

AGREEMENT FOR HUMAN SERVICES

THIS AGREEMENT FOR HUMAN SERVICES (“Agreement”) is entered into as of the date written below between the City of Bainbridge Island, a Washington State municipal corporation (“City”), and Bainbridge Island Senior Community Center, a Washington State nonprofit corporation (“Service Provider”).

WHEREAS, the City desires to assist the Service Provider by providing funds for general operating support in the City of Bainbridge Island; and

WHEREAS, the Service Provider has the expertise and experience to provide such services and is willing to do so in accordance with the terms and conditions of this Agreement.

NOW, THEREFORE, in consideration of the mutual covenants, conditions, promises, and agreements set forth herein, it is agreed by and between the City and the Service Provider as follows:

1. SERVICES BY SERVICE PROVIDER

The Service Provider shall provide the services as defined in this Agreement and as necessary to accomplish the scope of services attached hereto as **Attachment A** and incorporated herein by this reference as if set forth in full. The Service Provider shall furnish all services, labor, and related equipment to conduct and complete the work, except as specifically noted otherwise in this Agreement. The scope of services set forth in **Attachment A** shall also include a project budget for the services to be performed for the City under this Agreement.

The Service Provider, in its activities and promotional materials, shall acknowledge financial support from the City related to the work and services funded by this Agreement.

2. TERM AND TERMINATION OF AGREEMENT

A. This Agreement shall become effective upon execution by both parties and shall continue in full force until December 31, 2020, unless sooner terminated by either party as provided below. The terms of this Agreement shall cover activities performed by the Service Provider between January 1, 2019 through December 31, 2020.

B. This Agreement may be terminated by either party without cause upon thirty (30) days’ written notice to the other party. In the event of termination, all finished or unfinished documents, reports, or other material or work of the Service Provider pursuant to this Agreement shall be submitted to the City, and the Service Provider shall be entitled to just and equitable compensation at the rate set forth in Section 3 for any satisfactory work completed prior to the date of termination.

3. PAYMENT

A. The City shall pay the Service Provider Ninety Thousand Dollars (\$90,000.00) for all services performed under this Agreement, to be billed quarterly. The Service Provider shall execute this Agreement by March 31, 2019, in order to receive funding for 2019-2020.

B. The Service Provider shall submit, in a format acceptable to the City, quarterly invoices for services performed in a previous quarter. Quarterly invoices shall be accompanied by information as described in Section 4. The Service Provider shall maintain time and expense records and provide them to the City upon request.

C. The City shall pay all invoices by mailing a City check within sixty (60) days of receipt of a proper invoice from the Service Provider.

D. If the services rendered do not meet the requirements of this Agreement, the Service Provider shall correct or modify the work to comply with this Agreement. The City may withhold payment for such work until it meets the requirements of this Agreement.

4. REPORT ON EXECUTION OF SERVICES

A. The Service Provider shall submit a quarterly report to accompany each quarterly invoice for the first, second, and third quarters of each calendar year. The quarterly report shall provide information on the number of clients served in the quarter and the percent of clients served who were Bainbridge Island residents.

B. Information for the fourth quarter shall be provided within an annual report. The Service Provider shall submit an annual report prior to or accompanying its fourth quarter invoice for each calendar year. For 2019 activities, the annual report will be due on January 17, 2020. For 2020 activities, the annual report will be due on January 15, 2021. In each annual report, the Service Provider shall:

1. Summarize the activities undertaken in providing the scope of services described in **Attachment A**.
2. Reference the project objectives identified in **Attachment A**. Were those objectives achieved? Why or why not? Were there any unexpected positive outcomes or challenges?
3. Reference the specific measurable results identified in **Attachment A**. Were they achieved? If not, what challenges prevented the achievement of the anticipated results? How many Bainbridge Island residents were served? Are the conditions for those residents generally improving or worsening?
4. Describe the involvement of any partners identified in **Attachment A**, as well as any unexpected cooperative relationships that developed through implementation of the project. Did the City funding help the Service Provider attract additional funding or other types of support?
5. Reference the project budget specified in **Attachment A**. Provide an analysis of actual expenses and income in relation to the projected budget.

6. Provide a short description of how the City funding has helped the Service Provider or helped the community, including any quotes or stories related to this support.
7. Provide recommendations, if any, that the Service Provider may have regarding future funding cycles.

5. INSPECTION AND AUDIT

- A. The Service Provider shall maintain all books, records, documents, and other evidence pertaining to the costs and expenses allowable under this Agreement (“books and records”) in accordance with generally accepted accounting practices.
- B. All books and records required to be maintained by this Agreement shall be subject to inspection and audit by representatives of the City and/or the Washington State Auditor at all reasonable times, and the Service Provider shall afford the proper facilities for such inspection and audit.
- C. Representatives of the City and/or the Washington State Auditor may copy any books and records if necessary to conduct or document an audit.
- D. The Service Provider shall preserve and make available all books and records for a period of three (3) years after final payment under this Agreement.
- E. In the event any audit or inspection identifies any discrepancy in the books and records, the Service Provider shall provide the City with appropriate clarification and/or financial adjustments within thirty (30) calendar days of notification of the discrepancy.

6. INDEPENDENT CONTRACTOR

- A. The Service Provider and the City understand and expressly agree that the Service Provider is an independent contractor in the performance of each and every part of this Agreement. The Service Provider expressly represents, warrants, and agrees that its status as an independent contractor in the performance of the work and services required under this Agreement is consistent with and meets the six-part independent contractor test set forth in RCW 51.08.195. The Service Provider, as an independent contractor, assumes the entire responsibility for carrying out and accomplishing the services required under this Agreement. The Service Provider shall make no claim of City employment nor shall the Service Provider claim any related employment benefits, social security, and/or retirement benefits.
- B. The Service Provider shall be solely responsible for paying all taxes, deductions, and assessments, including but not limited to federal income tax, FICA, social security tax, assessments for unemployment and industrial injury, and other deductions from income which may be required by law or assessed against either party as a result of this Agreement. In the event the City is assessed a tax or assessment as a result of this Agreement, the Service Provider shall pay the same before it becomes due.
- C. The City may, during the term of this Agreement, engage other independent contractors to perform the same or similar work that the Service Provider performs hereunder.

D. The Service Provider shall obtain a business license and, if applicable, pay business and occupation taxes pursuant to Title 5 of the Bainbridge Island Municipal Code.

7. NONDISCRIMINATION AND COMPLIANCE WITH LAWS

A. The Service Provider agrees not to discriminate against any employee or applicant for employment or any other person in the performance of this Agreement because of race, creed, color, national origin, marital status, sex, sexual orientation, age, disability, or other circumstance prohibited by federal, state, or local law or ordinance, except for a bona fide occupational qualification.

B. The Service Provider shall comply with all federal, state, and local laws and ordinances applicable to the work to be done under this Agreement.

C. Violation of this Section 7 shall be a material breach of this Agreement and grounds for cancellation, termination, or suspension by the City, in whole or in part, and may result in ineligibility for further work for the City.

8. OWNERSHIP OF WORK PRODUCT

All data, materials, reports, memoranda, and other documents developed under this Agreement, whether finished or not, shall become the property of the City and shall be forwarded to the City in hard copy and in digital format that is compatible with the City's computer software programs.

9. GENERAL ADMINISTRATION AND MANAGEMENT

The City Manager of the City, or their designee, shall be the City's representative, and shall oversee and approve all services to be performed, coordinate all communications, and review and approve all invoices under this Agreement.

10. HOLD HARMLESS AND INDEMNIFICATION

A. The Service Provider shall defend, indemnify, and hold the City, its officers, officials, employees, and volunteers harmless from any and all claims, injuries, damages, losses, or suits including attorneys' fees, arising out of or resulting from the acts, errors, or omissions of the Service Provider in performance of this Agreement, except for injuries and damages caused by the sole negligence of the City.

B. Should a court of competent jurisdiction determine that this Agreement is subject to RCW 4.24.115, then, in the event of liability for damages arising out of bodily injury to persons or damages to property caused by or resulting from the concurrent negligence of the Service Provider and the City, its officers, officials, employees, and volunteers, the Service Provider's liability, including the duty and cost to defend hereunder, shall be only to the extent of the Service Provider's negligence. It is further specifically and expressly understood that the indemnification provided herein constitutes the Service Provider's waiver of immunity under Industrial Insurance, Title 51 RCW, solely for the purposes of this indemnification. This waiver has been mutually negotiated by the parties. The provisions of this section shall survive the expiration or termination of this Agreement.

C. The City's inspection or acceptance of any of the Service Provider's work when completed shall not be grounds to void, nullify, and/or invalidate any of these covenants of indemnification.

D. Nothing contained in this Agreement shall be construed to create a liability or a right of indemnification in any third party.

11. INSURANCE

The Service Provider shall maintain insurance as follows and as further described in **Attachment B**:

- Commercial General Liability as described in **Attachment B**.
- Directors and Officers Liability as described in **Attachment B**.
- Automobile Liability as described in **Attachment B**.
- Workers' Compensation as described in **Attachment B**.
- None.

12. SUBLETTING OR ASSIGNING CONTRACT

This Agreement, or any interest herein or claim hereunder, shall not be assigned or transferred in whole or in part by the Service Provider to any other person or entity without the prior written consent of the City. In the event that such prior written consent to an assignment is granted, then the assignee shall assume all duties, obligations, and liabilities of the Service Provider as stated herein.

13. EXTENT OF AGREEMENT/MODIFICATION

This Agreement, together with **Attachments A and B**, represents the entire and integrated Agreement between the parties and supersedes all prior negotiations, representations, or agreements, either written or oral. This Agreement may be amended, modified, or added to only by written instrument properly signed by both parties.

14. SEVERABILITY

A. If a court of competent jurisdiction holds any part, term, or provision of this Agreement to be illegal or invalid, in whole or in part, the validity of the remaining provisions shall not be affected, and the parties' rights and obligations shall be construed and enforced as if the Agreement did not contain the particular provision held to be invalid.

B. If any provision of this Agreement is in direct conflict with any statutory provision of the State of Washington, that provision which may conflict shall be deemed inoperative and null and void insofar as it may conflict, and shall be deemed modified to conform to such statutory provision.

15. FAIR MEANING

The terms of this Agreement shall be given their fair meaning and shall not be construed in favor of or against either party hereto because of authorship. This Agreement shall be deemed to have been drafted by both of the parties.

16. NONWAIVER

A waiver by either party hereto of a breach by the other party hereto of any covenant or condition of this Agreement shall not impair the right of the party not in default to avail itself of any subsequent breach thereof. Leniency, delay, or failure of either party to insist upon strict performance of any agreement, covenant, or condition of this Agreement, or to exercise any right herein given in any one or more instances, shall not be construed as a waiver or relinquishment of any such agreement, covenant, condition or right.

17. NOTICES

Unless stated otherwise herein, all notices and demands shall be in writing and sent or hand-delivered to the parties at their addresses as follows:

To the City: City of Bainbridge Island
280 Madison Avenue North
Bainbridge Island, WA 98110
Attention: City Manager

To the Service Provider: Bainbridge Island Senior Community Center
370 Brien Drive SE
Bainbridge Island, WA 98110
Attention: Tom Kilbane

or to such addresses as the parties may hereafter designate in writing. Notices and/or demands shall be sent by registered or certified mail, postage prepaid, or hand-delivered. Such notices shall be deemed effective when mailed or hand-delivered at the addresses specified above.

ATTACHMENT A
SCOPE OF SERVICES

Proposal Narrative

I. STATEMENT OF PURPOSE

The purpose of this request is to provide operating support for the Bainbridge Island Senior Community Center (BISCC) so that it can continue to effectively serve our rapidly growing senior population. For over 30 years, the Senior Center was partnered with the Bainbridge Island Metropolitan Park and Recreation District (BIMPRD). Since April of 2017, when the Park District discontinued management and staffing of the Senior Center, BISCC has successfully managed a significant transition and is experiencing growth in membership and program offerings. These next two years are crucial for the Senior Center to continue to build the necessary financial resources and capacity to meet the challenges ahead.

Statistically, the largest-growing population in Bainbridge Island is the over-55 group. In 2016, Bainbridge Island seniors numbered 9,424, a 16% increase from 2012.¹ Therefore, not surprisingly, the 2016 City of Bainbridge Island Community Needs Assessment Report's Overall Finding #2 proclaims: "As the population ages, senior services must increase to meet the increasing demand."² The Senior Center is living proof of the increasing demand, as our paid membership has grown from 750 to 1,300 members in the past 18 months, and the increased utilization and the vitality of the Center are readily observable to members and visitors alike. Participants say there's "a lot more vibrancy and laughter" since the transition in management. "Now the place is fresher and energetic," according to member Marilyn Kaussner.

The mission of the Senior Center is *to empower and enhance the quality of life of people in our community as they age*. Today, the Bainbridge Island Senior Community Center addresses many needs of seniors. Our priority is on the wholeness of a person, including diet and exercise, social connectedness, and the ability to reach needed services.

Studies over the past decades indicate that social engagement and physical activity are critical to aging well.³ According to the AARP Foundation, 17% of adults age 65 and older are isolated, and subjective feelings of loneliness increase the risk of early death by 26%.⁴

Echoing many studies on aging and seniors, the National Association of Area Agencies on Aging, Partners for Livable Communities, and the MetLife Foundation indicate the importance of several factors

¹ 2012-2016 American Community Survey 5-Year Estimates for Bainbridge Island. <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>. Retrieved 8/25/18.

² City of Bainbridge Island Community Needs Assessment Report, Sept. 19, 2016. https://www.bainbridgewa.gov/DocumentCenter/View/7407/2016_PRR_Needs_Assessment-FINAL-1?bidId. Accessed 8/25/18.

³ National Institute on Aging, "Research Suggests a Positive Correlation between Social Interaction and Health." <https://www.nia.nih.gov/about/living-long-well-21st-century-strategic-directions-research-aging/research-suggests-positive>. Accessed 8/25/18.

⁴ AARP Foundation, Connect to Affect. <https://connect2affect.org/?intcmp=AE-FOU-R2-C1>. Accessed 9/19/18.

in building a community where one can age in place. These organizations recommend communities “develop exercise and active living programs tailored to older adults’ preferences.”⁵

The Bainbridge Island Senior Community Center provides a social support system where members connect to others, develop friendships, and enjoy activities including exercise and intellectual challenges—all of which address the critical needs of social engagement and physical activity. Members can grow and learn by contributing their abilities and talents as participants, instructors, or volunteers. We provide opportunities for numerous activities, from chatting over coffee to participating in all types of physical, educational, and supportive activities, to excursions to interesting locations across Washington state.

The Senior Center’s short-term impact is an improved quality of life for participants, volunteer, and staff. One active member says, “After I lost my wonderful wife to cancer, I increasingly relied on many friends and activities at the Center. It has made an enormous difference in my life.” Another writes, “When I moved to the island I did not know anyone. The Senior Center is my home and my family and without it I fear I would wither on the vine.”

According to the National Council on Aging, senior centers truly improve their members’ lives: “Compared with their peers, senior center participants have higher levels of health, social interaction, and life satisfaction and lower levels of income.”⁶ We believe BISCC was a factor in the positive trend in recreation and wellness reported in the “2017 National Citizen’s Survey™ Bainbridge Island” reports.^{7,8}

In the long term, the Senior Center wants to be the island’s “go-to” resource for intergenerational information, wellness, life-long learning, fun, and friendships. We will continue to improve the quality of life for our seniors and be viewed by all as a key player in supporting community strength. Island demographics suggest that we have an emerging “silver tsunami,” which means more services will be needed as our current seniors grow older; but we also have a larger pool of senior talent and volunteers in our future. The Senior Center uniquely combines these growing needs and strengths in a dynamic, vibrant community asset.

⁵ National Association of Area Agencies on Aging, Partners for Livable Communities, and the MetLife Foundation. “A Blueprint for Action: Developing a Livable Community for All Ages.” (Washington, D.C.: National Association of Area Agencies on Aging, 2007), 27.

⁶ National Council on Aging. <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/senior-center-facts/>. Accessed 9/19/18.

⁷ 2017 National Citizen’s Survey™ Bainbridge Island, WA, Community Livability Report. <https://www.bainbridgewa.gov/DocumentCenter/View/9113/NCS-Community-Livability-Report-Bainbridge-Island-FINAL-2017?bidId>. Accessed 8/25/18.

⁸ 2017 National Citizen’s Survey™ Bainbridge Island, WA, Trends Over Time. <https://www.bainbridgewa.gov/DocumentCenter/View/9114/NCS-Trends-over-Time-Bainbridge-Island-FINAL-2017-?bidId>. Accessed 8/25/18.

II. Program Summary

1. What program or services will these funds provide and who will be the primary recipient?

The Senior Center's offerings meet the diverse needs of our community *and* energize our community's growing over-50 population. Judith Vinson, a member, says without the Center she "would be bored." She says she takes chair yoga, participates in the book club, and looks forward to learning to play cards.

"Residents on the Island are aging and cannot afford rising costs ..."⁹ For many seniors, most of whom are on fixed incomes, social engagement and wellness activities are the first items they must cut from their budgets. Limited income exacerbates the risk of isolation.

Many of our members are elderly and may be experiencing the effects of age (hearing or vision loss, mobility difficulties, memory loss) and may believe they are a part of a "forgotten generation." They may be vulnerable to scams and may have difficulty understanding financial and health insurance issues ... yet they still want their independence. Our programs help seniors navigate and overcome these challenges.

In recent months, we are seeing increased diversity in the age and socio-economic status of participants and a real spirit of inclusiveness. We believe this trend will increase the appeal of the Senior Center's services to a broader range of people, in turn strengthening our offerings and volunteer involvement.

Many of BISCC's community outreach and informational services extend beyond seniors. All residents are welcome to public events at the Senior Center. BISCC also serves as a public emergency hub and warming center for the city, and hosts public town halls with state and city officials. We are partnering with other nonprofits to develop a shared resource database dubbed BRN or Bainbridge Resource Network. Members and public alike enjoy shopping in our thrift store.

Each week, our members can choose from over 40 hours of activities. The programs fall into six major categories that provide a well-rounded menu of social activity, intellectual stimulation, physical movement and information and referral. The areas are continuously being expanded and strengthened:

- Arts, music, and language – Cultural activities including photography, book discussions, theater, and writing, plus foreign language, singing, and humor groups.
- Cards and games – Organized card playing and games such as lawn games, pinochle, bridge, cribbage, bingo, and mah-jongg.
- Classes, information, and events – Workshops, educational classes, brochures, and events such as theater, technology tutoring, movies, AARP Driver Safety classes, Q&As with elected officials, and wildlife lectures.
- Wellness, fitness, sports, and dance – Organized fitness, sports, and dance activities, including gentle exercise, t'ai chi, non-impact aerobics, yoga, line dancing, and table tennis.
- Trips and travel – Excursions on our bus to nearby attractions (e.g., Mount St. Helens, Olympic Music Festival, Lake Crescent); or via the ferry and other public transit to Seattle.
- Resource Center- information and referral services available to the community

2. How will recipients access those services?

⁹ City of Bainbridge Island Community Needs Assessment Report, Sept. 19, 2016.

Seniors can enjoy the Senior Center simply by stopping by! Located next to Waterfront Park, with its paved trails and clear views of Eagle Harbor, our center is a welcoming place to visit. Located at 370 Brien Dr. SE., BISCC is open Monday through Friday, 8:30 a.m. – 4:30 p.m., with some activities held on weekends and evenings. Our facility is 6,100 square feet with four significant rooms and can host four activities at the same time. The building is also used regularly for programs that are open to the public.

In addition, members can board our bus for local or regional excursions. Sometimes we host off-site events. The Lunch Bunch meets at local restaurants, and the BISCC Evergreen Singers sometimes perform at local churches or senior living homes.

Our website (<https://biseniorcenter.org>) provides information about resources that individuals can access from home or anyplace with internet access. We “advertise” our programs to members via our bimonthly newsletter, *Splash!*, our website, and weekly emails. Our members find the pullout calendar in *Splash!* an extremely useful means to plan their activities at the center. The website allows online registration; however, many of our seniors prefer to call our volunteer receptionists or stop in to see them, as their computer skills and access may be limited. The weekly email provides another reminder of events. About 600 members read our email each week.

3. What percentage of the population of Bainbridge Island residents who are eligible for these services will be served by this program?

We plan to reach 2,100 people (members, guests, and public), or 10% of the Bainbridge Island population. We focus on residents who are age 55 and older. According to the Bainbridge Island Community Needs Assessment Report (2016), Bainbridge Island’s over-55 population was expected to grow from 31.8% in 2010 to 37.1% in 2014. The over-65 population grew by 5% from 2010 to 2016.¹⁰ We believe that we offer resources and capacities that will be of value to this entire population, though only a fraction will become members.

4. How many (or what percentage) of those served overall will be Bainbridge Island residents?

Of our 1,320 current members, 87% are Bainbridge Island residents.

5. Describe how this request fits within the definition of Human Services as provided in the Human Services Element of the City’s Comprehensive Plan.

The Bainbridge Island Senior Community Center fulfills all four points of the City’s definition:

“Provide people with the tools to achieve economic, social and emotional stability to the best of their ability.” The Senior Center’s classes and resource referrals help members with financial topics such as estate planning, in-home care, affordable housing, etc. Other classes, such as “Live Simply to Live Well” and “Memoir Writing,” provide opportunities for interpersonal connections that enhance social and emotional stability.

¹⁰ City of Bainbridge Island Community Needs Assessment Report, Sept. 19, 2016.

“Offer activities and services that promote healthy development of the individual, prevent problems, and support positive outcomes.” Our activities and services address the well-being of the whole person. From “Attitude of Gratitude” yoga and “Men’s Flexibility” to “Get Ready for Medicare” sessions, we are guided by our mission of empowering and enhancing people’s quality of life as they age.

“Support quality of life programs that enhance the health and well-being of the individual and the community.” Members enjoy the social and emotional benefits of having a pleasant, welcoming social hub. The broader community benefits by having a beautiful, in-town location where they can attend events and, when needed, take shelter at the Emergency Hub and Warming Center.

“These services may be provided on an emergency, temporary, or ongoing basis, depending on the circumstances.” While the Senior Center is an ongoing service, it is also designated by the City as an Emergency Hub and by the Kitsap Department of Emergency Management as a Warming Center (both programs open to all citizens) because of its central location and emergency generator.

The Senior Center truly models the City’s Human Services 2036 Vision: “Bainbridge Island remains a caring community that treats those in need with dignity and respect and has the means to maintain the wellbeing of all its members.”¹¹

6. Describe how this funding will foster improvement in the range and quality of health, housing and/or human services on Bainbridge Island.

Because the City’s funding will help pay the Senior Center’s dedicated staff, underwrite basic costs, and better equip our volunteers, it will ensure a stable foundation for our operations. That operational stability will give us breathing room to continue updating and enhancing the services and program offerings we provide to our ever-growing elderly population.

Our classes, workshops, and work to improve the referral infrastructure are all focused on informing and connecting our community’s human services response. The City’s funding will help sustain the Bainbridge Island Senior Community Center as a key link in cross-organizational collaboration for social and human services on the island.

Looking to the future, the Senior Center wants to be the island’s go-to resource for intergenerational information, wellness, life-long learning, fun, and friendships. The activities and features that will help build this vision include the Bainbridge Resource Network, ongoing intergenerational activities, ensuring our building accommodates program and occupancy growth, and staying in tune with our members’ changing interests.

7. If other community partners have an essential role in the delivery of proposed program or services, briefly describe their role and commitment (financial and/or non-financial)

We are a key point of contact for many other senior services to connect with their target clientele, and we work with those agencies and organizations for the widest dissemination of information. Together we help meet seniors’ and their families’ needs.

¹¹ City of Bainbridge Island Community Needs Assessment Report, Sept. 19, 2016.

Because BISCC is based in an accessible building with various rooms and meeting facilities, other organizations that work with seniors rely on BISCC for hosting counseling services, educational classes, or other activities. In the past year BISCC has hosted organizations such as AARP, the Kitsap County Division on Aging and Long-Term Care, State Health Insurance Advisors (SHIBA) volunteers, and Helpline House social workers in their programs for counseling and educating seniors.

BISCC actively coordinates with many local organizations whose mission includes seniors. For example, we collaborate with Island Volunteer Caregivers and Kitsap Transit to get our members transportation between their homes and BISCC events. We refer or connect our members to organizations such as Helpline House or Housing Resources Bainbridge, which help with basic needs like food and shelter. Other organizations we work with include Kitsap Regional Library, which organizes a Book Club at the Center, and Meals on Wheels Kitsap, which serves daily lunch at the Center.

We are sponsoring development of the Bainbridge Resource Network with community partners (Helpline House, Housing Resources Bainbridge, Island Volunteer Caregivers, and Kitsap Library Bainbridge).

III. ORGANIZATIONAL STRENGTH

The Bainbridge Island Senior Community Center is a well-run organization, with appropriate facilities, proven results, a strong board, engaged volunteers, and a qualified and devoted staff. We are the only senior center and dedicated meeting place for seniors on Bainbridge Island.

BISCC was founded in the 1980s to be a focal point for providing services and activities for Bainbridge Island's senior population. Having been spun off from its operating agreement with the Bainbridge Island Metropolitan Park and Recreation District in 2017, the Senior Center is now governed by a 12-person Board of Directors and an Executive Committee. The Board Members' credentials are varied and include an expert on aging in place and a retired Certified Public Accountant. The Center has a Policies and Procedures Manual, and the Board Treasurer has aligned financial reporting with Generally Accepted Accounting Principles. We have conducted Board training on fiduciary responsibilities. Our Strategic Plan is being rewritten in light of our new, broader responsibilities.

The Executive Director and the Board provide oversight of our volunteer force. Our volunteers are truly key to our success. In 2017 we tallied 84 volunteers offering over 5,100 hours of service; so far in 2018 we count 99 volunteers contributing nearly 5,500 hours.

Behind the scenes are two important smaller groups – the Strategic Planning Committee and the Grants Committee. The Strategic Planning Committee is creating a forward-looking vision for meeting the needs of our rapidly growing over-55 group while continuing to support the COBI Human Services 2036 Vision. Our Grants Committee is researching and submitting grant proposals.

The primary BISCC resources we will dedicate to evaluating the funded activities' progress and outcomes include our staff, the Board of Directors, and our volunteers, as well as our members and partners.

Since the Senior Center became an independent nonprofit 18 months ago, the Board and staff have been able to increase the number of classes, programs, and trips provided, institute (and improve) tracking and reporting tools, provide an easy sign-in procedure for members, increase the membership base, and

improve and operate the center with fewer paid staff than was provided by BIMPRD. We made all programs sustaining, but at the lowest cost possible to encourage more participation.

Our goal: *Be a leader in strengthening our community's capacity to meet the needs of its citizens, in collaboration with partnering organizations.* The collaboration with our partners in developing the Bainbridge Resource Network has been instrumental in understanding others' mission and goals. We are developing a new strategic plan and have had several public meetings open to many organizations, including COBI, that are focused on community services for seniors. Our newly established Advocacy Committee hosted several public forums at the Senior Center, including meetups with U.S. Rep. Derek Kilmer, Washington Sen. Christine Rolfes, Washington Rep. Sherry Appleton, and incoming COBI council members to ensure that senior issues are addressed by our elected officials. They also organized a "candidates forum" ahead of the last city council election and held a forum with Puget Sound Advocates for Retirement Action.



Bainbridge Island Senior Community Center

Board of Directors

OFFICERS:

President:
Mickey Guthrie

Vice-President
Bill Luria

Secretary:
Colleen Keilbart

Treasurer:
Ed Bancroft
Selden Smith
Mike Hotchkin
Ann Lovejoy
Jamie Mittet
Ruth Flanagan
Colleen Waechter

board@biseniorcenter.org

February 7, 2019

Rosalind D. Lasoff
Executive Assistant
City of Bainbridge Island

Dear Roz,

Attached is a document outlining the changes in our anticipated outputs for the Human Services Grant offered to the Bainbridge Island Senior Center for \$90,000 over two years. The outputs have been changed to reflect that the agreement is \$40,000 less than our proposal requested.

A report on progress toward these outputs will be sent to you at the end of each calendar year of the contract. In between those dates, I will report (1) the number of registered participants served; (2) the percentage of those participants who are residents of Bainbridge Island; and (3) the number of guests who signed into activities at the Center. In addition, since this grant is for general operations, I will also provide quarterly a copy of the tax receipt for our salaries.

Please let me know if these materials are sufficient for your needs. Thank you very much for your support.

Sincerely,

Reed Price, Executive Director

REVISED DESIRED OUTPUTS, OUTCOMES and ASSESSMENT 2/7/19

BAINBRIDGE ISLAND SENIOR COMMUNITY CENTER		
OUTPUTS AND OUTCOMES CHART		
Program activities & services	Annual Goal: Unduplicated Bainbridge Residents Served (Outputs)	Outcome of Receiving this Program/Service (Outcomes)
Membership	Year 1: 25 new members Year 2: 25 new members	More seniors receive services. Tracking tools: MySeniorCenter.
Program Offerings	Year 1: 200 activities events or classes Year 2: 200 activities events or classes	Seniors have a wide variety of activities in which to participate. Tracking tools: MySeniorCenter.
Communication / Marketing	Year 1: Splash! published 6x/year; 3 Facebook posts/week; 1 email per week Year 2: Splash! published 6x/year; 3 Facebook posts/week; 1 email per week	Seniors are aware of events and schedules. Tracking tools: Mailing delivery rates, analytics from Constant Contact and social media.
Attendance (Frequency)	Year 1: Average weekday attendance of 80 people Year 2: Average weekday attendance of 90 people	Tracking tools: MySeniorCenter
Community Outreach Events	Year 1: 3 events conducted Year 2: 3 events conducted	Calendar record of events Tracking tools: Exec. Dir. report to Board.
Initiatives	Year 1: Pilot Bainbridge Resource Network (BRN) Year 2: 4 partners train on BRN	Pilot team members can operate BRN. Tracking tools: Discussion, surveys.
Volunteers	Year 1: 8,000 Volunteer hours Year 2: 8,000 Volunteer hours	Increased volunteer coverage. Tracking tools: MySeniorCenter.

REVISED PROGRAM EVALUATION PLAN 2/7/19

MySeniorCenter is a cloud-based subscription program that allows us to assess the needs of the senior community while helping us manage our goals. The subscription tracks membership, facility use, program registrations, trips, and volunteer hours. When visiting the Senior Center, members use a coded fob to “swipe in” and indicate the activities they are attending. Guests can sign in without giving any personal information.

The system records who attends what events and will correlate some information, allowing staff to see averages by day of the week and month, whether a member attends an activity multiple times on different dates, and some member statistics (e.g., age). Volunteers also record their time, allowing us to understand how many volunteers are active, where/how they volunteer, and how many hours they contribute. We preserve our quarterly statistics to track longer-range trends.

We ask participants to submit feedback forms for many of our classes and trips. This simple, immediate feedback helps both the instructor/leader make improvements in our offerings.

Our most important evaluation comes from the personal touch. Our Executive Director uses monthly reports from MySeniorCenter and evaluates trends in event/class attendance, supplemented by anecdotal information. He uses this information to shift classes to different days, change the frequency of meetings per week and/or time of year, etc.

ATTACHMENT B
INSURANCE REQUIREMENTS

A. Insurance Term

The Service Provider shall procure and maintain for the duration of the Agreement insurance against claims for injuries to persons or damage to property which may arise from or in connection with the performance of the work hereunder by the Service Provider, its agents, representatives, or employees.

B. No Limitation

The Service Provider's maintenance of insurance as required by the Agreement shall not be construed to limit the liability of the Service Provider to the coverage provided by such insurance, or otherwise limit the City's recourse to any remedy available at law or in equity.

C. Minimum Scope of Insurance

The Service Provider shall obtain insurance of the types and coverage described below:

1. Automobile Liability insurance covering all owned, non-owned, hired, and leased vehicles. Coverage shall be written on Insurance Services Office (ISO) form CA 00 01 or a substitute form providing equivalent liability coverage.
2. Commercial General Liability insurance shall be at least as broad as ISO occurrence form CG 00 01 and shall cover liability arising from premises, operations, stop-gap liability, independent contractors, and personal injury and advertising injury. The City shall be named as an additional insured under the Service Provider's Commercial General Liability insurance policy with respect to the work performed for the City using an additional insured endorsement at least as broad as ISO CG 20 26.
3. Workers' Compensation coverage as required by the Industrial Insurance laws of the State of Washington.
4. Directors and Officers Liability insurance coverage.

D. Minimum Amounts of Insurance

The Service Provider shall maintain the following insurance limits:

1. Automobile Liability insurance with a minimum combined single limit for bodily injury and property damage of \$1,000,000 per accident.
2. Commercial General Liability insurance shall be written with limits no less than \$1,000,000 each occurrence, \$2,000,000 general aggregate.

3. Directors and Officers Liability insurance shall be written with limits no less than \$1,000,000 per claim and \$1,000,000 policy aggregate limit.

E. Other Insurance Provision

The Service Provider's Automobile Liability and Commercial General Liability insurance policies are to contain, or be endorsed to contain, that they shall be primary insurance as respect to the City. Any insurance, self-insurance, or self-insured pool coverage maintained by the City shall be excess of the Service Provider's insurance and shall not contribute with it.

F. Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best rating of not less than A:VII.

G. Verification of Coverage

Before commencing work and services, the Service Provider shall provide to the person identified in Section 9 of the Agreement a Certificate of Insurance evidencing the required insurance. The Service Provider shall furnish the City with original certificates and a copy of the amendatory endorsements, including but not necessarily limited to the additional insured endorsement, evidencing the insurance requirements of the Service Provider before commencement of the work. The City reserves the right to request and receive a certified copy of all required insurance policies.

H. Notice of Cancellation

The Service Provider shall provide the City with written notice of any policy cancellation within two business days of their receipt of such notice.

I. Failure to Maintain Insurance

Failure on the part of the Service Provider to maintain the insurance as required shall constitute a material breach of contract, upon which the City may, after giving five (5) business days' notice to the Service Provider to correct the breach, immediately terminate this Agreement or, at its discretion, procure or renew such insurance and pay any and all premiums in connection therewith, with any sums so expended to be repaid to the City on demand, or at the sole discretion of the City, offset against funds due the Service Provider from the City.

J. City Full Availability of Service Provider Limits

If the Service Provider maintains higher insurance limits than the minimums shown above, the City shall be insured for the full available limits of Commercial General and Excess or Umbrella liability maintained by the Service Provider, irrespective of whether such limits maintained by the Service Provider are greater than those required by this Agreement or whether any certificate of insurance furnished to the City evidences limits of liability lower than those maintained by the Service Provider.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
08/07/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Thornburgh Insurance Agency 188 Ericksen Avenue NE P O Box 10370 Bainbridge Island, WA 98110 Carol S.Thornburgh	CONTACT NAME: Carol S.Thornburgh PHONE (A/C, No, Ext): 206-842-7692 E-MAIL ADDRESS:	FAX (A/C, No): 206-780-1503
	INSURER(S) AFFORDING COVERAGE	
INSURED Bainbridge Island Senior Community Center 370 Brien Drive SW Bainbridge Island, WA 98110	INSURER A : Philadelphia Insurance Cos	
	INSURER B :	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	X	PHPK1822020	06/09/2018	06/09/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A			<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Certificate Holder is an Additional Insured as regards the activities of the Insured per Form CG2026.

CERTIFICATE HOLDER CITYOFB City of Bainbridge Island 280 Madison Avenue N Bainbridge Island, WA 98110	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Carol S.Thornburgh
--	--

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):

City of Bainbridge Island

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

1. In the performance of your ongoing operations; or
2. In connection with your premises owned by or rented to you.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.



PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Philadelphia Indemnity Insurance Company

COMMON POLICY DECLARATIONS

Policy Number: PHSD1357787

Named Insured and Mailing Address:

Bainbridge Island Senior
Community Center
370 Brien Dr SE
Bainbridge Island, WA 98110-2480

Producer: 24818

THORNBURGH Insurance Agency
188 Ericksen Avenue NE
P.O. Box 10370
Bainbridge Island, WA 98110

(206)842-7692

at 12:01 A.M. Standard Time at your mailing
address shown above.

Policy Period From: 08/04/2018 **To:** 08/04/2019

Business Description: Non-Profit Organization

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	
Commercial General Liability Coverage Part	
Commercial Crime Coverage Part	
Commercial Inland Marine Coverage Part	
Commercial Auto Coverage Part	
Businessowners	
Workers Compensation	
Flexi Plus Five	1,100.00
Total	\$ 1,100.00

FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE
Refer To Forms Schedule

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

CPD- PIIC (06/14)

Secretary

President and CEO

Philadelphia Indemnity Insurance Company

Form Schedule – Policy

Policy Number: PHSD1357787

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

Form	Edition	Description
WHY MyPHLY	0000	WHY MyPHLY?
CSNotice-1	1014	Making Things Easier
BJP-190-1	1298	Commercial Lines Policy Jacket
LAH-Notice	0813	Policyholder Notice (Loss Assistance Hotline)
PI-REINS-NOTICE 1	0318	Notice Reinstatement Fee
PP2015	0615	Privacy Policy Notice
CPD-PIIC	0614	Common Policy Declarations



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Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

FLEXIPLUS FIVE
NOT-FOR-PROFIT ORGANIZATION DIRECTORS & OFFICERS LIABILITY INSURANCE
EMPLOYMENT PRACTICES LIABILITY INSURANCE
FIDUCIARY LIABILITY INSURANCE
WORKPLACE VIOLENCE INSURANCE
INTERNET LIABILITY INSURANCE

Philadelphia Indemnity Insurance Company

Policy Number: PHSD1357787

DECLARATIONS

NOTICE: EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS POLICY IS WRITTEN ON A CLAIMS MADE BASIS AND COVERS ONLY THOSE CLAIMS FIRST MADE DURING THE POLICY PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN. THE AMOUNTS INCURRED FOR DEFENSE COST SHALL BE APPLIED AGAINST THE RETENTION.

Item 1. Parent Organization and Address:
Bainbridge Island Senior
Community Center
370 Brien Dr SE
Bainbridge Island, WA 98110-2480

Internet Address: www.

Item 2. Policy Period: From: 08/04/2018 To: 08/04/2019
(12:01 A.M. local time at the address shown in Item 1.)

Item 3. Limits of Liability:

(A)	Part 1, D&O Liability:	\$	1,000,000	each Policy Period.
(B)	Part 2, Employment Practices:	\$		each Policy Period.
(C)	Part 3, Fiduciary Liability:	\$		each Policy Period.
(D)	Part 4, Workplace Violence:	\$		each Policy Period.
(E)	Part 5, Internet Liability:	\$		each Policy Period.
(F)	Aggregate, All Parts:	\$	1,000,000	each Policy Period.

- Item 4. Retention:
- (A) Part 1, D&O Liability: \$ 1,000 for each Claim under Insuring Agreement B & C.
 - (B) Part 2, Employment Practices: \$ for each Claim.
 - (C) Part 3, Fiduciary Liability: \$ for each Claim.
 - (D) Part 4, Workplace Violence: \$ for each Workplace Violence Act.
 - (E) Part 5, Internet Liability: \$ for each Claim.
- Item 5. Prior and Pending Date: Part 1 08/04/2003 Part 2 No Date Applies Part 3 No Date Applies
 Part 4 No Date Applies Part 5 No Date Applies
- Item 6. Premium: Part 1 \$ 1,100.00 Part 2 Part 3
 Part 4 Part 5
- State Surcharge/Tax: Total Premium: \$ 1,100.00
- Item 7. Endorsements: PER SCHEDULE ATTACHED

In witness whereof, the Insurer issuing this Policy has caused this Policy to be signed by its authorized officers, but it shall not be valid unless also signed by the duly authorized representative of the Insurer.



Authorized Representative

Countersignature

Countersignature Date

Philadelphia Indemnity Insurance Company

Form Schedule – Flexi Plus Five

Policy Number: PHSD1357787

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

Form	Edition	Description
PI-NPD-1	0102	FlexiPlus Five Declarations Page
PI-BELL-1	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
PI-NPD-2	0102	Flexi Plus Five Coverage Form
PI-NPD-25	0102	Professional Services Exclusion(Supervision Carve-Out)
PI-NPD-52	1203	Amendment of Exclusions
PI-NPD-WA-1	0102	Washington - Changes
PI-SLD-001	0115	Cap On Losses From Certified Acts Of Terrorism

The following is a summary of limits of liability of limits of indemnity under various coverages provided by this endorsement. This endorsement is subject to the provisions of the policy to which it is attached.

COVERAGE	LIMITS OF LIABILITY
Business Travel Accident Benefit	\$50,000
Contractor Contamination	\$25,000
Contractor Assistance	\$50,000
Emergency New State Consulting Fee	\$50,000
Funding Event Expense	\$25,000
Identity Theft Expense	\$50,000
Legal Retention and Consulting	\$50,000
Per Intrusion Remediation Expense	\$50,000
Kitnap Expense	\$50,000
Political Unrest	\$5,000 per occurrence \$25,000 policy limit
Temporary Housing Space Reimbursement	\$25,000
Territorial Travel Reimbursement	\$50,000
Travel Delay Reimbursement	\$1,000
Whistleblower Expense Coverage	\$50,000

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**BELL ENDORSEMENT****PHILADELPHIA
INSURANCE COMPANIES**

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PHLY.com

Unless otherwise stated herein, the terms, conditions, exclusions and other limitations set forth in this endorsement are solely applicable to coverage afforded by this endorsement, and the policy is amended as follows:

I. SCHEDULE OF ADDITIONAL COVERAGES AND LIMITS

The following is a summary of Limits of Liability or Limits of Insurance and/or additional coverages provided by this endorsement. This endorsement is subject to the provisions of the policy to which it is attached.

COVERAGE	LIMITS OF INSURANCE
Business Travel Accident Benefit	\$50,000
Conference Cancellation	\$25,000
Donation Assurance	\$50,000
Emergency Real Estate Consulting Fee	\$50,000
Fundraising Event Blackout	\$25,000
Identity Theft Expense	\$50,000
Image Restoration and Counseling	\$50,000
Key Individual Replacement Expenses	\$50,000
Kidnap Expense	\$50,000
Political Unrest	\$5,000 per employee; \$25,000 policy limit
Temporary Meeting Space Reimbursement	\$25,000
Terrorism Travel Reimbursement	\$50,000
Travel Delay Reimbursement	\$1,500
Workplace Violence Counseling	\$50,000

