



# Harding Charter Preparatory School District

## Special Session of Governance Board

Published on June 19, 2025 at 11:59 AM CDT

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### Date and Time

Tuesday June 24, 2025 at 6:00 PM CDT

### Location

District Office Building (Pavilion)  
12600 N. Kelley Avenue  
Oklahoma City, OK, 73131

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### Agenda

	Purpose	Presenter	Time
<b>I. Opening Items</b>			<b>6:00 PM</b>
<b>A.</b> Call the Meeting to Order			
<b>B.</b> Record Attendance			1 m
<b>II. Action Items</b>			<b>6:01 PM</b>
<b>A.</b> Discussion and board action on selection of insurance package with carriers Hartford, Gotham, and Convex for 2025-2026	Vote	Steven Stefanick	5 m
<b>III. Informational Items</b>			<b>6:06 PM</b>

	Purpose	Presenter	Time
A. Finnish Education Presentation	FYI	Steven Stefanick	30 m
IV. New Business			
V. Closing Items			
A. Adjourn Meeting	Vote		

## Coversheet

### Discussion and board action on selection of insurance package with carriers Hartford, Gotham, and Convex for 2025-2026

**Section:** II. Action Items  
**Item:** A. Discussion and board action on selection of insurance package with  
carriers Hartford, Gotham, and Convex for 2025-2026  
**Purpose:** Vote  
**Submitted by:**  
**Related Material:** HardingSnapshotofCoverage (2).pdf  
25-26 Multi Proposal.docx.pdf  
SOVHarding (2).pdf

**Harding Charter Preparatory Snapshot of Premiums and Coverage**

Line of Coverage	Carrier	2024-2025 Cost	2025 - 2026 Cost	Details
General Liability	Hartford	\$24,783	\$24,977	<p>General Liability- \$1,000,000 Per Occurrence/\$2,000,000 Aggregate Sexual Abuse or Molestation- \$1,000,000 Sublimit</p> <p>Educators Professional- \$1,000,000 Per Claim/ \$2,000,000 Aggregate Includes Employment Practices Liability Directors &amp; Officers Liability Educators Errors and Omissions Self Insured Retention- \$25,000 Retro- 7/1/2023</p> <p>Employee Benefits Liability- \$1,000,000 Per Claim/\$2,000,000 Aggregate Retro- 4/1/2024</p> <p>Rated off: 90 Employees 1,100 Students</p>
Commercial Auto	Hartford	\$2,759	\$2,759	\$1,000,000 Limit- If Any Hired and Non-Owned Auto- Symbol 8,9
Umbrella	Hartford	\$5,159	\$9,839	<p>\$5,000,000 Umbrella Limit</p> <p>Underlying- General Liability Commerical Auto</p>
Property (Hartford)	Hartford	\$69,535	\$65,258	<p>Review SOV and Quote</p> <p>Deductibles: \$10,000 General Deductible \$500,000 Windstorm/Hail</p>
Primary Property (CrossCover)	Gotham Insurance	N/A	\$158,516.09	<p>Review SOV and Quote \$25,000,000 Primary Building Coverage</p> <p>Deductibles: \$25,000 General Deductible 2% Windstorm/Hail, miniumum \$100,000</p>
Excess Property (Paragon)	Convex Insurance	N/A	\$30,259.88	<p>Review SOV and Quote</p> <p>Excess of \$25,000,000 following CrossCover. Additional \$10,359,613 in limits for total property limit of \$35,359,613</p>

**\$291,609**



## INSURANCE PROPOSAL

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### Prepared For:

**Harding Charter Preparatory School District**

12600 N Kelley Ave

Oklahoma City, OK 73131-1869

### Prepared By:

**The Baldwin Group West LLC**

15901 Red Hill Ave, Ste 100

Tustin, CA 92780

Date: 6/20/2025



**The  
Baldwin  
Group**

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This Insurance Proposal is intended to provide an overview of the suggested risk transfer options for the entity(s) or individual(s) for which it is prepared. It is general in nature and is representative of the information contained with all insurance applications submitted to us for review. This Insurance Proposal is not a binder of coverage and acceptance of this proposal does not affect coverage. This Insurance Proposal does not extend or alter the coverage afforded by any policy or policies described or proposed herein, as the coverage is subject to all of the terms and conditions of the actual policy.

The suggested coverages provide additional risk transfer options to consider. This document is not intended to be, or to replace your option to seek, legal advice or to infer your compliance with any federal, state or local law, ordinance or regulation. Please seek independent legal and financial advice before accepting any insurance proposal should you be unsure of the amount of risk you should retain or coverage needed through insurance.

## **Disclaimer:**

The Baldwin Group West, LLC does business as The Baldwin Group in California. Our California License Number is 0F69771

## Service Team

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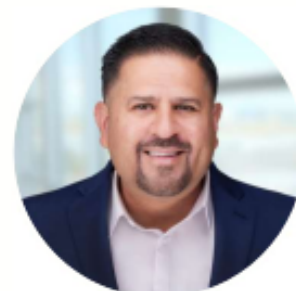
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## Premium Exposure Summary

	Expiring	Renewal Option
General Liability (Included in Package)	07/01/2024-07/01/2025	07/01/2025-07/01/2026
General Liability Premium	\$24,783	\$24,977
Taxes/Fees	\$0	\$0
<b>Total General Liability Premium</b>	<b>\$24,783</b>	<b>\$24,977</b>
Employees/Students	90/1,100	90/1,100
Auto Liability	07/01/2024-07/01/2025	07/01/2025-07/01/2026
Auto Liability Premium	\$2,759	\$2,759
Taxes/Fees	0	0
<b>Total Auto Liability Premium</b>	<b>\$2,759</b>	<b>\$2,759</b>
Number of Employees	90	90
Umbrella	07/01/2024-07/01/2025	07/01/2025-07/01/2026
Umbrella Premium	\$5,159	\$9,839
Taxes/Fees	\$0	\$0
<b>Total Umbrella Premium</b>	<b>\$5,159</b>	<b>\$9,839</b>
Property (Hartford)	07/01/2024-07/01/2025	07/01/2025-07/01/2026
Property Premium	\$69,535	\$65,258
Taxes/Fees	\$0	\$0
<b>Total Property Premium</b>	<b>\$69,535</b>	<b>\$65,258</b>
Primary Property (CrossCover)	07/01/2024-07/01/2025	07/01/2025-07/01/2026
Property Premium	N/A	\$144,497
Taxes/Fees	N/A	\$14,019
<b>Total Property Premium</b>	<b>N/A</b>	<b>\$158,516</b>
Excess Property (Paragon)	07/01/2024-07/01/2025	07/01/2025-07/01/2026
Property Premium	N/A	\$25,000
Taxes/Fees	N/A	\$5,260
<b>Total Property Premium</b>	<b>N/A</b>	<b>\$30,260</b>
<b>TOTAL PREMIUM</b>	<b>07/01/2024-07/01/2025</b>	<b>07/01/2025-07/01/2026</b>
<b>Total Premium</b>		<b>\$291,609</b>

### Optional Coverages

### Payment Options

Financing available at binding by request.

## Property

**Insurer: Hartford Fire Insurance Company**

**A.M. Best Rating: A+ XV**

**Policy Term: 7/1/2025 - 7/1/2026**

### Named Insured

Harding Charter Preparatory School District

### Location Schedule

Type of Coverage	Limit	Form	Valuation	Coins %	Deductible
<b>Location #: 1 Building #: 1 12600 N Kelley Ave, Oklahoma City, OK 73131-1869 Description: Kelley</b>					
See Below Quote					
<b>Location #: 2 Building #: 1 12600 N Kelley Ave, Oklahoma City, OK 73131-1869 Description: Kelley</b>					
See Below Quote					
<b>Location #: 3 Building #: 1 12600 N Kelley Ave, Oklahoma City, OK 73131-1869 Description: Kelley</b>					
See Below Quote					
<b>Location #: 7 Building #: 1 12600 N Kelley Ave, Oklahoma City, OK 73131-1869 Description: Kelley</b>					
See Below Quote					
<b>Location #: 8 Building #: 1 1301 NE 101st, Oklahoma City, OK 73131 Description: Centennial Building</b>					
See Below Quote					
<b>Location #: 9 Building #: 1 3232 NW 65th, Oklahoma City, OK 73107 Description: Independence</b>					
See Below Quote					

### Noteworthy Endorsements & Exclusions

**\*Please refer to policy for comprehensive list**

See Carrier Quote Below



# Quote Proposal Premium Summary

## PROPERTY CHOICE - 72UUNBC5D0C

### POLICY PREMIUM

The total insured values shown in the Premium section of this proposal below are not limits of insurance. They represent the sum of all values for Covered Property and Business Interruption according to the application or a report of values, subject to our agreed upon adjustment, and are the basis of premium determination.

Please refer to the Schedules of Covered Property, Causes of Loss, Coverage Extensions, Additional Coverages and Insured Premises for applicable Limits of Insurance which follow this Premium section.

DESCRIPTION	TOTAL INSURED VALUES
Real Property	\$10,139,511
Business Personal Property (Including or Excluding Stock)	\$2,750,000
Business Income	\$935,000
Extra Expense	\$68,000
Earthquake	See Quote Details
Flood	See Quote Details
Equipment Breakdown	Included in the Limits of Insurance applicable to Covered Property and Business Interruption
DESCRIPTION	PREMIUM
Property Choice Subtotal	\$64,613.00
Terrorism	\$645.00
<b>Total Property Premium</b>	<b>\$65,258.00</b>



# Quote Proposal Coverage Selection

## POLICY DEDUCTIBLE AND WAITING PERIOD

The Policy Deductible applies to Covered Property, **Covered Causes of Loss**, Additional Coverages, Coverage Extensions or Stated Causes of Loss unless a more specific deductible is shown in the Declarations. The Policy Deductible does not apply to any **Business Interruption** coverage.

The Policy Waiting Period applies to all loss of **Business Income**, **Covered Causes of Loss**, Business Interruption Additional Coverages, Business Interruption Coverage Extensions or Stated Causes of Loss unless a more specific **Waiting Period** is shown in the Declarations. No **Waiting Period** applies to **Extra Expense**.

POLICY DEDUCTIBLE AND WAITING PERIOD	ANY ONE OCCURRENCE
Policy Deductible	\$10,000
Policy Waiting Period	72 Hours





# Quote Proposal Coverage Selection

## STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

The following is applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT
Equipment Breakdown	Included in the Limits of Insurance applicable to Covered Property and Business Interruption
Waiting Period	72 Hours
Valuation - Equipment Breakdown Property	Replacement Cost
<b>Equipment Breakdown Coverage Extensions</b>	
CFC Refrigerants	Included in the Equipment Breakdown Limit of Insurance
Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Spoilage	\$100,000

STATED CAUSES OF LOSS (For any Stated Cause of Loss for which a Policy Limit of Insurance applies, please see the SCHEDULE OF INSURED PREMISES AND COVERAGE for limits, terms and conditions applicable at each Insured Premises)	LIMIT OF INSURANCE
<b>FLOOD</b>	<b>\$10,000,000</b> <b>Policy Annual Aggregate</b>
<b>EARTHQUAKE</b>	<b>\$10,000,000</b> <b>Policy Annual Aggregate</b>

Applicable to Earth Movement, Earthquake, Earthquake Sprinkler Leakage and Flood (hereafter, Stated Cause of Loss) Annual Aggregate Limits of Insurance:

Each Limit of Insurance applicable to Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood is an Annual Aggregate and represents the most we will pay for all covered losses caused by or resulting from Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood during the policy term. The amount we pay for each covered loss reduces the amount of coverage available for future losses.

1. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Annual Aggregate Policy Limit of Insurance represents the most we will pay for all covered losses caused by or resulting from that Stated Cause of Loss during the policy term. The amount we pay for each covered Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood loss erodes the Annual Aggregate Policy Limit of Insurance applicable to that Stated Cause of Loss.
2. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Annual Aggregate Limit of Insurance applicable to any described Region, Zone, geographic area or territory represents the most we will pay for all covered losses caused by or resulting from that Stated Cause of Loss in that described Region, Zone, geographic area or territory during the policy term. The amount we pay for such losses erodes:



## Quote Proposal Coverage Selection

- a. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Annual Aggregate Limit of Insurance applicable to the described Region, Zone, geographic area or territory; and
  - b. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Policy Annual Aggregate Limit of Insurance
3. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Annual Aggregate Limit of Insurance applicable to any specific Insured Premises represents the most we will pay for all covered losses caused by that Stated Cause of Loss at that specific Insured Premises during the policy term. The amount we pay for each covered loss erodes:
- a. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Annual Aggregate Limit of Insurance applicable to that Insured Premises;
  - b. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Annual Aggregate Limit of Insurance applicable to the described Region, Zone, geographic area or territory in which that Insured Premises is situated; and
  - c. The Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood Annual Aggregate Policy Limit of Insurance.

We will not pay for any loss or damage caused by or resulting from Earth Movement, Earthquake, Earthquake Sprinkler Leakage or Flood once any Annual Aggregate Limit of Insurance is exhausted. The Hartford is under no obligation to offer or provide additional limits of insurance for any Stated Cause of Loss where the limit has been exhausted.

Applicable to Earth Movement, Earthquake, Earthquake Sprinkler Leakage: The applicable Region, Zone, geographic area or territory to which an Insured Premises applies is defined in form PC1024.

Applicable to Flood: The applicable Region, Zone, geographic area or territory to which an Insured Premises applies is as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment).



# Quote Proposal Coverage Selection

## COVERAGE EXTENSIONS

The Limits of Insurance applicable to the Coverage Extensions shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, regardless of the number of **Insured Premises** involved in that occurrence, unless otherwise stated.

These Coverage Extensions, Limits of Insurance, Deductibles and Waiting Periods apply to each **Insured Premises**, unless more specific Limits, Deductibles and Waiting Periods are shown at an **Insured Premises** in the Schedule of Premises and Coverage Section below.

Applicable to Coverage Extensions with an **Annual Aggregate**: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Accounts Receivable	\$250,000
Brands and Labels	Included in the Business Personal Property Limit of Insurance
Building Glass Repair	Included
Business Travel	\$50,000
Claim Expenses	\$50,000
Combined Additional Protection	\$250,000
Total from All Plants, Shrubs or Trees	\$25,000
Total from All Lawns or Sod	\$25,000
Stock	\$25,000
Contract Penalties	\$50,000
Debris Removal	25% of the amount we pay for covered loss or damage
Debris Removal - Additional Amount	\$250,000
Wind-Blown Debris	\$2,500 Annual Aggregate
Other Property Debris Removal	\$10,000
Deferred Sales	\$50,000
Employee's Personal Property	\$50,000
Per Employee	\$2,500
Exhibitions	\$50,000
Expediting Expenses	\$50,000
Fine Arts	\$50,000
Per Item	\$10,000
Fire Department Service Charge	\$50,000
Fire Device Recharge	\$50,000



# Quote Proposal Coverage Selection

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Fungus, Wet Rot, Dry Rot Physical Damage	\$50,000 Policy Annual Aggregate
Limited Coverage Form Applies	
Green Coverage - Costs to Upgrade	\$100,000
Installation	\$25,000
Deductible	\$2,500
Land and Water Decontamination Expense	\$50,000 Annual Aggregate
Locks and Keys	\$25,000
Miscellaneous Unnamed Premises	
Building	\$100,000
Business Personal Property	\$50,000
Newly Acquired Property	
Number of Days	180 Days
Building	\$2,000,000
Business Personal Property	\$1,000,000
Stock	\$25,000
Non-Owned Detached Trailers	\$50,000
Deductible	\$5,000
Ordinance or Law	
Undamaged Portion of Building Limit	Included in Real Property Limit of Insurance
Demolition and Increased Cost of Construction	\$1,000,000
Mandated Decontamination Expense	Not Covered
Outdoor Trees, Shrubs, Sod, Plants and Lawns	\$50,000
Any One Tree, Shrub, Plant, Lawn or Sod	\$10,000
Pairs and Sets	Included in the Business Personal Property Limit of Insurance
Preservation and Protection of Property	Included in the Limit of Insurance applicable to Covered Property that sustains loss or damage
Number of Days	Expenses incurred for 180 Days
Reward Coverage	\$50,000
Tenant's Leaseholder's Interest Coverage	\$25,000
Lease Assessment	\$5,000
Deductible	\$2,500
Miscellaneous Interior Real Property	\$25,000
Leaseholder's Interest Coverage	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance



## Quote Proposal Coverage Selection

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Bonus Payments	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Prepaid Rent	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Undamaged Tenant's Improvements or Betterments	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Transit Shipper's Interest	\$50,000
Maximum Limit Per Vehicle	\$10,000
Deductible	\$5,000
Utility Service Interruption - Physical Damage	
Any One Occurrence	\$25,000
Deductible	\$5,000
Interruption caused by loss or damage to Transmission or Distribution Lines	Included
Valuable Papers	Included as Business Personal Property
Water Damage - Building Tear Out and Repair	Included in the Limit of Insurance applicable to Covered Property



# Quote Proposal Coverage Selection

## BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	Refer to Location Level Details for applicable Limits of Insurance
Waiting Period	72 Hours
Payroll	Included
Extra Expense	Refer to Blanket Level Details for applicable Blanket Limit of Insurance

## BUSINESS INTERRUPTION COVERAGE EXTENSIONS

The Limits of Insurance applicable to the Coverage Extensions shown below are additional amounts of insurance, and include **Business Income** and **Extra Expense** unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated.

Applicable to Coverage Extensions with an **Annual Aggregate**: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

**Waiting Periods** applicable to any Coverage Extension shown below apply separately and are specific to that Coverage Extension. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense**.

COVERAGE	LIMIT OF INSURANCE
Attraction Properties	Policy Occurrence Limit
Limit	\$25,000
Waiting Period	72 Hours
Distance from Insured Premises	Contiguous with the Insured Premises
Business Travel	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Civil or Military Authority	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Distance from Insured Premises	Within 1,000 feet of the Insured Premises
Waiting Period	72 Hours
Contingent Business Interruption	Policy Occurrence Limit
Waiting Period	72 Hours
Direct Contingent Properties	\$100,000
Indirect Contingent Properties	\$25,000
Earthquake - Direct Contingent Properties	Not Covered
Flood - Direct Contingent Properties	Not Covered
Utility Services Interruption - Direct Contingent Properties	Not Covered





# Quote Proposal Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Exhibitions	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Extended Income	
Number of Days	Included for 180 Days
Fungus, Wet Rot, Dry Rot – Business Interruption	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Limited Coverage Form Applies	
Ingress or Egress	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Distance from Insured Premises	Contiguous with Insured Premises
Waiting Period	72 Hours
Installation	Included in the Limits of Insurance applicable to Installation
Land and Water Decontamination - Increased Period of Restoration	\$25,000 Policy Annual Aggregate
Waiting Period	72 Hours
Machinery and Testing and Training	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Miscellaneous Unnamed Premises - Business Interruption	\$100,000
Waiting Period	72 Hours
Newly Acquired Premises	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Ordinance or Law - Increased Period of Restoration	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Research and Development Expenses	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Transit Shipper's Interest	Included in the Limits of Insurance applicable to the Transit - Shipper's Interest
Utility Service Interruption - Business Interruption	
Business Income and Extra Expense Combined	\$25,000
Waiting Period	72 Hours
Interruption caused by loss or damage to Transmission or Distribution Lines	Included



# Quote Proposal Coverage Selection

## EDUCATION ADDITIONAL COVERAGES

The Hartford has included the following Specialized Coverages specific to the Education Industry. All Limits of Insurance are additional amounts of insurance and apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

**Waiting Periods** shown below apply separately and are specific to that Additional Coverage. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense**.

COVERAGE	LIMIT OF INSURANCE
Additional Outdoor Property	\$100,000
Per Item	\$2,500
Deductible	\$5,000
Agricultural Products Storage	Included in Business Personal Property Limit of Insurance
Animals	\$10,000
Per Animal	\$1,000
Deductible	\$2,500
Archaeological Expenses	\$10,000
Deductible	\$5,000
Athletic Equipment - Away From an Insured Premises	\$10,000
Deductible	\$2,500
Athletic Uniforms, Band Uniforms or Theatrical Wardrobe - Away from an Insured Premises	\$10,000
Deductible	\$2,500
Audio and Visual Equipment - Away From an Insured Premises	\$10,000
Per Item	\$2,500
Deductible	\$2,500
Biomedical Hazardous Waste Decontamination and Clean-Up Expense	\$10,000 Annual Aggregate
Deductible	\$5,000
Contractor's Tools and Equipment	
Leased or Rented from Others	Included
Valuation Type	Actual Cash Value Applies
Per Occurrence	\$50,000
Per Item	\$5,000
Deductible	\$2,500





# Quote Proposal Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Contractor's Tools and Equipment Coverage Extensions	
Employee's Tools and Work Clothing	Included
Per Employee	\$2,500
Newly Acquired Contractor's Equipment	\$10,000
Rental Expense	\$10,000
Crisis Event	\$50,000 Annual Aggregate
Number of Days	30 Days
Distance from Insured Premises	At the Insured Premises
Good Faith Advertising Expense	\$10,000 Annual Aggregate
Deductible	\$5,000
Business Interruption	\$10,000 Annual Aggregate
Waiting Period	24 Hours
Tissue, Bodily Fluids, Eggs, Embryos And Live Cells	\$10,000
Deductible	\$5,000
Emergency Evacuation Expenses	\$250,000 Annual Aggregate
In Any One Occurrence	\$10,000
Fundraising Expense Reimbursement	\$10,000
Musical Instruments and Theatrical Sets or Scenery - Away From Premises	\$10,000
Deductible	\$2,500
Patient's and Patient Visitor's Personal Property	\$25,000
Per Patient or Visitor	\$1,000
Precious and Semi-Precious Metals and Stones	\$25,000
Deductible - Covered Causes of Loss other than Theft	\$2,500
Theft Limit of Insurance	\$25,000
Deductible - Theft	\$2,500
Professional Employee Replacement Expense	\$25,000
Release of Impounded Water	Included in the Limits of Insurance Applicable to Business Interruption
Number of Days	180 Days
Research Animals	\$10,000
Per Research Animal	\$10,000
Deductible	\$2,500



# Quote Proposal Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Research Materials - Restoration Costs	\$50,000
Deductible	\$2,500
Student, Patient and Resident Relocation and Move-Back Expenses	\$50,000
Students' Personal Property	\$10,000
Per Student	\$2,500
Telecommunication Equipment Recalibration Expense	\$10,000
Deductible	\$2,500
Industry Combined Additional Protection	\$25,000

## POLICY CONDITIONS AND EXCLUSIONS

FORM NUMBER	FORM NAME	DETAILS
PC45030121	Application Of Earthquake Dollar Deductibles - Revised	

## SCHEDULE OF INSURED PREMISES AND COVERAGE

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

<b>LOC 1 - 1: BUILDING</b>	12600 N KELLEY AVE
	OKLAHOMA CITY, OK 73131-1869
<b>LOCATION PREMIUM</b>	<b>\$11,738.00</b>

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	\$10,000

### COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Income and Extra Expense	\$1,003,000

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Real Property	\$2,308,000	Replacement Cost Applies	Does Not Apply
Business Personal Property	\$50,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

### BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	\$170,000
Extra Expense	\$12,000

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Earthquake	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Windstorm/Hail	Included	\$500,000	72 Hours
Water Damage (Non-Flood)	Included	\$25,000	72 Hours
Applicable to Pipe Freeze		-	-

<b>LOC 2 - 1: BUILDING</b>	12600 N KELLEY AVE
	OKLAHOMA CITY, OK 73131-1869
<b>LOCATION PREMIUM</b>	\$8,913.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	\$10,000

**COVERED PROPERTY**

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Income and Extra Expense	\$1,003,000

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Real Property	\$1,507,000	Replacement Cost Applies	Does Not Apply
Business Personal Property	\$50,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

**BUSINESS INTERRUPTION**

COVERAGE	LIMIT OF INSURANCE
Business Income	\$170,000
Extra Expense	\$12,000

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit	\$100,000	72 Hours
Earthquake	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Windstorm/Hail	Included	\$500,000	72 Hours
Water Damage (Non-Flood)	Included	\$25,000	72 Hours
Applicable to Pipe Freeze		-	-

<b>LOC 3 - 1: BUILDING</b>	12600 N KELLEY AVE
	OKLAHOMA CITY, OK 73131-1869
<b>LOCATION PREMIUM</b>	\$6,900.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	\$10,000

**COVERED PROPERTY**

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Income and Extra Expense	\$1,003,000

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Real Property	\$812,411	Replacement Cost Applies	Does Not Apply
Business Personal Property	\$50,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

**BUSINESS INTERRUPTION**

COVERAGE	LIMIT OF INSURANCE
Business Income	\$170,000
Extra Expense	\$12,000

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Earthquake	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Windstorm/Hail	Included	\$500,000	72 Hours
Water Damage (Non-Flood)	Included	\$25,000	72 Hours
Applicable to Pipe Freeze		-	-

<b>LOC 7 - 1: BUILDING</b>	<b>12600 N KELLEY AVE</b>
	<b>OKLAHOMA CITY, OK 73131-1869</b>
<b>LOCATION PREMIUM</b>	<b>\$24,940.00</b>

<b>DEDUCTIBLE AND WAITING PERIOD</b>	
Waiting Period	72 Hours
Deductible	\$10,000

**COVERED PROPERTY**

The following blanket limits apply to this Insured Premises	<b>LIMIT OF INSURANCE</b>
Business Income and Extra Expense	\$1,003,000

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>	<b>VALUATION</b>	<b>COINSURANCE</b>
Real Property	\$5,512,100	Replacement Cost Applies	Does Not Apply
Business Personal Property	\$400,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

**BUSINESS INTERRUPTION**

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>
Business Income	\$170,000
Extra Expense	\$12,000

<b>STATED CAUSES OF LOSS</b>	<b>LIMITS OF INSURANCE</b>	<b>DEDUCTIBLE</b>	<b>WAITING PERIOD</b>
Equipment Breakdown	Included	\$10,000	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Earthquake	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Windstorm/Hail	Included	\$500,000	72 Hours
Water Damage (Non-Flood)	Included	\$25,000	72 Hours
Applicable to Pipe Freeze		-	-

<b>LOC 8 - 1: BUILDING</b>	1301 NE 101ST ST
	OKLAHOMA CITY, OK 73131-2034
<b>LOCATION PREMIUM</b>	\$4,526.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	\$10,000

**COVERED PROPERTY**

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Income and Extra Expense	\$1,003,000

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Business Personal Property	\$1,200,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

**BUSINESS INTERRUPTION**

COVERAGE	LIMIT OF INSURANCE
Business Income	\$135,000
Extra Expense	\$10,000

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Earthquake	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Windstorm/Hail	Included	\$500,000	72 Hours
Water Damage (Non-Flood)	Included	\$25,000	72 Hours
Applicable to Pipe Freeze		-	-

<b>LOC 9 - 1: BUILDING</b>	3232 NW 85TH ST
	OKLAHOMA CITY, OK 73118-3512
<b>LOCATION PREMIUM</b>	<b>\$3,578.00</b>

<b>DEDUCTIBLE AND WAITING PERIOD</b>	
Waiting Period	72 Hours
Deductible	\$10,000

**COVERED PROPERTY**

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Income and Extra Expense	\$1,003,000

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Business Personal Property	\$1,000,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

**BUSINESS INTERRUPTION**

COVERAGE	LIMIT OF INSURANCE
Business Income	\$120,000
Extra Expense	\$10,000

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Earthquake	Included in Policy Level Annual Aggregate Limit	\$50,000	72 Hours
Windstorm/Hail	Included	\$500,000	72 Hours
Water Damage (Non-Flood)	Included	\$25,000	72 Hours
Applicable to Pipe Freeze		-	-



**PROPERTY EXTENDED SUMMARY**

DESCRIPTION	PREMIUM
Policy Level Coverage Total	\$4,663.00
Loc 1 - 1: Building 12600 N KELLEY AVE, OKLAHOMA CITY, OK 73131-1869	\$11,738.00
Loc 2 - 1: Building 12600 N KELLEY AVE, OKLAHOMA CITY, OK 73131-1869	\$8,913.00
Loc 3 - 1: Building 12600 N KELLEY AVE, OKLAHOMA CITY, OK 73131-1869	\$6,900.00
Loc 7 - 1: Building 12600 N KELLEY AVE, OKLAHOMA CITY, OK 73131-1869	\$24,940.00
Loc 8 - 1: Building 1301 NE 101ST ST, OKLAHOMA CITY, OK 73131-2034	\$4,526.00
Loc 9 - 1: Building 3232 NW 65TH ST, OKLAHOMA CITY, OK 73116-3512	\$3,578.00
<b>TOTAL PROPERTY PREMIUM</b>	<b>\$65,258.00</b>

## Property Choice Forms

Coverage Forms, Schedules, Endorsements and other forms that are a part of this policy.

FORM NUMBER	FORM NAME
PC-374-00121	Important Notice To Policyholders
PC00010121	Property Choice Coverage Form
PC00020121	Declarations: Property Choice Coverage Part
PC00030121	REFERENCE GUIDE
PC10200121	Earthquake Cause Of Loss
PC10240121	Earthquake County Hazard Classifications
PC10400121	Flood Cause Of Loss
PC10700121	Equipment Breakdown Coverage Form
PC20000121	Combined Additional Protection – Industry Additional Coverages
PC20030121	Additional Outdoor Property
PC20040121	Agricultural Products Storage Endorsement
PC20060121	Animals
PC20070121	Archaeological Expenses
PC20090121	Athletic Equipment – Away From Premises
PC20100121	Athletic Uniforms, Band Uniforms Or Theatrical Wardrobe – Away From Premises
PC20110121	Audio And Visual Equipment – Away From Premises
PC20120121	Biomedical Hazardous Waste Decontamination And Clean-Up Expense – Additional Coverage
PC20180121	Contractor's Tools And Equipment – Additional Coverage
PC20190121	Crisis Event – Additional Coverage
PC20230121	Emergency Evacuation Expenses
PC20290121	Fundraising Expense Reimbursement
PC20340121	Musical Instruments And Theatrical Sets Or Scenery Away From Premises
PC20460121	Patient's And Patient Visitor's Personal Property
PC20470121	Precious And Semi-Precious Metals And Stones - Limited Coverage
PC20490121	Professional Employee Replacement Expense Additional Coverage
PC20530121	Release Of Impounded Water Business Interruption
PC20550121	Research Animals
PC20560121	Research Materials Restoration Costs
PC20590121	Student's Personal Property
PC20600121	Students, Patients Or Residents - Relocation And Move-Back Expenses - Additional Coverage
PC20620121	Telecommunication Equipment Recalibration Expense – Additional Coverage
PC20660121	Tissue, Bodily Fluids, Eggs, Embryos And Live Cells
PC20720121	Fine Arts – Breakage Additional Coverage

FORM NUMBER	FORM NAME
PC31350121	Oklahoma Changes
PC45100121	Water Damage Deductible And Waiting Period
PC45200121	Windstorm Or Hail Dollar Deductible And Waiting Period
PC99020121	Contractor's Tools And Equipment Schedule

## General Liability

**Insurer: Hartford Fire Insurance Company**

**A.M. Best Rating: A+ XV**

**Policy Term: 7/1/2025 - 7/1/2026**

### Named Insured

Harding Charter Preparatory School District

### Location Schedule

Loc #	Bldg #	Address	Description
1	1	12600 N Kelley Ave, Oklahoma City, OK 73131-1869	Kelley
2	1	1301 NE 101st, Oklahoma City, OK 73131	Centennial Building
3	1	3232 NW 65th, Oklahoma City, OK 73107	Independence

### Policy Form

Occurrence Form

### Liability Limits

General Aggregate	\$2,000,000
General Aggregate Applies To:	Policy
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises – Each Occurrence	\$300,000
Medical Expense – Any One Person	\$10,000
Sexual Abuse or Molestation	\$1,000,000

### Employee Benefits Liability (Claims Made)

Each Claim	\$1,000,000
Annual Aggregate	\$2,000,000
Retroactive Date	4/1/2024
Number of Employees	90

Additional Coverages	Per Claim	Aggregate	Deductible
<b>Educators Professional Choice</b>			
Each Claim Combined / Combined Aggregate	\$1,000,000	\$2,000,000	
<b>Employment Practice Liability</b>			
Retroactive Date	7/1/2023		
Self-Insured Retention			\$25,000
<b>Directors, Officers and Entity Liability</b>			
Retroactive Date	7/1/2023		
Self-Insured Retention Insuring Clause A			\$10,000
Self-Insured Retention Insuring Clause B & C			\$25,000
<b>Educators Errors and Omissions Liability</b>			
Retroactive Date	7/1/2023		
Self-Insured Retention			\$25,000

Deductibles	

General Liability Exposures					
Loc #	Bldg #	Classification	Class Code	Exposure	Premium Basis
		See Quote Below			

### Noteworthy Endorsements & Exclusions

\* Please refer to policy for comprehensive list

See Carrier Quote Below



# Quote Proposal Coverage Selection

## GENERAL LIABILITY - 72UUNBC5D0C

COVERAGES/DESCRIPTION	COVERAGE TERMS
<b>General Liability</b>	
<b>General Liability Limits</b>	
Form Type	Hartford Proprietary
Policy Basis	Occurrence
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You Limit - Any One Premises	\$300,000
Medical Payments Limit	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit (Other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
<b>Limited Liability Coverage for Negligence Related to Sexual Abuse or Molestation (SAM)</b>	
Sublimit	\$1,000,000
<b>Cyberflex</b>	
Cyberflex Selection	Include
E-Commerce Id	2 - Moderate Hazard
<b>Educators General Liability Coverage (K-12)</b>	<b>Included</b>
<b>Educators Professional Choice</b>	
<b>Educators Professional Choice</b>	
Each Claim Combined / Combined Aggregate	\$1,000,000/\$2,000,000
<b>Employment Practices Liability</b>	
Retroactive Date	07/01/2023
Self-Insured Retention	\$25,000
<b>Directors, Officers and Entity Liability</b>	
Retroactive Date	07/01/2023
Self-Insured Retention Insuring Clause A	\$10,000
Self-Insured Retention Insuring Clause B & C	\$25,000
<b>Educators Errors and Omissions Liability</b>	
Retroactive Date	07/01/2023
Self-Insured Retention	\$25,000

COVERAGES/DESCRIPTION	COVERAGE TERMS
<b>Employee Benefits Liability</b>	
<b>Employee Benefits Liability (EBL)</b>	
Retroactive Date	04/01/2024
Each Claim Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Total taxes and Surcharges	\$0.00
Terrorism	\$248.00
<b>TOTAL ESTIMATED ANNUAL GENERAL LIABILITY PREMIUM</b>	<b>\$24,977.00</b>

**GL EXTENDED SUMMARY**

Non-Composite Rated:						
State	Class Code	Description	Premium Basis	Final Rate	Exposure	Premium
OK – Location		1: 12600 N KELLEY AVE, OKLAHOMA CITY, OK		OK Premium		\$24,729.00
	33039	Charter schools D and O				
		D&O Premium	Total Assets	Min Applies	1,669,946.00	\$771.00
	33041	Charter schools EPLI				
		EPL Premium	Employee	23.4008	90.00	\$2,106.00
	33035	Charter Schools - Including Products And / Or Completed Operations				
		Premises/Operations Standard Coverage Premium	Pupils	16.1792	1,100.00	\$17,797.00
	33203	Sexual Abuse and Molestation - 1000 Or Greater Students Without Student Housing				
		Premises/Operations Standard Coverage Premium	Pupils	2.2236	1,100.00	\$2,446.00
	30195	Employee Benefits Errors & Omissions				
		Standard Coverage Premium	Employee	0.184	90.00	\$150.00
	33040	Charter schools E and O				
		E&O Premium	Pupils	1.3262	1,100.00	\$1,459.00
<b>Total Exposure Rated Non-Composite Premium</b>						<b>\$24,729.00</b>
Taxes and Surcharges						\$0.00
Terrorism						\$248.00
<b>Total General Liability Premium</b>						<b>\$24,977.00</b>



# Quote Proposal Coverage Explanations

## Cyberflex

CyberFlex® endorsement protects you from common exposures associated with Internet related business activities. It extends personal and advertising injury liability coverage to your entire website. It also covers publication of materials by parties with unauthorized access to your computer networks when such publication violates the right of privacy.

## Educators Professional Choice (EPC)

Educators Professional Choice (EPC) provides comprehensive coverage to protect your school from financial harm and provides the flexibility to structure coverage that is appropriate for your institution.

Your policy may include one or more of the following coverages:

- Educators Errors and Omissions Liability
- Directors, Officers and Entity Liability
- Employment Practices Liability
- Claims Made Information: Your EPC Coverage is provided on a Claims-Made basis. Unique features of claims-made policies include:
  - Your policy applies only to Wrongful Acts committed between the retroactive date and the end of the policy period. Each coverage part may carry its own retroactive date.
  - Rates for claims-made policies are generally lower in the earlier years of claims-made coverage, and may increase in later years.
  - Your policy applies only to claims first made against the insured after the inception date and before the end of the policy period or any applicable extended reporting period.
  - Your policy includes a Basic Extended Reporting Period (BERP) of 90 days.
  - Upon termination of your policy, a supplemental extended reporting period (SERP) of one year is offered for an additional premium (state requirements on the offering of SERP for additional years may apply).
- When The Combined Limits Option is selected, it provides a Combined Each Claim Limit for all Coverage Parts selected, subject to a single Aggregate Limit.

## Employee Benefits Liability

Provides coverage for employee claims stemming from negligent administration of your company's employee benefits program.

## Limited Liability Coverage for Negligence Related to Sexual Abuse or Molestation

This coverage extends protection to you for allegations of negligence related to sexual abuse or molestation.



## GENERAL LIABILITY CHOICE® COVERAGE SUMMARY

The Hartford has always been a pioneer in offering innovative liability coverage. We continue to take a trend-setting role with General Liability Choice by providing the enhanced coverage that businesses need in today's litigious business environment. Our standard General Liability Choice policy includes these coverages for most insureds:

BODILY INJURY AND PROPERTY DAMAGE	
Incidental malpractice <sup>1</sup>	Bodily injury caused by the professional services of employed nurses, EMTs and paramedics will be deemed an accident.
Non-owned aircraft <sup>2</sup>	Covered when chartered, rented or borrowed with a paid crew, even when there is no "insured contract" provided there is no other insurance available to the named insured.
Non-owned watercraft	Vessels covered up to 51 feet. Coverage also applies to such craft used to carry property for hire.
Borrowed equipment	Covered when not in use and when damaged at a job site.
Expected or intended injury or damage	Covered when bodily injury or property damage results from the use of reasonable force to protect people or property.
DAMAGE TO PREMISES RENTED OR OCCUPIED MORE THAN 7 DAYS	
Causes of loss perils	Fire, lightning and explosion, other than war-related.
Contractual Liability	Covered if the named insured assumes responsibility for damage in a lease of premises agreement.
MEDICAL PAYMENTS	
Reporting period	Insured has three years to report covered medical expenses.
DEFINITIONS	
Bodily Injury	Includes mental anguish resulting from bodily injury, sickness or disease that is physical in character.
Contractual Liability For railroad exposures	The definition of "insured contract" includes work within 50 feet of railroad exposures.
CONDITIONS	
Unintentional failure to disclose hazards	Included
Primary and noncontributory coverage provided to additional insured	Coverage provided to additional insureds because of a written contract is provided on a primary and noncontributing basis if the contract includes such an agreement.
Duties in the event of an occurrence	If you are a partnership, joint venture, limited liability company, trust or other organization, the requirement for prompt notice applies only when an occurrence, offense, claim, or suit is known respectively to that organization's partner, limited liability company manager, trustee, executive officer, or insurance manager.
WHO IS AN INSURED	
Incidental malpractice <sup>3</sup>	Employed nurses, EMTs, and paramedics are insureds for injuries arising out of their professional healthcare services for the named insured.

Non-owned watercraft	Permissive users of covered non-owned watercraft are insureds. Those responsible for such users are also an insured provided they have no other insurance available to them.
Additional insured as required by written contract or permit	Includes anyone the insured agrees in writing to treat as an additional insured including: <ul style="list-style-type: none"> <li>• Vendors, if policy includes products/completed operations coverage;</li> <li>• Lessors of equipment;</li> <li>• Lessors of land or premises;</li> <li>• Architects, Engineers or Surveyors;</li> <li>• State or Political Subdivisions issuing permits; and</li> <li>• Any other party, including completed operations if the contract requires it and the policy provides it.</li> </ul>
Newly formed or acquired organizations	Covered for 180 days if a named insured owns more than 50% of the voting stock and no other insurance apply.
Unnamed subsidiaries	Covered for 180 days if a named insured owns more than 50% of the voting stock and no other insurance apply.
<b>SUPPLEMENTAL PAYMENTS</b>	
Bail bonds	\$1,000
Loss of earnings	\$500 per day
Appeal bonds	Covered to policy limit

<sup>1</sup> This enhancement does not apply if you are in the business of providing professional health care services

<sup>2</sup> This enhancement is not available in Texas

<sup>3</sup> This enhancement does not apply if the named insured is in the business of providing professional healthcare services

## General Liability Forms

Coverage Forms, Schedules, Endorsements and other forms that are a part of this policy.

FORM NUMBER	FORM NAME
CG01091185	KANSAS AND OKLAHOMA CHANGES - TRANSFER OF RIGHTS
G-2974-3	DISCLOSURE FORM - CLAIMS MADE POLICY - EMPLOYEE BENEFITS LIABILITY
G-4099-0	IMPORTANT NOTICE TO POLICYHOLDERS -OKLAHOMA
G-4111	IMPORTANT NOTICE TO POLICYHOLDERS UNMANNED AIRCRAFT EXCLUSION
HC00100798	COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS
HC00200295	EMPLOYEE BENEFITS LIABILITY COVERAGE PART - DECLARATIONS (CLAIMS MADE)
HC00210799	EMPLOYEE BENEFITS LIABILITY COVERAGE FORM - CLAIMS MADE
HC00880916	CYBERFLEX AMENDMENT OF COVERAGE B - PERSONAL AND ADVERTISING INJURY
HC04301106	LIMITED LIABILITY COVERAGE FOR NEGLIGENCE RELATED TO SEXUAL ABUSE OR MOLESTATION
HC12101185T	COMMERCIAL GENERAL LIABILITY SCHEDULE
HC21091087	EXCLUSION - TRAMPOLINE AND GYMNASTIC REBOUNDING DEVICES
HC21370393	ABSOLUTE LEAD EXCLUSION
HC21900608	EXCLUSION - FUNGI, BACTERIA AND VIRUSES
HC22340305	ABSOLUTE SEXUAL ABUSE OR MOLESTATION EXCLUSION
HC23140617	EXCLUSION - UNMANNED AIRCRAFT
HC23700115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
HC26370408	EDUCATORS GENERAL LIABILITY ENDORSEMENT
HC30060916	DISCRIMINATION - AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION
HC70010621	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART OCCURRENCE
HC70110286	QUICK REFERENCE (EMPLOYEE BENEFITS LIABILITY) - CLAIMS MADE
HG00010916	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
HG00040315	EDUCATORS PROFESSIONAL CHOICE-COVERAGE PART-DECLARATIONS PAGE
HG00050315	EDUCATORS PROFESSIONAL CHOICE POLICY - COMMON TERMS AND CONDITIONS
HG00060315	EDUCATORS PROFESSIONAL CHOICE-DIRECTORS, OFFICERS AND ENTITY COVERAGE PART
HG00070621	EDUCATORS PROFESSIONAL CHOICE-EDUCATORS ERRORS AND OMISSIONS LEGAL LIABILITY COVERAGE PART
HG00080315	EDUCATORS PROFESSIONAL CHOICE-EMPLOYMENT PRACTICES LIABILITY COVERAGE PART

FORM NUMBER	FORM NAME
HG05190315	OKLAHOMA AMENDATORY
HG21020315	EXCLUSION - SILICA
HG21670315	SPECIFIC CLAIM EXCLUSION
HG25040315	COORDINATION OF LIMITS WITH SPECIFIC OTHER POLICY
HG98020315	EDUCATORS PROFESSIONAL CHOICE RENEWAL APPLICATION
HG99160315	OKLAHOMA CHANGES
HS99220608	LISTING OF COVERAGE PARTS AND ENDORSEMENTS FORMING A PART OF THE POLICY
IL09171185	RESIDENT AGENT COUNTERSIGNATURE ENDORSEMENT

## Business Auto (Packaged)

**Insurer: Trumbull Insurance Company (Hartford)**

**A.M. Best Rating: A+ XV**

**Policy Term: 7/1/2025 - 7/1/2026**

Named Insured
Harding Charter Preparatory School District

Coverage	Limit	Applies To/Symbol
Bodily Injury and Property Damage - Combined Single Limit	Each Accident: \$1,000,000	8 9
Hired / Borrowed Liability	Included If Any Basis	States: OK
Non-Owned Liability	Included	States: OK

Coverage Symbols:

- |   |  |
|---|--|
| 1 - Any Auto  | 6 - Owned Autos Subject to a Compulsory Uninsured Motorist Law |
| 2 - Owned Autos Only                                    | 7 - Specifically Described Autos                               |
| 3 - Owned Private Passenger Autos Only                  | 8 - Hired Autos Only   |
| 4 - Owned Autos other than Private Passenger Autos Only | 9 - Non-Owned Autos Only                                       |
| 5 - Owned Autos Subject to No-Fault                     |  |

### Noteworthy Endorsements & Exclusions

\* [Please refer to policy for comprehensive list](#)

## Business Auto – Vehicle Schedule

Insured ID	Veh #	Year	Description	Vin Number	Garage State	Comp Ded	Coll Ded
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Please Note
Notify our agency immediately when making any additions or deletions to the vehicle schedule. Physical Damage coverage applies only to vehicles that have a deductible listed.

# Business Auto – Driver Schedule

Driver Name	State	Drive Other Car
<b>Subject To</b>		
Driver insurability is subject to driving records deemed satisfactory by your Insurer.		

See Carrier Quote Below



# Quote Proposal Coverage Selection

## COMMERCIAL AUTO - 72UENBC5D06

### Coverage Details

COVERAGE	SYMBOL	LIMIT	CONDITIONS	PREMIUM
Liability	08, 09			\$2,759
Combined Single Limit		\$1,000,000	Per occurrence	
Hired Auto Liability Coverage			See Schedule	Incl
Non-Owned Liability Auto Coverage			See Schedule	Incl
Total Estimated Annual Commercial Auto Premium				\$2,759.00

Commonly Used Auto Symbols Definitions - 1 = Any "Auto"; 2= Owned "Autos" Only; 5 = Owned "Autos" Subject to a No-Fault Law; 7 = Specifically Described "Autos"; 8 = Hired "Autos" Only; 9 = Non-Owned "Autos" Only.

### Hired Auto Coverage

Hired Auto Coverage		
Estimated Cost of Hire	\$3,500	
Rental of Heavy/Extra Heavy Vehicles	No	
	<b>Limit</b>	<b>Deductible</b>
Liability	\$1,000,000	

### Non-Owned Auto Liability Coverage

Non-Owned Auto Liability Coverage		
Total Number of Employees	90	
Number of Regular Operators	90	
	<b>Limit</b>	<b>Deductible</b>
Employee Non-Owned Liability Auto Coverage	\$1,000,000	

### SUBJECTIVITIES

Unless otherwise stated below or unless consent of the underwriter is obtained, coverage may not be bound without compliance with the subjectivities.

- Prior to the effective date of coverage, the applicant is required to advise The Hartford of any change in the information provided by, or required to be provided by, the applicant. Any such change of information that impacts the exposure basis, hazard or risk, including underwriting or rating criteria such as driver or MVR information, fleet composition, loss experience, and financial characteristics of the applicant, will void this document.

## AUTO BROAD FORM COVERAGE SUMMARY

Applicable in all states but Virginia, New York

The Hartford's Commercial Auto insurance policy, including our Broad Form endorsement added at no additional cost, provides your clients with some of the broadest and most robust coverage available. Our Auto Broad Form endorsement includes:

<b>Hired auto physical damage</b>	When owned autos are insured, coverage up to \$100,000 also applies to any auto your client rents, loans or leases.
<b>Hired auto coverage territory</b>	For liability arising out of the operation of hired autos, the Broad Form expands the coverage territory to include anywhere in the world.
<b>Broad form named insured</b>	The Broad Form automatically includes legal business entities such as corporations and LLCs that are the insured's subsidiaries, or that are newly acquired or formed by the insured (but does not include partnerships or joint ventures). The Broad Form also includes employees and lessors as insureds, and any person or organization required by contract to be named as an additional insured.
<b>Additional insured if required by contract</b>	The Broad Form provides automatic additional insured coverage when a Named Insured agrees to provide such coverage in a written contract.
<b>Primary and non-contributory if required by contract</b>	The Broad Form provides automatic primary, non-contributory coverage to additional insureds when a Named Insured agrees to provide such coverage in a written contract.
<b>Electronic equipment coverage</b>	The Broad Form provides coverage for equipment that receives or transmits audio, visual or data signals (such as GPS, backup cameras and DVD entertainment systems) if the equipment is: <ul style="list-style-type: none"> <li>• permanently installed in a covered auto by the dealer or the original equipment manufacturer; and</li> <li>• designed to be operated by the power from the auto's electrical system.</li> </ul>
<b>Fellow employees exclusion</b>	Does not apply if workers' compensation insurance is in-force on all employees.
<b>Expense for temporary transportation</b>	The Broad Form increases the expense limit to \$50 per day, up to a maximum of \$1,000, when a covered private passenger auto is involved in a total theft. Additional rental reimbursement coverage is available for a charge.
<b>Extra expense</b>	The Broad Form provides additional reimbursement for costs incurred returning a stolen vehicle to the insured.
<b>Lease gap and loan gap</b>	The Broad Form pays the outstanding balance of a lease or loan in the event of a total loss to a covered auto.
<b>Waiver of Subrogation</b>	The Broad Form waives the right to subrogation when the Named Insured agrees to waive this right in a written contract.
<b>Waiver of physical damage deductible—glass repair</b>	Applies when damaged glass is repaired instead of replaced.
<b>Waiver of the smallest deductible</b>	The Broad Form waives the smallest applicable deductible when a single event results in damage to property covered by more than one Hartford insurance policy.



<b>Duties in the event of an accident, claim, or suit</b>	The Broad Form clarifies that the duties apply only when the accident is known to a partner, executive officer or insurance manager.
<b>Cancellation condition</b>	The Broad Form extends notice of cancellation to 60 days for all reasons other than non-payment.
<b>Unintentional failure to disclose hazards</b>	The Broad Form clarifies that Hartford will not deny coverage due to the Named Insured's unintentional failure to disclose hazards.
<b>Hybrid, Electric, or Natural Gas vehicle payment coverage</b>	When a non-hybrid auto is involved in a total loss and is replaced within 60 days by a hybrid auto or an auto powered solely by electricity or natural gas, the Broad Form provides for the payment of an additional 10% of actual cash value of the loss, up to a maximum of \$2,500.
<b>Vinyl Vehicle wrap coverage</b>	In the case of a total loss, the Broad Form provides for a payment of up to a maximum of \$1,000 to replace vinyl vehicle wraps.

This document provides a general overview of coverage. All coverages are individually underwritten; services and availability may differ by state. Subject to the policy terms and conditions, hired auto physical damage coverage provided in the Commercial Auto Broad form endorsement is excess to any other collectible insurance. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions, and exclusions of the policy prevail.

## Commercial Auto Forms

Coverage Forms, Schedules, Endorsements and other forms that are a part of this policy.

FORM NUMBER	FORM NAME
100722	INSURANCE POLICY BILLING INFORMATION
CA00011120	BUSINESS AUTO COVERAGE FORM
CA01321124	OKLAHOMA CHANGES
CA23441120	PUBLIC OR LIVERY PASSENGER CONVEYANCE EXCLUSION
CAF-4282-4	LOUISIANA UNINSURED/UNDERINSURED MOTORIST BODILY INJURY COVERAGE FORM (SUPPLEMENTAL APPLICATION)
CAF-4478-1	IMPORTANT NOTICE TO OUR POLICY HOLDERS COMMERCIAL AUTOMOBILE - ACCIDENT FORGIVENESS
CAF-4491-8	COMMERCIAL AUTOMOBILE UTAH BODILY INJURY UNINSURED MOTORISTS COVERAGE SELECTION/REJECTION TRUMBULL
CAF-4492-8	COMMERCIAL AUTOMOBILE UTAH BODILY INJURY UNDERINSURED MOTORIST COVERAGE SELECTION/REJECTION TRUMBULL
HA00040302	QUICK REFERENCE - COMMERCIAL AUTO COVERAGE PART - BUSINESS AUTO COVERAGE FORM
HA00251221	BUSINESS AUTO COVERAGE DECLARATIONS
HA01330623	LOSS PAYMENT AMENDATORY
HA99080614	POLLUTION LIABILITY COVERAGE PRIVATE PASSENGER TYPE AUTOS
HA99161221	COMMERCIAL AUTOMOBILE BROAD FORM ENDORSEMENT
HM00020121	POLICY JACKET
HM00100107	COMMON POLICY DECLARATIONS
HM00990921	PRODUCER FACT SHEET
IH12050221	GOODS AND SERVICES ENDORSEMENT
IH99400409	U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS
IH99410409	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
IL00030908	CALCULATION OF PREMIUM
IL00171198	COMMON POLICY CONDITIONS
IL00210908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
IL01771010	OKLAHOMA CHANGES - CONCEALMENT, MISREPRESENTATION OR FRAUD
IL01791002	OKLAHOMA NOTICE
IL01930907	OKLAHOMA EXCLUSION OF TRUSTOR AS NAMED INSURED
IL02360907	OKLAHOMA CHANGES - CANCELLATION AND NONRENEWAL
ILU0020510	FLORIDA UM COVERAGE SELECTION OF LOWER LIMITS, ELECTION OF NON-STACKED COVERAGE, REJECTION OF COVERAGE - FOR USE ONLY WITH NEW BUSINESS

## Umbrella Liability

**Insurer: Hartford Casualty Insurance Company**

**A.M. Best Rating: A+XV**

**Policy Term: 7/1/2025 - 7/1/2026**

### Named Insured

Harding Charter Preparatory School District

### Policy Form

Occurrence Form

### Limits

Each Occurrence	\$5,000,000
Aggregate	\$5,000,000
Self-Insured Retention	\$10,000

### Underlying Policy Information

Coverage	Limit	Carrier	Effective Date
General Liability			
Each Occurrence	\$1,000,000		
General Aggregate	\$2,000,000	Hartford Fire Insurance Company	7/1/2025 - 7/1/2026
Products/Completed Operations	\$2,000,000		
Aggregate			
Personal/Advertising Injury	\$1,000,000		
Educators Professional Choice	\$1,000,000		
Employee Benefits	\$1,000,000		
Automobile Liability			
Combined Single Limit	\$1,000,000	Trumbull Insurance Company	7/1/2025 - 7/1/2026

### Noteworthy Endorsements & Exclusions

\* [Please refer to policy for comprehensive list](#)

See Carrier Quote Below



## Quote Proposal Coverage Selection

### UMBRELLA - 72RHUBC5GBM

Umbrella Limit	\$5,000,000
Umbrella Educators Professional Choice (This limit replaces all other applicable Umbrella Limits for these associated coverages)	\$5,000,000
Self-Insured Retention	\$10,000

### Umbrella Premium Breakdown

COVERAGE	PREMIUM
General Liability	\$8,682
Employee Benefits Liability	Included
Educators Professional Choice	Included
Commercial Auto	\$1,060
Umbrella Terrorism	\$97.00
<b>TOTAL ESTIMATED ANNUAL UMBRELLA PREMIUM</b>	<b>\$9,839.00</b>



## Quote Proposal Coverage Explanations

As million dollar liability verdicts become increasingly common, an **Umbrella policy may be the most important insurance your client buys**. In addition to providing higher limits for those policies listed as underlying coverage, an Umbrella from The Hartford extends our General Liability Choice coverage in critical areas such as personal and advertising injury, additional insured, mobile equipment, and CyberFlex (if purchased). By having primary and umbrella coverage with The Hartford, your client's claim is handled by one team of claim professionals - a definite advantage as the complexity of a claim increases. In addition:

- If a contract requires that your client name others as **additional insureds on the primary policy**, The Hartford **automatically extends that status** to them in the umbrella. An umbrella from another carrier may not be as broad.
- If your client is legally liable for the injuries of others, we extend coverage to **mental anguish** that results from bodily injury, sickness or disease for which they are held responsible.

## Umbrella Forms

Coverage Forms, Schedules, Endorsements and other forms that are a part of this policy.

FORM NUMBER	FORM NAME
100722	INSURANCE POLICY BILLING INFORMATION
G-3061(01-97)	IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION IN COVERAGE
G-3292	IMPORTANT NOTICE TO POLICYHOLDERS - FOLLOWING FORM ENDORSEMENT - FUNGI, BACTERIA AND VIRUSES
G-3318-6	IMPORTANT NOTICE TO POLICYHOLDERS DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
G-3418-0	PRODUCER COMPENSATION NOTICE
HM00990921	PRODUCER FACT SHEET
IH09850115	DISCLOSURE PURSUANT TO TERRORISM RISK
IH12050221	GOODS AND SERVICES ENDORSEMENT
IH99400409	U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
IH99410409	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
XL00010107	UMBRELLA LIABILITY POLICY DECLARATIONS
XL00030916	UMBRELLA LIABILITY POLICY PROVISIONS
XL00050502	SCHEDULE OF UNDERLYING INSURANCE POLICIES
XL00070322	UMBRELLA LIABILITY POLICY JACKET
XL02251297	AMENDMENT OF CONDITIONS - OKLAHOMA
XL04151088	EMPLOYEE BENEFITS LIABILITY ENDORSEMENT (CLAIMS MADE)
XL04550315	EDUCATORS PROFESSIONAL LIABILITY RIDER (CLAIMS MADE)
XL21300786	EXCLUSION - TRAMPOLINE AND GYMNASTIC REBOUNTING DEVICES
XL21820393	ABSOLUTE LEAD EXCLUSION
XL22081087	MINIMUM UNDERLYING LIMITS-SCHOOL BUSES OPERATED BY INDEPENDENT CONTRACTORS
XL22800209	LIMITATION OF COVERAGE - TERRITORIAL
XL23170204	EXCLUSION - SILICA
XL23300115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
XL23430305	ABSOLUTE SEXUAL ABUSE OR MOLESTATION EXCLUSION
XL23640616	EXCLUSION - UNMANNED AIRCRAFT (BODILY INJURY, PROPERTY DAMAGE OR PERSONAL AND ADVERTISING INJURY)
XL24581210	FOLLOWING FORM ENDORSEMENT - FUNGI, BACTERIA AND VIRUSES
XL70001206	UMBRELLA LIABILITY POLICY QUICK REFERENCE

FORM NUMBER	FORM NAME
XL 24 10 12 10	FOLLOWING FORM ENDORSEMENT - TEACHERS' LIABILITY



## Quote Proposal Common Forms

These Common Forms apply to all Lines of Business included in Package.

FORM NUMBER	FORM NAME
100722	INSURANCE POLICY BILLING INFORMATION
G-3061(01-97)	IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION IN COVERAGE
G-3318-6	IMPORTANT NOTICE TO POLICYHOLDERS DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
G-3418-0	PRODUCER COMPENSATION NOTICE
HM00020121	POLICY JACKET
HM00100107	COMMON POLICY DECLARATIONS
IH09850115	DISCLOSURE PURSUANT TO TERRORISM RISK
IH09850121	DISCLOSURE/CAP ON LOSSES - TERRORISM RISK INSURANCE ACT
IH12050221	GOODS AND SERVICES ENDORSEMENT
IH70420912	POLICYHOLDER NOTICE - OKLAHOMA
IH99400409	U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
IH99410409	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
IL00171198	COMMON POLICY CONDITIONS
IL00210908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
IL01791002	OKLAHOMA NOTICE
IL02360907	OKLAHOMA CHANGES - CANCELLATION AND NONRENEWAL





## Quote Proposal Risk Engineering

Consultative Risk Engineering and risk management services can help you prevent losses before they happen. The Hartford's Risk Engineering Organization offers a broad range of consultative services in the areas of loss prevention, wellness, leave management, absence management, and return to work. Our staff is located throughout the United States and has advanced training in servicing educational institutions. They are backed by The Hartford's home-office technical managers in the areas of general liability, business continuity, security, transportation, ergonomics and industrial hygiene. They will work with you to develop a customized service plan to address your risk-management needs.

Risk Engineering Services include:

**Customized Training** - We offer a variety of training programs that work for you – onsite, online or through our dynamic webinars. In addition, Risk Engineering programs such as Defensive Driving for school or van drivers, Emergency Preparedness and Business Continuity, and Security and Fire Protection are among the many options available to your organization. Contact your underwriter or Risk Engineering Representative to learn more about these services.

**Opening Day of School Webinar**- The Hartford's Risk Engineering Organization developed a 30 minute risk management on-demand webinar for educational institutions. As you go about preparing for the school year, this is an excellent opportunity to review your school's exposures and risk management program.

**Library of Technical Information Papers (TIPS)** - Our research includes a wide spectrum of risk management topics, including:

- Cyberbullying (new!)
- Employment Practices Liability
- Public Use of School Facilities
- Understanding and Preventing School Violence
- Errors and Omissions for Schools
- Sports: Responsibilities to Participants
- Fall Surfacing for Playgrounds
- School Bus Risk Management Programs
- Workplace Related Discomfort

Visit us at [www.thehartford.com/riskengineering](http://www.thehartford.com/riskengineering) to access these resources.

**Hartfordhelp.com**- is available at no charge exclusively to The Hartford's Educators Legal Liability policyholders. The site offers a wealth of resources including web based training and information including sample policies, forms, procedures and risk management tips pertaining to employment practices. For information on how to access this site, contact your underwriter.

**Background Checks**- The Hartford now offers access to discounted background checks for your Private Education accounts through backgroundchecks.com. We selected backgroundchecks.com based on their dedicated, secure VendorSAFE system and preferred pricing. Share the link below to establish a free account and a cost-effective way for them to manage risk.

<http://www.backgroundchecks.com/affiliates/hartford.html>

**VendorSAFE offers:**

- Free online account registration – 24/7
- A web-based screening portal that's easy to use
- Dedicated customer service support throughout the screening process – start to finish

- Specialized product selection and deeply discounted pricing including but not limited to:
- Federal Criminal Background Checks, County Criminal Background Checks, Education Credential Verification, Employment Verification, MVRs, Sex Offender Registry Checks, and Drug Testing

**Fleet Telematics for Educational Institutions-** The Hartford offers access to a discounted Telematics Fleet Management System designed to enhance safety and lower Costs – Our Fleet Telematics program combines the technology of telematics with a specific risk management plan designed to help improve driver safety and reduce vehicle operating costs. Telematics helps to identify driving risks, while the risk management services help schools evaluate and mitigate those risks. A safer fleet can lead to lower fuel and maintenance operating costs. It's the ultimate diagnostic program for your fleet. Turn driving choices into an asset rather than a cost of doing business. Contact your underwriter or Risk Engineering representative for more information or to schedule a presentation.

**15 Passenger Van Driver Training** – This on-demand Webinar provides special training for drivers of oversized vans. Since these vans are prone to rollovers, special training is needed for safe operation. This is provided through our vendor partnership with PureSafety at a discounted rate. Visit our Risk Engineering website to access this valuable web based training <http://www.thehartford.com/riskengineering>

For more information about The Hartford Risk Engineering offerings, please contact your Hartford representative or visit us online at [www.thehartford.com/riskengineering](http://www.thehartford.com/riskengineering) for a more detailed listing.





## Disclosure Pursuant to Terrorism Risk Insurance Act and Option to Reject Coverage

### Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we are required to make coverage available under your policy for "certified acts of terrorism." The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

The portion of your premium attributable to terrorism coverage is shown above or in the premium section(s) of this quote proposal.

### Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

### Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 80% of insured losses that exceed the applicable insurer deductible.

However, if aggregate industry insured losses under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

### Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible.

In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

**Note to Producer on TRIA:** The premium for terrorism coverage and the TRIA disclosures above must be provided to the insured or prospect at the time of quoting.

## More than 200 years' experience behind every claim

Since 1810, The Hartford has been helping customers weather storms, accidents and injuries by providing superior service and professional claims services. We've developed an array of services to help customers recover from losses such as Fraud Detection and Subrogation Capabilities.

Here are just a few of the features and capabilities at The Hartford:

### Workers' compensation

- **Preferred medical provider networks** - We offer access to more than 1,000,000 healthcare providers with negotiated rates.
- **Pharmacy benefit management** - more than 65,000 network pharmacies nationwide with electronic reporting and automated processing. "First Fill" - ensures no out-of-pocket pharmacy expenses for the injured employee in most cases
- **Medical bill review** - every medical bill reviewed to avoid duplication and other errors
- **Nurse case managers** - provide medical consultation on medically complex claims and coordinate return to work efforts

### General liability

- **Specialized handling** - property damage, bodily injury, and litigation teams with experienced, knowledgeable handlers for every claim.
- **The Hartford maintains a broad network of attorneys** - Staff and outside Panel Counsel - to drive toward efficient resolution of claims.

### Property

- **Inside and outside handlers** - adjust claims from our offices or at the site of a loss to ensure efficient and accurate claims handling
- **Transportation team** - specializes in handling ocean marine and motor cargo claims
- **Staff CPAs** - supply knowledge and experience to quickly and fairly resolve business interruption cases
- **Catastrophe claims operation** - resources dedicated to handling property claims arising from catastrophic events

### Auto

Whether you have one company car or a fleet, The Hartford has resources to get your business rolling after an accident. Our national network offers access to more than 2,000 collision repair shops, guaranteed workmanship on covered repairs as long as you own your vehicle. No need for multiple estimates when using a network shop. No deductible on glass repairs, with mobile service available in many areas. In-house auto claims consultants provide handling and reserving guidance on complex, high-exposure claims.



## Quote Proposal Resources

### The Buck's Got Your Back®

The Hartford's property & casualty companies are rated "A+" by A.M. Best Company.

Our **broad range of products** offer unique competitive advantages, and our range of business insurance solutions addresses the needs of midsize to large clients. Whether your clients have basic coverage needs or more complex and difficult exposures, our highly trained professionals can work with you to satisfy those needs.



Our **financial strength and stability** mean that you can count on The Hartford to perform when you need us most by delivering on our promise to pay claims fairly and promptly, saving time and improving client satisfaction. Some highlights of our claim service include 24/7 toll-free loss reporting; claim expertise aligned by type of claim; and medical management programs focused on achieving the best medical outcome and early return to work for injured workers. Our well-recognized loss control services assure that your clients have access to a broad scope of service, and technical expertise through local loss control consultants.



\*Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

## Property (Primary)

**Insurer: Gotham Insurance Company (Non-Admitted)**

**A.M. Best Rating: A- X**

**Policy Term: 7/1/2025 - 7/1/2026**

### Named Insured

Harding Charter Preparatory School District

### Location Schedule

Type of Coverage	Limit	Form	Valuation	Coins %	Deductible
Maximum Limit of Liability	\$25,000,000	All Risk – Excluding Flood and Earth Movement	RCV		\$25,000 Wind/Hail 2% Subject to a minimum of \$100,000
<b>Location #: 1 Building #: 1 1301 NE 101st, Oklahoma City, OK 73131 Description: Centennial Building</b>					
Building	\$7,917,874		RCV		
<b>Location #: 2 Building #: 1 3216-26 NW 65th, Oklahoma City, OK 73107 Description: Independence</b>					
Building	\$27,441,739		RCV		

### Noteworthy Endorsements & Exclusions

[\\*Please refer to policy for comprehensive list](#)

See Carrier Quote Below

025545854A

## **NOTICE**

### **Occurrence Limit of Liability (OLLE) Scheduled Limits**

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Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your quote may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this quote very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.

**Quote Name:** Quote 1

**Named Insured:** Harding Independence Charter District

**Mailing Address:** 1301 NE 101st, Oklahoma City, OK 73131

**Policy Term:** 07/01/2025 to 07/01/2026, 12:01 AM standard time at the Named Insured's mailing address

This Quote is not bindable unless confirmed as such in writing by a CrossCover underwriter. In the event a Named Storm or any Moratorium of any kind is in existence at time of request to bind, CrossCover may not be able to bind coverage.

**Signed Documents and Information Due At Binding**

CrossCover Application and Schedule of Values (VIII).  
Flood Acknowledgement (IX).  
TRIA Disclosure Notice (X).  
Surplus Lines Statement.  
Insured's Inspection Contact (Name, Email, and Phone Number)  
California Disclosure Notice D-1 (If CA mail address)

These Insurers are not licensed in the state(s) and are not subject to their supervision.

This Quote is valid for 30 days after issuance or until the stated effective date, whichever occurs first. The Quote presented herein does not guarantee coverage and is subject to all the terms and conditions of the policy that will be issued if coverage is bound. This Quote is based on the information provided by you concerning the property. However, the terms and conditions of this Quote may be different from the limits, deductibles and terms that you requested, so it is your responsibility to carefully review it with the Insured. If coverage is bound, an on-site inspection may be conducted by a representative from our appointed inspection vendor.



## CrossCover Insurance Services, LLC

17302 House & Hahl Rd., Suite 200, Cypress, TX 77433

### Quote

**Harding Independence Charter District**

### Premium and Fees

\$144,497.00	Property Premium	Rate: 0.409%	Property Premium figure does not include Fees or Taxes.
Not Covered	General Liability Premium		
\$2,000.00	Inspection Fee		
\$300.00	Policy Fee		
\$1,600.00	Modeling Fee		
\$0.00	State Taxes and Fees		To be calculated, collected, and paid by the Producer to state(s).
<b>\$148,397.00</b>	<b>Total Premium</b>		Minimum Earned Premium: 35% Further subject to higher MEP for Locations Exposed to Hurricanes. Inspection, Policy and Modeling Fees are fully earned at policy inception.

#### Options:

\$4,260.00 Property TRIA

### Total Insurable Values

Buildings	Contents	BI/Rents	Mach & Equip	Other/Outdoor	Total
\$35,359,613	\$0	\$0	\$0	\$0	\$35,359,613

### Property Coverage Terms

Perils: All Risk, excluding Flood and Earth Movement

Limits of Liability: Shall not exceed lesser of 1 or 2 :

1. As respects each scheduled item insured by this Policy: the stated value shown for that item on the Statement of Values or other documentation on file with the Program Administrator for the Companies.

Or

2. \$25,000,000 Maximum Limit of Liability

Valuation, PD RCV

Valuation, TE N/A

Monthly Limitation, TE N/A



## Property Deductibles

All Other Perils \$25,000

Wind/Hail 2%

Subject to a minimum of \$100,000

Deductibles are per Occurrence, unless stated otherwise.

Percent deductibles are per Location, per Occurrence; both as further defined in the Policy.

## Property Terms and Conditions

### Additional Terms & Conditions

Coverage excludes all Flood, including but not limited to, Flood during windstorm events.

Any additional or returned premium under \$500 shall be waived, except additional premium for new perils or coverages.

Cosmetic Roof Damage Exclusion.

All buildings with outstanding damage are excluded, unless prior agreement by Underwriter.

Excludes Equipment Breakdown.

Roof coverings, flashing & gutters: Valuation is Actual Cash Value (ACV), unless replaced 2016 or after. If ACV, there is no coverage for Increased Cost of Construction and/or Ordinance or Law.

The Policy is subject to favorable inspection(s) and compliance of Inspection Recommendations. Failure to respond to a request to set up an inspection, or to comply with Inspection Recommendations (if required) may result in Policy Cancellation or revision of Policy terms.

### Warranties

THE FOLLOWING ARE WARRANTS. FAILURE TO COMPLY WITH THE WARRANTS MAY RESULT IN THE DENIAL OF COVERAGE.

Fire protection equipment must be maintained and in service throughout all Buildings, including any units.

No Exterior Insulation and Finish Systems (EIFS) in Tier 1 and Tier 2 Locations.

No losses the last 3 years on properties to be covered, unless stated in the CrossCover Application (VIII).

### Definition of Risk

Flood: Not Covered

Earth Movement: Not Covered

Terrorism: Not Covered

All Other Perils: Any One Occurrence



## Property Forms and Sublimits - Guardian

<b>1a. Earth Movement Annual Aggregate for all locations combined</b>	Not Covered
<b>1b. Earth Movement: Annual Aggregate for California, Alaska &amp; Hawaii, combined</b>	Not Covered
<b>1c. Earth Movement: Annual Aggregate for Pacific Northwest States (OR &amp; WA), combined</b>	Not Covered
<b>1d. Earth Movement: Annual Aggregate for New Madrid Earthquake Zone Counties, combined</b>	Not Covered
<b>2a. Flood: Annual Aggregate for all Locations combined</b>	Not Covered
<b>2b. Flood: Annual Aggregate for all Locations combined that are wholly or partially within Special Flood Hazard Areas</b>	Not Covered
<b>3. Accounts Receivable</b>	\$100,000
<b>4. Civil or Military Authority</b>	Not Covered
<b>5. Contingent Time Element</b>	Not Covered
<b>6. Contractors Equipment</b>	\$50,000 as respects unscheduled: owned; leased; rented; or borrowed; but not to exceed \$25,000 any one unscheduled item.
<b>7. Course of Construction</b>	\$250,000 New Buildings or structures
<b>8. Course of Construction Soft Costs</b>	\$50,000
<b>9. Debris Removal</b>	25% of the amount of covered physical loss or damage to Covered Property (excluding Time Element), or \$250,000; whichever is less. However, in the event the covered loss is subject to a sublimit, as stated in Sublimits 3.- 8. and 10.- 39., the related Debris Removal expense shall be included in that sublimit.
<b>10. Electronic Data and Media</b>	\$100,000
<b>11. Errors or Omissions</b>	\$50,000
<b>12. Extended Period of Indemnity</b>	Not Covered
<b>13. Extra Expense/ Expediting Expense</b>	\$100,000
<b>14. Fine Arts</b>	\$50,000
<b>15. Fire Brigade Charges</b>	\$100,000
<b>16. Fungus, Molds, Mildew, Spores, Yeast</b>	\$50,000 Annual Aggregate
<b>17. Ingress/Egress</b>	Not Covered
<b>18. Leasehold Interest</b>	\$100,000
<b>19. Limited Pollution</b>	\$25,000 Annual Aggregate
<b>20. Lock Replacement</b>	\$100,000
<b>21. Miscellaneous Unnamed Locations</b>	\$250,000; subject to all other sublimits contained herein

<b>22. Newly Acquired Property</b>	60 Days, subject to \$250,000
<b>23a. Ordinance or Law- Coverage A</b>	Included in the Building Limit
<b>23b. Ordinance or Law- Coverage B</b>	\$500,000
<b>23c. Ordinance or Law- Coverage C</b>	Included in Coverage B
<b>23d. Ordinance or Law- Coverage D</b>	Not Covered
<b>23e. Ordinance or Law- Coverage E</b>	Included in Building Limit
<b>24. Ordinary Payroll (provided values are included in the reported Time Element Values)</b>	Not Covered
<b>25. Outdoor Unscheduled Property</b>	\$100,000
<b>26. Plants, lawns, trees or shrubs</b>	\$50,000; subject to: \$10,000 any one plant, lawn, tree or shrub
<b>27. Professional Fees for Claims Preparation</b>	\$25,000 Annual Aggregate
<b>28. Reclaiming, restoring, or repairing land</b>	\$25,000
<b>29. Reward Reimbursement</b>	\$25,000
<b>30. Royalties</b>	Not Covered
<b>31. Service Interruption</b>	\$100,000; However, a qualifying period of 72 hours applies, if Time Element is covered.
<b>32. Spoilage</b>	\$25,000
<b>33. Time Element Monthly Limitation</b>	Not Applicable
<b>34. Transit</b>	\$50,000
<b>35. Underground tanks, pipes, flues &amp; drains</b>	\$50,000
<b>36. Valuable Papers and Records</b>	\$100,000
<b>37. Wind-Driven Precipitation</b>	Not Covered
<b>38. Backup of Sewers &amp; Drains</b>	\$50,000
<b>39. Equipment Breakdown</b>	Not Covered

## CrossCover Application and Schedule of Insurable Values

### Property Details

As per Schedule of Values

Initial \_\_\_\_\_

Buildings	Contents	Mach & Equip	Other/Outdoor	BI/Rents	Total
\$35,359,613	\$0	\$0	\$0	\$0	\$35,359,613

### Deductibles

See "Deductibles" section for each applicable quote

Initial \_\_\_\_\_

### Application Questions

Initial \_\_\_\_\_

- |    |  |
|----|--|
| No | 1. Has any property policy or coverage been declined, cancelled, or non-renewed during the prior 3 years (not applicable in MO)?   |
| No | 2. Is the applicant a S-Chapter Corporation, partnership, or any other type of sole proprietor organization?   |
| No | 3. If yes to No. 2 above, has the net income been negative for 2 of the prior 3 years? If yes, attach financials or tax returns for prior 3 years.   |
| No | 4. During the last 5 years (10 years in RI), has any applicant been indicted for or convicted of the crime of fraud, bribery, arson, or any other arson-related crime in connection with this or any other property? |
| No | 5. Any bankruptcies, tax or credit liens against the applicant in the past 5 years?  |
| No | 6. Apts and Condos: any aluminum distribution wiring within the units?   |
| No | 7. If yes to No. 6, is that aluminum distribution wiring pigtailed or CO/ALR'd at the switches and outlets within the units?   |

If Yes to 1, 3, 4 or 5, provide info below:

### Warranties

Initial \_\_\_\_\_

THE FOLLOWING ARE WARRANTIES. FAILURE TO COMPLY WITH THE WARRANTIES MAY RESULT IN THE DENIAL OF COVERAGE.

Fire protection equipment must be maintained and in service throughout all Buildings, including any units.

No Exterior Insulation and Finish Systems (EIFS) in Tier 1 and Tier 2 Locations.

No losses the last 3 years on properties to be covered, unless stated in the CrossCover Application (VIII).

### Loss Information

All losses from last 3 year(s) for the requested perils

Initial \_\_\_\_\_

No Losses

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

The undersigned is an authorized representative of the applicant and certifies that reasonable inquiry has been made to obtain the answers to questions on this application. He/she certifies that the answers are true, correct and complete to the best of his/her knowledge.

\_\_\_\_\_  
Applicant Printed Name

\_\_\_\_\_  
Producer Printed Name

\_\_\_\_\_  
Applicant Signature

Date

\_\_\_\_\_  
Producer Signature

Date



## CrossCover Insurance Services, LLC

17302 House & Hahl Rd., Suite 200, Cypress, TX 77433

### Quote

**Harding Independence Charter District**

## Flood Acknowledgment

**The peril of Flood is EXCLUDED.**

Consequently, any Flood loss including Flood loss caused by, resulting from, or accompanying any other peril (including Named Storm or Hurricane) IS NOT COVERED. Without Flood coverage, you may have uncovered losses caused by Flood.

I understand the above statement.

\_\_\_\_\_  
Named Insured Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date



## CrossCover Insurance Services, LLC

17302 House & Hahl Rd., Suite 200, Cypress, TX 77433

### Quote

**Harding Independence Charter District**

## Terrorism Acceptance or Rejection Disclosure

This Notice applies to all the Carriers participating on this placement.

### NOTICE OF TERRORISM INSURANCE COVERAGE (RIGHT TO PURCHASE COVERAGE)

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

### Acceptance or Rejection of Terrorism Insurance Coverage

\_\_\_\_\_ I elect to purchase coverage for certified acts of terrorism with a premium of \$4,260.

I understand that there will be no coverage for losses resulting from non-certified acts of terrorism.

\_\_\_\_\_ I decline to purchase coverage for certified acts of terrorism.

I understand that there will be no coverage for losses resulting from certified acts of terrorism or non-certified acts of terrorism

**I hereby understand the terrorism coverage options provided and my selection above.**

\_\_\_\_\_  
Named Insured Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date



**CrossCover Insurance Services, LLC**

17302 House & Hahl Rd., Suite 200, Cypress, TX 77433

**Quote**

**Harding Independence Charter District**

**Schedule of Values**

Initial \_\_\_\_\_

(Refer to policy definition of "Location", as it may differ from the Schedule)

Address	Buildings	Contents	Mach & Equip	Other/Outdoor	BI/Rents
3216-26 NW 65th, Oklahoma City, OK 73107	\$7,917,874	\$0	\$0	\$0	\$0
1301 NE 101st, Oklahoma City, OK 73131	\$27,441,739	\$0	\$0	\$0	\$0

## Property (Excess)

**Insurer: Convex Insurance UK Limited (Non-Admitted)**

**A.M. Best Rating: A XV**

**Policy Term: 7/1/2025 - 7/1/2026**

### Named Insured

Harding Charter Preparatory School District

### Location Schedule

Type of Coverage	Limit	Form	Valuation	Coins %	Deductible
Excess of Underlying \$25,000,000 written by Gotham	\$10,359,613	All Risk – Excluding Flood and Earth Movement	RCV		\$25,000 Wind/Hail 2% Subject to a minimum of \$100,000

### Noteworthy Endorsements & Exclusions

**\*Please refer to policy for comprehensive list**

See Carrier Quote Below



540 West Madison St, 9th Floor  
Chicago, IL 60661  
Ph: 312-651-6000  
www.rtspecialty.com

25693079A

## **NOTICE**

### **Occurrence Limit of Liability (OLLE) Scheduled Limits**

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Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your quote may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this quote very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.





Paragon Specialty Property  
Underwriting on behalf of carriers listed

## QUOTE

**Account Name:** Harding Independence Charter District

This quote is valid until 7/1/2025. Terms and conditions are subject to change due to adjusting market conditions, risk, losses, or reinsurance. To bind, written confirmation must be received in our office prior to the effective date with signed application or SOV and TRIPRA policyholder disclosure form. You are responsible for proper state licenses and the filing of surplus lines taxes and fees. This quotation may reflect reduced coverage and/or limits from your original request or the expiring policy. Your client must be advised.

<b>Participation Premium</b>	\$25,000	(35% Minimum Earned)	<b>Effective Date:</b>	7/1/2025 to 7/1/2026
<b>Equipment Breakdown</b>	Excluded	(35% Minimum Earned)		
<b>Terrorism*(TRIPRA)Premium</b>	\$6,250	(100% Minimum Earned)	<b>Tax State:</b>	OK
Modeling Fee \$750.00	\$2,500	(100% Minimum Earned)		
Policy Admin Fee \$1,750.00			<b>Occupancy:</b>	Schools
<b>TOTAL</b>	\$33,750			

LIMITS OF LIABILITY				
<b>Layer</b>	<b>Participation of Liability</b>	<b>Participation Premium</b>	<b>Equipment Breakdown</b>	<b>TRIPRA</b>
1	\$10,359,613 P/O \$10,359,613 (100.00%) XS \$25,000,000	\$25,000	Excluded	\$6,250

PROGRAM LIMITS – SUBJECT TO OTHER PROGRAM SUB-LIMITS AS DESCRIBED IN THE PRIMARY FORM	
All Risk of Direct Physical Loss or Damage	\$35,359,613
Wind	\$35,359,613
TRIPRA	\$35,359,613

DEDUCTIBLES
Per Primary Policy

PERILS COVERED
Including All Risk of Direct Physical Loss or Damage, Wind, TRIPRA Excluding Earthquake, Flood/Storm Surge, Equipment Breakdown

SUBJECTS OF INSURANCE	VALUE	COINSURANCE	VALUATION
Buildings	\$35,359,613	Per Primary/Lead Policy	Per Primary/Lead Policy
<b>TOTAL INSURABLE VALUE</b>	\$35,359,613	<b>SCHEDULED LIMIT OF LIABILITY: 100%</b>	



Paragon Specialty Property  
Underwriting on behalf of carriers listed

### QUOTE

LAYER	CARRIER	PARTICIPATION OF LIABILITY	PARTICIPATION PREMIUM	EQUIPMENT BREAKDOWN	TRIPRA
1	Convex Insurance UK	\$5,000,000 P/O \$10,359,613 (48.26%) XS \$25,000,000	\$12,066	Excluded	\$3,017
1	Point Excess and Surplus Insurance Company	\$1,609,613 P/O \$10,359,613 (15.54%) XS \$25,000,000	\$3,884	Excluded	\$971
1	Scottsdale Insurance Company	\$3,750,000 P/O \$10,359,613 (36.20%) XS \$25,000,000	\$9,050	Excluded	\$2,262

#### SUBJECT TO

Any change in the participation/limits needs to be pre-agreed with your Paragon Specialty Property Underwriter.  
Any changes to either the quoted or bound commission/premium need to be pre-agreed by your Paragon Specialty Property Underwriter.  
Carriers/Carrier participation subject to change at binding.  
Completed Surplus Lines License/Filing Information form returned at binding.  
Copy of the Primary Policy when received.  
Final layer structure including carrier policy numbers.  
Premium payment is due within 30 days of the effective date.  
Removal of any Paramount Clause, Full Waiver Clause, Authorship clause or similar wording that would negate attached forms and/or endorsements.  
The primary/manuscript form must explicitly state that coverage only applies to "direct physical" loss or damage.  
Underwriter's receipt, review and acceptance of the primary or controlling form.

#### COMMENTS

Unless directly stated otherwise, the entirety of this document is subject to the limits, deductibles, aggregates, and special terms/conditions per the primary policy and manuscript.

All Earthquake, Earth Movement and Flood limits shown (if any), are Per Occurrence and Annual Aggregate.

Provide Final Layer Structure including carrier policy number to complete our file.

Payment of premium due within 30 days of effective date of policy.

## Schedule of Forms

Named Insured: Harding Independence Charter District

Policy No: Paragon Specialty Property

### Common Forms Package

Form Name	Form Number
COVER PAGE	PSP-00001 04-22
COMMON POLICY DECLARATIONS	PSP-00003 04-22
SCHEDULE OF NAMED INSURED	PSP-00005 04-22
SCHEDULE OF FORMS AND ENDORSEMENTS	PSP-00007 04-22
SEVERAL LIABILITY NOTICE	PSP-00008 04-22
MINIMUM EARNED PREMIUM	PSP-00011 04-22
EXCESS SUPPLEMENTAL DECLARATIONS	PSP-00012 04-22
EXCESS COMMERCIAL PROPERTY COVERAGE FORM	PSP-00014 04-22
SCHEDULED LIMIT OF LIABILITY ENDORSEMENT (100%)	PSP-00015 (01-24)
EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION	PSP-00018 02-23
EXCLUSION-PROPERTY IN THE COURSE OF CONSTRUCTION	PSP-00019 04-22
OFFICE OF FOREIGN ASSETS CONTROL(OFAC) REGULATIONS	PSP-00022 05-22
CLAUSE DELETION ENDORSEMENT	PSP-00024 05 -22
COVERED TERRITORY	PSP-00028 09-22
NAMED WINDSTORM - FLOOD DEFINITION	PSP-00030 (3-23)
EXCLUDED PERILS ENDORSEMENT	PSP-00033 (11-23)
ADDITIONAL INTERESTS ENDORSEMENT	PSP-00034 (11-23)
LIMITATIONS ON COVERAGE FOR ROOF SURFACING	PSP-00035 (12-23)
ASBESTOS ENDORSEMENT	PSP-00036 (1-24)
CALIFORNIA FRAUD STATEMENT	IL N 018 01 22
COMMON POLICY CONDITIONS	IL 00 17 11-98
OKLAHOMA CHANGES – APPRAISAL	IL 01 74 07-05
OKLAHOMA CHANGES – CONCEALMENT, MISREPRESENTATION OR FRAUD	IL 01 77 10-10
OKLAHOMA NOTICE	IL 01 79 10-02
OKLAHOMA CHANGES – CANCELLATION AND NONRENEWAL	IL 02 36 09-07

### Point Excess and Surplus Insurance Company

Form Name	Form Number
SIGNATURE PAGE	CLS 0104 05 24
PRIVACY NOTICE	458 06-24
CLAIM REPORTING	CLS 0107 12 24
CYBER INCIDENT EXCLUSION	CP 10 75 12 20
EXCLUSION OF LOSS DUE TO VIRUS	CP 01 40 07 06
POLLUTION EXCLUSION	CLS 0109 12 24
SERVICE OF SUIT - OK	CLS 0108 12 24

### Convex Insurance UK

Form Name	Form Number
APPLICABLE LAW USA	LMA 5021 09 05
POLICY JACKET - CONVEX	CPJ0001 (7/24)
BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION	NMA 2962 06-2003
CANCELLATION CLAUSE	NMA 1331 04 61

CLAIM REPORTING INFORMATION	PSP-00002a (8-24)
COMMUNICABLE DISEASE ENDORSEMENT	LMA 5393 03-2020
ELECTRONIC DATE RECOGNITION EXCLUSION (EDRE)	NMA 2802 12-97
FRAUDULENT CLAIM CLAUSE	LMA 5062 09-2006
MICROORGANISM EXCLUSION (Absolute)	LMA 5018 9-2005
PROPERTY CYBER AND DATA ENDORSEMENT	LMA 5400 11-2019
RADIOACTIVE CONTAMINATION	NMA 1191 07-59
SANCTIONS SUSPENSION CLAUSE	LMA 3200 10-23
SEVERAL LIABILITY NOTICE	LSW1001 08-94
WAR AND CIVIL WAR EXCLUSION CLAUSE	NMA 0464 01 38

### Scottsdale Insurance Company

Form Name	Form Number
COVER PAGE	UTS-COVPG 03-21
CLAIM REPORTING INFORMATION	NOTX0178CW 03-16
CYBER EXCLUSION	UTS-494 05-19
POLLUTION EXCLUSION—PROPERTY	UTS-559 04-20
VIRUS, BACTERIUM, MICROORGANISM AND COMMUNICABLE DISEASE EXCLUSION—PROPERTY	UTS-560 04-20
SERVICE OF SUIT - OK	UTS-9G (06-22)



Paragon Specialty Property  
Underwriting on behalf of carriers listed

### **QUOTE**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### **SEVERAL LIABILITY NOTICE**

In the event a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls the applicable coverage under this policy. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract.

An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

Each company has underwritten a proportion of the total limit shown. The liability of each carrier is several and not joint with other carriers. A carrier is liable only for that carrier's proportion of the overall limit. A carrier is not jointly liable for any other carrier's proportion of the overall limit.

Nor is any carrier otherwise responsible for any liability of any other insurer that may underwrite this contract.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

## Conditions to Bind

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### Subjectivities

- Signed Application and Proposal via DocuSign
- Signed Finance Agreement and Down Payment
- Signed Coverage Checklist Outlining Accepted and Refused Coverages

### Hartford Package

- Updated Property loss runs
- Proof of continuous coverage for all 3 Educator's Professional Coverages and Updated Educational Supplemental Application

### Primary Property (Gotham Insurance)

- Signed quote, SOV, TRIA Form, Flood Acknowledgment and D-1
- Insureds Inspection Contact Information

### Excess Property (Paragon)

- Signed TRIA Form
- Electronic Delivery Supplement (documents)

### Transition to Service

- Client Manager and Assistant Client Manager Assigned
- Certificates needed post effective data should be sent to your Client Service Specialist
- Consent to Electronic Policy Delivery

## Consent to Electronic Policy Delivery

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As a client of The Baldwin Group West LLC there may be occasions when information is disseminated via email.

By signing below, you specifically agree to receive and/or obtain any and all The Baldwin Group West LLC related Electronic Communications via email.

The term "Electronic Communications" includes, but is not limited to, all current and future notices and/or disclosures that various federal and/or state laws or regulations require that we provide to you, as well as such other documents, statements, data, records, and any other communications regarding your relationship with The Baldwin Group West LLC.

You acknowledge that, for your records, you can use the Internet to receive and retain Electronic Communications by printing and/or downloading and saving this Agreement and any other agreements and Electronic Communications, documents, or records.

You will accept Electronic Communications provided electronically from The Baldwin Group West LLC as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep.

Should you require a physical copy of any of the documents, The Baldwin Group West LLC will be happy to provide it at your request.

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Signature

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Printed Name

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Date

## Notify Us of Any Changes to Your Operations

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Your Insurance Proposal has been developed based on the applications you have submitted. Insurers have evaluated the risks set forth in those applications and have provided a coverage offering. Any variation of these details or omissions could result in a claim denial or reduced coverage in the event of a loss.

Please notify us of any of the following changes so we may assess the impact to your insurance program:

- Changes in processes, occupancy, products, revenue, sales, or business operations.
- Acquisition or creation of new companies or subsidiaries and/or mergers in which you are involved or any legal change in the corporate structure.
- Changes in ERISA plan assets.
- Any written contracts executed with contractors, subcontractors, suppliers, or others.
- Changes in values of buildings, business personal property, or inventory for both scheduled and unnamed locations. This may include a purchase, sale, lease, construction, or occupancy of new premises; real estate alteration, vacating of a premises or temporary vacancy; extension or demolition of existing premises. This applies for both domestic and foreign locations.
- Movement of business personal property or stock to new or temporary locations
- Additions or deletions of locations, equipment, or vehicles, whether hired, purchased, leased or borrowed.
- Addition, alteration or temporary disconnection of fire or burglary protection systems.
- Major changes in value or nature of goods being shipped.
- Changes of personnel responsible for insurance decisions. This can include election or appointment of a new C.E.O. or C.O.O. or change in control of either the Board of Directors or the stock ownership of the company.
- Employment of personnel in states in which you were previously not doing business.
- Personnel traveling or on temporary assignment overseas including working on military bases.
- Use of owned or non-owned aircraft or watercraft.



## Discussion Items

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## Coverages to Consider

In evaluating your exposures to loss, we have been dependent upon information provided by you. Based on our review there are certain exposures emanating from your business operations that may not be adequately covered. Following are some common insurance coverages that should be considered. *\*Simply check the box beside any/all coverages you would like to receive a quote for.\**

<input type="checkbox"/> <b>PRIMARY &amp; EXCESS FLOOD COVERAGE</b>	Flood insurance covers property loss from flooding, rising water, or storm surge. Primary flood insurance is underwritten by the National Flood Insurance Program and has limits capped at \$500,000 per building and \$250,000 for contents. Additional limits can be purchased through excess flood policies.
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<input type="checkbox"/> <b>EARTHQUAKE COVERAGE</b>	Earthquake insurance is a form of property insurance that pays the policyholder in the event of an earthquake that causes damage to the property. Coverage is written on a non-admitted basis using a Difference in Conditions policy form. Optional coverage includes Flood (outside SFHA A and V), Earthquake Sprinkler Leakage, Ordinance or Law and Mold Clean-Up and Removal.	
<input type="checkbox"/> <b>CRIME</b>	<input type="checkbox"/> <b><u>Theft, Disappearance and Destruction</u></b>	Provides protection against theft of money and securities both inside your insured premises as well as outside your premises.
	<input type="checkbox"/> <b><u>Employee Dishonesty</u></b>	Provides coverage against any intentional act of stealing for financial benefit by an employee acting alone or in collusion with other employees.
	<input type="checkbox"/> <b><u>Forgery or Alteration</u></b>	Insures against loss caused by forged or altered checks or other financial instruments.
	<input type="checkbox"/> <b><u>Computer Fraud</u></b>	Insures against theft by use of a computer.
	<input type="checkbox"/> <b><u>Social Engineering</u></b>	Covers loss caused by someone deceiving you to believe they are authorized to have money transferred to them or on their behalf.
<input type="checkbox"/> <b>WORKERS COMPENSATION</b>	A standard Workers' Compensation policy provides two basic coverages. Part One pays for the medical and indemnity benefits for employees injured in the scope of employment as required by state statute. Part Two covers Employers Liability for claims of injury or disease by employees when statutory benefits do not apply or are rejected by an employee.	
<input type="checkbox"/> <b>FIDUCIARY LIABILITY</b>	The Employee Retirement Income Security Act of 1974 imposes personal liability on Fiduciaries of employee welfare plans for acts of mismanagement or errors in judgment. This policy will cover sums you become legally obligated to pay as a result of a breach of fiduciary responsibilities by you in the discharge of duties as respects Trusts or Employee Benefit Plans.	
<input type="checkbox"/> <b>CYBER &amp; DATA BREACH LIABILITY</b>	The need to protect sensitive data is a critical risk management issue for almost every company operating in today's interconnected business environment. This coverage provides defense and indemnification for liability arising out of the negligence in protecting and/or failure to safeguard confidential data. It also provides protection for damage to owned equipment from outside attacks.	

# Carrier Rating Statement

## Guide to Best's Financial Strength Ratings

AM Best's Financial Strength Rating is an independent opinion of an Insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative evaluation of a company's balance sheet strength, operating performance, and business profile.

Financial Strength Rating			
	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have in AM Best's opinion, a superior ability to meet their ongoing Insurance obligations.
	A, A-	Excellent	Assigned to companies that have in AM Best's opinion, an excellent ability to meet their ongoing Insurance obligations.
	B++, B+	Good	Assigned to companies that have in AM Best's opinion, a good ability to meet their ongoing Insurance obligations.
Vulnerable	B, B-	Fair	Assigned to companies that have in AM Best's opinion, a fair ability to meet their ongoing Insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have in AM Best's opinion, a marginal ability to meet their ongoing Insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have in AM Best's opinion, a weak ability to meet their ongoing Insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have in AM Best's opinion, a poor ability to meet their ongoing Insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possible their subsidiaries/affiliates) placed under significant form of regulatory supervision, control or restraint - Including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to lack of timely or adequate information.

Financial Size Category			
Class	Adjusted Policy Holder Surplus	Class	Adjusted Policy Holder Surplus
I	Less than \$1 million	IX	\$250 million to \$500 million
II	\$1 million to \$2 million	X	\$500 million to \$750 million
III	\$2 million to \$5 million	XI	\$750 million to \$1 billion
IV	\$5 million to \$10 million	XII	\$1 billion to \$1.25 billion

## Guide to Best's Financial Strength Ratings

V	\$10 million to \$25 million	XIII	\$1.25 billion to \$1.5 billion
VI	\$25 million to \$50 million	XIV	\$1.5 billion to \$2 billion
VII	\$50 million to \$100 million	XV	\$2 billion or greater
VIII	\$100 million to \$250 million		

## Rating Outlooks

Assigned to an interactive Financial Strength Rating (A++ to D) to indicate its potential direction over an intermediate term, generally defined as 12 to 36 months.

Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

## Rating Modifiers

Modifier	Description	Definition
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process.
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

## Affiliation Codes

## Not Rated Categories

Assigned to companies reported on A.M. Best, but not assigned a Best's Rating.

NR-1: Insufficient Data	NR-2: Insufficient Size and/or Operating Experience	NR-3: Rating Procedure Inapplicable
NR-4: Company Request	NR-5: Not Formally Followed	

## Rating Disclosure

The Financial Strength Rating opinion addressed the relative ability of an Insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of an insurer to dispute or deny claims payment on the grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold or terminate an insurance policy contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rate decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's Terms of Use at [www.ambest.com](http://www.ambest.com).

Financial Strength Ratings are distributed via press release and/or the A.M. Best Web Site at [www.ambest.com](http://www.ambest.com) and are published in the Rating Actions section of BestWeek.

## Commissions, Fees, and Other Important Disclosures

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Like other brokers, The Baldwin Group West LLC is compensated in a variety of ways, including commissions and fees paid by insurance company partners and fees paid by clients. The Baldwin Group West LLC may receive compensation through one or a combination of the payment methods listed below, in compliance with applicable State laws and regulations.

View full Transparency Disclosure Here: <https://baldwinriskpartners.com/transparency-disclosure/>

The coverage and limits presented in this proposal are a simplified outline of the respective insurance policies. The actual policies issued by the insurance company govern the coverage provided, and should be read for coverage terms, limits of liability, definitions and conditions pertaining to your specific insurance program.

This proposal is based on exposures to loss and other underwriting information provided by the client and made known to The Baldwin Group West LLC. You must report all additions or corrections to these exposures so we may arrange the proper coverage.

All property values used in this proposal were provided by the client and should be carefully reviewed and/or appraised for accuracy. Higher limits and additional coverages may be available upon request.

The Baldwin Group West LLC has attempted to place your insurance with markets that have displayed evidence of being properly managed and of strong financial condition. For more information about The Baldwin Group West LLC insurance carrier selection and monitoring, please refer to the section on Evaluating Financial Strength and Capacity of Insurance Markets. In the pages that follow, there may be proposals from companies that are identified as Non-admitted or Surplus Lines insurers. This designation means the insurance company is not licensed to do business in your state of domicile. The facts you should consider before placing coverage with a Non-admitted insurance company are as follows:

- If the insurance company becomes insolvent, the state insolvency fund will not cover any claims.
- Non-admitted carriers do not have to file their rates with the state and therefore their rates are not regulated.

**IMPORTANT LEGAL DISCLAIMER:** Please read the The Baldwin Group West LLC Resources Legal Disclaimer concerning the contents of this resource. The Resource Legal Disclaimer may affect your rights and applies to you regardless of the manner in which you have received the resource (e.g., from the website, email or otherwise). Your continued use or viewing of this resource constitutes your consent to the terms contained in the Resources Legal Disclaimer. The Resources Legal Disclaimer can be found at: <https://baldwinriskpartners.com/resources-disclaimer/>.

Please note that our firm does not follow up on late payments or notices of cancellation if our company partner bills you directly. This includes direct billed finance policies. Payments should be made in a timely manner to avoid cancellation and a lapse in coverage.

## Notice of Surplus Lines Placement

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The following Line(s) of Business have been quoted/placed with a Surplus Lines carrier/broker:

### **Property, Excess Property**

At my direction, The Baldwin Group West LLC has placed my coverage in the surplus lines market. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the state's insurance guarantee fund with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

There is no liability on the part of The Baldwin Group West LLC, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

---

Named Insured

---

Signature of Insured's Authorized Representative

Date

---

Name of Excess and Surplus Lines Carrier

---

Type of Insurance

---

Effective Date of Coverage

## Coinsurance

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The Coinsurance Clause applies to Buildings, Personal Property, Business Interruption, and other coverages as specified on the policy declaration page. The effect of the Coinsurance Clause on the insured who has a loss and is under-insured is that he pays part of the loss out of his own pocket. The Coinsurance formula (disregarding any deductibles) is:

***This is for Illustrative Purposes Only***

### **Amount of Insurance Carried**

**Amount of Insurance Required    x    Loss = Amount Paid by Company**

### **Example 1 (No Coinsurance Penalty Involved)**

Building Value	\$100,000
Coinsurance Clause	80%
Amount of Insurance Carried	\$ 80,000
Amount of Insurance Required	\$ 80,000
Amount of Loss	\$ 20,000

Formula:

\$80,000

\$80,000    x    \$20,000 (loss) = \$20,000 Paid by Insurance Company

### **Example 2 (Coinsurance Penalty Involved)**

Building Value	\$100,000
Coinsurance Clause	80%
Amount of Insurance Carried	\$ 50,000
Amount of Insurance Required	\$ 80,000
Amount of Loss	\$ 20,000

Formula:

\$50,000

\$80,000    x    \$20,000 (loss) = \$12,500 Paid by Insurance Company

***This leaves \$7,500 to be paid by Policyholder (the coinsurance penalty)***



## Client Authorization to Bind

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To: The Baldwin Group West LLC  
15901 Red Hill Ave, Ste 100  
Tustin, CA 92780

Re: Insurance Proposal

### Please Check:

- ☐ After careful review of your proposal dated 6/20/2025 we have decided to accept your proposal as presented.
- ☐ After careful review of your proposal dated 6/20/2025 we have decided to accept your proposal with the changes noted below.

### Change Request Notes:

Please have binder(s) and invoice(s) prepared for the agreed upon coverage.

---

Policyholder/Applicant's Signature

---

Print Name

---

Date



**Harding Charter Preparatory Statement of Property Values**

Loc #	Address	Description	Square Footage	Building	Business Income	Extra Expense	Business Personal Property	Insured By
1	12600 N Kelley Ave	Entrance Building with Canopy	5,418	\$2,308,000	\$170,000	\$12,000	\$50,000	Hartford
1	12600 N Kelley Ave	Gym	8,447	\$1,507,000	\$170,000	\$12,000	\$50,000	Hartford
1	12600 N Kelley Ave	Mavin Building	4,120	Removed	N/A	N/A	N/A	6 (Not used, always locked, scheduled to be demolished )
1	12600 N Kelley Ave	Pavilion	3,708	\$812,411	\$170,000	\$12,000	\$50,000	Hartford
1	12600 N Kelley Ave	School Main Building (Admin/Cafeteria)	16,535	\$5,512,100	\$170,000	\$12,000	\$400,000	Hartford
1	12600 N Kelley Ave	Portable	900	Removed	N/A	N/A	N/A	4 (Not used, always locked, scheduled to be demolished )
2	1301 NE 101st St	HCP High School	150,153	\$27,441,739	\$135,000	\$10,000	\$1,200,000	Hartford Building Coverage- Crosscover and Paragon
3	3232 NW 65th St	HCP Middle School at Independence	42,764	\$7,917,874	\$120,000	\$10,000	\$1,000,000	Hartford Building Coverage- Crosscover and Paragon

# Coversheet

## Finnish Education Presentation

<b>Section:</b>	III. Informational Items
<b>Item:</b>	A. Finnish Education Presentation
<b>Purpose:</b>	FYI
<b>Submitted by:</b>	
<b>Related Material:</b>	Finnish Education Presentation.pdf



# ***Finnish Education Presentation***

**June 2025**

## Why Finland?

- ❖ Widely recognized as a global leader in public education
- ❖ High performance in PISA assessments (Reading, Math, Science)
- ❖ Strong outcomes without high-stakes testing or rigid accountability systems
- ❖ Offers insights for HCP seeking sustainable excellence

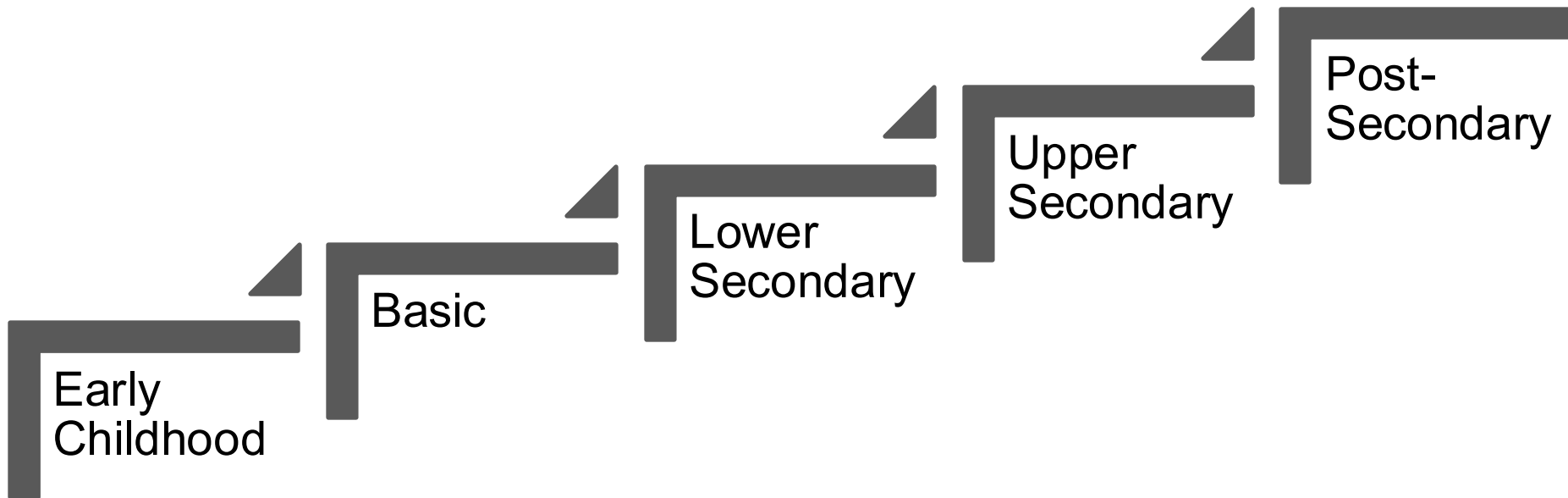


# Foundational Beliefs

- ❖ *Equity First*
  - ❖ *All students receive the same high-quality education, regardless of background*
  - ❖ *Only two private options available nationally.*
- ❖ *Trust in Educators*
  - ❖ *No ranking of schools or teachers; little external oversight*
- ❖ *Whole Child Focus*
  - ❖ *Emotional and physical well-being are seen as inseparable from academic success.*



# Educational Structure





# Early Childhood (Ages 1 – 5)

- ❖ *Required by law for parents to take 1 year of parental leave (equal to 160 days for mother and 160 days for father)*
- ❖ *Early childhood begins at 1 years old until the child reaches five years old.*
- ❖ *While the program is optional, 95% of children attend at 1 years old nationally.*
- ❖ *Social skill development & feeling safe are top 2 priorities for early childhood.*
- ❖ *School day is only five hours per day, with three hours of play, emphasis on the forest.*
- ❖ *Teachers receive 3 hours of planning daily.*



# Basic (Age 6 - 13)



- ❖ *The program is mandatory nationally.*
- ❖ *Teachers have 100% autonomy. Even are provided a yearly budget for resources and curriculum. Only required to teach national standards.*
- ❖ *School day is only 6 hours per day, with 1 hour of play, emphasis on outdoors. Teacher assistants watch students while teacher preps for next lesson.*
- ❖ *No special classes – classroom teacher responsible to teach art, music, ext.*
- ❖ *Roaming teacher assistants to support more challenging classrooms or students.*
- ❖ *Teachers receive 2 hours of planning daily.*
- ❖ *Age 6 is considered early childhood, but mandatory.*

# Basis Daily Schedule

## Translated Schedule

8:30am – Finnish

9:15am – Math

10:00am – Playtime (Prep)

10:15am – Environmental Studies

11:40am – Lunch

12:00pm – Playtime (Prep)

12:30pm – English

1:15pm – Playtime (Prep)

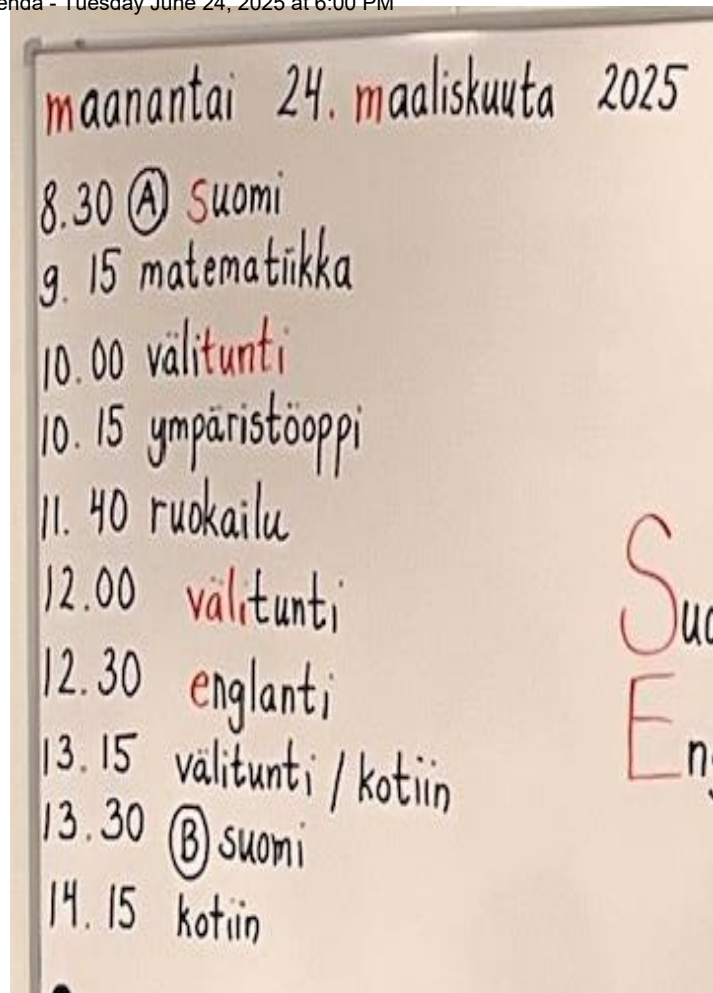
1:30pm – Finnish

2:15pm – Home

Teacher Prep: 8:00am – 8:30am

2:15pm – 4:00pm

Powered by BoardOnTrack



# Lower Secondary (Age 14 - 15)



- ❖ *The program is mandatory nationally.*
- ❖ *Teachers have 100% autonomy. Even are provided a yearly budget for resources and curriculum. Only required to teach national standards.*
- ❖ *School day is only 6 hours per day, with 1 hour of play, emphasis on outdoors. Teacher assistants watch students while teacher preps for next lesson.*
- ❖ *No special classes – classroom teacher responsible to teach art, music, ext.*
- ❖ *Roaming teacher assistants to support more challenging classrooms or students.*
- ❖ *Teachers receive 2 hours of planning daily.*
- ❖ *Classroom grades determine what upper secondary school students may attend.*



# Upper Secondary (Age 16 - 19)



- ❖ *All children are mandated to attend, however, the schools are divided based on academic level.*
- ❖ *Modeled similar to a college or vocational school.*
  - ❖ *5 classes a week either MWF or TH based on staff schedule. Lessons are 50 minutes or 75 minutes.*
- ❖ *Teachers have 100% autonomy. Even are provided a yearly budget for resources and curriculum. Only required to teach national standards.*
- ❖ *Students have 75% choice in course selection based on national exam interest. Low number of requirements*
- ❖ *Student must pass national exam or experience to study field in post-secondary.*
- ❖ *Teachers receive 2 hours of planning daily.*

# Upper Secondary Room Schedule

Period 4 - 05:02 - 02:04 2025

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05.02.2025 09:44  
Harding Charter

Time	Mathematics	Science	History	Language Arts	Physical Education
08:30					
09:45					
10:30	KE_82.1 TRJ SA	VE KE_81.8 BCO	RYT FY82.3 DAT/80/3C	RY_81.3 JRO 1st	KE_81.8 SA
11:15					
11:30					
12:30	VE KE_81.1 7A	RYT FY82.3 DAT/80/3C	KE_81.1 TRJ SA	KE_81.1 TRJ SA	RYT FY82.3 DAT/80/3C
12:45					
13:05				LDRO 8A TRJ SA	
13:25					
14:35	VE KE_81.8 BCO			KE_81.8 1st	
15:00					
15:50					

# Post-Secondary (Age 19+)



- ❖ *Program is optional, however, free of cost from Bachelor to Doctorate Degree.*
  - ❖ *Includes living stipend for studies.*
- ❖ *May only study area with national exam passed.*
- ❖ *Ability for vocational student to go to traditional studies as long as national exam passed.*
- ❖ *All teachers or professors receive equal pay.*

## What We Can Learn

- ❖ Early Childhood Development
- ❖ Teacher Autonomy & Professionalism
- ❖ Accountability Measures
- ❖ Operations Responsibility Delegation
- ❖ Culture & Well-Being
- ❖ Growth vs. Achievement
- ❖ Less is More

Fun Fact: Did you know that in the 1970s, Finland studied the U.S. education model and replicated it based on equal access to education, child-centered learning, local control and respect for teacher professionalism. They also admired America's emphasis on broad curriculum, creative thinking and public investment in education. The difference? They stayed the course and the U.S national policies starting in the 1980s shifted us toward more testing, rigid mandates and school competition. Many of the very ideas we pioneered — teacher flexibility, developmentally appropriate learning, and trust in public education — were discarded or politicized.



# Questions?

Special thanks to the Brock Foundation, the Oklahoma Public School Resource Center, and Oklahoma State University for funding and organizing the experience.

