

Elliott Powell Baden and Baker Inc.

An ISU Network Member
 1521 SW Salmon Street
 Portland, OR 97205-1783

INVOICE

Customer	Cascadia Commons Condominium Community HOA
Acct #	15934
Date	08/29/2025
Customer Service	Corporate EPBB Shelly Kidder
Page	1 of 1

Cascadia Commons Condominium Community HOA
 attn: Sue Staehli
 4377 SW 94th Ave
 Portland, OR 97225-2515

Payment Information	
Invoice Summary	\$ 9,990.00
Payment Amount	
Payment for:	Invoice#838006
QUOTE XHO501026613	

Thank You

Please detach and return with payment

Customer: Cascadia Commons Condominium Community HOA

Invoice	Effective	Transaction	Description	Amount
838006	09/20/2025	Renew policy	Policy #QUOTE XHO501026613 09/20/2025-09/20/2026 AmWINS / Insurance Company of the West Commercial Property - Renew policy	9,990.00

To pay online, please click the link to go to <https://www.paymypremiums.com/epbb>. Please log in using your Account Number at the top of your invoice and your zip code.

Total	\$ 9,990.00
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Thank You

Elliott Powell Baden and Baker Inc.
 An ISU Network Member 1521 SW Salmon Street
 Portland, OR 97205-1783

(503)227-1771
 insure@epbb.com

Date	08/29/2025
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Quote

Cascadia Commons Condominium Community HOA

Coverage	Building, Ordinance or Law Coverage
Causes of Loss	DIC Including EQ
Valuation	100% Replacement Cost (RC)
Deductibles	Earthquake: 5.00% of the scheduled values per unit, subject to \$25,000 minimum per occurrence. All Other Perils: \$25,000 per occurrence.
Premium	\$9,990 Based on TIV of \$8,466,327 \$2,020 Additional Premium for Certified Acts of Terrorism as provided by the Terrorism Risk Insurance Program Reauthorization Act as amended, excluding nuclear, biological and chemical terrorism.
	TRIPRA Disclosure is attached. Please forward to applicant.
Minimum Retained Premium	25%

Quote

AMWINS Insurance Brokerage
Re: Cascadia Commons Condominium Community HOA
Expiring Policy Number(s): XHO 5010266 13 ICW

We are pleased to offer this quote for coverage with Insurance Company of the West, A LICENSED, ADMITTED CARRIER.

Please review carefully. This quote outlines the coverages, limits of insurance, forms and conditions offered by Risk Insurance Brokers. This quote does not indicate all exclusions, terms, and conditions. Coverages, terms and conditions offered herein may be different than those requested in your submission. Any policy coverages, limits of insurance, policy endorsements, coverage specifications or other terms and conditions that you have requested that are not included in this quote have not been agreed to by Risk Insurance Brokers.

This quote is valid until September 20, 2025.

Policy Period Annual

Location(s) Covered Per locations on file with the company.

Limits Limit of Insurance, any one loss occurrence: \$8,466,327

In no event will our liability exceed this limit for any one loss occurrence, regardless of the number of coverages, causes of loss or locations involved, and regardless of any additional coverages provided under this policy.

Limit of Insurance, as respects Earthquake: \$8,466,327

Limit of Insurance, as respects Flood: Not Covered

Limit of Insurance, All Other Covered Perils: \$8,466,327

This policy will not pay more than the Limit of Insurance for the Causes of Loss listed above during the Policy Period, regardless of the number of loss occurrences.

Sublimits Building Ordinance Coverage A (Full Limits)
Building Ordinance Coverage B + C Sublimit \$846,633 (Subject to 10% per building).

Underground Utilities \$211,658

Quote

Cascadia Commons Condominium Community HOA

The following terms and conditions apply to all options presented in this quote.

Forms

Difference In Conditions Coverage UND 1211
Homeowners Association Coverage Extension UND 1217
Additional Coverage - Ordinance or Law UND 1227
State Changes

Conditions

Warrant all risk underlying policy.
Warrant no soft story/tuck-under parking.
Mid-term cancellations requested by the insured will be calculated with short-rate penalty.
Warrant no prior losses to covered perils in last 5 years, unless previously reported.
New locations added or existing locations deleted mid-term will be subject to risk modeling and additional or returned premium will be calculated per the modeling results, not necessarily the account rate.
Quote cannot be bound without underwriter's consent.
If TRIPRA coverage is requested by this insured for properties and causes of loss covered by this policy, this insured must also purchase TRIPRA coverage on the All Risk policy covering the same properties. If the Policyholder Disclosure Notice of Terrorism Insurance Coverage is not returned completed by the time of binding, the offer of terrorism coverage is presumed to be rejected and the policy will be issued excluding coverage for loss resulting from acts of terrorism.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended ("TRIA"), you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air participants or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase coverage for acts of terrorism for the prospective premium displayed separately on the binder.
X	I hereby reject coverage for certified acts of terrorism. I understand that I will have no coverage for losses arising from any certified acts of terrorism.

Sue Staehli Insurance Company of the West, A LICENSED, ADMITTED CARRIER
 Policyholder's/Applicant's Signature Insurance Company

Sue Staehli Cascadia Commons Condominium Community HOA
 Print Name Named Insured

(per Admin Committee emails)

Sept 2, 2025
 Date

From: Sue Staehli xansilk@yahoo.com
Subject: Re: [CascadiaComAdmin] 25-26 Earthquake quote 09/20 ex date
Date: Aug 29, 2025 at 10:08:09 PM
To: Donna Emerson funterbay@gmail.com

Yes, you are correct with the additional \$90. I misquoted the renewal when I did the email. S

On Aug 29, 2025, at 8:18 PM, Donna Emerson <funterbay@gmail.com> wrote:

Hi Sue.

Thanks for this. I will offer my approval to go ahead. Nashira, Grant, Julie and Ken, please respond asap if you have any concerns. Otherwise, I'd say the committee approves.

By my figuring, our deductible is \$423,316.35

I read the premium as \$9,990.

Thank you, Sue.

Donna

On Fri, Aug 29, 2025 at 6:16 PM Sue Staehli via groups.io
<xansilk@yahoo.com@groups.io> wrote:

Here is our 25/26 earthquake insurance quote for \$9900. Last year it was \$11,200. I can't imagine why it's going down, but that seems to be the case. Is there any reason I should not go ahead with the renewal? In the past, we have just automatically renewed, to avoid lapses in coverage, and, if we wanted changes, negotiated those separately, but your committee does seem to be more engaged this year. Please remember that you need to reply to me directly with your decision. Sue

Begin forwarded message:

From: Shelly Kidder <SKidder@epbb.com>
Date: August 29, 2025 at 9:32:31 AM PDT
To: xansilk@yahoo.com, xansilk@yahoo.com
Subject: 25-26 Earthquake quote 09/20 ex date

From: Nashira Reisch nashiradawn@yahoo.com
Subject: Re: [CascadiaComAdmin] 25-26 Earthquake quote 09/20 ex date
Date: Aug 30, 2025 at 11:41:28 AM
To: CascadiaAdmin@groups.io, Sue Staehli xansilk@yahoo.com

I'm fine with that Sue.

Looks like Julie is too from her reply below (didn't know if it reached you separately)

Thanks,

Nashira

On Aug 30, 2025, at 8:22 AM, julie martchenke via groups.io
<martchej@gmail.com@groups.io> wrote:

Id say go for it Sapphire. Julie

On Aug 29, 2025, at 6:16 PM, Sue Staehli via groups.io
<xansilk@yahoo.com@groups.io> wrote:

Here is our 25/26 earthquake insurance quote for \$9900. Last year it was \$11,200. I can't imagine why it's going down, but that seems to be the case. Is there any reason I should not go ahead with the renewal? In the past, we have just automatically renewed, to avoid lapses in coverage, and, if we wanted changes, negotiated those separately, but your committee does seem to be more engaged this year. Please remember that you need to reply to me directly with your decision.
Sue

Begin forwarded message:

From: Shelly Kidder <SKidder@epbb.com>
Date: August 29, 2025 at 9:32:31 AM PDT
To: xansilk@yahoo.com, xansilk@yahoo.com
Subject: 25-26 Earthquake quote 09/20 ex date

Hi Sue,

From: Sue Staehli xansilk@yahoo.com
Subject: Re: [CascadiaComAdmin] 25-26 Earthquake quote 09/20 ex date
Date: Aug 30, 2025 at 8:16:45 PM
To: Nashira Reisch nashiradawn@yahoo.com

Thanks, because of course, no, I didn't get it. Basically, if it requires committee approval, it would be helpful just to have one person speak for the whole group, so the requester doesn't jump the gun based on not knowing how many approvals are needed. I really appreciate your sharing further approvals, so I will be confident sending this for payment. Sue

On Aug 30, 2025, at 8:03 PM, Nashira Reisch <nashiradawn@yahoo.com> wrote:

And here's Ken's reply if he didn't get it directly to you

Begin forwarded message:

From: "Ken Brown via groups.io" <hemanbookla@yahoo.com@groups.io>
Date: August 30, 2025 at 2:43:00 PM PDT
To: CascadiaAdmin@groups.io
Subject: Re: [CascadiaComAdmin] 25-26 Earthquake quote 09/20 ex date
Reply-To: CascadiaAdmin@groups.io

I say go for it
Ken

Groups.io Links:

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