

CCPA Board Minutes for 2/12/2021.

Meeting held at 6pm on ZOOM.

Attending: David Zupan, Steven Berkson, Chico Schwall, Camas Banks, Jaci Guerena, Ed Kashin, Mike Meyer, Nancy Forrest

1. Call to Order at 6:11pm
2. Announcements & Member Input
 - a. Gabriel Gonzaga-Valenzuela spoke on his perspective and efforts regarding Black History Month Events and Charitable Sponsorship.
 - b. Chico spoke, in regards to the 2/4/21 meeting, on a desire to avoid rushed meetings and make every effort to ensure all Board members can attend whenever possible.
 - c. Sherry Franzen spoke on a desire to be notified about meetings due to her limited Internet Access.
 - d. Kathy Ging spoke about the prognosis for venue reopening.
3. Agenda Review
 - a. White Bird COVID-19 Vaccine Clinic added to agenda without objection.
 - b. Presentations from White Bird, Insurance Agent, and Michael “coyote” Connelly moved to before reports, in that order, without objection.
4. Approval of Minutes
 - a. Minutes for 12/8/20 and 2/4/21 still being finalized. Minutes Approval tabled without objection.
5. Special Agenda Items (Moved from new business)
 - a. White Bird made a presentation and subsequent discussion on the prospects of using the WOW Hall as a COVID-19 vaccine clinic. Chris and Steveo were in attendance from White Bird. Reviewed discussions during the walk-through with Steven Berkson and Eric Herz on Thursday. Details have yet to be worked out. Steven related insurance issues and how to handle them. Eric relayed his contacts with other regulators.
 - i. Moved by Steven Berkson and seconded by David Zupan that the CCPA Board resolves to be in support of making the WOW

Hall available for the COVID-19 Vaccine Clinic and to continue collaboration efforts toward that end. Passed Unanimously

- b. Bob Baker provided a review of the CCPA insurance coverage. See attached report below. Bob clarified a number of issues about how volunteer insurance worked, how the organization is covered, and about ways to protect both volunteers and the organization.
- c. Michael “coyote” Connelly provided a presentation on Cultural Competency and Compassion as an approach to promoting diversity.

(The meeting was interrupted by hackers for a few minutes)

6. Old Business

- a. A motion to form a "Fund Raising Program Development Work Group". Motion made by Berkson and tabled without objection.
- b. CCPA Participation in Black History Month Event Feb. 27: This conversation was an extension of Gabriel’s input earlier and takes up the business of the short-term fundraising committee. The conversation centered around why the proposed contract and arrangement for charitable sponsorship from Gabriel was not acceptable to the Board. Several members expressed a disconnect between what the committee said the CCPA could provide and the detail it needed in a proposal, and the proposals that were being submitted back to the committee. It was reiterated that the venue’s resources for providing live and/or prerecording content for online streaming, and our online accounts to host the streaming would be available for appropriate activities, but the sponsorship/partnership contract arrangement that had the CCPA’s role as nothing more than a financial pass through was not acceptable.

Without disturbing the offering of the venue’s resources as noted above, moved by Steven Berkson and seconded by Ed Kashin to appoint Jaci, Nancy, and Camas to work with whomever they felt necessary to investigate the possibility of developing a proposal for a charitable sponsorship/partnership arrangement with Gabriel and “We All Rise” on a per event basis where each event could be

approved and the fund raising for it approved by CCPA agency. Any proposal they develop could be authorized and implemented by the officers of the Board for expediency. Motion Passed with 7 yes and Chico opposed.

7. Reports

- a. Facilities Report (Eric Herz)
- See attached below.
- b. Financial Report (Chico)
Working on the new year and last year's financial bookkeeping, forgiveness applications, and program application. Concerned about becoming verified with SAM for the upcoming grant opportunities. Chico wants to remind everyone that, before we offer and co-production money, we have no income.
- c. Short-Term Fund-Raising Committee Report (Zupan and Kashin)
Covered under OLD BUSINESS
- d. Booking Report (Meyer and Kashin)
Mike reported one act, COVID-19 dependent, for December of 2021. John Craigie. They have been looking through files to gather prior booking practices and contracts for organization.
- e. Report on Personnel Policies Committee (Zupan, Forrest, Guerena)
Meeting tomorrow, 2/13/21 at 2pm.
- f. OPS Committee Report (Meyer & Berkson)
Introductions and working on structure between the OPS and Committee and Programming sub-committee. The sample ORG chart is still under development and has a long way to go, but certain significant structural changes to the draft have been made. In other words, while there is a lot of work to do and titles and such are not final, but some of the larger concepts are falling into place. The Programming Committee is developing plans for what activities will

take place at the Hall, how that will be scheduled, and the decision process for that scheduling, i.e. what will happen in the Hall. The OPS Committee will be determining how the Hall will be operated to fulfill the goals set forth by the Programming Committee, i.e. facilities maintenance, show staffing, how the Hall is staffed for community center activities and for shows, the process for transitioning from one event to the next, etc. See the VERY PRELIMINARY organizational chart attached below.

g. Report on Domain Name/Website/Data/Login security (Berkson)

We have received and have control of the domain name “wowhall.org” from James Bateman, and we thank him for his long-standing contributions and efforts in this matter. We do not have an answer from him, nor do we know who holds “wowhall.com”. If anyone knows who has that domain name, we would also like to see that domain name transferred to the CCPA. That domain name simply forwards to wowhall.org. This control will allow us to more readily do certain tasks we have discussed such as establishing a subdomain for certain activities, such as “donate.wowhall.org”.

We are establishing a policy that only staff, the chair, myself, and any board member with a legitimate purpose should access the CCPA computers. At the moment, there is information scattered on these machines, some of which may be confidential and/or mission critical to the organization. In the meantime, we will be working to turn the computer in the Green Room into a volunteer computer so that there is a machine available for volunteers working on CCPA projects.

We managed to get our account upgraded so that we have unlimited email addresses and extensive new collaboration tools available through Google, and we are looking into how to best utilize those resources. Mike Walker may be a resource for determining how we can expand the use of these tools.

Finally, I have communicated with Henry Weber regarding the router.

In short, I would prefer not to reset the router, there are some special configuration options in place, the login information Henry provided is either wrong or incomplete, and we may need to access the router to make adjustments for health care privacy requirements should we do the COVID-19 vaccine clinic. Henry has been helpful and I have contacted him for further assistance on this.

8. New Business - TABLED
 - a. Board Vacancy
 - b. Front Door Security
 - Discuss Options
9. Motion for closed session by David Zupan and seconded by Steven Berkson to have a closed session for personnel and volunteer issues. Passed Unanimously
10. Public Meeting Closed at 8:57
11. Closed session on personnel and volunteer issues.
12. Adjourned at 10:20pm.

JDFULWILER & CO. INSURANCE

Insurance Program for:

Community Center for the
Performing Arts
291 W 8th Ave
Eugene, OR 97401
541.687.2746

Prepared by:
BOB BAKER/ENTERTAINMENT DEPARTMENT
JD Fulwiler & Company Insurance
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August 31, 2020



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JD FULWILER & CO. SERVICE TEAM

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CSR 24/7

Around the clock access:

With CSR 24/7 you can now view policy data or initiate a claim online – 24/7.

In today's fast-paced world, you and your customers are accustomed to immediate service. With CSR 24/7, we offer you an increased level of service with a simple web-based solution.

With CSR 24/7 you can:

- Create and print standard language certificates of insurance
- View and/or request edits to Policy data
- Print Auto ID cards
- Initiate a Claim

Whenever you make changes online, they are automatically sent to your dedicated customer service agent to be endorsed to the policy. It's that easy.

CSR 24/7 is simply our way of providing an option for around the clock access to make insurance more convenient for you.

Ease of Access:

- Availability online 24 hours a day, 7 days a week
- The ability to setup access to CSR 24/7 for your employees
- We offer in-person or over the phone training on CSR 24/7

Let us know if you are interested in this service!

CARRIER & PREMIUM INFORMATION 2020 - 2021

Carrier	Coverage	Premium
Great Divide Insurance Co.	Property	\$5,618.00
Great Divide Insurance Co.	General Liability	\$2,690.00
Great Divide Insurance Co.	Automobile	\$450.00
Berkley National Ins. Co.	Crime	\$302.00
Total		\$9,060.00

PREMIUM COMPARISON

2019 - 2020	Coverage	2020 - 2021
\$1,607.00	Property	\$5,982.00
\$6,121.00	General Liability	\$2,690.00
\$450.00	Automobile	\$450.00
\$302.00	Crime	\$302.00
\$8,480.00	Total	\$9,060.00

EXPOSURE COMPARISON

	Coverage	
\$75,000	Liquor Receipts	\$48,200
\$77,000	Food Receipts	\$1,500
28,000	Admissions	20,000
\$650,000	Building Value	\$1,714,000

OTHER POLICIES

Term	Coverage	Annual Premium
5/12/2020 to 5/12/2021	Directors & Officers	\$1,081.00
1/1/2020 to 1/1/2021	Workman's Compensation	\$1,587.12
4/26/2020 to 4/26/2021	Accident Policy	\$200.00
Total		\$2,868.12

NAMED INSUREDS

Community Center for the Performing Arts

dba
WOW Hall

Only those specifically named individuals or firms listed as named insureds on the policy are covered. Notification must be made immediately to us of any changes or new entities.

PROPERTY

Company:	Great Divide Insurance Co
A.M. Best Rating:	A + (Superior) X
Policy Number:	CPA7503240-12
Term:	07/18/2020 to 07/18/2021

Locations Insured:

1) 291 W 8th Ave, Eugene, OR 97401

Limits:

\$ 1,360,000	Building
\$ 325,000	Business Personal Property
\$ 150,000	Loss of Income and Extra Expense – 1/3 Monthly Limitation
\$ Included	Property Extension Endorsement

Coverage and Deductible:

Special Form
 Replacement Cost
 80% Coinsurance
 \$1,000 Deductible

Coverage per the Terrorism Risk Insurance Act of 2002 is excluded

Special Form:

This coverage includes protection against any type of physical loss or direct peril except for exclusions specifically listed on the policy. This is one of the broadest types of coverage available. It excludes the perils of earthquake and flood.

PROPERTY ENHANCEMENTS

Great Divide - Form CP E30 AS 08/04

Coverage	Limit of Insurance
Broadened Building Coverage	Outdoor fixtures, including fences, permanently attached outdoor signs, exterior lighting, fixtures or poles and yard fixtures
Business Personal Property Coverage	Up to 1,000 ft. of premise
Personal Property of Others	Up to 1,000 ft. of premise
Debris Removal	\$25,000
Fire Department Service Charge	\$10,000
Pollutant Clean-Up and Removal	\$25,000
Increased Cost of Construction	\$25,000
Fire Protective Equipment Discharge	\$5,000
Inventory and Appraisals	\$5,000
Newly Acquired or Constructed Building	\$500,000
Newly Acquired Business Personal Property	25% of current limit; no more than \$150,000
Personal Effects and Property of Others	\$25,000
Valuable Papers and Records	\$25,000 at described premise, \$10,000 newly acquired
Property off Premises	\$25,000
Outdoor Property	\$25,000
Accounts Receivable	\$25,000
Electronic Data Processing	\$25,000 at described location, \$5,000 any other
Extra Expense	\$25,000
Fine Arts	\$10,000
Fire Extinguisher Recharge	\$5,000
Forgery and Alteration	\$10,000
Money Orders/Counterfeit Paper Currency	\$10,000
Money and Securities	\$25,000 inside premise; \$10,000 off premises
Employee Dishonesty	\$5,000
Water Damage – Back up Sewer or Drains	\$25,000

COINSURANCE EXAMPLE

SECTION f1(A) OF ISO FORM CP0010(10/91)

"We will not pay the full amount of any loss if the value of Covered Property at the time of loss, times the Coinsurance Percentage shown in the Declarations is greater than the Limit of Insurance for the property.

Instead we will determine the most we will pay using the following:

- (1) Multiply the values of Covered Property at the time of loss by the Coinsurance Percentage;
- (2) Divide the Limit of Insurance of the property by (1) above
- (3) Multiply the total amount of the loss, before application of any applicable deductible, by (2) above
- (4) Subtract the deductible from (3) above

We will pay the amount determined in (4) above, or the limit of insurance, whichever is less. For the unpaid portion of the loss, you will either have to rely on other insurance or absorb the costs yourself."

EXAMPLE

Actual Value of Property	\$	1,000,000
Coinsurance Percentage		90%
Limit of Insurance	\$	500,000
Deductible	\$	500
Amount of Loss	\$	50,000

(1)	\$	1,000,000	X	90%	=	\$	900,000
(2)	\$	500,000	/	\$ 900,000	=		.556
(3)	\$	50,000	X	.556	=	\$	27,800
(4)	\$	27,800	-	\$ 500	=	\$	27,300

The company will pay no more than \$27,300. The remaining \$22,700 is not covered and must be absorbed by you.

GENERAL LIABILITY

Company:	Great Divide Insurance Co
A.M. Best Rating:	A + (Superior) X
Policy Number:	CPA7503240-12
Term:	07/18/2020 to 07/18/2021

Limits:

\$ 1,000,000	Each Occurrence Limit
\$ 3,000,000	General Aggregate Limit Other Than Products/Completed Operations
\$ 1,000,000	Products/Completed Operations Aggregate Limit
\$ 1,000,000	Personal & Advertising Injury Limit
\$ 100,000	Damage to Rented Premise
\$ Excluded	Medical Expense Limit-No Fault (Any One Person)
\$ 1,000,000	Liquor Liability

Auditable Premium Basis:

Class Description	Premium Basis	Exposure <i>Current</i>	Exposure <i>Renewal</i>	Rate <i>Current</i>	Rate <i>Renewal</i>
Exhibition or Convention Building	Area	5,800	4,640	34.298 per \$1000	36.037 per \$1000
Concessionaire	Gross Sales	\$77,000	\$49,700	3.814 per \$1000	4.049 per \$1000
Concert Promoter	Admissions	28,000	20,000	\$0.170 per admission	\$0.177 per admission
Liquor Liability	Sales	\$75,000	\$48,200	1.90 per \$1000	1.901 per \$1000
Blanket Additional Insured	Flat	1		\$500	\$250

This coverage can provide payment in the event of a "liability" loss that causes injury or property damage. It can protect your business against liabilities that arise from your daily operations, the products you sell or the services you render. Policy language will determine coverage.

Exclusions Including ***But Not Limited To:***

Pyrotechnics (except flashpots)
 Intellectual Property
 Employment-Related Practices
 Terrorism Exclusion
 Mechanically Operated or Inflatable Amusement Devices
 Concert Promoters Exclusions and Limitations: *attendance over 5,000; outdoor show limitation; collapse of temporary structures; shows in excess of 6 hours; armed security without a certificate of insurance – RAP AND HIP HOP EXCLUSION REMOVED*
 Medical Payments

AUTOMOBILE

Company:	Great Divide Insurance Co
A.M. Best Rating:	A + (Superior) X
Policy Number:	CPA7503240-12
Term:	07/18/2020 to 07/18/2021

Limits:

\$ 1,000,000 Non Owned & Hired Auto Liability

The Business Automobile policy is designed to protect your business in the event of accident, injury or other damages involving you and your employees while driving insured vehicles.

The Non Owned Automobile Liability extension is designed to protect your business in the event of an accident involving your employees, while driving their vehicles on company business.

The Hired Automobile Liability extension is designed to protect your business in the event of an accident involving vehicles you rent or hire for short term use in your business.

CRIME

Company:	Berkley National Ins. Co.
A.M. Best Rating:	A + (Superior) X
Policy Number:	CRM7506095-12
Term:	07/18/2020 to 07/18/2021

Coverage Limits:

\$ 50,000 Employee Dishonesty - Blanket

Deductible:

\$ 1,000 Each Coverage

CRIME – Description of Coverages

Employee Dishonesty:

The Employee Dishonesty coverage is designed to protect an employer from any dishonest act of an employee which may contribute to a loss. A commercial crime coverage form, which is actually a fidelity bond, provides coverage for losses resulting from an employee’s dishonesty. This form covers losses of money, securities and property other than money and securities.

MANAGEMENT LIABILITY

Company:	United States Liability Ins Co
A.M. Best Rating:	A++ (Superior) IX
Policy Number:	NDO1057465B
Term:	05/12/2018 to 05/12/2021

Directors & Officers Liability Limits:

\$ 1,000,000 Each Claim
 \$ 1,000,000 Aggregate

Employment Practices Liability Limits:

\$ 1,000,000 Each Claim
 \$ 1,000,000 Aggregate

Included Punitive Damages
 Included 3rd Party Coverage

\$ 0 Retention for 3rd Party Liability
 \$ 0 Retention All Other

Defense is outside the limit of insurance

Claims-Made Form Full Prior Acts Coverage

Employment Practices Liability pays loss amounts the insured is legally obligated to pay because of a wrongful act.

Wrongful Act:

- Any actual or alleged wrongful dismissal, discharge or termination of employment
- Breach of any oral or written employment contract or quasi-employment contract
- Employment-related misrepresentation, violation of employment discrimination laws
- Wrongful failure to employ or promote
- Wrongful discipline, wrongful deprivation of a career opportunity
- Failure to grant tenure, negligent evaluation, invasion of privacy
- Employment-related defamation
- Employment-related wrongful infliction of emotional distress

WORKERS COMPENSATION/EMPLOYERS LIABILITY

Company:	SAIF Corporation
A.M. Best Rating:	Not Rated
Policy Number:	495662
Term:	01/01/2020 to 01/01/2021

\$	500,000	Disease Aggregate Limit
\$	500,000	Disease Each Employee Limit
\$	500,000	Each Accident Limit

This coverage can provide payment in the event of an injury to an employee covered under the State Workers Compensation Fund and arising out of and in the course of employment that is not in the scope of workers compensation coverages. These injuries could include (1) damages claimed against a third party by one of your employees, (2) damages assessed for care and loss of services and (3) consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee. Coverage is also provided in the event an employee (or any employee's spouse or family) bring suit against you due to a work related injury.

Auditable Premium Basis:

Class Description	Premium Basis	Exposure Current	Rate Current
Public Relations/Sales	Payroll	\$40,337	0.20
Office Clerical	Payroll	\$48,031	0.11
Theatre NOC Employees	Payroll	\$97,701	1.46
Theatre NOC Entertainment	Payroll	0	1.99
Experience Mod		.93	

VOLUNTEER/PARTICIPANT ACCIDENT

Company:	United States Fire Ins. Co.
A.M. Best Rating:	A(Excellent:XIII
Policy Number:	US1311464
Term:	04/26/2020 to 04/26/2021

Limits:

- \$ 5,000 Accidental Dismemberment
- \$ 5,000 Accidental Death Benefit
- \$ 15,000 Accidental Maximum Benefit

Deductible:

- \$ 25 Deductible

Covered Persons

- All designated, recorded Volunteers participating in a volunteer project through the Organization's program
- All registered Participants participating in supervised and sponsored Organization activities

Covered Activities

Volunteers and Participants are covered while participating in all activities which are supervised and sponsored by Community Center for the Performing Arts

CARRIER AM BEST RATINGS

Carrier Ratings by Size

In order to help you evaluate and select appropriate insurance carriers, we have provided below the carrier ratings assigned by A.M. Best.

Best's Overall Company Size Ratings	
Class	Policyholder Surplus
Class V	\$10,000,000 - \$25,000,000
Class VI	\$25,000,000 - \$50,000,000
Class VII	\$50,000,000 - \$100,000,000
Class VIII	\$100,000,000 - \$250,000,000
Class IX	\$250,000,000 - \$500,000,000
Class X	\$500,000,000 - \$750,000,000
Class XI	\$750,000,000 - \$1,000,000,000
Class XII	\$1,000,000,000 - \$1,250,000,000
Class XIII	\$1,250,000,000 - \$1,500,000,000
Class XIV	\$1,500,000,000 - \$2,000,000,000
Class XV	\$2,000,000,000 or more

Carrier Ratings by Financial Strength

Insurance carriers are rated based on their financial stability and their ability to pay claims. The two most recognized rating firms are A.M. Best and Standard & Poor's. A.M. Best rates a carrier based on its financial stability. Best's categories are A++ to C-. A rating of A++ is given to companies considered the most financially stable.

Admitted Carriers are subject to the supervision of the Insurance Division and part of the State Insurance Guaranty Fund. In the event of carrier insolvency, most losses and return premiums are paid by this fund up to a limit that varies by State Fund. As licensed insurance agents in the State, we are required to place insurance with admitted carriers when available.

Facilities Report by Eric Herz

February 12th, 2021 for the WOW Hall/CCPA

I removed about 6 inches of gravel covering the walkway from the bottom of the back loading ramp to the City sidewalk, so now it should be easier for wheelchairs, carts, hand trucks, etc. to use the back ramp.

The rope that operates the vent covers between the main hall ceiling and the attic has been replaced.

I'm waiting to receive estimates from Omlid & Swinney and Harvey & Price for relocating our FDC (fire department connection) so it's positioned in front of the metal gate on the east side of the building, making it more accessible to the fire department. The FDC is used by the fire department to hook a fire hose and pump supplemental water into the building's fire sprinkler system should there be a fire. That being said, we're holding off on scheduling our annual fire sprinkler inspection until the FDC is situation is addressed so we won't have to pay for two inspections in one month.

I reached out to Ed Reynolds from Eugene Public Works and the City will be repairing our sewer line in the next couple of weeks. He hasn't given me an exact date when the work will happen, but it should take about a day to do, and be done before the end of the month. The City is doing this work for free.

Larry's Sheet Metal is scheduled to work on the roof February 18th. It will cost \$1085 to \$1510. Before they can do the work, the proposal needs to be signed.

-Eric Herz

Facilities Manager
WOW Hall/CCPA

