever is less.</i>
\$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 PACE Property Coverage Document

\$5,000,000	Business Income
\$5,000,000	Extra Expense
\$25,000	Enforcement of Order by Government Agency or Authority
\$25,000	Business Income from Dependent Property
\$25,000	Interruption of Utility Services
\$25,000	Inability to Discharge Outgoing Sewage

Coverage Extensions

Section XII - Coverage Extensions in the PACE Property Coverage Document

\$5,000,000	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 Acquired or Constructed Property <i>No coverage will be provided for newly acquired or constructed property unless you notify the Trust in writing no later than 90 days after the dates specified in section XII.A.</i>
\$250,000	Unscheduled Outdoor Property
\$250,000	Malicious mischief or Vandalism to Tracks and Artificial Turf Fields
\$500,000	Property in Transit
\$500,000	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>
\$500,000	Valuable Papers and Records <i>Sublimit is lesser of: Cost to research, replace or restore the lost information; Actual Cash Value of the blank state of the paper, tape or other recording media if records are not actually researched, restored, or replaced; or amount of sublimit listed here.</i>
\$25,000	Property Damaged by Computer Virus
\$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>

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 PACE Property Coverage Document.

Deductibles

- \$1,000 Per occurrence (unless specifically scheduled otherwise) except:
- \$1,000 Per occurrence for Mobile Equipment (unless specifically scheduled otherwise).

Contribution

\$632

Applicable Coverage Document:
 PACE Property Coverage Document - 07/01/2023

This proposal only represents a brief summary of Property Coverage. Please refer to the PACE Property Coverage Document for detailed coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Earth Movement Endorsement Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

PLEASE CAREFULLY REVIEW THE PROPOSED ENDORSEMENT AS IT MODIFIES/ AMENDS THE PROPERTY COVERAGE DOCUMENT

This proposed endorsement amends the **Property Coverage Document** 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) Five percent (5%) 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, or any similar seismic activity, resulting in cracking, lateral movement, rising, shifting, settling, sinking, or upheaval of **land**;
 - b. **Flood** that would not have occurred but for tsunami cause 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**;
 - 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** 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, liquefaction, slope instability, slumping, subsidence, or thawing;
 - b. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land** 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 cause 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 during 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. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, if the **Covered Property** damaged by **earth movement** is demolished, discarded, reconstructed, repaired or replaced before the Trust has actually inspected the damage or loss and agreed, in writing, upon the scope of reconstruction, repair, or replacement of the damaged **Covered Property**.
9. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss to boardwalks, bridges, bulkheads, dams, dikes, docks, levees, piers, pilings, seawalls, wharves, or similar property structures located on, in or over water, or their appurtenances or accessories, regardless of whether or not expressly identified as **scheduled outdoor property**, caused by, exacerbated by, or arising out of tsunamis.
10. 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 **\$241,019**;
 - 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 **\$241,019**;
 - c. The **PACE Per-Occurrence Aggregate Loss Limit**;
 - d. A **PACE Annual Aggregate Loss Limit** of **\$450,000,000*** for all damage or loss caused by, resulting from, or arising out of **earth movement, flood, or both**.
11. 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**.

* The **PACE Annual Aggregate Loss Limit** is not finalized and is dependent on negotiations with reinsurers. The final limit is not likely to be less than \$300,000,000. The finalized **PACE Annual Aggregate Loss Limit** will be listed on the final renewal endorsement.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
 Authorized Representative/Agent

Date: _____
 Requested Effective



Flood Endorsement Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

PLEASE CAREFULLY REVIEW THE PROPOSED ENDORSEMENT AS IT MODIFIES/ AMENDS THE PROPERTY COVERAGE DOCUMENT

This endorsement amends the **Property Coverage Document** by adding the following to Section XII. **COVERAGE EXTENSIONS**:

M. Extension of Coverage for Property Damaged by Flood

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 **flood** 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. If the damaged **Covered Property** is located, either partially or wholly, within a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) \$500,000 per occurrence for damage to each covered **building, other structure, outdoor property and scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust;
 - (2) \$500,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts and scheduled fine arts** located within each covered **building, other structure, outdoor property and scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust; and
 - (3) \$500,000 per occurrence for damage to covered **mobile equipment and scheduled mobile equipment** listed on the Schedule of Property Values on file with the Trust.
- b. If the damaged **Covered Property** is located, either partially or wholly outside of a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) no less than the greater of:
 - (a) \$25,000;
 - (b) five percent (5%) of the **actual cash value** of the **Covered Property** damaged by **flood** in a single **occurrence** on the premises listed on the Schedule of Property Values on file with the Trust; or
 - (c) the Deductible stated in the Declarations; and
 - (2) no more than the greater of:
 - (a) \$100,000; or
 - (b) the Deductible stated in the Declarations.

2. All **Flood** including **collapse** directly caused by **flood**, that occurs within a 72-hour period will constitute a single **occurrence**.
3. Whether or not damaged **Covered Property** is located, either partially or wholly, within a federally designated 100-year or greater SFHA, as defined by FEMA, at the time of **occurrence**, will be determined solely by reference to FEMA Flood Maps and the FEMA Flood Map Service Center, regardless of any previous information, estimate, or designation provided the **Named Participant** or appearing in the Declarations.

4. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **flood**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you during the **Property Coverage Period**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless you notify us as soon as reasonably possible after the **flood** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property** .
7. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, if the **Covered Property** damaged by **flood** is demolished, discarded, reconstructed, repaired or replaced before the Trust has actually inspected the damage or loss and agreed, in writing, upon on the scope of reconstruction, repair or replacement of the damaged **Covered Property** .
8. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss to boardwalks, bridges, bulkheads, dams, dikes, docks, levees, piers, pilings, seawalls, wharves, or similar property or structures located on, in or over **water**, or their appurtenances or accessories, whether or not expressly identified as **Covered Property** , caused by, exacerbated by, or arising out of **flood** , including **collapse** directly caused by **flood** .
9. 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 \$241,019;
 - 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 \$241,019;
 - c. The **PACE Annual Aggregate Loss Limit** ;
 - d. A **PACE Annual Aggregate Loss Limit** of \$100,000,000 for all damage or loss to **Coverage Property** located, either partially or wholly, within a federally designated 100-year or greater SFHA as defined by FEMA.
 - e. A **PACE Annual Aggregate Loss Limit** of \$450,000,000* for all damage or loss caused by, resulting from, or arising out of **earth movement, flood, or both**.
10. The **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**.

* The **PACE Annual Aggregate Loss Limit** is not finalized and is dependent on negotiations with reinsurers. The final limit is not likely to be less than \$300,000,000. The finalized **PACE Annual Aggregate Loss Limit** will be listed on the final renewal endorsement.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
 Authorized Representative/Agent

Date: _____
 Requested Effective



Proposed National Union Fire Comprehensive Crime Coverage Summary

National Union Fire Policy Number: TBD

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Policy and Coverages

Limits

Government Crime Policy	\$50,000.00
Forgery or Alteration	
Theft, Disappearance and Destruction	
Section 1 - Inside Premises	
Section 2 - Outside Premises	
Computer Fraud	
Funds Transfer Fraud	
Faithful Performance of Duty	
Money Orders and Counterfeit Money	
Impersonation Fraud (\$25,000 deductible)	\$50,000.00
Loss Investigation Expense	\$25,000

Coverage Modifications

- Non Compensated Officers, Directors (includes volunteer workers and students as "Employees")
- Deletion of Bonded Employee Exclusion
- Deletion of Treasurer or Tax Collector Exclusion

Deductibles and Contributions

Deductible \$500.00
Contribution \$357.00

PACE does not provide Crime Coverage. PACE procured Crime Coverage from Chartis Insurance Company and permits members of OSBA, who purchase Property/Casualty coverage from PACE and fulfill certain requirements, to be Additional Insureds on the Chartis Crime Coverage policy. Additional Insureds are bound by, and will not receive benefits that exceed, the deductibles and limits in this document.

This document provides a brief summary of Crime Coverage from Chartis Insurance Company and in-no-way replaces or supersedes the Chartis policy or coverage terms. Please refer to the Chartis Policy and associated documents for detailed coverages, exclusions and conditions.

New coverage or limit increases cannot be bound until review and approval of the application. To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Proposed AIG Cyber Liability and Cyber Extortion Coverage Summary

AIG Policy Number: 01-277-05-40

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Table with 3 columns: AIG Coverage Sections, Deductibles, Contribution. Rows include Security And Privacy, Event Management, Media Content, Network Interruption, and Cyber Extortion.

AIG Cyber Liability Coverage Limits

With respect to this Coverage, to this Additional Insured(s), AIG will not be liable, in any one annual coverage period, for more than: \$1,000,000

Annual Aggregate Limit - Regardless of the number of Additional Insureds that experience a loss; the most AIG will pay to all Additional Insureds in the aggregate for the Cyber Liability Coverage, in any one annual coverage period, is: \$5,000,000 (1)

AIG Cyber Extortion Coverage Limits

With respect to this Coverage to this Additional Insured, AIG will not be liable, in any one annual coverage period, for more than: \$200,000 (2)

Annual Aggregate Limit - Regardless of the number of Additional Insureds that experience a loss; the most AIG will pay for this Cyber Extortion Coverage, in any one annual Coverage Period, is: \$2,000,000 (1)(2)

PACE does not provide Cyber Liability or Cyber Extortion Coverage ('Cyber Coverage'). PACE procured Cyber Coverage from AIG Insurance and permits members of OSBA, who purchase Property/Casualty coverage from PACE and fulfill certain requirements, to be Additional Insureds on the AIG Cyber Coverage policy. Additional Insureds are bound by, and will not receive benefits that exceed, the deductibles and limits in this document.

This document provides a brief summary of Cyber Coverage from AIG and in-no-way replaces or supersedes the AIG policy or coverage terms. Please refer to the AIG Cyber Coverage Policy and associated documents for detailed coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective

(1) This Annual Aggregate Limit amount will be paid and reduced by claims of all Additional Insureds in the order in which the claims are paid by AIG. In the event the incurred losses arising from a single claim involving multiple Additional Insureds exceeds any remaining annual aggregate limit, that remaining amount will be paid on a pro-rata basis among those Additional Insureds involved in the claim.
(2) These limits include all amounts paid for Cyber Extortion claims including, but not limited to, loss amounts as well as defense and investigation expenses.



School Violent Acts Coverage Proposal

Certificate Number: 38P63007-498

Coverage Period: 7/1/2023 through 6/30/2024

Named Participant

Community Roots School
C/O Silver Falls SD
Silverton, OR 97381

Agent of Record

Larsen-Flynn Insurance, Inc.
105 South Water Street
Silverton, OR 97381

Proposal is provided only for those coverages where a contribution is shown.

Under the proposed coverage, PACE will pay your Crisis Expenses in excess of the retained limit because of a Violent Act at your premises which takes place during the Coverage Period and to which this coverage applies.

Limit of Coverage (Per Occurrence and Annual Aggregate): \$50,000

Maximum Annual Aggregate Limit All PACE Members Combined: \$200,000

Deductible (Retained Limit): \$0

Contribution: Included

Applicable Coverage Document:

PACE School Violent Acts Coverage Document - 07/01/2023

This proposal only represents a brief summary of Violent Acts Coverage. Please refer to the PACE School Violent Acts Coverage Document for detailed coverages, exclusions and conditions.

To request that coverage be bound, please sign, date and return this Proposal before the effective date.

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Property and Casualty Coverage for Education

Community Roots School

Agent: Larsen-Flynn Insurance, Inc.

Policy Year: 07/01/23 to 06/30/24

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

Premises: 229 Eureka Ave													
Covered Property: Business Personal Property					Address: 229 Eureka Avenue Silverton OR, 97381								
Loc. Code	003	% Sprinkler	0	Appraiser	Year Built	2014	Equip. Break Cov.	No	Flood Zone*	Valuation	Replacement		
Vacant (Y/N)	No	Fire Alarm	No	App. Date	Sq. Footage	6000	Flood Cov.	Yes	Eff. Date	Structure Value	\$0.00		
Protect. Class	4	Security Alarm	No	App. Code	# of Stories	1	Earthquake Cov.	Yes	Deductible	Personal Prop. Value	\$241,018.83		
Const. Class	FRAME	Comments		Contribution		\$632	Total Value	\$241,018.83					
Premises Total:										Contribution	\$632	Total Value	\$241,018.83

* 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	Valuation Options	Protection Class Description
Fire Resistive	Actual Cash Value	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.
Modified Fire Resistive	Replacement	
Masonry Noncombustible	Stated Amount	
Noncombustible		
Joisted Masonry		
Frame		

Total Structure Value	\$0.00
Total Personal Property Value	\$241,018.83
Total Value	\$241,018.83
Total Contribution	\$632



Statement of Member Benefits

Community Roots School receives specific services and grants from PACE. This report displays what PACE would charge a non-member for equivalent benefits.

Date	Service Provided	Department	Activity	Dollar Benefit
11/29/2022	2022-2023 PACE Self-Assessment Toolkit	Risk Management	Toolkit Consultation	\$0.00
1/21/2022	SAM Prevention Toolkit	Risk Management	Toolkit Consultation	\$27.50
12/9/2020	SB 155 Toolkit	Risk Management	Toolkit Consultation	\$27.50
5/8/2020	Pre-Loss Legal	PACE Pre-Loss Legal	Pre-Loss Legal	\$67.50
2/4/2020	Pre-Loss Legal	PACE Pre-Loss Legal	Pre-Loss Legal	\$90.00
11/18/2019	Student Supervision Training	Risk Management	Training	\$55.00
10/28/2019	Pre-Loss Legal	PACE Pre-Loss Legal	Pre-Loss Legal	\$74.25
10/14/2019	Bullying Toolkit	Risk Management	Toolkit Consultation	\$68.75
9/27/2019	Playground Inspection	Risk Management	VRMC	\$55.00
5/8/2019	OFLA/FMLA	PACE Pre-Loss Legal	Pre-Loss Legal	\$247.50
4/9/2019	Miscellaneous Subjects	PACE Pre-Loss Legal	Pre-Loss Legal	\$292.50
11/20/2018	2018 Toolkit	Risk Management	Toolkit Consultation	\$13.75
11/15/2018	LCP Toolkit	Risk Management	Toolkit Consultation	\$55.00
11/15/2018	Risk Management Review	Risk Management	VRMC	\$82.50
10/2/2018	Miscellaneous Subjects	PACE Pre-Loss Legal	Pre-Loss Legal	\$540.00
9/13/2018	Review Documents	PACE Pre-Loss Legal	Pre-Loss Legal	\$337.50
4/17/2018	Abuse	PACE Pre-Loss Legal	Pre-Loss Legal	\$45.00
3/21/2018	Complaint	PACE Pre-Loss Legal	Pre-Loss Legal	\$68.00
12/8/2017	Miscellaneous	PACE Pre-Loss Legal	Pre-Loss Legal	\$405.00
9/20/2017	Subpoena	PACE Pre-Loss Legal	Pre-Loss Legal	\$293.00
8/11/2017	2017 EPL Toolkit	Risk Management	Toolkit Consultation	\$13.75
11/9/2016	Pre Loss School Constitutional Issues	PACE Pre-Loss Legal	Pre-Loss Legal	\$162.00
9/15/2016	PACE 2016 EPL Toolkit	Risk Management	Toolkit Consultation	\$45.00
8/26/2016	Voluntary Risk Management Consultation	Risk Management	VRMC	\$45.00
6/13/2016	Pre-loss legal services	PACE Pre-Loss Legal	Pre-Loss Legal	\$72.00
6/13/2016	Pre-loss legal services - Schwallie	PACE Pre-Loss Legal	Pre-Loss Legal	\$72.00
6/1/2016	Pre-loss legal services - Wilkinson	PACE Pre-Loss Legal	Pre-Loss Legal	\$144.00

Date	Service Provided	Department	Activity	Dollar Benefit
5/26/2016	Pre-loss legal services - Percell	PACE Pre-Loss Legal	Pre-Loss Legal	\$54.00
10/19/2015	Safety Committee Training	Risk Management	Training	\$45.00
9/2/2015	Field Visit	Risk Management	VRMC	\$45.00
2/3/2015	Pre Loss I Ethics	PACE Pre-Loss Legal	Pre-Loss Legal	\$360.00
1/29/2015	Pre Loss I Other	PACE Pre-Loss Legal	Pre-Loss Legal	\$54.00
1/13/2015	Pre Loss I Discrimination	PACE Pre-Loss Legal	Pre-Loss Legal	\$162.00
7/2/2014	Consultation	Risk Management	VRMC	\$45.00
3/31/2014	PACE PreLoss - Ethics	PACE Pre-Loss Legal	Pre-Loss Legal	\$54.00
10/15/2013	PACE Pre Loss I Tort Liability	PACE Pre-Loss Legal	Pre-Loss Legal	\$36.00
3/19/2012	PACE Pre Loss I Other I FERPA	PACE Pre-Loss Legal	Pre-Loss Legal	\$157.00
3/15/2012	PACE Pre Loss I Emp Disc/Dis	PACE Pre-Loss Legal	Pre-Loss Legal	\$171.00
1/20/2012	PACE Pre Loss I Emp Disc/Dis	PACE Pre-Loss Legal	Pre-Loss Legal	\$104.00
11/4/2011	Loss Control Survey	Risk Management	Toolkit Consultation	\$90.00
6/16/2011	PACE pre Loss I Contract Review	PACE Pre-Loss Legal	Pre-Loss Legal	\$240.00
10/5/2010	Field Visit	Risk Management	VRMC	\$135.00
9/22/2010	PACE Pre-Loss I Emp D/D I RCook	PACE Pre-Loss Legal	Pre-Loss Legal	\$547.00
Total Dollar Benefit				\$5,698.00

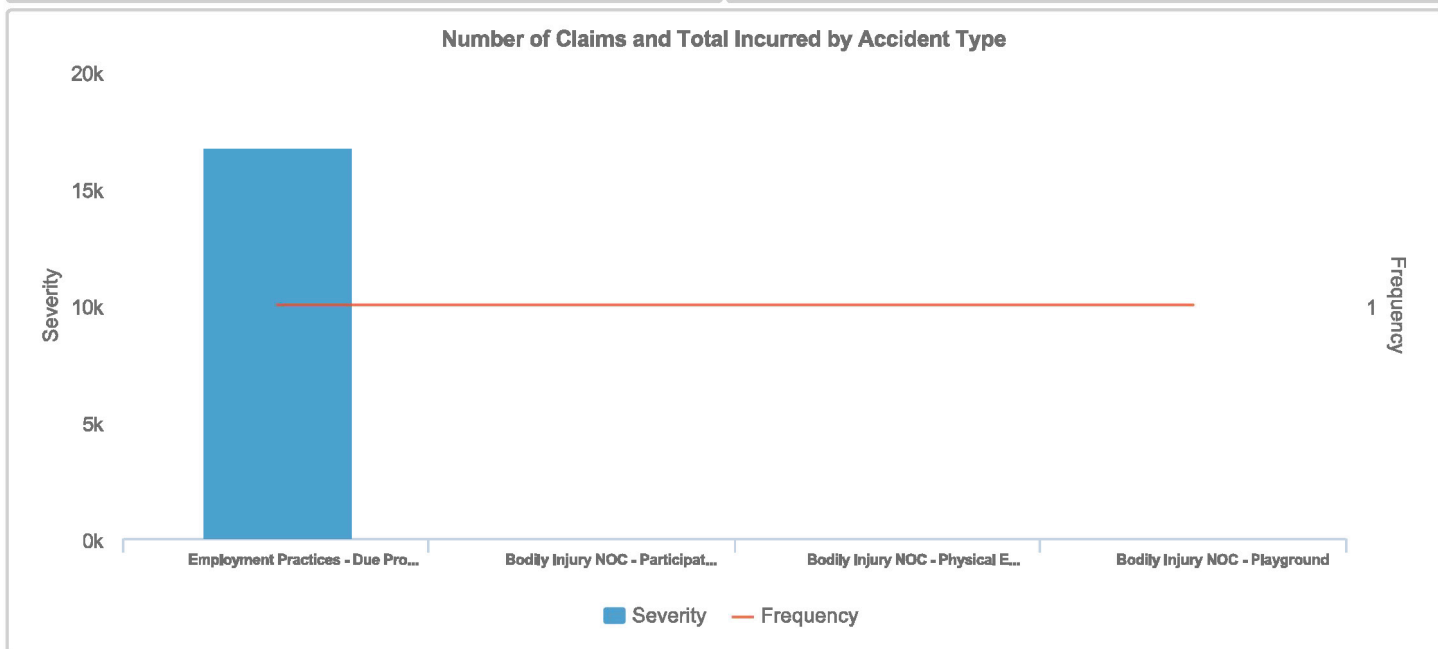
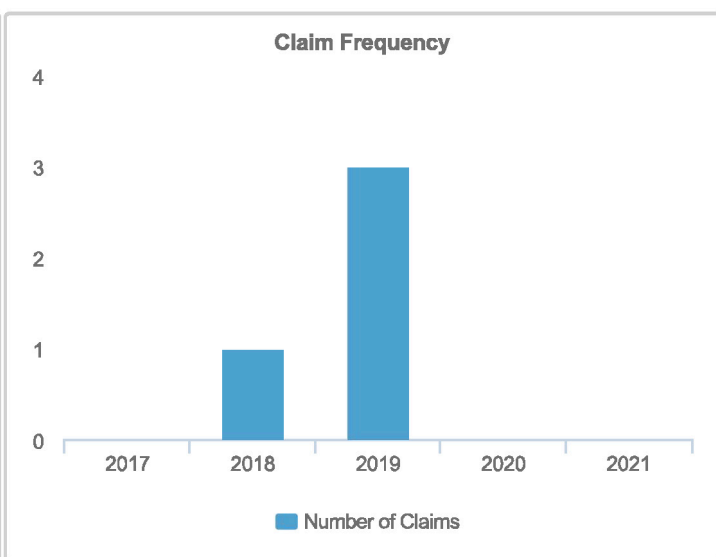
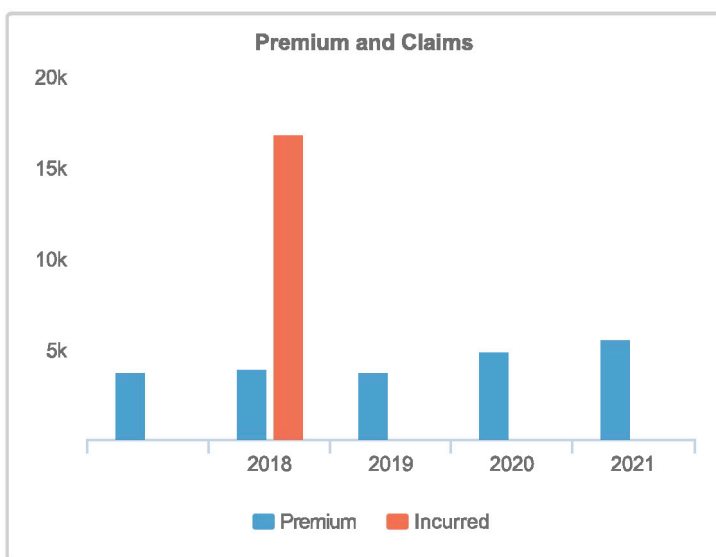
This statement is provided for your information. It is not a bill.



General Liability Loss Ratios

Community Roots School

Policy Year	Premium	Paid	Reserves	Expense	Incurred	Count	Loss Ratio
2017	\$3,729.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00%
2018	\$3,925.00	\$15,000.00	\$0.00	\$1,722.50	\$16,722.50	1	426.05%
2019	\$3,729.00	\$0.00	\$0.00	\$0.00	\$0.00	3	0.00%
2020	\$4,800.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00%
2021	\$5,500.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00%
Totals:	\$21,683.00	\$15,000.00	\$0.00	\$1,722.50	\$16,722.50	4	77.12%





Property and Casualty
Coverage for Education

2022/ 2023 to 2023/ 2024 Premium and Rate Comparison

Community Roots School

Coverage	2022/ 2023 Policy Year			2023/ 2024 Policy Year			2022/ 2023 to 2023/ 2024 Changes		
	Premium	Exposure	Rate	Premium	Exposure	Rate	Premium Change	% Premium Change	% Rate Change
Property	\$484	\$214,239	\$22.59	\$632	\$241,019	\$26.22	\$148	30.58%	16.07%
Liability	\$6,000	\$100	\$60.00	\$6,018	\$105	\$57.31	\$18	0.30%	-4.48%
Automobile	\$275	0	\$0.00	\$275	0	\$0.00	\$0	0.00%	0.00%
Crime	\$357			\$357			\$0	0.00%	
Totals	\$7,116			\$7,282			\$166	2.33%	

Liability Exposure = ADA for School Districts, Public Resources for Community Colleges and General Services Grant for Education Service Districts
 Property Exposure = Total Insured Value (TIV)
 Automobile Exposure = Automobile Count

June 09, 2023

COMMUNITY ROOTS SCHOOL
229 EUREKA AVE
SILVERTON, OR 97381-2217

SAIF policy: 100058336
Effective date of coverage: 07/01/2023

Thank you for choosing SAIF as your workers' comp provider. Our goals are to provide you exceptional service at an affordable price, and to help you make your workplace as safe as possible.

Included with this letter is a policy information page that shows your estimated payroll, premium modifiers, and estimated premium amount. You also will find an explanation of your classifications and the endorsements that apply to your policy.

Please find below key information about services that come with your policy. Everything else you need to know about your policy, workplace safety, filing and managing a claim, and more is in the Employer Guide at saif.com. You can request printed information on topics that interest you and your workers by calling us at 800.285.8525, or by emailing uwpayroll@saif.com.

Payroll reporting | At the end of each Annual reporting period, we'll send you a form to report the actual payroll for your covered workers for that period. For your convenience, you can also report your payroll and make your payments online. Visit the Employer Guide on saif.com for more details.

For more on payroll reporting, visit these pages on saif.com:

- Learn how to complete your payroll report: saif.com/instructions
- View details on the requirements for reporting your payroll by class: saif.com/class
- See an explanation of who is covered (also called "subject workers") and who is not: saif.com/whomiscovered
- Learn when to report a worker in multiple classifications: saif.com/vtr

Your premium | Payment options based on your estimated premium of \$2,515.24 are listed below.

Installment payment plan

<u>Due date</u>	<u>Amount</u>	<u>Due date</u>	<u>Amount</u>
07/25/2023	\$628.81	09/25/2023	\$628.82
12/25/2023	\$628.81	03/25/2024	\$628.80

Important: Changes in your payroll, classifications, or number of locations during the policy year can result in an adjustment to your installment amounts. Please notify us right away of any changes in your business.

Premium audits | We want you to pay only what you're required to pay. Premium auditors verify your payroll and classification. Learn more about the premium audit process at saif.com/premiumaudit.

Nondisabling claim reimbursement | This program could help you reduce or eliminate costs that are considered when determining your future experience rating modification factors. Learn more about the program and billing options at saif.com/ndr.

Managed care organizations (MCOs) | SAIF contracts with MCOs to manage worker's compensation claims. The MCOs currently contracted with SAIF are listed below. The MCO maintains a qualified panel of providers and ensures appropriate and timely treatment. If an injured worker needs to find a doctor or medical facility, you and the worker can find MCO directories at saif.com/supportingworker.

- Majoris Health Systems (Statewide)
- CareMark Comp (NW Oregon)
- Kaiser On the Job (Salem/Portland)

Workplace safety and health | You may request workplace safety and industrial hygiene assistance by contacting our team of safety and health experts at 877.242.5211 or by email at SafetyServices@saif.com. Safety professionals will assist you in analyzing your operations, hazards, injury records, and management controls.

In addition, they will help you:

- Improve workplace safety culture
- Learn how to conduct onsite health and safety surveys
- Assess your safety and health programs
- Learn to identify and evaluate safety training requirements, best practices, and available resources
- Understand your responsibilities and the rules which pertain to your workplace under the Oregon Safe Employment Act (OSEA) and the Oregon Occupational Safety and Health Divisions (OR-OSHA). OSEA and OR-OSHA require employers to provide a safe and healthful workplace and to do everything reasonably necessary to protect the life, health, and safety of their employees. Learn more at www.orosha.org or 800.922.2689.

You also can find workplace safety information on saif.com/safetyandhealth. To request safety and health services contact our safety team at 877.242.5211.

Your policy information page includes any changes that may have been added to your policy. Please review it and let us know if any information needs to be updated and notify SAIF if your business undergoes a change in ownership, operations, or address.

Do you have any questions, or need help? Please contact Brenton Tonga at 503.873.8631. You can also contact SAIF at the phone number or email address below.

Sincerely,

/s/ Portland Service Center
Service Center
P: 503.673.5283
SERVIC@saif.com

c: Brenton Tonga

June 09, 2023

COMMUNITY ROOTS SCHOOL
229 EUREKA AVE
SILVERTON, OR 97381-2217

Re: Nondisabling Claims Reimbursement program enrollment form
SAIF policy: 100058336

You are eligible to enroll in an optional Nondisabling Claims Reimbursement program. If you choose to enroll you must complete this form and return it to SAIF Corporation.

Under this program, you may reimburse SAIF for medical expenses on accepted nondisabling claims, up to the maximum reimbursement amount set annually by the Oregon Department of Consumer and Business Services. Reimbursement of claims is generally not recommended if your annual premium is less than \$15,000, since the reimbursement claim costs may exceed any premium savings. For additional details about this program go to **saif.com\ndr**.

This reimbursement election will remain in effect until SAIF receives your written request to end it or until your coverage is cancelled.

If you have any questions or need assistance, please contact your agent or SAIF.

We elect to participate in the Nondisabling Claims Reimbursement program effective _____ and understand that reimbursement is optional under this program.

The evaluation frequency for policies with a cash flow retrospective rating plan will be quarterly. Policies with a guaranteed cost or regular retrospective rating plan must select a reimbursement frequency.

Evaluation frequency for guaranteed cost and regular retrospective rating plans:

____ Annual ____ Quarterly

Signature of authorized representative

Date

Printed name

Phone

Return form to: SAIF Corporation, 400 High Street SE, Salem, OR 97312

Information Page

Policy no: 100058336
Employer identification no: 26-3710345
NCCI Risk ID no:

Item 1. The Insured:
 Community Roots School

Entity Type:
 Political Subdivision: School

Mailing address:
 COMMUNITY ROOTS SCHOOL
 229 EUREKA AVE
 SILVERTON, OR 97381-2217

Agent:
 BRENTON TONGA
 LARSEN-FLYNN INS SERVICES
 105 S WATER ST
 SILVERTON, OR 97381-1640

Other workplaces not shown above:

Item 2. The policy period is from 07/01/2023, 12:01 A.M. to 07/01/2024, 12:01 A.M. at the insured's mailing address.

- Item 3. A. Workers Compensation Insurance: Part One** of the policy applies to the Workers Compensation Law of the states listed here: OREGON.
- B. Employers Liability Insurance: Part Two** of the policy applies to work in each state listed in item 3.A. The limits of our liability under Part Two are:
- Bodily Injury by Accident \$1,000,000 each accident
 Bodily Injury by Disease \$1,000,000 each employee
 Bodily Injury by Disease \$1,000,000 policy limit
- C. Other States Insurance: Part Three** of the policy applies to the states, if any, listed here:
 NONE
- D. This policy includes these endorsements and schedules:**
- | | |
|-----------|--|
| WC000310 | Sole Proprietors, Partners, Officers and Others Coverage Endorsement |
| WC000414A | 90-Day Reporting Requirement-Notification of Change in Ownership Endorsement |
| WC990401C | Premium Payment Rating Plan Endorsement |
| WC990616 | Confidentiality Endorsement |
| WC000424 | Audit Noncompliance Charge Endorsement |
| WC360304 | Oregon Amendatory Endorsement |
| WC360601E | Oregon Cancellation Endorsement |
| WC000421F | Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement |
| WC000422C | Terrorism Risk Insurance Program Reauthorization Act Disclosure endorsement. |
| WC000406A | Premium Discount Endorsement |
| WC000419A | Part Five - Premium Amendatory Endorsement |
| WC360406 | Premium Due Date Endorsement |

Item 4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. The experience rating modification factor and other rating plan factors, if any, may change on your rating effective date of 7/1/2024. All information required below is subject to verification and change by audit.

Rating period: 07/01/2023 to 07/01/2024
Location 1: 229 Eureka Ave, Silverton, OR

Classification description	Class	Subject payroll	Rate	Premium
School-Professional Emp & Clerical	8868	\$558,023.00	0.31	\$1,729.87
Vol All Volunteers-No Manual Labor	8868	\$120,000.00	0.31	\$372.00
Total manual premium		\$678,023.00		\$2,101.87

Description	Basis	Factor	Premium
Balance to Min EL Increased Limits (Part II)	\$120.00	1.0529	\$111.59
EL Increased Limits premium (Part II)	\$2,101.87	1.004	\$8.41
Total subject premium			\$2,221.87

Total modified premium **\$2,221.87**

Description	Basis	Factor	Premium
Pre-pay credit	\$2,221.87	0.99	-\$22.22
Total standard premium			\$2,199.65

Description	Basis	Factor	Premium
Oregon Total Premium			\$2,199.65
Terrorism Premium	\$678,023.00	0.005	\$33.90
Catastrophe Premium	\$678,023.00	0.01	\$67.80
DCBS Assessment	\$2,182.55	1.098	\$213.89
Total premium and assessment			\$2,515.24

Policy Minimum Premium: \$215

Part Two Coverage Increased Limits Minimum Premium: \$120

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

Terrorism Premium is in addition to Policy Minimum Premium.

Catastrophe Premium is in addition to Policy Minimum Premium.

DCBS Premium Assessment excludes Part Two Coverage.

Payroll Reporting Frequency: Annual

This information page is part of your policy.

Countersigned on June 09, 2023 at Salem, Oregon

A handwritten signature in black ink, appearing to read "CT", with a long horizontal flourish extending to the right.

Chip Terhune
President and Chief Executive Officer

WC000001A

STANDARD WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY PARTICIPATING

GENERAL SECTION

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

A. The Policy

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the employer named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured

You are insured if you are an employer named in Item 1 of the Information Page. If that employer is a partnership, and if you are one of its partners, you are insured, but only in your capacity as an employer of the partnership's employees.

C. Workers Compensation Law

Workers Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page. It includes any amendments to that law which are in effect during the policy period. It does not include any federal workers or workmen's compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

D. State

State means any state of the United States of America, and the District of Columbia.

E. Locations

This policy covers all of your workplaces listed in Items 1 or 4 of the Information Page; and it covers all other workplaces in Item 3.A. states unless you have other insurance or are self-insured for such workplaces.

PART ONE - WORKERS COMPENSATION INSURANCE

A. How This Insurance Applies

This workers compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay promptly when due the benefits required of you by the workers compensation law.

C. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits. We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Payments You Must Make

You are responsible for any payments in excess of the benefits regularly provided by the workers compensation law including those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers compensation law.

If we make any payments in excess of the benefits regularly provided by the workers compensation law on your behalf, you will reimburse us promptly.

G. Recovery From Others

We have your rights, and the rights of persons entitled to the benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for purposes of the workers compensation law. We are bound by decisions against you under that law, subject to the provisions of this policy that are not in conflict with that law.
5. This insurance conforms to the parts of the workers compensation law that apply to:
 - a. benefits payable by this insurance;
 - b. special taxes, payments into security or other special funds, and assessments payable by us under that law.
6. Terms of this insurance that conflict with the workers compensation law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO - EMPLOYERS LIABILITY INSURANCE

A. How This Insurance Applies

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in a state or territory listed in Item 3.A. of the Information Page.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay

We will pay all sums that you legally must pay as damages because of bodily injury to your employees, provided the bodily injury is covered by this Employers Liability Insurance. The damages we will pay, where recovery is permitted by law, include damages:

1. For which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. For care and loss of services; and
3. For consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee; provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured employee's employment by you; and
4. Because of bodily injury to your employee that arises out of and in the course of employment, claimed against you in a capacity other than as employer.

C. Exclusions

This insurance does not cover:

1. Liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. Punitive or exemplary damages because of bodily injury to an employee employed in violation of law;
3. Bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. Any obligation imposed by a workers compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
5. Bodily injury intentionally caused or aggravated by you;
6. Bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries;
7. Damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, or any personnel practices, policies, acts or omissions;
8. Bodily injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act [33 U.S.C. Sections 901 et seq.], the Nonappropriated Fund Instrumentalities Act [5 U.S.C. Sections 8171 et seq.], the Outer Continental Shelf Lands Act [43 U.S.C. Sections 1331 et seq.], the Defense Base Act [42 U.S.C. Sections 1651-1654], the Federal Mine Safety and Health Act [30 U.S.C. Sections 801 et seq. and 901-944], any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws;
9. Bodily injury to any person in work subject to the Federal Employers' Liability Act [45 U.S.C. Sections 51 et seq.], any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws;

10. Bodily injury to a master or member of the crew of any vessel, and does not cover punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law;
11. Fines or penalties imposed for violation of federal or state law; and
12. Damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 U.S.C. Sections 1801 et seq.) and under any other federal law awarding damages for violation of those laws or regulations issued thereunder, and any amendments to those laws.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits. We have no duty to defend a claim, proceeding or suit that is not covered by this insurance. We have no duty to defend or continue defending after we have paid our applicable limit of liability under this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings;
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to the limit of our liability under this insurance;
3. Litigation costs taxed against you;
4. Interest on a judgment as required by law until we offer the amount due under this insurance; and
5. Expenses we incur.

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in Item 3.B. of the Information Page. They apply as explained below.

1. **Bodily Injury by Accident.** The limit shown for "bodily injury by accident—each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident. A disease is not bodily injury by accident unless it results directly from bodily injury by accident.
2. **Bodily Injury by Disease.** The limit shown for "bodily injury by disease—policy limit" is the most we will pay for all damages covered by this insurance and arising out of bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease. The limit shown for "bodily injury by disease—each employee" is the most we will pay for all damages because of bodily injury by disease to any one employee. Bodily injury by disease does not include disease that results directly from a bodily injury by accident.
3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

H. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

I. Actions Against Us

There will be no right of action against us under this insurance unless:

1. You have complied with all the terms of this policy; and
2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability. The bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Part.

PART THREE - OTHER STATES INSURANCE

A. How This Insurance Applies

1. This other states insurance applies only if one or more states are shown in Item 3.C. of the Information Page.
2. If you begin work in any one of those states after the effective date of this policy and are not insured or are not self-insured for such work, all provisions of the policy will apply as though that state were listed in Item 3.A. of the Information Page.
3. We will reimburse you for the benefits required by the workers compensation law of that state if we are not permitted to pay the benefits directly to persons entitled to them.
4. If you have work on the effective date of this policy in any state not listed in Item 3.A. of the Information Page, coverage will not be afforded for that state unless we are notified within thirty days.

B. Notice

Tell us at once if you begin work in any state listed in Item 3.C. of the Information Page.

PART FOUR - YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers compensation law.

2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE - PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Classifications

Item 4 of the Information Page shows the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications, rates and premium basis by endorsement to this policy.

C. Remuneration

Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis.

This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:

1. all your officers and employees engaged in work covered by this policy; and
2. all other persons engaged in work that could make us liable under Part One (Workers Compensation Insurance) of this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers compensation obligations.

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid.

E. Final Premium

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy. If this policy is cancelled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short-rate cancellation table and procedure. Final premium will not be less than the minimum premium.

F. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

G. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

PART SIX - CONDITIONS

A. Inspection

We have the right, but are not obliged to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent. If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.

D. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancellation notice.
4. Any of these provisions that conflicts with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with the law.

E. Sole Representative

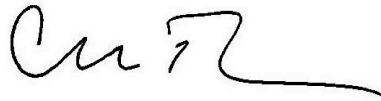
The insured first named in Item 1 of the Information Page will act on behalf of all insureds to change this policy, receive return premium, and give or receive notice of cancellation.

F. Participation Provision

The insured shall be entitled to participate in the distribution of dividends to the extent and under the conditions prescribed by the Board of Directors of the company if the Board in its sole discretion declares a dividend in accordance with law after expiration of the policy period to which the dividend is applicable.

To comply with the Oregon law regarding dividends, the following statement expresses the intent of the Oregon Insurance Code: "It is unlawful in Oregon for an insurer to promise to pay policyholder dividends for any unexpired portion of the policy term or to misrepresent the conditions for dividend payment. Dividends will be due and payable only for a policy period that has expired, and only if declared by and under conditions prescribed by the Board of Directors of the Insurer."

In witness whereof, SAIF Corporation has caused this policy to be signed by its President at Salem, Oregon, but this policy shall not be binding unless completed by the attachment hereto of an Information Page.



Chip Terhune
President and Chief Executive Officer

SAIF policy: 100058336

Classification Addendum

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 payroll records must be supported by original entries from other records, including, but not limited to, time cards, 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, visit saif.com and choose: Employers Guide > Payments and payroll reporting > Report your payroll > Verifiable time records.

The following classifications appear on your policy:

8868 AE Vol All Volunteers-No Manual Labor
8868 07 School-Professional Emp & Clerical

8868 Schools - Professional & Clerical. Applies to teachers and aides and classroom time of truck driving schools. Includes teachers and coaches driving students and/or equipment to a school activity. Applies to unpaid apprenticeship trainees in work experience attending classroom or laboratory sessions. Includes unpaid trainees in work experience or school directed professional programs who would ordinarily qualify for Class 8868 if they were paid employees.

Class 8868 includes employees involved in direct labor and supervision who are engaged in professional and clerical activities as, but not limited to, professors, administrators, teachers, guidance counselors, social workers, therapists, nurses, athletic coaches, secretaries and bookkeepers for your college or school. The term colleges or schools applies to any academic, trade, or vocational institution of learning including seminaries, military schools, veterinary schools, art schools, modeling schools, dance schools (including the operation of an incidental dance hall), driver training schools, and correspondence schools.

Class 8868 applies to clerical workers working in offices located away from your school and to teachers at agricultural schools, who, as part of their teaching activities, demonstrate various planting techniques on farms operated by your school, provided the farms are not operated as commercial enterprises.

Class 8868 does not apply to instructors of aeronautical schools who actually fly or professionals engaged in demonstrations in hazardous employment, such as operating heavy equipment in actual roadwork. Such instructors are to be classified in accordance with the classification that would be applicable to a business engaged in that type of operation.

Professional bus drivers, bus aides, pickup and delivery of supplies and materials, and truck driving instruction away from the classroom to be separately classed as 7380 - Bus Drivers. Independent contractors engaged in transportation of students and faculty for colleges and schools to be separately classed as 7382 - Bus Company. Employees engaged in maintenance and repair of grounds, buildings and equipment to be separately classed as 9101 - School-Non-Professional Employees. Cafeteria or kitchen employees to be separately classed as 9349 - School-Cafeteria/Kitchen.

Classification addendum

Carrier no: 20001

Endorsement no: WC360601E
(Ed. 210A)

SAIF policy: 100058336 Community Roots School

Oregon Cancellation Endorsement

This endorsement applies only to the insurance provided by the policy because Oregon is shown in Item 3.A. of the Information Page.

The **Cancellation** Condition of the policy is replaced by this Condition:

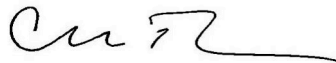
D. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us, stating when the cancellation is to take effect. If you provide for other insurance or self-insurance, your cancellation of coverage will take effect upon the effective date of that insurance.
2. We may cancel this policy. We will mail to you advance written notice stating when the cancellation is to take effect.
 - a. If we cancel based on our decision not to offer insurance to all employers within your premium category, we will mail the notice of cancellation at least 90 days before the cancellation is to take effect.
 - b. If we cancel for other reasons, we will mail the notice of cancellation at least 45 days before the cancellation is to take effect.
 - c. If we cancel for nonpayment, we will mail notice of cancellation at least 10 days before the cancellation is to take effect.
3. Mailing notice to you at your last known mailing address will be sufficient to prove notice.
4. The policy period will end at 12:01 AM on the day stated in the cancellation notice.
5. When coverage is placed with another carrier as of the policy expiration date, a rejected renewal policy shall be withdrawn without charge, provided notice of nonrenewal is mailed and postmarked on or before the expiration date and is received from the insured by the insurer no later than 10 calendar days after said expiration date.

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



WC360601E
(Ed. 210A)

Chip Terhune
President and Chief Executive Officer

Carrier no: 20001

Endorsement no: WC000421F
(Ed. 08-2022)

SAIF policy: 100058336 Community Roots School

Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement

This endorsement is notification that we are charging premium to cover the losses that may occur in the event of a Catastrophe (Other Than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers' compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism). Coverage for such losses is subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations. This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement attached to this policy.

For purposes of this endorsement, Catastrophe (Other Than Certified Acts of Terrorism) is defined as: A single event or peril resulting in a group of claims with aggregate workers compensation losses in excess of \$50 million. This \$50 million threshold applies per occurrence, across all states for which claims arise from a single event or peril.

The premium charge for the coverage your policy provides for workers' compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.

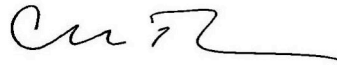
Schedule

State	Rate per \$100 of payroll
Oregon	0.01

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



 WC000421F
(Ed. 08-2022)

 Chip Terhune
President and Chief Executive Officer

Carrier no: 20001**Endorsement no:** WC000422C
(Ed. 212C)**SAIF policy:** 100058336 Community Roots School

Terrorism Risk Insurance Program Reauthorization Act Disclosure endorsement.

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging a premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers' compensation losses caused by Acts of Terrorism, including workers' compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

"Act" means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto, including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2019.

"Act of Terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

"Insured Loss" means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers' compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

"Insurer Deductible" means, for the period beginning on January 1, 2021, and ending on December 31, 2027, an amount equal to 20% of our direct earned premium, during the immediately preceding calendar year.

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

400 High Street SE
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P: 800.285.8525
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Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses occurring in any calendar year exceed \$200,000,000, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Schedule

State
Oregon

Rate per \$100 of payroll
0.005

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



WC000422C
(Ed. 212C)

Chip Terhune
President and Chief Executive Officer

Carrier no: 20001

Endorsement no: WC000414A
(Ed. 213A)

SAIF policy: 100058336 Community Roots School

90-Day Reporting Requirement-Notification of Change in Ownership Endorsement

You must report any change in ownership to us in writing within 90 days of the date of the change. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity, and other changes provided for in the applicable experience rating plan. Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes.

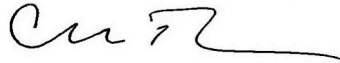
Failure to report any change in ownership, regardless of whether the change is reported within 90 days of such change, may result in revision of the experience rating modification factor used to determine your premium.

This reporting requirement applies regardless of whether an experience rating modification is currently applicable to this policy.

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



WC000414A
(Ed. 213A)

Chip Terhune
President and Chief Executive Officer

Carrier no: 20001**Endorsement no:** WC990401C
(Ed. 217B)**SAIF policy:** 100058336 Community Roots School

Premium Payment Rating Plan Endorsement

At the inception of your policy period, we estimate your premium based on anticipated payroll for your business. The issued policy's estimated premium will be the basis for calculating the credit. Your premium will be reduced by a prepay factor shown in the schedule below. The factor is applied as a multiplier to total estimated premium after experience rating, Oregon Contracting Classification Premium Adjustment, Oregon Group Supplemental Experience Rating, and other like adjustments, if any, but before premium discount. You pay your premium in one or more installments.

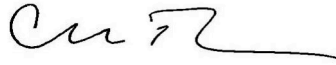
The prepay is a fixed credit with no premium cap. The prepay credit will not be applied to adjustments in premium during the policy period or premium paid after policy expiration. The credit will not apply if it reduces premium below minimum premium. When the policy cancels prior to the policy expiration date, we will recalculate the prepay credit using final premium for the cancelled policy period.

Premium Payment Rating Plan	Rating Factor
Fiscal Quarterly	0.99

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon

WC990401C
(Ed. 217B)Chip Terhune
President and Chief Executive Officer

Carrier no: 20001

Endorsement no: WC000406A
(Ed. 218)

SAIF policy: 100058336 Community Roots School

Premium Discount Endorsement

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Items 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

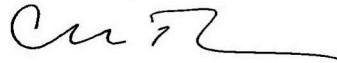
1. State - Oregon

<u>Estimated eligible premium</u>		<u>Discount</u>
First	\$5,000	0.00%
Next	\$10,000	10.50%
Next	\$35,000	16.50%
Over	\$50,000	18.00%

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



 WC000406A
(Ed. 218)

 Chip Terhune
President and Chief Executive Officer

Carrier no: 20001

Endorsement no: WC360406
(Ed. 235)

SAIF policy: 100058336 Community Roots School

Premium Due Date Endorsement

Section D of Part Five of the policy is replaced by this provision.

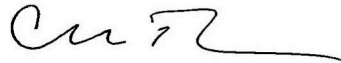
D. Premium is amended to read:

You will pay all premium when due. You will pay the premium even if part or all of a workers' compensation law is not valid. The due date for audit and retrospective premiums is the date specified in the billing invoice for that policy.

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



WC360406
(Ed. 235)

Chip Terhune
President and Chief Executive Officer

Carrier no: 20001

Endorsement no: WC000419A
(Ed. 08-2022)

SAIF policy: 100058336 Community Roots School

Part Five - Premium Amendatory Endorsement

This endorsement amends Part Five—Premium of the policy as follows:

Part Five—Premium, Section A. (Our Manuals) is replaced by the following provision:

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates and loss costs (as applicable), rating plans, forms, endorsements, and classifications, and such manuals are expressly incorporated by reference into, and apply to, this policy and any renewals (our manuals). As used in this policy and any renewals, our manuals means manuals that have been:

1. Developed in any format and filed by the state-designated workers compensation rating or advisory organization on our behalf with the appropriate state insurance regulatory authority; or
2. Developed in any format and filed by the respective state rating bureau on our behalf with the appropriate state insurance regulatory authority; or
3. Developed in any format and filed by us with the appropriate state insurance regulatory authority; and
4. For each or any of the three scenarios above, the manuals also must be approved for use by the appropriate state insurance regulatory authority, or as otherwise authorized by law as applicable.

We may change our manuals and apply the changes to this policy and any renewals if such manual changes are approved for use by the appropriate state insurance regulatory authority, or as otherwise authorized by law as applicable.

Part Five—Premium, Section D. (Premium Payments) is replaced by the following provision:

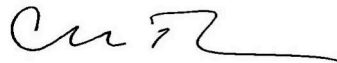
D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. The due date for audit and retrospective premiums is the due date specified in the billing for the policy.

Effective date: July 01, 2023

This policy information page endorsement is part of your policy. This endorsement amends and controls the item that has been changed on the effective date shown.

Countersigned June 09, 2023 at Salem, Oregon



WC000419A
PoL_PC1_E419A

Chip Terhune
President and Chief Executive Officer

400 High Street SE
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P: 800.285.8525
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Carrier no: 20001

Endorsement no: WC000310
(Ed. 356B)

SAIF policy: 100058336 Community Roots School

Sole Proprietors, Partners, Officers and Others Coverage Endorsement

An election was made by or on behalf of each person described in the Schedule to be subject to the workers' compensation law of the state named in the Schedule. The premium basis for the policy includes the remuneration of such persons.

Schedule

State

Oregon

Persons

Others: Political Subdivision Volunteers – Vol All Volunteers-No Manual Labor

The hourly assumed wage used for premium calculation purposes and benefit payments is Oregon Bureau of Labor and Industry's minimum hourly wage rate available January 1st of the calendar year in which your policy is effective. Multiply the number of hours covered volunteers work by the applicable minimum hourly wage rate to determine the remuneration to report on your payroll report for the covered volunteers.

The assumed wage based remuneration is to be reported on your payroll report in the classification that has a description that says it is for volunteers.

This volunteer coverage only applies for the type of volunteer work you described in your written request for volunteer coverage and that we have endorsed to your policy.

You must maintain a roster naming the covered volunteers and records that show the name of each volunteer, the dates each volunteer performs work, and the number of hours each volunteer works. Copies must be furnished to SAIF Corporation upon request.

This elective coverage for volunteers is continuous until SAIF receives your written request to cancel this coverage or SAIF gives you written notification we are canceling this coverage or your policy is cancelled.

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



WC000310
(Ed. 356B)

Chip Terhune
President and Chief Executive Officer

400 High Street SE
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Carrier no: 20001

Endorsement no: WC360304
(Ed. 441)

SAIF policy: 100058336 Community Roots School

Oregon Amendatory Endorsement

This endorsement applies because Oregon is shown in Item 3.A. of the Information Page.

Part Two - Employers Liability Insurance, Section C. (Exclusions), Item 5. of the policy is replaced by the following:

5. Any bodily injury intentionally caused or aggravated by you, or that is the result of your engaging in conduct equivalent to an intentional tort, however defined, including as described by ORS 656.156, or other tortious conduct, or conduct or activity as described by ORS 656.018(3), such that you lose your immunity from civil liability under the workers' compensation laws of Oregon;

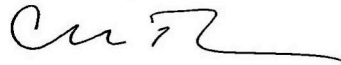
Part Two - Employers Liability Insurance, Section C. (Exclusions) of the policy is revised by adding the following:

13. Any cause of action or remedy arising out of or under ORS 656.019 or ORS 654.305 through ORS 654.336.

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



WC360304
(Ed. 441)

Chip Terhune
President and Chief Executive Officer

Carrier no: 20001

Endorsement no: WC990616
(Ed. 444)

SAIF policy: 100058336 Community Roots School

Confidentiality Endorsement

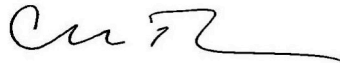
SAIF furnishes policyholder with certain Information that includes confidential documentation. SAIF makes this Information available to policyholder for the sole purpose of assisting SAIF to manage, defend or adjust claims.

- Policyholder agrees to hold all Information provided by SAIF in trust and confidence.
- Policyholder and its employees shall not disclose confidential information about an injured worker to anyone except SAIF unless required to do so by law or with the written consent of the injured worker. Policyholder will take steps necessary to protect the confidentiality of information about injured workers, including obtaining specific contractual promises from its employees and agents not to disclose any confidential information except as provided in this endorsement. Policyholder shall not use confidential information for purposes other than those necessary to directly further the purposes of this endorsement.
- Policyholder shall not use confidential information in such a manner that is likely to allow other persons to know the name or identity of an injured worker, or allow other persons to know any other particulars of a worker's injury claim, except for those matters over which policyholder as an employer has the ability and the right to direct and control. In no case shall policyholder use confidential information either singly or in concert to discriminate unlawfully against any injured worker.
- As used in this endorsement, "confidential information" means any and all medical and vocational claim records and information about an injured worker.

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



WC990616
(Ed. 444)

Chip Terhune
President and Chief Executive Officer

Carrier no: 20001

Endorsement no: WC000424
(Ed. 290)

SAIF policy: 100058336 Community Roots School

Audit Noncompliance Charge Endorsement

Part Five - Premium, Section G. (Audit) of the Workers Compensation and Employers Liability Insurance Policy is revised by adding the following:

If you do not allow us to examine and audit all of your records that relate to this policy, and/or do not provide audit information as requested, we may apply an Audit Noncompliance Charge. The method for determining the Audit Noncompliance Charge by state, where applicable, is shown in the Schedule below.

If you allow us to examine and audit all of your records after we have applied an Audit Noncompliance Charge, we will revise your premium in accordance with our manuals and Part 5 - Premium, E. (Final Premium) of this policy.

Failure to cooperate with this policy provision may result in the cancellation of your insurance coverage, as specified under the policy.

Note: For coverage under state-approved workers compensation assigned risk plans, failure to cooperate with this policy provision may affect your eligibility for coverage.

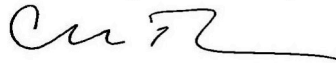
Schedule

State(s)	Basis of audit noncompliance charge	Maximum audit noncompliance charge multiplier
Oregon	Estimated annual premium	Up to two times

Effective date: July 01, 2023

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Countersigned June 09, 2023 at Salem, Oregon



 WC000424
(Ed. 290)

 Chip Terhune
President and Chief Executive Officer