

2026 INSURANCE RFP PACKET

REQUEST FOR PROPOSALS

Insurance Coverage

The Clarion County Housing & Redevelopment Authority (CCHRA) invites qualified insurance providers to submit proposals for insurance coverage, with the required coverage period beginning **May 1, 2026**, in accordance with the enclosed Insurance Specifications.

Proposal Submission

Proposals must be submitted in a sealed envelope and clearly marked **“INSURANCE PROPOSAL.”** Proposals should be addressed to:

Ms. Kelly Simpson, Project Manager

Clarion County Housing Authority

8 West Main Street

Clarion, PA 16214

Proposals will be accepted **until 10:00 a.m. (local time) on March 31, 2026**, at the Authority’s office listed above. Any proposals received after this deadline will be returned unopened.

Proposal Opening and Evaluation

This Request for Proposals (RFP) will not include a public opening. Proposals will be opened and reviewed internally by the Authority. Selection will not be based solely on the lowest bid.

Proposals will be evaluated using a qualifications-based approach, considering factors that may include, but are not limited to: Scope and adequacy of coverage, Cost and overall value, Insurer qualifications and experience, financial stability, Compliance with the Insurance Specifications, & Responsiveness and completeness of the proposal. The Authority will determine the proposal that is most advantageous to the Authority, based on a combination of these factors.

Final Award Determination

The final selection and award determination will be made by the CCHRA Board of Directors at its regularly scheduled meeting on April 30, 2026.

General Conditions

The Authority reserves the right to reject any or all proposals, to waive informalities or minor technical defects, and to request clarification or additional information as deemed necessary. Proposals may be held for a period of up to thirty (30) days without action.

Proposals must be submitted using the forms provided and must address only the coverages and alternatives specified in the Insurance Specifications. Insurers may include supplemental materials or explanations on separate sheets at their discretion. If a payment plan is offered, details of available terms should be included with the proposal.

Additional Information

Please note: A formal appraisal of all properties is scheduled for completion by the beginning of March 2026; therefore, some values are currently marked as “TBD” until the appraisal report is received.

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General Instructions

1. Proposal Requirements and Inquiries

All insurance proposals must be submitted using the forms provided in this solicitation. Proposers shall furnish all information requested by the Clarion County Housing & Redevelopment Authority (CCHRA). Each proposal must be signed, and the company's name must be typed or printed on the proposal form and on any continuation, sheets requiring company input. Any corrections, erasures, or changes must be initialed by the individual signing the proposal.

Proposals signed by an agent must include documentation demonstrating the agent's authority to bind the insurer. Companies may conduct a physical inspection of Authority properties during normal business hours by contacting:

Kelly Simpson, Project Manager, at (814) 226-8910 ext. 110

Requests for clarification regarding specifications must also be directed to Ms. Simpson.

No inquiries received within five (5) calendar days of the proposal submission deadline will be considered.

Proposals must be submitted in a sealed envelope clearly labeled "**INSURANCE PROPOSAL**" and must display the name and address of the insurance company on the exterior. Proposers are encouraged to retain a copy of their submission for their records.

2. Amendments

Proposers must acknowledge receipt of any solicitation amendment by one of the following methods:

- Signing and returning the amendment,
- Identifying the amendment number and date on the proposal form, or
- Submitting written acknowledgment by letter or email, if permitted.

Acknowledgment must be received by the Authority no later than the proposal submission deadline. Failure to acknowledge amendments that materially affect the solicitation requirements may result in rejection of the proposal.

3. Completion of Proposal Forms

All questions on the proposal forms must be answered. A negative response to any question will not automatically disqualify a proposal. The information is requested to assist the Authority in evaluating coverage options and exposure management alternatives.

It is the Authority's intent to utilize one agent or broker for placement of its insurance; however, the Authority reserves the right to place one or more policies with an additional agent or broker if it is deemed to be in the Authority's best interest.

4. Proposal Submission and Opening

Proposals must be received **no later than 10:00 a.m. on March 31, 2026**, at the following address:

Attn: Kelly Simpson, Project Manager
Clarion County Housing Authority
8 West Main Street
Clarion, PA 16214

Late proposals will not be considered except as permitted under applicable procurement rules, including documented mailing delays or mishandling by the Authority. The expected selection timeframe is within thirty (30) days of the proposal opening.

5. Proposal Modifications and Withdrawals

Any proposal modification or withdrawal must be submitted in writing and received under the same conditions applicable to the original proposal submission. Proposals received after the stated deadline will not be considered for award unless only one proposal is received.

6. Proposal Acceptance Period

Proposals shall remain valid for thirty (30) calendar days following the proposal opening date. Proposals may not be withdrawn during this period.

7. Proposal Format and Execution

Proposals must be submitted in writing using the format provided in the Proposal Sheets section of this document. Two (2) signed copies are required, executed by *both* an authorized executive officer of the insurance company and the agent/broker. All proposals must be enclosed in a sealed envelope clearly marked **“Insurance Proposal Contained Inside.”**

8. Claims Reporting

The successful proposer shall provide the Authority, no later than 120 days prior to policy expiration, a claims report detailing the date of loss, amounts paid or reserved, and a description of each claim.

9. Loss Prevention and Engineering Services

Proposals shall describe any loss prevention, risk management, or engineering services offered, including the frequency and scope of inspections during the policy term.

10. Policy Documents and Cancellation Notice

The successful insurer shall provide the Authority with original policy documents and a Certificate of Insurance signed by an authorized representative. Policies must include a provision requiring at least sixty (60) days' written notice, sent by certified mail, prior to cancellation, non-renewal, or material coverage changes.

11. Rejection of Proposals

The Authority reserves the right to reject any or all proposals, waive informalities, and accept the proposal deemed most advantageous to the Authority.

12. Examination of Specifications

Proposers are responsible for reviewing all specifications and risk information. Submission of a proposal constitutes acknowledgment that the proposer has conducted sufficient investigation to fully understand the exposures and requirements. No warranty is expressed or implied regarding the completeness of the information provided.

13. Bidder Qualifications

For purposes of this solicitation, a “Bidder” is defined as an insurance company or an agent/broker submitting a proposal on behalf of one or more insurance companies. To be

considered for award, bidders must meet all qualifications outlined below. Proposals submitted by bidders that do not meet these requirements will not be considered.

A. Insurance Company Qualifications

1. *Licensing and Authorization*

Each participating insurer must be licensed or otherwise duly authorized to issue insurance in the Commonwealth of Pennsylvania. "Duly authorized" means the insurer is listed by the Pennsylvania Insurance Department as an approved or admitted carrier. Proposals submitted by surplus lines insurers will be considered only if the insurer is authorized to conduct business in Pennsylvania.

2. *Financial Strength*

Each participating insurer must demonstrate financial strength and responsiveness as evidenced by one of the following:

- o An A.M. Best rating of A with a company size classification of Class VI or greater; or
- o An A.M. Best Financial Performance Index (FPI) rating of 6 or higher within the NA-3 category; or
- o A Demotech rating of A or better.

The applicable rating must be clearly identified in the proposal at the time of submission.

3. *Errors and Omissions Coverage and Services*

Each participating insurer must provide evidence of Insurance Agent/Broker Errors and Omissions coverage with minimum limits of \$500,000 per occurrence. Each insurer must also be willing to provide inspection and loss prevention services to the Authority at no additional cost. Copies of all inspection reports and recommendations shall be provided to the Authority.

B. Agent/Broker Qualifications

1. *Licensing*

All agents or brokers submitting proposals must be properly licensed or otherwise authorized to solicit, place, and service commercial property and casualty insurance in accordance with Pennsylvania law.

2. *Policy Term and Renewal*

The initial policy term shall be twelve (12) months, with premiums payable annually. Renewal after the first year shall be at the discretion of the Clarion County Housing Authority Board of Directors.

3. *Experience Requirements*

The agent/broker organization must have been in business for a minimum of five (5) years, with at least one (1) year of experience providing insurance services in Pennsylvania. If co-agents or brokers are utilized, at least one agent/broker must have eight (8) or more years of experience in writing commercial property and casualty insurance.

C. Method of Award

The Clarion County Housing Authority will award a contract resulting from this Request for Proposals to the responsible and qualified bidder whose proposal is determined to be most

advantageous to the Authority, considering price, coverage, qualifications, and other relevant factors identified in this solicitation.

The Authority reserves the right to consider factors including, but not limited to, service capabilities, financial strength, experience with governmental entities, and overall responsiveness. Policies containing assessment provisions will not be accepted. The awarded contract shall identify the insurance company as the Contractor.

- a. The Authority may reject any or all proposals if such action is determined to be in the public interest, may accept other than the lowest-priced proposal, and may waive minor informalities or irregularities.
- b. Award may be made without discussion; therefore, each proposal should represent the bidder's best and final terms.
- c. Selection of an agent/broker does not establish an agent-of-record relationship with the Authority.

In the event of a dispute between an agent/broker and the insuring company, such disagreement shall not constitute grounds for cancellation of coverage by the insurer.

D. Taxes and Fees

All applicable excess and surplus lines taxes, fees, and assessments must be included in the total premium quoted. A detailed breakdown of such taxes and fees must be attached to the proposal. The Clarion County Housing & Redevelopment Authority is a tax-exempt entity; therefore, proposers should clearly identify any taxes or fees that are not applicable due to this tax-exempt status.

E. Organizational Conflicts of Interest

By submitting a proposal, the Contractor certifies that, to the best of its knowledge and belief, no organizational conflict of interest exists unless otherwise disclosed. An organizational conflict of interest includes, but is not limited to, situations where:

- a. Award of the contract may result in an unfair competitive advantage;
- b. The Contractor's objectivity in performing the contract may be impaired; or
- c. Relevant information has been disclosed and the Authority has been requested to make a determination.

If an organizational conflict of interest is discovered after award, the Contractor shall immediately provide full written disclosure to the Authority, including actions taken or proposed to mitigate or eliminate the conflict. Failure to disclose a known conflict may result in termination for default.

F. Subcontracts

The Contractor shall require subcontractors and consultants to disclose potential conflicts of interest and shall include appropriate provisions in all subcontracts to prevent or mitigate such conflicts.

G. Debarment and Eligibility

By submitting a proposal, the bidder certifies that it is not debarred, suspended, or otherwise ineligible to participate in contracts with any federal or state agency. Proposals submitted by ineligible contractors will not be considered.

H. Certificate of Independent Premium Determination

A completed Certificate of Independent Premium Determination, included with the specifications, must be submitted with each proposal.

I. Davis-Bacon and Prevailing Wage Requirements

Where applicable, the provisions of the Davis-Bacon Act, as amended (40 U.S.C. § 3141 et seq.), shall apply to contracts exceeding \$2,000 for the repair or replacement of damaged Housing Authority property involving reconstruction due to fire, lightning, hail, riot, windstorm, civil commotion, explosion, or aircraft/vehicle impact. The applicability of prevailing wage requirements under 42 U.S.C. § 1437j shall be determined by the Regional Labor Relations Officer.

Operations and History

Clarion County Housing Authority

The Clarion County Housing Authority (“Authority”) was established in 1976 to provide safe, decent, and affordable housing opportunities for eligible residents of Clarion County, Pennsylvania. The Authority owns and manages a portfolio of elderly and family housing programs and administers federal rental assistance programs in partnership with private landlords throughout the region.

In addition to its owned properties, the Authority administers the Housing Choice Voucher Program (Section 8), working collaboratively with private landlords to house income-eligible tenants. The Authority currently participates in approximately 546 Section 8 units across Clarion and Forest Counties.

For the fiscal year ending June 30, 2025, the Authority reported approximately \$7,347,636 in unaudited total revenue. The Authority employs fourteen (14) full-time employees and two (3) part-time employees. Core operational responsibilities include determining tenant subsidies, administering rental assistance payments, collecting rents, and overseeing the maintenance and compliance of both Authority-owned and assisted properties. Independent contractors engaged by the Authority are required to maintain appropriate Certificates of Insurance.

Housing Authority–Owned and Operated Properties

The Clarion County Housing Authority owns and operates the following housing programs:

- **Penn Court Apartments** – 40 Streamlined RAD Multi-Family subsidized units
144 Penn Avenue, Clarion Borough, Clarion, PA 16214
- **Hillside Apartments** – 64 USDA/Rural Development 515 Family Housing units
Robinwood Drive, Clarion Township, Clarion, PA 16214
- **Cherry Run Estates** – 24 USDA/Rural Development 515 Elderly Disabled units
Chestnut Street, Rimersburg Borough, Rimersburg, PA 16248
- **Medardo Estates** – 20 USDA/Rural Development S8 515 Family units subsidized by HUD
Atchison Way, Rimersburg Borough, Rimersburg, PA 16248
- **Edenburg Court** – 30 USDA/Rural Development S8 515 Elderly units subsidized by HUD
700 White Avenue, Knox Borough, Knox, PA 16232
- **Housing Choice Voucher Program (Section 8)** – 366 total voucher units
Clarion and Forest Counties
- **VASH(Veterans Affairs Supportive Housing) Voucher Program**- 5 total voucher units
Clarion and Forest Counties
- **Northwest 9 Program** – 75 total voucher units
(includes 3 units of Project Based Vouchers at Redbank Lane, Clarion, PA 16214)
Clarion, Forest, Warren, McKean, Elk, Potter, Cameron, Jefferson, & Clearfield Counties
- **Mainstream 5 Voucher Program**- 100 total voucher units
Clarion and Forest Counties

The Clarion County Housing Authority also manages the following:

- 10 units of COC (Continuum of Care) Housing
 - 7 units at 990 E Main Street, Clarion, PA 16214 (owned by G.C. Town Properties 7 Corp)*
 - 2 units at Park Circle, Clarion, PA 16214 (owned by G.C. Town Properties)*
 - 1 unit at Alpha Lane, Clarion, PA 16214 (owned by Quintet Development LP)*

Clarion County Housing & Community Development Corporation (CCHCDC)

The affiliated Clarion County Housing & Community Development Corporation (CCHCDC) owns and operates the following residential and mixed-use properties:

- 600A Boundary Street, Clarion, PA 16214 – *one (1) rental unit*
- 604A & 604B Boundary Street, Clarion, PA 16214 – *two (2) rental units*
- 22 South 2nd Avenue, Clarion, PA 16214 – *three (3) rental units*

The property located at 22 South 2nd Avenue is a mixed-use facility. The lower level is currently undergoing redevelopment into a community center that will include one large shared community meeting space and office space for up to eight (8) social service agencies, supporting coordinated service delivery and community engagement.

CCHCDC also manages:

- G.C. Town owned Properties
 - 1211 Leatherwood Drive, Clarion, PA 16214– fifty-nine (59) rental units*
 - 752 Main Street Clarion, PA 16214- four (4) rental units, one (1) commercial space*
 - 8 South 8th Ave, Clarion, PA 16214- two (2) rental units*
- Terry Shirey owned Properties
 - 395,415,437,439,465 South 2nd Ave, Clarion, PA 16214 and 62,76,84,104,108 Fraternity Drive, Clarion, PA 16214 – seventy-six (76) rental units*

Insurance Coverage Scope

The insurance coverage requested under this solicitation includes all Clarion County Housing Authority-owned properties, the administrative office located at 8 West Main Street, Clarion, PA 16214, and the CCHCDC-owned properties located at 600 and 604 Boundary Street, Clarion, PA 16214 and 22 South 2nd Avenue, Clarion, PA 16214.

Inspections and Compliance

In accordance with federal regulations, annual inspections are conducted for all housing units. Additionally, the Authority conducts supplemental inspections as needed, including monthly inspections in cases involving health, medical, or housekeeping concerns, to ensure compliance with program standards and to protect residents and property assets.

CLARION COUNTY HOUSING & REDEVELOPMENT AUTHORITY
Statement of Locations- CCHA

The Insurable Value to be determined. Appraisal being completed with reporting by March 2026
Insurable Value

<i>Property Name</i>	<i>Address</i>	<i>(Building & Contents)</i>	<i>Units</i>	<i>Construction & Description</i>
<i>Cherry Run Estates</i>	Chestnut Street Rimersburg, PA 16248	2016 \$2,661,178.00 2026 TBD	24	Two (2) two-story frame buildings with vinyl siding. One building includes a community room. One (1) separate laundry building. Built October 1980.
<i>Edenburg Court</i>	700 White Avenue Knox, PA 16232	2016 \$3,469,693.00 2026 TBD	30	Seven (7) two-story frame and brick buildings with vinyl siding. Center building contains a community room with lobby, laundry room, and maintenance office. Built August 1983.
<i>Hillside Apartments</i>	Robinwood Drive Clarion, PA 16214	2016 \$8,485,230.00 2026 TBD	64	Eight (8) two-story townhouse buildings of frame and brick with vinyl siding. Laundry room and maintenance area located in Building 1503. Built October 1979; purchased May 1980.
<i>Medardo Estates</i>	Atchison Way Rimersburg, PA 16248	2016 \$2,768,545.00 2026 TBD	20	Three (3) two-story townhouse buildings of frame and brick with vinyl siding. One (1) maintenance shed. Laundry attached to center building. Built January 1982.
<i>Penn Court Apartments</i>	144 Penn Avenue Clarion, PA 16214	2016 \$6,602,614.00 2026 TBD	40	Eight (8) two-story townhouse buildings of frame and brick with vinyl siding. One (1) one-story maintenance building of frame and brick with vinyl siding. Built September 1981.

<i>Administrative Office</i>	8 West Main Street Clarion, PA 16214	2016 \$1,031,352.00 2026 TBD	—	One-story administrative office building. Built 1990. Owned by Clarion County Housing Authority
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CLARION COUNTY HOUSING & COMMUNITY DEVELOPMENT CORPORATION

Statement of Locations- CCHCDC

Address	Insurable Value (Building & Contents)	Description
600 Boundary Street Clarion, PA 16214	2016 \$357,538.00 2026 TBD	Duplex, two (2) levels. Wood frame with vinyl siding. Built 1961. Unit 600-A used as rental housing; Unit 600-B (basement) used for storage. Acquired July 2017; renovations completed June 2019.
604 Boundary Street Clarion, PA 16214	2016 \$195,040.00 2026 TBD	Duplex, three (3) levels. Wood frame with block and siding. Built 1958. Units 604-A and 604-B used as rental housing. Acquired July 2017; renovations completed June 2019.
22 S 2nd Avenue Clarion, PA 16214	2016 \$1,120,280.00 2026 TBD	Two-story frame and brick building. Renovations started in 2023 and should conclude by summer 2026. 2 rental units(A&B) on the upper level. One rental unit (C) located on lower level. Lower level will include a community room and up to 8 office spaces as well as a garage space.

Life Safety and Emergency Systems

All residential units are equipped with smoke detectors, carbon monoxide detectors (where applicable), and portable fire extinguishers. Fire hydrants are located on or immediately adjacent to all properties.

Smoke Detector Configuration

Smoke detection systems are installed as follows:

- Penn Court Apartments, Medardo Estates, Hillside Apartments, Cherry Run Estates, and Edenburg Court
 - One (1) hardwired smoke detector installed in each unit
 - Ten-year lithium battery smoke detectors installed on each floor of the unit and in each bedroom
- Boundary Street Properties
 - No hardwired smoke detectors
 - Ten-year lithium battery smoke detectors installed on each floor and in each bedroom
- 22 South 2nd Avenue Properties
 - All units are hardwired

Emergency Pull Cord Systems

- Cherry Run Estates
Emergency pull cords activate a visual and audible alert, including a flashing light located outside the unit door and an audible alarm to notify nearby residents of a potential emergency.
- Edenburg Court
Emergency pull cord activation is monitored by MVS Security, which immediately notifies 911 upon alarm activation.

SPECIFICATIONS

Insurance Coverage Specifications

Property & General Liability / Multi-Peril Package

1. Property Insurance

Blanket coverage for all buildings and contents with a total insured value of “**TBD**”(2016-**\$26,691,470**). Coverage shall be written on an All-Risk basis, including Vandalism and Malicious Mischief, as detailed in the attached Property Insurance Specifications.

2. Commercial General Liability (Broad Form)

Coverage shall be provided on a primary basis with the following limits:

- \$1,000,000 per occurrence combined single limit for bodily injury and property damage
- \$2,000,000 general aggregate
- \$1,000,000 per occurrence for personal and advertising injury
- \$2,000,000 aggregate for personal and advertising injury

3. Loss of Rents (Property)

Coverage shall provide a maximum benefit of \$1,013 per unit per 12-month period, written on a special cause of loss basis. Coverage shall be for actual loss of rents, with no deductible and no waiting period.

4. Boiler and Machinery (Equipment Breakdown) Insurance

Coverage shall be provided with limits equal to the property value per occurrence, as specified in the attached Boiler and Machinery Insurance Specifications.

5. Automobile Liability Insurance

Coverage shall include bodily injury and property damage liability with a \$1,000,000 Combined Single Limit per accident, as further described in the attached Automobile Liability Insurance Specifications.

6. Workers' Compensation Insurance

Coverage shall be provided in accordance with statutory requirements. The estimated annual payroll is \$819,928. Refer to the attached Workers' Compensation Specifications for additional requirements.

7. Blanket Fidelity Bond

Coverage shall be provided with a limit of \$120,000, written as a blanket fidelity bond, in accordance with the attached Fidelity Bond Specifications.

8. Public Officials and Employees Liability Insurance

Coverage shall be provided with limits of \$1,000,000 per claim, in accordance with the attached Public Officials and Employees Liability Insurance Specifications.

9. Fiduciary Liability Insurance

Coverage shall be provided with limits of \$1,000,000 per claim, as detailed in the attached Fiduciary Liability Insurance Specifications.

10. Loss of Rents (Multi-Peril Package)

Coverage shall provide a maximum benefit of \$1,013 per unit per 12-month period, written on a special cause of loss basis. Coverage shall be for actual loss of rents, with no deductible and no waiting period.

11. Cyber Liability Insurance

Coverage shall be provided with limits of \$1,000,000 per claim, in accordance with the attached Cyber Liability Insurance Specifications.

12. Tenant Discrimination Liability Insurance

Coverage shall include Tenant Discrimination Liability Insurance, including claims arising from alleged discriminatory acts, errors, or omissions in the rental, leasing, management, or administration of housing. Coverage shall be provided with a limit of \$1,000,000 per claim.

Specifications for All Risk Coverage Insurance

All-Risk and Vandalism insurance shall be written on a blanket basis, at 100% replacement cost, covering all property of the Clarion County Housing Authority at the locations and amounts specified in the attached “Statement of Locations” (pages 10–11). The policy shall include the following conditions:

1. **Named Insured:**
“Clarion County Housing Authority, the U.S. Department of Housing & Urban Development, and/or USDA – Rural Development, as their interests may appear.”
2. **Loss Payment:**
 - All checks shall be payable to Clarion County Housing Authority
3. **Cancellation Notice:**
 - The company may not cancel the policy without providing 60 days’ prior written notice to the insured.
4. **Pro-Rata Cancellation:**
 - The policy shall allow pro-rata cancellation by the company without 60 days’ prior written notice to the insured.
5. **Pro-Rata Distribution Clause:**
 - The pro-rata distribution clause shall be waived.
6. **Permitted Uses:**
 - The policy shall permit storage and use of any materials usual and incidental to the business and occupancy.
 - The policy shall permit any additional alterations and repairs to the described premises.
7. **Automatic Acquisition Clause:**
 - This policy automatically extends coverage to additional property of a similar nature that may be erected, purchased, leased, or otherwise acquired during the term of the policy at locations not otherwise specified.
 - The actual cash value of such additional property must be reported within 90 days of acquisition. Failure to report relieves the insurer of liability for such property.
8. **Covered Losses:**
 - The policy shall insure buildings against loss or damage by fire, smoke, lightning, windstorms, hail, earthquake, explosion, riot, civil commotion, aircraft, and vehicles.

Specifications for All Risk and Vandalism Insurance

This policy shall automatically extend coverage to additional property in accordance with its terms and conditions, for an amount equal to the actual cash value, not to exceed \$500,000 per structure and its contents, with a \$1,000 deductible.

However, if any other valid and collectible insurance covers such additional property, this policy shall only apply after the liability of the other insurance has been exhausted, covering only the excess loss above the amount payable by the other insurance.

Specifications for Broad Form Comprehensive General Liability Insurance

This insurance, for the Clarion County Housing Authority, shall be issued on a standard Broad Form Comprehensive General Liability (CGL) policy. Coverage and limits are as follows:

- Bodily Injury & Property Damage: \$1,000,000 per occurrence, combined single limit
- Personal Injury: \$1,000,000 per occurrence, \$2,000,000 aggregate
- Fire Damage: \$100,000
- Medical Expenses: \$10,000

The policy will be written on a composite rate basis, based on the total number of rental units. Each community building or room shall be considered one unit for rating purposes. The composite rate shall be calculated to (3) three decimal places.

The policy term shall be one (1) year, including a listing of each covered location and the number of dwelling units, as detailed in the attached "Statement of Locations."

ARTICLE 11 – Renewal of Policy:

- The Housing Authority may renew this policy, at its sole discretion, for successive one-year periods.
- Renewal must be in writing and signed by both the Housing Authority and the Insurance Company.
- Renewal terms shall remain the same as the original policy.

Required Endorsements:

1. Mistakes in Description:
"Coverage under this policy shall not be invalidated or affected by any mistakes in the description of premises, hazards, persons, positions, or places named or referred to in this policy."
2. Cancellation Notice:
Cancellation by the insurance company requires 60 days' prior written notice to the insured.
3. Pro-Rata Cancellation:
The policy shall allow pro-rata cancellation by the insured, subject to approval by HUD and/or USDA – Rural Development.
4. Governmental Liability:
The insurer shall not argue, in the event of a claim, that the named insured is not liable in tort due to its status as a governmental instrumentality or public body.
5. Named Insured:
"Clarion County Housing Authority, the U.S. Department of Housing & Urban Development, and/or USDA – Rural Development, as their interests may appear."

Important Note:

Any Broad Form Comprehensive General Liability policy that contains special exclusions for riot or civil commotion shall not be considered a conforming or qualified proposal.

Specifications for Comprehensive Boiler & Machinery Insurance

This insurance, for the Clarion County Housing Authority, shall be issued on a standard Boiler & Machinery policy, providing comprehensive coverage for all steam boilers at Cherry Run Estates that require state or local inspection, up to the building value limit per accident.

Coverage shall include repair and replacement, without bodily injury liability, for the following equipment:

Object Description Location

12 Boilers Cherry Run Estates, Chestnut Street, Rimersburg, PA 16248

Required Endorsements:

1. Governmental Liability:
“The company shall not contend, in the event of any claim, that the named insured is not liable in tort by virtue of its status as a governmental instrumentality or public body.”
2. Cancellation Notice:
Cancellation by the insurer requires 30 days’ prior written notice to the insured.
3. Loss Payment:
 - Checks shall be payable to the Clarion County Housing Authority
4. Deductible: \$1,000

Boiler Inspection Reports:

The original and one copy of all inspection reports shall be mailed to the Clarion County Housing Authority.

Specifications for Automobile Liability Insurance

The insurance, for the Clarion County Housing Authority, shall be issued on a Comprehensive Automobile Liability policy, providing bodily injury and property damage coverage with a \$1,000,000 combined single limit (CSL).

Coverage and Limits:

- Deductibles: \$100 for comprehensive, \$500 for collision
- Basic First-Party Medical Benefits: \$100,000
- Work Loss: None
- Funeral Benefits: None
- Accidental Death Benefits: None
- Uninsured/Underinsured Motorist: \$1,000,000 unstacked

Required Endorsements:

Governmental Liability:

“It is agreed that the company shall not contend, in the event of any claim, that the named insured is not liable in tort due to its status as a governmental instrumentality or public body.”

1. Cancellation Notice:
Cancellation by the insurer requires 60 days’ prior written notice to the insured.

Owned Automobiles (6):

<i>Year</i>	<i>Make & Model</i>	<i>VIN</i>
2013	Chevy Equinox LS	2GNFLCEKOD6193316
2019	Ford Escape	1FMCI9GD9KUA39594
2020	Ford Transit T-150	1FTYE1Y89LKA70657
2022	Ford F-250	1FTBF2BN3NED43472
2024	Ford Explorer Equip	1FMSK8DH2RGA42185
2024	Ford Transit	1FTBF4UG1RKB15634

Blanket Employers Non-Ownership Automobile Liability Insurance:

CLASS	UNITS
CLASS A	12
CLASS B	3
CLASS C	2

Specifications for Workers’ Compensation Insurance

The insurance, for the Clarion County Housing Authority, shall be issued on a standard Workers’ Compensation and Employers’ Liability policy, providing statutory coverage applicable to all employees.

Policy Requirements:

- The policy shall allow cancellation by the insurer without 60 days’ prior notice to the insured.

Employers’ Liability Limits:

- Bodily Injury by Accident: \$100,000 per accident
- Bodily Injury by Disease: \$100,000 per employee / \$500,000 policy limit

Estimated Annual Payroll (Effective December 2025): \$819,928

Classifications and Payroll Allocation:

Classification	Description	Estimated Payroll
0951	Salesman – Outside	\$332,799
0953	Clerical – Office	\$133,092
0983	Housing Authority	\$354,037

Specifications for Blanket Fidelity Bond

The Blanket Fidelity Bond shall be issued on the Surety Association of America’s Blanket Bond for Public Housing and/or Urban Renewal Projects, providing coverage with a limit of liability of \$120,000 per occurrence and a \$500 deductible.

Named Insured:

“Clarion County Housing Authority, the U.S. Department of Housing and Urban Development, and USDA – Rural Development, as their interests may appear.”

The attached Application Questionnaire shall serve as the specification for this fidelity bond for the Clarion County Housing Authority.

Coverage Requirements:

- The bond shall provide protection against loss of money, securities, or other property resulting from any criminal or dishonest acts committed by an employee, whether acting alone or in collusion with others.
- The amount of indemnity shall not exceed the stated limit of liability as specified in the bond declarations.

Specification for Tenant Discrimination Liability Insurance

- The policy shall include Tenant Discrimination Liability Insurance covering claims arising from alleged discriminatory acts, errors, or omissions committed by the insured in the rental, leasing, management, operation, or administration of housing, including but not limited to violations of federal, state, or local fair housing laws.
- Coverage shall apply to claims alleging discrimination based on protected classes as defined by applicable law and shall include defense costs.
- The limit of liability shall be \$1,000,000 per claim, with coverage written on a primary basis where applicable.

PROPOSAL

APPLICATION – QUESTIONNAIRE FOR A BLANKET FIDELITY BOND

For Multifamily Housing and/or Urban Renewal Projects

Name of Surety: _____, hereinafter called the “Surety.”
 Application is hereby made by the Housing Authority of the County of Clarion, 8 West Main Street, Clarion, PA 16214 (hereinafter called the “Insured”), for a bond to be effective May 1, 2026.

Premium: Payable in one-year installments

Employee Classifications:

CLASS	NUMBER OF EMPLOYEES
CLASS A	4
CLASS B	9
CLASS C	4

Employee Applications:

- Will the Insured arrange for new employees to complete personal applications (supplied by Surety)? Yes

Audits:

- Frequency: Annual
- Are all locations covered? Yes
- Performed by: Malcolm Johnson & Co., P.A., CPA Firm
 PO Box 530848, 210 N Highway 17-92, DeBary, FL 32713
- Last audit: September 2025, unaudited completion September 2026
- Period audited: July 1, 2024 – June 30, 2025
- Financial discrepancies noted? No

Present Coverage:

- Blanket Fidelity Bond, effective May 1, 2025, \$112,785
- Issued by Swift Kennedy Insurance Company / Auto-Owners Insurance

Authorized Signatories:

The following persons are authorized to sign or countersign checks, drafts, or certify vouchers for the Clarion County Housing Authority:

NAME	POSITION
PENNY CAMPBELL	Executive Director
STEVE KETNER	Chairman of the Board of Directors
CAROL SCOTT	Asst. Sec./Treasurer of the Board of Directors
CASEY O’TOOLE	Treasurer of the Board of Directors

The following persons are authorized to sign or countersign checks, drafts, or certify vouchers for the Clarion County Housing Community Development Corporation:

NAME	POSITION
PENNY CAMPBELL	Vice President & Secretary of the Board of Directors
BRIAN BURFORD	President of the Board of Directors
CASEY O’TOOLE	Treasurer of the Board of Directors

Total Number of Employees: 17

Dated this 15th day of January 2026

Penny Campbell, Executive Director

Definition of Employees

As used in this bond, "Employee" means any Commissioner or staff member of the Insured while engaged in service for the Insured during the term of this bond.

Classification of Employees by Duties / Responsibilities

This classification under Class A, B, and C constitutes the Insured's entire personnel as of the date of this application, including board and commission members covered under this bond.

Class A Employees

- Executive, administrative, judicial, and supervisory officials; department/division heads and assistants; all employees whose principal duties include:
 1. Handling, receiving, or having custody of money, checks, securities, or supplies; authorizing or approving expenditures; certifying, signing, or countersigning checks, drafts, warrants, vouchers, or orders for money or property.
 2. Maintaining or auditing accounts, records, or physical inventories of money, checks, securities, or supplies.

Included Positions:

POSITION	NUMBER
BOARD MEMBERS	5
EXECUTIVE DIRECTOR	1
FISCAL TECHNICIANS	2
MAINT. SUPERVISOR	1
TOTAL CLASS A: 9	

Class B Employees

- Personnel with moderate exposure to financial or property risk. Their duties are primarily clerical, administrative, or office support, and they do not have direct authority over large sums of money or securities.

Included Positions:

POSITION	NUMBER
PROJECT MANAGER	1
MANAGEMENT AIDE	2
CLERK TYPIST II	2
OCCUPANCY SPECIALIST	1
RESIDENT SERVICES	1
ASSISTANT SECTION 8 COORDINATOR	2
TOTAL CLASS B: 9	

Class C Employees

- Personnel performing skilled or unskilled labor, mechanical operation of automotive equipment, non-clerical medical/nursing activities, or other non-clerical field work.

Included Positions:

POSITION	NUMBER
MAINTENANCE STAFF	4
TOTAL CLASS C: 4	

Specifications for Public Officials & Employees Liability Insurance

The insurance, for the Clarion County Housing Authority, shall be issued on a standard Public Officials & Employees Liability policy, providing coverage applicable to all officials and employees of the Authority.

Coverage and Limits:

- Each Loss / Annual Aggregate: \$1,000,000 / \$1,000,000
- Deductible: \$1,000
- Defense Coverage: Must be included

Policy Requirements:

- Cancellation by the insurer requires 60 days' prior written notice to the insured.
- Coverage shall specifically include tenant claims for discrimination.

Specifications for Fiduciary Liability Insurance

The insurance, for the Clarion County Housing Authority, shall be issued on a standard Fiduciary Liability policy, providing coverage for fiduciary responsibilities of the Authority.

Coverage and Limits:

- Limit of Liability (All Claims): \$1,000,000
- Settlement Program Limit: \$100,000
- HIPAA Limit: \$100,000
- §502(c) Penalties Limit: \$100,000
- Additional Defense Coverage: Not Applicable
- Additional Defense Limit: Not Covered
- Retention / Deductible: \$1,000 per claim
- Type of Claim Defense: Duty-to-Defend

Specifications for Loss of Rent Insurance

Coverage Details:

- Maximum Coverage per Unit: \$1,013
- Coverage Period: 12 months
- Cause of Loss: Special causes of loss, including actual loss of rent
- Deductible / Waiting Period: None

Maximum Rent by Location and Building:

Penn Court Apartments

- 2-bedroom units: $\$821 \times 20$ units = \$16,420/month
- 3-bedroom units: $\$1,030 \times 20$ units = \$20,600/month
- Total Monthly Rent: \$37,020
- Per Building (8 buildings): \$4,627.50

Cherry Run Estates

- All units: $\$760 \times 24$ units = \$18,240/month
- Per Building (2 buildings): \$9,120

Medardo Estates

- 2-bedroom units: $\$912 \times 12$ units = \$10,944/month
- 3-bedroom units: $\$1,013 \times 8$ units = \$8,104/month
- Total Monthly Rent: \$19,048
- Per Building (3 buildings): \$6,349.33

Hillside Apartments

- All units: $\$730 \times 64$ units = \$46,720/month
- Per Building (8 buildings): \$5,840

Edenburg Court

- All units: $\$962 \times 30$ units = \$28,860/month
- Per Building (7 buildings): \$4,122.86

Boundary Street

UNIT	RENT PER MONTH
#600	\$1,118
#604-A	\$900
#604-B	\$725

2ND Avenue

UNIT	RENT PER MONTH
A	\$935
B	\$845
C	\$763

Specifications for Cyber Liability Insurance

The insurance, for the Clarion County Housing Authority, shall be issued on a standard Cyber Liability policy, providing coverage for cyber incidents, network security, and related exposures.

Coverage and Limits:

COVERAGE COMPONENT	LIMIT OF LIABILITY	DEDUCTIBLE
CYBER INCIDENT RESPONSE	\$1,000,000	\$2,500
CYBER CRIME	\$250,000	\$2,500
SYSTEM DAMAGE & BUSINESS INTERRUPTION	\$1,000,000	\$2,500
NETWORK SECURITY & PRIVACY LIABILITY	\$1,000,000 / \$1,000,000	\$2,500
MEDIA LIABILITY	\$1,000,000 / \$1,000,000	\$2,500
COURT ATTENDANCE COSTS	\$25,000	-

Policy Requirements:

- Cancellation by the insurer requires 60 days' prior written notice to the insured.
- Coverage shall specifically include tenant claims for discrimination.

*PROPOSAL FOR MULTI-PERIL PACKAGE INSURANCE

I (we) hereby propose to provide a special Multi-Peril Package Insurance Policy to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026.

Underwriters have reviewed the proposal and specifications and agree to supply coverage as requested: _____ (Yes)

Proposed Coverage, Limits, and Premiums:

Risk / Coverage	Limit of Liability	Premium	Deductible / Per Occurrence
1. Property	\$ _____	\$ _____	\$ _____
2. Comprehensive General Liability	\$ _____	\$ _____	—
3. Boiler & Machinery	\$ _____	\$ _____	—
4. Automobile Liability – Bodily Injury	\$ _____	\$ _____	—
	Property Damage	\$ _____	\$ _____
5. Workers’ Compensation	\$ _____	\$ _____	—
6. Blanket Fidelity Bond	\$ _____	\$ _____	—
7. Public Officials & Employees Liability	\$ _____	\$ _____	—
8. Fiduciary Liability	\$ _____	\$ _____	—
9. Loss of Rent	\$ _____	\$ _____	—
10. Cyber Liability	\$ _____	\$ _____	—

Coverage Placement:

The coverage will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

ALL RISK AND VANDALISM INSURANCE

I (we) hereby propose All Risk and Vandalism Coverage Insurance to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026, in the amount of \$ _____, covering all buildings, together with any additions or extensions, furniture, fixtures, equipment, and supplies belonging to the insured and located at the projects listed below.

Coverage Type: Replacement Cost – All Risks

Project / Location	Amount of Insurance	Annual Premium (\$1,000 Deductible)	Annual Premium (\$5,000 Deductible)
Penn Court Apartments	\$ _____	\$ _____	\$ _____
Cherry Run Estates	\$ _____	\$ _____	\$ _____
Medardo Estates	\$ _____	\$ _____	\$ _____
Hillside Apartments	\$ _____	\$ _____	\$ _____
Edenburg Court	\$ _____	\$ _____	\$ _____
Administrative Building	\$ _____	\$ _____	\$ _____
Contents / Computer Value Included	\$ _____	\$ _____	\$ _____
Boundary Street #600	\$ _____	\$ _____	\$ _____
Boundary Street #604	\$ _____	\$ _____	\$ _____
22 S 2 nd Ave	\$ _____	\$ _____	\$ _____

Policy Terms and Endorsements:

1. Agreed Amount Clause: In lieu of co-insurance, the policy shall include an agreed amount of insurance clause:
“In consideration of the reduced rate under which this policy is written, it is expressly stipulated and made a condition of this contract that, in the event of loss, this company shall be liable for no greater proportion thereof than the amount hereby insured bears to \$ _____, nor for more than the proportion which this policy bears to the total insurance thereon.”
2. Blanket Coverage: Coverage may be written as:
 - o Blanket coverage for each project under one item, or
 - o Blanket coverage for all projects under one item.
3. Pro-rata Clause: The policy shall be written without a pro-rata distribution clause.
4. Named Insured:
Clarion County Housing Authority and/or Clarion County Housing & Community Development Corporation, U.S. Department of Housing & Urban Development, and USDA-Rural Development, as their interests may appear.
5. Loss Payment Endorsement:
“All checks issued by the Company in payment of losses shall be payable to the Clarion County Housing Authority.”

6. Cancellation Notice:

- Cancellation by the insurer requires 30 days' prior written notice to the insured.
- Policy is subject to pro-rata cancellation until approved by HUD and USDA-Rural Development.

7. Automatic Acquisition Clause:

"This policy is automatically extended to cover additional property of a nature similar to that described herein which may be acquired, erected, purchased, or leased during the policy term at locations not otherwise specified. The actual cash value of such property shall be reported within 90 days of acquisition. If not reported within this period, the company shall be relieved of liability."

8. Additional Insurance Assumption:

"This company shall automatically assume coverage for additional property up to \$500,000 per structure and its contents. If other valid insurance exists, this policy shall apply only in excess of the other coverage."

Coverage Placement:

This coverage will be placed with: _____

(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Name / Title: _____

Date: _____

*PROPOSAL FOR BROAD FORM GENERAL LIABILITY INSURANCE

Effective Date: May 1, 2026

Project Premiums:

Project / Location	Premium (\$)
Penn Court Apartments	\$ _____
Cherry Run Estates	\$ _____
Medardo Estates	\$ _____
Hillside Apartments	\$ _____
Edenburg Court	\$ _____
Administrative Office Building	\$ _____
Contents / Computer Value Included	\$ _____
Boundary Street #600	\$ _____
Boundary Street #604	\$ _____
22 S 2 nd Ave	\$ _____

Policy Terms and Endorsements:

1. Blanket Coverage: The policy shall provide blanket coverage, describing each project by name.
2. Mistake in Location Clause:
"It is hereby understood and agreed that the coverage afforded by this policy shall not be invalidated or affected by any mistake in the descriptions of premises or other references in this policy."
3. Cancellation Notice: The insurer shall provide 60 days' prior written notice to the insured before cancellation.
4. Pro-Rata Cancellation: The policy shall be subject to pro-rata cancellation until approved by the U.S. Department of Housing & Urban Development (HUD) and USDA – Rural Development.
5. Government Liability Endorsement:
"It is agreed that the Company shall not contend, in the event of any claim, that the named insured is not liable in tort by virtue of the fact that it is a governmental instrumentality or public body."

Coverage Placement:

This insurance will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

*PROPOSAL FOR COMPREHENSIVE BOILER & MACHINERY INSURANCE

I (we) hereby propose Boiler & Machinery Insurance to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026, covering the full building limit with no per-accident limit for Cherry Run Estates.

Underwriters have reviewed the proposal and specifications and agree to supply coverage as requested: _____ (Yes)

Premium:

Total Annual Premium: \$_____

Inspection Services:

1. Submit a schedule indicating the frequency and scope of inspections for boilers, tanks, and piping.
2. Provide the number of licensed inspectors on staff who will perform these inspections.

Coverage Placement:

This insurance will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

*PROPOSAL FOR AUTOMOBILE LIABILITY INSURANCE

I (we) hereby propose to provide Comprehensive Automobile Liability Insurance to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026.

Coverage Details:

- Combined Single Limit: \$1,000,000 per occurrence for claims arising from bodily injury, death, or property damage, resulting from the ownership, maintenance, or use of owned and/or non-owned automobiles.

Additional Coverage:

- Comprehensive Liability: \$250 deductible per vehicle
- Collision Coverage: \$500 deductible per vehicle

Underwriters have reviewed the proposal and specifications and agree to supply coverage as requested: _____ (Yes)

Premium:

Total Annual Premium: \$ _____

Coverage Placement:

This coverage will be placed with: _____

(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

*PROPOSAL FOR WORKERS' COMPENSATION INSURANCE

I (we) hereby propose to provide statutory Workers' Compensation Insurance to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026.

Underwriters have reviewed the proposal and specifications and agree to supply coverage as requested: _____ (Yes)

Premium Details:

Description	Amount (\$)
Total Annual Premium	\$ _____
Payroll	\$ _____
Rate	\$ _____

Coverage Placement:

This insurance will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

*PROPOSAL FOR BLANKET FIDELITY BOND INSURANCE

I (we) hereby propose to provide Blanket Fidelity Bond Insurance to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026, in the amount of \$120,000 per occurrence with a \$500 deductible.

This bond shall be written on a Blanket Fidelity Bond for Public Housing and/or Urban Renewal Projects.

Underwriters have reviewed the proposal and specifications and agree to supply coverage as required: _____ (Yes)

Employee Classification and Premiums:

Employee Class Number of Employees Annual Premium (\$)

Class A _____ \$ _____

Class B _____ \$ _____

Class C _____ \$ _____

Total Annual Premium: \$ _____

Coverage Placement:

This coverage will be placed with: _____

(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

*PROPOSAL FOR PUBLIC OFFICIALS & EMPLOYEES LIABILITY INSURANCE

I (we) hereby propose to provide Public Officials & Employees Liability Insurance to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026.

Coverage Details:

- Limit of Liability: \$1,000,000 per loss / \$1,000,000 annual aggregate
- Deductible: \$1,000 per loss

Underwriters have reviewed the proposal and specifications and agree to supply coverage as requested: _____ (Yes)

Premium:

Total Annual Premium: \$ _____

Coverage Placement:

This coverage will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

*PROPOSAL FOR FIDUCIARY LIABILITY COVERAGE

I (we) hereby propose to provide Fiduciary Liability Coverage to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026, with a Limit of Liability of \$1,000,000. Underwriters have reviewed the proposal and specifications and agree to supply coverage as required: _____ (Yes)

Premium:
Total Annual Premium: \$ _____

Coverage Placement:

This coverage will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____
Authorized Representative: _____
Title: _____
Date: _____

*PROPOSAL FOR LOSS OF RENT COVERAGE

I (we) hereby propose to provide Loss of Rent Coverage to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026, with a maximum coverage of \$900 per unit and 12 months of coverage.

Coverage Details:

- Covered Perils: Special causes of loss
- Coverage Type: Actual Loss of Rent
- Deductible: None
- Waiting Period: None

Underwriters have reviewed the proposal and specifications and agree to supply coverage as required: _____ (Yes)

Premium:

Total Annual Premium: \$ _____

Coverage Placement:

This coverage will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____
Authorized Representative: _____
Title: _____
Date: _____

*PROPOSAL FOR CYBER LIABILITY COVERAGE

I (we) hereby propose to provide Cyber Liability Coverage to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026.

Underwriters have reviewed the proposal and specifications and agree to supply coverage as required: _____ (Yes)

Premium:

Total Annual Premium: \$ _____

Coverage Placement:

This coverage will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

*PROPOSAL FOR TENANT DISCRIMINATION LIABILITY INSURANCE

I (we) hereby propose to provide Tenant Discrimination Liability Insurance to the Clarion County Housing Authority for a one-year term, commencing May 1, 2026.

Underwriters have reviewed the proposal and specifications and agree to supply coverage as required: _____ (Yes)

Premium:

Total Annual Premium: \$ _____

Coverage Placement:

This coverage will be placed with: _____
(Company or Companies)

Submitted By:

Firm Name: _____

Authorized Representative: _____

Title: _____

Date: _____

INSURANCE SPECIFICATIONS BIDDER CERTIFICATIONS

The agent or broker submitting the enclosed proposal and signing below hereby certifies, under penalty of perjury, that:

1. The prices in this proposal were determined independently without collusion, consultation, communication, or agreement with any other company or competitor for the purpose of restricting competition.
2. Unless otherwise required by law, the prices quoted in this proposal have not been knowingly disclosed, and will not be knowingly disclosed prior to the opening, directly or indirectly, to any other company or competitor.
3. No attempt has been made, nor will be made, to induce any other person, partnership, or corporation to submit a proposal for the purpose of restricting competition.
4. The company maintains a rating of at least "A" in the latest edition of Best's Key Rating Guide – Property and Casualty.
5. The agent or broker is a licensed agent or broker in the Commonwealth of Pennsylvania.
6. The company has been in business for at least five (5) years.

Authorized Signature: _____

Printed Name / Title: _____

Date: _____

CERTIFICATION OF INDEPENDENT PREMIUM DETERMINATION

This form must be completed by each bidder and attached to the proposal.

A. Certification by Bidder:

The Bidder hereby certifies that:

1. The insurance premiums in this proposal have been determined independently, without any consultation, communication, or agreement with any other bidder or competitor for the purpose of restricting competition, including but not limited to:
 - The premiums themselves
 - The intention to submit a proposal
 - The methods or factors used to calculate the prices offered
2. The premiums in this proposal have not been and will not be knowingly disclosed, directly or indirectly, to any other bidder or competitor prior to the proposal opening, unless otherwise required by law.
3. No attempt has been made, nor will be made, by the bidder to induce any other party to submit or not submit a proposal for the purpose of restricting competition.

B. Certification by Signatory:

By signing this proposal, the signatory certifies that they:

1. Are the person in the bidder's organization responsible for determining the premiums offered in this proposal, and have not participated, and will not participate, in any action contrary to subparagraphs A.1 through A.3 above.
2. Are authorized in writing to act as agent for the insurance companies represented in this proposal, certifying that those companies have not participated and will not participate in any action contrary to subparagraphs A.1 through A.3 above.

Responsible Individual(s) in Bidder's Organization:

Name

Title

ATTEST:

Signature of Agent's Representative: _____

Printed Name & Title: _____

Date: _____

EXHIBIT A

5 Year Loss Run Reports - attached

EXHIBIT B

EMPLOYEE DRIVER INFORMATION

Employee Name	Driver's License Number	Date of Birth
Penny J. Campbell	25 071 794	12/06/1979
Lori A. Brown	20 884 544	12/27/1965
Diane M. Bauer	20 707 837	05/08/1965
Matthew S. Darr	22 975 001	04/29/1973
Jessica A. Carroll	30 389 809	05/18/1994
Jessie L. Draa	26 534 515	08/16/1983
Breanna L. Crissman	27 723 530	02/26/1986
Kyle R. Moore	26 585 009	10/05/1983
Steven E. Glosser	22 895 317	09/15/1972
Thomas R. Pierucci	18 249 194	08/13/1958
Terry A. Albaugh	15 119 659	03/03/1953
Magin Deitz	28 222 166	05/09/1988
Trisha Harmon	30 430 326	06/24/1994
Tricia McIlwain	33 449 800	02/10/1970
Briana Schwab	31 792 004	03/03/1998
Kelly Simpson	30 570 084	11/10/1994
Alexis Bish	33 255 092	11/02/2002
Justin Teed	706 530 495 (New York)	09/20/1989

EXHIBIT C

INFORMATION ON PROJECTS

PENN COURT APARTMENTS

Total Area: 42,532 square feet

- Office: 220 square feet
- Garage: 264 square feet

Residential Buildings

BUILDING	TOTAL SQ. FT.	UNIT MIX
A	5,376	(3) 3-Bedroom units @ 1,152 sq. ft. each (2) 2-Bedroom units @ 960 sq. ft. each
B	5,184	(2) 3-Bedroom units @ 1,152 sq. ft. each (3) 2-Bedroom units @ 960 sq. ft. each

C	5,376	(3) 3-Bedroom units @ 1,152 sq. ft. each (2) 2-Bedroom units @ 960 sq. ft. each
D	5,184	(2) 3-Bedroom units @ 1,152 sq. ft. each (3) 2-Bedroom units @ 960 sq. ft. each
E	5,376	(3) 3-Bedroom units @ 1,152 sq. ft. each (2) 2-Bedroom units @ 960 sq. ft. each
F	5,184	(2) 3-Bedroom units @ 1,152 sq. ft. each (3) 2-Bedroom units @ 960 sq. ft. each
G	5,184	(1) 3-Bedroom unit @ 1,152 sq. ft. (1) 2-Bedroom unit @ 960 sq. ft. Plus: (2) 3-Bedroom Handicap Units
H	5,184	(2) 3-Bedroom units @ 1,152 sq. ft. each (3) 2-Bedroom units @ 960 sq. ft. each

Notes:

- Building G includes:
 - (1) 2nd-floor 3-Bedroom unit
 - (1) 2-Bedroom unit
 - (2) 3-Bedroom Handicap units
- All other buildings consist of two-story units.

CHERRY RUN ESTATES

Total Area: 15,583 square feet

- Community Room: 832 square feet

Residential Buildings

- 24 one-bedroom units (576 sq. ft. each)

BUILDING	DESCRIPTION	TOTAL SQ. FT.
A	12 units + Community Room	8,080
B	12 units	7,248
C	Laundry Room	255

Additional Areas:

- (4) Boiler Rooms – 168 square feet each

MEDARDO ESTATES

Total Area: 17,748 square feet

- Storage Garage: 288 square feet
- Laundry Room: 164 square feet

Residential Buildings

BUILDING	TOTAL SQ. FT.	UNIT MIX
A	5,108	(2) 3-Bedroom units @ 986 sq. ft. each (4) 2-Bedroom units @ 784 sq. ft. each
B	7,080	(4) 3-Bedroom units @ 986 sq. ft. each (3) 2-Bedroom units @ 784 sq. ft. each Plus: (1) Handicap 2-Bedroom unit @ 784 sq. ft.

C	5,108	(2) 3-Bedroom units @ 986 sq. ft. each (4) 2-Bedroom units @ 784 sq. ft. each
---	-------	--

HILLSIDE APARTMENTS

Total Area: 55,731 square feet

Common Areas:

- Laundry: 338 sq. ft.
- Office: 245 sq. ft.
- Garage: 192 sq. ft.
- Storage Shed: 160 sq. ft.

Residential Units:

- 64 two-bedroom units (includes 1 handicap-accessible unit)
 - 18 tri-level units @ 918 sq. ft. each
 - 46 standard units @ 832 sq. ft. each

EDENBURG COURT

Total Area: 15,980 square feet

Common Areas:

- Community Room: 594 sq. ft.
- Lobby: 230 sq. ft.
- Laundry: 175 sq. ft.
- Garage: 154 sq. ft.
- Office: 99 sq. ft.

Residential Units:

- 30 one-bedroom units
 - 26 standard units @ 484 sq. ft. each
 - 4 handicap-accessible units @ 536 sq. ft. each

Buildings

BUILDING	TOTAL SQ. FT.	APARTMENTS
1	1,988	4
2	1,936	4
3	1,988	4
4	4,156	6 apartments + Community Room, Lobby, Laundry, Garage, Office
5	1,988	4
6	1,936	4
7	1,988	4

EXHIBIT D

SCHEDULE OF ADDITIONAL INTERESTS

PENN COURT APARTMENTS

Additional Interest:

U.S. Department of Housing and Urban Development (HUD)
Multifamily Northeast Region
Baltimore Field Office
Bank of America Building, Tower II
100 S Charles Street
Suite 500
Baltimore, MD 21201

Program: Streamlined RAD Conversion from Public Housing
Effective November 2020

MORTGAGE HOLDERS

Cherry Run Estates

Hillside Apartments

Edenburg Court

Medardo Estates

USDA/Rural Development
P.O. Box 771340
St. Louis, MO 63177

EXHIBIT E

RENTAL RECEIPTS

Reporting Period: July 1, 2019 – June 30, 2020

PROPERTY	TENANT-PAID RENT	SUBSIDY RECEIVED
PENN COURT APARTMENTS	\$135,089.00	\$261,909.00
CHERRY RUN ESTATES	\$74,048.00	\$143,355.00
MEDARDO ESTATES	\$24,192.40	\$177,374.00
HILLSIDE APARTMENTS	\$137,512.35	\$396,418.00
EDENBURG COURT	\$124,154.00	\$190,041.00
TOTAL	\$494,995.75	\$1,169,097.00

EXHIBIT F

SECURITY AND ALARM SYSTEM INFORMATION

Clarion County Housing Authority – Administrative Offices

Location: 8 West Main Street, Clarion, PA 16214

- August 25, 2015: MVS Security Services installed a Honeywell Panic Alarm System with call-out features connected to a 24/7 Central Monitoring Station.
- February 2021: Alarm equipment was updated and upgraded.

Edenburg Court

Location: 700 White Avenue, Knox, PA 16232

- January 2017: MVS Security Services installed a Honeywell EMS Alarm System with call-out features connected to a 24/7 Central Monitoring Station.
- The alarm system is inspected annually.

Security Camera Systems – Family Developments

Security camera systems are installed at the following properties:

- Penn Court Apartments
144 Penn Avenue, Clarion, PA 16214
- Medardo Estates
Atchison Way, Rimersburg, PA 16248
- Hillside Apartments
Robinwood Drive, Clarion, PA 16214