



**AGENDA
REGULAR MEETING
OF THE BOARD OF HARBOR COMMISSIONERS
May 26, 2021
MOSS LANDING HARBOR DISTRICT
7881 Sandholdt Road, Moss Landing, CA 95039**

Moss Landing Harbor District is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/87077309036?pwd=dHBZL3BQVVJjdHI3VVQwbUpWeFltdz09>

Meeting ID: 870 7730 9036

Passcode: 927313

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A. CLOSED SESSION

A Closed Session will be held immediately prior to the public open meeting, and will begin at **6:00 p.m.** to consider the following items. The public open meeting will begin at **7:00 p.m.**, or **as soon thereafter as the Closed Session is concluded**, and any action taken during the Closed Session will be reported out at that time.

1. Meet and confer with legal counsel pursuant to Government Code 54956.9(d)(4) deciding whether to initiate litigation.

2. Confer with real property negotiators (District Counsel and GM) pursuant to Government Code 54956.8 regarding 2 matters.

A. Proposed lease of storage lot adjacent to the Santa Cruz Cannery Building located at 7532 Sandholdt Rd.

B. Proposal received from Loop regarding North Harbor property lease

3. The Board of Commissioners will consider personnel matters pursuant to Government Code Section 54957 (General Manager Employment)

A. The Board of Commissioners will meet with its designated representatives, the Personnel Committee, regarding labor relations matters pursuant to Government Code Section 54957.6- Unrepresented employee.

B. OPEN SESSION CALL TO ORDER - PLEDGE OF ALLEGIANCE – ROLL CALL

Russ Jeffries – President
Tony Leonardini – Vice President
Vince Ferrante – Secretary
James Goulart – Commissioner
Liz Soto - Commissioner

Tommy Razzeca – General Manager
Mike Rodriguez – District Counsel
Shay Shaw – Administrative Assistant

C. PRESIDENT’S REMARKS

The President will use this opportunity to inform the public of issues affecting the District and other items of a general nature not otherwise provided for on this agenda.

D. PUBLIC COMMENTS

Members of the general public may address the Board of Harbor Commissioners regarding any item that is not on the Agenda. The President may limit the total amount of time of testimony.

E. CONSENT CALENDAR

1. Approval of the April 28, 2021 Regular Meeting Minutes.

F. FINANCIAL REPORT

2. Financial reports months ending April, 2021.

G. MANAGERS’ REPORTS

The General Manager will make oral or written reports. The Board may take action as deemed necessary. The Managers may present additional reports but the Board may not take action on any item not on this Agenda.

3. Projects Status/Update
4. Summary of Permits Issued
5. Meeting Announcements
6. Liveboard Report
7. Slip Income Report
8. Incident Report

H. COMMITTEE REPORTS

9. Finance Committee – Ferrante/Leonardini
10. Elkhorn Slough Advisory Committee – Leonardini
11. Special Districts – Jeffries/Ferrante
12. Budget Committee – Goulart/Soto
13. Liveboard Committee – Goulart/Soto
14. Harbor Improvement Committee – Goulart/Soto
15. Real Property Committee I – Jeffries/Leonardini
16. Real Property Committee II – Ferrante/Goulart
17. Meetings attended by Commissioners at District expense since the last regular meeting of the Board (AB 1234 requirements). Such reports may be oral or written.

I. GENERAL MANAGER REPORT AND UPDATE REGARDING ORDINANCE NO. 208

18. The General Manager will provide the Board an update regarding Ordinance No. 208 related to the Passenger Vessel Fee which is not being charged at this time due to the COVID-19 Pandemic. The General Manager will seek direction from the Board

- a. Staff report
- b. Public Comment
- c. Board discussion and direction/recommendation

J. NEW BUSINESS

19. ITEM- Consider Lockton Insurance Proposal FY21/22

- a. Staff report
- b. Public Comment
- c. Board discussion
- d. Board action

K. COMMISSIONERS COMMENTS AND CONCERNS

Commissioners may address items of concern at this time and may request that items be placed on future agendas in accordance with the By-laws of the Board.

L. ADJORNMENT

The next Meeting of the Board of Harbor Commissioners is scheduled for June 02, 2021 at 7:00 PM at the Moss Landing Harbor District, 7881 Sandholdt Road, Moss Landing, CA. Individuals requiring special accommodations should contact Administrative Assistant, Shay Shaw at Shaw@mosslandingharbor.dst.ca.us or at 831.633.2461 no less than 72 hours prior to the meeting or if a Special Meeting, as soon as possible after the Agenda is posted. Copies of the agenda will be available 72 hours prior to Regular Meetings and 24 hours prior to Special Meetings and/or by contacting the District at 831.633.5417 or Shaw@mosslandingharbor.dst.ca.us or on the District's website at www.mosslandingharbor.dst.ca.us. All meetings are noticed and conducted in accordance with the Ralph M. Brown Act.



MINUTES
REGULAR MEETING
OF THE BOARD OF HARBOR COMMISSIONERS
APRIL 28, 2021
MOSS LANDING HARBOR DISTRICT
7881 Sandholdt Road, Moss Landing, CA 95039

Moss Landing Harbor District is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/84275946468>

Meeting ID: 842 7594 6468

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Meeting ID: 842 7594 6468

Find your local number: <https://us02web.zoom.us/u/kb2O1RhZHm>

A. CLOSED SESSION

A closed session was held immediately prior to the public open meeting to consider the following items:

1. Meet and confer with legal counsel pursuant to Government Code 54956.9(d)(4) deciding whether to initiate litigation.

2. Confer with real property negotiators (District Counsel and GM) pursuant to Government Code 54956.8 regarding 2 matters.

A. Proposed lease of storage lot adjacent to the Santa Cruz Cannery Building located at 7532 Sandholdt Rd.

B. Proposal received from Loop regarding North Harbor property lease

B. OPEN SESSION CALL TO ORDER - PLEDGE OF ALLEGIANCE – ROLL CALL

The open session was called to order at 7:01pm, after the Pledge of Allegiance Roll was called:

Commissioners Present:

Russ Jeffries – President

Tony Leonardini – Vice President

Vince Ferrante – Secretary

James Goulart – Commissioner

Liz Soto - Commissioner

Staff Present:

Tommy Razzeca – General Manager

Mike Rodriguez – District Counsel – Via Zoom

Shay Shaw – Administrative Assistant

Jeff Pritchard – Executive Assistant

C. PRESIDENT'S REMARKS

The President announced that the Board met in Closed Session and no decisions were made; direction was given to the General Manager and District Counsel. President Jeffries welcomed Jeff Pritchard to the Moss Landing Harbor Staff.

D. PUBLIC COMMENTS

None.

E. CONSENT CALENDAR

1. Approval of the March 31, 2021 Regular Meeting Minutes. A motion was made by Commissioner Goulart, seconded by Commissioner Soto, to approve the March 31, 2021 Regular Meeting Minutes.

F. FINANCIAL REPORT

2. Financial reports months ending March, 2021. GM Razzeca gave the highlights. A motion was made by Commissioner Leonardini, seconded by Commissioner Ferrante to accept the Financial Report. The motion passed unanimously on a roll-call vote.

G. MANAGERS' REPORTS

The General Manager will make oral or written reports. The Board may take action as deemed necessary. The Managers may present additional reports but the Board may not take action on any item not on this Agenda.

3. Projects Status/Update – written report/no questions
4. Summary of Permits Issued – written report/no questions
5. Meeting Announcements – written report/no questions
6. Liveaboard Report – written report/no questions
7. Slip Income Report – written report/no questions
8. Incident Report – written report/no questions

H. COMMITTEE REPORTS

9. Finance Committee – Ferrante/Leonardini – Commissioner Ferrante mentioned that the committee had met with the GM but that his report would be given during Item #20 during the meeting.
10. Elkhorn Slough Advisory Committee – Leonardini – nothing to report
11. Special Districts – Jeffries/Ferrante – President Jeffries and Commissioner Ferrante attended a quarterly meeting of the Special Districts Association of Monterey County via zoom and provided information related to the meeting and potential assistance in grant applications available through Congressman Jimmy Panetta's staff.
12. Budget Committee – Goulart/Soto – Report to be given under Item #19.
13. Liveaboard Committee – Goulart/Soto – nothing to report
14. Harbor Improvement Committee – Goulart/Soto – nothing to report
15. Real Property Committee I – Jeffries/Leonardini – nothing to report
16. Real Property Committee II – Ferrante/Goulart – nothing to report
17. Meetings attended by Commissioners at District expense since the last regular meeting of the Board (AB 1234 requirements). Such reports may be oral or written.

I. GENERAL MANAGER REPORT AND UPDATE REGARDING ORDINANCE NO. 208

18. The General Manager will provide the Board an update regarding Ordinance No. 208 related to the Passenger Vessel Fee which is not being charged at this time due to the COVID-19 Pandemic. The General Manager will seek direction from the Board

- a. Staff report – GM Razzeca gave the report
- b. Public Comment - None

J. NEW BUSINESS

19. ITEM- Adoption of Preliminary Budget FY 21/22

- a. Staff report – GM Razzeca gave the report
- b. Public Comment - None
- c. Board discussion – Commissioner Soto said that Wendy and General Manager Razzeca were very knowledgeable and informative and that she was able to understand each line item in detail. Commissioner Goulart agreed that with Commissioner Soto and commented that they were able to obtain valuable information during the process.
- d. Board action – A motion was made by Commissioner Ferrante, seconded by Commissioner Leonardini to adopt the Preliminary Budget FY 21/22. The motion passed unanimously on a roll-call vote.

20. ITEM- Consider Allowing the General Manager to Move District Bank Accounts from Union Bank to 1st Capitol Bank

- a. Staff report – GM Razzeca gave the report
- b. Public Comment – None
- c. Board discussion – Commissioner Ferrante said that the benefits of a local bank, the personal attention by top personnel, and the customer service were all deciding factors in choosing 1st Capital bank.
- d. Board action – A motion was made by Commissioner Leonardini, seconded by Commissioner Ferrante to allow the General Manager to move the District Bank Accounts from Union Bank to 1st Capital Bank. The motion passed unanimously on a roll-call vote.

K. COMMISSIONERS COMMENTS AND CONCERNS

President Jeffries would like to schedule a workshop meeting with the Board sometime in July to discuss the short term/long term projects in the Harbor. President Jeffries is asking the Board to individually submit a 10 item list to the General Manager. Commissioner Ferrante mentioned a potential date of July 10th for the Board workshop meeting.

L. ADJORNMENT

President Jeffries adjourned the meeting at 8:03pm

Respectfully submitted,

ATTEST:

Vince Ferrante, Secretary
Board of Harbor Commissioners

Tommy Razzeca, Deputy Secretary
Board of Harbor Commissioners

Moss Landing Harbor District

Balance Sheet

As of April 30, 2021

	<u>Apr 30, 21</u>	<u>Apr 30, 20</u>	<u>\$ Change</u>	<u>% Change</u>
ASSETS				
Current Assets				
Checking/Savings				
1002 · Petty Cash	500	500		
1009 · Union - Operating	3,263,906	2,986,079	277,827	9%
1010 · Union - M.M.		8,362	-8,362	-100%
1011 · Union - Payroll		31,994	-31,994	-100%
1015 · 1st Capital Bank	1,556,815	1,553,705	3,110	0%
1018 · Union Bank- Trust Account	1,853,498	606,945	1,246,553	205%
1020 · Umpqua - Restricted	1,016,949	1,016,441	508	0%
Total Checking/Savings	7,691,668	6,204,026	1,487,642	24%
Accounts Receivable				
11290 · Leases				
1282 · NNN Receivable	49,682	106,798	-57,116	-53%
1291 · Monterey Bay Kayak		1,713	-1,713	-100%
1294 · Monterey Fish	-7,671	-7,671		
Total 11290 · Leases	42,011	100,840	-58,829	-58%
1200 · Marina Receivables	147,862	166,126	-18,264	-11%
1201 · Marina - Allow for Bad Debt	-36,755	-46,250	9,495	21%
Total Accounts Receivable	153,118	220,716	-67,598	-31%
Other Current Assets				
1271 · Prepaid Expenses				
1270 · Insurance	49,217	30,393	18,824	62%
Total 1271 · Prepaid Expenses	49,217	30,393	18,824	62%
Total Other Current Assets	49,217	30,393	18,824	62%
Total Current Assets	7,894,003	6,455,135	1,438,868	22%
Fixed Assets				
1650 · Construction In Progress	4,861,140	4,554,742	306,398	7%
1670 · Equipment	463,119	463,119		
1700 · Improvements				
1710 · NH Buildings & Improvements	6,880,629	6,880,629		
1720 · NH Floating Docks	524,675	524,675		
1725 · NH Offsite Improvements	632,218	632,218		
1730 · SH Buildings & Improvements	8,160,807	8,160,807		
1740 · SH Floating Docks	9,457,184	9,457,184		
Total 1700 · Improvements	25,655,513	25,655,513		

Moss Landing Harbor District
Balance Sheet
As of April 30, 2021

	<u>Apr 30, 21</u>	<u>Apr 30, 20</u>	<u>\$ Change</u>	<u>% Change</u>
1800 · Less - Depreciation				
1805 · Equipment	-438,941	-426,203	-12,738	-3%
1810 · NH Buildings & Improvements	-3,650,286	-3,378,707	-271,579	-8%
1820 · NH Floating Docks	-534,705	-530,809	-3,896	-1%
1825 · NH Offsite Improvements	-512,980	-494,190	-18,790	-4%
1830 · SH Buildings & Improvements	-6,328,028	-6,200,717	-127,311	-2%
1840 · SH Floating Docks	-6,740,674	-6,355,627	-385,047	-6%
Total 1800 · Less - Depreciation	-18,205,614	-17,386,253	-819,361	-5%
1900 · Land	1,642,860	1,642,860		
Total Fixed Assets	<u>14,417,018</u>	<u>14,929,981</u>	<u>-512,963</u>	<u>-3%</u>
Other Assets				
1320 · Workers Comp Deposit	200	200		
1530 · Principal Financial CS	7,389	7,389		
Total Other Assets	<u>7,589</u>	<u>7,589</u>		
TOTAL ASSETS	<u><u>22,318,610</u></u>	<u><u>21,392,705</u></u>	<u><u>925,905</u></u>	<u><u>4%</u></u>

Moss Landing Harbor District
Balance Sheet
As of April 30, 2021

	<u>Apr 30, 21</u>	<u>Apr 30, 20</u>	<u>\$ Change</u>	<u>% Change</u>
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2010 · Accounts Payable	-23,973	23,166	-47,139	-203%
Total Accounts Payable	<u>-23,973</u>	<u>23,166</u>	<u>-47,139</u>	<u>-203%</u>
Other Current Liabilities				
2005 · Accrued Employee IRA		-986	986	100%
2020 · Accrued Salaries Payable	15,386	10,722	4,664	43%
2021 · Accrued Vacation	22,412	21,810	602	3%
2023 · Accrued Payroll Taxes	1,148	561	587	105%
2030 · Customer Deposits	348,485	324,377	24,108	7%
2050 · Employee 457 Payable		-497	497	100%
2051 · Note Interest Payable				
2062 · Umpqua Accrued Interest	21,672	20,272	1,400	7%
Total 2051 · Note Interest Payable	<u>21,672</u>	<u>20,272</u>	<u>1,400</u>	<u>7%</u>
2080 · Prepaid Berth Fees	205,764	169,402	36,362	21%
2082 · MLCP Cost Reimb. Deposit	74,811	79,688	-4,877	-6%
2086 · Prepaid Leases				
20861 · Duke	66,810	70,560	-3,750	-5%
20862 · MBARI	29,145	-2,181	31,326	1,436%
Total 2086 · Prepaid Leases	<u>95,955</u>	<u>68,379</u>	<u>27,576</u>	<u>40%</u>
2087 · Lease Deposits	19,501	18,493	1,008	5%
Total Other Current Liabilities	<u>805,134</u>	<u>712,221</u>	<u>92,913</u>	<u>13%</u>
Total Current Liabilities	<u>781,161</u>	<u>735,387</u>	<u>45,774</u>	<u>6%</u>
Long Term Liabilities				
2605 · Umpqua Loan	2,508,701	2,908,858	-400,157	-14%
Total Long Term Liabilities	<u>2,508,701</u>	<u>2,908,858</u>	<u>-400,157</u>	<u>-14%</u>
Total Liabilities	<u>3,289,862</u>	<u>3,644,245</u>	<u>-354,383</u>	<u>-10%</u>
Equity				
3020 · Retained Net Assets	6,456,231	6,456,231		
3050 · Prior Year Earnings	11,796,504	11,690,585	105,919	1%
Net Income	776,013	-398,356	1,174,369	295%
Total Equity	<u>19,028,748</u>	<u>17,748,460</u>	<u>1,280,288</u>	<u>7%</u>
TOTAL LIABILITIES & EQUITY	<u><u>22,318,610</u></u>	<u><u>21,392,705</u></u>	<u><u>925,905</u></u>	<u><u>4%</u></u>

Moss Landing Harbor District
Statement of Cash Flows
July 2020 through April 2021

Jul '20 - Apr 21

OPERATING ACTIVITIES	<u>Jul '20 - Apr 21</u>
Net Income	776,013
Adjustments to reconcile Net Income to net cash provided by operations:	
11290 · Leases	712
11290 · Leases:1294 · Monterey Fish	7,671
1200 · Marina Receivables	-34,482
1201 · Marina - Allow for Bad Debt	9,054
11290 · Leases:1282 · NNN Receivable	26,682
1271 · Prepaid Expenses:1270 · Insurance	-49,216
1800 · Less - Depreciation:1805 · Equipment	17,001
1800 · Less - Depreciation:1810 · NH Buildings & Improvements	262,538
1800 · Less - Depreciation:1820 · NH Floating Docks	10,031
1800 · Less - Depreciation:1825 · NH Offsite Improvements	24,486
1800 · Less - Depreciation:1830 · SH Buildings & Improvements	173,982
1800 · Less - Depreciation:1840 · SH Floating Docks	345,333
2010 · Accounts Payable	22,650
2020 · Accrued Salaries Payable	383
2030 · Customer Deposits	24,388
2080 · Prepaid Berth Fees	34,197
2086 · Prepaid Leases:20861 · Duke	14,705
2086 · Prepaid Leases:20862 · MBARI	5,011
2087 · Lease Deposits	1,008
2051 · Note Interest Payable:2062 · Umpqua Accrued Interest	-12,871
2082 · MLCP Cost Reimb. Deposit	-4,636
Net cash provided by Operating Activities	<u>1,654,640</u>
FINANCING ACTIVITIES	
2605 · Umpqua Loan	-400,107
Net cash provided by Financing Activities	<u>-400,107</u>
Net cash increase for period	1,254,533
Cash at beginning of period	6,437,138
Cash at end of period	<u><u>7,691,671</u></u>

Moss Landing Harbor District
Profit & Loss Budget vs. Actual
 July 2020 through April 2021

Ordinary Income/Expense	Jul '20 - Apr 21	Budget	\$ Over Budget	% of Budget
Income				
4000 · MARINA REVENUES				
4100 · Berthing Income				
4110 · Assigned Berthing	1,449,859	1,483,100	-33,241	98%
4112 · Qtrly/Annual Discount	-2,438	-1,925	-513	127%
4113 · Commercial Vessel Dscnt	-10,327	-10,000	-327	103%
4114 · Away (1 mnth) Dscnt	-526	-990	464	53%
4115 · Temporary Berthing	235,313	209,000	26,313	113%
4120 · Liveaboard Fees	106,805	100,000	6,805	107%
4130 · Transient Berthing	20,354	40,000	-19,646	51%
4220 · Wait List	7,978	7,500	478	106%
4260 · Towing - Intra Harbor	600	500	100	120%
4270 · Pumpouts	1,400	670	730	209%
4280 · Late Fees	28,410	29,166	-756	97%
4282 · Recovered Lien Costs	200	2,000	-1,800	10%
Total 4100 · Berthing Income	1,837,628	1,859,021	-21,393	99%
4200 · Other Income - Operations				
4225 · Merchandise	42	250	-208	17%
4230 · SH Parking	62,099	98,749	-36,650	63%
4285 · Dog Fee	965	950	15	102%
4290 · Misc	2,491	1,227	1,264	203%
Total 4200 · Other Income - Operations	65,597	101,176	-35,579	65%
Total 4000 · MARINA REVENUES	1,903,225	1,960,197	-56,972	97%

Moss Landing Harbor District
Profit & Loss Budget vs. Actual
July 2020 through April 2021

Expense	Jul '20 - Apr 21	Budget	\$ Over Budget	% of Budget
5200 · General & Administrative				
5100 · Advertising	3,633	5,000	-1,367	73%
5210 · Dues & Subscriptions	12,856	6,800	6,056	189%
5220 · Office Supplies				
5223 · Administration	8,357	3,450	4,907	242%
5225 · Operations	11,330	7,779	3,551	146%
Total 5220 · Office Supplies	19,687	11,229	8,458	175%
5230 · Postage & Equip Lease				
5232 · Meter Lease	486	542	-56	90%
5235 · Postage	679	181	498	375%
Total 5230 · Postage & Equip Lease	1,165	723	442	161%
5240 · Copier Lease & Supplies				
5242 · Copier Lease	3,138	2,101	1,037	149%
Total 5240 · Copier Lease & Supplies	3,138	2,101	1,037	149%
5250 · Telephone & Communications				
5253 · Administration	12,676	10,477	2,199	121%
5255 · Operations	624	747	-123	84%
Total 5250 · Telephone & Communications	13,300	11,224	2,076	118%
5260 · Professional Services				
5262 · Accounting	32,712	37,000	-4,288	88%
5263 · Audit fees	16,500	18,000	-1,500	92%
5265 · Legal	30,259	83,334	-53,075	36%
5268 · Computer Consulting	1,721	899	822	191%
5269 · Payroll Processing	3,580	2,926	654	122%
Total 5260 · Professional Services	84,772	142,159	-57,387	60%
5290 · Credit Card Fees	11,938	12,966	-1,028	92%
5921 · Internet Billing Service	1,369	2,271	-902	60%
Total 5200 · General & Administrative	151,858	194,473	-42,615	78%
5300 · Personnel				
5310 · Salaries				
5313 · Administration	135,238	179,070	-43,832	76%
5315 · Operations	160,883	200,706	-39,823	80%
5318 · Maintenance	137,659	137,544	115	100%
Total 5310 · Salaries	433,780	517,320	-83,540	84%
5330 · Payroll Taxes				
5333 · Administration	9,189	13,696	-4,507	67%
5335 · Operations	11,410	15,356	-3,946	74%
5338 · Maintenance	9,433	10,526	-1,093	90%
Total 5330 · Payroll Taxes	30,032	39,578	-9,546	76%
5340 · Employee Benefits				
5342 · Vehicle Allowance				
5343 · Administration	39,292	37,243	2,049	106%
5345 · Operations	2,665		2,665	
5348 · Maintenance	47,203	49,942	-2,739	95%

Moss Landing Harbor District
Profit & Loss Budget vs. Actual
July 2020 through April 2021

	<u>Jul '20 - Apr 21</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Total 5340 · Employee Benefits	89,160	87,185	1,975	102%
5350 · Workers Compensation				
5353 · Administration	2,700	1,164	1,536	232%
5355 · Operations	5,283	5,543	-260	95%
5358 · Maintenance	6,003	10,718	-4,715	56%
Total 5350 · Workers Compensation	13,986	17,425	-3,439	80%
5360 · Education & Training				
5363 · Administration	2,425	4,000	-1,575	61%
5365 · Operations	2,490		2,490	
5368 · Maintenance	2,233		2,233	
Total 5360 · Education & Training	7,148	4,000	3,148	179%
Total 5300 · Personnel	574,106	665,508	-91,402	86%
5400 · Insurance				
5410 · Liability Insurance	124,471	125,655	-1,184	99%
Total 5400 · Insurance	124,471	125,655	-1,184	99%
5500 · Utilities				
5510 · Garbage	95,835	83,330	12,505	115%
5520 · Gas and Electric	217,973	200,000	17,973	109%
5530 · Water	29,460	35,000	-5,540	84%
5540 · Sewer	35,942	35,000	942	103%
Total 5500 · Utilities	379,210	353,330	25,880	107%
5600 · Operating Supplies				
5610 · Vehicles	8,633	8,000	633	108%
5620 · Vessels	1,321		1,321	
5625 · Operations	15,940	18,667	-2,727	85%
Total 5600 · Operating Supplies	25,894	26,667	-773	97%
5700 · Depreciation	416,685	416,667	18	100%
5800 · Repairs & Maintenance				
5810 · Vehicles	281	1,760	-1,479	16%
5830 · Equip Rental	2,306	4,624	-2,318	50%
5850 · Repair Materials	39,905	56,116	-16,211	71%
5860 · Outside Service Contracts	59,441	58,334	1,107	102%
5870 · Derelict Disposal	40,690	60,000	-19,310	68%
Total 5800 · Repairs & Maintenance	142,623	180,834	-38,211	79%
5900 · Financial Expenses				
5920 · Bank Service Charges	8,091		8,091	
5990 · Bad Debt	21,250	25,000	-3,750	85%
Total 5900 · Financial Expenses	29,341	25,000	4,341	117%
Total · MARINA EXPENSES	1,844,188	1,988,134	-143,946	93%
Net Ordinary Income - Marina Operations	59,037	-27,937	86,974	-211%

Moss Landing Harbor District
Profit & Loss Budget vs. Actual
July 2020 through April 2021

	Jul '20 - Apr 21	Budget	\$ Over Budget	% of Budget
4400 · LEASE AND OTHER INCOME				
4050 · Trust Lands Lease Revenue				
4051 · Dynegy Outfall	58,775	58,158	617	101%
4053 · MBARI	24,530	24,530		100%
Total 4050 · Trust Lands Lease Revenue	83,305	82,688	617	101%
4500 · Leases				
4501 · K-Pier Lease	17,112			
4502 · Cannery Building				
4517 · Sulte 2	29,012	28,875	137	100%
4504 · Suite 3	79,087	79,849	-762	99%
4511 · Suite 1 & 10	16,192	16,287	-95	99%
4515 · Sulte 4	77,527	77,223	304	100%
4518 · Suite 5	21,051	21,541	-490	98%
4510 · Sulte 6	19,497	22,890	-3,393	85%
4512 · Suite 7	12,358		12,358	
4503 · Suite 8	8,005	7,850	155	102%
4520 · Sulte 9	6,625	7,387	-762	90%
4523 · Canery NNN	31,977	33,333	-1,356	96%
Total 4502 · Cannery Building	301,331	295,235	6,096	102%
4530 · RV Lot	29,643	29,604	39	100%
4540 · Martin & Mason	28,481	25,319	3,162	112%
4560 · North Harbor				
4562 · Sea Harvest	30,546	30,444	102	100%
4568 · Monterey Bay Kayaks	74,540	25,540	49,000	292%
Total 4560 · North Harbor	105,086	55,984	49,102	188%
Total 4500 · Leases	481,653	406,142	75,511	119%
4600 · District Property Taxes	334,905	300,000	34,905	112%
4700 · Other Revenues & Concessions				
4125 · Amenity Fee	286,468	288,370	-1,902	99%
4126 · Passenger Vessel Fees		24,000	-24,000	
4710 · Vending Activities				
4711 · Washer/Dryer	5,302	6,750	-1,448	79%
4712 · Soda	237	300	-63	79%
Total 4710 · Vending Activities	5,539	7,050	-1,511	79%
4720 · Dry Storage	49,375	50,000	-625	99%
4725 · North Harbor Use Fee	150,870	99,000	51,870	152%
4727 · Key Sales	6,671	4,117	2,554	162%
4730 · NH Washdown	435	1,350	-915	32%
4735 · Camp/RV	390	2,080	-1,690	19%
4740 · Equipment Rental	100	200	-100	50%
4745 · Citations & Fines	2,643		2,643	
4751 · Permits	4,338	3,750	588	116%
4765 · Faxes, Copies & Postage	14	50	-36	28%
4770 · Surplus Auction/Sales	258		258	100%
Total 4700 · Other Revenues & Concessions	507,101	479,967	27,134	106%

Moss Landing Harbor District
Profit & Loss Budget vs. Actual
 July 2020 through April 2021

	<u>Jul '20 - Apr 21</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
4800 · Interest				
4841 · Union Bank Interest	203	250	-47	81%
4843 · First Capital Bank	2,591	2,580	11	100%
4846 · Umpqua Interest	423	3,000	-2,577	14%
Total 4800 · Interest	<u>3,217</u>	<u>5,830</u>	<u>-2,613</u>	<u>55%</u>
Total 4400 · LEASE AND OTHER INCOME	<u>1,410,181</u>	<u>1,274,627</u>	<u>135,554</u>	<u>111%</u>
7000 · LEASE AND OTHER EXPENSES				
7100 · Interest Expense				
7134 · Umpqua Accrued Interest	64,330	64,330		100%
Total 7100 · Interest Expense	<u>64,330</u>	<u>64,330</u>		<u>100%</u>
7200 · Other Financial Expenses				
7221 · CSDA Dues	7,253	6,800	453	107%
7230 · LAFO Administrative Charges	5,425	7,500	-2,075	72%
Total 7200 · Other Financial Expenses	<u>12,678</u>	<u>14,300</u>	<u>-1,622</u>	<u>89%</u>
5700 · Depreciation	416,685	416,667	18	100%
7300 · Commissioner Expenses				
7310 · Election Costs		500,000	-500,000	
7320 · Monthly Stipend	13,000	16,250	-3,250	80%
7321 · Employer Payroll Taxes	908	1,251	-343	73%
7330 · Incurred Expenses	302	3,000	-2,698	10%
Total 7300 · Commissioner Expenses	<u>14,210</u>	<u>520,501</u>	<u>-506,291</u>	<u>3%</u>
Total 7000 · LEASE AND OTHER EXPENSES	<u>507,903</u>	<u>1,015,798</u>	<u>-507,895</u>	<u>50%</u>
Net Ordinary Income - Lease & Other Operations	<u>902,278</u>	<u>258,829</u>	<u>643,449</u>	<u>349%</u>
Net Ordinary Income - Combined Operations	<u>961,315</u>	<u>230,892</u>	<u>730,423</u>	<u>416%</u>

Moss Landing Harbor District
Profit & Loss Budget vs. Actual
July 2020 through April 2021

	Jul '20 - Apr 21	Budget	\$ Over Budget	% of Budget
Other Income/Expense				
Other Income				
8000 · CAPITAL PROJECT REVENUE				
8215 · FEMA Grant Receivable		600,000	-600,000	
Total 8000 · CAPITAL PROJECT REVENUE		600,000	-600,000	
8001 · Cost Reimbursements				
8101 · Revenue from reimbursements	4,636	166,666	-162,030	3%
8201 · Reimbursable expenses	-4,756	-166,666	161,910	3%
Total 8001 · Cost Reimbursements	-120		-120	100%
Total Other Income	-120	600,000	-600,120	-0%
Other Expense				
9000 · CAPITAL PROJECT EXPENSES				
5880 · Dredging		250,000	-250,000	
9051 · Sewer Lift Station		50,000	-50,000	
9053 · Dock Maintenance		100,000	-100,000	
9054 · Sea Lion Deterrent Fencing	1,953	25,000	-23,047	8%
9060 · NH Berthers Parking/Paving		100,000	-100,000	
9150 · Cannery	18,333	300,000	-281,667	6%
9250 · Security Camera		50,000	-50,000	
9305 · Piling Replacement Proj. - Dist	126,562	100,000	26,562	127%
9309 · New NH Building	1,719	1,000,000	-998,281	0%
9310 · NH Hotel		75,000	-75,000	
9470 · NH Visitor Dock		400,000	-400,000	
9530 · Dry Storage Yard		50,000	-50,000	
9565 · Miscellaneous Capital Projects	36,815	150,000	-113,385	24%
9750 · Office Computers		225,000	-225,000	
9800 · Dock Replacement		200,000	-200,000	
Total 9000 · CAPITAL PROJECT EXPENSES	185,182	3,075,000	-2,889,818	6%
Total Other Expense	185,182	3,075,000	-2,889,818	6%
Net Other Income	-185,302	-2,475,000	2,289,698	7%
Net Income	776,013	-2,244,108	3,020,121	-35%

Moss Landing Harbor District
Profit & Loss YTD Comparison
July 2020 through April 2021

	<u>Jul '20 - Apr 21</u>	<u>Jul '19 - Apr 20</u>	<u>\$ Change</u>	<u>% Change</u>
Ordinary Income/Expense				
Income				
4000 · MARINA REVENUES				
4100 · Berthing Income				
4110 · Assigned Berthing	1,449,859	1,384,265	65,594	5%
4112 · Qtrly/Annual Discount	-2,438	-1,121	-1,317	-117%
4113 · Commercial Vessel Dscnt	-10,327	-10,559	232	2%
4114 · Away (1 mnth) Dscnt	-526	-936	410	44%
4115 · Temporary Berthing	235,313	196,551	38,762	20%
4120 · Liveaboard Fees	106,805	105,563	1,242	1%
4130 · Transient Berthing	20,354	32,198	-11,844	-37%
4220 · Wait List	7,978	5,400	2,578	48%
4260 · Towing - Intra Harbor	600	600		
4270 · Pumpouts	1,400	1,850	-450	-24%
4280 · Late Fees	28,410	24,840	3,570	14%
4282 · Recovered Lien Costs	200	1,790	-1,590	-89%
Total 4100 · Berthing Income	1,837,628	1,740,441	97,187	6%
4200 · Other Income - Operations				
4225 · Merchandise	42	222	-180	-81%
4230 · SH Parking	62,099	80,005	-17,906	-22%
4285 · Dog Fee	965	1,145	-180	-16%
4290 · Misc	2,491	67	2,424	3,618%
Total 4200 · Other Income - Operations	65,597	81,439	-15,842	-19%
Total 4000 · MARINA REVENUES	1,903,225	1,821,880	81,345	4%

Moss Landing Harbor District
Profit & Loss YTD Comparison
July 2020 through April 2021

Expense	Jul '20 - Apr 21	Jul '19 - Apr 20	\$ Change	% Change
5200 · General & Administrative				
5100 · Advertising	3,633	4,507	-874	-19%
5210 · Dues & Subscriptions	12,856	7,682	5,174	67%
5220 · Office Supplies				
5223 · Administration	8,357	3,496	4,861	139%
5225 · Operations	11,330	6,700	4,630	69%
Total 5220 · Office Supplies	19,687	10,196	9,491	93%
5230 · Postage & Equip Lease				
5232 · Meter Lease	486	748	-262	-35%
5235 · Postage	679	249	430	173%
Total 5230 · Postage & Equip Lease	1,165	997	168	17%
5240 · Copier Lease & Supplies				
5242 · Copier Lease	3,138	2,458	680	28%
Total 5240 · Copier Lease & Supplies	3,138	2,458	680	28%
5250 · Telephone & Communications				
5253 · Administration	12,676	11,924	752	6%
5255 · Operations	624	913	-289	-32%
Total 5250 · Telephone & Communications	13,300	12,837	463	4%
5260 · Professional Services				
5262 · Accounting	32,712	33,502	-790	-2%
5263 · Audit fees	16,500	16,500		
5265 · Legal	30,259	46,730	-16,471	-35%
5268 · Computer Consulting	1,721	1,240	481	39%
5269 · Payroll Processing	3,580	3,528	52	1%
Total 5260 · Professional Services	84,772	101,500	-16,728	-16%
5290 · Credit Card Fees	11,938	15,320	-3,382	-22%
5921 · Internet Billing Service	1,369	2,694	-1,325	-49%
Total 5200 · General & Administrative	151,858	158,191	-6,333	-4%
5300 · Personnel				
5310 · Salaries				
5313 · Administration	135,238	115,434	19,804	17%
5315 · Operations	160,883	159,350	1,533	1%
5318 · Maintenance	137,659	130,699	6,960	5%
Total 5310 · Salaries	433,780	405,483	28,297	7%
5330 · Payroll Taxes				
5333 · Administration	9,189	8,680	509	6%
5335 · Operations	11,410	12,190	-780	-6%
5338 · Maintenance	9,433	10,124	-691	-7%
Total 5330 · Payroll Taxes	30,032	30,994	-962	-3%

Moss Landing Harbor District
Profit & Loss YTD Comparison
July 2020 through April 2021

	Jul '20 - Apr 21	Jul '19 - Apr 20	\$ Change	% Change
5340 · Employee Benefits				
5343 · Administration	39,292	38,507	785	2%
5345 · Operations	2,665	4,550	-1,885	-41%
5348 · Maintenance	47,203	43,807	3,396	8%
Total 5340 · Employee Benefits	89,160	86,864	2,296	3%
5350 · Workers Compensation				
5353 · Administration	2,700	3,000	-300	-10%
5355 · Operations	5,283	5,477	-194	-4%
5358 · Maintenance	6,003	6,670	-667	-10%
Total 5350 · Workers Compensation	13,986	15,147	-1,161	-8%
5360 · Education & Training				
5363 · Administration	2,425	920	1,505	164%
5365 · Operations	2,490		2,490	100%
5368 · Maintenance	2,233		2,233	100%
Total 5360 · Education & Training	7,148	920	6,228	677%
Total 5300 · Personnel	574,106	539,408	34,698	6%
5400 · Insurance				
5410 · Liability Insurance	124,471	106,349	18,122	17%
Total 5400 · Insurance	124,471	106,349	18,122	17%
5500 · Utilities				
5510 · Garbage	95,835	80,395	15,440	19%
5520 · Gas and Electric	217,973	207,496	10,477	5%
5530 · Water	29,460	34,750	-5,290	-15%
5540 · Sewer	35,942	33,295	2,647	8%
Total 5500 · Utilities	379,210	355,936	23,274	7%
5600 · Operating Supplies				
5610 · Vehicles	8,633	7,311	1,322	18%
5620 · Vessels	1,321		1,321	100%
5625 · Operations	15,940	17,575	-1,635	-9%
Total 5600 · Operating Supplies	25,894	24,886	1,008	4%
5700 · Depreciation	416,685	393,331	23,355	6%
5800 · Repairs & Maintenance				
5810 · Vehicles	281	1,838	-1,557	-85%
5830 · Equip Rental	2,306	3,574	-1,268	-35%
5850 · Repair Materials	39,905	51,512	-11,607	-23%
5860 · Outside Service Contracts	59,441	73,209	-13,768	-19%
5870 · Derelict Disposal	40,690	34,666	6,024	17%
Total 5800 · Repairs & Maintenance	142,623	164,799	-22,176	-13%
5900 · Financial Expenses				
5920 · Bank Service Charges	8,091	11	8,080	73,455%
5990 · Bad Debt	21,250	21,250		
Total 5900 · Financial Expenses	29,341	21,261	8,080	38%
Total · MARINA EXPENSES	1,844,188	1,764,161	80,028	0
Net Ordinary Income - Marina Operations	59,037	57,720	1,318	0

Moss Landing Harbor District
Profit & Loss YTD Comparison
July 2020 through April 2021

	Jul '20 - Apr 21	Jul '19 - Apr 20	\$ Change	% Change
4400 · LEASE AND OTHER INCOME				
4050 · Trust Lands Lease Revenue				
4051 · Dynegy Outfall	58,775	57,468	1,307	2%
4053 · MBARI	24,530	20,912	3,618	17%
Total 4050 · Trust Lands Lease Revenue	83,305	78,380	4,925	6%
4500 · Leases				
4501 · K-Pier Lease	17,112		17,112	100%
4502 · Cannery Building				
4517 · Suite 2	29,012	27,999	1,013	4%
4504 · Suite 3	79,087	77,927	1,160	1%
4511 · Suite 1 & 10	16,192	15,657	535	3%
4515 · Suite 4	77,527	76,026	1,501	2%
4518 · Suite 5	21,051	23,167	-2,116	-9%
4510 · Suite 6	19,497	22,399	-2,902	-13%
4512 · Suite 7	12,358	8,508	3,850	45%
4503 · Suite 8	8,005	7,771	234	3%
4520 · Suite 9	6,625	5,696	929	16%
4523 · Canary NNN	31,977	18,885	13,092	69%
Total 4502 · Cannery Building	301,331	284,035	17,296	6%
4530 · RV Lot	29,643	28,882	761	3%
4540 · Martin & Mason	28,481	24,562	3,919	16%
4560 · North Harbor				
4562 · Sea Harvest	30,546	29,701	845	3%
4568 · Monterey Bay Kayaks	74,540	41,145	33,395	81%
Total 4560 · North Harbor	105,086	70,846	34,240	48%
Total 4500 · Leases	481,653	408,325	73,328	18%
4600 · District Property Taxes	334,905	313,904	21,001	7%
4700 · Other Revenues & Concessions				
4125 · Amenity Fee	286,468	232,039	54,429	23%
4126 · Passenger Vessel Fees		28,946	-28,946	-100%
4710 · Vending Activities				
4711 · Washer/Dryer	5,302	6,073	-771	-13%
4712 · Soda	237	375	-138	-37%
Total 4710 · Vending Activities	5,539	6,448	-909	-14%
4720 · Dry Storage	49,375	50,137	-762	-2%
4725 · North Harbor Use Fee	150,870	84,744	66,126	78%
4727 · Key Sales	6,671	3,757	2,914	78%
4730 · NH Washdown	435	770	-335	-44%
4735 · Camp/RV	390	550	-160	-29%
4740 · Equipment Rental	100		100	100%
4745 · Citations & Fines	2,643		2,643	100%
4751 · Permits	4,338	3,106	1,232	40%
4765 · Faxes, Copies & Postage	14	55	-41	-75%
4770 · Surplus Auction/Sales	258		258	100%
Total 4700 · Other Revenues & Concessions	507,101	410,552	96,549	24%

Moss Landing Harbor District
Profit & Loss YTD Comparison
July 2020 through April 2021

	Jul '20 - Apr 21	Jul '19 - Apr 20	\$ Change	% Change
4800 · Interest				
4841 · Union Bank Interest	203	245	-42	-17%
4843 · First Capital Bank	2,591	2,611	-20	-1%
4846 · Umpqua Interest	423	2,731	-2,308	-85%
Total 4800 · Interest	3,217	5,587	-2,370	-42%
Total 4400 · LEASE AND OTHER INCOME	1,410,181	1,216,748	193,433	16%
7000 · LEASE AND OTHER EXPENSES				
7100 · Interest Expense				
7134 · Umpqua Accrued Interest	64,330	69,555	-5,225	-8%
Total 7100 · Interest Expense	64,330	69,555	-5,225	-8%
7200 · Other Financial Expenses				
7221 · CSDA Dues	7,253	7,077	176	2%
7230 · LAFO Administrative Charges	5,425	6,357	-932	-15%
Total 7200 · Other Financial Expenses	12,678	13,434	-756	-6%
5700 · Depreciation	416,685	393,331	23,355	6%
7300 · Commissioner Expenses				
7320 · Monthly Stipend	13,000	10,600	2,400	23%
7321 · Employer Payroll Taxes	908	811	97	12%
7330 · Incurred Expenses	302	2,319	-2,017	-87%
Total 7300 · Commissioner Expenses	14,210	13,730	480	3%
Total 7000 · LEASE AND OTHER EXPENSES	507,903	490,050	17,854	0
Net Ordinary Income - Lease & Other Operations	902,278	726,699	175,580	0
Net Ordinary Income - Combined Operations	961,315	784,418	176,897	0

Moss Landing Harbor District
Profit & Loss YTD Comparison
July 2020 through April 2021

	<u>Jul '20 - Apr 21</u>	<u>Jul '19 - Apr 20</u>	<u>\$ Change</u>	<u>% Change</u>
Other Income/Expense				
Other Income				
8000 · CAPITAL PROJECT REVENUE				
8215 · FEMA Grant Receivable		662,710	-662,710	-100%
Total 8000 · CAPITAL PROJECT REVENUE		<u>662,710</u>	<u>-662,710</u>	<u>-100%</u>
8001 · Cost Reimbursements				
8101 · Revenue from reimbursements	4,636	20,313	-15,677	-77%
8201 · Reimbursable expenses	-4,756	-20,313	15,557	77%
Total 8001 · Cost Reimbursements	<u>-120</u>	<u>0</u>	<u>-120</u>	<u>-100%</u>
Total Other Income	<u>-120</u>	<u>662,710</u>	<u>-662,830</u>	<u>-100%</u>
Other Expense				
Gain/Loss on Disposition		54,632	-54,632	-100%
9000 · CAPITAL PROJECT EXPENSES				
9025 · Covid 19		1,106	-1,106	-100%
5880 · Dredging		1,483,856	-1,483,856	-100%
9053 · Dock Maintenance				
9054 · Sea Lion Deterrent Fencing	1,956		1,956	100%
9150 · Cannery	18,333		18,333	100%
9305 · Piling Replacement Proj. - Dist	126,562		126,562	100%
9309 · New NH Building	1,719	305,892	-304,173	-99%
9565 · Miscellaneous Capital Projects	36,611		36,611	100%
Total 9000 · CAPITAL PROJECT EXPENSES	<u>185,181</u>	<u>1,790,854</u>	<u>-1,605,673</u>	<u>-90%</u>
Total Other Expense	<u>185,181</u>	<u>1,845,486</u>	<u>-1,660,305</u>	<u>-90%</u>
Net Other Income	<u>-185,301</u>	<u>-1,182,776</u>	<u>997,475</u>	<u>84%</u>
Net Income	<u><u>776,014</u></u>	<u><u>-398,358</u></u>	<u><u>1,174,372</u></u>	<u><u>295%</u></u>

Moss Landing Harbor District
A/P Aging Summary
As of April 30, 2021

	<u>Current</u>	<u>1 - 30</u>	<u>31 - 60</u>	<u>61 - 90</u>	<u>> 90</u>	<u>TOTAL</u>
Allied Administrators for Delta Dental	0.00	-402.14	0.00	0.00	0.00	-402.14
AT&T	96.47	0.00	0.00	0.00	0.00	96.47
Auto Care LifeSaver Towing	500.00	0.00	0.00	0.00	0.00	500.00
Blue Shield of California	0.00	-357.20	0.00	0.00	0.00	-357.20
California Marine Affairs and Navigation	0.00	0.00	0.00	0.00	1,350.00	1,350.00
CalPERS	0.00	-5,725.00	-5,725.00	0.00	0.00	-11,450.00
Castroville "ACE" Hardware	79.94	0.00	0.00	0.00	0.00	79.94
Central Coast Systems, Inc.	105.00	0.00	0.00	0.00	0.00	105.00
Cintas	453.44	0.00	0.00	0.00	0.00	453.44
Employment Development Dept.	0.00	45.50	0.00	0.00	0.00	45.50
Freedom Tune Up	132.89	0.00	0.00	0.00	0.00	132.89
Global Equipment Company	0.00	0.00	0.00	327.27	0.00	327.27
IPFS Corporation	0.00	-10,704.35	0.00	0.00	0.00	-10,704.35
James Shulte	500.00	0.00	0.00	0.00	0.00	500.00
John Hibner	551.60	0.00	0.00	0.00	0.00	551.60
Kevin Anderson	500.00	0.00	0.00	0.00	0.00	500.00
MBS Business Systems	0.00	42.84	0.00	0.00	0.00	42.84
Mechanics Bank	1,144.74	0.00	0.00	0.00	0.00	1,144.74
Moss Landing Boat Works	0.00	5,002.81	0.00	0.00	0.00	5,002.81
MP Express	142.47	0.00	0.00	0.00	0.00	142.47
Pajaro/Sunny Mesa C.S.D.	2,956.65	0.00	0.00	0.00	0.00	2,956.65
PG&E	0.00	-25,000.00	0.00	0.00	0.00	-25,000.00
Razzolink, Inc.	0.00	-136.85	0.00	0.00	0.00	-136.85
ROI Safety Services, LLC	3,400.00	0.00	0.00	0.00	0.00	3,400.00
Ryan Roche	525.06	0.00	0.00	0.00	0.00	525.06
TK Elevator	0.00	-673.52	0.00	0.00	0.00	-673.52
U.S. Bank	1,379.58	0.00	0.00	0.00	0.00	1,379.58
Unified Building Maintenance	1,350.00	0.00	1,350.00	0.00	0.00	2,700.00
United Site Services of Calif., Inc.	395.31	0.00	0.00	0.00	0.00	395.31
VALIC	1,615.39	0.00	0.00	0.00	0.00	1,615.39
Verizon Wireless	113.37	0.00	0.00	0.00	0.00	113.37
Vision Sevice Plan	0.00	-142.95	0.00	0.00	0.00	-142.95
West Marine Pro	833.82	0.00	0.00	0.00	0.00	833.82
TOTAL	<u>16,775.73</u>	<u>-38,050.86</u>	<u>-4,375.00</u>	<u>327.27</u>	<u>1,350.00</u>	<u>-23,972.86</u>

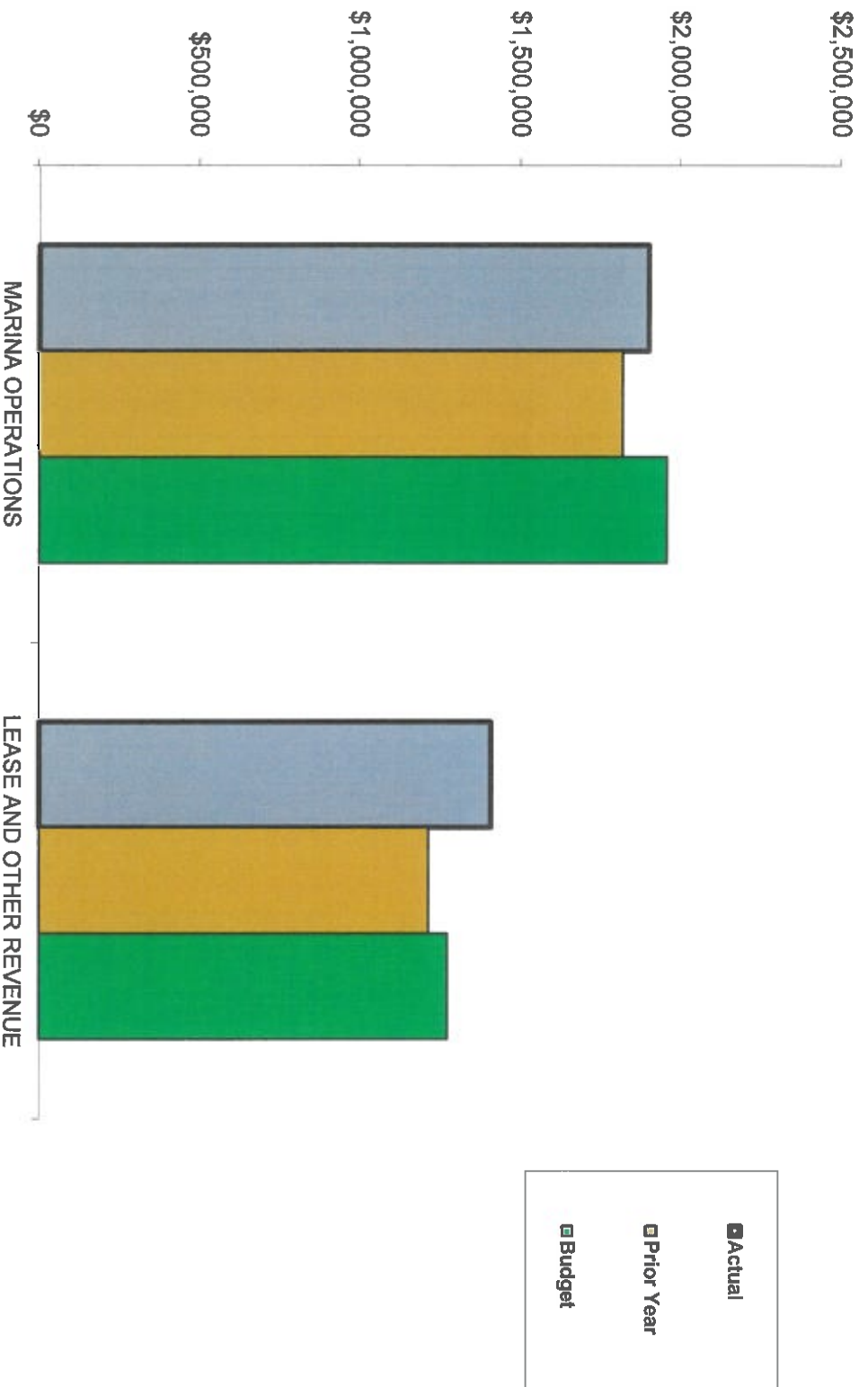
Moss Landing Harbor District
Warrant Listing
As of April 30, 2021

Type	Date	Num	Name	Amount
1009 Union - Operating				
Check	04/01/2021		Payroll Partners	-131.42
Check	04/02/2021	3009	Neal Norris	-775.40
Check	04/02/2021	3010	RJ Collier	-633.76
Check	04/02/2021	3011	Dennis Dixon	-54.69
Check	04/06/2021		NPC Merchant Pymt Proc	-2,375.31
Check	04/09/2021		MS	-410.00
Bill Pmt -Check	04/13/2021	18666	A.L. Lease	-77.55
Bill Pmt -Check	04/13/2021	18667	Allied Administrators for Delta Dental	-402.14
Bill Pmt -Check	04/13/2021	18668	AT&T	-390.85
Bill Pmt -Check	04/13/2021	18669	Blue Shield of California	-357.20
Bill Pmt -Check	04/13/2021	18670	Byte Technology	-274.50
Bill Pmt -Check	04/13/2021	18671	Card Lock Company	-178.96
Bill Pmt -Check	04/13/2021	18672	Carmel Marina Corporation	-1,583.68
Bill Pmt -Check	04/13/2021	18673	Castroville "ACE" Hardware	-69.28
Bill Pmt -Check	04/13/2021	18674	Cintas	-566.07
Bill Pmt -Check	04/13/2021	18675	Corralitos Electric	-450.00
Bill Pmt -Check	04/13/2021	18676	Damm Good Water	-67.50
Bill Pmt -Check	04/13/2021	18677	Debbie Dube	-1,441.45
Bill Pmt -Check	04/13/2021	18678	Industrial Supply	-79.47
Bill Pmt -Check	04/13/2021	18679	IPFS Corporation	-10,704.35
Bill Pmt -Check	04/13/2021	18680	Marc J. Del Piero	-250.00
Bill Pmt -Check	04/13/2021	18681	MBS Business Systems	-575.64
Bill Pmt -Check	04/13/2021	18682	MCS Inc.	-2,400.00
Bill Pmt -Check	04/13/2021	18683	Mechanics Bank	-307.84
Bill Pmt -Check	04/13/2021	18684	Monterey County Resource Mangagement Agen	0.00
Bill Pmt -Check	04/13/2021	18685	Monterey One Water	-3,804.27
Bill Pmt -Check	04/13/2021	18686	Monterey Sanitary Supply	-853.62
Bill Pmt -Check	04/13/2021	18687	Moss Landing Boat Works	-691.87
Bill Pmt -Check	04/13/2021	18688	MP Express	-2,795.97
Bill Pmt -Check	04/13/2021	18689	Pajaro/Sunny Mesa C.S.D.	-2,781.80
Bill Pmt -Check	04/13/2021	18690	PG&E	-25,000.00
Bill Pmt -Check	04/13/2021	18691	Pitney Bowes Global Financial Svc LLC	-151.21
Bill Pmt -Check	04/13/2021	18692	Raymond Hill	-550.00
Bill Pmt -Check	04/13/2021	18693	Razzolink, Inc.	-136.85
Bill Pmt -Check	04/13/2021	18694	Sanctuary Stainless	-64.65
Bill Pmt -Check	04/13/2021	18695	Sunrise Express	-60.66
Bill Pmt -Check	04/13/2021	18696	TK Elevator	0.00
Bill Pmt -Check	04/13/2021	18697	Tommy Razzeca	-300.00
Bill Pmt -Check	04/13/2021	18698	U.S. Bank	-2,592.08
Bill Pmt -Check	04/13/2021	18699	Unified Building Maintenance	-1,350.00
Bill Pmt -Check	04/13/2021	18700	VALIC	-1,615.39
Bill Pmt -Check	04/13/2021	18701	Verizon Wireless	-226.57
Bill Pmt -Check	04/13/2021	18702	Vision Sevice Plan	-142.95
Bill Pmt -Check	04/13/2021	18703	AT&T	-599.88

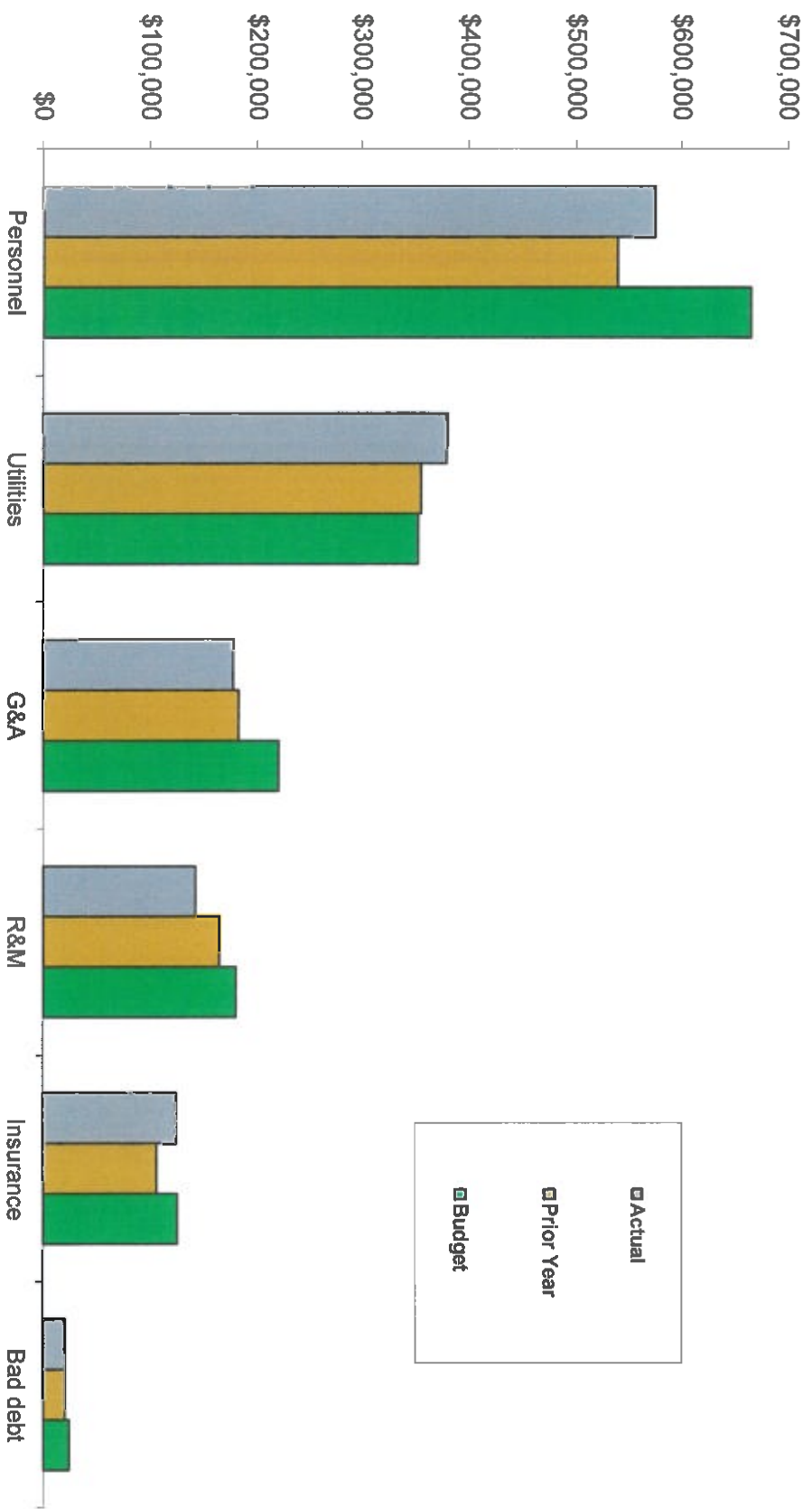
Moss Landing Harbor District
Warrant Listing
As of April 30, 2021

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Amount</u>
Bill Pmt -Check	04/13/2021	18704	Carmel Marina Corporation	-571.25
Bill Pmt -Check	04/13/2021	18705	Mechanics Bank	-529.06
Bill Pmt -Check	04/13/2021	18706	Monterey One Water	-3,449.78
Bill Pmt -Check	04/13/2021	18707	AT&T	-96.32
Bill Pmt -Check	04/13/2021	18708	Carmel Marina Corporation	-4,422.71
Bill Pmt -Check	04/13/2021	18709	Mechanics Bank	-307.84
Bill Pmt -Check	04/13/2021	18710	TK Elevator	-673.52
Check	04/15/2021		Payroll Partners	-170.90
Check	04/16/2021	3012	Ferrante, Vincent	-218.06
Check	04/16/2021	3013	Goulart, James	-319.50
Check	04/16/2021	3014	Jeffries, Russell	-341.82
Check	04/16/2021	3015	Tony Leonardini	-341.81
Check	04/16/2021	3016	Neal Norris	-775.38
Check	04/16/2021	3017	RJ Collier	-633.76
Check	04/16/2021	3018	Dennis Dixon	-117.38
Bill Pmt -Check	04/19/2021	18711	Valero Marketing and Supply Company	-427.18
Bill Pmt -Check	04/26/2021	18712	CalPERS	-5,725.00
Bill Pmt -Check	04/26/2021	18713	Dave Potter	-50.00
Bill Pmt -Check	04/26/2021	18714	David Olsen	-749.80
Bill Pmt -Check	04/26/2021	18715	Dock Boxes	-3,204.03
Bill Pmt -Check	04/26/2021	18716	Home Depot	-1,274.84
Bill Pmt -Check	04/26/2021	18717	Jarvis, Fay, & Gibson, LLP	-7,460.00
Bill Pmt -Check	04/26/2021	18718	Lockton Insurance Brokers, LLC	-512.00
Bill Pmt -Check	04/26/2021	18719	Louis Niles	-574.00
Bill Pmt -Check	04/26/2021	18720	Monterey County Resource Mangagement Agen	-1,019.27
Bill Pmt -Check	04/26/2021	18721	Monterey Sanitary Supply	-1,151.81
Bill Pmt -Check	04/26/2021	18722	Pajaro Valley Lock Shop	-1,013.78
Bill Pmt -Check	04/26/2021	18723	PG&E	-1,336.38
Bill Pmt -Check	04/26/2021	18724	Vision Sevice Plan	-88.56
Bill Pmt -Check	04/26/2021	18725	Wald, Ruhnke & Dost Architects, LP	-411.00
Bill Pmt -Check	04/26/2021	18726	WASH	-202.08
Bill Pmt -Check	04/26/2021	18727	Wendy L. Cumming, CPA	-2,936.25
Bill Pmt -Check	04/26/2021	18728	West Marine Pro	-93.68
Check	04/26/2021		Union Bank	-803.16
Bill Pmt -Check	04/27/2021	18729	Auto Care LifeSaver Towing	-850.50
Check	04/29/2021		Payroll Partners	-131.42
Check	04/30/2021	3019	Neal Norris	-775.38
Check	04/30/2021	3020	RJ Collier	-583.74
Check	04/30/2021	3021	Dennis Dixon	-61.52
Total 1009 · Union - Operating				-112,679.30
TOTAL				-112,679.30

**Marina, Lease and Other Revenue
Year to Date Actual vs. Budget and Prior Year
April 30, 2021**

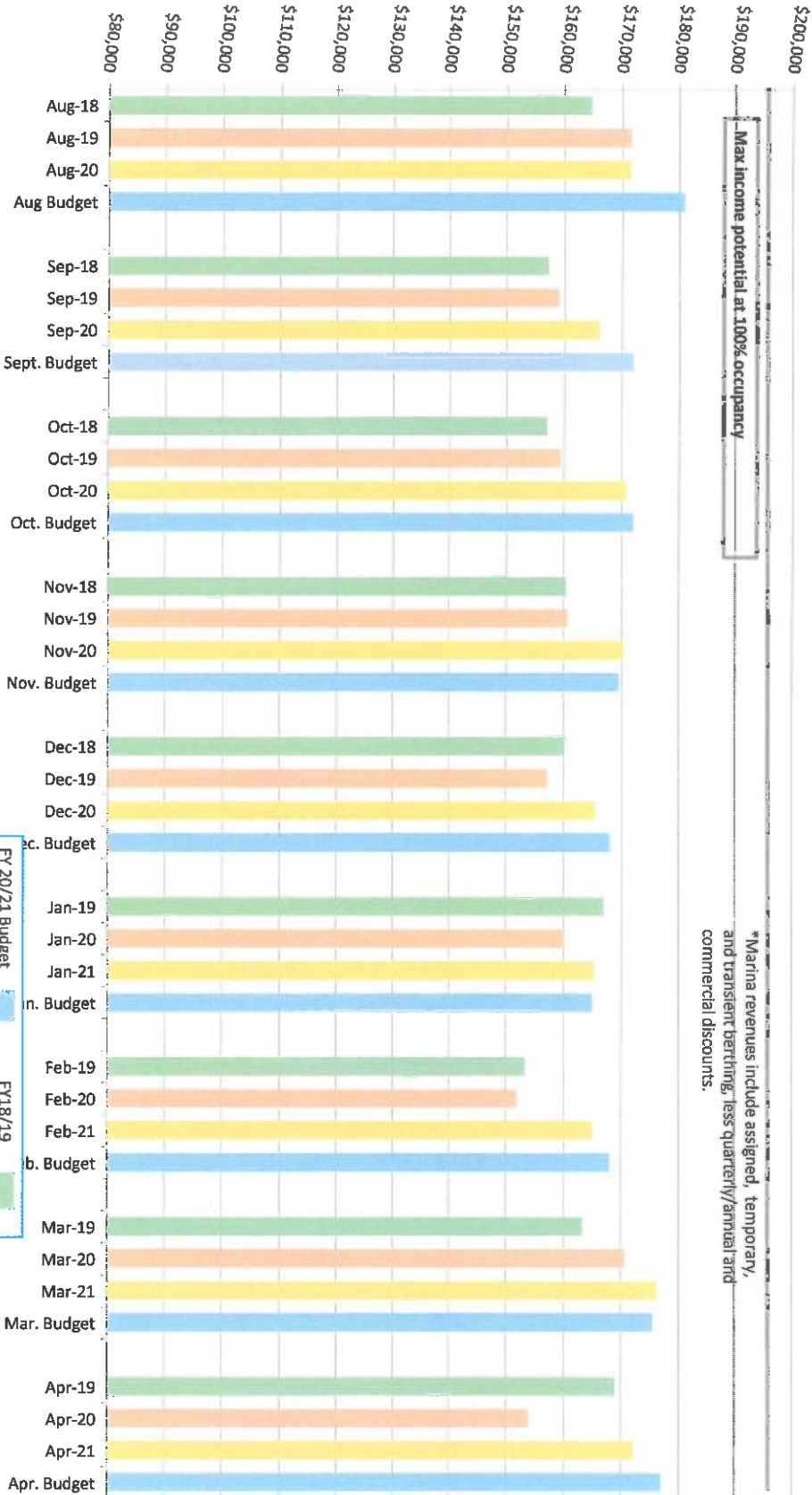


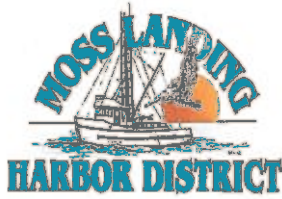
Operating Expenses
Year to Date Actuals vs. Budget and Prior Year
April 30, 2021



****Expenses Exclude Dredging, Depreciation and Interest Expenses****

Moss Landing Harbor District Marina Revenue* (Berthing) - 3 Year Comparison





7881 SANDHOLDT ROAD
MOSS LANDING, CA 95039

TELEPHONE – 831.633.5417
FACSIMILE – 831.633.4537



BOARD OF HARBOR COMMISSIONERS

Russell Jeffries
Tony Leonardini
Vincent Ferrante
James R. Goulart
Liz Soto

**GENERAL MANAGER
HARBOR MASTER**

Tom Razzeca

STAFF REPORT

ITEM NUMBER 03 – PROJECT STATUS
BOARD MEETING MAY 26, 2021

1. North Harbor Building Listing: As of December 28, 2020, Mahoney & Associates was given notice that the contract they had with the Harbor District for the listing of the North Harbor Building was expired and that their services were no longer required. As of now, the Harbor District has no listing agent for the building and the General Manager has been working with interested parties in the hopes of securing tenants at the building. As the COVID-19 pandemic restrictions loosen in Monterey County and the commercial real estate market starts to pick back up, The Board of Harbor Commissioners may choose to explore the options related to the representation of the new building listing by a real estate professional. The General Manager will take appropriate action once given direction from the Board.

2. North Harbor Inn Project: This project is currently on hold. The Harbor District received a proposal related to the development of property in the North Harbor where the Inn would be located if constructed. The Real Property Committee has met with the potential developer and provided a counter proposal. We are currently awaiting a response.

3. Cannery Building HVAC and Penthouse Mechanical Room: 3 HVAC units at the Cannery Building are in need of replacement. The units are, and have been, quickly deteriorating due to the salt air environment here in Moss Landing. In an effort to prevent future units from deteriorating so quickly, staff is proposing a penthouse mechanical room be built to house the new units protecting them from the environment. This will reduce maintenance costs and extend the overall life of the new units. Staff hired Wald Ruhnke & Dost Architects (WRD) to render plans for the penthouse mechanical suite which will be used for permitting and the notice inviting bids for the project. The project plans were recently completed by WRD and have since been submitted to the Monterey County Planning Department for review and is expected to complete any day. Staff is hopeful that the project will be completed prior to the end of summer 2021.

4. Demolition of Pot Stop Building: The former Pot Stop building located in the Moss Landing North Harbor has been vacant for a number of years due to its dilapidated condition. As previously discussed with the Board of Harbor Commissioners, staff plans to have the building demolished later in the year, sometime prior to Winter 2021. Plans for the project have been completed and been sent to the Monterey County Planning Department for review. At this time, it is the staff's intention to have the project completed by late September 2021.

5. Resurfacing of the North Harbor Parking Lot: The North Harbor Parking lot is in need of resurfacing and striping which hasn't been completed in almost 20 years. Staff is currently working to have plans completed that will be used in the public bid process. Once completed staff plans to put the project out to bid this summer with the intention of having the project completed prior to this coming winter.

SERVING COMMERCIAL FISHING AND RECREATIONAL BOATING SINCE 1947



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 Vince Ferrante
 James R. Goulart
 Liz Soto

7881 SANDHOLDT ROAD
 MOSS LANDING, CA 95039

TELEPHONE – 831.633.5417
 FACSIMILE – 831.633.4537



GENERAL MANAGER
HARBORMASTER
 Tommy Razzeca

STAFF REPORT

ITEM NUMBER 04 – SUMMARY OF PERMITS ISSUED BOARD MEETING OF MAY 26, 2021

Permittee	Issue Date	Status	Permit Type	Exp. Date
Elkhorn Slough Research Foundation	01/01/2021	Current	Facilities Use	01/01/22
Blue Ocean Whale Watch	2/18/2021	Current	Facilities Use	2/18/2022
Whisper Charters	2/28/2021	Current	Facilities Use	2/28/2022
Fast Raft	3/26/2021	Current	Facilities Use	3/26/2022
MBARI-Otter Studies	4/1/2021	Current	Facilities Use	4/1/2022
Monterey Eco Tours	4/16/2021	Current	Facilities Use	4/16/2022
Kahuna Sportfishing	6/12/2020	Current	Facilities Use	6/12/2021
Venture Quest Kayaking	6/12/2020	Current	Facilities Use	6/12/2021
Kayak Connection	6/30/2020	Current	Facilities Use	6/30/2021
Sanctuary Cruises	6/30/2020	Current	Facilities Use	6/30/2021
Sea Goddess Whale Watching-Tours	6/30/2020	Current	Facilities Use	6/30/2021
Sea Goddess Whale Watching-Souvenirs	6/30/2020	Current	Peddlers	6/30/2021
MBARI-Slough Test Moorings	6/30/2020	Current	Facilities Use	6/30/2021
Elkhorn Slough Safari - Tours	10/19/2020	Current	Facilities Use	10/19/2021
Blue Water Ventures	10/30/2020	Current	Facilities Use	10/30/2021
Wild Fish-Vicki Crow	11/20/2020	Current	Peddlers	11/20/2021



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MOSS LANDING, CA 95039

TELEPHONE – 831.633.5417
FACSIMILE – 831.633.4537



GENERAL MANAGER
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STAFF REPORT

ITEM NUMBER 05 – MEETING ANNOUNCEMENTS
BOARD MEETING OF MAY 26, 2021

Monterey County Fish and Game Advisory Commission – Meetings are on the 2nd Tuesday of even months. <http://www.co.monterey.ca.us/bcandc/fishgame.html>

Moss Landing Chamber of Commerce Meetings – Due to COVID-19 and in compliance with the Shelter - in - Place order all meetings are done by E-mail until further notice and will resume regular schedule of every second Wednesday of each month, Moss Landing Harbor District Board Room, 4 p.m.

Monterey Bay Sanctuary Advisory Council Meetings – 2021 - <https://montereybay.noaa.gov>
June 19, 2021 Web Based meeting

SERVING COMMERCIAL FISHING AND RECREATIONAL BOATING SINCE 1947



7881 SANDHOLDT ROAD
MOSS LANDING, CA 95039

TELEPHONE – 831.633.5417
FACSIMILE – 831.633.4537



BOARD OF COMMISSIONERS

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**GENERAL MANAGER
HARBOR MASTER**

Tom Razzeca

STAFF REPORT

**ITEM NUMBER 06 - LIVEBOARD REPORT
BOARD MEETING OF MAY 26, 2021**

Pursuant to Ordinance Code §6.110 D) 1), attached is the report containing the names of all permitted live aboard vessels and all persons living aboard. The permits for these live boards have automatically renewed through the last day of this month. As of this writing, there are no (0) revocation actions pending.

<u>Name</u>	<u>Vessel</u>
1. Slaymaker P.	Stepping Stone CF 1101 TY
2. Jones, L	Intrepid CF 0292 VE
3. Bohigan, D.	Breezing Up, ON 559013
4. Burns, P.	Tralfamadore, CF 9430 GL
5. Byrnes, K.	Grand Slam, CF 4540 FE
6. Doyle, M	Billikon, CF 3946 TM
7. Cayuela, R.	Rachel Angelet, CF 6969 UB
8. Michael, McVay	Gaviota, CF 4863 FP
9. Hughes, S	Sojourn, on 1067078
10 Cloer, J./Ajuria M.	Laurie, CF 2688 EX
11. Chambers, B.	Pyxis, ON 984193
12. Chaney, Don	Windswept, ON 1094268
13. Clark D.	Seaside Escape CF 4356 HW
14. Degnan, P.	No Name, CF 8344 GT
15. Jimmy Page	Lanitra, CF 7346 SH
16. Elwell, G.	Pearl, ON 557575
17. Faneuf, C.	Ghost Ryder ON 1048498
18. Stanford, M	Baba Bouy, ON 564525
19. Potter, D.	Danu CF 4085 GC
20. Harrington,H.	Isle of View, ON 997142
21. Glovin, D	Aint to Shabby CF 7434 SL
22. Laoretti, P/ Laoretti, S	Shaka, ON 699611
23 Jerred, D.	Westwind, CF8564 GM

SERVING COMMERCIAL FISHING AND RECREATIONAL BOATING SINCE 1947

24. Groom D
25. Jones, H.
26. Jones, T.
27. Kennedy C. Lahman D.
28. Ayres, Lloyd
29. Knudson L/Knudson A.
30. Malone, RJ
31. Marsee, E, Lynch, C
32. Burnett, Gary
33. Maris, T.
34. Robinson, D/ Robinson, L
35. Nieman J
36. Niswonger, R.
37. Nunes, D.
38. Otis, T.
39. Paul, J
40. Schlegelmilch, William
41. Velaquez F
42. Raaphorst, D.
43. Reins, D.
44. Rotger, M.
45. Dyer, B
46. Piro, Daniel
47. Schmidt, L
48. Sopota, M
49. **Pending**
50. Salisbury, J.
51. Thomas, B.
52. Tufts, M.
53. Sumner, Aaron
54. Wolinski, Peter
55. Morgan, J
56. Samuelson, T.
57. Andrews, R
58. Riberal, Y
59. Schwontes, N/ Mosolov, A
60. Bowler, J

Phoenix, CF 5084 GJ
 Laetare, CF 5495 YB
 Sanity, CF 5249 SC
 Aztlan, ON 281903
 Gaviota, CF 4656 GG
 Spellbound, ON 082155
 Francis W, CF 2017 UZ
 Tolly Craft CF 9521 HT
 Zinful CF5419 JG
 Nimble, CF 3730 KB
 Damn Baby CF 9442 EX
 Inia, ON 1074183
 Illusion, CF 0836 TA
 Auoroa, ON 676686
 Blue Moon, CF 1886 GT
 La Wanda CF 5014 FR
 Bull Dog ON 1219673
 Lorraine CF 0533 JL
 Spirit, ON 664971
 Second Paradise, ON 912484
 Raven, ON 241650
 Star of Light ON 1056334
 Gulf Star CF 6082 GL
 Lady Monroe CF5007 UM
 Mischief Maker, CF 9666 JK
Pending Application
 Oceanid, CF 4210 GA
 Coho, CF 9974 KK
 Enchantress, CF 0878 SX
 Bellisima CF 4668 FV
 Muffin, ON 1148169
 Ripple, ON 1037076
 Moonstone CF 5122 GX
 Sea Free ON 613387
 Boss Lady, ON 556296
 Luna Sea, ON 1138367
 Myrtle Mae, CF 3187 FN

Total Number Vessels: 59
 Total Number Persons: 66
 Pending Applications -1-



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 Liz Soto

7881 SANDHOLDT ROAD
 MOSS LANDING, CA 95039

TELEPHONE – 831.633.2461
 FACSIMILE – 831.633.1201

GENERAL MANAGER/HARBOR MASTER
 Tom Razzeca

STAFF REPORT

ITEM NUMBER 7 - SLIP INCOME REPORT
 BOARD MEETING OF MAY 26, 2021

Slip Rates 2020/2021 per linear foot:

Assigned: \$8.40/ft./month
 Temporary: \$12.50/ft./month
 Transient: \$1.25/ft./day

INCOME

April 2021

\$172,165

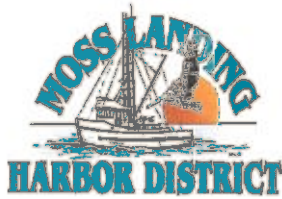
April 2020

\$153,997

April 2021 Budget

\$177,009

For the month, slip income is below budget by \$5k, due to lower than anticipated transient berthing revenue. Slip income is higher than prior year by \$18k, due to higher assigned berthing revenue.



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TELEPHONE – 831.633.2461
FACSIMILE – 831.633.1201

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STAFF REPORT

ITEM NUMBER 08 – INCIDENT REPORT
BOARD MEETING OF MAY 26, 2021

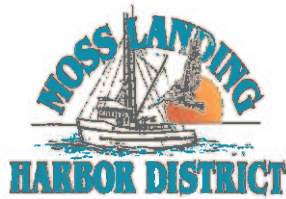
05/04/21 Report came in that the North County Fire Department was called to A-dock. Staff investigated and saw a man on the ground being attended to by EMS staff. MLHD staff made inquiries as to the nature of the emergency. A representative from the Kahuna Sport Fishing reported that a customer had fallen and broken his arm while they were out on a fishing charter. The injured person was loaded into the ambulance and taken to hospital.

05/09/21 Tenant came into office and complained that his vehicle had been broken into and that the back right tire was slashed while in the back parking lot. Cameras were not able to see anything. Tenant was advised to call the Sheriff's Department and make a report.

05/09/21 Around 4pm MLHD staff heard a call over the radio of a person in the water 500ft off of Moss Landing. Staff immediately called the General Manager and informed him of the situation. Staff drove to the south jetty and saw a Coast Guard vessel and a Coast Guard jet ski searching the area in a grid pattern for the individual. Soon thereafter, a Coast Guard helicopter arrived on scene to assist in the search. The next day, MLHD staff followed up with Coast Guard Station Monterey and inquired if anyone had been found. Coast Guard Station Monterey stated that it was a false identification and that no one had been in the water.

05/15/21 At 11:15 pm night staff noticed the North County Fire Department and an ambulance by B-dock looking for a woman who had called for help. The woman walked up and met the Fire Department complaining of stomach pains. She was loaded into the ambulance and taken to the hospital.

No further incidents to report as of May 19, 2021



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MOSS LANDING, CA 95039

TELEPHONE – 831.633.2461
FACSIMILE – 831.633.1201

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STAFF REPORT

**ITEM-18 GENERAL MANAGER UPDATE- TEMPORARY SUSPENSION OF DISTRICT LATE AND PASSENGER VESSEL FEES DURING THE COVID-19 PANDEMIC ORDINANCE NO. 208
BOARD MEETING OF MAY 26, 2021**

On April 22, 2020, The Board of Harbor Commissioners adopted Ordinance 208, which in light of financial hardships created for residents and businesses by COVID-19 related disruptions in employment and business operations, authorized General Manager Razzeca to temporarily suspend the imposition of District Late Fees (for berth rentals, liveaboard fees and dry storage space rental) and Passenger Vessel Fees. The original term of the suspension was from April 22, 2020 through May 15, 2020. However, Ordinance 208 also provided General Manager Razzeca with authority to terminate or extend the suspension on an administrative basis as necessary and without further Board action, based in part on whether National, State or County restrictions on business and employment remain in effect. General Manager Razzeca is to provide a monthly report on the status of this matter and should receive input from the Board.

As of August 5, 2020, late fees on account balances were reinstated; however the Passenger Vessel fee has remained suspended. The General Manager recommendation as of the May 26, 2021 regular meeting is the passenger vessel fee remain suspended at least through June 30, 2021 due in large to the fact that COVID-related restrictions imposed by the County and State that have prevented such vessels from operating at full capacity have not been eliminated yet though they may sometime after June 15th of 2021. The Board may provide input on said recommendations, and thereafter, General Manager Razzeca will take appropriate action. Notice of the action will thereafter be disseminated to the Harbor Community.

SERVING COMMERCIAL FISHING AND RECREATIONAL BOATING SINCE 1947

ITEM-18 GENERAL MANAGER UPDATE TEMPORARY SUSPENSION OF DISTRICT LATE AND PASSENGER VESSEL FEES DURING THE COVID-19 PANDEMIC
ORDINANCE NO. 208
5/26/2021



BOARD OF COMMISSIONERS
 Russell Jeffries
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7881 SANDHOLDT ROAD
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TELEPHONE – 831.633.2461
 FACSIMILE – 831.633.1201

GENERAL MANAGER/HARBOR MASTER
 Tom Razzeca

STAFF REPORT

ITEM NUMBER 19 – CONSIDER INSURANCE RENEWAL PROPOSAL AND PREMIUM FINANCING PROPOSAL BOARD MEETING OF MAY 26, 2021

The District’s marine liability and other insurance coverage annual premium quote for the FY 2021-2022 from Lockton is \$185,492.42, including our Public Officials liability premium of \$14,638.18, representing an increase of approximately 7% from the prior fiscal year. Assuming that the Board doesn’t choose to reject the proposal the District has two options for payment of the insurance premiums which are listed below:

Option 1: Finance the premiums at 5.98%. Make an down payment of \$46,373.11 and then 10 payments additional payments of \$14,296.08 throughout the fiscal year as shown in the below chart.

Company	Terms	Down Payment	Monthly Payment	Finance Charge	Rate
Premium Assignment	10 payments	\$46,373.11	\$14,296.08	\$3,841.49	5.98%

Option 2: Pay the total premium of all policies upfront for a total cost of \$185,492.42 saving the District the interest charge of \$3,841.49 associated with Option 1.

Although historically the District has chosen to finance our insurance premiums, staff believes that the District is in a financial position to make a single onetime payment of \$185,492.42 to cover all insurance costs for the upcoming fiscal year as listed in the attached proposal. Therefore, the staff recommendation is option 2, authorizing the General Manager to execute the attached agreement and make payment in full for the District insurance coverage FY 2021-2022.

AGENT

(Name & Place of business)

LOCKTON INS BROKERS/SAN FRANCISCO

3 EMBARCADERO CTR STE 600

SAN FRANCISCO, CA 94111-4065

(415)568-4000 FAX: (415)992-4000

INSURED

(Name & Residence or business)

MOSS LANDING HARBOR

DISTRICT

7881 SANDHOLDT RD

MOSS LANDING, CA 95039

(831)633-5417

Account #: _____

**SCHEDULE OF POLICIES
(continued)**

Quote Number: 15690101

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY	INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM
CAP3996585	07/01/2021	GREAT AMERICAN INSURANCE CO	COMMERCIAL AUTO	0.000%	12	4,384.50
OMH3490465	07/01/2021	GREAT AMERICAN INSURANCE CO	POLLUTION	0.000%	12	2,895.00
PAC3996584	07/01/2021	GREAT AMERICAN INSURANCE CO	PACKAGE	0.000%	12	16,259.00
PENDING	07/01/2021	ASCOT INSURANCE COMPANY	BUMBERSHOOT	0.000%	12	16,500.00
PENDING	07/01/2021	ASCOT INSURANCE COMPANY	BUMBERSHOOT	0.000%	12	20,625.00
PENDING	07/01/2021	INDIAN HARBOR INSURANCE CO RT SPECIALTY/CHICAGO	EMP PRAC LIABILITY	0.000%	12	13,168.00 Fee: 245.00 Tax: 435.92
TOTAL:						\$185,492.42

3522 THOMASVILLE RD
 STE 400
 TALLAHASSEE, FL 32309
 (855)212-6850 FAX: (800)808-8784
 CUSTOMER SERVICE: (855)212-6850

PREMIUM FINANCE AGREEMENT
 License # 973 9750

**IPFS CORPORATION
 OF CALIFORNIA**

A	CASH PRICE (TOTAL PREMIUMS)	\$185,492.42	AGENT (Name & Place of business) LOCKTON INS BROKERS/SAN FRANCISCO	INSURED (Name & Residence or business) MOSS LANDING HARBOR DISTRICT 7881 SANDHOLDT RD
B	CASH DOWN PAYMENT	\$46,373.11	3 EMBARCADERO CTR STE 600	MOSS LANDING, CA 95039 (831)633-5417
C	PRINCIPAL BALANCE (A MINUS B)	\$139,119.31	SAN FRANCISCO, CA 94111-4065 (415)568-4000 FAX: (415)992-4000	

Commercial

Account #: _____

LOAN DISCLOSURE
 Additional Policies Scheduled on Page 3

Quote Number: 15690101

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled
5.980%	\$3,841.49	\$139,119.31	\$142,960.80

YOUR PAYMENT SCHEDULE WILL BE

Number Of Payments	Amount Of Payments	When Payments Are Due
10	\$14,296.08	Beginning: MONTHLY 08/01/2021

ITEMIZATION OF THE AMOUNT FINANCED: THE AMOUNT FINANCED IS FOR APPLICATION TO THE PREMIUMS SET FORTH IN THE SCHEDULE OF POLICIES UNLESS OTHERWISE NOTED.

Security: Refer to paragraph 1 below for a description of the collateral assigned to Lender to secure this loan.

Late Charges: A late charge will be imposed on any installment in default 10 days or more. This late charge will be 5.00% of the installment due.

Prepayment: If you pay your account off early, you may be entitled to a refund of a portion of the finance charge computed as provided in Sec. 18635, California Statute or as otherwise allowed by law. The finance charge includes a predetermined interest rate plus a non-refundable service/origination fee of \$25.00. See the terms below and on the next page for additional information about nonpayment, default and penalties.

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY	SCHEDULE OF POLICIES INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM
OMH7657455	07/01/2021	GREAT AMERICAN INSURANCE CO	MARINE	41.15%	12	110,980.00
Broker Fee:						\$0.00
TOTAL:						\$185,492.42

The undersigned insured directs IPFS Corporation of California (herein, "Lender") to pay the premiums on the policies described on the Schedule of Policies. In consideration of such premium payments, subject to the provisions set forth herein, the insured agrees to pay Lender at the branch office address shown above, or as otherwise directed by Lender, the amount stated as Total of Payments in accordance with the Payment Schedule, in each case as shown in the above Loan Disclosure. The named insured(s), on a joint and several basis if more than one, hereby agree to the following provisions set forth on pages 1 and 2 of this Agreement: **1. SECURITY:** To secure payment of all amounts due under this Agreement, insured assigns Lender a security interest in all right, title and interest to the scheduled policies, including (but only to the extent permitted by applicable law): (a) all money that is or may be due insured because of a loss under any such policy that reduces the unearned premiums (subject to the interest of any applicable mortgagee or loss payee), (b) any unearned premium under each such policy, (c) dividends which may become due insured in connection with any such policy and (d) interests arising under a state guarantee fund. **2. POWER OF ATTORNEY:** Insured irrevocably appoints Lender attorney-in-fact with full power of substitution and full authority upon default to cancel all policies above identified, receive all sums assigned to its Lender or in which it has granted Lender a security interest and to execute and deliver on behalf of the insured documents, instruments, forms and notices relating to the listed insurance policies in furtherance of this Agreement. **3. POLICY EFFECTIVE DATES:** The finance charge begins to accrue as of the earliest policy effective date.

NOTICE: A. Do not sign this agreement before you read it or if it contains any blank space. B. You are entitled to a completely filled in copy of this agreement. C. Under the law, you have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge. D. Keep your copy of this agreement to protect your legal rights.

**FOR INFORMATION CONTACT THE
 DEPARTMENT OF FINANCIAL INSTITUTIONS,
 STATE OF CALIFORNIA**

The undersigned hereby warrants and agrees to Agent's Representations set forth herein.

Signature of Insured or Authorized Agent

DATE

Signature of Agent

DATE

Insured and Lender further agree that: **4. AGREEMENT EFFECTIVE DATE:** This Agreement shall be effective when written acceptance is mailed to the insured by Lender. **5. DEFAULT AND DELINQUENT PAYMENTS:** If any of the following happens insured will be in default: (a) a payment is not made when it is due, (b) a proceeding in bankruptcy, receivership, insolvency or similar proceeding is instituted by or against insured, or (c) insured fails to keep any promise the insured makes in this Agreement; provided, however, that, to the extent required by applicable law, insured may be held to be in default only upon the occurrence of an event described in clause (a) above. The acceptance by Lender of one or more late payments from the insured shall not estop Lender or be a waiver of the rights of Lender to exercise all of its rights hereunder or under applicable law in the event of any subsequent late payment. **6. CANCELLATION:** Lender may cancel the scheduled policies after providing at least 10 days notice of its intent to cancel or any other required statutory notice if the insured does not pay any installment according to the terms of this Agreement or transfers any of the scheduled policies to a third party and the unpaid balance due to Lender shall be immediately due and payable by the insured. Lender at its option may enforce payment of this debt without recourse to the security given to Lender. **7. CANCELLATION CHARGES:** If Lender cancels any insurance policy in accordance with the terms of this Agreement and applicable law, then the insured shall pay Lender a cancellation charge equal to \$15.00 or the maximum amount permitted by law. If cancellation occurs, the insured agrees to pay a finance charge on the outstanding indebtedness at the maximum rate authorized by applicable state law in effect on the date of cancellation until the outstanding indebtedness is paid in full or until such other date as required by law. **8. INSUFFICIENT FUNDS (NSF) CHARGES:** If insured's check or electronic funding is dishonored for any reason, the insured will pay to Lender a fee of \$15.00 or the maximum amount permitted by law. **9. MONEY RECEIVED AFTER CANCELLATION:** Any payments made to Lender after Lender's Notice of Cancellation of the insurance policy(ies) has been mailed may be credited to the insured's account without any obligation on the part of Lender to request reinstatement of any policy. Any money Lender receives from an insurance company shall be credited to the balance due Lender with any surplus refunded to whomever is entitled to the money. In the event that Lender does request a reinstatement of the policy(ies) on behalf of the insured, such a request does not guarantee that coverage under the policy(ies) will be reinstated or continued. Only the insurance company has authority to reinstate the policy (ies). The insured agrees that Lender has no liability to the insured if the policy(ies) is not reinstated and Lender may charge a reinstatement fee where permitted up to the maximum amount allowed by law. **10. ASSIGNMENT:** The insured agrees not to assign this Agreement or any policy listed hereon or any interest therein (except for the interest of mortgagees or loss payees), without the written consent of Lender, and that Lender may sell, transfer and assign its rights hereunder or under any policy without the consent of the insured, and that all agreements made by the insured hereunder and all rights and benefits conferred upon Lender shall inure to the benefit of Lender's successors and assigns (and any assignees thereof). **11. INSURANCE AGENT OR BROKER:** The insured agrees that the insurance agent or broker soliciting the policies or through whom the policies were issued is not the agent of Lender; and the agent or broker named on the front of this Agreement is neither authorized by Lender to receive installment payments under this Agreement nor to make representations, orally or in writing, to the insured on Lender's behalf (except to the extent expressly required by applicable law). As and where permissible by law, Lender may compensate your agent/broker for assisting in arranging the financing of your insurance premiums. If you have any questions about this compensation you should contact your agent/broker. **12. FINANCING NOT A CONDITION:** The law does not require a person to enter into a premium finance agreement as a condition of the purchase of insurance. **13. COLLECTION COSTS:** Insured agrees to pay attorney fees and other collection costs to Lender to the extent permitted by law if this Agreement is referred to an attorney or collection agency who is not a salaried employee of Lender, to collect any money insured owes under this Agreement. **14. LIMITATION OF LIABILITY:** The insured agrees that Lender's liability to the insured, any other person or entity for breach of any of the terms of this Agreement for the wrongful or improper exercise of any of its powers under this Agreement shall be limited to the amount of the principal balance outstanding, except in the event of Lender's gross negligence or willful misconduct. Insured recognizes and agrees that Lender is a lender only and not an insurance company and that in no event does Lender assume any liability as an insurer hereunder or otherwise. **15. CLASSIFICATION AND FORMATION OF AGREEMENT:** This Agreement is and will be a general intangible and not an instrument (as those terms are used in the Uniform Commercial Code) for all purposes. Any electronic signature or electronic record may be used in the formation of this Agreement, and the signatures of the insured and agent and the record of this Agreement may be in electronic form (as those terms are used in the Uniform Electronic Transactions Act). A photocopy, a facsimile or other paper or electronic record of this Agreement shall have the same legal effect as a manually signed copy. **16. REPRESENTATIONS AND WARRANTIES:** The insured represents that (a) the insured is not insolvent or presently the subject of any insolvency proceeding (or if the insured is a debtor of bankruptcy, the bankruptcy court has authorized this transaction), (b) if the insured is not an individual, that the signatory is authorized to sign this Agreement on behalf of the insured, (c) all parties responsible for payment of the premium are named and have signed this Agreement, and (d) there is no term or provision in any of the scheduled policies that would require Lender to notify or get the consent of any third party to effect cancellation of any such policy. **17. ADDITIONAL PREMIUM FINANCING:** Insured authorizes Lender to make additional advances under this premium finance agreement at the request of either the Insured or the Insured's agent with the Insured's express authorization, and subject to the approval of Lender, for any additional premium on any policy listed in the Schedule of Policies due to changes in the insurable risk. If Lender consents to the request for an additional advance, Lender will send Insured a revised payment amount ("Revised Payment Amount"). Insured agrees to pay the Revised Payment Amount, which may include additional finance charges on the newly advanced amount, and acknowledges that Lender will maintain its security interest in the Policy with full authority to cancel all policies and receive all unearned premium if Insured fails to pay the Revised Payment Amount. **18. PRIVACY:** Our privacy policy may be found at <https://ipfs.com/Privacy>. **19. ENTIRE DOCUMENT / GOVERNING LAW:** This document is the entire Agreement between Lender and the insured and can only be changed in writing and signed by both parties except that the insured authorizes Lender to insert or correct on this Agreement, if omitted or incorrect, the insurer's name and the policy number(s). Lender is also authorized to correct patent errors and omissions in this Agreement. In the event that any provision of this Agreement is found to be illegal or unenforceable, it shall be deemed severed from the remaining provisions, which shall remain in full force and effect. The laws of the State of California will govern this Agreement. **20. AUTHORIZATION:** The insurance company(ies) and their agents, any intermediaries and the agent / broker named in this Agreement and their successors and assigns are hereby authorized and directed by insured to provide Lender with full and complete information regarding all financed insurance policy(ies), including without limitation the status and calculation of unearned premiums, and Lender is authorized and directed to provide such parties with full and complete information and documentation regarding the financing of such insurance policy(ies), including a copy of this Agreement and any related notices. **21. WAIVER OF SOVEREIGN IMMUNITY:** The insured expressly waives any sovereign immunity available to the insured, and agrees to be subject to the laws as set forth in this Agreement (and the jurisdiction of federal and/or state courts) for all matters relating to the collection and enforcement of amounts owed under this Agreement and the security interest in the scheduled policies granted hereby.

AGENT/BROKER REPRESENTATIONS

The agent/broker executing this, and any future, agreements represents, warrants and agrees: (1) installment payments totaling \$0.00 and all applicable down payment(s) have been received from the insured in immediately available funds, (2) the insured has received a copy of this Agreement; if the agent/broker has signed this Agreement on the insured's behalf, the insured has expressly authorized the agent/broker to sign this Agreement on its behalf or, if the insured has signed, to the best of the undersigned's knowledge and belief such signature is genuine, (3) the policies are in full force and effect and the information in the Schedule of Policies including the premium amounts is correct, (4) no direct company bill, audit, or reporting form policies or policies subject to retrospective rating or to minimum earned premium are included, except as indicated, and the deposit of provisional premiums is not less than anticipated premiums to be earned for the full term of the policies, (5) the policies can be cancelled by the insured or Lender (or its successors and assigns) on 10 days notice and the unearned premiums will be computed on the standard short rate or pro rata table except as indicated, (6) there are no bankruptcy, receivership, or insolvency proceedings affecting the insured, (7) to hold Lender, its successors and assigns harmless against any loss or expense (including attorney fees) resulting from these representations or from errors, omissions or inaccuracies of agent/broker in preparing this Agreement, (8) to pay the down payment and any funding amounts received from Lender under this Agreement to the insurance company or general agent (less any commissions where applicable), (9) to hold in trust for Lender or its assigns any payments made or credited to the insured through or to agent/broker directly or indirectly, actually or constructively by the insurance companies and to pay the monies, as well as the unearned commissions to Lender or its assigns upon demand to satisfy the outstanding indebtedness of the insured, (10) all material information concerning the insured and the financed policies necessary for Lender to cancel such policies and receive the unearned premium has been disclosed to Lender, (11) no term or provision of any financed policy requires Lender to notify or get the consent of any third party to effect cancellation of such policy, and (12) to promptly notify Lender in writing if any information on this Agreement becomes inaccurate.

Moss Landing Harbor District

2021 - 2022 Proposal for Insurance Services

Effective: July 1, 2021



Contents

- 01. Exposure & Premium Comparison
- 02. Marine Package
- 03. Vessel Pollution
- 04. Property
- 05. Automobile
- 06. Bumpershoot
- 07. Schedules
- 08. Important Disclosure Information

Exposure & Premium Comparison

Exposure-Rate Comparison
7/1/2021-7/1/2022

Coverage	2020-2021		2021-2022		% Change
	Exposure	Premium	Exposure	Premium	Premium
Marine Package		\$106,351	\$110,980		4.4%
<i>Receipts</i>	\$2,254,787		\$2,301,823		2.1%
<i>Vessel Schedule</i>	\$154,825		\$90,615		-41.5%
<i>Piers & Docks</i>	\$5,000,000		\$5,000,000		0.0%
Vessel Pollution	4 Vessels	\$2,205	5 Vessels	\$2,895	25.0%
Property		\$14,767		\$16,259	10.1%
<i>Property</i>	\$6,670,502		\$6,670,502		0.0%
<i>Equipment</i>	\$7,000		\$7,000		0.0%
Automobile	2	\$3,810.50	2	\$4,384.50	15.1%
Bumbershoot	\$2,254,787	\$33,750	\$2,301,823	\$37,125	10.0%
TOTAL PREMIUM		\$160,884		\$171,644	7%

Marine Package

Marine Package

7/1/2021-7/1/2022

Description	Expiring 2020-2021 Great American Insurance Company AM BEST - A + XV	Renewal 2021-2022 Great American Insurance Company AM BEST - A + XV
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MARINE LIABILITIES

Limits of Liability:

Protection and Indemnity	\$1,000,000	
Marina Operators Legal Liability (MOLL) - Per Occurrence	\$1,000,000	
MOLL Protection & Indemnity	\$1,000,000	
Wharfinger's Legal Liability - Per Occurrence	\$1,000,000	
MOLL Sue & Labor Extension Endorsement	\$50,000/\$150,000 Agg	
Marine Commercial Liability		
General Aggregate	\$2,000,000	Same As Expiring
Products/Completed Operations Aggregate	\$1,000,000	
Personal & Advertising Injury	\$1,000,000	
Each Occurrence	\$1,000,000	
Damage To Premises Rented to You	\$100,000	
Medical Expense	\$5,000	
Employee Benefits Liability	\$1,000,000	

Deductibles:

Protection & Indemnity		
Bodily Injury Liability or Crew Liability - Per Occurrence	\$2,500	
Property Damage Liability - Per Occurrence	\$2,500	
Marina Operators Legal Liability		
Per Occurrence	\$5,000	Same As Expiring
MOLL Sue & Labor Extension End.		
Per Occurrence	\$5,000	
Wharfinger's Legal Liability		
Per Occurrence	\$5,000	

Marine Package
7/1/2021-7/1/2022

Description	Expiring 2020-2021 Great American Insurance Company AM BEST - A+ XV	Renewal 2021-2022 Great American Insurance Company AM BEST - A+ XV
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Warranty:

Under the Protection & Indemnity section of this policy, it is warranted that the total number of crew at any one time shall not exceed 4.
This policy is to include crew for the purpose of shifting vessels within the Harbor aboard Non-Owned Vessels

Rate:

MOLL - Annual audit based on projected receipts of:
against rate of:

\$2,254,787	\$2,301,823
2.10%	2.205%

HULL & MACHINERY

Vessel Limits: (Per Vessel Schedule)

Note: Munson Patrol Boat Port Risk

\$154,825	\$90,615
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Trading Warranty:

Warranted that navigation of the vessels is confined to the waters of the Pacific Ocean not exceeding 25 miles from the Moss Landing Harbor Marina.

Deductible:

Per Vessel Schedule	Per Vessel Schedule
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Marine Package
7/1/2021-7/1/2022

Description	Expiring 2020-2021 Great American Insurance Company AM BEST - A + XV	Renewal 2021-2022 Great American Insurance Company AM BEST - A + XV
PIERS AND FLOATING DOCKS		
Limits:		
Fixed or Floating Piers and Docks		
Physical Damage - Any One Occurrence	\$5,000,000	
Combined Single Limit - Business Income & Extra Expense - per month not to exceed :	\$100,000	
Valuation		
Co-Insurance	Replacement Cost	Same As Expiring
	90%	
Deductibles:		
Fixed or Floating Piers and Docks		
Wind, wind driven water, or flood	\$5,000	
All Other Perils	\$5,000	
Business Income/Extra Expense	30 consecutive days	
Earthquake Coverage Excluded		
Total Estimated Annual Cost		\$110,980

Notes:

Effective occupation of the new building, we can add lessors risk - lessors risk receipts to be adjusted at rate of 2.205%
Occupants must maintain commercial insurance equal to or greater than the insured.
Tenants must add Insured as an Additional Insured with Waiver of Subrogation
If a restaurant is operated, tenant must carry liquor liability if serving alcohol

Vessel Pollution

Vessel Pollution
7/1/2021-7/1/2022

Description	Expiring 2020-2021 Great American Insurance Company AM BEST - A + XV	Renewal 2021-2022 Great American Insurance Company AM BEST - A + XV
Limit of Liability		
Munson Patrol Boat	\$1,000,000	
Sanitary Barge	\$1,000,000	Same As Expiring
Deck Barge/Crane	\$1,000,000	
Navy Skiff	\$1,000,000	
Carolina Skiff	N/A	\$1,000,000
Additional Coverage		
OPA	Policy Limit	
CERCLA	Policy Limit	
Fire Lighting & Salvage	Policy Limit	Same As Expiring
Defense Costs	Inclusive of Limits Above	
Fines & Penalties - Per Occurrence	\$1,000,000	
Public Relations - Per Occurrence	\$250,000	
Deductible	Nil	Nil
Total Estimated Annual Cost		\$2,895

Property

Property

7/1/2021-7/1/2022

Description	Expiring 2020-2021 Great American Insurance Company AM BEST - A+ XV	Renewal 2021-2022 Great American Insurance Company AM BEST - A+ XV
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PROPERTY

Limits:

Blanket Real Property Limit - Per Schedule	\$2,478,935	
Real Property (new building)	\$3,557,097	
Blanket Business Personal Property - Per Schedule	\$84,470	
Blanket Business Income - Per Schedule	\$550,000	
Extra Expense	Included	
Ordinance & Law - Coverage A	Included	
Ordinance & Law - Coverage B & C	As Per Schedule	Same As Expiring

Deductible

\$1,000

Valuation

Replacement Cost

Coinsurance

Agreed Amount
100%

CRIME

Limits

Employee Theft - Per Occurrence

\$200,000

Deductible

Per Occurrence

Same As Expiring

INLAND MARINE

Limits

Forklift - Caterpillar
8 x 20 Office Trailer

\$3,500
\$3,500

Same As Expiring

Deductible

Any One Occurrence for Contractors Equipment

\$1,000

Property
7/1/2021-7/1/2022

Description	Expiring 2020-2021 Great American Insurance Company AM BEST - A+ XV	Renewal 2021-2022 Great American Insurance Company AM BEST - A+ XV
EQUIPMENT BREAKDOWN		
Limits		
Equipment Breakdown Limit	\$6,670,502	Same As Expiring
Property Damage	Included	
Deductible	\$1,000	
DATA COMPROMISE		
Section 1 - Response Expenses Limit Annual Aggregate Deductible	\$100,000	
Section 2 - Defense and Liability Deductible	\$2,500	Same As Expiring
	\$100,000	
	\$2,500	
	\$14,767	\$16,259

Exclusion of Loss Due to Virus or Bacteria will apply to the Coronavirus

Automobile

Automobile
7/1/2021-7/1/2022

Description	Expiring 2020-2021 Great American Assurance Company AM BEST - A+ XV	Renewal 2021-2022 Great American Assurance Company AM BEST - A+ XV
Limits		
Liability - Scheduled, Hired, Non-owned	\$1,000,000	
Uninsured/Underinsured Motorists - Owned Autos Only	\$1,000,000	
Auto Medical Payments each person - Owned Autos Only	\$5,000	
Physical Damage (Owned Autos)		
Deductible		
Comprehensive Coverage	\$500	Same As Expiring
Collision	\$500	
Except Hired Autos		
Comprehensive	\$100	
Collision	\$1,000	
Scheduled Vehicles		
	2	2
Total Estimated Annual Cost		\$4,385

Bumbershoot

Section 06

Bumbershoot-Excess
7/1/2021-7/1/2022

Description	Expiring 2020-2021 Ascot AM BEST A XIV	Renewal 2021-2022 Ascot AM BEST A XIV
FIRST LAYER EXCESS		
Limits:		
Any One Accident or Occurrence, Combined Single Limit	\$10,000,000	
Underlying Insurance		
Protection & Indemnity	\$1,000,000	
Marina Operators Legal Liability	\$1,000,000	
Wharfinger's Legal Liability	\$1,000,000	
Marine General Liability		
Each Occurrence	\$1,000,000	Same As Expiring
General Aggregate	\$2,000,000	
Products and Completed Operations Aggregate	\$1,000,000	
Personal & Advertising Injury	\$1,000,000	
Employee Benefits Liability	\$1,000,000	
Automobile Liability	\$1,000,000	
Employer's Liability	\$1,000,000	
Self Insured Retention	\$10,000	
1st Layer Premium	\$15,000	\$16,500
SECOND LAYER EXCESS		
Limits:		
Any One Accident or Occurrence, Combined Single Limit	\$20,000,000	
Underlying Insurance		
Excess Marine Liability	\$10,000,000	Same As Expiring
Primary Marine Liabilities (See Underlying Schedule Above)	\$1,000,000	
2nd Layer Premium	\$18,750	\$20,625

Bumbershoot-Excess
7/1/2021-7/1/2022

Description	Expiring 2020-2021 Ascot AM BEST A XIV	Renewal 2021-2022 Ascot AM BEST A XIV
Warranties & Exclusions		
Serious Injury or Damage Reporting Requirement and Warranty		
American Institute Communicable Disease Exclusion		
Health Hazard Exclusion		
	\$33,750	\$37,125

Optional TRIA Premium:

- 1st Layer - \$825
- 2nd Layer - \$1,031

Schedules

Named Insured Matrix
7/1/2021 - 7/1/2022

Entity Name/ Line of Coverage	Description of Operations	Marine Package	Auto	Excess	Vessel Pollution	Property
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Moss Landing Harbor District

x x x x x x

Moss Landing Harbor District, Finance Corporation

x x

Projected Gross Receipts
7/1/2021 - 7/1/2022

Revenues	PROJECTED BUDGET		PROJECTED BUDGET		PROJECTED BUDGET	
	FYE 6/30/2019	FYE 6/30/2020	FYE 6/30/2021	FYE 6/30/2022	FYE 6/30/2021	FYE 6/30/2022
Marina Revenues						
Assigned Berthing	\$1,694,711	\$1,748,341	\$1,779,725	\$1,815,743		
Temporary Berthing	\$245,122	\$252,392	\$273,162	\$278,680		
Transient Berthing	\$37,000	\$38,097	\$50,000	\$50,000		
Qtrly/Annual Discount	-\$4,500	-\$4,500	-\$3,500	-\$3,500		
Commercial Discount	-\$12,000	-\$12,000	-\$12,000	-\$12,000		
Liveaboard & Services Fees	\$117,000	\$120,900	\$120,000	\$128,000		
Intra-Harbor Towing	\$600	\$600	\$600	\$600		
Pump outs	\$800	\$800	\$800	\$800		
Non-Op Surchg	\$0					
Assigned Slip/LA Processing fee	\$9,000	\$9,000	\$9,000	\$6,500		
Recovered Lien Costs	\$1,000	\$1,000	\$2,000	\$2,000		
Late Fees	\$30,000	\$30,000	\$35,000	\$35,000		
Total Marina Revenues	\$2,118,733	\$2,184,630	\$2,254,787	\$2,301,823		

Location Schedule and Statement of Values
7/1/2021 - 7/1/2022

Loc.#	Bldg.#	Address	Description	Year Built	Construction	Sq Feet/Acre	Building	Business Personal Property		Business Income/Extra Expense		Demolition Cost		Construction Cost	
								BPP	B/E	EE	Bldg Ord A	Bldg Ord B	Bldg Ord C		
1	1	7881 Sandholdt Road Moss Landing, CA	Office	1967	Brick	2400 sqft.	\$529,056	\$30,905	\$50,000	\$750,000	Included	Included			
1	2	7881 Sandholdt Road Moss Landing, CA	Shop/Storage		Wood/Aluminum	3000 sqft.	\$218,388	\$48,565	\$100,000		Included	Included			
1	3	7881 Sandholdt Road Moss Landing, CA	Restroom, Laundry S. Harbor	1986	Adobe Brick	965 sqft.	\$151,232	\$0	\$10,000		Included	Included			
1	4	7881 Sandholdt Road Moss Landing, CA	Restroom S. Harbor	1986	Adobe Brick	700 sqft.	\$118,650	\$0	\$10,000		Included	Included			
1	5	7881 Sandholdt Road Moss Landing, CA	Docks (See Offshore Schedule)				\$0		\$100,000		N/A	N/A			
1	6	7881 Sandholdt Road Moss Landing, CA	Play Area				\$14,768	\$0	\$0						
2	1	7532 Sandholdt Road Moss Landing, CA	Cannery Bld. Unimproved Parking Lot	2000	2 story Wood Frame	13,000 sqft. 1 acre	\$1,347,118	\$0	\$250,000					Included	
3	1	Hwy 1 & Salinas Rd. Moss Landing, CA	Restroom N. Harbor	1986	Adobe Brick	300 sqft.	\$59,745	\$0	\$0	\$10,000		Included	Included		
		Hwy 1 & Salinas Rd Moss Landing, CA	Improved Parking Boat Wash (North Harbor)	1980	Paved Concrete	1 Acre									
4	1	2420 Hwy 1 Moss Landing, CA	Sea Harvest Restaurant	2003		2000 sqft.	\$0	\$0	\$100,000						
5	1	2360 Hwy. 1 Moss Landing, CA	Pottery Shop	1947	Wood Frame	5200	\$239,998	\$5,000	\$50,000		Included	Included			
6	1	Potrero Road Moss Landing, CA	Vacant Land			5 acres									
7	1	1700 Elkhorn Rd. Watsonville, CA	Kirby Park Pkg., launch, Dock			11 acres upland 8.85 submergied									
8	1	End of Sandholdt Rd. Moss Landing, CA	Strip of Sand			1 acre									

Location Schedule and Statement of Values
7/1/2021 - 7/1/2022

Loc.#	Bldg.#	Address	Description	Year Built	Construction	Sq Feet/Acre	Building	Business Personal Property		Business Income/Extra Expense		Demolition Cost		Construction Cost		
								BPP	BI EE	EE	EE	Bldg Ord A	Bldg Ord B	Bldg Ord C		
9	1	2400 +/- Highway 1 Moss Landing, CA APN 133-212-009-000	UNIMPROVED LAND Unimproved Parking Unimproved Parking (South Harbor)			5 acres .52 acre										
10	1	2467 Highway 1	Restaurant Shell	2019	Proposed Restaurant	9500 sf	\$3,557,097									
TOTAL								\$6,036,032	\$84,470	\$650,000	\$30,000					

SLIPS, DOCKS/PIERS, including STRUCTURES thereon, BREAKWATER and DRY STORAGE

Off Shore Property

7/1/2021 - 7/1/2022

NOTE* Includes all docks, slips, piers, piles anywhere within District boundaries.

Location	Buildings	Contents	SLIP DOCKS, PIERS, ETC.	Total	Dry Storage	Dock Material	Year Built	Total		Slips	
								Slips	Coverd	Coverd	Uncvrd
7881 Sandholdt Road Moss Landing, CA (South Harbor)			*\$5,000,000	\$5,000,000					\$610		
Hwy 1 & Salinas Rd. Moss Landing, CA (North Harbor)			included above								
1 @ Kirby Park 1700 Elkhorn Rd Watsonville, CA			included above								

Vessel Schedule

7/1/2021 - 7/1/2022

Vessel Name / Description	Year Built	Length / Breadth / Draft	Hull Material	Tonnage	Fuel Type	Agreed Value	Deductible
Munson Patrol Boat*	1994	24 ft & outboard	Fiberglass	5,800lbs	Gas	\$50,000	\$1,000
Sanitary Barge	2000	30 FT.	Aluminum	7		\$10,000	\$1,500
Deck Barge/Crane	1994	10 X 20	Fiberglass	> 1,000lbs		\$14,615	\$300
NavySkiff	1988	16 ft & 60 hp Yamaha	Aluminum	> 1,000lbs		\$10,000	\$100
Carolina	2005	17 ft 6inch & 60 hp Yamaha	Fiberglass	> 1,000lbs	GAS	\$6,000	

Total Hull Value: \$90,615

***this vessel is out of service and stored on land**

Protection & Indemnity Limit: \$1,000,000
Deductible: BI: \$2,500
PD: \$2,500

Vehicle Schedule

7/1/2021 - 7/1/2022

Year	Make	Model	VIN	Licensing State	City	Garaged	Cost New	GVW	Radius	Class	Deductible Comp.	Deductible Collision
1	2005	Ford	F150	1FTRX12W65NA01125	CA	Moss Landing	\$24,475	6000	50	03199	\$500	\$500
2	2016	Chevy	Colorado 4x4 LT	1GCGTCE31G1333385	CA	Moss Landing	\$29,870	6000	50	03199	\$500	\$500

Driver Schedule

7/1/2021 - 7/1/2022

Employee	Drivers License	DOB	State Issued
Neal Norris	N5116858	20824	CA
Thomas Razzeca	B6729445	29257	CA
Robert Stewart	F2628258	30379	CA
Dennis Michael Dixon	N0357302	20226	CA
Fernando Perez Velazquez	A3256938	23696	CA
ShaQonya Shanee Shaw	D3010134	29714	CA
James Benjamin Nunes	A4991294	26400	CA
Veronica Becerra	R8093941	35232	CA
RJ Collier	E1680098	29246	CA
Jeff Pritchard	B4131153	28191	CA

Equipment Schedule
7/1/2021 - 7/1/2022

Equipment	Value
Forklift	\$3,500
8'X20" Office Trailer	\$3,500
Total:	\$7,000

Vessel Pollution Schedule

7/1/2021 - 7/1/2022

Vessel Name / Description	Year Built	Length/Breadth/Draft	Hull Material	Tonnage
Sanitary Barge	2000	30 ft.	Aluminum	7
Deck Barge/Crane	1994	10 X 20	Fiberglass	> 1,000lbs
Navy Skiff	1988	16 ft & 60 hp Yamaha	Aluminum	> 1,000lbs
Munson Patrol Boat*	1994	24 ft. & outboard	Fiberglass	> 5,800lbs
Carolina	2005	7 ft 6inch & 60 hp Yamah	Fiberglass	> 1,000lbs

OPA Limits: Policy Limit
 CERCLA Limits: Policy Limit
 Defense Costs: Supplementary to Limits
 Fines & Penalties: \$250,000
 Fire Fighting & Salvage: Policy Limit
 Public Relations: \$100,000

***THIS VESSEL IS OUT OF SERVICE AND BEING STORED ON DRY LAND**

Important Disclosure Information

Lockton Companies, LLC, and each of its Series, together with its/their respective domestic subsidiaries and affiliates (collectively, “Lockton”), are committed to being the worldwide value and service leader in insurance brokerage, risk management, employment benefits and retirement services. The services a particular Lockton company provides to each client (“Client”) will be subject to these Terms of Business in the absence of conflicting terms in a written services agreement executed by Lockton and Client. Client’s direction for Lockton to render consulting, insurance/risk management consulting and/or brokerage services on its behalf shall be deemed Client’s agreement to be bound by the terms contained herein.

Surplus Lines; Insurance Premiums and Related Tax Obligations

Lockton may not be able to procure insurance in the admitted marketplace on the terms and conditions specified by Client. In such event, Lockton’s insurance proposal may include placements with insurer(s) not licensed to transact insurance in a particular jurisdiction and not subject to the supervision of such state’s insurance department. Any such surplus lines coverage will be made pursuant to applicable insurance laws governing the placement of insurance with nonadmitted insurers. A state insurance guaranty fund will not respond in the event the surplus lines insurer should become insolvent. Furthermore, policy forms, conditions, premiums and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market.

Client is responsible for all insurance premiums due and any applicable surplus lines, sales, use, excise or other taxes for insurance coverage placed by Lockton. If Client fails to pay any premium in full by the due date indicated on the premium invoice, the coverage may be subject to cancellation by the insurer(s), and such nonpayment, in addition to any nonpayment of fees or expenses due to Lockton as set forth herein, shall be considered a material breach of these Terms of Business.

Accuracy and Completeness of Information

Client shall be solely responsible for the accuracy and completeness of all information furnished to Lockton and/or to underwriters, insurers, insurance-related intermediaries and/or other third parties as necessary for the services contemplated herein. Lockton shall not be responsible for independently verifying the accuracy or completeness of any information that Client provides, and Lockton shall be entitled to rely on such information. Lockton shall have no liability for any errors or omissions in any services provided to Client, including the placement of insurance on Client’s behalf, that are the result of, arise from, or are based, in whole or part, on inaccurate or incomplete information provided to Lockton. Client understands that the failure to provide accurate and complete information to an insurer, whether

intentional or by error, could result in the denial of claims or rescission of coverage altogether. Client will review all policy documents provided to Client by Lockton and shall inform Lockton of any inaccuracies, deficiencies or discrepancies contained therein.

Confidentiality; Data Protection Information Notice

Lockton and Client acknowledge that the nature of Lockton’s relationship with the Client is one in which the Client may disclose to Lockton certain of the Client’s information (“Information”), some of which may be of a confidential or proprietary nature, to enable Lockton to provide services to Client. Client acknowledges and consents to Lockton’s use and disclosure of Information in the course of performing marketing, servicing, claims handling, risk management and/or insurance renewal services for Client.

Lockton is committed to protecting the privacy and security of Client’s Information deemed to constitute personal data pursuant to applicable data privacy law or regulation. In providing regulated insurance broking services, Lockton may receive such personal data directly from Client, in the case of an individual Client, or indirectly, in the case of a commercial Client on behalf of its employee insureds. Pursuant to applicable data protection laws, Lockton is deemed to be a “data controller.” This means that Lockton is responsible for deciding how it holds and uses personal data about Client.

Lockton may use personal data received from Client in its role as an insurance intermediary. This may include for the purposes of quotation/inception, policy administration, claims processing, renewals, marketing and other purposes necessary for the provision of insurance throughout the insurance lifecycle.

For more information, please review Lockton’s Privacy Notice available on our website. If you have any questions about the Privacy Notice or Lockton’s collection or use of Client personal data, please contact compliance@lockton.com.

Intermediaries

When, in Lockton’s professional judgment, it is necessary or appropriate, Lockton may utilize the services of foreign or domestic intermediaries to assist in the servicing, marketing and/or placement of Client’s insurance/risk management programs. However, this may only be done after consultation with Client. Lockton will advise Client whether any proposed intermediary is affiliated with Lockton. Any such intermediary shall be compensated by commissions earned on placement of Client’s policies handled by that intermediary, or by payment of a separate fee

agreed to by Client and the intermediary if commissions are not properly payable on Client's placements. Such commissions and fees shall be in addition to the compensation paid to Lockton.

Logos

Unless otherwise instructed by Client, Lockton may, without notice to or consent by Client, use Client's logo, pictures and other publicly available information to effectively market Client's insurance programs or in Lockton's marketing materials.

Insurance Proposals and Summaries

Insurance documents prepared by Lockton containing proposals to bind coverage, summaries of coverages and certificates of insurance placed are furnished to Client as a matter of information for Client's convenience. These documents are not intended to reflect the terms, conditions, limitations and exclusions of such policies, are not themselves insurance policies and do not amend, alter or extend the coverages afforded by such policies. The insurance afforded by the proposed or placed policies is subject to all the terms, conditions, limitations and exclusions contained in such policies.

Use of a Particular Insurer

Lockton is not obligated to utilize any particular insurer. In addition, Lockton is not authorized to make binding commitments on behalf of any insurer, except under certain circumstances which Lockton shall endeavor to make known to Client. Lockton shall not be responsible for the solvency of any insurer or its ability or willingness to pay claims, return premiums or other financial obligations. Lockton does not guarantee or make any representation or warranty that insurance can be placed on terms acceptable to Client. Lockton will not take any action to replace Client's insurers unless Client instructs Lockton to do so.

No Reliance

Any reports or advice provided by Lockton should not be relied upon as accounting, legal, actuarial or tax advice. In all instances, Lockton recommends that Client seek independent advice on such matters from professional accounting, legal, actuarial and tax advisors.

Responsibility for Insurance Programs

Lockton will not be responsible for the adequacy or effectiveness of any insurance programs or policies implemented or placed by another broker, including, without limitation, any acts or omissions occurring prior or subsequent to Lockton's engagement.

Relationship Between the Parties

Client acknowledges and agrees that in no event shall Lockton owe any enhanced or special duties to Client, express or implied, in fact or by law, whether referred to as a special relationship or fiduciary relationship or otherwise, except to the extent required by applicable law.

Compensation Disclosure

Lockton is committed to delivering a superior client experience through our customer-centered service model. Lockton wins and keeps clients by operating with complete integrity. We fulfill that pledge by providing fulsome disclosure regarding Lockton's sources of income—whether received from insurance companies or third parties—to clients.

Unless applicable law or contractual agreement between Lockton and insurers states otherwise, any commission that Lockton is entitled to receive for any placements is fully earned at inception of the insurance program, and Lockton is entitled to retain such commissions in the event of a midterm cancellation of coverage or a reduction in coverage resulting in a premium adjustment.

Lockton may receive compensation in a number of ways, including 1) commissions paid by an insurer, calculated as a percentage of premiums, or 2) negotiated fees paid by a client in lieu of, or in addition to, commissions. These commissions or fees received are for the placement/renewal of a client's insurance/risk management program, day-to-day servicing, risk control services and/or other services Lockton has agreed to provide on a client's behalf.

Lockton may also be eligible to receive other forms of compensation such as incentive or contingency payments or bonuses and/or supplemental commissions from insurance companies, intermediaries (which may be affiliated with Lockton) or other third parties as a result of being an insurance broker (collectively, "Additional Compensation").

Contingency payments or bonuses are based on the overall performance of a partial or entire book of business. Lockton places with an insurance company, and Lockton's eligibility and the amount of any such compensation may vary depending on the line of business and a number of "contingent" factors related to future performance such as overall premium volume, premium growth year over year, persistency, profitability and/or retention targets set by the insurer. As such, a contingency payment received by Lockton from an insurer is difficult to tie back to any particular client insurance policy. Additional Compensation in the form of supplemental commission is established at the beginning of each calendar year based on Lockton's historical and current performance typically measured using some or all of the same performance factors by which contingency payments are calculated. Lockton may also receive service fees from insurers for consulting, managing general agency arrangements and/or analytics or administration services specific to an insurer including, without limitation, consulting in the development of insurer sales, product and/or marketing plans to broaden available coverage for Lockton clients. These service fees are not tied to, dependent on or identified with any particular client or insurance placement.

At times, insurers may also request that Lockton Re, LLC, a reinsurance intermediary broker affiliate ("Lockton Re"), place facultative and/or treaty reinsurance on their behalf and compensate Lockton Re for any such placement(s), subject to Lockton Re's Terms of Business agreement.

Lockton may also receive interest or investment income on funds temporarily held by it, such as premiums or return premiums, service fees or other compensation from premium finance companies for administrative services provided to or on behalf of premium finance companies relative to the financing of client insurance premiums.

Please contact your Lockton representative if you have specific questions regarding the compensation Lockton receives as it relates to your account.

Modeling and Analytics Services

Lockton provides various modeling and/or data analytics services to its clients ("Modeling and Analytics Services") and may provide such services to Client. Client authorizes Lockton to 1) disclose information it receives from Client, its insurers and/or third-party administrators to Lockton's affiliates, parents, employees, and/or to third parties as necessary to perform such Modeling and Analytics Services, and 2) contribute such information to benchmarking databases created by or for Lockton to facilitate the creation of analytic reports for its clients, provided that such reports shall not include any information that personally identifies Client or its employees.

Modeling and Analytics Services will be based upon a number of assumptions, conditions and factors, as well as information provided by third parties. If any such information provided to or utilized by Lockton is inaccurate, incomplete or should change, the Modeling and Analytics Services provided by Lockton could be materially affected. As Modeling and Analytics Services are subject to inherent uncertainty and involve variables beyond Lockton's control, actual results may differ materially from Lockton's projections. The parties agree that Lockton shall have no liability to Client if 1) Lockton is provided inaccurate or incomplete information or 2) actual results differ from Lockton's projections. Modeling and Analytics Services do not constitute, and are not intended to be a substitute for, independent actuarial, accounting or tax advice.

Limitation of Liability

IN NO EVENT SHALL A PARTY BE LIABLE TO THE OTHER FOR ANY INDIRECT, CONSEQUENTIAL, INCIDENTAL, EXEMPLARY, SPECIAL OR PUNITIVE DAMAGES (INCLUDING, WITHOUT LIMITATION, LOST PROFITS AND LOST BUSINESS) ARISING OUT OF OR RELATED TO THESE TERMS OF BUSINESS, EVEN IF IT HAS BEEN ADVISED OR IS AWARE OF THE POSSIBILITY OF SUCH DAMAGES, AND REGARDLESS OF WHETHER ARISING IN TORT (INCLUDING NEGLIGENCE), CONTRACT OR OTHER LEGAL THEORY. IN ANY EVENT, THE LIABILITY OF ONE PARTY TO THE OTHER FOR ANY REASON AND UPON ANY CAUSE OF ACTION SHALL BE LIMITED TO TEN MILLION DOLLARS (\$10,000,000.00). THIS LIMITATION APPLIES TO ALL CAUSES OF ACTION IN THE AGGREGATE. NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, THE EXCLUSIONS AND LIMITATIONS OF LIABILITY CONTAINED HEREIN SHALL NOT APPLY TO 1) ANY DAMAGES AWARDED IN CONJUNCTION WITH A FINAL JUDICIAL DETERMINATION OF FRAUD OR GROSS NEGLIGENCE OR 2) PERSONAL INJURY, INCLUDING DEATH, OR DAMAGE TO TANGIBLE PERSONAL PROPERTY CAUSED BY THE NEGLIGENCE, WILLFUL OR INTENTIONAL ACTS OF A PARTY OR ITS EMPLOYEES, AGENTS OR SUBCONTRACTORS. REFERENCES TO A PARTY HEREIN INCLUDE SUCH PARTY'S DIRECTORS, OFFICERS, EMPLOYEES, MEMBERS, AGENTS AND DOMESTIC AND INTERNATIONAL AFFILIATED ENTITIES. NOTWITHSTANDING THE FOREGOING, IF THE EXPRESS TERMS OF A FEE AGREEMENT OR CONSULTING AGREEMENT ARE INCONSISTENT WITH THIS PROVISION, THE TERMS OF THE FEE AGREEMENT OR CONSULTING AGREEMENT SHALL CONTROL AND SUPERSEDE THIS PROVISION.



LOCKTON®

UNCOMMONLY INDEPENDENT



Moss Landing Harbor District
Public Officials' Liability & Employment Practices Liability
Renewal Proposal

Program Term: July 01, 2021 to July 01, 2022

Lockton Insurance Brokers, LLC.
Three Embarcadero Center, 600 Suite
San Francisco, CA 94111
415-568-4000 (Main) | 415-992-4000 (Fax)
License # 0F15767



IMPORTANT ISSUES

Lockton Companies thanks you for the opportunity to handle your insurance and risk management program. This insurance proposal provides an overview of that program and is based on the exposure information you provided. Please refer to the policies for complete terms, conditions, limitations, definitions, and exclusions. Higher limits may be available upon request.

Lockton Companies does not guarantee, or make any representation in regard to, and expressly disclaims responsibility for, the financial condition of insurance companies with which we place business. Any rating information contained in this document has been obtained by a third-party rating agency, and we do not represent or warrant its accuracy.

As part of our commitment to you, the following provides a summary of important information you should know:

Broker Disclosure

Lockton represents you as an insurance broker in soliciting insurance coverage proposals from insurers and placing insurance contracts on your behalf.

Lockton may be eligible to receive the following types of compensation as a result of the sale of insurance to you:

- ❖ Base commission (may differ depending on the product, insurer, and/or other intermediary)
- ❖ Additional compensation based upon other factors, such as premium volume placed with a particular insurer or through a particular intermediary and loss or claims experience
- ❖ Interest or investment income on premiums or return premiums temporarily held by Lockton
- ❖ Service fees or other compensation from premium finance companies for administrative services provided to, or on behalf of, the premium finance companies relative to the financing of client insurance premiums

Communication

Any requests that you make to confirm, bind, or alter your insurance program through email, voice mail, or other automated systems will not take effect until you receive written communication from your Lockton representative.

Claim Reporting Requirements

Changing market conditions have had an adverse effect on many carriers' claim reporting terms and conditions. Many policy forms now include verbiage that severely restricts or negates coverage should a carrier not be immediately notified of a claim or potential claim. Refer to your policies for a more complete explanation of your carrier's reporting requirements.

State Assessments and Surcharges

Your policy may be subject to state assessments and surcharges that may alter your base premium. Although we routinely try to gather this information in the quotation process, it is not always available.

Foreign Account Tax Compliance Act (FATCA)

FATCA is designed to identify US taxpayers evading income taxes by sheltering money in off-shore accounts. It applies to premiums paid to a foreign entity covering US-based risk. Lockton is required to obtain FATCA documentation from each foreign entity in the transaction, including carriers and intermediaries, prior to making payment. Any placement made in the absence of such documentation triggers a mandatory 30 percent penalty, payable by the client, on the premium payment.

PUBLIC OFFICIALS' LIABILITY & EMPLOYMENT PRACTICES LIABILITY

	EXPIRING PROGRAM 2020-2021	RENEWAL PROGRAM 2021-2022
INSURER	Indian Harbor Insurance Company Surplus Lines Carrier AM Best Rating: A XV	
INSURED	Moss Landing Harbor District	
COVERAGE	<p style="text-align: center;">Public Officials' Liability & Employment Practices Liability</p> <p>Public Officials' Liability and Employment Practices liability coverage is designed to address the exposures faced by public entities and those who serve them. Policies respond to claims brought against an insured public entity, its board members, employees and volunteers for any actual or alleged breach of duty, neglect, error, misstatement or omission in the course of their public duties.</p> <p>Coverage also extends to claims arising from a variety of employment-related violations, including, but not limited to, wrongful termination, discrimination, harassment, and retaliation.</p> <p><i>Policy form: Claims Made Policy</i></p>	
LIMITS	\$1,000,000 Per Claim & Policy Aggregate Limit	
RETENTIONS	\$-0- - Non-Indemnifiable Claims \$50,000 Each Indemnifiable & Entity Claim \$50,000 Each Employment Practices Claim	\$-0- - Non-Indemnifiable Claims \$50,000 Each Indemnifiable & Entity Claim \$50,000 Each Employment Practices Claim
DEFENSE COST	Defense expenses are in addition to, and will not reduce, the applicable Limits of Liability	
DUTY TO DEFEND	Yes- The Insurer has the duty to defend claims and appoint counsel.	
TERRITORY	Anywhere in the world	
NOTICE OF CLAIM	Must provide written notice of claim as soon as practicable but in no event later than 75 days after the end of the Policy period.	
THIRD PARTY COVERAGE	Yes- The policy responds to claims brought by persons other than employees or applicants for employment for violation of Discrimination Laws and Sexual Harassment.	

APPLICATION SEVERABILITY	<p>Knowledge possessed by an Insured Person will not be imputed to any other Insured.</p> <p>Only knowledge of the elected or appointed official, or the highest-ranking member of any of the boards, commissions or units, or any other person in a functionally equivalent position impute to the Entity</p>		
NON-RESCINDABILITY	<p>Policy is fully non- rescindable</p>		
<p>NOTABLE EXCLUSIONS</p> <p><i>Please refer to policy for complete listing</i></p>	<ul style="list-style-type: none"> ➤ A lockout, strike, picket line, hiring of replacement workers, riot or civil commotion, or other similar actions in connection with labor disputes or labor negotiations. ➤ The performance of any willful misconduct or dishonest, fraudulent, criminal or malicious act, error or omissions by an insured; the willful violation by an insured of any law, statute, ordinance, rule or regulation; or an insured gaining any profit, remuneration or advantage to which such Insured is not legally entitled. ➤ Bodily Injury and Property Damage, with coverage carved back for Mental Distress arising out of a Wrongful Employment Practices ➤ Breach of contract/ agreement ➤ Failure to effect or maintain insurance ➤ Pollution ➤ Insured's activities as a trustee or fiduciary with respect to any type of Employee benefit plan ➤ Construction, architectural, engineering, procurement, security or other professional services, including any contract or agreement pertaining to such services. 		
RATING FACTORS	2020-2021		2021-2022
	\$3,906,053	Total Revenue	\$4,286,583
	\$22,538,484	Total Assets	\$21,956,273
	11 (10 FT & 1 PT))	Employee Count	13 (12 FT & 1 PT)
ANNUAL PREMIUM	<p>\$13,976 + \$462.18 (CA Taxes/Fees) + \$245 (Policy Fee) \$14,683.18</p>		<p>\$13,168 + \$435.92 (CA Taxes/Fees) + \$245 (Policy Fee) \$13,848.92</p>

Our Mission

To be the worldwide value and service leader in insurance brokerage, employee benefits, and risk management

Our Goal

To be the best place to do business and to work



www.lockton.com