

BINDER

(Summary of Coverage)

MEMBER:

Klickitat County FPD #3
PO Box 151
Husum, Washington 98623

MEMORANDUM #

2025-443-P-001

EFFECTIVE:

9/1/2024 through 8/31/2025

This binder is subject to the terms and conditions as referenced in the Memorandum of Coverage.

COVERAGE:	COVERAGE TYPE	LIMIT**	DEDUCTIBLE/ CO-PAY
GENERAL LIABILITY <i>General Liability; Professional Liability</i>	Each occurrence	\$20,000,000	\$1,000
AUTO LIABILITY <i>Hired and Non-Owned; Temporary Substitute</i>	Each occurrence	\$20,000,000	\$1,000
PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY	Each Wrongful Act Member Aggregate	\$20,000,000 \$20,000,000	\$1,000
EMPLOYMENT PRACTICES LIABILITY	Aggregate Per member	\$20,000,000	20% Co-pay*
CRIME BLANKET COVERAGE WITH FAITHFUL PERFORMANCE OF DUTY	Per Occurrence Member Aggregate	\$5,000 N/A	\$1,000
NAMED POSITION COVERAGE WITH FAITHFUL PERFORMANCE OF DUTY	Per Occurrence Member Aggregate	Per Schedule with Enduris N/A	\$1,000 \$1,000
PROPERTY/MOBILE EQUIPMENT/BOILER AND MACHINERY	Replacement Cost	Per Schedule with Enduris	Per Schedule with Enduris
CYBER COVERAGE	Member Aggregate APIP Program Aggregate	\$2,000,000 \$40,000,000	20% Co-Pay* -
AUTOMOBILE PHYSICAL DAMAGE	Per Schedule with Enduris	Per Schedule with Enduris	\$250
IDENTITY FRAUD EXPENSE REIMBURSEMENT	Per Occurrence Member Aggregate	\$25,000 \$25,000	\$0

**Co-pay may be waived as per Memorandum of Coverage*

***Subject to limits and sub-limits as noted in the Memorandum of Coverage*



Sheryl Brandt
Authorized Representative
Executive Director

The following quote is provided to West Klickitat Regional Fire Authority. Membership in the Enduris Pool is contingent upon a completed application package.

If West Klickitat Regional Fire Authority chooses to join Enduris, a commitment to remain in the Pool for one policy year is required with a 60-day notice to withdraw. The Enduris policy year begins September 1 and ends August 31. Enduris can bind coverage upon receiving a completed and signed application. If you decide to join mid-term, the Enduris Annual Member Contribution will be prorated through August 31, 2025.

Type of Coverage	Limit	Quote
Public Officials Errors and Omissions Liability	\$20,000,000	\$3,075*

*Coverage period (9/30/24 – 08/31/25)

MEMBER CONTRIBUTION

\$3,075

This proposal is not a coverage document. It is intended as a summary. Please consult the Enduris Memorandum of Coverage for actual policy language, conditions, and exclusions.