



HAI Group

PROPOSAL
for the
El Camino Real Housing Authority, NM



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

Commercial Insurance Renewal Proposal - 07/10/2024

Ms. MaryAnn Chavez, Executive Director
El Camino Real Housing Authority

Dear Ms. Chavez,

On behalf of all of us at HAI Group, I'd like to thank you for the opportunity to provide you with the attached insurance proposal, which is based on your expiring coverage. Please review the proposal and note any changes in the revisions column. In particular, let us know about any changes to your:

- Unit count;
- Schedule of locations including buildings, business personal property, equipment, vehicles, vacant property, premises leased to or from others; and
- Operations, including outsourcing, property managed for others, new business ventures, or new entities.

We adjust building values based on pricing data we receive from several industry sources. The values we used in your proposal reflect estimates based on the latest data available to us. Since construction costs change periodically, we recommend that you review these values to ensure their accuracy.

Please note that the coverage we are quoting may exclude or restrict coverage for the peril of flood to all or some of the locations scheduled under your policy. Our insurance agency, Housing Insurance Services, Inc., (HIS) is available to provide information on flood insurance. HIS provides coverage options and costs as well as help with the application process. While many property owners feel that they have no exposure to flood losses, more than 30 percent of flood losses occur on properties that are not located in a high hazard flood zone. Many of the losses are not covered by insurance.

Please do not hesitate to contact our office at 800-873-0242 with questions or to purchase additional coverage. Please sign and return all required forms. By signing these forms, you agree to renew coverage per our proposal with any changes you may have instructed us to make.

Thank you for placing your insurance with us. We appreciate your business.

Sincerely,

Duhamel Rodriguez
Account Underwriter



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Housing Insurance Services, Inc.
Acceptance Form and Compensation Disclosure Notice

In order to bind coverage, please fax or mail this form to the address or fax number listed below.

Insured Name: El Camino Real Housing Authority Effective Date: 9/2/2024

Proposal Acceptance: Please check [X] one of the following:

- The Proposal and Schedule have been reviewed and are accepted for all coverages quoted.
 The Proposal and Schedule have been reviewed and need the following changes:

THIS NOTICE DOES NOT AMEND ANY PROVISION OF OR AFFORD ANY COVERAGE UNDER YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY PROVISIONS AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS.

HAI Group is a registered trademark for a family of companies which includes Housing Authority Risk Retention Group, Inc. (HARRG); Housing Authority Property Insurance, A Mutual Company (HAPI); Housing Enterprise Insurance Company, Inc. (HEIC); Housing Specialty Insurance Company, Inc. (HSIC); Housing Insurance Services, Inc. (HIS) (DBA Housing Insurance Agency Services in NY and MI); Housing Authority Insurance, Inc. (HAI); Housing Telecommunications, Inc. (HTI); Housing Investment Group, Inc. (HIG); Public and Affordable Housing Research Corporation (PAHRC); Innovative Housing Insurance Company, Inc. (IHIC); and Housing Alliance Group, LLC (HAGL). Member companies carry an "A (Excellent)" rating by A.M. Best Company. In many cases, HIS will obtain proposals from insurers offering coverage in connection with the HARRG, HAPI, and HEIC programs.

As a Member of HAI Group, there are benefits associated with placing your coverage with one or more of their programs.

HIS is an agent for HEIC and HAPI. If your proposal includes coverage from either of these insurance companies, HIS will receive compensation from them if the proposed coverage is purchased. HIS represents the insurance company(ies) and in such capacity will provide services to you relating to your insurance coverage.



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HIS is also the appointed agent of other insurance companies that are not affiliated with the HAI Group programs and may provide you with a proposal from one or more of those companies.

Please note: Your policies and all related documents will be delivered electronically via e-mail. If you prefer that a hard copy of the policy is mailed, please notify us at AccountServices@housingcenter.com to opt out of the electronic delivery. If you do not indicate a preference in delivery method, we will interpret this as your consent to receive your policies through your e-mail address electronically.

I acknowledge that I have read and understand this Disclosure Notice and agree to its terms.

Signature: Mary DeCrawford Date: 7/29/2024
Title: _____



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**PHA Dividend History
 El Camino Real Housing Authority - Socorro, NM**

Year	Class*	HAI Company	Amount Declared	Amount Paid	Description
2020	Z	Housing Authority Risk Retention Group	\$180.70	\$180.70	Paid
			\$180.70	\$180.70	Total for 2020
2018	A	Housing Authority Property Insurance	\$98.87		
			\$98.87	\$0.00	Total for 2018
2015	A	Housing Authority Risk Retention Group	\$138.84	\$138.84	Paid
2015	A	Housing Authority Property Insurance	\$22.35		
			\$161.19	\$138.84	Total for 2015
2014	A	Housing Authority Risk Retention Group	\$560.97	\$560.97	Paid
			\$560.97	\$560.97	Total for 2014
2013	A	Housing Authority Risk Retention Group	\$592.36	\$592.36	Paid
			\$592.36	\$592.36	Total for 2013
2012	A	Housing Authority Risk Retention Group	\$268.47	\$268.47	Paid
2012	Z	Housing Authority Risk Retention Group	\$250.00	\$250.00	Paid
2012	A	Housing Authority Risk Retention Group	\$227.31	\$227.31	Paid
2012	Z	Housing Authority Risk Retention Group	\$130.10	\$130.10	Paid
2012	A	Housing Authority Property Insurance	\$76.09		
			\$951.97	\$875.88	Total for 2012
2011	A	Housing Authority Risk Retention Group	\$416.52	\$416.52	Paid
2011	A	Housing Authority Risk Retention Group	\$232.95	\$232.95	Paid
2011	A	Housing Authority Property Insurance	\$213.11	\$213.11	Paid
2011	Z	Housing Authority Risk Retention Group	\$130.50	\$130.50	Paid
			\$993.08	\$993.08	Total for 2011
2010	A	Housing Authority Risk Retention Group	\$321.85	\$321.85	Paid
2010	A	Housing Authority Property Insurance	\$274.00	\$274.00	Paid
2010	Z	Housing Authority Risk Retention Group	\$134.30	\$134.30	Paid
2010	Z	Housing Authority Property Insurance	\$75.60	\$75.60	Paid
			\$805.75	\$805.75	Total for 2010
2009	A	Housing Authority Risk Retention Group	\$313.86	\$313.86	Paid
2009	A	Housing Authority Property Insurance	\$265.63	\$265.63	Paid

* **Class Legend:** A = Board Determined - Dividend for 50% Capital Contributor
 B = Board Determined - Dividend for \$100 Capital Contributor
 Z = Board Determined - Policy Dividend



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2009	Z	Housing Authority Risk Retention Group	\$138.40	\$138.40	Paid
2009	Z	Housing Authority Property Insurance	\$75.60	\$75.60	Paid
			\$793.49	\$793.49	Total for 2009
2008	A	Housing Authority Risk Retention Group	\$248.76	\$248.76	Paid
2008	A	Housing Authority Property Insurance	\$236.15	\$236.15	Paid
2008	Z	Housing Authority Risk Retention Group	\$143.40	\$143.40	Paid
2008	Z	Housing Authority Property Insurance	\$74.70	\$74.70	Paid
			\$703.01	\$703.01	Total for 2008
2007	A	Housing Authority Property Insurance	\$352.38	\$352.38	Paid
2007	A	Housing Authority Risk Retention Group	\$187.53	\$187.53	Paid
2007	Z	Housing Authority Risk Retention Group	\$79.75	\$79.75	Paid
2007	Z	Housing Authority Property Insurance	\$33.45	\$33.45	Paid
2007	Z	Housing Authority Property Insurance	\$5.20	\$5.20	Paid
			\$658.31	\$658.31	Total for 2007
2006	A	Housing Authority Property Insurance	\$523.48	\$523.48	Paid
2006	Z	Housing Authority Risk Retention Group	\$179.60	\$179.60	Paid
2006	B	Housing Authority Risk Retention Group	\$143.78	\$143.78	Paid
2006	Z	Housing Authority Property Insurance	\$47.16	\$47.16	Paid
			\$894.02	\$894.02	Total for 2006
2005	B	Housing Authority Risk Retention Group	\$350.69	\$350.69	Paid
2005	B	Housing Authority Property Insurance	\$116.95	\$116.95	Paid
			\$467.64	\$467.64	Total for 2005
			\$7,861.36	\$7,664.05	Total

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Commercial Liability Proposal for:

PHA: El Camino Real Housing Authority

301 Otero Avenue, East
 P.O. Box Drawer 00
 Socorro, NM 87801

Effective Date: 9/2/2024

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL HAVE NOT BEEN AGREED TO BY HOUSING AUTHORITY RISK RETENTION GROUP (HARRG). PLEASE REVIEW THIS PROPOSAL CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR UNDERWRITER.

No. of Units	Family	Elderly	Section 8
	0	0	600

Commercial Liability: General Aggregate: \$2,000,000

Comments:

Commercial Liability This year's renewal reflects that the Sec-8 units were increased to 600 units. In addition, the office exposure for the PHA at Otero Ave was missing from the schedule locations. This location is being covered for exposures related to the public visiting the office and related premises.

Coverage / Deductible	Limits	Premium
Commercial Liability	\$1,000,000 Commercial Liability Limit Per Occurrence	
	\$50,000 Fire Damage Liability Sub-Limit Per Occurrence	
	\$250,000 Athletic Sports Liability Sub-Limit Per Occurrence	
\$5,000 Deductible	\$2,000,000 Commercial Liability Limit Aggregate	\$4,433
	\$250,000 Athletic Sports Liability Sub-Limit Aggregate	



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PHA: El Camino Real Housing Authority

301 Otero Avenue, East
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Socorro, NM 87801

Effective Date: 9/2/2024

Coverage / Deductible	Limits	Premium
Public Officials Liability - Claims Made	\$1,000,000 Public Officials Limit Per Wrongful Act	
\$5,000 Deductible	\$1,000,000 Public Officials Limit Aggregate	\$1,750
Employment Practice Coverage	\$1,000,000 Employment Practice Aggregate	\$3,656
\$10,000 Deductible	\$1,000,000 Employment Practice Per Wrongful Act	
Third Party Discrimination - Claims Made	\$500,000 Third Party Discrimination - Claims Made Aggregate	\$1,000
\$5,000 Deductible	\$500,000 Third Party Discrimination - Claims Made Per Wrongful Act	
Total Premium		\$10,839



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THIS PROPOSAL DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY HARRG. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

THIS QUOTATION IS VALID FOR 30 DAYS OR 24 HOURS PRIOR TO THE EFFECTIVE DATE, WHICHEVER DATE COMES FIRST. THIS QUOTATION IS OFFERED BASED ON THE INFORMATION PROVIDED TO US BY YOU OR YOUR REPRESENTATIVE. THIS QUOTATION CAN BE WITHDRAWN AT ANY TIME FOR ANY REASON. BINDING SUBJECT TO RECEIPT OF COMPLETED APPLICATIONS.



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HARRG COMMERCIAL LIABILITY INSURANCE

SCHEDULE OF LOCATIONS

As Of: 7/10/2024

FOR EACH PROPERTY, if a unit count, funding, occupancy or insurance coverage is/are incorrect, please cross out the invalid value and write in the correct value.

Add additional properties in the blank lines provided at end of table. If you do not have enough blank lines, attach a separate sheet of paper listing the new properties (name, address, units, funding, occupancy and what coverages they should incorporate).

Please return this form if you have changes.

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Main Office 301 Otero Ave	0	Federal	Office	X	X	X			
Section 8 Units Section 8 Units	600	Federal	Section 8	X	X	X			
TOTALS:				600	600	600			

*Unit counts must include vacant units

III. ENDORSEMENTS

Please review the endorsements listed below for El Camino Real Housing Authority.

Policy Endorsements

<u>Endorsement</u>	<u>Issue Effective Date</u>	<u>Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
757-01-2023-1	8/23/2023	9/2/2023	Warranty – Wholly-Owned and Controlled Entities	
Exc-01-2023-13	8/29/2023	9/2/2023	Certified Act of Terrorism Exclusion	Certified Act of Terrorism Exclusion

Commercial Liability Endorsements

<u>Endorsement</u>	<u>Issue Effective Date</u>	<u>Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
731-01-2023-5	8/23/2023	9/2/2023	Additional Insured - Volunteers	
747-01-2023-6	8/23/2023	9/2/2023	Assault and Battery Limitation	
749-01-2023-7	8/23/2023	9/2/2023	Exclusion – Trade or Economic Sanctions	
751-01-2023-4	8/23/2023	9/2/2023	Exclusion - PFAS	
758-01-2023-8	8/23/2023	9/2/2023	Coverage Section R. Crisis Event Communication Expense	

Public Officials Liability - Claims Made Endorsements

<u>Endorsement</u>	<u>Issue Effective Date</u>	<u>Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
351-01-2023-2	8/23/2023	9/2/2023	Breach of Contract Coverage - Defense Only; Coverage Section D – Public Officials Liability	
01-353-01-2023-14	8/23/2023	9/2/2023	Suspension and Debarment Coverage - Defense Only	

Employment Practice Coverage Endorsements

<u>Endorsement</u>	<u>Issue Effective Date</u>	<u>Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
503-01-2023-3	8/23/2023	9/2/2023	Employment Practices Endorsement	

Terrorism Endorsements

<u>Endorsement</u>	<u>Issue Effective Date</u>	<u>Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
181-01-2023-10	8/23/2023	9/2/2023	Certified Terrorism Loss	Certified Terrorism Loss
DropC-01-2023-12	8/29/2023	9/2/2023	Drop Coverage Endorsement	Remove TRIA per member request
Terr-01-2023-9	8/23/2023	9/2/2023	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses	