

Appendix I

Mercy Corps
Insurance Year July 1, 2020 to June 30, 2021*

Region / Coverage	Carrier	Policy Number	Primary Limits	Primary Retention	Comments
Domestic - US					
Property (HQ)	Hartford Fire Insurance Company	52UUNHD8664	\$28,000,000 Building \$650,000 Business Personal Property \$1,000,000 Business Income & Extra Expense \$15,000,000 Earthquake \$10,000,000 Flood	\$10,000	2% US Bank credit agreement (building financings requires \$25M)
Excess Earthquake	Atlas General Insurance Services Ltd	GLAG1002997 ALAG1001709	\$8,750,000 Earthquake \$1,250,000 Earthquake	\$500,000	Great Lakes Insurance SE (42.858%) / Lloyds (57.142%) Lloyds
Flood Buydown	Selective Insurance Company	FLD1291078	\$100,000 Building \$100,000 Contents	\$5,000	9/23/20 - 9/23/21
Domestic Package	Great American Insurance Company of NY	PAC317283301	Property (locations other than Oregon - HQ) \$3,438,552 Total Insured Values \$689,712 Business Income & Extra Expense \$500,000 Crime - Employee Dishonesty \$500,000 ERISA - Employee Dishonesty \$500,000 Computer & Funds Transfer \$500,000 Forgery & Alteration	\$1,000	
			General Liability \$1,000,000 Each Occurrence \$2,000,000 Aggregate (incl Employee Bnefits Liability) \$1,000,000 Liquor Liaibility \$1,000,000 Professional Liability \$1,000,000 Sexual/Physical Abuse or Molestation	\$1,000	
			Business Auto \$1,000,000 Combined Single Limit Liaibility ACV Hired Autos Physical Damage	\$1,000	Covered Autos - Hired/Rented and Non Owned
Domestic Umbrella	Great American Alliance Insurance Company	UMB317283401	\$10,000,000 Each Occurrence / Aggregate		Excess of Domestic: GL, EBL, PL, Abuse & Molestation (\$5M Sublimit) Liquor Liability, Auto Liability, Employers Liability (SAIF, CHUBB)
Business Travel Accident*	Chubb	ADD N01029320			
Worker's Compensation*	SAIF	424730	\$1,000,000		Covers all Oregon team members
	Chubb	(21) 7175-60-66	\$1,000,000		Covers all other states.
Domestic - UK/Europe					
Public and Products Liability (Primary)	Aviva Insurance Limited	100617181CCI	£ 2,000,000 Each Occurrence - Public Liability Any one period - Products Liability		MCE MCE
Public and Products Liability (Excess)	Chubb European Group SE	UKCASO15814119	£ 3,000,000 Each Occurrence - Public Liability Any one period - Products Liability		MCE MCE
Comprehensive General Liability	Chubb	NLCANY06433	€ 1,000,000 Each Occurrence / Aggregate		MCNL
Management Liability	Dual		£ 2,000,000 Any one period		MCE
Corporate Legal Liability			£ 1,000,000 Any one period		MCE
Management Liability****	Chubb		€ 1,000,000 Any one period		MCNL
Professional Liability	Hisox		£ 10,000,000 Any one period		MCE
Property / BI / Crime					
Personal Accident					MCE/MCNL
Business Travel Accident					MCE/MCNL

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Foreign						
Foreign Package	Ace American Insurance Company (Chubb)	PHFD37950476006	\$4,000,000	Foreign General Liability		
			\$1,000,000	Foreign Employee Benefits Liability		
		€	UKCAND14569	\$1,000,000	Foreign Voluntary Workers Comp	
				€ 1,000,000	Local Admitted GL w Employers Liability	Mercy Corps Netherlands
		£	UKCAND14569	10,000,000	Local Admitted UK Employers Liability	
				\$3,000,000	Auto Contingent Liability	Mercy Corps Europe
		\$1,178,427	Foreign Property Loss Limit	Requires local coverage to a minimum of \$10,000		
		\$1,000,000	Misc. Unnamed Insured Location			
		\$250,000	Foreign Crime	\$2,500		
		\$250,000	Transit			
	Other coverages normally found					
Foreign Umbrella	Federal Insurance Co. (Chubb)	93643415	\$4,000,000	Each Occurrence / Aggregate	Excess of Domestic Umbrella, Foreign Package, UK EL	
Worldwide						
Cyber Liability	Lloyds of London (Beazley)	W23AD22000301	\$3,000,000	Aggregate Limit	\$50,000	
Management Liability	National Union Fire Insurance Co Pittsburgh PA (AIG)	15438888	\$9,000,000	Policy Aggregate		
			\$5,000,000	Directors & Officer	\$50,000	
			\$1,000,000	Fiduciary		
			\$3,000,000	Employment Practices Liability	Various	
Excess Directors & Officers	Philadelphia Indemnity Insurance Co.		\$5,000,000	Limit	\$200k, \$250k California, \$100k Foreign	
Special Risk Coverage**	National Union Fire Insurance Co. of Pittsburgh PA (Special Contingency Risks)	015338231	Not disclosed		SCR will be retained	

* Policy year for Worker's Compensation is Jan 1 - Dec 31.

** Three year policy 7/1/20 - 6/30/23

*** Policy year not known