



**INDEMNITY EXCESS & SURPLUS AGENCY INC.**

1500 NW Bethany Blvd, Suite 235, Beaverton, OR 97006

www.ies-xs.com

503-526-9700 800-487-2442 F 503-626-2260

**BINDER**

Previous No.

No. 0305-2661

**Indemnity Excess & Surplus Agency, Inc.**

**DBA: IES Insurance Agency**

**California License # 0B93683**

COURTNEY ATWOOD

BW INSURANCE AGENCY

PO BOX 4410

TUALATIN OR 97062

Named Insured:

OREGON DRESSAGE SOCIETY

INC

880 NE 25TH AVE STE 2-173

HILLSBORO OR 97124

Name of Insurer(s)

DARWIN NATIONAL ASSURANCE

100%

Binder Effective: 01-23-10	to	02-22-10
Policy Effective: 01-23-10	to	01-23-11
12:01 A.M. Standard Time		

HI COURTNEY,

WE ARE PLEASED TO PRESENT OUR BINDER WITH DARWIN NATIONAL ASSURANCE COMPANY.

POLICY TO FOLLOW SHORTLY.

THANK YOU FOR YOUR BUSINESS!

Please forward all issued copies of Certificates of Insurance to our office.

As a reminder, a complete Certificate of Insurance includes:

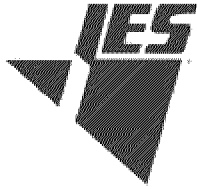
- Limits listed
- Deductibles listed
- Retro Dates listed
- Occurrence or Claims Made Form Policy listed

PREMIUM	900.00
TAXES	0.00
FEES	100.00
TOTAL	\$1,000.00

CONDITIONS The Insurers bind the kind(s) of insurance stipulated above. This insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the insurers. This binder may be cancelled by the insured by surrender of this binder or by written notice to the Insurers stating when cancellation will be effective. This binder may be cancelled by the Insurers by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Insurers are entitled to charge a premium for the binder according to the rules and rates in use by the Insurers.

Date January 25, 2010

Contact: TIFFAN HEYMAN



Indemnity Excess & Surplus Agency Inc  
 1500 NW Bethany Blvd., Suite 235  
 Beaverton, OR 97006

**BINDER NOTICE** (via email)

**Re:** Oregon Dressage Society Inc  
 880 NE 25th Ave  
 Suite 2-173  
 Hillsboro, OR 97124

**Policy Number:** 0305-2661

**Product:** Not-For-Profit Management Liability

**Account #:** 300049

**Policy Effective Date:** 01/23/2010

**Policy Expiration Date:** 01/23/2011

	Aggregate Limit	Retention(s)	Premium
<b>D&amp;O</b>	\$1,000,000	Cvg A: \$0 Cvg B: \$0 Cvg C: \$0	\$575
<b>EPL</b>	\$1,000,000	\$0*	\$325

\*\$0 Retention applies only if both EPL and D&O are purchased

<b>Policy Shared Aggregate Limit</b>	N/A
<b>Total Premium</b>	\$900

**Carrier:** Darwin National Assurance Company

**Forms:** DRWN D9100DO (9/2005); DRWN D9100EPL (9/2005)

**Endorsements:**

- PN 9001 (1/2008) – Terrorism Policyholder Notice
- d1078 (9/2005) – Oregon State Amendatory
- v1520 (9/2005) – Delete Wrongful Termination Coverage (D&O)
- v1523 (11/2006) – Excess Benefit Transaction Excise Tax (\$100,000)
- v1560 (09/2005) – Amend Prior and Pending Litigation Exclusion
- v2469 (4/2009) – Fair Labor Standards Act Coverage with Sublimit

**All subjectivities to be resolved within 30 days after binding. Failure to do so may result in the voidance of any binder or coverage.**

**Extended Reporting Period:** 12 months at an additional 40% of the premium

**TERRORISM DISCLOSURE:**

The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Terrorism Risk Insurance Act, as extended on December 22, 2005, is \_\_\_\$0\_\_\_, and does not include any charges for the portion of losses covered by the United States government under the Act.

You should know that coverage provided by this policy for losses caused by certified acts of terrorism would be partially reimbursed by the United States government under a formula established by the Terrorism Risk Insurance Act, as extended on December 22, 2005. Under this formula, the United States government generally pays 90% (85% in 2007) of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.