

Harvey & Price | Coverage Snapshot

INTERNAL HUB BROKER REVIEW • 14 OCT 2026 • PROVISIONAL • 2026–27 renewal terms are proposal-level, not fully issued-policy verified

Operational profile supported by records: fire sprinkler installation; HVAC, plumbing and electrical contracting; sheet-metal shop, equipment and contractor storage; Eugene-area premises. Renewal documents schedule 119 vehicles, \$9.54M WC payroll, and property statement of values totaling \$15.404M (including business income). Nugget Way LLC appears separately as an additional-insured interest. No project contracts or confirmed geographic operating breakdown supplied.

Review message: Broad multilayer program is presented, but full 2026–27 issued policy forms/endorsements are missing. Earlier 2025–26 policy wording is useful for questions, not conclusive for current protection. No confirmed 2026–27 uninsured exposure is established by these documents.

Status: ■ **AMBER** potential restriction or clarification; ■ **GRAY** evidence needed; ■ **GREEN** specific documented strength. No **RED** gap has been substantiated. Priority and confidence are independent of color.

PROGRAM DASHBOARD • Liability, Auto and Property

Coverage / period	Carrier (policy ref.)	Reported key limits / aggregates	Deductible / SIR	Principal fit, finding & next action	Source
Fire sprinkler GL 10/1/26–10/1/27	Admiral CA000050527	\$1M occurrence; \$2M general; \$2M products/completed; reported \$5M overall/project	\$5K BI/PD	AMBER HP03. Review sprinkler-design, exclusions, project limits and contracts.	P&C p7–8
HVAC / plumbing / electrical GL 10/1/26–10/1/27	Middlesex A0145715003	\$1M occurrence; \$3M general; \$2M products/completed; reported \$10M construction-project aggregate	\$5K BI/PD; EBL \$1K	GRAY HP01. Obtain issued primary, AI and subcontractor forms; EBL \$1M claims-made.	P&C p12–13
Sprinkler first excess 10/1/26–10/1/27	Admiral GX0000690002	\$5M occurrence / \$5M aggregate	SIR \$0 shown	AMBER HP02. Over sprinkler GL, SAIF EL, WA stop gap and EBL as listed; verify actual attachment.	P&C p9
HVAC first excess 10/1/26–10/1/27	Middlesex A0145715004	\$5M occurrence / \$5M aggregate	SIR \$0 shown	AMBER HP02. Lists HVAC GL, auto, EBL and WA stop gap; confirm underlying schedule.	P&C p23
All-project second excess 10/1/26–10/1/27	Gray Surplus Lines GSL102454	\$5M occurrence / \$5M aggregate	SIR \$0 shown	AMBER HP02. Shown over Admiral and Middlesex; confirm separate sprinkler/HVAC paths and auto scope.	P&C p10
All-project third excess 10/1/26–10/1/27	Admiral UX0000031302	\$2M occurrence / \$2M aggregate	SIR \$0 shown	AMBER HP02. Lists prior Admiral/Gray/Middlesex layers; not automatically additive.	P&C p11
Commercial auto 10/1/26–10/1/27	Middlesex A0145715001	\$1M combined single limit; \$1M UM / UIM; 119 vehicles scheduled	Comp \$100; collision \$1K	GRAY HP01/02. Confirm covered-auto symbols, fleet values, hired/non-owned and excess response.	P&C p14–20
Property + BI / equipment breakdown 10/1/26–10/1/27	Middlesex A0145715002	\$8.726M building + BPP blanket; \$6.678M BI; O&L B and C \$250K each	\$2.5K; 90% building/BPP coinsurance; BI 24h	AMBER HP04/05. Verify five “No Coverage” structures, safeguards, values and monthly indemnity.	P&C p21–22

GL = general liability; BI = business income (unless stated BI/PD); BPP = business personal property; EL = employers liability; EBL = employee benefits liability; SIR = self-insured retention; O&L = ordinance or law; UM/UIM = uninsured/underinsured motorist. Financial-strength ratings printed in the proposals have not been independently verified and are not repeated as current ratings.

Coverage Dashboard | Other Lines

Renewal period 10/1/2026–10/1/2027 unless a different term is shown below • Values are as presented, not confirmed from current issued declarations

Coverage / period	Carrier (policy ref.)	Reported key limits / aggregates	Deductible / SIR	Principal fit, finding & next action	Source
Equipment / tools floater	Federal 0663-18-62	\$64,695 scheduled; \$40K small tools (\$5K/item); \$100K leased/rented/borrowed	\$1K	AMBER HP08. After 5 years: ACV; borrowed-equipment day limit blank in summary.	P&C p24–25
Installation floater	Federal 0663-18-62	\$400K per site; \$100K temporary location; \$250K catastrophe and transit	\$1K	AMBER HP08. Compare largest installation values and storage/transit exposures.	P&C p26
Computer / electronic data	Federal 0663-18-62	\$126K equipment; \$100K transit	\$1K; no coinsurance shown	GRAY HP01. Confirm precise covered locations and exclusions.	P&C p25–26
Pollution + professional	Indian Harbor PEC005520803	Pollution \$5M aggregate; transportation \$2M; emergency \$500K; professional \$2M per claim/agg	\$10K per pollution condition and per professional loss	AMBER HP06. Distinct triggers/reporting; legal-expense caps \$1M / \$200K as presented.	P&C p27; COI p26–54 (prior)
Employment practices	Federal 06705807	\$1M maximum aggregate; \$1M employment and third-party liability	\$25K per claim	GRAY HP01. Claims-made; 10/1/2019 prior/pending date shown.	P&C p28
Fiduciary liability	Federal 06705807	\$1M maximum aggregate	\$0 shown	GRAY HP01. Claims-made; 10/1/2019 prior/pending date shown.	P&C p29
Commercial crime	Federal 06705807	\$100K selected theft/dishonesty; \$50K social engineering	\$10K standard; \$15K social	AMBER HP09. Distinguish from separate cyber social-engineering limit.	P&C p30
Cyber liability	Travelers Casualty & Surety Co. of America 107235657	\$1M shared aggregate; \$100K social engineering; notification 500K persons/threshold 100	\$10K each claim; \$5K social	AMBER HP09. Claims-made continuity date 3/7/2020; assess authorized-transfer scenarios.	P&C p31
ERISA — separately dated	Travelers Insurance Co. 106107468	\$500K stated limit; 9/1/2023–9/1/2029	\$0 shown	GRAY HP01. Multi-year term; confirm bond instrument, covered plans and continued status.	P&C p32
WC + employers liability	SAIF 812782	Oregon statutory WC; EL \$1M accident / disease policy / disease employee; \$9.54M payroll	\$89,602 estimated renewal total, not retention	AMBER HP07. EXMOD .79 preliminary; officer election and out-of-state work need check.	WC p4,7,13
Surety support — not issued bond	Travelers Casualty & Surety Co. of America	Letter references support for \$10M single / \$20M aggregate	Not applicable	GRAY. Conditional underwriting support only; verify job-by-job.	Surety p1

Portfolio and contract notes: P&C p6 lists Harvey & Price Co. as named insured across shown lines, Nugget Way LLC as additional insured on selected lines, and the retirement plan as additional insured on selected lines. Need exact entity/interest schedules. Unsigned HUB broker-of-record documents (three pages) are not evidence of appointment.

Priority Findings | Program and Construction

Classifications describe the evidence available; they do not predict insurance payment. The bold source references are expanded in the appendix.

■ GRAY | HP01 Obtain full 2026-27 issued wording | HIGH priority • HIGH (document absence directly verified) confidence

Why it matters. The primary renewal materials are presentations, not full issued contracts. The prior-year COI packet includes actual forms, but it is dated 2025-26; a 2025-26 Admiral schedule lists numerous endorsements missing from the provided attachments. Its policy number differs from the 2026-27 proposal.

Action / exact question. Ask the incumbent for complete issued declarations and all forms/schedules/endorsements for each 2026-27 carrier and line, including initial and midterm changes; current loss runs; insured and underlying schedules. Reconcile every listed form and effective date before a final gap conclusion. Owner: HUB audit team.

Client talking point. "The summary is useful; the actual endorsements determine what happens when there is a claim."

Evidence: P&C pp7-32; Forms pp1-4 (Admiral CA0000521-03); COI p1 (prior term).

■ AMBER | HP02 Verify excess layers across each loss path | HIGH priority • MEDIUM (tower reported; attachment terms missing) confidence

Why it matters. The presentation describes separate \$5M first excess over sprinkler and HVAC, a \$5M Gray layer and a \$2M Admiral third layer. A prior excess form makes coverage dependent on its controlling underlying limit. Auto is listed in the Middlesex first excess but not expressly identified in the Gray all-project description.

Action / exact question. Request all 2026 excess policies, schedules of underlying insurance, attachments, required limits, exhaustion/payment terms, exclusions, defense provisions and endorsements. Ask: does a single sprinkler, HVAC, auto, EL or completed-operations claim reach every stated layer? Trace each path separately. Owner: HUB casualty lead.

Client talking point. "There may be meaningful high-limit protection, but we need to know that every layer connects to the particular type of loss."

Evidence: P&C pp9-11,23; COI p5, EX 46 41 04 16, Section II.2 (prior term).

■ AMBER | HP03 Contractor-specific exclusions and AI wording | HIGH priority • HIGH (prior form titles / selected wording; current use unknown) confidence

Why it matters. The prior Admiral form schedule includes a limited sprinkler-design professional endorsement, residential construction exclusion, specified-operations and special-exclusions endorsements, and multiple additional-insured editions. The supplied 2025 contractors-enhanced endorsement also restricts controlled wrap-up projects, subject to an away-from-project exception.

Action / exact question. Obtain the actual 2026 counterpart forms, project mix, subcontract agreements, owner insurance specifications, and wrap-up participation. Ask how sprinkler design, commissioning, subcontracted work, completed operations, residential work and wrap-up projects are treated. Verify AI, primary/noncontributory and waiver grants separately against contracts.

Client talking point. "The biggest contract issue is not the certificate; it is whether the exact endorsement matches your project obligations."

Evidence: Forms pp1-3; COI p9, AD 68 93 02 25 §I; COI pp19-23 and 56-59 (prior only).

Priority Findings | Property, Financial & Pollution

Immediate property controls can be reviewed while the issued policies are collected.

■ **AMBER** | HP04 Five storage structures and protective safeguards | HIGH priority • HIGH (proposal schedule explicit; coverage intent unknown) confidence

Why it matters. The statement of values calls five contractor-storage buildings “No Coverage” in the building column. The property proposal expressly warns that failure to comply with the protective-safeguard endorsement could impair or suspend coverage; its actual requirements were not supplied.

Action / exact question. Ask whether each storage structure is intentionally self-insured, who owns it and the replacement cost; confirm contents and any separate coverage. Obtain the issued protective-safeguard form, permitted outage/notification steps, monitoring and impairment logs. Owner: HUB property specialist + client facilities.

Client talking point. “Let’s make sure the buildings left off the schedule were left off intentionally, and that sprinkler outage procedures protect the property insurance.”

Evidence: P&C p21, printed 20; p22, printed 21, building rows 2–6.

■ **AMBER** | HP05 Coinsurance, BI valuation and maximum loss | MEDIUM priority • MEDIUM (terms presented; valuation untested) confidence

Why it matters. The proposal states 90% building/content coinsurance, 100% business-income coinsurance, a 24-hour business-income deductible and monthly indemnity. It reports \$8.726M blanket building/BPP and \$6.678M business income. No current valuation study or interruption projection was provided.

Action / exact question. Confirm replacement-cost schedule and latest values; test BI exposure using operating margin, payroll, seasonal peaks, restoration lead times and interdependency among facilities. Obtain actual monthly-indemnity and coinsurance wording. Owner: HUB property valuation team.

Client talking point. “The insured value and the time needed to recover operations matter at least as much as the headline building limit.”

Evidence: P&C pp21–22; exact current endorsement wording not supplied.

■ **AMBER** | HP06 Professional/pollution coverage is not one trigger | HIGH priority • MEDIUM (prior policy text reviewed; renewal unknown) confidence

Why it matters. The 2025–26 professional/pollution form gives professional liability claims-made/reporting terms, but job-site pollution is labeled occurrence. It requires professional claims first made during the term and written reporting within 90 days after expiration or a valid reporting extension. Legal expense can erode stated limits after contractual thresholds.

Action / exact question. Request the 2026–27 issued Indian Harbor policy, retroactive dates, declarations, legal expense amendment and all reporting conditions by insuring clause. Ask if transporting pollutants, design errors and post-completion contamination have the intended trigger/retention and whether legal expense sits inside or outside coverage limits.

Client talking point. “The professional and environmental protections are meaningful, but how and when a problem is discovered and reported can determine the response.”

Evidence: COI p26 EVPCPoCCP 0424, §I.A.1; p27 §I.B.1; p44 §V.C–D (prior); P&C p27.

Priority Findings | People, Equipment and Cyber

The priorities below are verification or operational-control opportunities; they are not established policy gaps.

■ **AMBER** | HP07 WC officer elections, multi-state work and claims | **MEDIUM** priority • **HIGH** (proposal and unsigned election) confidence

Why it matters. SAIF proposes statutory Oregon WC and \$1M employers liability. Renewal payroll is \$9.54M, estimated premium \$89,602, and a preliminary experience modifier of .79. The officer schedule indicates Michelle Cross “Exclude” and Jon Portz “Include,” but election initials are blank.

Action / exact question. Obtain executed officer elections, current SAIF declarations, latest claims and final rating; confirm outside-Oregon payroll, travel and jobs and any state-specific filings. Ask client whether both officer elections reflect intent and document medical/disability arrangements if excluded. Owner: HUB WC lead.

Client talking point. “The mod is favorable on the proposal; we should still validate officer choices and where crews actually work.”

Evidence: WC pp4–5,7,13 (printed 2,3,5,12); statement is not a final premium audit.

■ **AMBER** | HP08 Floaters and installations require field-value testing | **MEDIUM** priority • **HIGH** (schedule term shown; limit adequacy unknown) confidence

Why it matters. The equipment schedule shows \$64,695 listed equipment, \$40K tools, and \$100K leased/borrowed equipment. The proposal contains “No Coverage for Borrowed Equipment After ___ Days” with the day count blank. Older equipment is described as ACV. The installation limit is \$400K per site.

Action / exact question. Obtain issued floater terms and borrowed-item notification period; test leased/borrowed items, values temporarily away from premises, field-tools aggregation, and the maximum installed-value-at-risk before acceptance. Owner: HUB inland marine specialist.

Client talking point. “We should compare the amounts moving through active job sites—not only equipment sitting in the yard—with the floater limits.”

Evidence: P&C pp24–26 (printed 23–25); current issued conditions unavailable.

■ **AMBER** | HP09 Cyber and crime funds-transfer losses | **MEDIUM** priority • **MEDIUM** (different proposals; response interaction unverified) confidence

Why it matters. Separate proposals show a \$50K social-engineering crime limit (\$15K deductible) and \$100K cyber social-engineering limit (\$5K deductible). They are not automatically cumulative or interchangeable. The cyber policy indicates a common \$1M aggregate.

Action / exact question. Request both policies, definitions, overlap/other-insurance conditions, loss notification rules and funds-transfer controls. Ask how a fraudulent vendor-bank-change email would be covered, including approval-chain requirements. Owner: HUB cyber/crime specialist + client finance.

Client talking point. “A single payment-instruction fraud can test two different policies; we want to confirm the right one would respond.”

Evidence: P&C pp30–31 (printed 29–30).

■ **GRAY** | HP10 Entity and project-interest confirmation | **MEDIUM** priority • **HIGH** (interest schedule only) confidence

Why it matters. The proposal names Harvey & Price Co. and indicates Nugget Way LLC and the retirement plan have additional-insured status on selected lines. The actual current named-insured schedules and contracts are missing. Prior endorsements refer to Lease Crutcher Lewis, LLC, but no underlying contract was supplied.

Action / exact question. Request current legal-entity chart, real-estate ownership/leases, plans, project types, and representative client contracts. Ask whether Nugget Way LLC has the correct property insured/interest status and which contracting entity signs owner/subcontract agreements. Owner: HUB lead + client finance.

Client talking point. “A clean entity schedule prevents a technical ownership or contractual problem from becoming an insurance problem.”

Evidence: P&C p6 (printed 5); COI pp55–59 (prior scheduled beneficiary).

Evidence Appendix | Reviewed Documents

Six supplied insurance PDFs: 132 PDF pages total • Scanned images only (no machine-readable text layer); page-image review supports the specific citations below. Detailed prior-term endorsement schedules require full reconciliation.

ID	Filename	Pages	Type / period / policy	Review boundary
P&C	Property & Casualty Renewal Presentation Harvey & Price.pdf	39	IMA proposal • 2026–27 • multi-insurer	Dashboard terms / schedules, not full issued wording
WC	Wrokers Comp Renewal Presentation Harvey & Price.pdf	25	IMA / SAIF renewal proposal • 2026–27 • 812782	Terms, rate and claims exhibits; officer election unsigned
COI	COIs Acords Harvey & Price.pdf	59	2025–26 ACORD + selected issued forms and endorsements	Includes excess EX 46 41 04 16; prior CGL/auto; professional/pollution form 29 pp
Forms	Schedule of Forms Harvey & Price.pdf	4	Admiral CA0000521-03 • prior term identified	Many referenced forms missing; no current schedule
Surety	IMA letter surety.pdf	2	8/6/26 conditional surety-support letter and POA	Not issued individual bond
BOR	Unsigned BORs Harvey & Price.pdf	3	9/17/26 blank execution documents	Broker appointment not established by these documents

SELECT OPERATIVE EVIDENCE QUOTES AND LOCATORS

- E1 • P&C p7 (printed 6), sprinkler GL summary — “Overall Policy Aggregate Limit (per project)” • \$5,000,000, together with \$1M occurrence / \$2M general / \$2M products.
- E2 • P&C p12 (printed 11), HVAC GL summary — “Construction Project General Aggregate Limit \$10,000,000” • 1M occurrence / 3M general / 2M products shown.
- E3 • COI p5, EX 46 41 04 16 (printed p3/6), §II.2.a — “This insurance only applies in excess of the ‘controlling underlying insurance limit’.” PRIOR term only.
- E4 • COI p9, AD 68 93 02 25 (printed p1/9), §I — “CONTROLLED (WRAP-UP) INSURANCE PROGRAM EXCLUSION” with limited away-from-project-location exception. PRIOR term.
- E5 • Forms pp2–3 (prior Admiral schedule) — “FIRE SUPPRESSION SYSTEM DESIGN SERVICES - LIMITED PROFESSIONAL LIABILITY COVERAGE”; “SPECIFIED OPERATIONS ENDORSEMENT”; “RESIDENTIAL CONSTRUCTION ACTIVITIES EXCLUSION”. Titles only.
- E6 • P&C p21–22 (printed 20–21), property & SOV — “90 % Coinsurance Building & Contents”; “Protective Safeguard Endorsement”; five contractor-storage building rows state “No Coverage”.
- E7 • COI p26, EVPCPoCCP 0424 (printed p1/29), §I.A.1.b — “Claim is first made during the Policy Period and reported to us, in writing, during the Policy Period, within ninety (90) days of the end of the Policy Period”. PRIOR term.
- E8 • COI p27, EVPCPoCCP 0424 (printed p2/29), §I.B.1 — “Job Site Coverage - Occurrence”. Distinct from professional claims-made and reporting. PRIOR term.
- E9 • COI p44, EVPCPoCCP 0424 (printed p19/29), §V.C.2 — “Legal Expense shall begin to reduce the Limits of Liability” after stated conditions; exact current amendment unknown.
- E10 • P&C p24 (printed 23), equipment — “No Coverage for Borrowed Equipment After __ Days”; “Actual Cash Valuation on equipment 5 years or older”. Blank period not established.
- E11 • WC p13 (printed 12), officer election — “Michelle Cross ... Exclude” and “Jon Portz ... Include”; election initial spaces not completed.
- E12 • Surety p1, 8/6/26, conditional letter — “\$10,000,000 single and \$20,000,000 aggregate”; “Final consideration of any requested bond ... made at the time of contract award”.

Evidence Appendix | QA & Next Decisions

This is a risk-review worksheet for broker discussion, not a legal opinion or coverage determination.

WHAT WAS AND WAS NOT VERIFIED

Processed: all six PDF files inventoried; all supplied pages visually screened, with enlarged review of dashboard, operative insurance clauses, schedule pages and material endorsement language. The COI packet provides the 2025–26 excess form (6 pages), 2025–26 contractor-enhanced wording (9 pages), selected additional-insured / PNC / waiver forms, and a 29-page professional/pollution coverage form. The 2026–27 presentations give the limits used here. All material evidence quotes in this appendix were checked against rendered source-page images.

Still incomplete: 2026–27 issued policies/declarations and every modifying endorsement for all lines; underlying excess schedules and attachment mechanics; complete 2025–26 Admiral forms listed on the four-page schedule; three further pages of the 2025 business-auto declarations (the supplied declaration is “Page 1 of 4”); complete project contracts; entity schedule; current underwriting applications, valuations and loss runs. Dense tabular VINs and older WC claims pages have not been individually transcribed or independently validated. No external carrier ratings, market terms or policy status were verified.

ILLUSTRATIVE CROSS-LINE LOSS TRACES — NOT COVERAGE PREDICTIONS

A. Completed sprinkler-installation water damage: Admiral sprinkler GL proposes \$1M per occurrence (subject to its completed-operations aggregate); Admiral sprinkler excess proposes \$5M, Gray second \$5M and Admiral third \$2M. These stated amounts total \$13M only arithmetically; exclusion, attachment, exhaustion, aggregate and insured-definition alignment must be verified separately. A design-error allegation may also require analysis under the professional program. [HP02–03, HP06]

B. HVAC service-vehicle collision: Middlesex auto proposes \$1M combined single limit and the Middlesex first excess lists auto among its underlying lines. The Gray and top Admiral descriptions do not expressly confirm auto attachment, so any higher layer is unverified. [HP02] C. Pollution during material transport: Indian Harbor proposes a \$2M transportation aggregate; the prior form has discovery/reporting requirements, and interaction with commercial-auto pollution terms remains unknown. [HP06]

MEETING CLOSE | FIVE DECISIONS / QUESTIONS

1. Authorize a policy-form audit and obtain all current issued policies before labeling any 2026–27 restriction a confirmed gap. [HP01]
2. Select two representative large losses — sprinkler water-damage/completed operations and HVAC / auto claim — then trace each primary-to-excess layer using actual schedules. [HP02–03]
3. Confirm five storage-building values and written protective-safeguard impairment procedures; validate the \$8.726M / \$6.678M property and BI values. [HP04–05]
4. Obtain the 2026 professional/pollution declarations, retro dates, notice deadlines and legal-expense amendment; compare to actual design and transport activities. [HP06]
5. Validate officer election, fleet, installation values, fraud controls and named legal entities while the issued-wording review runs. [HP07–10]

ISSUED DOCUMENT REQUEST — EXACT BATCH

First: full 2026–27 bound policies and all schedules/endorsements for Admiral CGL and excess, Middlesex CGL/auto/property/excess, Gray all-project excess, Federal inland marine/EPLI/fiduciary/crime, Indian Harbor professional/pollution, Travelers cyber, SAIF WC, and the active ERISA instrument. Second: completed carrier applications, schedule of forms, warranties and exclusions; loss runs; COI/contract templates; 5 sample project contracts (including wrap-ups), subcontractor form agreements, all entities and property schedules, max installed value per job and catastrophe concentrations.

Binding, authorization and finance caveats: The three BOR letters in the provided packet are unsigned. The 8/6/26 surety letter states conditional program support, not issued bonds. The WC premium of \$89,602 is an estimate subject to rating/audit and is not a coverage retention. Published AM Best ratings in presentations were not independently verified for exact underwriting entities or dates.