



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/21/2019

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IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or 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 Sierra Gold Insurance Services, Inc. 101 Providence Mine Rd., #205 P.O. Box 1830 Nevada City CA 95959		CONTACT NAME: Roger Krill PHONE (A/C, No, Ext): (530) 470-1250 FAX (A/C, No): (530) 470-1255 E-MAIL ADDRESS: roger@sierragoldins.com	
INSURED Sierra Nevada Children's Services 420 Sierra College Drive Suite 100 Grass Valley CA 95945		INSURER(S) AFFORDING COVERAGE INSURER A: PHILADELPHIA INSURANCE CO. INSURER B: MARKEL INSURANCE INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 092535 38970F	

COVERAGES**CERTIFICATE NUMBER:** CL1962102004**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 INSD	SUBR 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"/> PROJECT <input type="checkbox"/> LOC OTHER:	Y		PHPK1999858	07/01/2019	07/01/2020	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 - COM/POP AGG \$ 2,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY	Y		PHPK1999858	07/01/2019	07/01/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED <input type="checkbox"/> RETENTION \$ 10,000 OCCUR CLAIMS-MADE			PHUB681593	07/01/2019	07/01/2020	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$
B	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 Y	N/A	MWC0089263-03	01/15/2019	01/15/2020	PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	PROFESSIONAL LIABILITY SEXUAL / PHYSICAL ABUSE			PHPK1999858	07/01/2019	07/01/2020	EACH OCCURRENCE \$1,000,000 AGGREGATE \$1,000,000 DEDUCTIBLE 0

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Nevada County Health & Human Services is additional insured per the attached.

CERTIFICATE HOLDER**CANCELLATION**

Nevada County Health and Human Services

950 Maidu Ave.

Nevada City

CA 95959

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

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Philadelphia Indemnity Insurance Company

Additional Insured Schedule

Policy Number: PHPK1999858

Additional Insured

County of Nevada
HHSA - Contracts
950 Maidu Ave
Nevada City, CA 95959-8600

Commercial Automobile

Additional Insured

Alliance for Workforce Developement
988 McCourtney Rd
Grass Valley, CA 95949-7400

CG2026 - General Liability

Philadelphia Indemnity Insurance Company

Additional Insured Schedule

Policy Number: PHPK1999858

Additional Insured

Nevada County Facilities Management
Attn: Elizabeth Hawkins
10014 N Bloomfield Rd
Nevada City, CA 95959-8402

CG2026 - General Liability

Additional Insured

Nevada County Health and Human Services
Agency, Attn: Cheryl Scott
950 Maidu Ave
Nevada City, CA 95959-8600

CG2026 - General Liability

Additional Insured

Plumas County Public Health Agency
Attn: Rosie Penn
270 County Hospital Rd Ste 206
Quincy, CA 95971

CG2026 - General Liability

Additional Insured

Sierra Plumas Joint Unified School
District
102 Beckwith St.
Loyalton, CA 96118

CG2026 - General Liability

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph b. below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph c. below.

b. Excess Insurance

(1) This insurance is excess over:

(a) Any of the other insurance, whether primary, excess, contingent or on any other basis:

(i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";

(ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;

(iii) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or

(iv) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Section I – Coverage A – Bodily Injury And Property Damage Liability.

(b) Any other primary insurance available to you covering liability for damages arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional insured.

(2) When this insurance is excess, we will have no duty under Coverages A or B to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

(a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and

(b) The total of all deductible and self-insured amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.

b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.

c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

a. The statements in the Declarations are accurate and complete;



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Markel Insurance Company

A.M. Best #: 002699 NAIC #: 38970 FEIN #: 363101262

Administrative Office

4521 Highwoods Parkway
Glen Allen, VA 23060
United States

[View Additional Address
Information](#)

Web: www.markelcorp.com

Phone: 804-747-0136

Fax: 804-527-7905

Assigned to
insurance
companies



that have, in our opinion, an
excellent ability to meet their
ongoing insurance obligations.

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Based on A.M. Best's analysis, 058405 - Markel Corporation is the **AMB Ultimate Parent** and identifies the
topmost entity of the corporate structure. [View a list of operating insurance entities in this structure.](#)

Best's Credit Ratings

Financial Strength Rating View Definition

Rating: A (Excellent)
Affiliation Code: g (Group)
Financial Size: XV (\$2 Billion or greater)
Category:
Outlook: Stable
Action: Affirmed
Effective Date: December 19, 2018
Initial Rating Date: June 30, 1983

Long-Term Issuer Credit Rating View Definition

Long-Term: a+
Outlook: Stable
Action: Affirmed

Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.
Financial Analyst: Lewis DeLosa, CFA
Director: Jennifer Marshall, CPCU, ARM
Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.

Disclosure Information

Disclosure Information Form
[View A.M. Best's Rating Disclosure Form](#)

Press Release
AM Best Affirms Credit Ratings of Markel Corporation and Most Subsidiaries
December 19, 2018

Effective Date: December 19, 2018

Initial Rating Date: June 29, 2005

u Denotes Under Review Best's Rating

Rating History

A.M. Best has provided ratings & analysis on this company since 1983.

Financial Strength Rating

Effective Date	Rating
12/19/2018	A
12/20/2017	A
7/1/2016	A
5/15/2015	A
3/21/2014	A

Long-Term Issuer Credit Rating

Effective Date	Rating
12/19/2018	a+
12/20/2017	a+
7/1/2016	a+
5/15/2015	a+
3/21/2014	a+

Best's Credit Reports



Best's Credit Report (Download PDF) - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 1/14/2019 (represents the latest significant change).



Historical Reports are available in Best's Credit Report Archive.

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Press Releases

Date ▾	Title
Dec 19, 2018	AM Best Affirms Credit Ratings of Markel Corporation and Most Subsidiaries
Dec 20, 2017	A.M. Best Affirms Credit Ratings of Markel Corporation and Most Subsidiaries
Feb 03, 2017	A.M. Best Places Credit Ratings of SureTec Insurance Co. and SureTec Indemnity Co. Under Review with Positive Implications
Jul 01, 2016	A.M. Best Affirms Ratings of Markel Corporation and Its Subsidiaries
May 15, 2015	A.M. Best Upgrades Ratings of FirstComp Insurance Company, Affirms Markel Corporation and Other Affiliate Ratings
Mar 21, 2014	A.M. Best Affirms Ratings of Markel Corporation and Its Affiliates
Nov 13, 2012	A.M. Best Affirms Ratings of Markel Corporation and Its Domestic Subsidiaries
Sep 07, 2011	A.M. Best Affirms Ratings of Markel Corporation and Its Domestic Subsidiaries
Jul 20, 2010	A.M. Best Affirms Ratings of Markel Corporation & Its Domestic Subsidiaries; Downgrades Ratings of Deerfield Insurance Company
Jun 24, 2009	A.M. Best Affirms Ratings of Markel Corporation and Its Domestic Subsidiaries



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Philadelphia Indemnity Insurance Company

A.M. Best #: 003616 NAIC #: 18058 FEIN #: 231738402

Domiciliary Address

One Bala Plaza Suite 100
Bala Cynwyd, PA 19004-1403
United States

Web: www.phly.com

Phone: 610-617-7900

Fax: 610-617-7940

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companies



that have, in our opinion, a
superior ability to meet their
ongoing insurance obligations.

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Based on A.M. Best's analysis, 058633 - Tokio Marine Holdings, Inc. is the **AMB Ultimate Parent** and identifies the topmost entity of the corporate structure. [View a list of operating insurance entities in this structure.](#)

Best's Credit Ratings

Financial Strength Rating [View Definition](#)

Rating: A++ (Superior)
Affiliation Code: p (Pooled)
Financial Size XV (\$2 Billion or greater)
Category:
Outlook: Stable
Action: Affirmed
Effective Date: December 21, 2018
Initial Rating Date: June 30, 1981

Long-Term Issuer Credit Rating [View Definition](#)

Long-Term: aa+
Outlook: Stable
Action: Affirmed

Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.
Financial Analyst: Samiksha Gupta
Associate Director : Robert Raber
Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.

Disclosure Information

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Press Release

AM Best Affirms Credit Ratings of Philadelphia Insurance Companies' Members
December 21, 2018

Effective Date: December 21, 2018

Initial Rating Date: June 03, 2005

u Denotes Under Review Best's Rating

Rating History

A.M. Best has provided ratings & analysis on this company since 1981.

Financial Strength Rating

Effective Date	Rating
12/21/2018	A++
12/1/2017	A++
9/21/2016	A++
6/4/2015	A++
5/8/2014	A++

Long-Term Issuer Credit Rating

Effective Date	Rating
12/21/2018	aa+
12/1/2017	aa+
9/21/2016	aa+
6/4/2015	aa+
5/8/2014	aa+

Best's Credit Reports



Best's Credit Report (Download PDF) - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 1/4/2019 (represents the latest significant change).



Historical Reports are available in Best's Credit Report Archive.

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Press Releases

Date ▾	Title
Dec 21, 2018	AM Best Affirms Credit Ratings of Philadelphia Insurance Companies' Members
Dec 01, 2017	A.M. Best Affirms Credit Ratings of Philadelphia Insurance Companies' Members
Sep 21, 2016	A.M. Best Affirms Credit Ratings of Philadelphia Insurance Companies' Members
Jun 04, 2015	A.M. Best Affirms Ratings of Philadelphia Insurance Companies' Members
May 08, 2014	A.M. Best Affirms Ratings of Philadelphia Insurance Companies' Members
Feb 28, 2013	A.M. Best Affirms Ratings of Philadelphia Insurance Companies Members
Sep 19, 2011	A.M. Best Upgrades Ratings of Philadelphia Insurance Companies and Its Members
Jul 09, 2010	A.M. Best Revises Outlook to Positive for Philadelphia Insurance Companies and Its Members
Jun 12, 2009	A.M. Best Upgrades Issuer Credit Ratings of Philadelphia Insurance Companies and Its Members
Dec 05, 2008	A.M. Best Withdraws Rating of Philadelphia Consolidated Holding Corp. Following Its Acquisition by Tokio Marine Holdings

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Philadelphia Insurance Company

A.M. Best #: 092535

Stock Ticker: Amman Stock Exchange ASE PHIN

Domiciliary Address

Jabel Al-Hussein Beer Al-Sabia

Street PO Box 8663

Amman 11121,

Jordan

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Web: www.phicojo.com

Phone: 962-6-566-8131

Fax: 962-6-569-3945

Best's Credit Ratings

Financial Strength Rating [View Definition](#)

NR (Not Rated)

Long-Term Issuer Credit Rating [View Definition](#)

nr (Not Rated)

u Denotes Under Review Best's Rating

Best's Credit Reports



Best's Credit Report (Download PDF) - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 6/30/2014 (represents the latest significant change).



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Technology Insurance Company, Inc.

A.M. Best #: 011234 NAIC #: 42376 FEIN #: 020449082

Administrative Office

59 Maiden Lane 43rd Floor
New York, NY 10038
United States

[View Additional Address Information](#)

Web: www.amtrustgroup.com

Phone: 212-220-7120

Fax: 212-220-7130

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insurance
companies



that have, in our opinion, an
excellent ability to meet their
ongoing insurance obligations.

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Best's Credit Ratings

Financial Strength Rating View Definition

Rating:	A- (Excellent)
Affiliation Code:	p (Pooled)
Financial Size	XV (\$2 Billion or greater)
Category:	
Outlook:	Stable
Action:	Downgraded
Effective Date:	July 03, 2018
Initial Rating Date:	December 15, 1997

Long-Term Issuer Credit Rating View Definition

Long-Term:	a-
Outlook:	Stable
Action:	Downgraded

Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.
Director: Jennifer Marshall, CPCU, ARM
Managing Director: Anthony Diodato
Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.

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Press Release

A.M. Best Removes from Under Review, Downgrades Credit Ratings of AmTrust Financial Svcs. and Most Subs.; Assigns Stable Outlook
July 03, 2018

Effective Date: July 03, 2018
Initial Rating Date: June 20, 2006

u Denotes Under Review Best's Rating

Rating History

A.M. Best has provided ratings & analysis on this company since 1997.

Financial Strength Rating

Effective Date	Rating
7/3/2018	A-
11/6/2017	A u
2/27/2017	A
7/8/2016	A
5/29/2015	A
5/30/2014	A

Long-Term Issuer Credit Rating

Effective Date	Rating
7/3/2018	a-
11/6/2017	a u
2/27/2017	a
7/8/2016	a
5/29/2015	a
5/30/2014	a

Related Financial and Analytical Data

The following links provide access to related data records that A.M. Best utilizes to provide financial and analytical data on a consolidated or branch basis.

AMB #	Company Name	Company Description
067530	Technology Insurance Company, Inc. CAB	Represents the Property/Casualty financials for the Canada Branch of this legal entity.

Best's Credit Reports



Best's Credit Report (Download PDF) - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 8/16/2018 (represents the latest significant change).



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