AGREEMENT FOR PROFESSIONAL SERVICES WITH FREYER & LAURETA, INC. FOR THE BAYSIDE FIELDS PARKING LOT AND PATHS IMPROVEMENTS PROJECT

THIS AGREEMENT is made and entered into in the City of Burlingame, County of San Mateo, State of California, by and between the **CITY OF BURLINGAME**, a municipal corporation [hereinafter City], and **FREYER & LAURETA, INC.** engaged in providing **Professional Services** herein called the "Consultant", **as of the 31 day of December, 2025**.

RECITALS

A. The City is considering consultant to provide professional services, including engineering design for civil and electrical improvements, for the Bayside Fields Parking Lot and Paths Improvements Project.

B. The City desires to engage a professional consultant to provide professional services because of Consultant's experience and qualifications to perform the desired work, described in Exhibit A.

C. The Consultant represents and affirms that it is qualified and willing to perform the desired work pursuant to this Agreement.

AGREEMENTS

NOW, THEREFORE, THE PARTIES HERETO AGREE AS FOLLOWS:

1. Scope of Services. The Consultant shall provide the services described in Exhibit A, attached hereto and made part of this agreement.

2. Time of Performance. The services of the Consultant are to commence upon the execution of this Agreement until December 31, 2026.

3. Compliance with Laws. The Consultant shall comply with all applicable laws, codes, ordinances, and regulations of governing federal, state and local laws. Consultant represents and warrants to City that it has all licenses, permits, qualifications and approvals of whatsoever nature which are legally required for Consultant to practice its profession. Consultant represents and warrants to City that Consultant shall, at its sole cost and expense, keep in effect or obtain at all times during the term of this Agreement any licenses, permits, and approvals which

are legally required for Consultant to practice its profession. **Consultant shall maintain a City of Burlingame business license.**

4. Nonexclusivity. Nothing contained in this Agreement shall be construed or interpreted as giving the Consultant any exclusive right or priority to provide any or all of the services described in this Agreement, and the City shall remain free to use its own forcesor any other person to provide some of all of those services as the City may in its sole discretion determine best meets the City’s needs and wishes.

5. Sole Responsibility. Consultant shall be responsible for employing or engaging all persons necessary to perform the services under this Agreement.

6. Information/Report Handling. All documents furnished to Consultant by the City and all reports and supportive data prepared by the Consultant under this Agreement are the City's property and shall be delivered to the City upon the completion of Consultant's services or at the City's written request. All reports, information, data, and exhibits prepared or assembled by Consultant in connection with the performance of its services pursuant to this Agreement are confidential until released by the City to the public, and the Consultant shall not make any of these documents or information available to any individual or organization not employed by the Consultant or the City without the written consent of the City before such release. The City acknowledges that the reports to be prepared by the Consultant pursuant to this Agreement are for the purpose of evaluating a defined project, and City's use of the information contained in the reports prepared by the Consultant in connection with other projects shall be solely at City's risk, unless Consultant expressly consents to such use in writing. City further agrees that it will not appropriate any methodology or technique of Consultant which is and has been confirmed in writing by Consultant to be a trade secret of Consultant.

7. Cost of Services and Materials. Pricing for those services shall be in conformance with the price listing in **Exhibit A** attached hereto, including base services in the amount not to exceed **Seventy-Four Thousand Dollars ($74,000).** Billing shall include current period and cumulative expenditures to date and shall be accompanied by a detailed explanation of the work performed by whom at what rate and on what date. Also, plans, specifications, documents or other pertinent materials shall be submitted for City review, even if only in partial or draft form.

8. Availability of Records. Consultant shall maintain the records supporting this billing for not less than three (3) years following completion of the work under this

Agreement. Consultant shall make these records available to authorized personnel of the City at the Consultant's offices during business hours upon written request of the City.

9. Project Manager. The Project Manager for the Consultant for the work under this Agreement shall be Richard Holtz, Parks Superintendent.

10. Assignability and Subcontracting. The services to be performed under this Agreement are unique and personal to the Consultant. No portion of these services shall be assigned or subcontracted without the written consent of the City.

11. Notices. Any notice required to be given shall be deemed to be duly and properly given if mailed postage prepaid, and addressed to:

To City: Richard Holtz, Parks Superintendent
Parks and Recreation Department, City of Burlingame
850 Burlingame Ave.
Burlingame, CA 94010
Ph. (650) 558–7333
E-mail: rholtz@burlingame.org

To Consultant: Joshua Kimbrell, Vice President
Freyer & Laureta, Inc.
150 Executive Park Blvd, Ste 4200
San Francisco, CA 94134
Ph. (415) 534-7070
E-mail: kimbrell@freyerlaureta.com

or personally delivered to Consultant to such address or such other address as Consultant designates in writing to City.

12. Independent Contractor. It is understood that the Consultant, in the performance of the work and services agreed to be performed, shall act as and be an independent consultant and not an agent or employee of the City. As an independent consultant he/she shall not obtain any rights to retirement benefits or other benefits which accrue to City employee(s). With prior written consent, the Consultant may perform some obligations under this Agreement by subcontracting, but may not delegate ultimate responsibility for performance or assign or transfer interests under this Agreement.

13. Conflict of Interest. Consultant understands that its professional responsibilities is solely to the City. The Consultant has and shall not obtain any holding or interest within the City of Burlingame. Consultant has no business holdings or agreements with any individual member of the Staff or management of the City or its representatives nor shall it enter into any such holdings or agreements. In addition, Consultant warrants that it does not presently and shall not acquire any direct or indirect interest adverse to those of the City in the subject of this Agreement, and it shall immediately disassociate itself from such an interest should it discover it has done so and shall, at the City's sole discretion, divest itself of such interest. Consultant shall not knowingly and shall take reasonable steps to ensure that it does not employ a person having such an interest in this performance of this Agreement. If after employment of a person, Consultant discovers it has employed a person with a direct or indirect interest that would conflict with its performance of this Agreement, Consultant shall promptly notify City of this employment relationship, and shall, at the City's sole discretion, sever any such employment relationship.

14. Equal Employment Opportunity. Consultant warrants that it is an equal opportunity employer and shall comply with applicable regulations governing equal employment opportunity. Neither Consultant nor its subcontractors do and neither shall discriminate against persons employed or seeking employment with them on the basis of age, sex, color, race, marital status, sexual orientation, ancestry, physical or mental disability, national origin, religion, or medical condition, unless based upon a bona fide occupational qualification pursuant to the California Fair Employment & Housing Act.

15. Insurance.

A. Minimum Scope of Insurance:

i. Consultant agrees to have and maintain, for the duration of the contract, General Liability insurance policies insuring him/her and his/her firm to an amount not less than: One million dollars ($1,000,000) combined single limit per occurrence and two million dollars ($2,000,000) aggregate for bodily injury, personal injury and property damage in a form at least as broad as ISO Occurrence Form CG 0001.

ii. Consultant agrees to have and maintain for the duration of the contract, an Automobile Liability insurance policy ensuring him/her and his/her staff to an amount not less than one million dollars ($1,000,000) combined single limit per accident for bodily injury and property damage.

iii. Consultant agrees to have and maintain, for the duration of the contract, professional liability insurance in amounts not less than two million dollars ($2,000,000) each claim/aggregate sufficient to insure Consultant for professional errors or omissions in the performance of the particular scope of work under this agreement.

iv. Any deductibles or self-insured retentions must be declared to and approved by the City. At the option of the City, either: the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects the City, its officers, officials, employees and volunteers; or the Contractor shall procure a bond guaranteeing payment of losses and related investigations, claim administration, and defense expenses.

B. General and Automobile Liability Policies:

i. The City, its officers, officials, employees and volunteers are to be covered as insured as respects: liability arising out of activities performed by or on behalf of the Consultant; products and completed operations of Consultant, premises owned or used by the Consultant. The endorsement providing this additional insured coverage shall be equal to or broader than ISO Form CG 20 10 11 85 and must cover joint negligence, completed operations, and the acts of subcontractors. This requirement does not apply to the professional liability insurance required for professional errors and omissions.

ii. The Consultant's insurance coverage shall be endorsed to be primary insurance as respects the City, its officers, officials, employees and volunteers. Any insurance or self-insurances maintained by the City, its officers, officials, employees or volunteers shall be excess of the Consultant's insurance and shall not contribute with it.

iii. Any failure to comply with reporting provisions of the policies shall not affect coverage provided to the City, its officers, officials, employees or volunteers.

iv. The Consultant's insurance shall apply separately to each insured against whom a claim is made or suit is brought, except with respect to the limits of the insurer's liability.

C. In addition to these policies, Consultant shall have and maintain Workers' Compensation insurance as required by California law. Further, Consultant shall ensure that all subcontractors employed by Consultant provide the required Workers' Compensation insurance for their respective employees.

D. All Coverages: Each insurance policy required in this item shall be endorsed to state that coverage shall not be canceled except after thirty (30) days' prior written notice by mail, has been given to the City (10 days for non-payment of premium). Current certification of such insurance shall be kept on file at all times during the term of this agreement with the City Clerk.

E. Acceptability of Insurers: Insurance is to be placed with insurers with a Best's rating of no less than A-:VII and authorized to do business in the State of California.

F. Verification of Coverage: Upon execution of this Agreement, Contractor shall furnish the City with certificates of insurance and with original endorsements effecting coverage required by this clause. The certificates and endorsements for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. The certificates and endorsements are to be on forms approved by the City. All certificates and endorsements are to be received and approved by the City before any work commences. The City reserves the right to require complete, certified copies of all required insurance policies, at any time.

16. Indemnification.

a. To the fullest extent permitted by law, Consultant shall defend (with counsel of City's choosing), indemnify and hold the City, its officials, officers, employees, ang agents free and harmless from any and all claims, demands, causes of action, costs, expenses, liability, loss, damage or injury of any kind, in law or equity, to property or persons, including wrongful death, in any manner arising out of, pertaining to, or incident to any acts, errors or omissions, or willful misconduct of Consultant, its officials, officers, employees, subcontractors, consultants or agents in connection with the performance of the Consultant' s services, the Project or this Agreement, including without limitation the payment of all damages, expert witness fees and attorney's fees and other related costs and expenses. Consultant's obligation to indemnify shall not be restricted to insurance proceeds, if any, received by Consultant, the City, its officials, officers, employees, agents, or volunteers.

b. If Consultant's obligation to defend, indemnify, and/or hold harmless arises out of Consultant' s performance of "design professional" services (as that term is defined under Civil Code section 2782.8), then, and only to the extent required by Civil Code section 2782.8, which is fully incorporated herein, Consultant's indemnification obligation shall be limited to claims to the extent actually caused by the negligence, recklessness, or willful misconduct of the Consultant, and, upon Consultant obtaining a final adjudication by a court of competent jurisdiction, Consultant's liability for such claim, including the cost to defend, shall not exceed the Consultant' s proportionate percentage of fault. Consultant has no obligation to provide an immediate defense or to pay for any of the indemnitees' defense-related costs prior to a final determination of liability.

17. Waiver. No failure on the part of either party to exercise any right or remedy hereunder shall operate as a waiver of any other right or remedy that party may have hereunder, nor does waiver of a breach or default under this Agreement constitute a continuing waiver of a subsequent breach of the same or any other provision of this Agreement.

18. Governing Law. This Agreement, regardless of where executed, shall be governed by and construed under the laws of the State of California. Venue for any action regarding this Agreement shall be in the Superior Court of the County of San Mateo.

19. Termination of Agreement. The City and the Consultant shall have the right to terminate this agreement with or without cause by giving not less than fifteen (15) days written notice of termination. In the event of termination, the Consultant shall deliver to the City all plans, files, documents, reports, performed to date by the Consultant. In the event of such termination, City shall pay Consultant an amount

that bears the same ratio to the maximum contract price as the work delivered to the City bears to completed services contemplated under this Agreement, unless such termination is made for cause, in which event, compensation, if any, shall be adjusted in light of the particular facts and circumstances involved in such termination.

20. Amendment. No modification, waiver, mutual termination, or amendment of this Agreement is effective unless made in writing and signed by the City and the Consultant.

21. Entire Agreement. This Agreement constitutes the complete and exclusive statement of the Agreement between the City and Consultant. No terms, conditions, understandings or agreements purporting to modify or vary this Agreement, unless hereafter made in writing and signed by the party to be bound, shall be binding on either party.

IN WITNESS WHEREOF, the City and Consultant have executed this Agreement as of the date of 12/31/2025.

City of Burlingame **"Consultant"**

By Margaret Glomstad
Margaret Glomstad
Parks and Recreation Director

Joshua Kimbrell
Freyer & Laureta, Inc.
Print Name: Joshua R. Kimbrell
Title: Vice President

Approved as to form:

Michael Guina
Michael Guina, City Attorney

ATTEST:

Meaghan Hassel-Shearer
Meaghan Hassel-Shearer, City Clerk

EXHIBIT A

FREYER & LAURETA, INC.
Civil Engineers – Surveyors – Construction Managers

October 7, 2025 (*Revision 1, December 8, 2025)*

Richard Holtz
Park Superintendent/City Arborist
City of Burlingame
rholtz@burlingame.org

RE: ENGINEERING SERVICES PROPOSAL
BAYSIDE FIELDS PARKING LOT AND PATHS IMPROVEMENTS PROJECT
CITY OF BURLINGAME, PARKS AND RECREATION DEPARTMENT

Dear Mr. Holtz:

Freyer & Laureta, Inc. (F&L) is pleased to submit this proposal to the City of Burlingame (City) to provide engineering design services for civil and electrical improvements for the Bayside Fields parking lot and paths improvements (Project).

Based on our last project meeting, we understand that the City would like to restart the project design now that the City has a clear direction on how to proceed with the electric vehicle charging stations (EVCS) elements of the project.

As our previous Task Order with the City has been closed, including all previous design budgets, this proposal replaces our previous base agreement and previous scope amendment. Therefore, this proposal is a stand-alone scope for our team to restart the project and advance it through design completion.

The Project includes various surface improvements at the Bayside Fields site at 1125 Airport Boulevard to improve Americans with Disabilities Act (ADA) compliance, rehabilitate parking lot surfaces, repave pedestrian paths, and provide lighting and EVCS improvements. This parks department parcel is bounded by Airport Boulevard, the City's wastewater treatment plant, and the Crowne Plaza hotel; and is near the Broadway/101 Freeway interchange and across the street from the San Francisco Bay/Bay Trail.

Scope of Design Services

This proposal includes the tasks described below.

Task 1: Civil Design for Parking Lot and Path Improvements

F&L will prepare designs, details, and calculations as described below:

- Assessment of existing asphalt pavement condition for the large triangular portion of the parking lot and design for the rehabilitation of the surface by means of pavement replacement, mill-grind and overlay, or a combination of asphalt/sub-base dig-out repairs along with micro-surfacing.

- ADA compliant grading design for installation of two curb-ramps with detectable warning surfaces and surrounding concrete sidewalk at the restroom and ball field #2 building areas. Existing topography will be analyzed, and design grades will be calculated based on conform conditions. The improvements in these areas are anticipated to extend to existing sidewalk expansion joints.
- ADA improvements will be designed at the existing ADA stall adjacent to the roundabout. Improvements are anticipated to include minor regrading, pavement markings, and signage.
- New ADA stalls include van-accessible as appropriate will be designed for at the southern boundary of the site near ball field #2. Improvements are anticipated to include minor regrading, pavement markings, and signage.
- A new ADA turn-out/stall will be designed for off the main driveway adjacent to ball field #1, replacing a portion of the concrete plaza. We understand that the Parks and Recreation Department will provide for the abandonment of the existing irrigation in this area prior to construction. Two existing trees along with a section of chain-link fence will be shown to be removed on the construction demolition plans. Access to the existing maintenance gate will be maintained with the new design, to allow for department maintenance vehicle use.
- The pedestrian path adjacent to the roundabout will be designed for repaving, up to the limits of the pedestrian path that was repaved within the last few years and to the extend of the light pole. The concrete foundation within the limits will be called out to be removed.
- The long pedestrian path and ball field #1 plaza area adjacent to the main driveway entrance will be designed to be repaved. We will call out for appropriate limits of sawcut including outside the limits of the bleachers. Minor low-points in the existing pavement surfaces will be shown to be regraded to better flow to nearby landscaping areas.
- We will revise bioretention area layouts and stormwater management calculations.
- Update the rough order of magnitude (ROM) Engineer's estimate.
- Prepare and submit updated design develoopment drawings to City for discussion and review.
- Incorporate City comments on the proposed designs.
- Prepare Construction Drawings and Provision C.3 Stormwater forms.
- Conduct a design review site meeting with the City.
- Prepare and submit 90% plans to City for review.
- Incorporate City comments on the 90% documents.
- Prepare the draft bid set including title sheet, notes, civil details.
- Prepare the draft project-specific specification items including bioretention soil media and other stormwater materials.
- Prepare the draft Engineer's estimate.
- Prepare and submit draft bid package to City for review.
- Incorporate City comments on the draft bid package.
- Finalize bid package and submit to City for public bidding.
- Respond to bidder questions and issue addendum.

- Attend pre-bid conference.
- Submit conform set for construction.
- Project management, team coordination, and miscellaneous exhibits.

Task 2: Lighting Design & Electric Vehicle Charging Stations (EVCS) Design (excluding Power Service Upgrade)

F&L will engage our electrical sub-consultant (Engineering 350 LLC) along with our structural engineer (Hohbach-Lewin) to provide engineering design services for the City's desired light poles and electric vehicle charging stations (EVCS). This scope for F&L and our team will consist of the following sub-tasks:

- Electrical engineering design for lighting improvements as described below:
  - This proposal assumes that the property's power service size is sufficient for the added fixtures and no PG&E coordination is required.
  - Design for new conduits, lighting poles, structural foundations, and fixtures within the parking lot area.
  - Request and review record drawings to establish existing power point of connection for the property.
  - Prepare photometric calculations and exhibit, and prepare and lighting layout.
  - Power design and coordination.
  - Fixture selection per City requirements
  - Lighting controls per City requirements
  - Fixture details
  - Pole foundation design by California-licensed structural engineer.
  - T24 exterior lighting compliance.
- Electrical engineering for EVCS including:
  - Review of as-builts.
  - Perform a site investigation to verify existing electrical conditions.
  - Refine electrical power requirements based on final EV charge type and count.
  - Size and select electrical equipment for normal power system.
  - Power design and coordination.
  - Design development drawings, including single line diagram and site plans.
  - Refine design based on City comments.
  - Prepare and submit Bid package.
  - Provide engineer's estimate.
- Structural engineering for concrete equipment pads.
- EV stall and aisles/van ADA grading design.
- Civil coordination, Engineer's Estimate, and drafting
- Project management and team coordination

Deliverables

Deliverables for the Project will be the plans, specifications, estimates, exhibits, and AutoCAD Civil3D files described above and in accordance with our professional civil engineering practice.

Deliverable phases included in this proposal are listed below:

- Updated Design Development Drawings
- 90% Construction Documents
- Draft Bid Package
- Final Bid Package

Assumptions and Exclusions

We have made the following assumptions for the preparation of this proposal:

- Design for irrigation of the bioretention area is not included. As discussed, we understand the City will either install the irrigation themselves, or provide a materials list to F&L for inclusion in the bid package.
- Plants for the bioretention area will either be planted by the City, or the City will provide F&L will a list of plants for inclusion in the bid package.
- Assumptions and exclusions listed in our base agreement remain in effect.
- This proposal is limited to the services that are specifically described above. Additional services requested that are not in this scope of work can be provided for agreed upon additional fees.

Time of Performance

F&L will work with the City to prepare the construction documents for contractor bidding according to the City's desired construction schedule. We anticipate the design of this project will be completed within a 12-month period following notice to proceed (NTP), with approximate design completion date of December 2026.

Proposed Fee Schedule

Please refer to Table 1 (attached) for the detailed fee breakdown for these design services. A summary is shown below.

Design Fees

Task Number	Description	Fee
1	Civil Design for Parking Lot and Path Improvements	$37,300
2	Lighting Design & Electric Vehicle Charging Stations (EVCS) Design (excluding Power Service Upgrade)	$36,700
	Total	**$74,000**

Thank you for the opportunity to provide you with this proposal. We look forward to continued collaboration with you and the rest of the team on this project. Please call us at (415) 534-7070 with any questions regarding our proposal.

Very truly yours,

FREYER & LAURETA, INC.

Joshua R. Kimbrell, P.E., QSD/P, LEED Green Associate
Vice President
(415) 534-7070 Ext. 108 (O) | (808) 779-5988 (M)
kimbrell@freyerlaureta.com

FEE ESTIMATE: BAYSIDE FIELDS PARKING LOT AND PATHS IMPROVEMENT PROJECT

City of Burlingame, Additional Civil & Electrical Engineering

PREPARED BY: FREYER & LAURETA, INC.

Task Hours	Principal	Associate Engineer	Staff Engineer II	Sub Consultant (budget)	Total Cost per Task
Task 1: Civil Design for Parking Lot and Path Improvements					
Revise bioretention area layouts and stormwater management calculations	1	2	8		$1,940
Update ROM Engineer's estimate	1	2	4		$1,300
Prepare and submit design development drawings to City for review	1	1	4		$1,103
Incorporate City comments		2	2		$714
Prepare Construction Drawings and Provision C.3 Stormwater forms	1	12	24		$6,470
Design review site meeting	1	2	2		$980
Prepare and submit 90% plans to City for review	1	8	40		$8,242
Incorporate City comments		2	12		$2,314
Draft bid set including title sheet, notes, civil details	1	2	12		$2,580
Draft project-specific specification items	1	2	8		$1,940
Draft Engineer's estimate	1	2	8		$1,940
Prepare and submit draft bid package to City for review	1	1	2		$783
Incorporate City comments	1	2	8		$1,940
Finalize bid package and submit to City	1	2	2		$980
Respond to bidder questions and issue addendum	1	1	2		$783
Attend pre-bid conference		2	2		$714
Submit conform set for construction	1	2	4		$1,300
Project management, team coordination, and misc exhibits	2	2	2		$1,246
Task Subtotal:	**16**	**49**	**146**	**$0**	**$37,300**
Task 2: Lighting Design & Electric Vehicle Charging Stations (EVCS) Design (excluding Power Service Upgrade)					
Electrical Engineering - Engineering 350 LLC				$26,500	$26,500
Structural engineering				$2,700	$2,700
EV stall and aisles/van ADA grading design	2	2	8		$2,206
Civil coordination, Engineer's Estimate, and drafting	2	8	12		$4,028
Project management and team coordination	2	2	2		$1,246
Task Subtotal:	**6**	**12**	**22**	**$29,200**	**$36,700**
FEE ESTIMATE TOTAL:					**$74,000**
F&L Hourly Rates (2025)	$266	$197	$160		

Notes:

1. Not all staff positions are listed. Other staff positions may be utilized and will be billed at hourly rates according to F&L's 2025 Rate Schedule. The Not to Exceed Budget will remain
2. Breakdown by task is for estimating purposes only. Level of effort between tasks may vary.
3. Total and Subtotals are rounded to nearest $100.
4. Subconsultant fees include 8% markup.

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 10/17/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
(HD) Heffernan Insurance Brokers
1350 Carlback Avenue
Walnut Creek CA 94596

CONTACT NAME: Elizabeth Lee
PHONE (A/C, No, Ext): 925-934-8500 **FAX (A/C, No):** 925-934-8278
E-MAIL ADDRESS: elizabethl@heffins.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Travelers Casualty and Surety Company of America	31194
INSURER B : Lloyd's of London	
INSURER C : The Travelers Indemnity Company of Connecticut	25682
INSURER D : Travelers Property Casualty Company of America	25674
INSURER E :	
INSURER F :	

INSURED FREY&LA-02
Freyer & Laureta, Inc.
150 Executive Park Blvd, Suite 4200
San Francisco CA 94134

COVERAGES **CERTIFICATE NUMBER:** 1122820443 **REVISION NUMBER:**

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
C	X COMMERCIAL GENERAL LIABILITY; CLAIMS-MADE; X OCCUR; GEN'L AGGREGATE LIMIT APPLIES PER: POLICY; X PRO-JECT; LOC; OTHER:	Y		680–C0149432-25-47	10/19/2025	10/19/2026	EACH OCCURRENCE	$ 2,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 2,000,000
							GENERAL AGGREGATE	$ 4,000,000
							PRODUCTS - COMP/OP AGG	$ 4,000,000
								$
D	AUTOMOBILE LIABILITY; X ANY AUTO; OWNED AUTOS ONLY; SCHEDULED AUTOS; X HIRED AUTOS ONLY; X NON-OWNED AUTOS ONLY	Y		BA-C015990A-25-47	10/19/2025	10/19/2026	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
D	X UMBRELLA LIAB; X OCCUR; EXCESS LIAB; CLAIMS-MADE; DED; RETENTION $			CUP-C0161457-25-47	10/19/2025	10/19/2026	EACH OCCURRENCE	$ 5,000,000
							AGGREGATE	$ 5,000,000
								$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N; ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A	Y	UB–C0160971-25-47	10/19/2025	10/19/2026	X PER STATUTE; OTH-ER	
							E.L. EACH ACCIDENT	$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
A A B	Professional/Pollution Incident Crime/Employee Theft Cyber			105305036 107372060 ESO0040459064	6/25/2025 1/14/2025 7/31/2025	6/25/2026 1/14/2026 6/13/2026	PER CLAIM/ AGGREGATE AGGREGATE AGGREGATE	$5,000,000 $1,000,000 $1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Re: As Per Contract or Agreement on File with the Insured. City of Burlingame, its officers, officials, employees and volunteers are included as an additional insured [and primary] with respects to the General Liability policy and additional insured on Automobile Liability policy per the attached endorsement(s), if required. Waiver of Subrogation is included on Worker's Compensation policy per the attached endorsement, if required. Cancellation notice endorsement for the General Liability, Automobile Liability, Worker's Compensation and Professional Liability are attached.

CERTIFICATE HOLDER

City of Burlingame
501 Primrose Rd.
Burlingame, CA 94010

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO COVERAGE PLUS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

GENERAL DESCRIPTION OF COVERAGE – This endorsement broadens coverage. However, coverage for any injury, damage or medical expenses described in any of the provisions of this endorsement may be excluded or limited by another endorsement to the Coverage Part, and these coverage broadening provisions do not apply to the extent that coverage is excluded or limited by such an endorsement. The following listing is a general coverage description only. Limitations and exclusions may apply to these coverages. Read all the provisions of this endorsement and the rest of your policy carefully to determine rights, duties, and what is and is not covered.

A. BLANKET ADDITIONAL INSURED
B. EMPLOYEE HIRED AUTO
C. EMPLOYEES AS INSURED
D. SUPPLEMENTARY PAYMENTS – INCREASED LIMITS
E. TRAILERS – INCREASED LOAD CAPACITY
F. HIRED AUTO PHYSICAL DAMAGE
G. PHYSICAL DAMAGE – TRANSPORTATION EXPENSES – INCREASED LIMIT
H. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT – INCREASED LIMIT
I. WAIVER OF DEDUCTIBLE – GLASS
J. PERSONAL PROPERTY
K. AIRBAGS
L. AUTO LOAN LEASE GAP
M. BLANKET WAIVER OF SUBROGATION

A. BLANKET ADDITIONAL INSURED

The following is added to Paragraph **A.1.**, **Who Is An Insured**, of **SECTION II – COVERED AUTOS LIABILITY COVERAGE**:

Any person or organization who is required under a written contract or agreement between you and that person or organization, that is signed and executed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, to be named as an additional insured is an "insured" for Covered Autos Liability Coverage, but only for damages to which this insurance applies and only to the extent that person or organization qualifies as an "insured" under the Who Is An Insured provision contained in Section II.

B. EMPLOYEE HIRED AUTO

1. The following is added to Paragraph **A.1.**, **Who Is An Insured**, of **SECTION II – COVERED AUTOS LIABILITY COVERAGE**:

An "employee" of yours is an "insured" while operating a covered "auto" hired or rented under a contract or agreement in an "employee's" name, with your permission, while performing duties related to the conduct of your business.

2. The following replaces Paragraph **b.** in **B.5.**, **Other Insurance**, of **SECTION IV – BUSINESS AUTO CONDITIONS**:

b. For Hired Auto Physical Damage Coverage, the following are deemed to be covered "autos" you own:

(1) Any covered "auto" you lease, hire, rent or borrow; and

(2) Any covered "auto" hired or rented by your "employee" under a contract in an "employee's" name, with your permission, while performing duties related to the conduct of your business.

However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

C. EMPLOYEES AS INSURED

The following is added to Paragraph **A.1.**, **Who Is An Insured**, of **SECTION II – COVERED AUTOS LIABILITY COVERAGE**:

Any "employee" of yours is an "insured" while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs.

D. SUPPLEMENTARY PAYMENTS – INCREASED LIMITS

1. The following replaces Paragraph **A.2.a.(2)** of **SECTION II – COVERED AUTOS LIABILITY COVERAGE**:

(2) Up to $3,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.

2. The following replaces Paragraph **A.2.a.(4)** of **SECTION II – COVERED AUTOS LIABILITY COVERAGE**:

(4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to $500 a day because of time off from work.

E. TRAILERS – INCREASED LOAD CAPACITY

The following replaces Paragraph **C.1.** of **SECTION I – COVERED AUTOS**:

1. "Trailers" with a load capacity of 3,000 pounds or less designed primarily for travel on public roads.

F. HIRED AUTO PHYSICAL DAMAGE

The following is added to Paragraph **A.4.**, **Coverage Extensions**, of **SECTION III – PHYSICAL DAMAGE COVERAGE**:

Hired Auto Physical Damage Coverage

If hired "autos" are covered "autos" for Covered Autos Liability Coverage but not covered "autos" for Physical Damage Coverage, and this policy also provides Physical Damage Coverage for an owned "auto", then the Physical Damage Coverage is extended to "autos" that you hire, rent or borrow subject to the following:

(1) The most we will pay for "loss" to any one "auto" that you hire, rent or borrow is the lesser of:

(a) $50,000;

(b) The actual cash value of the damaged or stolen property as of the time of the "loss"; or

(c) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

(2) An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".

(3) If a repair or replacement results in better than like kind or quality, we will not pay for the amount of betterment.

(4) A deductible equal to the highest Physical Damage deductible applicable to any owned covered "auto".

(5) This Coverage Extension does not apply to:

(a) Any "auto" that is hired, rented or borrowed with a driver; or

(b) Any "auto" that is hired, rented or borrowed from your "employee".

G. PHYSICAL DAMAGE – TRANSPORTATION EXPENSES – INCREASED LIMIT

The following replaces the first sentence in Paragraph **A.4.a.**, **Transportation Expenses**, of **SECTION III – PHYSICAL DAMAGE COVERAGE**:

We will pay up to $50 per day to a maximum of $1,500 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type.

H. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT – INCREASED LIMIT

Paragraph **C.1.b.** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is deleted.

I. WAIVER OF DEDUCTIBLE – GLASS

The following is added to Paragraph **D.**, **Deductible**, of **SECTION III – PHYSICAL DAMAGE COVERAGE**:

No deductible for a covered "auto" will apply to glass damage if the glass is repaired rather than replaced.

J. PERSONAL PROPERTY

The following is added to Paragraph **A.4.**, **Coverage Extensions**, of **SECTION III – PHYSICAL DAMAGE COVERAGE**:

Personal Property Coverage

We will pay up to $400 for "loss" to wearing apparel and other personal property which is:

(1) Owned by an "insured"; and

(2) In or on your covered "auto".

This coverage only applies in the event of a total theft of your covered "auto".

No deductibles apply to Personal Property coverage.

K. AIRBAGS

The following is added to Paragraph **B.3.**, **Exclusions**, of **SECTION III – PHYSICAL DAMAGE COVERAGE**:

Exclusion **3.a.** does not apply to "loss" to one or more airbags in a covered "auto" you own that inflate due to a cause other than a cause of "loss" set forth in Paragraphs **A.1.b.** and **A.1.c.**, but only:

a. If that "auto" is a covered "auto" for Comprehensive Coverage under this policy;

b. The airbags are not covered under any warranty; and

c. The airbags were not intentionally inflated.

We will pay up to a maximum of $1,000 for any one "loss".

L. AUTO LOAN LEASE GAP

The following is added to Paragraph **A.4.**, **Coverage Extensions**, of **SECTION III – PHYSICAL DAMAGE COVERAGE**:

Auto Loan Lease Gap Coverage for Private Passenger Type Vehicles

In the event of a total "loss" to a covered "auto" of the private passenger type shown in the Schedule or Declarations for which Physical Damage Coverage is provided, we will pay any unpaid amount due on the lease or loan for such covered "auto" less the following:

(1) The amount paid under the Physical Damage Coverage Section of the policy for that "auto"; and

(2) Any:

(a) Overdue lease or loan payments at the time of the "loss";

(b) Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;

(c) Security deposits not returned by the lessor;

(d) Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability Insurance purchased with the loan or lease; and

(e) Carry-over balances from previous loans or leases.

M. BLANKET WAIVER OF SUBROGATION

The following replaces Paragraph **A.5.**, **Transfer Of Rights Of Recovery Against Others To Us,** of **SECTION IV – BUSINESS AUTO CONDITIONS**:

5. Transfer Of Rights Of Recovery Against Others To Us

We waive any right of recovery we may have against any person or organization to the extent required of you by a written contract executed prior to any "accident" or "loss", provided that the "accident" or "loss" arises out of the operations contemplated by such contract. The waiver applies only to the person or organization designated in such contract.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED – PRIMARY AND NON-CONTRIBUTORY WITH OTHER INSURANCE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

PROVISIONS

1. The following is added to Paragraph **A.1.c.**, **Who Is An Insured**, of **SECTION ll – COVERED AUTOS LIABILITY COVERAGE**:

This includes any person or organization who you are required under a written contract or agreement between you and that person or organization, that is signed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, to name as an additional insured for Covered Autos Liability Coverage, but only for damages to which this insurance applies and only to the extent of that person's or organization's liability for the conduct of another "insured".

2. The following is added to Paragraph **B.5.**, **Other Insurance** of **SECTION IV – BUSINESS AUTO CONDITIONS**:

Regardless of the provisions of paragraph a. and paragraph **d.** of this part **5. Other Insurance,** this insurance is primary to and non-contributory with applicable other insurance under which an additional insured person or organization is the first named insured when the written contract or agreement between you and that person or organization, that is signed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, requires this insurance to be primary and non-contributory.

TRAVELERS

ONE TOWER SQUARE
HARTFORD CT 06183

WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY

ENDORSEMENT WC 99 03 76 (A) - 001

Policy Number: UB–C0160971-25-47

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT – CALIFORNIA (BLANKET WAIVER)

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule.

The additional premium for this endorsement shall be 2.00 % of the California workers' compensation premium.

Schedule

Person or Organization	**Job Description**
ANY PERSON OR ORGANIZATION FOR WHICH THE INSURED HAS AGREED BY WRITTEN CONTRACT EXECUTED PRIOR TO LOSS TO FURNISH THIS WAIVER.	Engineer

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective 10/19/2025 Policy No. UB–C0160971-25-47 Endorsement No.
Insured Freyer & Laureta, Inc. Premium

Insurance Company Countersigned by ______________

DATE OF ISSUE: 10/17/2025 **ST ASSIGN:**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED (ARCHITECTS, ENGINEERS AND SURVEYORS)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following is added to **SECTION II – WHO IS AN INSURED**:

Any person or organization that you agree in a "written contract requiring insurance" to include as an additional insured on this Coverage Part, but:

a. Only with respect to liability for "bodily injury", "property damage" or "personal injury"; and

b. If, and only to the extent that, the injury or damage is caused by acts or omissions of you or your subcontractor in the performance of "your work" to which the "written contract requiring insurance" applies, or in connection with premises owned by or rented to you.

The person or organization does not qualify as an additional insured:

c. With respect to the independent acts or omissions of such person or organization; or

d. For "bodily injury", "property damage" or "personal injury" for which such person or organization has assumed liability in a contract or agreement.

The insurance provided to such additional insured is limited as follows:

e. This insurance does not apply on any basis to any person or organization for which coverage as an additional insured specifically is added by another endorsement to this Coverage Part.

f. This insurance does not apply to the rendering of or failure to render any "professional services".

g. In the event that the Limits of Insurance of the Coverage Part shown in the Declarations exceed the limits of liability required by the "written contract requiring insurance", the insurance provided to the additional insured shall be limited to the limits of liability required by that "written contract requiring insurance". This endorsement does not increase the limits of insurance described in Section **III** – Limits Of Insurance.

h. This insurance does not apply to "bodily injury" or "property damage" caused by "your work" and included in the "products-completed operations hazard" unless the "written contract requiring insurance" specifically requires you to provide such coverage for that additional insured, and then the insurance provided to the additional insured applies only to such "bodily injury" or "property damage" that occurs before the end of the period of time for which the "written contract requiring insurance" requires you to provide such coverage or the end of the policy period, whichever is earlier.

2. The following is added to Paragraph **4.a.** of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

The insurance provided to the additional insured is excess over any valid and collectible other insurance, whether primary, excess, contingent or on any other basis, that is available to the additional insured for a loss we cover. However, if you specifically agree in the "written contract requiring insurance" that this insurance provided to the additional insured under this Coverage Part must apply on a primary basis or a primary and non-contributory basis, this insurance is primary to other insurance available to the additional insured which covers that person or organizations as a named insured for such loss, and we will not share with the other insurance, provided that:

(1) The "bodily injury" or "property damage" for which coverage is sought occurs; and

(2) The "personal injury" for which coverage is sought arises out of an offense committed;

after you have signed that "written contract requiring insurance". But this insurance provided to the additional insured still is excess over valid and collectible other insurance, whether primary, excess, contingent or on any other basis, that is available to the additional insured when that person or organization is an additional insured under any other insurance.

3. The following is added to Paragraph **8.**, **Transfer Of Rights Of Recovery Against Others To Us**, of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

We waive any right of recovery we may have against any person or organization because of payments we make for "bodily injury", "property damage" or "personal injury" arising out of "your work" performed by you, or on your behalf, done under a "written contract requiring insurance" with that person or organization. We waive this right only where you have agreed to do so as part of the "written contract requiring insurance" with such person or organization signed by you before, and in effect when, the "bodily injury" or "property damage" occurs, or the "personal injury" offense is committed.

4. The following definition is added to the **DEFINITIONS** Section:

"Written contract requiring insurance" means that part of any written contract under which you are required to include a person or organization as an additional insured on this Coverage Part, provided that the "bodily injury" and "property damage" occurs and the "personal injury" is caused by an offense committed:

a. After you have signed that written contract;

b. While that part of the written contract is in effect; and

c. Before the end of the policy period.

POLICY NUMBER: 680–C0149432-25-47 ISSUE DATE: 10/17/2025

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED PERSON OR ORGANIZATION – NOTICE OF CANCELLATION OR NONRENEWAL PROVIDED BY US

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS INCLUDED IN THIS POLICY

SCHEDULE

CANCELLATION: **Number of Days Notice:** 30

WHEN WE DO NOT RENEW (Nonrenewal): **Number of Days Notice:** 30

PERSON OR ORGANIZATION:

ANY PERSON OR ORGANIZATION TO WHOM YOU HAVE AGREED IN A WRITTEN CONTRACT THAT NOTICE OF CANCELLATION OR NONRENEWAL OF THIS POLICY WILL BE GIVEN, BUT ONLY IF:

1. YOU SEND US A WRITTEN REQUEST TO PROVIDE SUCH NOTICE, INCLUDING THE NAME AND ADDRESS OF SUCH PERSON OR ORGANIZATION, AFTER THE FIRST NAMED INSURED RECEIVES NOTICE FROM US OF THE CANCELLATION OR NONRENEWAL OF THIS POLICY; AND
2. WE RECEIVE SUCH WRITTEN REQUEST AT LEAST 14 DAYS BEFORE THE BEGINNING OF THE APPLICABLE NUMBER OF DAYS SHOWN IN THIS SCHEDULE.

ADDRESS:

THE ADDRESS FOR THAT PERSON OR ORGANIZATION INCLUDED IN SUCH WRITTEN REQUEST FROM YOU TO US.

PROVISIONS

A. If we cancel this policy for any legally permitted reason other than nonpayment of premium, and a number of days is shown for Cancellation in the Schedule above, we will mail notice of cancellation to the person or organization shown in such Schedule. We will mail such notice to the address shown in the Schedule above at least the number of days shown for Cancellation in such Schedule before the effective date of cancellation.

B. If we do not renew this policy for any legally permitted reason other than nonpayment of premium, and a number of days is shown for When We Do Not Renew (Nonrenewal) in the Schedule above, we will mail notice of nonrenewal to the person or organization shown in such Schedule. We will mail such notice to the address shown in the Schedule above at least the number of days shown for When We Do Not Renew (Nonrenewal) in such Schedule before the effective date of nonrenewal.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED PERSON OR ORGANIZATION – NOTICE OF CANCELLATION OR NONRENEWAL PROVIDED BY US

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS INCLUDED IN THIS POLICY

SCHEDULE

CANCELLATION: **Number of Days Notice:** 30

WHEN WE DO NOT RENEW (Nonrenewal): **Number of Days Notice:** 30

PERSON OR ORGANIZATION:

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1. YOU SEND US A WRITTEN REQUEST TO PROVIDE SUCH NOTICE, INCLUDING THE NAME AND ADDRESS OF SUCH PERSON OR ORGANIZATION, AFTER THE FIRST NAMED INSURED RECEIVES NOTICE FROM US OF THE CANCELLATION OR NONRENEWAL OF THIS POLICY; AND
2. WE RECEIVE SUCH WRITTEN REQUEST AT LEAST 14 DAYS BEFORE THE BEGINNING OF THE APPLICABLE NUMBER OF DAYS SHOWN IN THIS SCHEDULE.

ADDRESS:

THE ADDRESS FOR THAT PERSON OR ORGANIZATION INCLUDED IN SUCH WRITTEN REQUEST FROM YOU TO US.

PROVISIONS

A. If we cancel this policy for any legally permitted reason other than nonpayment of premium, and a number of days is shown for Cancellation in the Schedule above, we will mail notice of cancellation to the person or organization shown in such Schedule. We will mail such notice to the address shown in the Schedule above at least the number of days shown for Cancellation in such Schedule before the effective date of cancellation.

B. If we do not renew this policy for any legally permitted reason other than nonpayment of premium, and a number of days is shown for When We Do Not Renew (Nonrenewal) in the Schedule above, we will mail notice of nonrenewal to the person or organization shown in such Schedule. We will mail such notice to the address shown in the Schedule above at least the number of days shown for When We Do Not Renew (Nonrenewal) in such Schedule before the effective date of nonrenewal.

AM Best Rating Services

The Travelers Indemnity Company of Connecticut

BestLink **AMB #: 002517 NAIC #: 25682 FEIN #: 060336212**

Mailing Address
One Tower Square
Hartford, Connecticut 06183
United States

Web: www.travelers.com
Phone: 860-277-0111
Fax: 844-816-9447
View Additional Address Information

AM Best Rating Unit: AMB #: 018674 - Travelers Group

Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

View additional news, reports and products for this company.

Based on AM Best's analysis, 058470 - The Travelers Companies, Inc. is the **AMB Ultimate Parent** and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

Best's Credit Ratings

Financial Strength View Definition

Rating (Rating Category):	A++ (Superior)
Affiliation Code:	g (Group)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	August 08, 2025
Initial Rating Date:	December 31, 1907

Long-Term Issuer Credit View Definition

Rating (Rating Category):	aa+ (Superior)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	August 08, 2025
Initial Rating Date:	April 18, 2005

Financial Size Category View Definition

Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion)

Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.

Senior Financial Analyst: Cristian Sieira, CFA, CPCU

Senior Director: Carlos Wong-Fupuy

Note: *See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.*

Disclosure Information

Disclosure Information Form
View AM Best's Rating Disclosure Form

Press Release
AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Main Subsidiaries
August 08, 2025

u Denotes Under Review Best's Rating

Rating History

A.M. Best has provided ratings & analysis on this company since 1907.

Financial Strength Rating

Effective Date	Rating
August 08, 2025	A++
August 02, 2024	A++
July 20, 2023	A++
July 29, 2022	A++
November 04, 2021	A++
November 05, 2020	A++

Long-Term Issuer Credit Rating

Effective Date	Rating
August 08, 2025	aa+
August 02, 2024	aa+
July 20, 2023	aa+
July 29, 2022	aa+
November 04, 2021	aa+
November 05, 2020	aa+

Best's Credit & Financial Reports

Best's Credit Report - financial data included in Best's Credit Report reflects the data used in determining the current credit rating(s) for AM Best Rating Unit: AMB #: 018674 - Travelers Group.

Best's Credit Report - Archive - reports which were released prior to the current Best's Credit Report.

Best's Financial Report - financial data included in Best's Financial Report reflects the most current data available to AM Best, including updated financial exhibits and additional company information, and is available to subscribers of Best's Insurance Reports.

Best's Financial Report - Archive - reports which were released prior to the current Best's Financial Report.

View additional news, reports and products for this company.

Press Releases

Date	Title
Aug 08, 2025	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Main Subsidiaries
Aug 02, 2024	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Subsidiaries
Jul 20, 2023	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Most Subsidiaries
Jul 29, 2022	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 04, 2021	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 05, 2020	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 05, 2019	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Oct 31, 2018	A.M. Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries

1 2 3 Page size: 10 27 items in 3 pages

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Dubai Disclosures
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Important Notice: AM Best's Credit Ratings are independent and objective opinions, not statements of fact. AM Best is not an Investment Advisor, does not offer investment advice of any kind, nor does the company or its Ratings Analysts offer any form of structuring or financial advice. AM Best's credit opinions are not recommendations to buy, sell or hold securities, or to make any other investment decisions. For additional information regarding the use and limitations of credit rating opinions, as well as the rating process, information requirements and other rating related terms and definitions, please view Guide to Best's Credit Ratings.

AM Best Rating Services

Travelers Casualty and Surety Company of America

BestLink **AMB #: 003609 NAIC #: 31194 FEIN #: 060907370**

Mailing Address
One Tower Square
Hartford, Connecticut 06183
United States

Web: www.travelers.com
Phone: 860-277-0111
Fax: 844-816-9447
View Additional Address Information

Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

AM BEST
A++
SUPERIOR
Financial Strength Rating

View additional news, reports and products for this company.

Based on AM Best's analysis, 058470 - The Travelers Companies, Inc. is the **AMB Ultimate Parent** and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

Best's Credit Ratings

Financial Strength View Definition

Rating (Rating Category):	A++ (Superior)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	August 08, 2025
Initial Rating Date:	June 30, 1975

Long-Term Issuer Credit View Definition

Rating (Rating Category):	aa+ (Superior)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	August 08, 2025
Initial Rating Date:	April 18, 2005

Financial Size Category View Definition

Financial Size Category:	XV (Greater than or Equal to USD 2.00 Billion)

u Denotes Under Review Best's Rating

Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.

Senior Financial Analyst: Cristian Sieira, CFA, CPCU

Senior Director: Carlos Wong-Fupuy

Note: *See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.*

Note: Credit Ratings on this company are European Union Endorsed and United Kingdom Endorsed

Disclosure Information

Disclosure Information Form
View AM Best's Rating Disclosure Form

Press Release
AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Main Subsidiaries
August 08, 2025

Rating History

A.M. Best has provided ratings & analysis on this company since 1975.

Financial Strength Rating

Effective Date	Rating
August 08, 2025	A++
August 02, 2024	A++
July 20, 2023	A++
July 29, 2022	A++
November 04, 2021	A++
November 05, 2020	A++

Long-Term Issuer Credit Rating

Effective Date	Rating
August 08, 2025	aa+
August 02, 2024	aa+
July 20, 2023	aa+
July 29, 2022	aa+
November 04, 2021	aa+
November 05, 2020	aa+

Best's Credit & Financial Reports

Best's Credit Report - financial data included in Best's Credit Report reflects the data used in determining the current credit rating(s).

Best's Credit Report - Archive - reports which were released prior to the current Best's Credit Report.

Best's Financial Report - financial data included in Best's Financial Report reflects the most current data available to AM Best, including updated financial exhibits and additional company information, and is available to subscribers of Best's Insurance Reports.

Best's Financial Report - Archive - reports which were released prior to the current Best's Financial Report.

View additional news, reports and products for this company.

Press Releases

Date	Title
Aug 08, 2025	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Main Subsidiaries
Aug 02, 2024	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Subsidiaries
Jul 20, 2023	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Most Subsidiaries
Jul 29, 2022	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 04, 2021	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 05, 2020	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 05, 2019	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Oct 31, 2018	A.M. Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries

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AM Best Rating Services

Travelers Property Casualty Company of America

BestLink **AMB #: 004461 NAIC #: 25674 FEIN #: 362719165**

Mailing Address
One Tower Square
Hartford, Connecticut 06183
United States

Web: www.travelers.com
Phone: 860-277-0111
Fax: 844-816-9447
View Additional Address Information

AM Best Rating Unit: AMB #: 018674 - Travelers Group

Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

AM BEST A++ SUPERIOR Financial Strength Rating

View additional news, reports and products for this company.

Based on AM Best's analysis, 058470 - The Travelers Companies, Inc. is the **AMB Ultimate Parent** and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

Best's Credit Ratings

Financial Strength View Definition

Rating (Rating Category):	A++ (Superior)
Affiliation Code:	g (Group)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	August 08, 2025
Initial Rating Date:	June 30, 1972

Long-Term Issuer Credit View Definition

Rating (Rating Category):	aa+ (Superior)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	August 08, 2025
Initial Rating Date:	April 18, 2005

Financial Size Category View Definition

Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion)

Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.

Senior Financial Analyst: Cristian Sieira, CFA, CPCU

Senior Director: Carlos Wong-Fupuy

Note: *See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.*

Disclosure Information

Disclosure Information Form
View AM Best's Rating Disclosure Form

Press Release
AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Main Subsidiaries
August 08, 2025

u Denotes Under Review Best's Rating

Rating History

A.M. Best has provided ratings & analysis on this company since 1972.

Financial Strength Rating

Effective Date	Rating
August 08, 2025	A++
August 02, 2024	A++
July 20, 2023	A++
July 29, 2022	A++
November 04, 2021	A++
November 05, 2020	A++

Long-Term Issuer Credit Rating

Effective Date	Rating
August 08, 2025	aa+
August 02, 2024	aa+
July 20, 2023	aa+
July 29, 2022	aa+
November 04, 2021	aa+
November 05, 2020	aa+

Best's Credit & Financial Reports

Best's Credit Report - financial data included in Best's Credit Report reflects the data used in determining the current credit rating(s) for AM Best Rating Unit: AMB #: 018674 - Travelers Group.

Best's Credit Report - Archive - reports which were released prior to the current Best's Credit Report.

Best's Financial Report - financial data included in Best's Financial Report reflects the most current data available to AM Best, including updated financial exhibits and additional company information, and is available to subscribers of Best's Insurance Reports.

Best's Financial Report - Archive - reports which were released prior to the current Best's Financial Report.

View additional news, reports and products for this company.

Press Releases

Date	Title
Aug 08, 2025	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Main Subsidiaries
Aug 02, 2024	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Subsidiaries
Jul 20, 2023	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Most Subsidiaries
Jul 29, 2022	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 04, 2021	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 05, 2020	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Nov 05, 2019	AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries
Oct 31, 2018	A.M. Best Affirms Credit Ratings of The Travelers Companies, Inc. and Its Main Subsidiaries

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