



**Prepared for:
Clark County Stadium Authority**

**Presented by:
Guy Cottino**

**Leavitt Insurance Agency
7881 W. Charleston Blvd. Suite 140
Las Vegas, NV 89117
Phone: (702)382-4010 Fax: (702)947-4010**

December, 2021



Introduction

Your success is our priority.

We help you reduce risk, increase your assets, and attract and retain your key employees. You can benefit from the strength and experience of a large national broker and still enjoy the personal touch of a locally-owned independent insurance agency.

As a trusted advisor, we are committed to building lasting relationships with you and the insurance companies we represent on your behalf. Together, we can develop long-term solutions to manage your business risks and your personal exposures.

You will be working with a team that consists of insurance professionals with a wide range of expertise, many of whom are considered leaders in their respective fields. This means you have access to sophisticated risk management solutions and excellent terms and conditions.

Our recommendations are based on a careful analysis of your risk exposures. We have prepared a sound, competitively price insurance proposal for your review. In order to complete our evaluation of your exposures, further risk management may be necessary.

We appreciate the opportunity to evaluate your company's needs and provide a quotation for a program tailored especially for you.



Resources

Claims Management- We will take an active role in the management of your claims. Our Service Team is committed to assuring you receive the fairest treatment on every claim.

Loss Control/Risk Management- A successful Loss Control/Risk Management Program is based on a successful partnership between Leavitt Insurance Agency, you, and the selected insurance carrier working together to protect your existing assets, your client's existing assets, and to prevent any loss in the future.

We will provide you with technical advice, resources, and assistance in developing, improving, and monitoring an effective loss control/risk management program. Highlights include:

- Review current loss control/risk management programs.
- Analyze loss data to identify specific areas which generate the greatest claim frequency.
- Review current operation: physical assets, personnel practices, and organization of management.
- Conduct visits to all locations to develop a risk profile and to define management and insurance carrier responsibilities.
- Develop, improve, and implement a Loss Control/Risk Management Program with a written plan of expectations. (This program will be consistent and harmonious with your management style and easily put in place).
- Establish a meeting schedule to review and discuss safety and loss analysis reports with management and/or staff as required with selected insurance carrier.

Employee Benefits- We can provide you a full range of employee benefits specially designed plans to fit the needs of your company. With access to virtually all major benefit companies in the nation, we have the resources, knowledge and experience to help customize your benefits program including:

- Health
- Dental
- Life
- Long and Short-term Disability
- Group Retirement Plans, 401K, Pension/Profit Sharing

We can provide experience of the administration of fully insured or partially self-funded plans.



Leavitt Insurance Agency

Service Team

Your peace of mind is our priority, and achieving that comes from both your comfort level with our service team and consistency with requests. We believe you deserve top quality individuals and expertise from our support staff and that is the foundation on which we have built our teams.

ACCOUNT EXECUTIVE

Guy Cottino – 702-947-4016 direct

guy-cottino@leavitt.com

Responsibilities: The Account Executive is responsible for your overall account supervision and coordination of services including negotiations with the insurance company, problem and dispute resolution and coverage questions.

LEAD ACCOUNT MANAGER

Bonnie Meylor, CRIS – 702-947-4026 direct

Bonnie-meylor@leavitt.com

Responsibilities: Your Account Manager handles your questions and is the main point of contact on a day to day basis. Your Account Manager can handle technical questions, billing, audit, policy changes and detailed information as it pertains to your account.

CLAIMS MANAGER

Sharon Almeida – 702-947-4066 direct

[Email Address](#)

Responsibilities: Your Claims Representative handles and follows up on all claims so as to expedite the settlement of each claim.

RISK ANAGEMENT PRACTICE LEADER

Josh Leavitt – 702-947-4015 direct

josh-leavitt@leavitt.com

Responsibilities: Your Risk Management Practice Leader assists with risk management services outside of insurance placement, including assistance with the Risk Management Center Platform



Premium Summary

Insured: Clark County Stadium Authority

Premium Comparison

Line of Business	2/25/21 – 2/25/22 Expiring Term	2/25/22 – 2/25/23 Renewal Term
Directors & Officers Liability	\$27,820	\$28,933
Total Premium	\$27,820	\$28,933

Insured Name:

- Please bind coverage as outlined in this proposal.
- Please bind coverage as outlined above with the following changes: _____

Signature of Executive Officer

Signature Date



Named Insured and Locations

Line of Business

Directors and Officers

Insurance Company

Hudson Insurance Company

Policy Term

02/25/2022 - 02/25/2023

Named Insured

Firm Name:

Clark County Stadium Authority

Location Schedule

Loc #	Bldg #	Address	City	State	Zip
00001		6385 So. Rainbow Blvd, Suite 105	Las Vegas	NV	89118



Directors & Officers -

Coverage	Limit
Public Officials Liability	
Aggregate Limit, Claims Made Coverage	\$1,000,000
Each Wrongful Act	\$1,000,000
Retention –	\$ 25,000
Full Prior Acts	Included

Policy Forms & Endorsements:

NOTX0178CW (02-06)	Claim Reporting Information
PE-J-2 (02-06)	Public Entity Policy
PE-D-4 (10-20)	Common Policy Declarations
UT-SP-2 (12-95)	Schedule of Forms and Endorsements
ILP-001 (01-04)	U.S. Treasury Department’s Office of Foreign Assets Control (OFAC)
PE-COM-1 (10-20)	Public Entity Common Policy Conditions
PE-COM-2 (06-13)	Public Entity Policy Common Liability Exclusions and Common Liability Definitions
PE104s-NV (03-21)	Amendatory Endorsement – Nevada
PE-344 (03-21)	Cyber Exclusion
PE-SD-6 (07-99)	Public Officials Liability Coverage Part Supplemental Declarations Claims Made Coverage
PE-PO-2 (08-02)	Public Entity Policy Public Officials Liability Coverage Form Claims Made Coverage
PE-322s (01-13)	Consent to Settle
PE-323s (06-12)	Extended Reporting Period

Coverage Enhancements Available:

Excludes Consent to Settle with 70/30 Soft Hammer Clause. Available by Endorsement

Excludes Land Use Planning & Zoning



7979 Ivanhoe Avenue Suite 325
La Jolla, CA 92037
Ph:
www.rtspecialty.com

21644145A

QUOTATION SUMMARY

December 9, 2021

Leavitt Insurance Agency, Inc. - Las Vegas
Bonnie Meylor
7881 West Charleston Blvd. Suite 140
Las Vegas, NV 89117

FROM: Brent Adams for Eileen O'Neill Jolly

Outlined below is a summary of the attached quotation obtained for the above noted Insured. The full quote terms, conditions, limitations and exclusions can be found on the attached quote. Please pay special attention to those items found on the quote, and note that in the event of any discrepancies between the information found on this summary and the quote itself, the quote supersedes our summary. As the broker with the direct relationship with the Insured, it is your responsibility to carefully review with the Insured all of the terms, conditions, limitations and exclusions in the quote, and to specifically reconcile with the Insured any differences between those quoted and those you requested. RT Specialty expressly disclaims any responsibility for any failure on your part to review or reconcile any such differences with the Insured.

NAMED INSURED:	Clark County Stadium Authority 6385 S Rainbow Blvd. Suite 105 Las Vegas, NV 89118
PRIMARY RISK ADDRESS:	6385 S Rainbow Blvd. Suite 105 Las Vegas, NV 89118
COVERAGE:	Not for Profit Management Liability Full Program
INSURER:	Hudson Insurance Company - Admitted
POLICY TERM:	2/25/2022 - 2/25/2023
ESTIMATED POLICY PREMIUM:	\$28,933.00
OPTIONAL TRIA:	NOT APPLICABLE
FEES:	
	TOTAL FEES:
ESTIMATED SURPLUS LINES TAX:	
	TOTAL TAXES:
TOTAL:	\$28,933.00



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SPECIAL CONDITIONS / OTHER COVERAGES:

NO FLAT CANCELLATIONS
ALL FEES ARE FULLY EARNED AT INCEPTION

For R-T Specialty to file the surplus lines taxes on your behalf, please complete the surplus lines tax document (per the applicable state requirements) and return with your request to bind. Due to state regulations, R-T Specialty requires tax documents to be completed within 24 to 48 hours of binding. Please be diligent in returning tax forms.



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HOME STATE FOR NON-ADMITTED RISKS

Taxes and governmental fees are estimates and subject to change based upon current rates of the Home State and risk information available at the date of binding. The Home State of the Insured for a non-admitted risk shall be determined in accordance with the Nonadmitted and Reinsurance Act of 2010, 15. U.S.C §8201, etc. ("NRRRA"). Some states require the producing broker to submit a written verification of the insured's Home State for our records. The applicable law (if any) of the Home State governing cancellation or non-renewal of non-admitted insurance, including whether any such laws apply to non-admitted risks, shall apply to this Policy.

BINDING INSTRUCTIONS

We will only bind coverage in writing after we receive a written request from you to bind coverage. If coverage is requested, the following items must be submitted:

NO SUBJECTIVITIES

There are subjectivities that:

- must be complied with or resolved before the contract becomes binding
- apply both before or after inception, compliance with which is a condition of all or part of the coverage; and
- apply after the formation of the contract as conditions of continued coverage.

Failure to provide or comply with these subjectivities might results in a refusal to bind or cancellation of coverage, at the insurer's option. Please note that this is a quote only, and the Insurer reserves the right to amend or withdraw the quote if new, corrected or updated information is received. You must notify us of any material change in the risk exposure occurring after submission of the application. If the Insurer binds the risk following your written request, the terms of the policy currently in use by the Insurer will supersede the quote.

Any amendments to coverage must be specifically requested in writing or by submitting a policy change request form and then approved by the Insurer. Coverage cannot be affected, amended, extended or altered through the issuance of certificates of insurance. Underlying Insurers must be rated A- VII or better by A.M. Best.

This quote summary, the quote, the fees quoted and our advice, is confidential. This quote summary and the quote constitutes the entire understanding and supersedes any and all agreements and communications respecting the insurance offered. If you need further information about the quote, our fee or the Insurer that is proposing to provide your insurance, please contact us.

PRIMARY
PROFESSIONAL LIABILITY
PROPOSAL

FOR

Clark County Stadium Authority dba Las
Vegas Stadium Authority

EFFECTIVE:

02/25/2022

Euclid Public Sector, LLC
Primary Division
234 Spring Lake Drive
Itasca, IL 60143

12/08/2021

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Euclid Public Sector (EPS) is a managing general agency specializing in the underwriting of custom primary accounts for the public sector throughout the US. We are an underwriting company owned, operated and underwritten by underwriters, with underwriting as our sole focus.

GENERAL INFORMATION

Company:	R-T Specialty - Chicago	Date:	12/08/2021
Address:	500 West Monroe Street, 30th Floor Chicago, IL 60661		

Insured Name:	Clark County Stadium Authority dba Las Vegas Stadium Authority
Insured Address:	6385 S. Rainbow Boulevard, Suite 105 Las Vegas, NV 89118
Inception Date:	02/25/2022
Expiration Date:	02/25/2023

Insurer:	Hudson Insurance Company			
Financial Rating:	A XV			
Policy Number:	PEM0005419-00			
Line of Business:	<input type="checkbox"/>	Scholastic Legal Liability	<input type="checkbox"/>	Law Enforcement Liability
	<input checked="" type="checkbox"/>	Public Officials Liability	<input type="checkbox"/>	Employment Practices Liability
	<input type="checkbox"/>	Fire-Fighter's Liability	<input type="checkbox"/>	Emergency Dispatcher's Liability

If this is a non admitted product, the Producer is responsible for all taxes and fees. Indemnification policy.

Euclid Public Sector Primary based this proposal on the underwriting and pricing information in the submission provided by you. The coverage and terms presented may not be the same or as broad as requested in your submission.

COVERAGES

COVERAGE TYPE	LIMIT / AGGREGATE	DEDUCTIBLE	COVERAGE TRIGGER	RETRO DATE
PUBLIC OFFICIALS LIABILITY	\$ 1,000,000 Each Wrongful Act	\$ 25,000	Claims-Made	N/A
	\$ 1,000,000 Aggregate			

COVERAGE ENHANCEMENTS

PUBLIC OFFICIALS LIABILITY

Excludes Consent to Settle with 70/30 Soft Hammer Clause. Available by endorsement.
Excludes Land Use Planning and Zoning

APPLICABLE FORMS / ENDORSEMENTS

Form #	Edition Date	Title
Common Forms		
NOTX0178CW	02-06	Claim Reporting Information
PE-J-2	03-00	Public Entity Policy
PE-D-4	10-20	Common Policy Declarations
UT-SP-2	12-95	Schedule of Forms and Endorsements
IL P 001	01-04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
PE-COM-1	10-20	Public Entity Common Policy Conditions
PE-COM-2	06-13	Public Entity Policy Common Liability Exclusions and Common Liability Definitions
PE-104s-NV	03-21	Amendatory Endorsement - Nevada
PE-344	03-21	Cyber Exclusion
Public Officials Forms		
PE-SD-6	07-99	Public Officials Liability Coverage Part Supplemental Declarations Claims Made Coverage
PE-PO-2	08-02	Public Entity Policy Public Officials Liability Coverage Form Claims Made Coverage
PE-322s	01-13	Consent to Settle
PE-323s	06-12	Extended Reporting Period

QUOTATION TERMS AND CONDITIONS

1. This proposal is presented on a portfolio coverage platform. Any disassembling of coverage parts could result in a higher premium and changes to terms.
2. Exclusions: Please refer to the Coverage forms.
3. General Liability coverage must be maintained throughout our policy period at policy limits equal to our Public Officials policy.
4. Public Officials Liability coverage has been quoted on a Claims Made basis. All claims and/or incidents which may give rise to a claim should be reported to the current carrier.
5. Please advise binding by written request on or before effective date of coverage.

RECOMMENDATIONS

1. None at this time.

ADDITIONAL REQUIRED INFORMATION OR CONDITIONS

1. None at this time.

PREMIUM

PUBLIC OFFICIALS LIABILITY	\$28,933.00
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TOTAL PREMIUM:	\$28,933.00
Surcharges, Fees:	N/A
Subject to Audit:	Yes: <input type="checkbox"/> No: <input checked="" type="checkbox"/>

Payment is due 30 days from the effective date of coverage.

THIS PROPOSAL IS VALID UNTIL:	25-FEB-2022
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Disclaimer: This document, including attachments, may include confidential and/or proprietary information and may be used only by the person to whom or entity to which it is addressed. If you are not the intended recipient or his or her authorized agent, you, the reader, are hereby notified that any dissemination, distribution, or copying of this document is prohibited. If you received this in error, please notify the sender by replying to this message, and then delete immediately.

Conditions and Exclusions

Commercial Property- Coverage for buildings and contents is written on a replacement cost basis. It is the Insured's responsibility to maintain replacement cost values of buildings and contents under the insurance contract and advise this agency of all changes in values.

Flood and Earthquake are not covered losses

Exclusions under the policy form suspend coverage for vacancy or change of occupancy. If occupancy of building changes or property becomes vacant, please contact our office.

Coverage exclusions, limitations, and extensions: Refer to policy forms.

Commercial General Liability- Special Limitations or exclusions:

- If you are an architect, engineer, or surveyor, or the indemnitor of an architect, engineer, or surveyor, there is no coverage for the rendering or failure to render professional services.
- There is no coverage (including defense) arising out of the actual, alleged, or threatened discharge, dispersal, release, or escape of pollutants.
- Current, past, or future partnerships and joint ventures are not insured unless they are shown as a named insured in the policy.
- Coverage for employment practice liability is strictly excluded under your general liability policy. Examples of employment practices liability would be age or racial discrimination, sexual harassment, or any other discriminatory act in hiring, firing. Supervision of employees.

Business Automobile- New Acquisitions: changes in auto must be reported within 30 days. Failure to do so will result in unpaid claims if loss occurs.

Special exclusions or limitations:

- There is no coverage for contents of vehicles or equipment mounted on vehicles unless specifically stated and valued included.
- There is no physical damage coverage for rented autos.
- Current, past and future partnerships and joint ventures are not insured unless they are shown as a named insured in the policy.

Commercial Umbrella- Excess liability over primary general liability and auto liability coverages. Coverage is also provided for those items occurring which are not covered by the primary policy and otherwise not excluded by the umbrella, subject to the retained limit.

Options (May be Subject to an Additional Premium)

Insurance programs generally do not cover every exposure an Insured may have. We recommend that you review the below list of more common coverage, ask about those you are not sure of and consider adding any applicable coverage to your insurance program. The below list is **not** an all-inclusive list of available coverage and there is an additional cost for each coverage as well as additional information that needs to be gathered from you in order to obtain a premium quote. We would be happy to provide you with information about a quote for any other insurance coverage you want to consider.

- **Higher Limits of Liability (i.e. General Liability; Business Auto, etc.) and/or Umbrella**
- **Flood:** Provides coverage for damage to property resulting from the effects of a flood
- **Mold**
- **Personal Property of Others**
- **Bailees Coverage**
- **Business Income Coverage** (i.e. business income; loss of rents; contingent business income)
- **Earthquake/EQSL:** Provides coverage for damage to property resulting from the effects of an earthquake, including earthquake sprinkler leakage (EQSL)
- **Equipment Breakdown / Boiler & Machinery:** Provides coverage for loss caused by mechanical or electrical equipment breakdown, including damage to the equipment, other property of the insured and property of others
- **Electronic Data Processing Equipment/EDP:** Coverage for damage to equipment, such as; computers, phone systems, fax machines, photocopy machines, etc
- **Building Ordinance or Law:** Coverage for when a community has building ordinances that state when a building is damaged to a specific extent (typically 50%), it must be completely demolished and rebuilt in accordance with the current building codes, rather than repaired
- **Installation Floater:** Coverage for your property or property of others for which you are legally liable, that will become permanently installed as part of a building or structure
- **Builder's Risk/COC:** Coverage during construction of buildings or structures, including materials
- **Employee Benefits Liability:** Coverage for errors or omissions in the administration of employee benefit plans
- **ERISA Compliance:** Required for all individuals who handle plan funds or other plan assets, to be bonded by the Employee Retirement Security Act, pertaining to employee welfare and/or pension benefit plans. Coverage from fraudulent and dishonest acts, with limits of at least 10% of the assets of the plan
- **Fiduciary Liability:** Coverage for claims alleging breach of fiduciary duties as defined by ERISA, including but not limited to improper calculation of benefits, insufficient funding of plan, improper disclosure to plan participants
- **Professional Liability:** Coverage for losses that you become legally obligated to pay related to the rendering of your professional services.
- **Pollution Liability**

- **Products Recall**
- **Kidnap, Ransom & Product Extortion**
- **Errors & Omissions Liability/E&O:** Coverage designed to protect an insured against loss due to a claim of some negligent act, error or omission by the insured.
- **Directors & Officers Liability:** Coverage for misstatement, act, omission, neglect or breach of duty committed or attempted by insured persons in their capacity as a Director or Officer
- **Employment Practices Liability:** Coverage for claims related to wrongful acts including, but not limited to, termination, discrimination and harassment. Third Party Coverage may be included
- **Hired Auto Physical Damage:** Rental agreements can include a waiver of damage wherein the rental company is responsible for all expenses in the event of an accident. If you do not purchase this waiver through the rental company, you may purchase Hired Auto Physical Damage coverage from your carrier, for an additional premium. The carrier would provide physical damage coverage for autos that you rent or lease (short term), subject to the coverage and deductibles provided for similar covered vehicles on the policy.
- **Employee Dishonesty/Money & Securities/Credit Card Fraud; Counterfeit Currency**
- **Foreign Liability**
- **Increased Fire Legal Liability**
- **Fines, Penalties and Punitive or Exemplary Damages**
- **Cyber Liability / Private & Security**

When comparing this proposal with those of other carriers, please be certain that the coverage, policy conditions, services and carrier financial stability and strength are equivalent.