

**STANDARD TERMS AND CONDITIONS  
FOR AGREEMENT TO FURNISH  
PROFESSIONAL SERVICES  
TO THE CITY OF NEWPORT, OREGON**

**ARTICLE I: SCOPE**

For consideration set forth in Article V, Community Services Consortium, a nonprofit Community Action Agency, hereinafter referred to as CONTRACTOR, agrees to provide services to the City of Newport, Oregon, a municipal corporation, hereinafter referred to as the CITY, for the services described in Attachment A, which incorporates the Standard Terms and Conditions, which follow.

The contract term shall be for a period of approximately one-year, commencing February 1, 2019, with an option to extend the contract an additional two, one-year terms, at the option of the City. If the City elects to renew the contract, a written notice shall be provided a minimum of thirty (30) days prior to the expiration of the current contract of its intent to do so.

**ARTICLE II: RESPONSIBILITY OF CONTRACTOR**

- A. Notice to Proceed. CONTRACTOR will not begin work on any of the duties and services listed in Article I until execution of the contract. Authorization to proceed on additional services not defined in Article I shall be in the form of an amendment as defined in Article II.
- B. Level of Competence. CONTRACTOR is employed to render professional services and shall be responsible, to the level of competence presently maintained by other agencies in good standing and engaged in the same type of professional personal services, for the professional and technical adequacy and accuracy documents and other work products furnished under this agreement.
- C. Access to Records. CONTRACTOR agrees to preserve and maintain for at least years after final payment under this contract, any directly pertinent books, documents, papers, and records generated by or provided to CONTRACTOR in the course of the performance of his duties under the terms of this contract. CONTRACTOR further agrees that CITY, or any of it duly authorized representatives, shall, during said period, have access to and the right to audit, examine, and reproduce such records and further agrees to include the above provision in all subcontracts.
- D. Documents Produced. CONTRACTOR agrees that all work products produced by CONTRACTOR in the fulfillment of its obligations under this Agreement, and all information, documents and material, gathered or compiled in meeting those obligations, shall be considered property of the CITY, and shall be provided to the CITY upon completion of this Agreement or termination of the Agreement pursuant to Article XII.
- E. State or Federal Requirements. CONTRACTOR covenants and agrees to comply with all of the obligations and conditions applicable to public contracts of this type pursuant to ORS Chapter 279 A, and B, as though each obligation or condition were fully set forth herein. In addition, CONTRACTOR covenants and agrees that in the performance of its duties hereunder, it will comply with all other state and federal requirements applicable to contracts of this type. If any provision of this Agreement shall be deemed to be not in compliance with any statute or role of law, such provision shall be deemed modified to ensure compliance with said statute or rule of law.
- F. Oregon Workers' Compensation Law. CONTRACTOR, its subcontractors, if any, and all employers working under this Agreement are subject employers under the Oregon Workers' Compensation Law and shall comply with ORS 656.017, which requires them to provide workers' compensation coverage for all their subject workers.
- G. Oregon Identity Theft Protection Act. CONTRACTOR, and its SUBCONTRACTORS to comply with the Oregon Identity Theft Protection Act (OITPA), ORS Sections 646A.600 through 646A.628.

H. Taxpayer Identification Number. CONTRACTOR agrees to complete a Request for Taxpayer Identification Number and Certification (W-9 Form) as a condition of the CITY'S obligation to make payment for services. If the CONTRACTOR fails to complete and return the W-9 Form to the CITY, payment to CONTRACTOR may be delayed, or the CITY may, in its discretion, terminate the Contract.

### ARTICLE III: RESPONSIBILITY OF CITY

- A. Authorization to Proceed. CITY shall authorize CONTRACTOR upon execution of the contract to start work on any of the services listed in Article I.
- B. Access to Records, Facilities and Property. CITY shall comply with reasonable requests from CONTRACTOR for inspection or access to CITY's records, facilities, and properties by providing any and all information reasonably within its possession or control that may be reasonably helpful relevant to the performance of the services provided herein.
- C. Timely Review. CITY shall examine all studies, reports, specifications, proposals, and other documents presented by CONTRACTOR, obtain advice of an attorney, insurance counselor, accountant, auditor, and other contractors as CITY deems appropriate for such examination and render in writing decisions pertaining thereto in a timely manner so as not to unreasonably delay the services of CONTRACTOR.

### ARTICLE IV: MODIFICATIONS

CITY or CONTRACTOR shall not make modifications in the attached Agreement or these Standard Terms and Conditions except in writing as an amendment to the agreement. Said modifications shall be agreed to by both parties, with scope of work, schedule, and compensation to be negotiated at the time the modification is proposed by either party. Modifications that do not meet these requirements shall not be binding, and no further compensation will be allowed for any work performed.

### ARTICLE V: COMPENSATION

City agrees to pay for the services procured in Article I in accordance with the compensation provisions described in this Agreement and the Fee Schedule.

The City shall remit payment within thirty (30) days of receipt of a monthly billing from the CONTRACTOR. Such billing shall be only for services provided to that point. If payment is not made within 30 days, interest on the unpaid balance will accrue beginning on the 31st day at the rate of one percent (1%) per month or the maximum interest rate permitted by law, whichever is less.

Such interest is due and payable when the overdue payment is made, unless delay in payment is due to a contested billing. CITY has the right to appeal or ask for clarification on CONTRACTOR billing pursuant to this Agreement within 30 days of receipt of billing. Until said appeal is resolved or clarification is accepted, no interest will accrue on that portion of the billing. In the event of a contested billing, only that portion so contested shall be withheld, and the undisputed portion shall be paid in accordance with this Article V.

Notwithstanding anything in this Agreement to the contrary, the CITY'S obligation to pay money beyond the current fiscal year shall be subject to and dependent upon appropriations being made from time to time by the City Council for such purpose; provided, however, that the City Manager or other officer charged with the responsibility for preparing the City's annual budget shall include in the budget for each fiscal year the amount of the city anticipated financial obligation payable in such year and the City Manager or such other officer shall undertake good faith efforts to obtain the annual appropriations required to authorize said payments.

## **ARTICLE VI: INDEMNIFICATION**

The CONTRACTOR agrees to indemnify, defend, and hold harmless the CITY, its agents, officers and employees, from and against any and all liability, claims, suits, loss, damages, costs, and expenses arising out of or resulting from the negligent or intentional acts, errors, or omissions of the CONTRACTOR, its officers, employees, or agents.

## **ARTICLE VII: INSURANCE**

Before the Agreement is executed and work begins, the CONTRACTOR shall furnish the CITY a Certificate of Insurance for the coverage and limits set out below which is to be in force and applicable to the project for the duration of the contract. The issuing insurance companies must have a minimum current A.M. Best rating of A- VII or approved by the City. The Certificate must state that any insurance coverage shown cannot be suspended, voided, canceled by either party, or reduced in coverage or limits without 30 days prior written notice has been given to the CITY.

### **A. Minimum Scope of Insurance**

Coverage shall be at least as broad as:

1. Commercial General Liability: Insurance Services Office (ISO) form CG 0001 with an edition date of 10-2001 or later, providing Commercial General Liability – Occurrence Form. With CG 25 03 (Amendment Aggregate Limits of Insurance per Project) or equivalent attached.
2. Automobile Liability: Insurance Services Office (ISO) form CA 0001, providing Business Automobile Coverage on owned, non-owned and hired vehicles.
3. Workers' Compensation insurance as required by Oregon Revised Statutes and including Employers Liability Insurance.
4. Professional Liability insurance on an occurrence or claims made basis with 24 month tail coverage.
5. Pollution Liability Insurance on an occurrence or claims made basis with 24 month extended reporting period, if applicable to this project.

**B. Minimum Limits of Insurance**

CONTRACTOR shall maintain limits no less than:

- 1. Commercial General Liability:           \$2,000,000 Each Occurrence  
  \$2,000,000 Personal Injury  
  \$3,000,000 General Aggregate  
  \$3,000,000 Products/Completed Operations Aggregate

The General Aggregate and Products/Completed Operations Aggregate shall apply separately to this project.

- 2. Automobile Liability:                     \$2,000,000 Per Occurrence
  
- 3. Employers Liability:                     \$ 500,000 Each Accident  
  \$ 500,000 Disease Aggregate  
  \$ 500,000 Disease Each Employee
  
- 4. Professional Liability Insurance       \$2,000,000 Per incident / Claim  
  \$2,000,000 Annual Aggregate
  
- 5. Pollution Liability Insurance         \$2,000,000 Per incident / Claim  
  \$2,000,000 Annual Aggregate

**C. Deductibles and Self-Insured Retentions**

Any deductible or self-insured retention must be declared to and approved by the CITY. At the option of the CITY, either: the insurer shall reduce or eliminate such deductible or self-insured retention as respects the CITY, its officers, employees and agents; or the CONTRACTOR shall procure a bond guaranteeing payment of losses and related investigations, claim administration, and defense expenses.

**D. Other Insurance Provisions**

The policies are to contain, or be endorsed to contain, the following provisions:

- 1. Additional Insured Clause - The Commercial General Liability insurance coverage required for performance of this contract shall be endorsed to name CITY OF NEWPORT and its officers, agents and employees as Additional Insured on any insurance policies required herein with respect to CONTRACTOR'S or any sub-contractor's activities being performed under the Agreement. The Certificate of Insurance must include a copy of the Additional Insured endorsement. Coverage shall be primary and non-contributory with any other insurance and self-insurance.
  
- 2. Any failure to comply with reporting provisions of the policies shall not affect coverage provided to the CITY, its officers, employees, or agents.
  
- 3. Workers' Compensation and Employers Liability Coverage - The insurer shall agree to waive by endorsement, all rights of subrogation against the City of Newport, its officers, employees, and agents for losses arising from work performed by the CONTRACTOR for the CITY.



## **ARTICLE VIII: ASSIGNMENT**

This Agreement is to be binding upon the heirs, successors, and assigns of the parties hereto and is not to be assigned by either party without first obtaining the written consent of the other. No assignment of this Agreement shall be effective until the assignee assumes in writing the obligations of the assigning party and delivers such written assumption to the other original party to this Agreement.

Use of SUBCONTRACTORS by the CONTRACTOR or subsidiary or affiliate Firms of the CONTRACTOR for technical or professional services shall not be considered an assignment of a portion of this Agreement, and the CONTRACTOR shall remain fully responsible for the work performed, whether such performance is by the CONTRACTOR or SUBCONTRACTORS. No SUBCONTRACTORS shall be used without the written approval of the CITY.

Nothing herein shall be construed to give any rights or benefits hereunder to anyone other than CITY and CONTRACTOR.

## **ARTICLE IX: INTEGRATION**

These terms and conditions and the attachments represent the entire understanding of CITY and CONTRACTOR as to those matters contained herein. No prior oral or written understanding shall be of any force or effect with respect to those matters covered herein. The agreement may not be modified or altered except in writing as specified in Article IV.

## **ARTICLE X: SUSPENSION OF WORK**

The CITY may suspend, in writing, and without cause, all or a portion of the work under this Agreement. The CONTRACTOR may request that the work be suspended by notifying the CITY, in writing, of circumstances that are interfering with the progress of work. The CONTRACTOR may suspend work on the project in the event the CITY does not pay invoices when due. The time for completion of the work shall be extended by the number of days work is suspended. In the event that the period of suspension exceeds 90 days, the terms of the Agreement are subject to renegotiation and both parties are granted the option to terminate work on the suspended portion of the project, in accordance with Article XI.

## **ARTICLE XI: TERMINATION OF WORK**

CITY may terminate all or a portion of the work covered by this Agreement for its convenience. Either party may terminate work if the other party fails to substantially perform in accordance with the provisions of the Agreement. Termination of the Agreement is accomplished by written notice from the party initiating termination no less than thirty (30) days in advance of the effective date of termination. Such notice of termination shall be delivered by certified mail with a receipt for delivery returned to the sender.

In the event of termination, CONTRACTOR shall perform such additional work as is necessary for the orderly filing of documents and closing of the project. The time spent on such additional work shall not exceed 10 percent (10%) of the time expended on the terminated portion of the project prior to the effective date of termination. CONTRACTOR shall be compensated for work actually performed prior to the date of termination plus work required for filing and closing as described in this Article. Upon termination, CONTRACTOR shall provide to the CITY all work products, material, documents, etc., gathered or compiled, related to the project, whether in CONTRACTOR'S possession at the time of termination or received later.

If no notice of termination is given, relationships and obligations created by this Agreement shall be terminated upon completion of all applicable requirements of this Agreement.

#### **ARTICLE XII: FORCE MAJEURE**

Neither the CITY nor the CONTRACTOR shall hold the other responsible for damages or delay in performance caused by acts of God, strikes, lockouts, accidents, or other events beyond the control of the other or the other's employees and agents.

#### **ARTICLE XIII: DISPUTE COSTS**

In the event either party brings action to enforce the terms of this Agreement or to seek damages for its breach, or arising out of any dispute concerning the terms and conditions hereby created, the prevailing party shall be entitled to an award of its reasonable attorney fees, costs, and expenses, incurred therein, including such costs and fees as may be required on appeal.

#### **ARTICLE XIV: CONFLICT AND SEVERABILITY**

In the event of any inconsistency between the terms of this Agreement and the terms listed in any additional attachments to this Agreement, the terms of this Agreement shall control. Any provision of this document found to be prohibited by law shall be ineffective to the extent of such prohibition without invalidating the remainder of the document.

#### **ARTICLE XV: NON-DISCRIMINATION/EQUAL EMPLOYMENT OPPORTUNITY**

During the term of this Agreement, the CONTRACTOR agrees as follows:

The CONTRACTOR will not discriminate against any employee or applicant for employment because of creed, religion, race, color, sex, marital status, sexual orientation, political ideology, ancestry, national origin, or the presence of any sensory, mental or physical handicap, unless based upon a bona fide occupational qualification. The CONTRACTOR will take affirmative action to ensure that employees are treated during employment, without regard to their creed, religion, race, color, sex, national origin, or the presence of any sensory, mental or physical handicap. Such action shall include, but not be limited to the following: employment, upgrading, demotion, or transfer, recruitment or recruitment advertising layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship.

**ARTICLE XVI: COURT OF JURISDICTION**

The laws of the state of Oregon shall govern the validity of this Agreement, its interpretation and performance, and other claims related to it. Venue relating to any dispute resolution process shall be in Lincoln County, Oregon.

**CONTRACTOR:**

Date: January 22, 2019

By:   
Community Service Consortium

By: Martha Lyon

Title: Executive Director

Mailing Address: 250 Broadalbin St SW, Ste 2A  
Albany, OR 97321

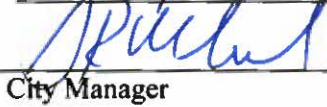
Telephone: 541-928-6335

Fax: 541-967-9307

93-6118438  
Corp. Tax No./Social Security No.

**CITY OF NEWPORT, OREGON:**

Date: January 28, 2019

By:   
City Manager

**APPROVED AS TO FORM:**

By:   
City Attorney





### **3) City of Newport –Funding and Administration**

- A. The City of Newport LIWSAPAP is a program funded through a surcharge explained in Policy adopted by Council. This surcharge is designed to cover the cost of the administration fees and credit for bills. . Council may terminate this Program/Policy following 60 day’s notice.
- B. Annually a report will be presented to the City Council for their review and they may choose to adjust this fee annually to maintain adequate revenue to cover actual program costs, or Council may terminate the Program/Policy.
- C. Community Services Consortium will be compensated on a fee for service rate of \$20 per processed applications (not to exceed \$5,000), which will be used to determine eligibility for the program. Compensation to CSC will be paid monthly based on the monthly application log sheet submitted to the City of Newport. A sample log sheet is attached as Exhibit A.
- D. The City and CSC agree to periodically review this agreement, but not less than every 12 months. Either party may cancel this agreement at any time with a 30-day written notice to the other party.

### **4) Third party-Duties and Responsibilities**

- A. Household's total gross income will be at or below 60% of Lincoln County's Median Income, for the respective family size, as determined by the Housing and Urban Development (HUD) income limits defined by their Policy Development and Research Information Service. Protocols used in establishing household gross income will mirror Oregon Energy Assistance protocols.
- B. CSC will receive the applications from citizens annually and approve and/or deny the applications.
- C. For each applicant eligible for assistance, a log sheet will be completed which will list the date of eligibility, water account number, applicant's name, service address and qualification criteria, household’s income at time of intake, and number in household. Denied applications will be listed in the denied application box listing date of intake, water account number, applicant's name, service address and reason for denial, see Exhibit A
- D. A copy of the monthly application log sheet will be provided to the City of Newport's Finance Director by the 20th day of the following month.
- E. Client inquiries as to credit and/or billing amount will be referred to The City of Newport Utility Billing Department.
- F. If the client is not referred by City, CSC will verify with City Utility Billing Department if customer has made a good faith effort to pay their water bills.

- G. Applicants will be required to sign a document (Exhibit B) stating that they agree to update the information provided on their application if their information changes during the program year. If it is found that, the applicant's information has changed and that they have neglected to inform CSC, their eligibility for the program will be terminated.
- H. CSC is not responsible for determining customer credits.
- I. CSC is not responsible for providing customer billing and credit information.
- J. CSC is not responsible for notifying customers when credit is expiring.

Community Services Consortium

City of Newport

  
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January 22, 2019  
\_\_\_\_\_

January 28, 2019  
\_\_\_\_\_

Date

Date

Martha Lyon, Executive Director  
541-928-6335  
Contact person and phone number

Richelle Burns 541-574-0617  
Contact person and phone number

**2) Benefit**

- A. Program year is from January 1 through December 31
- B. Discount parameters: a 30 maximum discount (credit) is available for both the water and wastewater base fee plus up to 7 units of variable costs per eligible household in a 12-month period beginning from the first month the first discount payment is given.
- C. A new tier will be created for this is as follows:

	Water Flat Rate	Variable Rate	7 Units at Variable Rate	Discounted Rate	Wastewater Flat Rate	Variable Rate	7 Units at Variable Rate	Discounted Rate
2017-18	21.80	4.00	49.80	34.86	23.90	6.85	71.85	50.30
2018-19	18.50	4.50	50.00	35.00	23.90	6.13	66.81	46.77
2019-20	19.61	4.77	53.00	37.10	25.81	6.62	72.15	50.51
2020-21	20.79	5.06	56.21	39.35	27.88	7.15	77.93	54.55
2021-22	22.03	5.36	59.55	41.69	28.99	7.44	81.07	56.75
2022-23	23.36	5.68	63.12	44.18	30.15	7.73	84.26	58.98

- D. The level of credit applied to each monthly bill will be based on the amount of water the customer consumed during that billing period.
- E. Base charge, residential surcharge, and charges for all consumption greater than seven units still apply.
- F. Credits cannot be banked or saved; any unused portion of the credits will be forfeited.
- G. Credits become effective as soon as possible following eligibility determination.
- H. Credits cannot be applied to prior usage.
- I. The discount does not apply to the infrastructure and storm water fee.
- J. Discount cannot be applied to reconnection or late fees.
- K. In the event there are two meters to the same residential unit, an eligible household may only receive the discount on one of the meters.
- L. In the event the applicant moves out of the residence from which they qualified, the eligibility for Utility bill discount will cease. The applicant may re-apply for assistance at the new residence if the new residence receives Utility service from the City of Newport and the new account is in his/her name. All other eligibility protocol and limits would apply.

## **ATTACHMENT A**

### **City of Newport Low-income Utility Service Assistance Program Agreement**

This one-year, agreement between the City of Newport and the Community Services Consortium (CSC) defines the work products and services to be provided by CSC, the responsibilities of the City in relation to this programs implementation, and specifies the program elements of the City's Low Income Assistance Program.

The City of Newport Low-Income Water Service Assistance Program (LIWSAP) is a year-round program funded Franchise Fees In lieu in the City's General Fund. The City may choose to adjust this fee annually to maintain adequate revenue to cover actual program costs. City program is as follows.

#### **1) Eligibility Requirements**

Eligibility for discount will not be denied on the basis of race, religion, color, national origin, sex, and marital status, type of disability, political affiliation, sexual orientation, or source of income.

Applicant must be:

- A. A person who lives in the City limits.
- B. A current residential utility service customer of the City of Newport.
- C. Named as the holder/owner of the utility account.
- ~~D.~~ Residing at the service address as the Applicant's primary residence.
- E. Residing in a household with a total gross income must be at or below 60% of Lincoln County's Median Income, for the respective family size, as determined by the Housing and Urban Development (HUD) income limits defined by their Policy Development and Research Information Service.
- F. Making a good faith effort to pay their utility bills.
- G. Re-certify eligibility annually on last month of assistance (by January 1<sup>st</sup>) in order to avoid a disruption in assistance.







**EXHIBIT B**

**APPLICANT AGREEMENT  
CITY OF NEWPORT  
Low-income Utility Discount Program**

Applicant Name: \_\_\_\_\_

City of Newport Utility Account #: \_\_\_\_\_

By signing this form, I hereby authorize Community Services Consortium (CSC), the City of Newport and/or its agents, access to any records in order to verify information given. I also consent to any legally authorized investigation for confirmation of that information. I agree and consent to the Department of Human Services, Social Security, Senior and Disabled Services, my employer or any other source of household may provide income information to CSC and/or the City of Newport so that my eligibility to receive Utility Service assistance may be evaluated.

If I receive assistance to which I am not entitled, as a result of withholding information or knowingly giving fraudulent information, I agree to repay that assistance and may be Prosecuted criminally under any and all applicable statutes.

In the event my household's circumstances change and the possibility exists that I am no longer eligible for the Water Assistance Program, I agree to contact the CSC to ascertain my current eligibility standing. If I no longer meet the program eligibility guidelines, acknowledge my enrollment in the program and the receipt of any and all assistance payments will be terminated.

I agree to allow use of the information collected from this application to CSC, the City of Newport and/or its agents for any legitimate purpose including, but not limited to the purpose of deciding eligibility for any and all utility assistance programs available, for reporting associated with those assistance programs and for program evaluation.

I understand my participation in the City of Newport's Utility Service Assistance Program begins the first month, or as soon thereafter as possible, after my eligibility is determined and continues to December 1st. Eligibility must be established annually. I understand that it is solely based on whether there is money available to distribute. I understand that my household is only eligible for a one-year period, unless eligibility is renewed. The level of credit applied to each monthly bill will be based on the amount of water the customer consumed during that billing period. Base charge, residential surcharge, and charges for all consumption greater than seven units still apply. Credits cannot be banked or saved; any unused portion of the credits will be forfeited. Credits become effective as soon as possible following eligibility determination. Credits cannot be applied to prior usage, or for reconnection or late fees. In the event I move out of the residence, the monthly Utility assistance will cease. I may re-apply for assistance at the new residence if the new residence receives Utility service from the City of Newport and the new account is in my name. I will let CSC know if my household income significantly changes when I bring in another bill or if have moved to a new residence.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date



**COMMUNITY SERVICES CONSORTIUM  
SUMMARY OF INSURANCE IN FORCE  
July 1, 2018**

As of July 1, 2018

Policy Number	Company	Coverage	Limits	Deductible	Policy Period		Annual Premium
					From	To	
18PCSC	City / County Ins. Services	<b>Property</b> Buildings Contents Property in the Open Mobile Equipment Earthquake Flood (limits & deductibles vary by flood zone)	\$7,528,600 \$1,786,634 \$239,600 \$65,148 \$5,000,000 \$5,000,000	\$2,500 \$2,500 \$25,000 \$1,000 \$25,000 \$25,000	7/1/2018	7/1/2019	
18LCSC	City / County Ins. Services	<b>Tort Liability</b>	Occurrence \$5,000,000 Aggregate - \$15,000,000	\$20,000	7/1/2018	7/1/2019	
18LCSC	City / County Ins. Services	<b>Automobile Liability</b>	Included	Included in Aggregate	7/1/2018	7/1/2019	
18APDCSC	City / County Ins. Services	<b>Automobile Physical Damage</b>	Actual Cash Value	Per CIS Policy Schedule	7/1/2018	7/1/2019	
18LCSC	City / County Ins. Services	<b>Excess Crime (over \$50,000 provided in property policy)</b> Employee Dishonesty Forgery or Alteration Inside Premises - Theft of money or securities Inside Premises - Robbery, Safe Burglary Outside Premises Computer Fraud Money Order and Counterfeit Money Funds Transfer Fraud Faithful Performance of Duty Impersonation Fraud	\$1,000,000 Included Included Included Included Included Included Included Included \$250,000	\$2,500	7/1/2018	7/1/2019	CIS Total Aggregate Deductible Credit CIS Multi-line Credit Bonus Program Credit <hr/> CIS Total
496533	SAIF Corporation	<b>Workers' Compensation</b>	Per Policy Schedule	N/A	7/1/2018	7/1/2019	
106762652	Travelers Insurance Company	<b>Community Housing Services Directors' and Officers'</b>	Per Policy Schedule	Any other valid Ins.	7/1/2018	7/1/2019	
52 SR 702468	Hartford Ins. Group	<b>Participant Accident Ins.</b>	Per Policy Schedule	Any other valid Ins.	7/1/2018	7/1/2019	
52 SR 702165	Hartford Ins. Group	<b>Lincoln Co Head start Accident ins.</b>	\$25,000 Max. Benefit \$1,000 Max. Dental Limit See Policy for other limits	None	9/1/2018	9/1/2019	
23021890	Ohio Casualty Insurance	<b>Mortgage Lender Surety Bond</b>	\$50,000	None	12/3/2017	12/3/2018	

Barker-Uerlings Insurance  
Disclaimer: For Summary Purposes Only, Please Refer to Policies For Details

