



BETA RISK MANAGEMENT AUTHORITY  
A PUBLIC ENTITY

March 20, 2025

Katharine Wylie  
Agency Administrator  
Mendocino Coast Health Care District  
P.O Box 579  
Fort Bragg, CA 95437

**RE: Mendocino Coast Health Care District  
July 1, 2025 BETA Risk Management Authority Liability Renewal Quotes**

Dear Ms. Wylie:

Attached to this email please find a renewal quote and coverage summary for the liability line(s) of coverage that BETA Risk Management Authority is proposing to renew at the above referenced organization on July 1, 2025.

BETA Healthcare Group's (BETA) Underwriting Staff has carefully reviewed your organization's liability renewal information and has made every effort to quote a contribution that balances the program's shared costs with the exposures and claims experience of each member. Similar to past renewals, BETA's underwriters will outline the specific details of each member's renewal in the email that accompanies this letter. If you have any questions regarding the renewal quote(s) or would like to consider additional limit or deductible options, please do not hesitate to contact your underwriter or me.

When you are ready to bind coverage, please email your underwriter. Invoices and coverage documents will be forwarded after receipt of binding confirmation.

Thank you very much for your continued support of BETA Healthcare Group.

Sincerely,

A handwritten signature in black ink that reads 'Michele D Reager'.

Michele D. Reager, CPCU  
Vice President of Underwriting

Attachments

# Directors, Officers And Trustees Liability Renewal Quote

**March 20, 2025**

**Named Member: Mendocino Coast Health Care District**

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## COVERAGE INFORMATION AND RENEWAL QUOTE TERMS

<i>Issuing Company</i>	BETA Risk Management Authority (BETA <sub>RMA</sub> ); A.M. Best Company rating: A (Excellent); FSC VIII
<i>Coverage</i>	Directors, Officers and Trustees Liability, coverage includes: <ul style="list-style-type: none"><li>• Entity coverage</li><li>• Duty to defend</li><li>• Employment practices liability</li><li>• Anti-trust coverage sub-limit - \$1 million per claim</li></ul>
<i>Form</i>	D&O (07/2024)
<i>Type</i>	Claims Made and Reported
<i>Effective Date</i>	July 01, 2025
<i>Retroactive Date</i>	March 01, 2021
<i>Contract Period</i>	July 01, 2025 at 12:01 a.m. to July 01, 2026 at 12:01 a.m.
<i>Liability Limits</i>	\$4 million per occurrence and \$4 million aggregate <i>Defense expenses are paid within the limits of liability</i>
<i>Indemnity and Defense Deductible</i>	Deductibles applicable to Section 2 Coverages Coverage (A): \$0 each Claim Coverage (B): \$10,000 each Claim including Defense Expenses Coverage (C): \$10,000 each Claim including Defense Expenses Coverage (D): \$25,000 each Claim including Defense Expenses Coverage (E): \$0 each Claim
<i>Annual Contribution</i>	<b>\$26,770</b> BETA <sub>RMA</sub> reserves the right to re-rate based on a material change in projected exposures

# Healthcare Entity Comprehensive Liability Renewal Quote

**March 20, 2025**  
**Named Member: Mendocino Coast Health Care District**

**COVERAGE INFORMATION AND RENEWAL QUOTE TERMS**

*Issuing Company* BETA Risk Management Authority (BETA<sub>ARMA</sub>); A.M. Best Company rating: A (Excellent); FSC VIII

*Coverage* Healthcare Entity Comprehensive Liability, *coverage includes:*

- General Liability (occurrence)
  - Bodily Injury and Property Damage
  - Personal Injury and Advertising Injury Liability
  - Employee Benefit Administration Liability
  - Fire and Water Damage Legal Liability sub-limit

*Form* HCL (07/2024)

*Effective Date* July 01, 2025

*Contract Period* July 01, 2025 at 12:01 a.m. to July 01, 2026 at 12:01 a.m.

*Liability Limits* \$5 million per occurrence and \$5 million aggregate  
*All defense expenses are paid outside of the per occurrence limits*  
*All sub-limits are subject to the per occurrence and aggregate limits*

*Deductible* \$1,000 Indemnity Only

<b>Mendocino Coast Health Care District</b>	
<b>2025 Annual Contribution Due</b>	\$11,908.11
Monthly Installment Contribution Due	\$992.34

BETA<sub>ARMA</sub> reserves the right to re-rate based on a material change in projected exposures