Conserve-A-Nation®

Insuring a Nation's Future

THANK YOU for your interest in the Conserve-A-Nation® Insurance Program for Nonprofits. Our coverages are designed with the needs of the conservation world in mind and our team of dedicated specialists work with more land trusts, watershed councils, conservancies, wildlife refuge associations and habitat protection organizations than any broker in the country. We look forward to providing your nonprofit organization with the superior level of trust, service and expertise that our conservation clients nationwide have come to expect.

May 28, 2026

Friends of Mill Creek Association Incorporated

Meghan A. Mullee | First Vice President
703.547.6292 | mmullee@alliant.com

COMMERCIAL PACKAGE POLICY

Insurance Company: Federal Insurance Company (Chubb)
Policy Number: TBD
Policy Term: TBD

Premises Summary

1) 202 LEE ST, RIPLEY (JACKSON COUNTY), WV 25271

General Liability Limits

General Aggregate Limit	$2,000,000
Products-Completed Operations Aggregate	subject to the General Aggregate
Personal & Advertising Injury Limit	$1,000,000
Each Occurrence Limit	$1,000,000
Medical Expense Limit	$ 10,000
Damage to Premises Rented to You	$1,000,000

Non-Owned & Hired Car Liability: $1,000,000 Each Occurrence

Hired Car State: WV

Rating Basis:

Premises/Operations

Clubs.,Social-No Bldgs/Prem Owned/Leased Except (NPF) Conserv-A-Nation	150 Number of Persons
Vacant Land – Management Acres – Conserv-A-Nation	22 Acre

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Policy Forms

80-02-6541	03-05	Condition - Premium Audit
80-02-6566	04-04	Exclusion - Asbestos
80-02-2367	05-07	Additional Insured-Scheduled Person or Organization
80-02-0010	04-94	Liability Declarations
80-02-0155	10-23	Exclusion-Perfluoroalkyl & Polyfluoroalkyl (PFAS)
80-02-0445	06-23	Exclusion - Violation of Laws Address. Data Privacy
80-02-2000	04-01	General Liability
80-02-2010	04-94	Non-Owned And Hired Car Liability
80-02-2301	04-01	Additional Insured - Club Members
80-02-2658	04-01	Exclusion – Privacy
80-02-6403	01-15	Cap On Certified Terrorism Losses
80-02-6420	02-08	Exclusion - Scheduled Activity, Contract, Event, Premises, Product, Service or Work Exclusion for Any of the Following Events Where Attendance is more Than 1,000: Meetings and Seminars Picnics and Dinners Festivals and Concerts Bike Races and Treks Foot Races and Treks Golf Tournaments Silent Auctions
80-02-6428	08-04	Exclusion-Professional Liability, Total
80-02-6528	06-23	Exclusion - Recordng/Distrib Materl/Info Viol Of Law
80-02-8282	07-09	Exclusion - Aircraft, Autos or Watercraft, Except Owned Watercraft – Scheduled All Watercraft Provided That It: 1. Is Less Than Twenty-Five (25) Feet Long 2. Does Not Transport Persons or Cargo for a Charge 3. Is Used with Your Permission
80-02-8290	05-10	Exclusion - Intellectual Property Laws Or Rights
80-02-8327	04-12	Exclusion - Abuse Molestation-Actual Alleged Threat
80-02-8422	04-12	Exclusion - Pollution
80-02-8423	04-12	Exclusion - Loss of Use Electronic Data
80-02-8425	01-14	Exclusion - Alcoholic Beverage Type Businesses
80-02-8559	06-23	Exclusion - Access to or Disclosure of Confidential or Personal Information - Advertising Injury / Personal Injury
80-02-8635	11-17	Coverages - Product Withdrawal Expenses And Crisis Assistance Expenses
80-02-8636	11-17	War - Exclusion

Crime Insurance:

Employee Theft	$ 10,000
Deductible:	$ 1,000

Policy Form

80-02-0020	04-94	Crime Declarations
80-02-3000	07-03	Crime
80-02-3002	04-22	Social Engineering Fraud & Privacy & Data Breach Exclusions Added

UMBRELLA POLICY

Insurance Company: Federal Insurance Company (Chubb)
Policy Number: TBD
Policy Term: TBD

Limits of Liability

Excess Coverage Other Aggregate Limit (as applicable)	$1,000,000
Umbrella Coverage Aggregate Limit	$1,000,000
Products / Completed Operations Aggregate Limit	Included
Advertising Injury & Personal Injury Aggregate Limit	$1,000,000
Each Occurrence Limit	$1,000,000

Crisis Assistance Coverage Limit

The lesser of 3% of the "Each Occurrence Limit or $300,000

Underlying Coverage

General Liability
Federal Insurance Company (Chubb)

$1,000,000	Each Occurrence
$2,000,000	General Aggregate
Included	Products/Completed Operations
$1,000,000	Personal and Advertising Injury

Non-Owned and Hired Auto Liability
Federal Insurance Company (Chubb)

$1,000,000	Each Accident

Policy Form

99-10-0460	02-97	Direct Bill Notice
99-10-0732	01-15	Important Notice to Policyholders -Terrorism Risk Insurance Act 2002
99-10-0792	09-04	Important Notice – OFAC
99-10-0872	06-07	AOD Important Policyholder Notice
07-02-2267	02-09	Commercial Excess and Umbrella Declarations
07-02-0922	07-01	Schedule of Underlying Insurance
07-02-0815	07-01	Chubb Commercial Excess & Umbrella Insurance
07-02-1988	02-04	Compliance with Applicable Trade Sanctions
07-02-2440	12-10	Coverage-Crisis Assistance Excess and Umbrella
07-02-2483	03-12	Cond - Civil Unions or Domestic Partnerships
07-02-0826	07-01	Aircraft Exclusion
07-02-0837	07-01	Care, Control or Custody - Policy Exclusion
07-02-0852	07-01	Employee or Worker Injury Exclusion
07-02-0861	07-01	Foreign Liability Exclusions/ Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury
07-02-0864	07-01	Professional Services Exclusion
07-02-0871	01-14	Exclusion /Umbrella Coverage B - Alcoholic Beverages
07-02-0884	07-01	Personal Injury Exclusion - Coverage B
07-02-0885	07-01	Pollution Exclusion - Excess Follow-Form Coverage A
07-02-0890	07-01	Products Completed - Coverage B Exclusion
07-02-1146	05-10	Intellectual Property Laws or Rights
07-02-1552	07-01	Special Events - Coverage. B Exclusion
07-02-1944	10-02	Pol Def-Personal Injury-Privacy Eliminated
07-02-2184	01-05	Limits-Excess Coverage Other Aggregate Limit
07-02-2455	12-10	Crisis Assistance Service Providers
07-02-2741	03-17	Policy Exclusion - War
07-02-2861	06-21	Policy Exclusion – Molestation or Abuse – Total
07-02-2897	10-23	Policy Exclusion – Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
07-02-2978	04-23	Policy Exclusion – Violation of Laws Addressing Data Privacy
07-02-3008	03-24	Condition - Additional Benefits
07-02-2172	06-23	Policy Exclusion - Recording and Distribution of Material or Information in Violation of Law
07-02-2853	04-23	Coverage A Exclusion – Access to or Disclosure of Confidential or Personal Material or Info & Electronic Data-Related Liability with Exceptions; CoverageB Exclusion – Access to or Disclosure of Confidential or Personal Material or Info & Electronic Data-Related Liability

MANAGEMENT LIABILITY ("D&O") POLICY

Insurance Company: Federal Insurance Company (Chubb)
Policy Number: TBD
Policy Term: TBD

Extended Reporting Period:

Additional Period: 1 Year
Additional Premium: 75% of the annualized premium

Shared Limit for Additional Defense Costs
Shared Limit for Additional Defense Costs: $1,000,000
Shared Limit applies to: Directors & Officers and Entity Liability
Employment Practices Liability

Directors & Officers and Entity Liability Coverage Section for Original

Limits

D&O Aggregate Limit of Liability	$1,000,000
Additional Limit of Liability Dedicated for Executives	Not Purchased
Sublimit for Member Inquiry Coverage	$500,000
Sublimit for Tax Matters	$100,000
Sublimit for Employed Lawyers	$250,000
Additional Limit for Defense Costs	$1,000,000

Retentions

Insuring Clause (A) (non-indemnified individual)	None
Insuring Clause (B) (indemnified individual)	$1,000
Insuring Clause (C) (entity)	$1,000

Continuity Provision(s)

Pending or Prior Proceedings Date	Inception

Coverage Part Defense Provision(s)
Duty to Defend by Chubb

Employment Practices Liability Coverage Section for Original

Limits

EPL Aggregate Limit of Liability	$1,000,000
Employment Practices Liability	Included
Third Party Liability	Included
Additional Limit for Defense Costs	$1,000,000
Workplace Violence Expense Sublimit	$250,000

Retentions

Employment Practices Liability (other than Mass or Class Action)	$25,000
Third Party Liability (other than Mass or Class Action)	$25,000
Mass or Class Action	$25,000

Continuity Provision(s)

Employment Practices Liability Pending or Prior Proceedings Date	Inception
Third Party Liability Pending or Prior Proceedings Date	Inception

Coverage Part Defense Provision(s)
Duty to Defend by Chubb

Policy Form (Original)

10-02-1281	(03/15)	Terrorism Policyholder Disclosure Notice
14-02-23030	(05/18)	Notice of Loss Control Services
99-10-0460B	(08/19)	Notice to Policyholders
ALL-20887a	(09/19)	Chubb Producer Compensation Practices and Policies
ALL-21101	(09/19)	Trade or Economic Sanctions Notice
PF-17914a	(04/16)	U.S. Treasury Departments Office of Foreign Assets Control - OFAC - Advisory Notice to Policyholders
PF-17993a	(04/20)	Notice to Policyholders - Questions About Your Insurance
PF-55992	(07/21)	West Virginia Amendatory Endorsement
ALL-52004	(05/20)	Cap on Losses from Certified Acts of Terrorism
PF-55081	(07/21)	Premium Endorsement
PF-55090	(07/21)	Shared Additional Defense Costs Limit Endorsement
PF-55417	(07/21)	Amend Control Group for Representations/Severability Only for Selected Coverage Parts Endorsement
PF-55227	(07/21)	Employed Lawyers Endorsement
PF-56272	(04/22)	Amend Definition of Loss Endorsement
PF-370290	(08/23)	Amend Definition of Executive Endorsement
PF-55130	(07/21)	Workplace Violence Expenses (With Sublimit) Endorsement
PF-57879	(07/23)	Biometric Information Privacy Matter Exclusion Endorsement

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VOLUNTEER WORKERS ACCIDENT POLICY

Insurance Company:	Federal Insurance Company (Chubb)
Policy Number:	TBD
Policy Term:	TBD

Insured Persons: All Volunteers of the Policyholder

Rating Basis: 12 Volunteers

Hazards: Volunteer Duties

Volunteer Duties Hazard means circumstances arising from and occurring while an Insured Person is:

1. Participating in volunteer duties pursuant to a formal program supervised by the Policyholder whether on or off premises; or
2. Traveling directly to and from such volunteer duties.

Accidental Death & Dismemberment Principal Sum:	$ 225,000
Accidental Medical Expense Maximum Benefit Amount:	$ 25,000
Aggregate Limit of Insurance:	$1,500,000

Select Policy Form Exclusions:

- Owned/Leased/Operated Aircraft
- Aircraft Pilot/Crew
- Disease or Illness
- Incarceration
- Intoxication
- Narcotics
- Suicide or Intentional Injury
- War
- Service in the Armed Forces
- Trade Sanctions

PREMIUM SUMMARY

All premiums shown are quoted as annual sums and are valid for 30 days unless otherwise noted.

COMMERCIAL PACKAGE	**$**	**726**
UMBRELLA LIABILITY	**$**	**622**
DIRECTORS & OFFICERS	**$**	**1,143**
VOLUNTEER ACCIDENT	**$**	**219**

CONTINGENCIES TO BIND:

- All coverages quoted in this proposal are subject to currently signed and dated applications and a statement of no losses at time of binding.

NOTES:

- $2MM Umbrella is available for $1,140 annual premium.

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Acknowledgement of Coverages Quoted

Organization: Friends of Mill Creek Association Incorporated

Date of Proposal: 5/28/2026

We have reviewed the proposal presented by Alliant to include the terms and conditions of the coverages presented. We are requesting the following:

Coverage Line	Bind Coverage	Decline Coverage	Decision Postponed
Commercial Package			
Umbrella Liability			
Director's & Officers			
Volunteer Accident			

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Representative **Date**

Title

Printed / Typed Name

THIS FORM IS DUE WITHIN 30 DAYS OF RECEIPT OF THE PROPOSAL.

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.

IMPORTANT NOTICE TO POLICYHOLDER
TERRORISM RISK INSURANCE ACT

You are hereby notified that pursuant to the Terrorism Risk Insurance Act (the "Act") we are making available to you insurance for losses arising out of certain acts of terrorism. Terrorism is defined as any act certified by the Secretary of the Treasury of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States of America under the formula set forth in the Act. Under this formula, the United States of America pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the insurance. Beginning in 2016, the Federal Share will be reduced by 1% per year until it reaches 80%, where it will remain.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to insurance for such acts of terrorism is:
See policies for details.

LEGAL NOTICE:

This proposal is for information purposes only and does not amend, extend or alter the policy in any way. Please refer to the policy form for completed coverage and exclusion information.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliantinsurance.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

*Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

To learn more about companies doing business in your state, visit the Department of Insurance website of that state.

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Other Disclosures / Disclaimers - Continued

Claims Made Policy (D&O/EPL)

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

- A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.
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- You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

  In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

  By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:
- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

Shown above are the disclosures / disclaimers that are attached to all Property & Casualty insurance proposals. Please acknowledge receipt and review.

______________________________ ______________

Signature **Date**

____

Title

____

Printed / Typed Name