



# THE HARTWELL CORPORATION

## AN EMPLOYEE-OWNED COMPANY

Business & Personal Insurance ■ Life & Health ■ Bonds ■ Risk Management



**[www.thehartwellcorp.com](http://www.thehartwellcorp.com)**  
Boise, Caldwell, Idaho Falls & Nampa





# Insurance Proposal for

**Date: November 6, 2025**

**Insurer: Grundy Insurance**

**AM Best Rating: A++**

## IMPORTANT DISCLAIMERS (Ed. 2-4-10)

**NOT A CONTRACT OR POLICY:** This coverage summary is not a legal contract. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss. Specimen policies are available for your review.

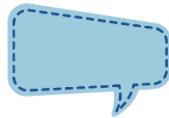
**RELIANCE ON INFORMATION PROVIDED:** In evaluating your risk exposure, we depend on information you provide. If there are other matters that need to be evaluated, (i.e. new operations, hiring employees in additional states, buying more property, autos, etc.) please bring them to our attention so proper coverage can be discussed. Higher coverage limits may be available.

**CONTRACT REVIEW LIMITATIONS:** We may review contracts to provide advice as it applies to insurance and surety requirements. In doing so, we rely on technical information from risk management resources and our insurance companies. Nothing in the review should be construed as promising insurance coverage for any specific claims or circumstances. We recommend that you have any contract reviewed by your legal counsel.

**A.M. BEST COMPANY:** For informational purposes, we have included the A.M. Best Rating of the insurers shown as of the date of this proposal. A.M. Best is widely recognized in the insurance industry as a resource on the financial strength of insurers. The Hartwell Corporation makes no warranty or expresses no independent opinion on the information provided by Best. More detailed information is available by visiting [www.ambest.com](http://www.ambest.com) or by calling A.M. Best Customer Service at 1-908-439-2200.

**ADMITTED / NON-ADMITTED INSURER AND GUARANTY FUND:** The term admitted insurer refers to an insurer which has been approved (authorized) by a given state's insurance department to write business within that state. An admitted insurer is protected by the State Guaranty Fund, should insolvency (bankruptcy) of the insurer occur, for a maximum per claim limit of \$300,000 in Idaho. Workers Compensation claims however are not subject to a Guaranty Fund limit in Idaho. More detailed information is available by visiting <http://www.wgfs.org/> or by calling the Idaho Department of Insurance at 1-800-721-3272. A non-admitted insurer in a given state is not protected by the Guaranty Fund in that state should that insurer become insolvent.

# Our Story



THE **HARTWELL**  
CORPORATION  
AN EMPLOYEE-OWNED COMPANY

**We are more than just an insurance agency; we are a group of employee-owners who care about your success.**

**Our values of excellence, integrity, and the well-being of our clients, carriers and employee-owners guide everything we do.**

**When you work with us, you get more than just insurance; you get a relationship based on trust, shared values, and mutual respect.**

**Our goal is to offer excellent risk management services so you can focus on what is most important. We appreciate the opportunity to serve your needs.**

## Our Mission

Empowering employee owners to provide superior products and services to support our clients in managing risk and reaching goals.

## Our Vision

To be the insurance agency of choice for clients, employee-owners and company partners.

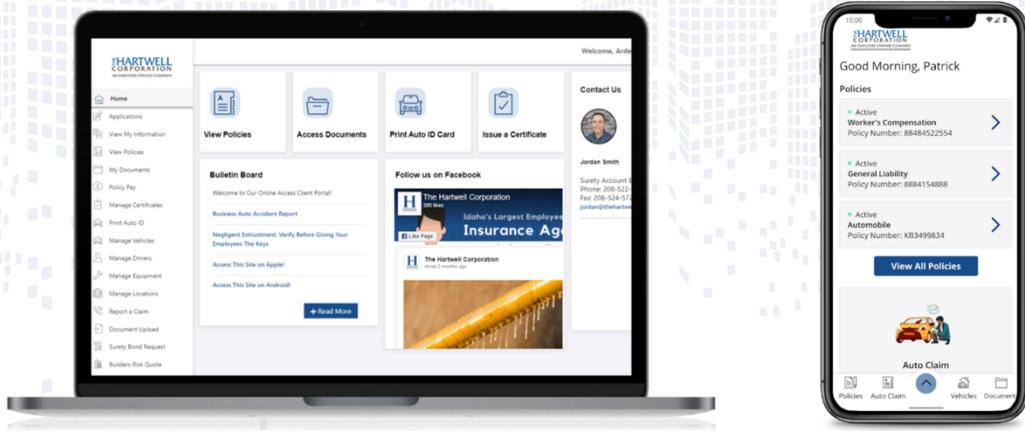
## Our Values

- Our affairs will be conducted so that we retain control of our destiny and take pride in all our endeavors.
- We are dedicated to professionalism by promoting ethical standards of integrity, honesty, and fairness.
- We build long-term relationships based on common values and mutual respect.
- We attract and retain the best employees by providing a positive culture and opportunities for growth.
- We are committed to serving our local communities and giving back a portion of our time, talents and profits.



# Manage Your Insurance Anytime, Anywhere

OUR CLIENT PORTAL AND MOBILE APP, PUT YOU IN CONTROL.  
ACCESS POLICIES, FILE CLAIMS, AND MORE—24/7.



## Why Use Our Portal & Mobile App?

- **24/7 Access to Your Insurance**
  - Never wait for office hours again. Our portal and app let you check policies, download auto ID cards, or file claims whenever it suits you—day or night, from any device.
- **Take Control of Your Policies**
  - Monitor policy details, schedules, and coverage in real-time, or request changes with a few clicks. You're in the driver's seat, with everything you need at your fingertips.
- **Save Time with Self-Service Tools**
  - Instantly access auto ID cards, generate certificates of insurance, or file claims without phone calls. Streamline your tasks and get back to what matters most.
- **Secure and Stress-Free Document Sharing**
  - Share sensitive documents safely with bank-level encryption, ensuring your data stays protected. Our secure platform keeps your privacy first.

## Website:

[www.thehartwellcorp.com](http://www.thehartwellcorp.com)

Click on Client Portal at the top.

**THE HARTWELL**  
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(208) 459-1678   Boise | Caldwell | Idaho Falls | Nampa  
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## Get Our Mobile App:



Download on the  
App Store

GET IT ON  
Google Play

# Your Service Team

The Hartwell Corporation utilizes a team concept to service your account. This means that you will work with the same people whenever you have questions or policy changes or need to file a claim.

Your service team will include the following people:

	<b>Corrina Gilbertson</b> Account Manager <a href="mailto:corrina@thehartwellcorp.com">corrina@thehartwellcorp.com</a>
	<b>Jeremy Kroll</b> Commerical Insurance Advisor <a href="mailto:jeremy@thehartwellcorp.com">jeremy@thehartwellcorp.com</a>
	<b>Jennifer Cortez</b> Core Team Lead <a href="mailto:jennifer@thehartwellcorp.com">jennifer@thehartwellcorp.com</a>
	<b>Lori Warren</b> Claims Representative <a href="mailto:lori@thehartwellcorp.com">lori@thehartwellcorp.com</a>

## Your Commercial Customer Service Team:



As an employee-owned company, we use a Workgroup in our commercial lines department to speed up our service. When the Workgroup processes an item on your account, you will receive an email from [service@thehartwellcorp.com](mailto:service@thehartwellcorp.com).

**Please continue to reach out to your dedicated team with any questions on your account.**

# Industry Update



**Insurance premiums across the market are rising, here is what you need to know.**

While businesses waited for supply to catch up to demand, other calamities didn't wait – instead, they kept coming. Extreme weather events, variant spikes, international port delays, protests, business and travel reopenings, worker shortages, war and inflation all added to the strain. The result is what's known as a hard market. What does that mean for you and your business?

## **A “hard market” means competition and high prices**

Insurance is in a hard market, which means rates are rising and insurance companies are becoming more selective about which client they'll accept. In the wake of the pandemic, the industry is experiencing an unusually high number of claims, from property damage to liability lawsuits. Insurance companies are also fielding lawsuits on all sides, either defending their clients or protecting themselves from clients suing them. While the courts are busy interpreting the meaning of insurance policies in these extraordinary times, the insurance companies are refining their policy language and exclusions to limit the risk they're forced to absorb.

## **Inflation**

Rising inflation means increasing insurance premiums in response to the economic climate. In addition to supply chain woes, the cost of labor and materials have skyrocketed, including building materials and cars, which saw record increases. Weather events rack up annual catastrophic losses putting reserves and reinsurers in a tight spot. The cost to repair or replace things is now much higher, and premiums are catching up to reflect that shift.

## **Social Inflation and the Hardening Market**

Social inflation is also a driving factor in increased insurance costs. Social inflation is an industry term that refers to the rising cost of litigation, a widening lens on liability and jury verdicts resulting in higher awards. Some lawsuits, for example, have fetched jury verdicts of over \$10 million (known as “nuclear verdicts”), which have only exacerbated the hardening market.

With that kind of money at stake, more plaintiffs are taking their chances at trial or countering rather than accepting initial insurance settlement offers. All of this means passing higher costs to the consumer.

## **We're your secret weapon in a hard market**

Independent agents serve their clients' best interests, not the insurance company's. Even in a hardening market, we will search for insurance that fits your needs and budget. We know which insurance companies are poised to take on your industry risk and which ones aren't worth trying.

# Protect your Business with Cyber Insurance



As cybercrime becomes more lucrative, cyberattacks against small businesses are on the rise. In 2023, 43% of all cyberattacks targeted small businesses. Targeting small businesses is especially problematic because many don't have the financial resources to deal with an attack. A recent study found that 83% of small businesses don't have cash set aside for dealing with a cyberattack, and most don't have cyber insurance. **After an attack, 60% of small businesses go out of business within 6 months.**

## Potential costs of a cyberattack:

A cyberattack can have devastating consequences for your business including:

- **Loss of revenue:** A cyberattack can disrupt your operations, damage your reputation, and cause you to lose customers and sales. The average cost of lost business due to a cyberattack is \$256,000.
- **Legal liability:** A cyberattack can expose you to legal claims from customers, suppliers, partners, or regulators if their data or systems are compromised by your breach. You may have to pay for compensation, fines, or legal fees. The average cost of legal liability due to a cyberattack is \$82,000.
- **Recovery expenses:** A cyberattack can require you to spend money on restoring your data, systems, and network, as well as hiring external experts, consultants, or lawyers. You may also have to invest in improving your security measures and training your staff. The average cost of recovery expenses due to a cyberattack is \$108,000.

## What is cyber insurance and why do you need it?

Cyber insurance is a type of insurance that covers the costs and liabilities arising from a cyberattack or data breach. Cyberattacks can cause serious damage to your business, such as lost revenue, reputational harm, legal fees, regulatory fines, and recovery expenses. Cyber insurance can help you mitigate these risks and protect your assets in the event of a cyber incident.

## What are the benefits of cyber insurance for your business?

Cyber insurance can provide you with several benefits, including:

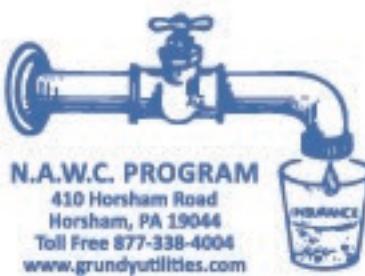
- **Financial protection:** Cyber insurance can cover the direct and indirect costs of a cyberattack, such as data restoration, ransom payments, business interruption, legal fees, regulatory fines, and customer notification.
- **Expert support:** Cyber insurance can give you access to a network of experts who can assist you with the technical, legal, and reputational aspects of a cyber incident, such as incident response, forensic analysis, crisis management, and public relations.

**Secure your business against the rising tide of cyber threats by investing in cyber insurance today. Contact our office to get a quote to safeguard your business from the unpredictable landscape of cyber risks.**



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**THE HARTWELL**  
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Thursday, November 06, 2025

RE: Cougar Creek Water Users Association, Inc.

Dear Corrina:

Please find attached a quotation for the captioned account. Please review the entire quote to ensure all terms and conditions are addressed properly.

The following are still needed TO BIND.

- Total premium and fee due within 10 days after the renewal date.
- Terrorism form - **Must be returned** when binding.
- Signed Acord Application and Signed Supplemental - Insured and Agent
- MVR's (For all individuals that drive on behalf of the company)
- Completed & Signed PIP and Uninsured Forms
- Acceptable Loss Runs and Financial Report
- Signed statement of values
- Insured must require all subcontractors to name them as an additional insured
- Employer's liability limits must be at least \$500,000/\$500,000/\$500,000 and have an "A-" VII rating.
- If applicable, updated employers liability carrier \_\_\_\_\_, limits \_\_\_\_\_, term \_\_\_\_\_, and policy # \_\_\_\_\_.
- Federal I. D. Number \_\_\_\_\_
- Copy of license for the agency
- Copy of E&O Declaration for the agency
- Copy of Employee Dishonesty Declaration for the agency

Thank You,

Bernadette Tarlo

P.O. BOX 1957, 410 HORSHAM ROAD, HORSHAM, PA 19044

# N.A.W.C. INSURANCE PROGRAM FOR WATER COMPANIES

DATE OF ISSUE: 11/6/2025

NAMED INSURED: Cougar Creek Water Users Association, Inc.

MAILING ADDRESS: 63 W Cavanaugh Bay Rd  
Coolin, ID 83821

EFFECTIVE DATE: 11/30/2025

The Following Quotation is a : X Firm Quote        Indication Only

## COVERAGES INCLUDED (Indicated with an X and Options with O)

Comprehensive General Liability	<input checked="" type="checkbox"/> X	Commercial Property	<input checked="" type="checkbox"/> X
Inland Marine (All Forms)	<input checked="" type="checkbox"/> X	Commercial Crime	<input type="checkbox"/>
Business Automobile	<input type="checkbox"/>	Commercial Excess Liability	<input type="checkbox"/>
Wrongful Acts Liability	<input checked="" type="checkbox"/> X	Employment Practices Liability	<input type="checkbox"/>
Professional Liability	<input checked="" type="checkbox"/> X	Cyber Security	<input type="checkbox"/> O

## \*\*\* CONDITIONS \*\*\*

### THIS QUOTATION IS SUBJECT TO ACCEPTABLE REVIEW OF THE FOLLOWING CONDITIONS:

Signed Acord Applications, Signed Supplemental Application,

Signed SOV, and Signed Terrorism Coverage form

Insured must require all subcontractors to name them as an additional insured

This quotation does not represent a binder. Unless otherwise indicated this quotation contemplates insurance under our standard forms. This quotation is valid for **30** days.

DATE OF ISSUE: 11/6/2025

NAMED INSURED: Cougar Creek Water Users Association, Inc.

## COMMERCIAL PROPERTY & INLAND MARINE

CARRIER: PHILADELPHIA INDEMNITY INSURANCE COMPANY (ADMITTED) AM Best rating – A++ XV

### DESCRIPTION OF PROPERTY:

*Building, real and personal property, personal property of others, personal property at newly acquired locations.*

### POLICY FORM:

Commercial Package - Special Form Including Theft. Standard exclusions include losses from Earthquake, flood, landslide, government action, war, nuclear hazards, underground property, wear and tear, mold & fungus, Cyber, Communicable Disease, computer date, wells, and War etc...

COVERED LOCATIONS: Per Signed Statement of Values On File

### POLICY LIMITS - PROPERTY:

Blanket Limit	\$	380,000
Equipment Breakdown Coverage		Included
Loss of Income	\$	100,000
Extra Expense	\$	100,000
Pollutant Clean-up and Removal	\$	25,000
Communication Equipment	\$	100,000
Computer Equipment and Electronic Media	\$	100,000
Valuable papers and Records	\$	100,000
Accounts Receivable	\$	100,000
Flood - (Ded. \$25,000) Excludes Special flood areas, current zones listed below A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, and V.	\$	No Coverage
Earthquake - (Ded. \$25,000)	\$	No Coverage
Contractors Equipment - per schedule file	\$	No Coverage
Miscellaneous Contractors Equipment (No single item to exceed \$10,000 in value)	\$	25,000

CAUSES OF LOSS: X SPECIAL \_\_\_\_\_ SPECIFIED \_\_\_\_\_ OTHER

COINSURANCE: N/A

VALUATION: X REPLACEMENT COST

DEDUCTIBLES: PROPERTY \$1,000 INLAND MARINE \$1,000

DATE OF ISSUE: 11/6/2025

NAMED INSURED: Cougar Creek Water Users Association, Inc.

## COMPREHENSIVE PROPERTY - ADDITIONAL COVERAGES

### COVERAGE DESCRIPTION:

The limits of insurance shown below are additional coverages within your insurance package and are included for no additional premium charge. These limits apply per occurrence. See Property coverage form for deductibles for additional coverages. (Not valid in New York)

<u>SUBJECTS OF INSURANCE</u>	<u>POLICY LIMITS</u>
Aboveground Piping	\$ 100,000
Above and Below Ground Penstock	\$ 100,000
Fine Arts	\$ 5,000
Mobile Equipment (non-owned)	\$ 100,000
Outdoor Property including signs	\$ 100,000
Paved Surfaces (excluding freezing/thawing/vehicles)	\$ 100,000
Property in Course of Construction	\$ 100,000
Real and Personal Property of Others	\$ 100,000
Trees, Shrubs, and Landscape Plantings	\$ 1,000
Underground Piping (within 100 feet of a scheduled premise)	\$ 100,000
Ammonia Contamination	\$ 100,000
Arson and Crime Reward	\$ 10,000
Bridges	\$ 1,000
Debris Removal	\$ 25,000
Demolition and Increased Cost of Construction	\$ 100,000
Expediting Expense	\$ 100,000
Fire Department Service Charge	\$ 25,000
Preservation of Property	\$ 100,000
Rental Value	\$ 100,000
Utility Interruption	\$ 100,000
Vacant Buildings – ACV basis and Specified cause of loss	\$ 100,000
30 days coverage for property acquired after the inception date	Unlimited
Acquired property under \$500,000	Included
Any newly acquired "mobile equipment" under \$100,000	Included

DATE OF ISSUE: 11/6/2025

NAMED INSURED: Cougar Creek Water Users Association, Inc.

## COMPREHENSIVE GENERAL LIABILITY

CARRIER: PHILADELPHIA INDEMNITY INSURANCE COMPANY (ADMITTED) AM Best rating – A++ XV

POLICY FORM: Occurrence Form

**POLICY LIMITS:**

Bodily Injury and Property Damage	\$ 1,000,000	Per Occurrence
	\$ 3,000,000	Aggregate
Personal Injury and Advertising Injury	\$ 1,000,000	Per Person or Organization
	\$ 3,000,000	Aggregate
Damage To Premises Rented To You	\$ 100,000	Any One Premises
Medical Payments	\$ 10,000	
Deductible:	\$ 0	

**ENHANCEMENTS:**

Full Failure To Supply (Not limited to tangible property)

Per location Aggregate

Blanket Additional Insured

\$5,000 reimbursement for legal expenses in any form other than monetary damages.

Defense costs are in addition to the limits

No Lead Exclusion

Pollution Coverage (Occurrence form) for the following:

- (1) Arising out of the use, handling, storage, discharge, dispersal, release or escape of any chemical used in the water treatment process
- (2) Arising out of explosion, lightning, windstorm, vandalism or malicious mischief, collapse, riot and civil commotion, flood, or earthquake;
- (3) Arising out of the collision, upset or overturn of equipment;
- (4) Arising out of the heat, smoke or fumes from a "hostile fire";
- (5) Arising out of weed abatement or spraying;
- (6) Arising out of propane or natural gas; or
- (7) Arising out of "potable water" which is provided by the Insured to others.
- (8) Sewage that emanates from a sewer line or sewer system; or
- (9) Sewage that backs up from a sewer line or sewer system.

**NOTABLE POLICY EXCLUSIONS:**

\* Limited Pollution Exclusion - See above \* Dam Collapse & Downstream Exclusion

\* Cyber \* Communicable Disease \* Total Exclusion PFC and PFAS

\* Professional Liability \* Asbestos Liability (Does not apply to potable water)

**PREMIUM RATING BASIS:** Not Subject to Audit

Waterworks - (other than Clerical) - Payroll	If Any
Subcontractors	\$ 26,300

DATE OF ISSUE: 11/6/2025

NAMED INSURED: Cougar Creek Water Users Association, Inc.

**WRONGFUL ACTS & PROFESSIONAL LIABILITY**  
(DIRECTORS & OFFICERS OR PUBLIC OFFICIALS)

**CARRIER: PHILADELPHIA INDEMNITY INSURANCE COMPANY (ADMITTED)** AM Best rating – A++ XV

**POLICY FORM:** Occurrence Form

Professional Liability	\$ 1,000,000	Per Claim
	\$ 3,000,000	Aggregate
Wrongful Acts	\$ 1,000,000	Per Claim
	\$ 3,000,000	Aggregate
Retroactive Date: (Available if expiring coverage is claim-made)	11/30/2000	
Deductible:	\$ 1,000	

**EXCLUSIONS: SEE FORM**

DATE OF ISSUE: 11/6/2025

NAMED INSURED: Cougar Creek Water Users Association, Inc.

## CYBER SECURITY LIABILITY – Optional Quote

CARRIER: PHILADELPHIA INDEMNITY INSURANCE COMPANY (ADMITTED) AM Best rating – A++ XV

POLICY FORM: Claims Made Form

### Coverage

### Limit

Security Event Costs	\$ 250,000 Each Security Event
Network Security & Privacy Liability Coverage	\$ 250,000 Each Claim
Employee Privacy Liability Coverage	\$ 250,000 Each Claim
Customer Notification Sublimit	\$ 100,000 Each Security Event
Public Relations Expenses Sublimit	\$ 100,000 Each Security Event
Cyber Security Aggregate Limit	\$ 250,000 All loss

**Deductible:** \$ 2,500

**Retroactive Date:** 11/30/2025

**EXCLUSIONS: SEE FORM**

DATE OF ISSUE: 11/6/2025

NAMED INSURED: Cougar Creek Water Users Association, Inc.

## P R E M I U M   S U M M A R Y

<u>COVERAGE</u>	<u>ANNUAL PREMIUM</u>
Commercial Property includes Equipment Breakdown	\$ Included
Inland Marine	\$ Included
General Liability	\$ Included
Wrongful Acts	\$ Included
Professional Liability	\$ Included
<b>TOTAL DUE IN ORDER TO BIND</b>	<b>\$ 2,501</b>

**OPTIONAL COVERAGE** - Premiums listed below are in addition to the premium listed above

Terrorism Premium (See attached form. <u>Must be returned</u> when binding.)	\$ 11
Cyber Security Liability	\$ 215

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## P R O P O S A L   A C C E P T A N C E

PLEASE FAX OUR OFFICE TO PLACE AN ORDER FOR COVERAGE.

**P A Y M E N T   I S   D U E   W I T H I N   1 0   D A Y S   O F   B I N D I N G .**

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## P L E A S E   B E   A D V I S E D

ALL COVERAGE OVERVIEWS WITHIN THIS PROPOSAL ARE GIVEN HERE FOR ILLUSTRATIVE PURPOSES ONLY. PLEASE BE CERTAIN TO READ THE POLICY IN IT'S ENTIRETY FOR ITS COMPLETE DETAILS, DEFINITIONS, TERMS AND CONDITIONS, LIMITATIONS AND EXCLUSIONS.

INDICATIONS ARE JUST THAT, AND ARE SUBJECT TO FURTHER NEGOTIATIONS AND ADDITIONAL INFORMATION.