

# Your Great American Insurance Policy<sup>SM</sup>

301 E. Fourth St., Cincinnati, OH 45202



800-545-4269

GAIG.com

**IMPORTANT NOTICE  
FIDELITY CRIME DIVISION CLAIMS**

**Should this account have a potential claim situation, please contact:**

**Fidelity & Crime Claims Department  
Great American Insurance Group  
Five Waterside Crossing  
Windsor, CT 06095**

**(860) 298-7330**

**(860) 688-8188 fax**

**[CrimeClaims@gaig.com](mailto:CrimeClaims@gaig.com)**

**IMPORTANT INFORMATION TO POLICYHOLDERS  
CALIFORNIA**

**TO OBTAIN INFORMATION OR TO MAKE A COMPLAINT**

In the event you need to contact someone about this Policy for any reason please contact your agent. If you have additional questions, you may contact the insurance company issuing this Policy at the following address and telephone number:

Great American Insurance Group  
Administrative Offices  
301 East 4th Street  
Cincinnati, OH 45202

Or you may call the toll-free telephone number for information or to make a complaint at:

**1-800-972-3008**

If you have a problem with your insurance company, its agent or representative that has not been resolved to your satisfaction, please call or write to the Department of Insurance.

California Department of Insurance  
Consumer Services Division  
300 South Spring Street, South Tower  
Los Angeles, California 90013  
1-800-927-4357  
213-897-8921 (if calling from within the Los Angeles area)  
1-800-482-4833 (TDD Number)

Written correspondence is preferable so that a record of your inquiry can be maintained. When contacting your agent, company or the Bureau of Insurance, have your Policy Number available.

**ATTACH THIS NOTICE TO YOUR POLICY**

This notice is for information only and does not become a part or condition of the attached document.

**EXCESS FOLLOW FORM CERTIFICATE**

**Great American Insurance Company  
(herein called COMPANY)**

Policy No.: GVT 5594719 15 00

Named Insured: Town of Fairfax, City of Novato, City of Larkspur, City of Sausalito, Town of San Anselmo, City of Redwood City, City of Pleasanton, Town of Corte Madera  
(herein called Insured)

Address: 400 Magnolia Ave.  
Larkspur, CA 94939

The COMPANY, in consideration of an agreed premium, and in reliance upon the statements and information furnished to the COMPANY by the INSURED, and subject to the terms and conditions of the underlying coverage scheduled in Item 3. below, as excess and not contributing insurance, agrees to pay the INSURED for loss which:

- (a) Would have been paid under the Underlying but for the fact that such loss exceeds the limit of liability of the Underlying Carrier(s) listed in Item 3., and
- (b) for which the Underlying Carrier(s) has (have) made payment, and the Insured has collected, the full amount of the expressed limit of the Underlying Carrier's(s) liability.

Item 1. Policy Period: from 12:01 a.m. on 07/01/2023 to 12:01 a.m. on 07/01/2024  
(inception) (expiration)

Item 2. Single Loss Limit of Liability at Inception: \$ 2,000,000

Coverage(s) Provided:

Insuring Agreements Employee Theft, Forgery or Alteration, Inside the Premises, Outside the Premises, Computer and Funds Transfer Fraud, Money Orders and Counterfeit Money (\$1,000,000 limit of Faithful Performance for each entity) for the following cities:

- Town of Corte Madera
- Town of Fairfax
- City of Larkspur
- City of Novato
- City of Pleasanton
- City of Redwood City
- Town of San Anselmo
- City of Sausalito

**Item 3.** Underlying Coverage Schedule:

**A)**      Company:                      Fidelity and Deposit Company of Maryland  
            Single Loss Limit:            \$ 1,000,000  
            Deductible Amount:          \$ 10,000  
            Policy Number:              CCP 6893481-02  
            Policy Period:                from 12:01 a.m. on 07/01/2023 to 12:01 a.m. on 07/01/2024

**Item 4.** Coverage provided by this Policy is subject to the following attached Endorsement(s): 1,2,3 and 4.

**Item 5.** By acceptance of this Coverage Part, you give us notice canceling prior Policy No. GVT 5594719 14, the cancellation to be effective at the same time this Coverage Part become effective.

**ENDORSEMENT NO. 1**

**EXCLUDE ALL SUB-LIMITED COVERAGE(S)**

To be attached to and form part of **Excess Follow Form Certificate**

Policy No.: GVT 5594719 15 00

In favor of: Town of Fairfax, City of Novato, City of Larkspur, City of Sausalito, Town of San Anselmo, City of Redwood City, City of Pleasanton, Town of Corte Madera

It is agreed that:

1. Coverage provided by this Policy shall not respond as excess over any sub-limited coverage(s) that are part of the Underlying Policy(s).
2. Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as stated herein.
3. This Endorsement shall become effective as of 12:01 a.m. on 07/01/2023 standard time.

**ENDORSEMENT NO. 2**

**CALIFORNIA PREMIUM ENDORSEMENT**

To be attached to and form part of **Excess Follow Form Certificate**

Policy No.: GVT 5594719 15 00

In favor of: Town of Fairfax, City of Novato, City of Larkspur, City of Sausalito, Town of San Anselmo, City of Redwood City, City of Pleasanton, Town of Corte Madera

It is agreed that:

1. In compliance with the ruling of the Commission of Insurance of the State of California and the opinion of the Attorney General of that State requiring that the premium for all Bonds or Policies be endorsed thereon, the basic premium charged for the attached Policy for the policy period:

From: 07/01/2023

To: 07/01/2024

Is: Thirty Two Thousand Twenty Three and 00/100 Dollars  
\$32,023.00

2. Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as stated herein.
3. This Endorsement shall become effective as of 12:01 a.m. on 07/01/2023 standard time.

**ENDORSEMENT NO. 3**

**SUB-LIMIT FOR TOWN OF FAIRFAX, TOWN OF CORTE MADERA, AND CITY OF PLEASANTON**

To be attached to and form part of **Excess Follow Form Certificate**

Policy No.: GVT 5594719 15 00

In favor of: Town of Fairfax, City of Novato, City of Larkspur, City of Sausalito, Town of San Anselmo, City of Redwood City, City of Pleasanton, Town of Corte Madera

It is agreed that:

For Town of Fairfax, Town of Corte Madera, and City of Pleasanton, Item 2. Single Loss Limit of Liability at Inception shown in Excess Follow Form Certificate is changed to \$1,000,000.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as stated herein.

This Endorsement shall become effective as of 12:01 a.m. on 07/01/2023 standard time.



**ENDORSEMENT NO. 4****EXCLUDE ALL NON - FUNGIBLE TOKENS**

To be attached to and form part of **Excess Follow Form Certificate**

Policy No.: GVT 5594719 15 00

In favor of: Town of Fairfax, City of Novato, City of Larkspur, City of Sausalito, Town of San Anselmo, City of Redwood City, City of Pleasanton, Town of Corte Madera

It is agreed that:

In consideration of the premium charged, it is agreed that the Policy is amended as follows:

1. It is agreed that this Policy does not afford coverage under any of the Insuring Agreements for any loss, damage, claim, **Occurrence**, or suit that arises out of, is in any way related to, or involves, in whole or in part, any **Non-Fungible Token**. All coverage for **Non-Fungible Tokens** is excluded from all Insuring Agreements.

**Non-FungibleToken**, also known as "NFT," means any unique digital identifier connected to any digital ledger technology which may be used to certify authenticity or ownership of anything, including but not limited to any digital, tangible, or intangible item, but cannot be substituted or exchanged for any similar item. However, the definition of **Non-Fungible Token** does not mean or include **Cryptocurrency**.

**Cryptocurrency** means a digital or electronic medium of exchange, operating independently of a central bank, in which encryption techniques are used to regulate the generation of units and to verify the transfer of such units from one person to another.

2. Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as stated herein.
3. This Endorsement shall become effective as of 12:01 a.m. on 07/01/2023 standard time.

**IN WITNESS CLAUSE**

In Witness Whereof, we have caused this Policy to be executed and attested, and, if required by state law, this Policy shall not be valid unless countersigned by our authorized representative.



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PRESIDENT



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SECRETARY