
 ASSESSOR'S OFFICE



 COUNTY OF SANTA CRUZ

GOVERNMENTAL CENTER
 (40%) 454-2002
 ROBERT C. PETERSEN
 ASSESSOR

701 OCEAN STREET SANTA CRUZ, CALIFORNIA 95060
 TDD: (408) 454-2123
 FAX: (408) 454-2495

November 12, 1998

Agenda: December 8, 1998

Board of Supervisors
 County of Santa Cruz
 701 Ocean St.
 Santa Cruz, Ca. 95060

State-County Property Tax Administration Program

Dear Members of the Board:

As your Board may recall, the County participates in the State-County Property Tax Administration Loan Program. Calendar year 1998 marks the third year of the County's participation. This program has provided \$565,000 in funds each year. The loan program is administered by the Assessor, and the funds are restricted to activities designed to enhance the operations of the County's property tax administration departments. By meeting the performance criteria established in the County's agreement with the State, which is audited by the County's Auditor-Controller, the annual loan is considered repaid by the Department of Finance.

Following is a brief summary of the major enhancements made possible by the Tax Administration Loan Program:

- Funds have provided for seven limited term staff positions in the Assessor's office to resolve the backlog of business property audits, to respond to assessment appeals, and to identify and reduce the assessment of approximately 8,000 parcels that were assessed above market value, in response to declines in the real estate market suffered in the recent state-wide recession
- The Assessor's valuation team has moved to PC's and desktop applications to facilitate the analysis and entry of assessment data gathered in the field
- Working with the Information Services Department, the Assessor's office has created an electronic interface with the Recorder's Office to receive images of all recorded documents

conveying property title. Records are now retrieved from file server storage in the Recorder's office, analyzed and updated by Assessor staff, and returned to the mainframe for storage and retrieval. This application has allowed the Assessor staff to process changes of ownership within one or two days, rather than the previous four to six week standard.

- Provided funds to the Tax Collector's office to replace the outdated check processing equipment with current technology. The new system has the ability to scan checks received for tax payments, and this process has significantly reduced the resources required in the Tax Collector and Auditor offices to research and process requests for tax refunds.
- Provided funds to the Tax Collector's office to conduct a systems requirement analysis for an improved collections system, and to purchase and implement a vendor-supplied system that will provide for improved control and analysis of accounts assigned for collection.
- Working with the Auditor, consolidated 51% of the Tax Code Areas and made the corresponding corrections to the Assessor parcel maps. This has resulted in control of the explosion of new tax code areas, reduced Assessor mapping costs from the State Board of Equalization and improved analysis accuracy of the smaller number of code areas.
- Provided funding to the Clerk of the Board's office to offset costs of administrative support to the Assessment Appeals Board, and to purchase computing and copying equipment
- Provided funding to the Planning Department to purchase the hardware and software to scan, store and retrieve blueprints and to make these images available to other departments over the County's wide area network. This cooperative effort will enable the Planning Department to receive electronic blueprint files, and will significantly reduce the need for applicants to submit multiple blueprint copies for building permit applications
- Provided funding to purchase digital cameras to photograph all properties as they are reappraised. These digital images are then stored on a file server for retrieval by multiple County departments.
- Provided funding for the analysis of an electronic document management system, and the development of a plan to establish a test site in the Assessor's office to demonstrate the abilities of electronic document management for all County departments. Electronic document management can capture any document--color or black and white, text or image -- from any source, index it for retrieval, and store it in a computer system. The Assessor's office will use this technology to eliminate the need to handle paper documents, and improve the processes to share information among the Assessor staff. Electronic document management can significantly increase processing capacity, reduce staff time required for document management and filing, provide immediate access to critical data and documents, and significantly reduce document storage space.

The original legislation for this loan program (AB 818) provided funding for calendar years 1996 through 1998. Because of its success in providing revenue to the state, the Legislature has extended this program for an additional three year term (AB719). I will be bringing a fourth year loan application to your Board for consideration in January.

To continue the current work program funded through the 1998 agreement, it is necessary to appropriate funds from the Property Tax Administration Program Trust Fund, the receiving fund for AB818 loan funds, to the Assessor's budget for the following uses:

- purchase of an electronic document management system, and attendant maintenance, service and consulting services. A copy of the proposed contract with Appleby & Company, Inc. in the amount of \$42,921 .16 is attached for your consideration.
- purchase of a color printer, desk top scanner and required software licenses;
- extra help appropriations for student workers to finish the mapping project associated with the tax code consolidation program;
- acquisition of 10 additional PC's, utilizing the County's lease/purchase program.

It is therefore RECOMMENDED that your Board:

1. Accept and file this report on the State-County Property Tax Administration Loan Program;
2. Adopt the attached resolution accepting and appropriating unanticipated revenue in the amount of \$75,421; and
3. Approve the attached independent services contract with Appleby & Company, Inc. in the amount of \$42,921 to provide an electronic document management system and attendant maintenance, service, and consulting services.

Very truly yours,


ROBERT C. PETERSEN

ASSESSOR

Recommended:

By:


SUSAN A. MAURIELLO

CHIEF ADMINISTRATIVE OFFICER

BSLNSUM2.WPD

BEFORE THE BOARD OF SUPERVISORS OF THE COUNTY OF SANTA CRUZ, STATE OF CALIFORNIA

RESOLUTION NO. _____

On the motion of Supervisor _____ duly seconded by Supervisor _____ the following resolution is adopted:

RESOLUTION ACCEPTING UNANTICIPATED REVENUE

WHEREAS, the County of Santa Cruz is a recipient of funds from the State of California for AB818 tax administration loan (075301) program; and

WHEREAS, the County is recipient of funds in the amount of \$ 75,421 which are either in excess of those anticipated or are not specifically set forth in the current fiscal year budget of the County: and

WHEREAS, pursuant to Government Code Section 29130(c)/29064(b), such funds may be made available for specific appropriation by a four-fifths vote of the Board of Supervisors;

NOW, THEREFORE, BE IT RESOLVED AND ORDERED that the Santa Cruz County Auditor-Controller accept funds in the amount of \$ 75,421 into

Department Assessor

T/C	Index Number	Revenue Subject Number	Account Name	Amount
001	109100	0850	ST-AB8 Spec Needs	75,421

and that such funds be and are hereby appropriated as follows:

T/C	Index Number	Expenditure Subject Number	PRJ/UCD	Account Name	Amount
021	109100	3665		Prof & Special	42,921
		3110		Extra Help	8,000
		3493'		Supplies	6,060
		8428		Computer Equip	11,000
		3800		Rents & Leases	3,900
		3355		Maintenance	1,320
		3545		Consulting	2,220

DEPARTMENT HEAD I hereby certify that the fiscal provisions have been researched and that the Revenue(s) (has been) (will be) received within the current fiscal year.

BY Robyn A. Peterson Department Head

Date 11-22-98

COUNTY ADMINISTRATIVE OFFICER

Recommended to Board

Not Recommended to Board

PASSED AND ADOPTED by the Board of Supervisors of the County of Santa Cruz, State of California, this _____ day of _____ 19____ by the following vote (requires four-fifths vote for approval):

AYES: SUPERVISORS

NOES : SUPERVISORS

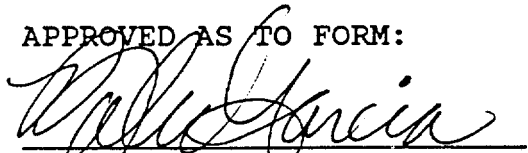
ABSENT: SUPERVISORS

Chairperson of the Board

ATTEST:

Clerk of the Board

APPROVED AS TO FORM:



County Counsel

APPROVED AS TO ACCOUNTING DETAIL:

Auditor-Controller

Distribution:

- Auditor-Controller
- County Council
- County Administrative Officer
- Originating Department

COUNTY OF SANTA CRUZ
REQUEST FOR APPROVAL OF AGREEMENT

56

TO: Board of Supervisors
County Administrative Officer
County Counsel
Auditor-Controller

FROM: Assessor

(Dept.)

Robert C. Johnson (Signature) 11-20-98 (Date)

The Board of Supervisors is hereby requested to approve the attached agreement and authorize the execution of the same.

1. Said agreement is between the Santa Cruz County Assessor (Agency)
and Appleby & Company, Inc., 2828 N. Wishon, Fresno, CA (Name & Address)

2. The agreement will provide for the purchase of an electronic document management
System including maintenance, service and consulting

3. The agreement is needed because County cannot provide this service

4. Period of the agreement is from 1-1-99 to 6-30-2000

5. Anticipated cost is \$ 42,921 (Fixed amount; Monthly rate; Not to exceed)

6. Remarks: Approved BOS 12/8/98 Item #

7. Appropriations are budgeted in 109100 (Index#) 3665 (Subject)

NOTE: IF APPROPRIATIONS ARE INSUFFICIENT, ATTACH COMPLETED FORM AUD-74

Appropriations are available and have been encumbered. Contract No. 0081520A Date 11/23/98
are not available and will be encumbered.

GARY A. KNUTSON, Auditor - Controller

BY Ronald Nelson Deputy.

Proposal reviewed and approved. It is recommended that the Board of Supervisors approve the agreement and authorize the
Assessor to execute the same on behalf of the County of Santa Cruz
Cruz (Agency).
County Administrative Officer

Remarks: _____ (Analyst) BY Gunn Beckman Date 11/24/98

Agreement approved as to form. Date _____

Distribution:
Bd. of Supv. - White
Auditor-Controller - Blue
County Counsel - ~~Blue~~
Co. Admin. Officer - Canary
Auditor-Controller - Pink
Originating Dept. - Goldenrod

22 Dept. if rejected.
ADM 29 (6195)

State of California)
County of Santa Cruz) ss
I _____ ex-officio Clerk of the Board of Supervisors of the County of Santa Cruz,
State of California, do hereby certify that the foregoing request for approval of agreement was approved by
said Board of Supervisors as recommended by the County Administrative Officer by an order duly entered
in the minutes of said Board on _____ County Administrative Officer
_____ 19 _____ By _____ Deputy Clerk

Contract No.

INDEPENDENT CONTRACTOR AGREEMENT

THIS CONTRACT is entered into this 16 day of NOVEMBER, 1998, by and between the COUNTY OF SANTA CRUZ, hereinafter called COUNTY, and Appleby & Company, Inc., hereinafter called CONTRACTOR. The parties agree as follows:

1. **DUTIES.** CONTRACTOR agrees to exercise special skill to accomplish the following result: install and configure FORTIS, a document management system and provide training and consulting services.
2. **COMPENSATION.** In consideration for CONTRACTOR accomplishing said result, COUNTY agrees to pay CONTRACTOR as follows: an amount not to exceed \$42,921.16.
3. **TERM** The term of this contract shall be: January 1, 1999 thru June 30, 2000.
4. **EARLY TERMINATION.** Either party hereto may terminate this contract at any time by giving 30 days written notice to the other party.
5. **INDEMNIFICATION FOR DAMAGES, TAXES AND CONTRIBUTIONS.** CONTRACTOR shall exonerate, indemnify, defend, and hold harmless COUNTY (which for the purpose of paragraphs 5 and 6 shall include, without limitation, its officers, agents, employees and volunteers) from and against:
 - A. Any and all claims, demands, losses, damages, defense costs, or liability of any kind or nature which COUNTY may sustain or incur or which may be imposed upon it for injury to or death of persons, or damage to property as a result of, arising out of, or in any manner connected with the CONTRACTOR'S performance under the terms of this Agreement, excepting any liability arising out of the sole negligence of the COUNTY. Such in-

dennification includes any damage to the person(s), or property(ies) of CONTRACTOR and third persons.

B. Any and all Federal, State and Local taxes, charges, fees, or contributions required to be paid with respect to CONTRACTOR and CONTRACTOR'S officers, employees and agents engaged in the performance of this Agreement (including, without limitation, unemployment insurance, social security and payroll tax withholding).

6. INSURANCE. CONTRACTOR, at its sole cost and expense, for the full term of this Agreement (and any extensions thereof), shall obtain and maintain at minimum compliance with all of the following insurance coverage(s) and requirements. Such insurance coverage shall be primary coverage as respects COUNTY and any insurance or self-insurance maintained by COUNTY shall be excess of CONTRACTOR'S insurance coverage and shall not contribute to it.

If CONTRACTOR utilizes one or more subcontractors in the performance of this Agreement, CONTRACTOR shall obtain and maintain Independent Contractor's Insurance as to each subcontractor or otherwise provide evidence of insurance coverage for each subcontractor equivalent to that required of CONTRACTOR in this Agreement, unless CONTRACTOR and COUNTY both initial here ____/____.

A. Types of Insurance and Minimum Limits

(1) Worker's Compensation in the minimum statutorily required coverage amounts. This insurance coverage shall not be required if the CONTRACTOR has no employees and certifies to this fact by initialing here _____.

(2) Automobile Liability Insurance for each of CONTRACTOR'S vehicles used in the performance of this Agreement, including owned, non-owned (e. g. owned by CONTRACTOR'S employees), leased or hired vehicles, in the minimum amount of \$500,000 combined single limit per occurrence for bodily injury and property damage. This insurance coverage shall not be required if vehicle use by CONTRACTOR is not a material part of performance of this Agreement and CONTRACTOR and COUNTY both certify to this fact by initialing here ____/____.

(3) Comprehensive or Commercial General Liability Insurance coverage in the minimum amount of \$1,000,000 combined single limit, including coverage for: (a) bodily injury, (b) personal injury, (c) broad form property damage, (d) contractual liability, and (e) cross-liability.

(4) Professional Liability Insurance in the minimum amount of \$_____ combined single limit, if, and only if, this Subparagraph is initialed by CONTRACTOR and COUNTY ____/____.

B. Other Insurance Provisions

(1) If any insurance coverage required in this Agreement is provided on a "Claims Made" rather than "Occurrence" form, CONTRACTOR agrees to maintain the required coverage for a period of three (3) years after the expiration of this Agreement (hereinafter "post agreement coverage") and any extensions thereof. CONTRACTOR may maintain the required post agreement coverage by renewal or purchase of prior acts' or tail coverage. This provision is contingent upon post agreement coverage being both available and reasonably affordable in relation to the coverage provided during the term of this Agreement. For purposes of interpreting this requirement, a cost not exceeding 100% of the last annual policy premium during the term of this Agreement in order to purchase prior acts or tail coverage for post agreement coverage shall be deemed to be reasonable.

(2) All required Automobile and Comprehensive or Commercial General Liability Insurance shall be endorsed to contain the following clause:

"The County of Santa Cruz, its officials, employees, agents and volunteers are added as an additional insured as respects the operations and activities of, or on behalf of, the named insured performed under Agreement with the County of Santa Cruz."

(3) All required insurance policies shall be endorsed to contain the following clause:

"This insurance shall not be canceled until after thirty (30) days prior written notice has been given to:

Santa Cruz County
Assessor's Office
701 Ocean Street
Santa Cruz, CA 95060

(4) CONTRACTOR agrees to provide its insurance broker(s) with a full copy of these insurance provisions and provide COUNTY on or before the effective date of this Agreement with Certificates of Insurance for all required coverages. All Certificates of Insurance shall be delivered or sent to:

Santa Cruz County
Assessor's Office
701 Ocean Street
Santa Cruz, CA 95060

7. EQUAL EMPLOYMENT OPPORTUNITY. During and in relation to the performance of this Agreement, CONTRACTOR agrees as follows:

A. The CONTRACTOR shall not discriminate against any employee or applicant for employment because of race, color, religion, national origin, ancestry, physical or mental disability, medical condition (cancer related), marital status, sex, sexual orientation, age (over 40), veteran status, or any other non-merit factor unrelated to job duties. Such action shall include, but not be limited to, the following: recruitment; advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training (including apprenticeship), employment, upgrading, demotion, or transfer. The CONTRACTOR agrees to post in conspicuous places, available to employees and applicants for employment, notice setting forth the provisions of this non-discrimination clause.

B. If this Agreement provides compensation in excess of \$50,000 to CONTRACTOR and if CONTRACTOR employs fifteen (15) or more employees, the following requirements shall apply:

(1) The CONTRACTOR shall, in all solicitations or advertisements for employees placed by or on behalf of the CONTRACTOR, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, national origin, ancestry, physical or mental disability, medical condition (cancer related), marital status, sex, sexual orientation, age (over 40), veteran status, or any other non-merit factor unrelated to job duties. In addition, the CONTRACTOR shall make a good faith effort to consider Minority/Women/Disabled Owned Business Enterprises in CONTRACTOR's solicitation of goods and services. Definitions for Minority/Women/Disabled Business Enterprises are available from the COUNTY General Services Purchasing Division.

(2) The CONTRACTOR shall furnish COUNTY Affirmative Action Office information and reports in the prescribed reporting format (PER 4012) identifying the sex, race, physical or mental disability, and job classification of its employees and the names, dates and methods of advertisement and direct solicitation efforts made to subcontract with Minority-Women/Disabled Business Enterprises.

(3) In the event of the CONTRACTOR's non-compliance with the non-discrimination clauses of this Agreement or with any of the said rules, regulations, or orders said CONTRACTOR may be declared ineligible for further agreements with the COUNTY.

(4) The CONTRACTOR shall cause the foregoing provisions of this Subparagraph 7B. to be inserted in all subcontracts for any work covered under this Agreement by a subcontractor compensated more than \$50,000 and employing more than fifteen (15) employees, provided that the foregoing provisions shall not apply to contracts or subcontracts for standard commercial supplies or raw materials.

8. INDEPENDENT CONTRACTOR STATUS. CONTRACTOR and COUNTY have reviewed and considered the principal test and secondary factors below and agree that CONTRACTOR is an independent contractor and not an employee of COUNTY. CONTRACTOR is responsible for all insurance (workers compensation, unemployment, etc.) and all payroll related taxes. CONTRACTOR is not entitled to any employee

benefits. COUNTY agrees that CONTRACTOR shall have the right to control the manner and means of accomplishing the result contracted for herein.

PRINCIPAL TEST: The CONTRACTOR rather than COUNTY has the right to control the manner and means of accomplishing the result contracted for.

SECONDARY FACTORS: (a) The extent of control which, by agreement, COUNTY may exercise over the details of the work is slight rather than substantial; (b) CONTRACTOR is engaged in a distinct occupation or business; (c) In the locality, the work to be done by CONTRACTOR is usually done by a specialist without supervision, rather than under the direction of an employer; (d) The skill required in the particular occupation is substantial rather than slight; (e) The CONTRACTOR rather than the COUNTY supplies the instrumentalities, tools and work place; (f) The length of time for which CONTRACTOR is engaged is of limited duration rather than indefinite; (g) The method of payment of CONTRACTOR is by the job rather than by the time; (h) The work is part of a special or permissive activity, program or project, rather than part of the regular business of COUNTY; (i) CONTRACTOR and COUNTY believe they are creating an independent contractor relationship rather than an employer-employee relationship; and (j) The COUNTY conducts public business.

It is recognized that it is not necessary that all secondary factors support creation of an independent contractor relationship, but rather that overall there are significant secondary factors which indicate that CONTRACTOR is an independent contractor.

By their signatures to this Agreement, each of the undersigned certifies that it is his or her considered judgment that the CONTRACTOR engaged under this Agreement is in fact an independent contractor.

9. **NONASSIGNMENT.** CONTRACTOR shall not assign this Agreement without the prior written consent of the COUNTY.

10. **RETENTION AND AUDIT OF RECORDS.** CONTRACTOR shall retain records pertinent to this Agreement for a period of not less than five (5) years after final payment under this Agreement or until a final audit report is accepted by COUNTY, whichever occurs first. CONTRACTOR hereby agrees to be subject to the examination and audit by the Santa Cruz County Auditor-Controller, the Auditor General of the State of California, or the designee of either for a period of five (5) years after final payment under this Agreement.

11. **PRESENTATION OF CLAIMS.** Presentation and processing of any or all claims arising out of or related to this Agreement shall be made in accordance with the provisions contained in Chapter 1.05 of the Santa Cruz County Code, which by this reference is incorporated herein.

12. ATTACHMENTS. This Agreement includes the following attachments:
Proposal from Appleby & Company dated October 26, 1998.

IN WITNESS WHEREOF, the parties hereto have set their hands the day
and year first above written.

1. CONTRACTOR

4. COUNTY OF SANTA CRUZ

By: *AJ Appleby*

By: _____
Robert C. Petersen, Assessor

Appleby & Company, Inc.
2828 North Wishon
Fresno, CA 93704

Telephone: 209-222-8402

2. APPROVED AS TO INSURANCE:

By: *Janet McKinley 11-20-98*
Risk Management

3. APPROVED AS TO FORM

By: *Jim Baskett 11-20-98*
County Counsel

DISTRIBUTION: County Administrative Office
Auditor-Controller
County Counsel
Risk Management
Contractor

FMICA



Santa Cruz County
Electronic Document Management System
Fortis Upgrade & PC Support Proposal
October 16, 1998

528 N. Wishon Fresno, CA 93704 209-222-8402 FAX 222-5043 Email: toconnor@applebyco.com

Quantity	Description	Unit	Total
<u>ASSESSOR</u>			
ELECTRONIC DOCUMENT MANAGEMENT SYSTEM			
Prices include 12-month upgrades and support			
1	Fortis Server License - MS SQL Server	\$19,995.00	\$19,995.00
1	MS SQL Database	\$2,500.00	\$2,500.00
1	Server Options (OCR, Bar Code, Image Enhancement, Full Text)	\$3,535.00	\$3,535.00
1	Scan Client seat	\$1,175.00	\$1,175.00
1	Edit Client - IO-User package	\$7,800.00	\$7,800.00
1	(Credit for 1 O-User FileMagic)	-\$12,990.00	-\$12,990.00
	EDM Total		\$22,015.00
	Sales Tax		\$1,706.10
1	Installation & Configuration	\$7,200.00	\$7,200.00
	Sub Total		\$30,921.10
1	PC/NETWORK CONSULTING	\$12,000.00	\$12,000.00
	6-month contract		
	On-line Service and Support (PCAnywhere)		
	First Month - 3 days		
	Second Month - 2 days		
	Months 3-6 - 1 days		
	Services exceeding above schedule billed at \$150 hr w/ 2 hour minimum		
	Reimbursement of out-of-pocket expenses		
	Travel expenses @ .40¢ mile		
	Total		\$42,921.16

ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)
11/16/98

PRODUCER
DiBuduo & DeFendis Ins.
Lic #0243420
P. O. Box 5479
Fresno, CA 937555479

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 **St. Paul Fire & Marine Ins Co**
COMPANY B **Superior National Ins**
COMPANY C
COMPANY D

INSURED
Appleby and Company, Inc.
2828 N. Wishon
Fresno, CA 93704

LAR

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY VARY FROM THOSE ACTUALLY PROVIDED BY THE POLICIES. THIS CERTIFICATE IS NOT VALID UNLESS IT IS SIGNED BY THE PRODUCER OR AN AUTHORIZED REPRESENTATIVE OF THE PRODUCER.

CO. TR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE OR OCCUR <input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT				GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG PERSONAL & ADV INJURY \$ EACH OCCURRENCE \$ FIRE DAMAGE (Any one fire) \$ MED EXP (Any one person)
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	CK06101974	01/01/98	01/01/99	COMBINED SINGLE LIMIT \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE 5
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$ EACH OCCURRENCE \$ AGGREGATE \$
	EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM				EACH OCCURRENCE \$ AGGREGATE \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE: <input type="checkbox"/> INCL <input checked="" type="checkbox"/> EXCL OTHER	WDN16574-D	02/01/98	02/01/99	<input checked="" type="checkbox"/> WC STATUTORY LIMITS EL EACH ACCIDENT \$ 1,000,000 EL DISEASE - POLICY LIMIT \$ 1,000,000 EL DISEASE - EA EMPLOYEE \$ 1,000,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS
 The County of Santa Cruz, its officials, employees, agents and volunteers are added as an additional insured for auto liability as respects the operations and activities of, or on behalf of, the named insured performed

CERTIFICATE HOLDER **CANCELLATION: Ten Day Notice for Non-Payment of Premium**

Santa Cruz County
Assessor's Office
701 Ocean Street
Santa Cruz, CA 95060

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ~~SEND BY MAIL~~ **30** DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT,

 AUTHORIZED REPRESENTATIVE

015942
© ACORD CORPORATION 1988

CERTIFICATE OF INSURANCE
- (Continuations) -

015942 LAR

INSURED: Appleby and Company, Inc.

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DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS - (Continued):
under Agreement with the County of Santa Cruz.

ACORD.

CERTIFICATE OF INSURANCE

BLS 01000

ISSUE DATE (MM/DD/YY)

11/16/98

PRODUCER

ALTER REINHARDT INS
99 W. SHAW, SUITE 130
RESNO CA 93704

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

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COMPANY **A** RELIANCE INSURANCE COMPANY
LETTER

COMPANY **B** OF IL.
LETTER

COMPANY **C**
LETTER

COMPANY **D**
LETTER

COMPANY **E**
LETTER

INSURED

APPLEBY & COMPANY, INC
828 N. WISHON AVE
RESNO, CA 93704

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO TR	TYPE OF INSURANCE	POLICY NUMBER	POUCY EFFECTIVE DATE (MM/DD/YY)	POUCY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR. <input checked="" type="checkbox"/> OWNER'S & CONTRACTOR'S PROT. <input checked="" type="checkbox"/> \$1,000 DED PER CLAIM	NGB1119379	02/03/98	02/03/99	GENERAL AGGREGATE	\$ 2,000,000
	PRODUCTS-COMP/OP AGG.				\$	
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> GARAGE LIABILITY				COMBINED SINGLE LIMIT	\$
	EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM				EACH OCCURRENCE	\$
	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY				AGGREGATE	\$
	OTHER				STATUTORY LIMITS	
					EACH ACCIDENT	\$
					DISEASE-POLICY LIMIT	\$
					DISEASE-EACH EMPLOYEE	\$

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

THE COUNTY OF SANTA CRUZ, ITS OFFICIALS, EMPLOYEES, AGENTS AND VOLUNTEERS ARE INCLUDED AS AN ADDITIONAL INSURED WITH RESPECTS TO THE OPERATIONS OF THE NAMED INSURED ONLY.

CERTIFICATE HOLDER

SANTA CRUZ COUNTY
ASSESSORS OFFICE
701 OCEAN ST'

SANTA CRUZ CA 95060

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE