AGREEMENT BETWEEN THE COUNTY OF SAN MATEO AND CITY OF SAN BRUNO

THIS AGREEMENT, entered into this	day of	, 20_		_, by
and between the COUNTY OF SAN MATEO, hereinafte	r called	"County,"	and	CITY
OF SAN BRUNO, hereinafter called "Contractor";				

WITNESSETH:

WHEREAS, pursuant to Government Code, Section 31000, County may contract with independent contractors for the furnishing of such services to or for County or any Department thereof;

WHEREAS, it is necessary and desirable that Contractor be retained for the purpose of providing Congregate Nutrition including Transportation:

NOW, THEREFORE, IT IS HEREBY AGREED BY THE PARTIES HERETO AS FOLLOWS:

1. Exhibits.

The following exhibits are attached hereto and incorporated by reference herein:

Exhibit A—Services
Exhibit B—Payments and rates
Attachment I—§504 Compliance

2. Services to be performed by Contractor.

In consideration of the payments set forth herein and in Exhibit B, Contractor shall perform services for County in accordance with the terms, conditions and specifications set forth herein and in Exhibit "A."

3. Payments.

In consideration of the services provided by contractor in accordance with all terms, conditions and specifications set forth herein and in Exhibit "A," County shall make payment to Contractor based on the rates and in the manner specified in Exhibit "B." The County reserves the right to withhold payment if the County determines that the quantity or quality of the work performed is unacceptable. In no event shall the County's total fiscal obligation under this contract exceed FIFTY-EIGHT THOUSAND FIVE HUNDRED NINETY DOLLARS (\$58,590).

4. Term and Termination.

Subject to compliance with all terms and conditions, the term of this agreement shall be from July 1, 2005 through June 30, 2006.

This Agreement may be terminated by Contractor, the Health Department Director or his/her designee at any time without a requirement of good cause upon thirty (30) days' written notice to the other party.

In the event of termination, all finished or unfinished documents, data, studies, maps, photographs, reports, and materials (hereafter referred to as materials) prepared by Contractor under this Agreement shall become the property of the County and shall be promptly delivered to the County. Upon termination, the Contractor may make and retain a copy of such materials. Subject to availability of funding, Contractor shall be entitled to receive payment for work/services provided prior to termination of the Agreement. Such payment shall be that portion of the full payment which is determined by comparing the work/services completed to the work/services required by the Agreement.

5. Availability of Funds.

The County may terminate this Agreement or a portion of the services referenced in the Attachments and Exhibits based upon unavailability of Federal, State or County funds, by providing written notice to Contractor as soon as is reasonably possible after the county learns of said unavailability of outside funding.

6. Relationship of Parties.

Contractor agrees and understands that the work/services performed under this Agreement are performed as an independent Contractor and not as an employee of the County and that Contractor acquires none of the rights, privileges, powers or advantages of County employees.

7. Hold Harmless.

Contractor shall indemnify and save harmless County, its officers, agents, employees, and servants from all claims, suits, or actions of every name, kind and description, brought forth, or on account of: (A) injuries to or death of any person, including Contractor, or (B) damage to any property of any kind whatsoever and to whomsoever belonging, (C) any sanctions, penalties or claims of damages resulting from Contractor's failure to comply with the requirements set forth in the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and all Federal regulations promulgated thereunder, as amended, or (D) any other loss or cost, including but not limited to that caused by the concurrent active or passive negligence of County, its officers, agents, employees, or servants, resulting from the performance of any work required of Contractor or payments made pursuant to this Agreement, provided that this shall not apply to injuries or damage for which County has been found in a court of competent jurisdiction to be solely liable by reason of its own negligence or willful misconduct.

The duty of Contractor to indemnify and save harmless as set forth herein, shall include the duty to defend as set forth in Section 2778 of the California Civil Code.

8. Assignability and Subcontracting.

Contractor shall not assign this Agreement or any portion thereof to a third party, or subcontract with a third party to provide services required by contractor under this agreement without the prior written consent of County. Any such assignment or subcontract without the county's prior written consent shall give County the right to automatically and immediately terminate this Agreement.

9. Insurance.

The Contractor shall not commence work or be required to commence work under this Agreement unless and until all insurance required under this paragraph has been obtained and such insurance has been approved by the County Manager, and Contractor shall use diligence to obtain such issuance and to obtain such approval. The Contractor shall furnish the County Manager with certificates of insurance evidencing the required coverage, and there shall be a specific contractual liability endorsement extending the Contractor's coverage to include the contractual liability assumed by the Contractor pursuant to this Agreement. These certificates shall specify or be endorsed to provide that thirty (30) days' notice must be given, in writing, to the County Manager of any pending change in the limits of liability or of any cancellation or modification of the policy.

- (1) Worker's Compensation and Employer's Liability Insurance. The Contractor shall have in effect during the entire life of this Agreement Workers' Compensation and Employer's Liability Insurance providing full statutory coverage. In signing this Agreement, the Contractor certifies, as required by Section 1861 of the California Labor Code, that it is aware of the provisions of Section 3700 of the California Labor Code which requires every employer to be insured against liability for Worker's Compensation or to undertake self-insurance in accordance with the provisions of the Code, and I will comply with such provisions before commencing the performance of the work of this Agreement.
- (2) <u>Liability Insurance.</u> The Contractor shall take out and maintain during the life of this Agreement such Bodily Injury Liability and Property Damage Liability Insurance as shall protect him/her while performing work covered by this Agreement from any and all claims for damages for bodily injury, including accidental death, as well as any and all claims for property damage which may arise from contractor's operations under this Agreement, whether such operations be by himself/herself or by any sub-contractor or by anyone directly or indirectly employed by either of them. Such insurance shall be combined single limit bodily injury and property damage for each occurrence and shall be not less than the amount specified below.

Suc	h insurance shall include:	
(a)	Comprehensive General Liability	\$1,000,000
	Motor Vehicle Liability Insurance	

County and its officers, agents, employees and servants shall be named as additional insured on any such policies of insurance, which shall also contain a provision that the insurance afforded thereby to the County, its officers, agents, employees and servants shall be primary insurance to the full limits of liability of the policy, and that if the County or its officers and employees have other insurance against the loss covered by such a policy, such other insurance shall be excess insurance only.

In the event of the breach of any provision of this section, or in the event any notice is received which indicates any required insurance coverage will be diminished or canceled, the County of San Mateo at its option, may, notwithstanding any other provision of this Agreement to the contrary, immediately declare a material breach of this Agreement and suspend all further work pursuant to this Agreement.

10. Compliance with laws; payment of Permits/Licenses.

All services to be performed by Contractor pursuant to this Agreement shall be performed in accordance with all applicable federal, state, county, and municipal laws, including, but not limited to, Health Insurance Portability and Accountability Act of 1996 (HIPAA) and all Federal regulations promulgated thereunder, as amended, and the Americans with Disabilities Act of 1990, as amended, and Section 504 of the Rehabilitation Act of 1973, as amended and attached hereto and incorporated by reference herein as Attachment I, which prohibits discrimination on the basis of handicap in programs and activities receiving any federal or county financial assistance. Such services shall also be performed in accordance with all applicable ordinances and regulations, including, but not limited to, appropriate licensure, certification regulations, provisions pertaining to confidentiality of records, and applicable quality assurance regulations.

In the event of a conflict between the terms of this agreement and state, federal, county or municipal law or regulations, the requirements of the applicable law will take precedence over the requirements set forth in this agreement.

Contractor will timely and accurately complete, sign, and submit all necessary documentation of compliance.

11. Non-Discrimination.

A. Section 504 applies only to Contractors who are providing services to members of the public. Contractor shall comply with §504 of the Rehabilitation Act of 1973, which provides that no otherwise qualified handicapped individual shall, solely by reason of a disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination in the performance of this contract (this paragraph needed only if services provided to members of the public).

B. General non-discrimination. No person shall, on the grounds of race, color, religion, ancestry, gender, age (over 40), national origin, medical condition (cancer), physical or mental disability, sexual orientation, pregnancy, childbirth or related medical condition, marital status, or political affiliation be denied any

benefits or subject to discrimination under this agreement.

C. Equal employment opportunity. Contractor shall ensure equal employment opportunity based on objective standards of recruitment, classification, selection, promotion, compensation, performance evaluation, and management relations for all employees under this agreement. Contractor's equal employment policies shall be made available to County of San Mateo upon request.

D. Violation of Non-discrimination provisions. Violation of the non-discrimination provisions of this Agreement shall be considered a breach of this Agreement and subject the Contractor to penalties, to be determined by the County

Manager, including but not limited to

i) termination of this Agreement;

ii) disqualification of the Contractor from bidding on or being awarded a County contract for a period of up to 3 years;

iii) liquidated damages of \$2,500 per violation;

iv) imposition of other appropriate contractual and civil remedies and sanctions, as determined by the County Manager.

To effectuate the provisions of this section, the County Manager shall have the authority to examine Contractor's employment records with respect to compliance with this paragraph and/or to set off all or any portion of the amount described in this paragraph against amounts due to Contractor under the Contract or any other Contract between Contract and County.

Contractor shall report to the County Manager the filing by any person in any court of any complaint of discrimination or the filing by any person of any and all charges with the Equal Employment Opportunity Commission, the Fair Employment and Housing Commission or any other entity charged with the investigation of allegations within 30 days of such filing, provided that within such 30 days such entity has not notified Contractor that such charges are dismissed or otherwise unfounded. Such notification shall include the name of the complainant, a copy of such complaint and a description of the circumstance. Contractor shall provide County with a copy of their response to the Complaint when filed.

E. Compliance with Equal Benefits Ordinance. With respect to the provision of employee benefits, Contractor shall comply with the County Ordinance which prohibits contractors from discriminating in the provision of employee benefits between an employee with a domestic partner and an employee with a spouse.

F. The Contractor shall comply fully with the non-discrimination requirements required by 41 CFR 60-741.5(a), which is incorporated herein as if fully set

forth.

12. Retention of Records.

Contractor shall maintain and preserve all required records relating to this Agreement for four (4) years after the County makes final payment or until audit findings are resolved, whichever is greater.

Contractor agrees to provide upon reasonable notice from the County, a Federal grantor agency, or the State of California access to and the right to examine and/or audit all records and documents necessary to determine compliance and evaluate services performed relating to this Agreement.

13. Merger Clause.

This Agreement, including the Exhibits attached hereto and incorporated herein by reference, constitutes the sole Agreement of the parties hereto and correctly states the rights, duties, and obligations of each party as of this document's date. Any prior agreement, promises, negotiations, or representations between the parties not expressly stated in this document are not binding. All subsequent modifications shall be in writing and signed by the parties.

14. Controlling Law.

The validity of this Agreement and of its terms or provisions, as well as the rights and duties of the parties hereunder, the interpretation and performance of this Agreement shall be governed by the laws of the State of California.

15. Notices.

Any notice, request, demand or other communication required or permitted hereunder shall be deemed to be properly given when deposited in the United State mail, postage prepaid, or when deposited with a public telegraph company for transmittal, charges prepaid, addressed to:

In the case of County, to:

Jacqueline Toliver Aging and Adult Services 225 37th Avenue San Mateo, CA 94403

In the case of Contractor, to:

Wendy Mines, Director City of San Bruno, Senior Center 1555 Crystal Springs Road San Bruno, CA 94066

ATTEST:

Clerk of Said Board (City)

CITY OF SAN BRUNO

Ву:

IN WITNESS WHEREOF, the parties hereto, by their duly authorized representatives, have affixed their hands.

ATTEST:

By:_____
Clerk of Said Board (County)

Long Form Agreement/Non Business Associate

SCHEDULE A

CITY OF SAN BRUNO

FY 2005-2006 DESCRIPTION OF SERVICES

Contractor shall operate the following Older Americans Act (OAA), and/or Community-Based Services (CBSP) program(s): a Congregate Nutrition Program (including transportation). Services described in this Schedule A reflect program performance requirements (units of service) during fiscal year July 1, 2005 through June 30, 2006. These programs shall operate in accordance with the California Department of Aging and/or state licensing regulations and the standards and requirements established by Aging and Adult Services of San Mateo County. A monitoring will be conducted annually and onsite, in accordance with the Area Agency on Aging Contract Monitoring Procedures Manual.

I. CONGREGATE NUTRITION PROGRAM

1. Units of Service

Contractor agrees to provide 900 unduplicated clients with 12,100 senior congregate meals, four nutrition education programs, and 100 unduplicated clients with 5,735 units of transportation.

2. Unit Definitions

Meal: To provide a minimum of one-third of the current Recommended Dietary Allowance for adults.

Unit of Service: One meal

Nutrition Education: To provide regularly scheduled educational programs on nutrition, diet and health promotion issues. Programs and materials are to be approved by a qualified dietician or nutritionist. Methods of education may include demonstrations, audio-visual presentations or small group discussions for congregate program clients.

Unit of Service: One presentation

Transportation: To take a client from one location (home, senior center facility, etc.) to another using agency owned/operated vehicle or paying for paratransit services.

Unit of Service: One one-way trip

Medical Trips: To assist a client who has exhausted all other transportation

resources with a medical trip.
Unit of Service: One round-trip

Shopping Assistance: To assist a client with access to banking or shopping needs

by providing transportation.

Unit of Service: One round-trip

3. Program Requirements

Contractor agrees to:

- a. Conform to the appropriate federal, state and local requirements, especially the standards and practices identified in California Code of Regulations, Title 22, California Department of Aging Title III Program Manual and current California Uniform Retail Food Facilities Law (CURFFL).
- b. Operate the program five days of service each week, Monday through Friday.
- c. Coordinate services with all other relevant transit, especially paratransit services available from Redi-Wheels and the Redi-Coast.
- d. Bill additional transportation services to the contract only if the client is allowed to pay a suggested contribution and will not be denied services if he/she is unable to pay.
- e. Provide transportation for clients of senior centers as the established priority. Agencies should provide additional shopping assistance or medical trips only if there is a defined need and only if resources permit.

SCHEDULE B

CITY OF SAN BRUNO

FY 2005-2006 FISCAL SUMMARY

Contractor shall operate the following Older Americans Act (OAA), and/or Community-Based Services (CBSP) program(s): a Congregate Nutrition Program (including transportation). Services described in this Schedule B reflect program funding and payment methods during fiscal year July 1, 2005 through June 30, 2006. These programs shall operate in accordance with the California Department of Aging and/or state licensing regulations and the standards and requirements established by Aging and Adult Services of San Mateo County. Funds shall be utilized to subsidize the fees of seniors who are unable to pay the full cost of services.

I. CONGREGATE NUTRITION PROGRAM

Aging and Adult Services will pay the contractor in consideration of services rendered through combined Older Americans Act and Nutrition Services Incentive Program (NSIP) funds, the rate of \$3.70 per senior meal.

Aging and Adult Services will pay the contractor in consideration of services rendered through OAA funds, the rate of \$2.00 per transportation unit.

The maximum reimbursement for the Congregate Nutrition Program during the contract term July 1, 2005 through June 30, 2006 shall not exceed FIFTY-SIX THOUSAND TWO HUNDRED FORTY DOLLARS (\$56,240).

Contractor is responsible for covering the cost of all components of each program outlined here above and shall be reimbursed for actual expenditures on the approved budget for each program.

A mid-year review, scheduled for January, will require a reconciliation of year-to-date outcomes. Based on these outcomes, a budget revision may be required.

In addition, Contractor agrees to:

- a. Submit client intake forms as appropriate, monthly program reports and invoices by the tenth (10th) of each month. (Invoices submitted more than two months past the month of service may not be reimbursed. Statistical reports submitted more than one month past the month of service may result in withholding of payments until reports are brought current.);
- b. Offer services throughout the twelve-month contract period, unless prior written approval is received from Aging and Adult Services; and
- c. Submit a closing report by July 31, 2006.

City of San Bruno – Schedule B

The maximum reimbursement for contracted services between San Mateo County Aging and Adult Services and City of San Bruno is \$56,240 in Older Americans Act and NSIP funds, and \$2,350 in County General Funds for general program support for a total amount of FIFTY-EIGHT THOUSAND FIVE HUNDRED NINETY DOLLARS (\$58,590) for the contract term July 1, 2005 through June 30, 2006.

Attachment I

(Required only from Contractors who provide services directly to the Public on County's behalf.)

Assurance of Compliance with Section 504 of the Rehabilitation Act of 1973, as Amended

The undersigned (hereinafter called the "Contractor(s)") hereby agrees that it will comply with Section 504 of the Rehabilitation Act of 1973, as amended, all requirements imposed by the applicable DHHS regulation, and all guidelines and interpretations issued pursuant thereto.

The Contractor(s) gives/give this assurance in consideration of and for the purpose of obtaining contracts after the date of this assurance. The Contractor(s) recognizes/recognize and agrees/agree that contracts will be extended in reliance on the representations and agreements made in this assurance. This assurance is binding on the Contractor(s), its successors, transferees, and assignees, and the person or persons whose signatures appear below are authorized to sign this assurance on behalf of the Contractor(s).

The Co	ontractor	(s): (C	heck a or b)				
	a.	()	employs fewer than	n 15 persons.			•/
	b. 84.7 (a) regulati), has d	employs 15 or mor lesignated the follow	e persons and, pu wing person(s) to	rsuant to Section 84 coordinate its effort	.7 (a) of the regul s to comply with	ation (45 C.F.R. the DHHS
			Wendy 1 Name of 50	Mines 04 Person - Type	or Print		
cit	Varne of	Sa	Bruno actor(s) - Type or Pr	rint	567 El C	Pamino F	lea l
City,	an	Br	mo		CA State	940 6 Zip Code	6
I certify	that the	e above	information is com	pleteand correct	to the best of my kin	lowledge.	
6/8	29/c Date	5		Signature a	d Title of Authoriz	Red Secured Official	er Mgr
*Excen	tion: DI	HHS re	oulations state that:	\bigcirc			

"If a recipient with fewer than 15 employees finds that, after consultation with a handicapped person seeking its services, there is no method of complying with (the facility accessibility regulations)...other than making a significant alteration in its existing facilities, the recipient may, as an alternative, refer the handicapped person to other providers of those services that are accessible."

COUNTY OF SAN MATEO

Equal Benefits Compliance Declaration Form

I Vendor Identification		
Name of Contractor: Contact Person: Address: Phone Number: Fax Number:	CITY OF SAN BRUNO WENDY MINES 1555 CRYSTAL SPRINGS ROAD SAN BRUND CA 94066 (650) 616-7151 (650) 589-8219	
Il Employees		
Does the Contractor have	ve any employees? ⊠ Yes □ No	
Does the Contractor pro	vide benefits to spouses of employees? X Yes X No	
If the answ	ver to one or both of the above is no, please skip to Section IV.	
III Equal Benefits Compli	ance (Check one)	
employees with sport Yes, the Contractor of in lieu of equal bene No, the Contractor d	loes not comply. Inder a collective bargaining agreement which began on	* 9
IV Declaration		7. <u> </u>
	perjury under the laws of the State of California that the follam authorized to bind this entity contractually.	regoing is
Windly Min	Name (Please Print)	
Rec Servico M	82 6/29/05 Bate	Party simple de la constante de

CABAG PLAN Corporation

CERTIFICATE OF COVERAGE

ISSUE DATE (MM/DD/YY)

7/13/2004

BROKER: DRIVER RISK SERVICES

600 MONTGOMARY ST., 9th Floor SAN FRANCISCO, CA 94111-2933

415/403-1400

PROVIDER: ABAG PLAN CORPORATION

P. O. BOX 2050

OAKLAND, CA 94604-2050

510/464-7969

Covered

San Bruno

Party:

City Hall, 567 El Camino Real

San Bruno, CA 94066

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY

A ABAG PLAN Corporation

COMPANY

B_ Ins. Co. Of The State of Pennsylvania_

COMPANY

C Lexington Insurance Company

THIS IS TO CERTIFY THAT COVERAGE AGREEMENTS LISTED BELOW HAVE BEEN ISSUED TO THE COVERED PARTY NAMED ABOVE FOR THE PERIOD INDICATED. NOTWITHISTANDING ANY REQUIREMENT. TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE COVERAGE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS. EXCLUSIONS AND CONDITIONS OF SUCH AGREEMENTS.

	* * * ; ; * ; * 3			POLICY	POLICY	LIABILITY LIMIT		
CO LTR	TYPE OF COVERAGE		POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE		EACH OCCURRENCE	AGGREGATE
A	GENERAL LIABILITY		ABAG PLAN 2004/05	7/01/2004	7/01/2005	Combined		
	X	COMPREHENSIVE FORM			- 501 - 201 - 201	Single Limit	\$5,000,000	
	X	PRODUCT/ COMPLETED OPERATIONS				(CSL)		
	X	PREMISES / OPERATIONS	*					77.908C, 25.0
A1	X	UNDERGROUND EXPLOSION & COLLAPSE HAZARD		, * · · ·	,	* * .		
	X	CONTRACTUAL	1		* v ₁		* * *	
	X	BROAD FORM PROPERTY DAMAGE			. *			
A		AUTOMOBILE LIABILITY	ABAG PLAN 2004/05	7/01/2004	7/01/2005	Combined	*	
	X	ANY AUTO				Single Limit	\$5,000,000	
	X	ALL OWNED AUTO				(CSL)		
	X	RENTAL/LEASE AUTO	## ## H		* 7			
	X	NON-OWNED AUTOS	2 E E E E E E E E E E E E E E E E E E E					
		GARAGE LIABILITY	, y					
В	Excess General & Auto Liability Public Official's E&O		4704-1811	7/01/2004	7/01/2005	CSL	\$5,000,000	15 14 h 10 h
			0	- 1	12)	E&0	\$5,000,000	\$5,000,000
C		PROPERTY INSURANCE	TBD	7/01/2004	7/01/2005	CSL	\$750,000,000	
	X	PROPERTY / ALL RISK				PROPERTY	(per schedule)	
	X	BOILER & MACHINERY		.		BOILER & MACH	\$50,000,000	

DESCRIPTION: General liability includes Personal Injury and Public Officials' Errors and Omissions Liability. This Certificate is issued as proof of insurance to confirm the above-named Insured is an active member and in good standing with coverage as indicated above.

CERTIFICATE HOLDER

CANCELLATION

County of San Mateo

Attention: Aging & Adult Services

225 - 37th Avenue

San Mateo

CA

94403

SHOULD ANY OF THE ABOVE DESCRIBED AGREEMENTS BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE PROVIDER/PROVIDEE WILL ENDEAVOR TO MAIL 30-DAY WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT. HOWEVER, FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

MARCUS BEVERLY, Director of Risk Management ABAG PLAN Corporation

ALJCIATION OF BAY AREA GOVERNMENTS

ABAG PLAN Corporation

P.O. Box 2050 Oakland, California 94604-2050 (510) 464-7969

ADDITIONAL COVERED PARTY ENDORSEMENT

THIS ENDORSEMENT CHANGES THE CONTRACT Please read it carefully!

Endorsement Effective: July 1, 2004 through June 30, 2005

Entity: San Bruno

Additional Covered Party: County of San Mateo

Description of Operations Senior Nutrition Program or Facilities:

The definition of Covered Party is amended to include any person or organization the Entity is contractually obligated to include as an additional insured, and for which a certificate of coverage has been issued evidencing such status and which is on file with ABAG PLAN Corp., with respect to Bodily Injury, Personal Injury and Property Damage arising out of the Entity's operations or premises owned by or rented to the Entity. The coverage provided to the additional Covered Party does not apply to any liability occurring after those operations or use of premises have ceased. Coverage applies only to the vicarious liability of the Additional Covered Party for operations or services described in the contract with the Entity.

The inclusion of more than one Covered Party under this coverage shall not operate to impair the rights of one Covered Party against another Covered Party and the coverages afforded by this endorsement shall apply as though separate policies had been issued to each Covered Party. The inclusion of more than one Covered Party shall not, however, operate to increase the limit of ABAG PLAN Corp.'s liability.

If required by contract, any insurance carried by a certificate holder which may be applicable shall be deemed excess and the Entity's coverage primary notwithstanding any conflicting provisions in the Entity's policy to the contrary.

A certificate holder shall not, by reason of their inclusion under this policy, incur liability for payment of premium.

In the event of reduction in coverage or cancellation of this insurance, we agree to mail thirty (30) days (ten [10] days for non-payment) advance notice of such reduction or cancellation to each entity added as per certificates on file with ABAG PLAN Corp. which specify that a written contract exists and requires that the certificate holder be an additional insured.

All other terms and conditions in the policy remain unchanged.

Authorized Signature:	Date:	7/13/2004	3 70 3 77
Marcus Beverly, Risk Manager			*
ABAG PLAN Corporation			