



SUNNYSIDE HOUSING AUTHORITY

204 South 13th Street Sunnyside, WA 98944

Phone: 509-837-5454 Fax: 509-837-4150 TTY: 711 Email: info@sunnysideha.org

NOTICE OF REGULAR MEETING AND BOARD MEETING PACKET

When: January 21, at 6:00 p.m.
Address: SHA Administrative Office, 204 S. 13th St, Sunnyside

If you wish to participate remotely:

[Join the meeting now](#)

Meeting ID: 238 604 565 757

Passcode: 8jC2Xq6o

BUSINESS MEETING AGENDA

1. Roll Call
2. Public Comment
3. Consent Agenda
 - a. Special Meeting Minutes, December 19, 2025 and January 5, 2026
 - b. Payment for December 2025 Bills
4. Reports and Updates
 - a. Financials Update
 - i. Lindsey Training Request
 - ii. SAO – 2022, 2023 and 2024 Accountability Audit
 - iii. HUD NSPIRE Inspection 01/05/2026
5. Resolutions and Actions
 - a. Resolution 2026-02 – Authorizing application for HARRP Cyber Insurance
6. Adjournment

The mission of the Housing Authority of Sunnyside, Washington is to assure that the people of the community are sheltered. SHA has a special responsibility to those who experience barriers to housing because of income, disability, or special need.

Equal Housing Opportunity

MINUTES OF DECEMBER 19, 2025 REGULAR MEETING
OF THE BOARD OF COMMISSIONERS
OF THE HOUSING AUTHORITY OF SUNNYSIDE, WASHINGTON, HELD AT THE SUNNYSIDE
HOUSING AUTHORITY ADMINISTRATIVE OFFICE PURSUANT TO NOTICE PREVIOUSLY ISSUED

Chairperson Melba Fujiura called the meeting to order.

CALL TO ORDER

Commissioners present or participating remotely: Melba Fujiura, Mae Haney, and Jesse Gonzales.

1. ROLL CALL

Staff present: Elizabeth Alba, Executive Director.

There was no public comment.

2. PUBLIC COMMENT

Jesse Gonzales made the motion to approve the Consent Agenda including Minutes of November 19, 2025, Regular Meeting, Payment of the Bills for the Month of November 2025 and Financial Reports. Mae Haney seconded the motion. Motion passed.

3. CONSENT AGENDA
a. Minutes
b. Payment of the Bills
c. Financial Reports

Regarding the above payment of the bills for the month of November 2025, it is noted that checks audited and certified by the Auditing Officer as required by R.C.W. 42.24.180 have been recorded on listings that have been made available to the Board. As of December 19, 2025, the Board does, therefore, by unanimous vote of participating commissioners, approve for payment those operating account checks issued in November 2025 45313 through 45402 for a total of \$180,675.83.

Elizabeth Alba, Executive Director, reported that the Washington State Auditor's Office (SAO) contacted her in early December to discuss the 2024 Accountability Audit. This audit will cover years 2022, 2023 and 2024. A list of documentation requested has been started to be uploaded and the audit will begin once Novogradac has the 2024 Financial Audit completed.

4. REPORTS
a. 2024 Accountability Audit
b. 2024 Financial Audit

Novogradac has requested additional documents from SHA staff for completion of the 2024 Financial Audit. There has been difficulty locating documents – especially from Ad-West which manages Sunnyview and Rainier Park Apartments. We want the audit concluded by the end of the year, but a final date has not been established.

Resolution 2025-28
A Resolution to Write-off Uncollectible Accounts.

Jesse Gonzales moved to approve Resolution 2025-28 as presented. Mae Haney seconded. All in favor.

Resolution 2025-29
A Resolution for HUD approving the Operating Budget

Jesse Gonzales moved to approve Resolution 2025-29 as presented. Mae Haney seconded. All in favor.

Resolution 2025-30
A Resolution updating the Admissions and Continued Occupancy Policy (ACOP) – Chapter 8

Jesse Gonzales moved to approve Resolution 2025-30 as presented. Mae Haney seconded. All in favor.

5. RESOLUTIONS AND ACTIONS
a. Resolution 2025-28: Write-off Uncollectible Accounts
b. Resolution 2025-29: HUD PHA Board – Operating Budget
c. Resolution 2025-30: Updating ACOP, Chapter 8

With no further business to come before the meeting, the meeting was adjourned. 6. ADJOURNMENT

Chairperson

Attest, Secretary

MINUTES OF JANUARY 5, 2026 SPECIAL MEETING
OF THE BOARD OF COMMISSIONERS
OF THE HOUSING AUTHORITY OF SUNNYSIDE, WASHINGTON, HELD AT THE SUNNYSIDE
HOUSING AUTHORITY ADMINISTRATIVE OFFICE PURSUANT TO NOTICE PREVIOUSLY ISSUED

Chairperson Melba Fujiura called the meeting to order.

CALL TO ORDER

Commissioners present or participating remotely: Melba Fujiura, Mae Haney, and Jesse Gonzales.

1. ROLL CALL

Staff present: Elizabeth Alba, Executive Director.

There was no Public Comment verbal or in writing for the Public Hearing held on January 5, 2026 at 1:00 pm concerning the Streamlined Annual PHA Plan for Fiscal Year 2026.

2. PUBLIC HEARING

Jesse Gonzales moved to approve the Streamlined Annual PHA Plan for Fiscal Year 2026 as presented. Mae Haney seconded. All in favor.

3. RESOLUTIONS AND ACTIONS

a. Action – Approve the HUD Annual Plan for FY26

Resolution 2026-01
A Resolution for HUD Civil Rights Certification – Annual Certification and Board Resolution

b. Resolution 2026-01: HUD Civil Right Certification

Jesse Gonzales moved to approve Resolution 2026-01 as presented. Mae Haney seconded. All in favor.

With no further business to come before the meeting, the meeting was adjourned.

4. ADJOURNMENT

Chairperson

Attest, Secretary

Sunnyside Housing Authority

Check Register

Low Rent

HUD Seniors

Bank Account: 1 01 1111.10 0 - Banner Bank Operating Account

Checks from 45403 through 45502

Check Dates from 12/1/2025 through 12/31/2025

Check Number	Check Type	Check Amount	Status	Check Date	Vendor Name
00045403	Check	\$644.31	Open	12/04/2025	CHARTER COMMUNICATIONS
00045404	Check	\$760.00	Open	12/04/2025	MRI SOFTWARE LLC
00045405	Check	\$1,880.00	Open	12/05/2025	APOLLO HEATING AND AIR
00045406	Check	\$2,592.85	Open	12/05/2025	ATCO INTERNATIONAL
00045407	Check	\$18,387.00	Open	12/05/2025	AWC EMPLOYEE BENEFIT TRUST
00045408	Check	\$1,556.91	Open	12/05/2025	CITY OF GRANDVIEW
00045409	Check	\$3,084.86	Open	12/05/2025	CITY OF MABTON
00045410	Check	\$185.00	Open	12/05/2025	CLIFF'S SEPTIC TANK SERVICE
00045411	Check	\$231.06	Open	12/05/2025	GENSCO, INC.
00045412	Check	\$50.00	Open	12/05/2025	INVISIBLE INK
00045413	Check	\$5,831.23	Open	12/05/2025	MATRIX TRUST COMPANY
00045414	Check	\$415.00	Open	12/05/2025	SAS CONSULTING LLC
00045415	Check	\$49.00	Open	12/05/2025	STAPLES
00045416	Check	\$443.00	Open	12/05/2025	TC3 COMPUTING, INC.
00045417	Check	\$372.09	Open	12/05/2025	U.S. CELLULAR
00045418	Check	\$22.00	Open	12/05/2025	WASHINGTON STATE PATROL
00045419	Check	\$56,892.15	Open	12/09/2025	HUGO'S APPLIANCES LLC
00045420	Check	\$170,817.50	Open	12/09/2025	KACHEMAK CONTRACTORS LLC
00045421	Check	\$23,746.49	Open	12/09/2025	MEDINA'S FLOOR COVERING, INC.
00045422	ACH	\$3,819.63	Open	12/11/2025	ELIZABETH A ALBA
00045423	ACH	\$2,298.68	Open	12/11/2025	DANIEL ESQUEDA
00045424	ACH	\$1,322.48	Open	12/11/2025	ESMERALDA ESQUEDA
00045425	ACH	\$1,341.70	Open	12/11/2025	YAINIRA FRAYLE-ACOSTA
00045426	Check*	\$1,005.63	Open	12/11/2025	JOSE GALVAN
00045427	ACH	\$1,445.37	Open	12/11/2025	CASSANDRA M GARCIA
00045428	ACH	\$1,190.18	Open	12/11/2025	MARIA D GONZALEZ
00045429	ACH	\$2,133.02	Open	12/11/2025	KERRY L GRIFFIN
00045430	ACH	\$2,440.53	Open	12/11/2025	ANNETTE LARA
00045431	ACH	\$627.70	Open	12/11/2025	MARIA G MARTINEZ MENDOZA
00045432	ACH	\$2,019.30	Open	12/11/2025	ALMA R MIRANDA
00045433	ACH	\$2,185.97	Open	12/11/2025	PATTI A ROBERTS
00045434	ACH	\$1,736.63	Open	12/11/2025	RANDY A ROSENDAAL
00045435	Check	\$1,117.41	Open	12/11/2025	JAIME SANTANA
00045436	ACH	\$1,784.80	Open	12/11/2025	ALFONSO SANTOS
00045437	ACH	\$1,429.25	Open	12/11/2025	OSVALDO A VILLA BUENO
00045438	Check	\$3,100.00	Open	12/11/2025	MPS FINISH CARPENTRY
00045439	Check	\$859.55	Open	12/12/2025	AMAZON CAPITAL SERVICES
00045440	Check	\$218.91	Open	12/12/2025	CANON SOLUTIONS AMERICA, INC.

Sunnyside Housing Authority

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HUD Seniors

Bank Account: 1 01 1111.10 0 - Banner Bank Operating Account

Checks from 45403 through 45502

Check Dates from 12/1/2025 through 12/31/2025

Check Number	Check Type	Check Amount	Status	Check Date	Vendor Name
00045441	Check	\$29,900.04	Open	12/12/2025	CITY OF SUNNYSIDE
00045442	Check	\$447.16	Open	12/12/2025	CO-ENERGY
00045443	Check	\$189.74	Open	12/12/2025	GREENE'S TIRE & AUTO SERVICE
00045444	Check	\$329.00	Open	12/12/2025	HAWLEY TROXELL ENNIS & HAWLEY
00045445	Check	\$2,326.64	Open	12/12/2025	HD SUPPLY FACILITIES MAINT.
00045446	Check	\$275.16	Open	12/12/2025	KIE SUPPLY CORPORATION
00045447	Check	\$472.50	Open	12/12/2025	MIKE I. TODD, CHAPTER 13 TRUSTEE
00045448	Check	\$11.70	Open	12/12/2025	OXARC, INC.
00045449	Check	\$3,697.54	Open	12/12/2025	PACIFIC POWER
00045450	Check	\$33.00	Open	12/12/2025	RON'S REPAIR & RENTAL LLC
00045451	Check	\$299.44	Open	12/12/2025	SOLID WASTE DIVISION
00045452	Check	\$136.50	Open	12/12/2025	STERICYCLE, INC.
00045453	Check	\$3,336.77	Open	12/12/2025	SUNNYSIDE ACE HARDWARE
00045454	Check	\$259.00	Open	12/12/2025	THE LOCKSHOP
00045455	Check	\$8,013.76	Open	12/12/2025	U.S. BANK
00045456	Check	\$3,645.76	Open	12/19/2025	APOLLO HEATING AND AIR
00045457	Check	\$909.89	Open	12/19/2025	CO-ENERGY
00045458	Check	\$11.21	Open	12/19/2025	EQUIFAX INFORMATION SVCS LLC
00045459	Check	\$196.85	Open	12/19/2025	STAPLES
00045460	Check	\$702.01	Open	12/19/2025	ULINE
00045461	ACH	\$3,819.64	Open	12/24/2025	ELIZABETH A ALBA
00045462	ACH	\$1,804.64	Open	12/24/2025	DANIEL ESQUEDA
00045463	ACH	\$1,318.69	Open	12/24/2025	ESMERALDA ESQUEDA
00045464	ACH	\$1,329.74	Open	12/24/2025	YAINIRA FRAYLE-ACOSTA
00045465	Check	\$1,005.63	Open	12/24/2025	JOSE GALVAN
00045466	ACH	\$1,556.88	Open	12/24/2025	CASSANDRA M GARCIA
00045467	ACH	\$1,190.18	Open	12/24/2025	MARIA D GONZALEZ
00045468	ACH	\$2,034.27	Open	12/24/2025	KERRY L GRIFFIN
00045469	ACH	\$2,440.53	Open	12/24/2025	ANNETTE LARA
00045470	ACH	\$685.53	Open	12/24/2025	MARIA G MARTINEZ MENDOZA
00045471	ACH	\$2,049.26	Open	12/24/2025	ALMA R MIRANDA
00045472	ACH	\$2,041.34	Open	12/24/2025	PATTI A ROBERTS
00045473	ACH	\$2,078.80	Open	12/24/2025	RANDY A ROSENDAL
00045474	Check	\$1,117.41	Open	12/24/2025	JAIME SANTANA
00045475	ACH	\$1,794.74	Open	12/24/2025	ALFONSO SANTOS
00045476	ACH	\$1,429.26	Open	12/24/2025	OSVALDO A VILLA BUENO
00045477	Check	\$8.00	Open	12/22/2025	BLAINE MIDKIFF
00045478	Check	\$66.00	Open	12/22/2025	DALILA HERRERA

Sunnyside Housing Authority

Check Register

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HUD Seniors

Bank Account: 1 01 1111.10 0 - Banner Bank Operating Account

Checks from 45403 through 45502

Check Dates from 12/1/2025 through 12/31/2025

Check Number	Check Type	Check Amount	Status	Check Date	Vendor Name
00045479	Check	\$69.00	Open	12/22/2025	JOHANNA GARCIA
00045480	Check	\$50.00	Open	12/22/2025	MONICA SILVA
00045481	Check	\$12.00	Open	12/22/2025	SALVADOR VILLA MORENO
00045482	Check	\$85.00	Open	12/22/2025	YOLANDA SANCHEZ
00045483	Check	\$177.63	Open	12/29/2025	AFLAC
00045484	Check	\$3,808.58	Open	12/29/2025	CASCADE NATURAL GAS CORP.
00045485	Check	\$472.50	Open	12/29/2025	MIKE I. TODD, CHAPTER 13 TRUSTEE
00045486	Check	\$7,907.77	Open	12/29/2025	U.S. BANK
00045487	Check	\$203.19	Open	12/29/2025	U.S. BANK
00045488	Check	\$161.00	Open	12/31/2025	ALMA MIRANDA
00045489	Check	\$1,296.02	Open	12/31/2025	AMAZON CAPITAL SERVICES
00045490	Check	\$28.00	Open	12/31/2025	ANNETTE LARA
00045491	Check	\$628.98	Open	12/31/2025	BLUELINE EQUIPMENT CO, LLC
00045492	Check	\$644.31	Open	12/31/2025	CHARTER COMMUNICATIONS
00045493	Check	\$18.20	Open	12/31/2025	ESMERALDA ESQUEDA
00045494	Check	\$6,435.38	Open	12/31/2025	HD SUPPLY FACILITIES MAINT.
00045495	Check	\$114.31	Open	12/31/2025	PATTI ROBERTS
00045496	Check	\$93.00	Open	12/31/2025	RON'S REPAIR & RENTAL LLC
00045497	Check	\$1,039.65	Open	12/31/2025	STANDARD PAINT & FLOORING, LLC
00045498	Check	\$64.28	Open	12/31/2025	STAPLES
00045499	Check	\$1,535.14	Open	12/31/2025	SUNNYSIDE ACE HARDWARE
00045500	Check	\$443.00	Open	12/31/2025	TC3 COMPUTING, INC.
00045501	Check	\$105.00	Open	12/31/2025	THE LOCKSHOP
00045502	Check	\$694.02	Open	12/31/2025	ULINE

Total # of checks listed: 100

Total amount of all checks: \$429,087.36

Total Open: 100

Total Cleared: 0

APPROVED :

Total Reconciled: 0

Total Void: 0

DATE : _____

RESOLUTION 2026-02

A RESOLUTION OF THE SUNNYSIDE HOUSING AUTHORITY AUTHORIZING APPLICATION FOR PARTICIPATION IN THE HOUSING AUTHORITIES RISK RETENTION POOL (HARRP) AND THE GROUP PURCHASE PROGRAM FOR CYBER LIABILITY COVERAGE

WHEREAS, The Sunnyside Housing Authority (“Authority”) is a public housing authority organized and existing under the laws of the State of Washington; and
WHEREAS, The Authority seeks to obtain comprehensive and cost-effective risk management and insurance coverage to protect its operations, assets, residents, and employees; and
WHEREAS, The Housing Authorities Risk Retention Pool (“HARRP”) provides insurance and risk management services specifically designed for housing authorities; and
WHEREAS, HARRP is currently developing a group purchase program for cyber liability insurance coverage for participating housing authorities; and
WHEREAS, Participation in this group purchase program will provide higher available coverage limits and lower premiums than would otherwise be available to the Authority if such coverage were purchased individually; and
WHEREAS, Cyber liability coverage is increasingly necessary to protect the Authority from risks related to data breaches, cyberattacks, privacy violations, and other technology-related exposures; and
WHEREAS, The Authority desires to apply for participation in HARRP and the associated group purchase cyber liability coverage program, subject to final terms, conditions, and pricing.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE SUNNYSIDE HOUSING AUTHORITY:

1. Authorization to Apply: The Executive Director (or Executive Director’s designee) is hereby authorized to prepare, execute, and submit an application for participation in the Housing Authorities Risk Retention Pool (HARRP), including participation in the group purchase program for cyber liability insurance coverage.
2. Execution of Documents: The Executive Director (or designee) is further authorized to execute all applications, agreements, certifications, and related documents necessary or convenient to effectuate participation in HARRP and the group purchase program, subject to review and approval as required by law.
3. No Obligation Beyond Approval: This authorization does not obligate the Authority to purchase coverage until final terms, conditions, and premiums are reviewed and accepted by the Authority.
4. Effective Date: This Resolution shall take effect immediately upon its adoption.

ADOPTED by the Board of Commissioners of the Sunnyside Housing Authority on this 21st day of January 2026.

Attest:

Chairman, Board of Commissioners

Secretary



4660 NE 77th Avenue, Suite 310
Vancouver, Washington 98662
Phone: (360) 574-9035
Fax: (360) 574-9401

**Housing Authorities Risk Retention Pool (HARRP)
& Affordable Housing Risk Pool (AHRP)**

Staff wishes to share an exciting development with you regarding the Housing Authorities Risk Retention Pool. We are currently working on a group purchase program for housing authority cyber liability coverage. This initiative will provide our members with higher available limits and lower premiums than if you were to buy this product individually, which is great news for all of us.

Please complete and return the attached application by March 1, 2026. We must have at least 50% of HARRP's membership participating in order to obtain a group purchase plan.

Cyber insurance is designed to protect public entities from a variety of cyber risks associated with the use of electronic equipment in conducting its operations. Electronic equipment can mean anything from laptops and thumb drives to sophisticated computer systems. Cyber risks are also associated with storing data that belongs to others (such as employees or clients) on a computer network. This data often includes names and addresses, credit card numbers, birth dates, social security numbers, and other sensitive information. Public agencies handling sensitive data are required to safeguard, protect, and be diligent in its management of cyber risks.

What is covered by a Cyber Liability policy?

THIRD PARTY LIABILITY

- **Security Liability:** Coverage for defense costs and damages the insured is legally obligated to pay resulting from a failure of computer security, including liability caused by theft or disclosure of confidential information, unauthorized access, and unauthorized use, denial of service attack or transmission of a computer virus.
- **Privacy Liability:** Coverage for defense costs and damages suffered by others for any failure to protect personally identifiable or confidential corporate information, whether or not due to a failure of network security. Includes unintentional violations of your privacy policy and misappropriation that results in identity theft.
- **Privacy Regulatory Proceedings (sub-limited):** Coverage for defense costs for proceedings brought by a governmental agency in connection with a failure to protect private information. Insuring agreement may include (depending on insurer) coverage for fines and penalties to the extent insurable by law. Coverage for damages, i.e. amounts the insured is required by settlement to deposit into a consumer redress fund, may be covered depending on the insurer.
- **Media Liability:** Coverage for defense costs and damages suffered by others for content-based injuries such as libel, slander, defamation, copyright, title trademark infringement, or invasion of privacy with respect to creation and dissemination of your content, including advertising. (Website media content is limited to online material only).

FIRST PARTY COVERAGE

- **Privacy Event Expenses (sub-limited):** Coverage for your fees and expenses due to a potential or actual violation of a privacy regulation. Covered expenses can include computer forensics expenses, costs for a public relations firm and related advertising to restore your reputation, notification expenses and credit monitoring services.
- **Cyber Extortion:** Reimburses the insured for expenses incurred in the investigation of an intentional computer attack or threat against the insured and any extortion payments made to prevent or resolve the threat. Payments are generally subject to full discretion by insurer.
- **Network Business Interruption:** Reimburses the insured for actual lost net income and extra expense incurred when the insured's computer system is interrupted or suspended due to a failure of network security. Dependent Business Interruption is also available, but often subject to a sub-limit. Additionally, System Failure coverage is available upon request which provides limited coverage for business interruption due to an unintentional or unplanned system failure not caused by a failure of network security. In addition to a dollar amount retention, a waiting period retention of between 10 to 24 hours applies.
- **Digital Asset Protection:** Reimburses the insured for costs incurred to restore or recreate intangible, non-physical assets (software or data, including electronically stored credit card numbers and customer databases) that are corrupted, destroyed or deleted due to a network security attack.

Why buy this Protection?

Some public entities have skipped buying cyber liability coverage because they believed they removed the exposure through the use of encryption and firewalls. Unfortunately, electronic security is not an end all; numerous times a loss has been at the hand of an employee.

Over the years, research has revealed that most data breaches are not the "hackers" but public sector employees who made errors in handling the data or other types of personally sensitive information. Cyber security losses in the public sector have ranged from employees mishandling data such as emailing personal sensitive information to the wrong recipient to not disposing hard drives properly that contain protected information, to unapproved and malicious behavior. Cyber liability coverage protects housing authorities from all angles of risk.

This message is sent to multiple Board members. To remain in compliance with applicable Open Meeting Laws, please do not reply all or engage in Board discussion by email. Any deliberation or action must occur in a properly noticed public meeting.



4. Are you engaged in any of the following business activities?

- Adult content, gambling or cannabis (containing THC) as a grower, wholesaler or medical/recreational retailer;
- Cryptocurrency, blockchain technology, payment processing or debt collection;
- Data processing/aggregation, storage or hosting services to third parties as a professional service (e.g., as a managed services provider (MSP) or data aggregator); or
- Managed care or accountable care.

No Yes

Cybersecurity Controls

5. Do you require Multi-Factor Authentication (MFA) for remote access to your network (both cloud-hosted and on-premises, including via Virtual Private Networks (VPNs))?

No Yes Remote access not permitted

6. Do you require MFA for access to web-based email?

No Yes Access not permitted/no web-based email

7. What security controls do you have in place for incoming email? Choose all that apply.

Screening for malicious attachments Screening for malicious links Tagging external emails

8. How often do you conduct interactive social engineering (i.e., phishing) training?

Never/not regularly Annually $\geq 2x$ per year

9. Do you protect all company devices with anti-virus, anti-malware, and/or endpoint protection software?

No Yes

10. Do you regularly back up your business critical data?

No At least monthly At least weekly or daily

11. Do you, or an outsourced service provider on your behalf, actively manage and install critical patches across your internet-facing systems?

No Yes

Additional Cybersecurity Controls (only for Applicants with revenues greater than \$35M)

12. Do you use the Microsoft 365 Defender add-on or an equivalent cybersecurity product with advanced threat hunting to protect against phishing and business email compromise?

No Yes

13. Do you disable macros in your office productivity software by default? (E.g., Microsoft Office, Google Workspace)

No Yes

14. What security solutions do you use to prevent or detect malicious activity on your network?

Security solution	Vendor
a. Endpoint Protection Platform (EPP)	
b. Endpoint Detection and Response (EDR)	
c. Managed Detection and Response (MDR)	

15. Do you use a hardened baseline configuration across all (or substantially all) of your devices? No Yes

16. If you rely on a cloud-based backup service, is it a "syncing service"?
(E.g., DropBox, OneDrive, SharePoint, Google Drive) No Yes No cloud backups

17. Do you have an incident response plan for network intrusions and malware incidents? No Yes

Media Controls

18. a. Do you have a formal review process in place to screen any published or broadcast material (including digital content), for intellectual property and privacy compliance prior to any publication, broadcast, distribution, or use? No Yes

b. If "Yes" to a., are such reviews conducted by, or under the supervision of, an attorney? No Yes

19. Do you have notice and take-down procedures in place to address potentially libelous, infringing, or illegal content on your website(s) (e.g., DMCA or similar)? No Yes

Money Transfer Controls

20. Are employees who are responsible for disbursing or transmitting funds provided anti-fraud training, including detection of social engineering, phishing, business email compromise and other scams, on at least an annual basis? No Yes

21. When a vendor or supplier requests any change to its account details (including routing numbers and account numbers), do you confirm requested changes via an out-of-band authentication (a method other than the original means of request)? For example, if a request is made by email, a follow-up phone call is placed to confirm that the supplier or vendor made the request. No Yes

Mergers & Acquisitions

22. Have you, within the past 12 months, completed or agreed to a merger, acquisition, or consolidation? No Yes

If "Yes," please provide details:



Prior Claims & Circumstances

- 23. Do you or any other proposed insured (including any director, officer, or employee) have knowledge of or information regarding any fact, circumstance, situation, event, or transaction that may give rise to a claim, loss, or obligation to provide breach notification under the proposed insurance? No Yes
- 24. During the past five years, have you:
 - a. Received any claims or complaints with respect to privacy, breach of information, breach of network security or unauthorized disclosure of information? No Yes
 - b. Been subject to any government action, investigation or subpoena regarding any alleged violation of a privacy law or regulation? No Yes
 - c. Notified customers or any other third party of a data breach incident? No Yes
 - d. Experienced an actual or attempted extortion demand (including ransomware) with respect to your computer systems? No Yes
 - e. If you answered "Yes" to any of a., b., c., or d., above, have you experienced three or more events described above, and/or did you incur a single event loss or total of all losses of more than \$25,000, and/or is an insurance claim still open in connection with any of the events described above? (If you answered "No" to a., b., c., and d., please leave this question blank.) No Yes

If you answered "Yes" to question 23 or any parts of question 24, please provide details regarding all such facts, circumstances, situations, incidents, or events in the "Additional Disclosures & Clarifications" section, below.

Additional Disclosures & Clarifications

Please use the space below to clarify any answers above that may be incomplete or require additional detail.

Signature Section

THE UNDERSIGNED IS AUTHORIZED BY THE APPLICANT TO SIGN THIS APPLICATION ON THE APPLICANT'S BEHALF AND DECLARES THAT THE STATEMENTS CONTAINED IN THE INFORMATION AND MATERIALS PROVIDED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION AND THE UNDERWRITING OF THIS INSURANCE ARE TRUE, ACCURATE AND NOT MISLEADING. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE INSURER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THE STATEMENTS CONTAINED IN THIS APPLICATION AND ANY OTHER INFORMATION AND MATERIALS SUBMITTED TO THE INSURER IN CONNECTION WITH THE UNDERWRITING OF THIS INSURANCE ARE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND HAVE BEEN RELIED UPON BY THE INSURER IN ISSUING ANY POLICY. FOR NORTH CAROLINA APPLICANTS, SUCH APPLICATION MATERIALS ARE PART OF THE POLICY, IF ISSUED, ONLY IF ATTACHED AT ISSUANCE.



THIS APPLICATION AND ALL INFORMATION AND MATERIALS SUBMITTED WITH IT SHALL BE RETAINED ON FILE WITH THE INSURER. THE INSURER IS AUTHORIZED TO MAKE ANY INVESTIGATION AND INQUIRY AS IT DEEMS NECESSARY REGARDING THE INFORMATION AND MATERIALS PROVIDED TO THE INSURER IN CONNECTION WITH THE UNDERWRITING AND ISSUANCE OF THE POLICY.

THE APPLICANT AGREES THAT IF THE INFORMATION PROVIDED IN THIS APPLICATION OR IN CONNECTION WITH THE UNDERWRITING OF THE POLICY CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, THE APPLICANT WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.

I HAVE READ THE FOREGOING APPLICATION FOR INSURANCE AND REPRESENT THAT THE RESPONSES PROVIDED ON BEHALF OF THE APPLICANT ARE TRUE AND CORRECT.

FRAUD WARNING DISCLOSURE

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO AND RHODE ISLAND APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

NOTICE TO KANSAS APPLICANTS: ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY



AN INSURER, PURPORTED INSURER, BROKER OR AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

NOTICE TO KENTUCKY, NEW JERSEY, OHIO AND PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIMS CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIMS CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY. (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.)



For digital signature, click the red tab to create a digital ID or import an existing digital ID:

Print Name: _____

Job Title: _____

Company: _____

Signed: _____

Date: _____

If this **Application** is completed in Florida, please provide the Insurance Agent's name and license number. If this **Application** is completed in Iowa please provide the Insurance Agent's name and signature only.

Agent's Printed Name: _____

Agent's Signature: _____

Florida Agent's License Number: _____