

Mid Rogue Fire District Board Meeting: December 8, 2025

5:30 p.m. – In Person– Merlin Community Park - 100 Acorn Street, Merlin Oregon

Live Streamed at www.youtube.com/@MidRogueFD

Rural Fire Protection District Attendance:

Directors Present: Vincent Ownbey, Ralph Weidling, Mark Jones, Tom McGowan – via Zoom

Members Absent: N/A

Recorder: Kassie Austin

Guest Presenters: None

1. Call to Order

- a. The meeting was called to order at 5:30 p.m.
- b. The Board recited the Pledge of Allegiance.

2. Approval of Agenda

The board reviewed today's agenda items. It was determined that the executive session is not needed today. Agenda Item 11 was scratched. *Director Weidling made a motion to approve the agenda as amended. The motion was seconded by Director Ownbey. Upon roll call; Director Ownbey – yes, Director McGowan – yes, Director Weidling – yes, Director Jones – yes. Motion carried 4-0.*

3. Approval of Minutes

The board reviewed the meeting minutes from the November 24, 2025, Mid Rogue Fire District Meeting. *Director Weidling made a motion to approve the draft minutes. The motion was seconded by Director Ownbey. Upon roll call; Director McGowan – yes, Director Weidling – yes, Director Ownbey – yes, and Director Jones – yes. Motion carried 4-0.*

4. Secretary/Treasurer Report

Director Weidling reviewed the purchases for the month. Office equipment, Administration, and T-shirts and hats were the expenditures this month. The only outstanding bill is for the Merlin Park district, for the board to conduct district meetings.

5. Public Comment

None heard.

6. Old Business

A. Office Set-Up

Administrative staff briefed the board. A printer is still needed for the office, a table and chairs for sub-committees to meet, and an additional storage cabinet for office supplies such as pens, note pads, printer paper, ect. Director Weidling will send information to staff regarding a printer and scanner combination. It was determined that the district does not have a need for a fax machine.

B. Board Vacancy

The board is accepting applications for the vacancy until December 12, 2025. The board will hold two special meetings the week of the 15th through the 19th to determine which applicants will move forward to the interviews, and an additional meeting for the interviews.

7. New Business

A. Committee Reports:

Staffing: The current job description is currently with SDAO. Director McGowan recommended that the district's legal counsel review the job description as well. Once the review is completed, the board will hold an executive session to discuss.

Communication: Nothing to report.

Policy and procedure: Nothing to report.

Prevention: The committee recommended that the district provide a letter acknowledging the Oregon State Fire Marshal's office procedures and fire codes. As of now the district does not have a way to provide investigations. Oregon State Fire Marshal's office will work with Rural Metro as needed. Director Ownbey will work with

staff to draft a letter of acknowledgment. The prevention committee will be working with other districts regarding home owners insurance and property owners.

Training: Director McGowan reminded the board to move forward through the current modules that have been assigned to the board.

B. Public Records Requests Form

Director Jones reviewed the draft public records request form and opened the floor for discussion to the remaining board members. The board agreed to approve the form without objection. Director Jones will work toward getting the form posted to the website once the fees go through the uniformed process.

C. District Fee Setting Discussion

Director Jones explained that the fee schedule may be drafted. There will be two public hearings. A board order should be drafted setting a fee hearing date. The hearings should be noticed twice in the newspaper. The board order should include the proposed fees. Staff stated that the State of Oregon recommends that if a record request could be fulfilled within 30 minutes, there should be no charge. It is also recommended that the district charge the lowest paid staff rate to fulfill the request, which is currently \$25.00 an hour. The board discussed that each public records request will be reviewed, and the estimated cost to fulfill the records has to be discussed with the requestor before fulfilling the request to see if they would like to proceed. The board agreed to \$0.25 per page of printing/scanning, and \$15.00 for a thumb drive. For an attorney to review a public records request, the cost of the Mid Rogue Fire District's attorney is \$380.00. Certified copies were determined to be case by case. The board approved with moving forward with the process without objection.

D. Budget Committee Timeline

Director Jones briefed the board that SDIS determined that our current line item for our budget does not list personnel. For the district to hire a district administrator/director, the district must have a supplemental budget. In order for the supplemental budget, there must be a budget committee. There must be five budget committee members. The board set the goal of moving forward with the process by February 2026. The board approved without objection to move forward with the process.

E. Mid Rogue Fire District – Job Description

8. Correspondence

None heard.

9. Additional Matters of the Board

Director Ownbey gave an update on the banners for the parade. They ran \$125.00 a piece for the Christmas parade. The application for the parade was completed. Director Ownbey suggested decorating a golf cart and wrap it up like a Christmas present. The board will make a statement that the district board will be working together to decorate the parade float. Director Ownbey also recommended that acoustic tiles for the roof in the Merlin park board meeting room, would help the community building and the district with the continuing sound issue for the meetings. It is estimated to be 10 tiles at \$500.00 for the cost of the tiles. Director Jones will bring this idea forward to the park committee.

10. Executive Session – Employment Matters – ORS 192.660(2)(a)

This matter was tabled.

11. Adjournment

The board adjourned the meeting at 6:15 p.m. without objection.

Kassie Austin, Recorder



**Mid Rogue Fire District
Board of Directors**

PO Box 635

Merlin Oregon, 97532

541-295-5140

Mark Jones, President

Vinny Ownbey, Vice-President

Ralph Weidling, Secretary/Treasurer

Tom McGowan, Director

Randy Benetti Sr., Director

December 22, 2025

Oregon State Fire Marshal
3991 Fairview Industrial Dr SE
Salem, OR 97302

RE: Board-Approved Acknowledgment of Oregon State Fire Marshal Ordinances

Dear Oregon State Fire Marshal,

This letter serves as formal acknowledgment by the Board of Directors of the Mid Rogue Fire District of the ordinances, administrative rules, and adopted fire codes issued and enforced by the Oregon State Fire Marshal pursuant to Oregon Revised Statutes and Oregon Administrative Rules.

The Board of Directors reviewed the applicable requirements of the Oregon State Fire Marshal's Office and, approved this acknowledgment and affirmed the district's intent to implement the current standing Oregon State Fire Marshal's ordinances and standards governing fire prevention, life safety, emergency preparedness, and fire protection services within the district's jurisdiction.

The Board recognizes the authority of the Oregon State Fire Marshal's Office and values its leadership in establishing and maintaining consistent statewide fire safety standards. The Mid Rogue Fire District remains committed to implementing these requirements, maintaining operational readiness, and cooperating fully with the Oregon State Fire Marshal's Office in the protection of life, property, and natural resources.

This acknowledgment constitutes official action of the Board of Directors and is effective as of the date approved.

Respectfully submitted,

Mark Jones, President



**Mid Rogue Fire District
Board of Directors**

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541-295-5140

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Executive Director – Job Description – DRAFT

Position Title: Executive Director

Department: Mid Rogue Fire Protection District

Reports To: Board of Directors

Location: Josephine County, Oregon

FLSA Status: Exempt / Full-Time/Temporary (expected duration 12 – 24 months)

Salary Range: \$100,000 – \$145,000 annually (exact placement within the salary range dependent on qualifications)

Position Summary

The Executive Director serves as the chief administrative and executive officer for Mid Rogue Fire Protection District in Josephine County. Under the direction of the Board of Directors, the Executive Director is responsible for the overall management and coordination of district operations, administration, finance, and community relations.

This is a foundational leadership role — the Director will be instrumental in developing the district's financial structure, organizational structure, policies, and systems, ensuring a solid framework for long-term operational success and community trust. Work in this position requires a high degree of independent judgement and professional decision making.

Essential Duties & Responsibilities

Administrative & Strategic Leadership

- Develop and implement the district's strategic plan, administrative policies, and procedures in compliance with ORS Chapter 478 (Rural Fire Protection Districts) and other applicable regulations and standards.
- Provide administrative leadership and professional advice to the Board of Directors
- Align administrative, fiscal, and operational goals.
- Oversee policy implementation, community relations, and interagency coordination.
- Represent the district at public meetings, local government sessions, and regional fire service collaborations.

Financial Management

- Develop, monitor, and manage the annual operating and capital budgets in compliance with Oregon Local Budget Law (ORS 294).
- Ensure proper accounting, auditing, and financial reporting consistent with Oregon public agency standards.
- Pursue funding sources, including tax base, grants, cost-sharing agreements, and intergovernmental partnerships.
- Present clear and transparent financial reports to the Board and community.

Human Resources & Organizational Development

- Establish the district's human resources framework, including (but not limited to) personnel policies, classification systems, and compensation plans.
- Lead recruitment, onboarding, and performance management of administrative and operational staff.
- Provide full human resources services including hiring, disciplinary matters, employee development, termination, etc.
- Support leadership development, training, and retention initiatives for district personnel.
- Oversee labor relations, including union negotiations if applicable.
- Promote a culture of integrity, safety, inclusivity, and professional growth.

Operational Coordination

- Collaborate with the Board of Directors, local and regional partners, to ensure effective emergency response, fire prevention, and public education programs.
- Oversee resource allocation, facilities management, and capital project planning.
- Ensure compliance with applicable regulations and standards to include OSHA, Oregon OSHA, NFPA, ISO, DEQ, DPSST, and NFPA regulations and standards.
- Maintain mutual and automatic aid agreements with neighboring districts and agencies.
- Respond to major incidents within the district boundaries to represent the district's interests.
- Will be required to regularly drive and operate district vehicles in the scope of work to travel to meetings, district facilities, and emergency incidents.

Governance & Compliance

- Serve as the primary liaison and communication channel between the Board of Directors and district staff.
- Prepare agendas, reports, and policy recommendations for Board review.
- Ensure compliance with Oregon Public Meetings Law and Public Records Law (ORS 192).
- Maintain positive relations with district pre-loss legal and special counsel.
- Implement Board directives and provide follow-up reporting on outcomes and performance measures.

Specific Job Knowledge, Skill, and Ability:

- Knowledge of principles, methods, and practices of general management, governmental accounting and budgeting, financial analysis, forecasting and reporting, internal controls and auditing procedures, cash management, debt issuance, and investments.
- Knowledge of generally accepted accounting principles (GAAP), Oregon Local Budget Law, Federal fringe benefit regulations, workers compensation law, and other pertinent Federal, State, and local laws.
- Knowledge of organizational and management practices as applied to the analysis and evaluation of programs, policies, and operational needs.
- Knowledge of principles of supervision, training, and performance evaluation, practices of organization, administration, and personnel management.
- Knowledge of office practices, procedures, and equipment including computerized office and software systems.

- Knowledge of district rules, regulations, procedures, mission, vision, values, and strategic planning processes.
- Ability to collect and interpret complex information to analyze a problem, identify alternative solutions, project consequences of proposed actions, and implement recommendations in support of District wide goals.
- Ability to organize, file, and maintain accurate financial records, extensive attention to detail.
- Ability to plan, organize, assign, and coordinate the activities for the district.
- Skilled in multi-tasking and able to mentally switch between many responsibilities.
- Ability to analyze, interpret, summarize, and present information and data in an effective manner and prepare complex financial statements, reports, and analyses.
- Ability to interpret and apply Federal, State, and local policies, laws, procedures, and regulations.
- Ability to maintain confidentiality, professional credibility, and perform effectively under continual deadlines and associated demands.
- Ability to communicate clearly and concisely both orally and in writing, articulate ideas, and processes in the development of policies and procedures.
- Ability to establish and maintain effective working relationships with all District members, partner agencies, public officials, and the general public.
- Must be able to work independently.

Minimum Qualifications

- Bachelor's degree in Public Administration, Fire Service Administration, Business Administration, or related field.
- Minimum of 7 years of progressively responsible management experience in fire service, emergency management, or public sector administration.
- Minimum of 3 years of executive or senior management experience with budgetary and supervisory responsibility.
- Valid Oregon Driver's License or ability to obtain within 6 months of hire.
- Bondable and insurable under District's insurance carriers.
- OR -
- An equivalent combination of education, training, and experience sufficient to successfully perform the essential duties of the job.

Preferred Qualifications

- Master's degree in Public Administration, Fire Service Administration, Business Administration, or related field.
- Experience starting up or reorganizing a fire district or emergency services agency.
- Certified Fire Officer or Chief Fire Officer designation.
- Familiarity with Josephine County emergency services environment and interagency partnerships (e.g., Grants Pass Fire Rescue, Rural Metro Fire).
- Proven record of successful grant acquisition and public funding management.

Job Conditions

- This position operates in a professional office environment.

- The usual working schedule is a forty-hour work week. However, occasional evening and weekend work may be required. The Executive Director shall determine their own hours of work to be available to the public and to the staff on a predictable and regular basis and to accomplish the goals and tasks directed by the Board of Directors.
- This position is eligible to work a hybrid work from home in accordance with District policy and direction of the Board of Directors.
- Routinely uses standard office equipment, especially computers and mobile devices.
- In performance of the duties of this job, the employee is occasionally required to stand; walk; sit; use hands and fingers, handle, or feel objects, tools, or controls; reach with hands and arms; climb stairs; talk or hear; and drive an automobile.
- The employee must occasionally lift or move office products and supplies, up to at least ten pounds frequently.
- This position involves periods of prolonged sitting and standing and use of computer equipment.
- This position requires the physical and mental capabilities to read information printed on paper and displayed on computer monitors; hear, speak, and communicate verbally using the English language; cognitive thinking and mathematical calculation capabilities; manual dexterity to manipulate papers, files, financial records, keyboard, 10-key, mouse, and telephone.

Appointees will be subject to completion of a one-year probationary period.

The essential physical abilities described here are representative of those an employee may encounter while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The above statements are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties and/or skill required of all personnel so classified. This job description is not an employment agreement and/or an expressed or implied employment contract. The District Board of Directors has the exclusive right to alter this job description at any time without notice.

This is an accurate description of the essential functions of my position.

Employee Signature

Date _____

(The signature of the employee indicates this document has been read and is understood.)

Board Chair Approval

Date _____

(The signature of the Supervisor confirms the assignment of work to the employee.)



December 11, 2025

Mid Rogue Fire District
Board of Directors

Rural Metro Fire is requesting a rate increase effective January 1, 2026 for new members and March 1, 2026 for renewing members. This rate increase of 3% is to the rate per square foot-based accounts only. Likewise, we are asking to increase our minimum annual fee by 3% across the board for all accounts. See charts below for existing and requested new rates.

The last rate increase for the square footage calculations was done in January of 2024 and was 3%. Assessed Value based fees see an average of 3% increase as assessed values increase. As you are aware, general expenses have risen at a pace greater than 3% in the last few years, we have been diligent with our budget to live within the 3% average increase from existing members. This increase helps offset the increasing costs we incur and keep closer parity between square footage and assessed value members.

Current Rates						
Type	1-5000 sqft	5001-10000 sqft	>10000 sqft	Minimum	Flat Fee	MAV
Commercial	\$ 0.151	\$ 0.070	\$ 0.030	\$ 160.00		
Storage Building	\$ 0.076	\$ 0.050	\$ 0.030	\$ 160.00		
Churches	\$ 0.041	\$ -	\$ -	\$ 160.00		
Residential >4000	\$ 0.142	\$ 0.071	\$ 0.030	\$ 100.00		
MH 0-950 sqft					\$ 64.50	
MH 951-1799 sqft					\$ 81.50	
MH >=1800 sqft					\$ 107.25	
Undeveloped Land					\$ 158.00	
Residential <4001 sq ft				\$ 100.00		1.94/1000

Requested 2026 Rates						
Type	1-5000 sqft	5001-10000 sqft	>10000 sqft	Minimum	Flat Fee	MAV
Commercial	\$ 0.156	\$ 0.072	\$ 0.031	\$ 164.75		
Storage Facility	\$ 0.078	\$ 0.052	\$ 0.031	\$ 164.75		
Churches	\$ 0.042	\$ -	\$ -	\$ 164.75		
Residential >4000 sq ft **	\$ 0.146	\$ 0.073	\$ 0.031	\$ 103.00		
MH 0-950 sqft*					\$ 66.50	
MH 951-1799 sqft*					\$ 84.00	
MH >=1800 sqft*					\$ 110.50	
Undeveloped Land					\$ 162.75	
Residential <4001 sq ft	(no change in rate only minimum)			\$ 103.00		1.94/1000

* Grandfathered for existing members as of 5/1/25.

** Single residence property, not combined square foot of all improvements



Dear valued client,

Thank you for continuing to trust WHA Insurance to manage your District's insurance and risk management needs. We are pleased to present you with a copy of your 2026 SDAO renewal proposal.

We are currently in the "policy review" phase to confirm that all forms and coverages align with our prior discussions. We elected to forward SDAO's proposal to you prior to completing our review in order to provide the earliest possible indication of the proposed rates. As expected, the rates align with the projections outlined in our February Budget Projection letter.

We believe the insurance and reinsurance markets are beginning to stabilize and should show signs of relief in the coming year. Please note that much of this year's pricing change is related to the continued increase in building construction costs.

SDAO remains the dominant provider for Special Districts in Oregon. As a member-owned insurance pool backed by reinsurance, SDAO offers Oregon-specific coverages and enhancements, such as pre-loss legal services, while eliminating corporate profit margins. Although we are licensed and have access to Public Entity providers active in other states, SDAO continues to be the most comprehensive fit for Oregon Special Districts. We have identified three Public Entity insurer options showing strong interest in Oregon, and we remain in active dialogue with them. We will keep you apprised of any developments.

We will be reaching out to confirm that the coverages and renewal rates are accurate and to provide sound risk management recommendations to help minimize SDAO premiums in line with your risk tolerance. In preparation for our call, we ask that you review the attached SDAO proposal to reconfirm that all real property values are accurate and that the 2026 renewal reflects your current needs.

If you would like me or another member of my staff to attend an upcoming board meeting or conduct board training, please feel free to contact me at **541-954-5707**.

Thank you,

Jeff Griffin

MEMORANDUM

DATE: November 25, 2025

TO: SDIS Independent Insurance Agents & SDIS Property/Casualty Insurance Program Participants

FROM: SDIS Underwriting Department

SUBJECT: 2026 SDIS Property/Casualty Insurance Renewal

While reinsurance premium results have improved over last year, we are unfortunately continuing to see increasing claims costs and frequency. As such, we are advising members to budget for an *average* contribution increase of around 12%.

If a member is covered by SAIF for workers' compensation and has joined the SDAO-SAIF Service Group, a 4% discount will be listed on the Preliminary Renewal Summary. This discount applies to Liability, Property, Auto Liability, and Auto Physical Damage. If you have a member that has not yet enrolled in the Service Group, please contact SAIF directly to sign up.

Enclosed you will find your members' preliminary renewal packets with the documents listed below. Please remember these are *preliminary* only. Final renewal packets with the official invoices and declarations pages will be issued on January 1, 2026, and will include any changes that were made between now and that date.

Preliminary Renewal Packet

- Preliminary Contribution Summary - *Reflects the Best Practices credit and Service Group Discount, if applicable.*
- Liability Coverage Preliminary Summary
- Auto Coverage Preliminary Summary
- Property Coverage Preliminary Summary
- Earth Movement Coverage Preliminary Summary
- Flood Coverage Preliminary Summary
- Equipment Breakdown Protection Preliminary Summary
- Cyber Coverage Preliminary Summary
- Comprehensive Crime Coverage Preliminary Summary
- Updated General Liability, Automobile, Property - Schedule I, Schedule II and Extra Items Schedules *(if applicable)*

- Policy Year 2025 to 2026 Rate Change Comparison Report
- Loss ratio reports for districts that have over a 65% loss ratio in any one line of coverage from policy years 2020-2024. These are the years we use to calculate each district's experience factor.
- Automobile ID Cards

Rate Change Comparison Report

We have again included the Rate Comparison Report on the last page of the preliminary renewal packet. ***The report displays the changes from the 2025 renewal to the 2026 renewal.*** This will show the change in rates as well as how your district's individual contribution is affected by any changes in exposures that you may have experienced in the last year.

Liability Coverage Changes

Annual Aggregate Limit

Currently, our members' liability limits are either \$5 million or \$10 million per occurrence, with no annual aggregate limit. This means that, in theory, a member with a \$10 million per occurrence limit could file an unlimited number of claims – each worth up to \$10 million – in any given policy year. For each claim, the Trust would cover the first \$1.2 million, and our reinsurers would pay the remaining amount for that claim, based on their coverage layer. So far, SDIS has never had so much as a single 'total limit' claim for any of its members.

However, with our own claims frequency increasing year-over-year and our reinsurers' adverse experience in other states, we are implementing a two-times per occurrence annual aggregate limit for all our members. This means that members with a \$10 million per-occurrence limit will have a \$20 million annual aggregate limit, and those with a \$5 million per-occurrence limit would have a \$10 million annual aggregate limit. There will still be no 'pool-wide' annual aggregate limit, which would be extremely difficult to try to administer and potentially prorate.

Sexual Misconduct Liability Coverage Endorsement

As we have all seen, the frequency and severity of sex abuse claims against public entities has only increased over the past few years. While we have relatively minimal claims experience with sexual misconduct in the special districts sector, reinsurers are reporting to us that they are handling these claims with greater frequency for special districts in other states. Our reinsurers have put us on notice that we need to develop a plan to mitigate our losses from these types of claims or risk our ability to find reinsurance coverage in the future.

The plan we are implementing is to remove Additional Coverage 7 – Sexual Misconduct and entirely exclude coverage for sexual misconduct from the SDIS Liability Coverage Document. We have worked with our coverage attorney to write the enclosed Sexual Misconduct Liability Coverage Endorsement

that may be added to members' coverage upon completion and our review of an application. The application was included in the update packet and is available on the SDIS Insurance Portal.

The coverage provided by the endorsement includes more restrictions than the current Additional Coverage 7. Coverage is tied to the member's adherence to mandatory reporting, where applicable. We included exclusionary language for sexual misconduct where it is found that a management-level or board-level participant that is a mandatory reporter failed to report under the mandatory report statutes. We're working with the Risk Management Department to educate ourselves and our members about who qualifies as a mandatory reporter.

Additionally, we supported this endorsement by including and revising definitions listed in the SDIS Liability Coverage Document to clearly state what we mean by 'sexual misconduct.' These defined terms include 'Grooming', 'Touching', 'Sexual or Intimate Parts', 'Sexual Purposes', and a revised 'Sexual Misconduct' definition.

Contribution for this coverage endorsement will be included in the members' liability contributions. This means that there is no separate charge for adding the coverage or contribution reduction for not participating. Our only underwriting requirement is that the application be completed and returned. Our number one priority is to gather data about which members are dealing directly with minors and what, if any, measures they are taking to mitigate the risk of sexual misconduct incidents. The data that we gather will be invaluable to focus our risk management efforts and identifying any common gaps that can be filled by implementing underwriting requirements in the future.

The limits for this coverage will be equal to each members' per-occurrence general liability limit both per-occurrence and in the aggregate. For example, if a district has \$5,000,000 in general liability limits, their Sexual Misconduct Liability Coverage Limit will be \$5,000,000 per occurrence and \$5,000,000 the annual aggregate.

Oregon Tort Claims Act Limitation

Our attorney has given us language to use both in the Sexual Misconduct Liability Coverage Endorsement and the Liability Coverage Document to tie coverage limits for claims that may be subject to the Oregon Tort Claims Act to the applicable Limitations on Awards set by the OTCA. Our reinsurers have historically seen SDIS as a favorable risk because of Oregon's Tort protections. However, recent claims that have settled or been awarded amounts greater than the Tort caps have eroded that confidence.

Thus, in Section V.F. in the SDIS Liability Coverage Document and 4.c. in the Sexual Misconduct Liability Coverage Endorsement, we included language that says subject to the Per Occurrence, Wrongful Act and Annual Aggregate limits of liability, the most the Trust will pay for claims that are subject to the OTCA is the Limitations on Awards set forth in the OTCA statute. We feel this should help limit the damages that claimants request and SDIS pays for claims that are filed in state court.

Additional Coverage 1: Ethics Complaint Defense Costs

Recent changes with the interpretation of rules by the Oregon Government Ethics Commission (OGE) have caused growing concerns about ethics complaints amongst our members. We feel it would help our members to increase this additional coverage from \$5,000 to \$25,000 per occurrence and in the annual aggregate while not posing a detrimental exposure to the Trust.

As a reminder, this coverage provides a reimbursement of defense costs associated with complaints brought before the OGE up to the listed limit, but only if the member prevails in their defense of the complaint.

Additional Coverage 4: Injunctive Relief Defense Costs

Due to rising costs of attorney representation, we feel an inflationary increase to this additional coverage is warranted. Currently, we are providing \$25,000 per occurrence and in the aggregate per member, and \$100,000 in the aggregate for all members involved in a single claim. We are increasing this limit to \$50,000 per member and \$200,000 for all members involved in a single claim.

Additional Coverage 5: Criminal Defense Cost Reimbursement

Our coverage attorney's opinion is that this coverage could be broader than intended and expose the Trust to further civil suits by either victims of an alleged crime or by defendants if rejection of coverage is decided by the Trust or member's board of directors. We agree with this assessment and will remove criminal defense cost reimbursement coverage for 2026.

Property Coverage Document Changes

Recent large claims have drawn attention to some issues within our property coverage document that we will be addressing to help protect the Trust as well as make us more marketable to the reinsurance markets. As of the writing of this memo, our coverage attorney is still working on finalizing draft language. We will forward this language to you as soon as it is received by us. Below is a summary of the changes we are implementing:

ACV Initial Payments

In the past, when a member has a significant loss, we have paid up to the Actual Cash Value of the damaged building at the beginning of a claim so that the member can begin repairs or construction of a new building. However, our coverage language technically only allows us to *reimburse* members for repairs made to damaged property. This means that, according to our language, we should only be paying members *after* they complete repairs.

This, of course, can put members in a bind when they are trying to secure down payments or funding to begin repair projects. This also may make members nervous that their loss may not be covered, which may make them hesitant to start a reconstruction project, thus creating unnecessary delays in the claim.

Thus, we are including language in Section 8 – Loss Payment of ‘Conditions’ (beginning on page 60 of the Property Coverage Document) to give the Trust the authority to make ACV payments at the beginning of a loss so that work can get started, and claims can be resolved as quickly as possible. Withholding the balance of the Replacement Cost Value will also motivate members to continue progress on their projects, hopefully shortening their duration. We do allow that the Trust may authorize partial Replacement Cost payments if needed, upon written request from the member.

Further, in paragraph b.iii on page 62, we added a provision that members must rebuild or repair their damaged structure within two years of the loss in order to receive the balance of the Replacement Cost Value unless that timeframe is extended by the Trust. This will avoid situations where a claim could drag on for years without any progress.

We also addressed how ACV is determined by updating the definition of ‘Actual Cash Value’ (page 74) to include the lesser of:

- a. the **replacement cost** of loss or damage to the **building, other structure, or scheduled outdoor property**, less **depreciation**;
- b. the market value of the lost or damaged **building, other structure, or scheduled outdoor property** immediately before its damage or destruction, less **depreciation**; or
- c. the Structure Value of the **Covered Property** stated in the Schedule of property Values on file with the Trust for the **Property Coverage Period** in which the **Covered Cause of Loss** that resulted in the loss or damage to that **Covered Property** was initiated or first occurred.

You’ll notice that we included a bolded ‘Depreciation’ term, which is defined on page 76. The definition of ‘Depreciation’ includes exactly how it should be calculated for the purposes of coverage. This clarifies exactly what members should expect up front on a claim in unambiguous terms. Our attorney says that the easiest weakness to expose when challenging coverage decisions is how depreciation is calculated because there is no generally accepted standard in insurance. Codifying it in coverage language fixes this problem.

Collapse

Currently, we exclude coverage for building collapse under Exclusion T. and then give coverage back under Coverage Extension XII.F. Under this coverage extension, collapse is only covered for these specified perils:

- a. fire;
- b. lightning;
- c. explosion;
- d. falling objects other than precipitation;
- e. windstorm;
- f. impact of aircraft in flight, impact of motor vehicle while in operation and under power, or collision,
derailment or overturning of a transporting conveyance;
- g. weight of rain, snow, or ice that collects on a roof; or
- h. faulty materials or faulty workmanship, but only if collapse occurs during course of construction.**

Collapse is currently defined as: the sudden, unexpected and complete falling down or caving in of a **building, other structure, outdoor property, scheduled outdoor property or land**, or any part of a **building, other structure, outdoor property, scheduled outdoor property or land**, with the result that the **building, other structure, outdoor property, scheduled outdoor property or land** cannot be occupied for its intended purpose.

This means that a building must have completely fallen down for the Collapse exclusion and coverage extension to apply. Any building that has *effectively* collapsed or partially collapsed is not currently excluded from coverage or subject to the specified perils listed in the collapse coverage extension.

The intent of the Trust and our reinsurers is to not inadvertently cover any partial or complete building collapse simply because a building, or any component of a building, has reached the end of its useful life. While we have exclusions for normal wear and tear and latent construction defect, these are generally evidenced by slow degradation or a blatant construction or manufacturing error. These are tough to prove in the case where a building collapses because a truss or other critical component suddenly ruptures.

We feel the solution is to remove the 'complete falling down' provision from the definition of 'Collapse' (page 79 in the attached document) so that coverage is excluded by Exclusion S., and then given back, but only for the specified perils in Coverage Extension XII.F.

Additionally, we will include a provision in Coverage Extension XII.F. that the loss must have been discovered and reported to the Trust within 180 days following the specified perils listed in the extension. In this way, we can tie coverage to a known event. The current language states that the damage must be discovered and reported 'as soon as possible,' the interpretation of which is potentially vague and could put the Trust at odds with the member trying to prove which event caused the collapse.

Replacement Cost

We are adding some clarity to the 'Replacement Cost' definition that describes our intent to only pay for what was lost regardless of the feasibility of doing so (definition begins on Page 89 of the document). There may be other increased costs to rebuild that make building back exactly what was lost, but these are addressed in sub-limited additional coverages and coverage extensions. This should help with any confusion members may have with regard to what 'replacement cost' means. This also provides a clear starting point for adjusting the claim.

We also included a definition of 'incurred' (page 79) to mean that we provide coverage for replacement costs for amounts that are actually paid or due to be paid. This avoids scenarios where members are expecting payment for costs they only *expect* to incur, but may or may not actually incur.

Thank you for your continued support of Special Districts Insurance Services. We are pleased to continue offering the best coverage at the most affordable price for Oregon's special districts. If you have any questions or concerns, please email us at underwriting@sdao.com or call 800-285-5461.

Preliminary Renewal Summary - NOT AN INVOICE

Invoice Number: 41P52977

Entity ID: 52977

Effective Date: 1/1/2026

Expiration Date: 12/31/2026

Invoice Date: 12/5/2025

Named Participant

Mid Rogue Fire District
PO Box 635
Merlin, OR 97532-0635

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

CoverageContribution**SDIS Liability Coverage**

\$2,011

Less Best Practices Credit

(\$0)

Less Service Group Discount

(\$0)

Adjusted Contribution

\$2,011

Sexual Misconduct Liability

Included

Auto Liability*

\$0

Less Best Practices Credit

(\$0)

Less Service Group Discount

(\$0)

Adjusted Contribution

\$0

Non-owned and Hired Auto Liability

\$200

Auto Physical Damage

\$0

Less Service Group Discount

(\$0)

Adjusted Contribution

\$0

Hired Auto Physical Damage

\$199

Property

\$0

Less Best Practices Credit

(\$0)

Less Service Group Discount

(\$0)

Adjusted Contribution

\$0

Earthquake

\$0

Flood

\$0

Equipment Breakdown

\$0

Crime

\$658

Cyber

Included

Total

\$3,068

THIS IS NOT AN INVOICE, PLEASE DON'T PAY THE AMOUNT IN THIS SUMMARY

Your final contribution, and renewal packet, will be posted online on 01/01/2026.

* Includes Excess Auto and Auto Supplemental coverages.

PRELIMINARY SDIS Liability Coverage Summary - NOT A GUARANTEE OF COVERAGE**Certificate Number:** 41P52977**Coverage Period:** 1/1/2026 through 12/31/2026**Named Participant**Mid Rogue Fire District
PO Box 635
Merlin, OR 97532-0635**Agent of Record**WHA Insurance
2930 Chad Dr
Eugene, OR 97408

SDIS Liability Coverage:	Description	Limit⁽¹⁾	Deductible^{(2) (3)}
	Per Occurrence Limit of Liability	\$5,000,000	None
	Per Wrongful Act Limit of Liability	\$5,000,000	None
	Annual Aggregate Limit of Liability	\$10,000,000	None

Additional Coverages: List only includes sublimited Additional Coverages. Unless indicated in Section III Additional Coverages, of the SDIS Liability Coverage Document, the following limits are not added to the above identified Limit(s) of Liability.

Coverage	Limit⁽⁴⁾	Participant Limit⁽⁵⁾	All Participants Limit⁽⁶⁾	Deductible	Contribution
Ethics Complaint Defense Costs	\$25,000	\$25,000		None	Included
EEOC/BOLI Defense Costs	\$5,000,000			None	Included
Limited Pollution Coverage	\$250,000	\$250,000		None	Included
Injunctive Relief Defense Costs	\$50,000	\$50,000	Not Applicable ⁽⁷⁾	None	Included
Criminal Defense Costs	\$100,000	\$100,000	\$500,000	None	Included
Premises Medical Expense	\$5,000	\$5,000		None	Included
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$100,000		None	Included
Applicators Pollution Coverage	\$50,000	\$50,000		None	Included
Lead Sublimit Defense Costs	\$50,000	\$50,000	\$200,000	None	Included
Marine Salvage Expense Reimbursement	\$250,000	\$250,000		None	Included
Communicable Disease Defense	\$50,000	\$50,000	\$2,000,000	None	<u>Included</u>
				Total Contribution:	\$2,011

Reference

(1) Subject to a \$25,000,000 maximum limit for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act.

(2) Subject to a \$10,000 controlled burn deductible for failure to follow DPSST guidelines.

(3) Subject to a \$25,000 Employment Practices Deductible when SDIS not contacted for legal advice prior to termination.

(4) Named Participant's maximum limit per Occurrence or Wrongful Act.

(5) Named Participant's maximum limit for the Coverage Period.

(6) Maximum limit of coverage, for all SDIS Trust Participants for the Coverage Period. Does not apply to Injunctive Relief Defense Costs (7).

(7) Maximum limit of coverage, for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act, is \$200,000.

Forms applicable to Named Participant: SDIS Liability Coverage Document - 01/01/2026

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Liability Coverage Document. This certificate only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Liability Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Preliminary Sexual Misconduct Liability Coverage Endorsement
NOT A GUARANTEE OF COVERAGE**Certificate Number:** 41P52977**Coverage Period:** 1/1/2026 through 12/31/2026**Named Participant**Mid Rogue Fire District
PO Box 635
Merlin, OR 97532-0635**Agent of Record**WHA Insurance
2930 Chad Dr
Eugene, OR 97408**PLEASE CAREFULLY REVIEW THE PROPOSED ENDORSEMENT AS IT MODIFIES/ AMENDS THE LIABILITY COVERAGE DOCUMENT**

This Endorsement modifies the **Liability Coverage Document** issued under the Certificate Number indicated above, to the **Named Participant** identified above, for the **Coverage Period** indicated.

SCHEDULE**Additional Coverage 12–Liability for Bodily Injury or Personal Injury because of Sexual Misconduct–Limits of Liability (Eroding Limits):**

Each Incident Limit:	\$5,000,000
Sexual Misconduct Aggregate Limit:	\$5,000,000
Sexual Misconduct Each Incident Deductible :	\$0
Contribution:	Included

Except as expressly stated in this Endorsement, the **Liability Coverage Document** to which this Endorsement is attached does not apply to or provide coverage for any **incident, occurrence, wrongful act, claim, suit, damages, Defense Costs**, or any liability or obligation of any kind, caused by, resulting from, or arising out of any actual or alleged **sexual misconduct**, including attempted or threatened **sexual misconduct**.

As consideration for the additional contribution made by or on behalf of the **Named Participant**, as indicated in the **Schedule** of this **Sexual Misconduct Liability Coverage Endorsement**, the following is added to III. Additional Coverages of the **Liability Coverage Document**:

Additional Coverage 12: Liability for Bodily Injury or Personal Injury Because of Sexual Misconduct

1. Subject to the terms, conditions, limitations, exceptions, and exclusions set forth in this **Liability Coverage Document**, the Trust will pay those sums that a covered **Participant** becomes legally obligated to pay as **damages** for **bodily injury** or **personal injury** because of **Sexual Misconduct** to which this **Additional Coverage 12** applies. The total amount that we will pay in indemnification of **damages**, judgements, or settlements under this **Additional Coverage 12** is limited as shown in the **Schedule** of the **Sexual Misconduct Liability Coverage Endorsement**.
 - a. We have the right and duty to defend a covered **Participant** against any **suit** seeking **damages** for **bodily injury** or **personal injury** to which this **Additional Coverage 12** applies.
 - (1) We will defend a covered **Participant** against any **suit** seeking **damages** for **bodily injury** or **personal injury** to which this **Additional Coverage 12** applies, even if any or all of the allegations against the covered **Participant** are groundless, false, or fraudulent.
 - (2) **Defense costs** are in addition to the Limits of Liability set forth in the **Schedule** of the **Sexual Misconduct Liability Coverage Endorsement**, and payment of **Defense Costs** by the Trust will not reduce or exhaust these Limits of Liability.

- (3) Our right and duty to defend a covered **Participant** ends when:
- (a) a **suit** no longer seeks recovery of **damages** from a covered **Participant**; or
 - (b) we have exhausted the limit of coverage available under **Additional Coverage 12**, as shown in the **Schedule** of the **Sexual Misconduct Liability Coverage Endorsement**, in payment of judgments or settlements.

- b. We may, at our discretion, investigate any **incident** resulting in **bodily injury** or **personal injury** to which this **Additional Coverage 12** may apply, and settle any **claim** or **suit** arising out of that **incident**.
- c. We have no duty to defend or indemnify any **Participant** against any **claim** or **suit** seeking **damages** for **bodily injury** or **personal injury** to which this **Additional Coverage 12** does not apply.

2. **Additional Coverage 12** applies to **bodily injury** and **personal injury** because of **sexual misconduct** *only if*:

- a. The **bodily injury** or **personal injury** is caused by an **incident** that takes place within the **Coverage Territory**;
- b. The **bodily injury** or **personal injury** is caused by an **incident** that first occurs or is initiated during the **Coverage Period**; and
- c. Prior to the **Coverage Period**, no **Participant** knew that the **bodily injury**, **personal injury**, or **incident** was occurring or had occurred, whether in whole or in part.
 - (1) If any **Participant** knew, prior to the **Coverage Period**, that the **bodily injury**, **personal injury**, or **incident** was occurring or had occurred, whether in whole or in part, then any continuation, change or resumption of such **bodily injury**, **personal injury**, or **incident** will be deemed to have been known prior to the **Coverage Period**.
 - (2) **A Participant** will be deemed to have known that **bodily injury**, **personal injury**, or **incident** was occurring or had occurred, whether in whole or in part, at the earliest date upon which any **Participant**:
 - (a) observes, causes, or is directly involved in the **incident** resulting in **bodily injury** or **personal injury**;
 - (b) becomes aware by any means that **bodily injury**, **personal injury**, or the **incident** is occurring or has occurred, whether in whole or in part;
 - (c) receives a written or verbal **claim** alleging that **bodily injury**, **personal injury**, or the **incident** is occurring or has occurred, whether in whole or in part; or
 - (d) reports all, or any part, of the **bodily injury**, **personal injury**, or **incident** resulting in the **bodily injury** or **personal injury**, to us, any insurance agent or broker, or any insurance company.

3. **Exclusions**

Additional Coverage 12 does not apply to or provide any coverage for:

- a. **Direct Participation**
Any **Participant** or other person who actually or allegedly committed, attempted to commit, threatened to commit, directed, encouraged, knowingly facilitated, or otherwise directly participated in the **incident**.
- b. **Criminal Acts or Conduct**
Any actual, alleged, or attempted criminal, fraudulent, or malicious act or omission committed by, at the direction of, or with the knowledge and consent of the **Participant**, regardless of whether or not the **Participant** is charged with, prosecuted, or convicted of the crime alleged.
For purposes of this exclusion, and in the application of this exclusion, any actual or alleged criminal, fraudulent, or malicious act or omission committed by, at the direction of, or with the knowledge and consent of one **Participant** will only be imputed to another **Participant** if that **Participant** directly and knowingly participated in the **incident**.
- c. **Expected Or Intended Injury**
Any actual or alleged intentional act of a **Participant** carried out with the intent to cause **bodily injury** or **personal injury** if the act results in the intended **bodily injury** or **personal injury**, or if the act results in **bodily injury** or **personal injury** that was reasonably certain to result from the intentional act.

This exclusion does not apply to **bodily injury** that occurs as a direct result of a **Participant's** use of **authorized self-defense** to protect the **Participant** or other persons from imminent physical harm.

d. **Failure Comply With Policies, Procedures, Rules, Or Statutory Mandates Or Requirements**

Any **claim, suit, damages, defense costs**, or any liability or obligation of any kind, caused by, resulting from, or arising out of any actual or alleged:

- (1) failure of the **Named Participant** to:
 - (a) adopt, implement, and enforce policies related to the investigation and reporting of abuse or sexual conduct as required by statute, administrative rule, regulation, ordinance, or other law;
 - (b) conduct a background check as required by statute, administrative rule, regulation, ordinance, or other law;
 - (c) adopt, implement, and enforce reporting and investigation requirements required by statute, administrative rule, regulation, ordinance, or other law; or
 - (d) provide training and information to its **employees**, agents, contractors, and volunteers, on the subjects of abuse or sexual conduct as required by statute, administrative rule, regulation, ordinance, or other law;
- (2) failure of any trustee, board member, director, officer, superintendent, official, supervisor or administrator of the **Named Participant** to follow any written policy, procedure, protocol, rule, or regulation addressing the investigation, prevention, or reporting of **sexual misconduct**;
- (3) failure of any other person to whom the **Named Participant** has delegated responsibility for the investigation, prevention, or reporting of **sexual misconduct** to follow any written policy, procedure, protocol, rule, or regulation addressing the investigation, prevention, or reporting of **sexual misconduct**; or
- (4) failure of any person identified in (2) or (3) above to report **sexual misconduct** when under a legal duty or obligation to do so.

e. **Incidents Occurring Or Initiated Prior To Coverage Period**

Any **claim, suit, damages, defense costs**, or any liability or obligation of any kind, caused by, resulting from, or arising out of any actual or alleged **incident** that commenced or occurred prior to the **Coverage Period** regardless of whether or not the **incident** continues, resumes, reoccurs, or involves changes in degree or type of **sexual misconduct**, during the **coverage period**.

f. **Protected Class Discrimination**

Any **claim, suit, damages, defense costs**, or any liability or obligation of any kind, for **bodily injury** or **personal injury** caused by, resulting from, or arising out of any actual or alleged act, pattern, or practice of discrimination based on a person's race, color, national origin, religion, disability, sex (including pregnancy), sexual orientation, gender or gender identity, age, or marital status.

g. **Contractual Liability**

Any actual or alleged breach of any **contract**. This exclusion applies regardless of whether or not the **contract** was made orally or in writing, or is legally binding or enforceable.

h. **Assumed Liability**

Any assumption of liability or any other obligation to pay **damages** or indemnify, hold harmless, or reimburse any other person or entity, under the terms of any **contract**.

i. **Workers Compensation**

Any liability or obligation of any **Participant** under any workers' compensation, disability benefits, or unemployment compensation law or similar law.

j. **Employer's Liability**

Any **claim** or **suit** made by or on behalf of:

- (1) any **employee** of the **Named Participant** alleging **bodily injury, personal injury**, or any liability for **damages** arising out of or in the course of employment by the **Named Participant**; or
- (2) any person as a consequence of (1) above.

This exclusion applies:

- (1) whether the **Named Participant** may be liable as an employer or in any other capacity; and
- (2) to any obligation to share **damages** with or repay anyone else who must pay **damages** because of **bodily injury, personal injury**, or any other injury.

k. **Employment-Related Practices**

Any **claim** or **suit** made by or on behalf of any person alleging **bodily injury**, **personal injury**, or any liability for **damages** arising out of any:

- (1) refusal to hire or employ that person;
- (2) termination of that person's employment; or
- (3) employment-related practice, policy, act, or omission, including coercion, demotion or failure to promote, evaluation or failure to evaluate, reassignment, discipline or failure to discipline, defamation, libel, slander, retaliation, invasion of privacy, harassment, hazing, hostile work environment, humiliation, or discrimination.

This exclusion applies:

- (1) whether the **Named Participant** may be liable as an employer or in any other capacity; and
- (2) to any obligation to share **damages** with or repay anyone else who must pay **damages** because of **bodily injury**, **personal injury**, or any other injury.

l. **Punitive Or Exemplary Damages**

Any sum awarded for punitive, exemplary, or multiplied **damages**, taxes, or interest, arising out of or in relation to any **incident**.

m. **Fines Or Penalties**

Any civil, criminal, or administrative fine or penalty arising out of or levied in relation to any **incident**.

n. **Property Damage**

Any actual or alleged liability for **damages** because of **property damage**.

o. **Liability For Damages Covered Elsewhere In This Liability Coverage Document**

Any **claim**, **suit**, **damages**, defense costs, or any liability or obligation of any kind for which coverage is provided under any other Coverage Part or Coverage Agreement set forth in this **Liability Coverage Document**.

4. **Limits Of Liability**

- a. The Limits of Liability shown in the **Schedule** of the **Sexual Misconduct Liability Coverage Endorsement** and the rules below is the most that the Trust will pay under **Additional Coverage 12** regardless of the number of:

- (1) **Participants**;
- (2) **claims** made or **suits** initiated; or
- (3) persons or organizations making **claims** or initiating **suits**.

- b. The Sexual Misconduct Aggregate Limit is the most the Trust will pay for all **claims**, **suits**, **damages**, and all liability and obligations of any kind, caused by, resulting from, or arising out of any actual or alleged **sexual misconduct** to which **Additional Coverage 12** applies.

- c. Notwithstanding a and b above, and subject to the Each **Incident** Limit and Sexual Misconduct Aggregate Limit, if any **incident** is subject to the Oregon Tort Claims Act (OTCA), then the most the Trust will pay for all **claims**, **suits**, or **damages** arising from such **incident** under **Additional Coverage 12** is the Limitations on Awards set forth in the OTCA (ORS 30.269 through ORS 30.274). For purposes of the coverage afforded under this Endorsement, all **claims**, **suits**, or **damages** arising from a single **incident** arising from a single incident shall be deemed to "[a]rise out of a single accident or occurrence," as such phrase is used in ORS 30.272.

- d. Subject to the Sexual Misconduct Aggregate Limit, the Each **Incident** Limit is the most the Trust will pay for all sums incurred, paid in settlement, and awarded as **damages** in relation to any one **incident**.

- e. The Sexual Misconduct Aggregate Limit and the Each **Incident** Limit are eroding limits, which means that the amount that the Trust will pay under **Additional Coverage 12** is reduced, and may be exhausted, by all payments and **damages** made by the Trust pursuant to **Additional Coverage 12**.

5. **Deductible**

- a. The **Deductible** shown in the **Schedule** of the **Sexual Misconduct Liability Coverage Endorsement** is to be applied to each **Incident**, regardless of the number **incidents** that take place during the **Coverage Period**. If the **Trust** requests reimbursement of the **Deductible** after paying the full amount of a **Claim**, settlement, or judgement, the **Named Participant** shall reimburse the **Trust** for any **Deductible** within thirty (30) calendar days.
- b. The **Deductible** will apply only to the actual **Damages** paid to a claimant. Actual **Damages** will include all settlement amounts paid to a claimant.
- c. Payment of **Defense Costs** incurred will not be included within the **Deductible**.

ALL OTHER TERMS AND CONDITIONS OF THE LIABILITY COVERAGE DOCUMENT REMAIN UNCHANGED

This proposed Endorsement amends Section **III. Additional Coverages** of the **Liability Coverage Document** only, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Liability Coverage Document**.

This summary is made and is mutually accepted by the Trust and the Named Participant subject to all provisions, stipulations, and agreements of the applicable SDIS Liability Coverage Document that it proposes to amend. Reference the applicable SDIS Liability Coverage Document, as amended by this and any other applicable endorsements, for complete terms and conditions.



Preliminary Auto Liability and Auto Physical Damage Coverage Summary
NOT A GUARANTEE OF COVERAGE

Certificate Number: 41P52977

Coverage Period: 1/1/2026 through 12/31/2026

Named Participant

Mid Rogue Fire District
PO Box 635
Merlin, OR 97532-0635

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Preliminary Coverage Summary is provided only for those coverages where a contribution is shown.

Auto Liability

Coverage	Per Accident Limit of Liability	Deductible	Contribution
Auto Liability	No Coverage	None	No Coverage
Non-Owned/ Hired Auto Liability	\$500,000	None	\$200

Applicable Coverage Document: SDIS Auto Liability Coverage Document January 1, 2026

Auto Physical Damage

Coverage	Per Accident Limit of Liability	Deductible	Contribution
Auto Physical Damage	No Coverage	N/A	No Coverage
Hired Auto Physical Damage	\$50,000	\$100/\$500*	\$199

Applicable Coverage Document: SDIS Auto Physical Damage Coverage Document January 1, 2026

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Auto Liability Coverage Document and SDIS Auto Physical Damage Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Auto Liability Coverage Document and SDIS Auto Physical Damage Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

* If two deductibles are displayed (ie: \$100/\$200), the first applies to Comprehensive Coverage and the second Collision Coverage.

Preliminary Auto Excess Liability Coverage Summary
NOT A GUARANTEE OF COVERAGE**Certificate Number:** 41P52977**Coverage Period:** 1/1/2026 through 12/31/2026**Named Participant**Mid Rogue Fire District
PO Box 635
Merlin, OR 97532-0635**Agent of Record**WHA Insurance
2930 Chad Dr
Eugene, OR 97408**Preliminary Coverage Summary is provided only for those coverages where a contribution is shown.****Excess Auto Liability**

Coverage	Limit of Liability*	Retention	Contribution
Excess Auto Liability	No Coverage	No Coverage	No Coverage
Excess Non-Owned/ Hired Auto Liability	\$4,500,000	\$500,000	Included with Non-Owned/ Hired Auto Liability

Applicable Coverage Document: SDIS Excess Auto Liability Coverage Document - January 1, 2026

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Excess Auto Liability Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Excess Auto Liability Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

* Per Accident Limit of Liability.

Preliminary Auto Supplemental Coverage Summary
NOT A GUARANTEE OF COVERAGE**Certificate Number:** 41P52977**Coverage Period:** 1/1/2026 through 12/31/2026**Named Participant**Mid Rogue Fire District
PO Box 635
Merlin, OR 97532-0635**Agent of Record**WHA Insurance
2930 Chad Dr
Eugene, OR 97408**Preliminary Coverage Summary is provided only for those coverages where a contribution is shown.****Auto Supplemental**

Coverage	Limit of Liability	Deductible	Contribution
Personal Injury Protection	No Coverage	N/A	N/A
Uninsured/ Underinsured Motorist Bodily Injury	\$500,000 Per Accident	None	Included with Auto Liability

Applicable Coverage Document: SDIS Auto Supplemental Coverage Document - January 1, 2026

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Auto Supplemental Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Auto Supplemental Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions which they relate.



SPECIAL DISTRICTS
INSURANCE SERVICES

Special Districts Insurance Services

Preliminary Comprehensive Crime Coverage Summary
(NOT A GUARANTEE OF COVERAGE)



Travelers Casualty and Surety Company of America

Certificate Number:

41P52977

Coverage Period:

1/1/2026 through 12/31/2026

Named District Member:

Mid Rogue Fire District

PO Box 635

Merlin, OR 97532-0635

Agent of Record:

WHA Insurance

2930 Chad Dr

Eugene, OR 97408

This Certificate of Insurance is a coverage description intended to provide important information about the protection available to the referenced Insured under the Crime Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter coverage afforded by the Master Policy described herein. The insurance afforded by the Master Policy as described herein is subject to all terms, exclusions and conditions of such Master Policy. The period is specified in the Master Policy.

The Master Policy has been issued to: Special Districts Insurance Services Trust via Special Districts Association of Oregon on behalf of Member entities of the Special Districts Insurance Services Trust as more fully set forth in a "Schedule of Insured Entities – SDIS-SDAO" with the name, limit and retention for each special district. Address: 727 Center Street NE, Salem, Oregon, 97301. Policy Number: 105870359 Underwritten by: Travelers Casualty and Surety Company of America, Hartford CT 06183 ("Travelers") to provide insurance to an Insured for as described in this Certificate.

For any one loss:		Limit	Retention
A1.	Employee Theft - Per Loss - includes endorsements CRI-7126 (Faithful Performance of Duty, same limit as A1, Non-Compensated Officers, Directors-includes Volunteer Workers as employees, Deletion of Bonded Employee and Treasurer/ Tax Collectors Exclusion) and CRI-10082 (any Sponsored Plan not subject to ERISA, same limit as A1)	\$250,000	\$1,000
A3.	Employee Theft of Client Property A1	N/A	N/A
B.	Forgery or Alteration - same limit as A1	\$250,000	\$1,000
C.	On Premises - same limit as A1	\$250,000	\$1,000
D.	In Transit - same limit as A1	\$250,000	\$1,000
E.	Money Order Counterfeit Currency - same limit as A1	\$250,000	\$1,000
F1.	Computer Fraud - same limit as A1	\$250,000	\$1,000
F2.	Computer Restoration - same limit as A1 or maximum limit of \$100,000	\$100,000	\$1,000
G.	Funds Transfer Fraud - same limit as A1	\$250,000	\$1,000
H1.	Personal Accounts Forgery or Alteration - same limit as A.1	\$250,000	\$1,000
H2.	Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000	\$25,000	\$0
I.	Claims Expense	\$5,000	\$0
Telecommunications Fraud - same limit as A-1 or maximum of \$100,000 (see schedule endorsement CRI-19115)		\$100,000	\$1,000
Sub-limited Social Engineering Fraud Coverage is included via endorsement CRI-19085 (see "SCHEDULE FOR SINGLE LOSS LIMIT AND RETENTION FOR SOCIAL ENGINEERING FRAUD INSURING AGREEMENT ENDORSEMENT CRI-19085").			

Filing a Claim:

To file a claim under the Master Policy, please contact:
Travelers Casualty and Surety Company of America
Travelers Bond & Specialty Insurance Claim
Attn: Devon Morris, Claim Counsel
BSIclaims@travelers.com
Phone (720) 200-8135

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call the Special Districts Association of Oregon for general information at 1-800-285-5461



SPECIAL DISTRICTS
INSURANCE SERVICES

Preliminary SDIS Cyber Coverage Summary NOT A GUARANTEE OF COVERAGE

Policy Number: 41P52977

Coverage Period: 1/1/2026 through 12/31/2026

Named Participant

Mid Rogue Fire District
PO Box 635
Merlin, OR 97532-0635

Agent of Record

WHA Insurance
2930 Chad Dr
Eugene, OR 97408

Cyber Total Aggregate Limit of Liability

\$150,000

First Party Coverage's Sublimit of Liability

\$50,000

First Party Coverage Includes:

Network Interruption
Event Management
Cyber Extortion
Data Restoration
Computer and Legal Experts
Public Relations
Business Income

Third Party Liability Coverage's Sublimit of Liability

\$100,000

Third Party Coverage Includes:

Security Failure or Privacy Event
Media Content
Regulatory Action

Deductible

\$1,000

SDIS Trust Cyber Annual Aggregate Limit of Liability

\$2,000,000

SDIS Member Contribution

Included

Applicable Coverage Document: SDIS Cyber Coverage Document, effective January 1, 2026

This Summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Cyber Coverage Document. This summary only represents a brief and incomplete summary of coverage. Other conditions and exclusions apply as described in the SDIS Cyber Coverage Document. Titles are provided for convenience of reference and shall not be deemed to in any way to limit or affect the provisions to which they relate.

Mid Rogue Fire District

Policy Year: 01/01/2026 to 12/31/2026

Agent: WHA Insurance

General Liability Schedule

Code	Description	Unit	Amount	Effective Date	Expiration Date	Contribution
520150	2025-2026 Budgeted Personal Services *	Dollars	\$0	1/1/2026	12/31/2026	\$0
520160	2025-2026 Budgeted Materials and Supplies *	Dollars	\$325,000	1/1/2026	12/31/2026	\$1,723
520170	2025-2026 Budgeted Contingencies *	Dollars	\$0	1/1/2026	12/31/2026	\$0
520180	Number of Employees	Each	0	1/1/2026	12/31/2026	\$0
520190	Number of Volunteers	Each	0	1/1/2026	12/31/2026	\$0
520192	Number of Board Members	Each	5	1/1/2026	12/31/2026	\$0
520200	District Size	Sq Miles	310	1/1/2026	12/31/2026	\$0
520210	Population Served	Each	36,000	1/1/2026	12/31/2026	\$0
52030	Number Of EMT's (Paid or Volunteer)	Each	0	1/1/2026	12/31/2026	\$0
52033	Junior Fire Fighters	Each	0	1/1/2026	12/31/2026	\$0
52034	Boats	Each	0	1/1/2026	12/31/2026	\$0
52100	Number of Drones (UAVs) Owned or Operated	Each	0	1/1/2026	12/31/2026	\$0
52215	Buildings & Premises - Occupied by District	Sqf	0	1/1/2026	12/31/2026	\$0
52550	Area Served	Sq Miles	310	1/1/2026	12/31/2026	\$0
52900	Dollars Paid For Services	Dollars	\$9,600	1/1/2026	12/31/2026	\$0
52901	Law Enforcement Officers (FTE)	Each	0	1/1/2026	12/31/2026	\$0
52997	Events/Fundraisers - No Alcohol Served	Days	0	1/1/2026	12/31/2026	\$0
52998	Events/Fundraisers - Alcohol Served	Days	0	1/1/2026	12/31/2026	\$0
Total Contribution						\$1,723

Mid Rogue Fire District

2025 - 2026 Policy Year Comparison Report

Agent: WHA Insurance

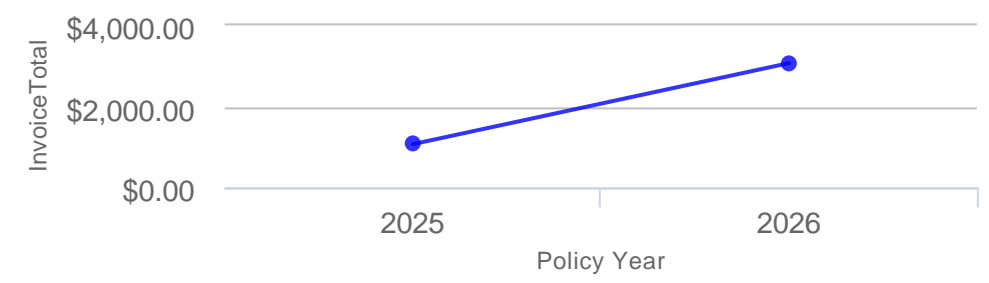
Report displays contribution difference (changes) between 2025 and the 2026 renewal in an effort to provide a general idea of rating components that influence contributions.

Coverage	2025 contribution	Change in exposures	2026 contribution	Total contribution change	Total % contribution change
General Liability	\$662	See Below	\$2,011	\$1,349	203.78%
Auto Liability	\$0		\$0	\$0	
Non-Owned Auto Liability	\$76		\$200	\$124	163.16%
Auto Physical Damage	\$0	\$0	\$0	\$0	
Non-Owned APD	\$71		\$199	\$128	180.28%
Property	\$0	\$0	\$0	\$0	
Earthquake	\$0	\$0	\$0	\$0	
Flood	\$0	\$0	\$0	\$0	
Equipment Breakdown	\$0	\$0	\$0	\$0	
Crime	\$258		\$658	\$400	155.04%
Cyber	\$0		\$0	\$0	
Total All Lines	\$1,067		\$3,068	\$2,001	187.54%

General Liability Exposure Comparison

Description	Last Year	This Year	Difference
2025-2026 Budgeted Materials and Supplies *	\$325,000	\$325,000	\$0
2025-2026 Budgeted Personal Services *	\$0	\$0	\$0
Events/Fundraisers - Alcohol Served	\$0	\$0	\$0
Law Enforcement Officers (FTE)	\$0	\$0	\$0
Number Of EMT's (Paid or Volunteer)	\$0	\$0	\$0

Annual Contribution History



2020-2024 Net Loss Ratio = 0.00%

Best Practices	Year	% Credit
	2025	0%
	2026	0%

* Auto Liability Exposure = Number of Autos. Auto Physical Damage = Total Insured Auto Values. Excess Liability = Materials and Supplies + Personal Services. Property and Boiler and Machinery = Total Insured Property Values.

Claims Schedule

No claims to report for policy years 2020 through 2025.