



Proposal of Insurance

Making Waves Academy

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Richmond, CA 94806

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Quote - Ascot Specialty Insurance Company
Quote - United States Fire Insurance Company
Quote - Admiral Insurance Company
Quote - Beazley Excess and Surplus Insurance, Inc.

Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
Anthony Carlton Producer	Producer	Anthony_Carlton@ajg.com	(949) 349-9804 (p)
Stefanie Salazar Client Service Supervisor	Client Service Manager	Stefanie_Salazar@ajg.com	(949) 349-9859 (p)
Karen Durley Client Service Executive	Loss Control Executive	Karen_Durley@ajg.com	

Service Commitment

Account Service

At Gallagher, our goal is to provide you with an exceptional insurance and risk management program delivered by a world class service organization. Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible.

Renewals

We use a standard Renewal Timeline and start early to make sure your needs are met and we are able to offer you the most comprehensive and competitively priced insurance program. At each renewal, we will meet with you to establish a renewal game plan, determine how many markets should be approached, discuss pricing in the insurance marketplace, and identify what specific needs must be addressed. We will then approach markets that we feel will offer the best alternatives. These alternatives will be presented at renewal as an option, even if we feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms. We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper. As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, our integrity and influence in the marketplace have resulted in excellent relationships with our markets. These factors are especially important to consider as the insurance needs of your organization become more complex and require more sophisticated solutions.

Acquisitions

On request, we will perform an insurance due-diligence review on all products and acquisitions.

Profit Center Premium Allocations

We will provide premium breakdown by entities and/or location schedule.

Automobile Identification Cards

ID cards will be issued upon binding of coverage.

Phone Calls

Phone calls will be returned within one working day of receipt.

Certificates of Insurance

Certificates of Insurance will be issued within one working day of request.

Quarterly Account Review

Quarterly account reviews will include review of claims, exposures, audits, and service.

Claims

Claims will be reported to the company within two working days of receipt, and acknowledgment of receipt will be sent to you. We will follow up with the carrier within ten working days after receipt of a claim. Monthly claim reports will be provided if requested.

Loss Control

We will coordinate all loss control activities between you and the carrier. We recommend that service be provided on a quarterly basis.

Program Structure

Named Insured

<i>Named Insured</i>	<i>Property</i>	<i>Package - (GL/Social Svc/EBL/SML/Auto)</i>	<i>Umbrella</i>	<i>Crime</i>	<i>Educators Legal Liability and Employment Practices Liability</i>	<i>Fiduciary Liability</i>	<i>Excess Directors & Officers/EPL 2M XS 3M</i>	<i>Basic Student Accident</i>
Making Waves Academy	X	X	X	X	X	X	X	X

<i>Named Insured</i>	<i>CAT Student Accident</i>	<i>Pollution Liability</i>	<i>Deadly Weapons Protection (DWP)</i>	<i>Cyber Liability</i>	<i>Excess SAM</i>	<i>Sports Liability</i>
Making Waves Academy	X	X	X	X	X	X

Note: Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships, and joint ventures.

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

<i>Line Of Coverage</i>	<i>Insurance Company ** (AM Best Rate/Financial Strength)</i>	<i>Market Response *</i>	<i>Admitted ***</i>
Property	Nonprofits Insurance Alliance Group	Recommended Quote	Admitted
Package - (GL/Social Svc/EBL/SML/Auto)	Nonprofits Insurance Alliance Group (A VIII)	Recommended Quote	Admitted
Umbrella	Nonprofits' Insurance Alliance of CA	Recommended Quote	Admitted
Crime	Hanover Insurance Company (A XV)	Recommended Quote	Admitted
Educators Legal Liability and Employment Practices Liability	Indian Harbor Insurance Company (A+ XV)	Quoted	Non-Admitted
Fiduciary Liability	Travelers Casualty and Surety Co of America (A++ XV)	Recommended Quote	Admitted
Excess Directors & Officers/EPL 2M XS 3M	Ascot Specialty Insurance Company (A XIII)	Recommended Quote	Non-Admitted
Basic Student Accident	United States Fire Insurance Company (A XV)	Recommended Quote	Admitted
CAT Student Accident	Mutual of Omaha Insurance Company (A+ XV)	Recommended Quote	Admitted
Pollution Liability	Admiral Insurance Company (A+ XV)	Recommended Quote	Admitted
Deadly Weapons Protection (DWP)	Beazley Excess and Surplus Insurance, Inc. (A XV)	Recommended Quote	Non-Admitted
Cyber Liability	Underwriters at Lloyd's London (A XV)	Recommended Quote	Non-Admitted
Excess Sexual Abuse and Molestation Liability	Beazley Excess and Surplus Insurance, Inc. (A XV)	Recommended Quote	Non-Admitted
Sports Liability	TBD	TBD	TBD

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Location Schedule

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
All Lines of Coverage included in this proposal	1/1	4165 Lakeside Drive Richmond, CA 94806
	2/1	4123 Lakeside Drive Richmond, CA 94806
	3/1	4131 Lakeside Drive Richmond, CA 94806
	4/1	4145 Lakeside Drive Richmond, CA 94806
	5/1	4155 Lakeside Drive Richmond, CA 94806
	6/1	4175 Lakeside Drive Richmond, CA 94806
	7/1	4285 Lakeside Drive Richmond, CA 94806

Full Program Details

Property

Carrier Information	Expiring	Proposed
Policy Term	-	7/1/2024 - 7/1/2025
Carrier	Nonprofits Insurance Alliance Group	Nonprofits Insurance Alliance Group
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Premium Due Upon Receipt	Premium Due Upon Receipt
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$36,548.00	\$38,273.00
TRIA	\$184.00	\$315.00
Minimum Type	None	None
Estimated Cost	\$36,732.00	\$38,273.00

Standard Coverages	Expiring	Proposed
Blanket BPP		\$14,000,000
Business Personal Property - 4165 Lakeside Drive	\$2,000,000	\$2,000,000
Business Personal Property - 4123 Lakeside Drive	\$2,000,000	\$2,000,000
Business Personal Property - 4131 Lakeside Drive	\$1,100,000	\$2,000,000
Business Personal Property - 4145 Lakeside Drive	\$1,150,000	\$2,000,000
Business Personal Property - 4155 Lakeside Drive	\$1,700,000	\$2,000,000
Business Personal Property - 4175 Lakeside Drive	\$1,900,000	\$2,000,000
Business Personal Property - 4285 Lakeside Drive	\$2,700,000	\$2,000,000
Electronic Data Coverage (Data Restoration)	\$100,000	\$100,000
Businessowners Enhancement Endorsement		

Deductibles/SIR	Expiring	Proposed
Inland Marine	\$500	\$500

Valuations	Expiring	Proposed
Actual Cash Value (ACV)		

Endorsements (including but not limited to)
California Changes BP 01 55 07 20
Protective Safeguards BP 04 30 07 13

Endorsements (including but not limited to)
Disclosure Pursuant to Terrorism Risk Insurance Act BP 05 15 12 20
OFAC Policyholder Notice IL P 001 01 04
Businessowners Coverage Form NIAC-BOP-000 01 16
BOP Enhancement Endorsement NIAC-BOP-002 05 20
Businessowners Miscellaneous Inland Marine Coverage NIAC-BOP-003 01 16
International Trade or Economic Sanctions NIAC-BOP-005 01 16
Cap on Losses from Certified Acts of Terrorism NIAC-BOP-009 01 16
Member Criteria NIAC-E003 BOP 08 20

Exclusions (including but not limited to)
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure
Cyber Incident Exclusion BP 15 60 02 21
Exclusion of Other than Certified Acts of Terrorism NIAC-BOP-021 01 16
Nuclear, Chemical, Biological, and Radioactive Exclusion - With or Without Terrorism NIAC-BOP-NCBR 01 16

Other Significant Terms and Conditions/Restrictions:

Description
<ul style="list-style-type: none"> · A written request to bind coverage must be submitted to our office prior to the proposed effective date. Please use the bind order checklist located on the secure broker website to bind coverage. · Monoline property coverage is not available. Property coverage can only be written in conjunction with General Liability. 2024-25 renewal quote: Same values as expiring policy (\$2ML BPP per location) OPTIONAL BUSINESSOWNERS ENHANCEMENT ENDORSEMENT This form broadens the Businessowners Coverage Form. Please indicate on the bind order checklist if you do not want this coverage bound.

Description	Value	Premium
Golf Cart Club Cart	\$14,194	\$135
2019 Cushman Shuttle Golf Cart	\$13,200	\$125
Golf Cart model # 651395G01	\$14,000	\$133
Golf Cart Model # 651395G01	\$14,000	\$133

Package - General Liability, Business Auto

Carrier Information	Expiring	Proposed
Policy Term	7/1/2024 - 7/1/2025	7/1/2024 - 7/1/2025
Carrier	Nonprofits Insurance Alliance Group	Nonprofits Insurance Alliance Group
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Payment due upon receipt	Payment due upon receipt
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$118,023.00	\$117,428.00
TRIA	Not covered	\$1,047.00
Minimum Type	None	None
Estimated Cost	\$118,023.00	\$117,428.00

Standard Coverages	Expiring	Proposed
General Aggregate Limit	\$3,000,000	\$3,000,000
Products-Completed Operations Aggregate Limit'	\$3,000,000	\$3,000,000
Each Occurrence Limit	\$1,000,000	\$1,000,000
Personal and Advertising Injury	\$1,000,000	\$1,000,000
Damage to Premises Rented to You	\$500,000	\$500,000
Medical Expense	\$20,000	\$20,000
Liquor Liability	\$1,000,000 Agg / \$1,000,000 Common Cause	\$1,000,000 Agg / \$1,000,000 Common Cause
Social Service Professional	\$3,000,000 Agg / \$1,000,000 Event	\$3,000,000 Agg / \$1,000,000 Event
Employee Benefits Liability	\$3,000,000 Agg / \$1,000,000 Occ	\$3,000,000 Agg / \$1,000,000 Occ
Improper Sexual Conduct Limits	\$3,000,000 Agg / \$1,000,000 Occ	\$3,000,000 Agg / \$1,000,000 Occ

Form Type	Expiring	Proposed
Form Type (General Liability)	Occurrence	Occurrence
Retroactive Date (ISC Coverage)	7/1/2022	7/1/2021
Form Type (EBL/ISC)	Claims-Made	Claims-Made

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)
Business Auto Coverage Part Declarations NIAC-AL-NPO
Commercial General Liability Coverage Part Declarations NIAC-GL-NPO
Commercial Liquor Liability Coverage Part Declarations NIAC-LL-NPO
Improper Sexual Conduct Liability Coverage Part Declarations NIAC-SC-NPO
Business Auto Coverage Schedule SCHEDULE BA 01 80
Commercial General Liability Class Code Schedule SCHEDULE G 01 80
Commercial General Liability Location Schedule SCHEDULE L 01 80
LIABILITY FORMS AND ENDORSEMENTS
Commercial General Liability Coverage Form CG 00 01 04 13
Liquor Liability Coverage Form CG 00 33 04 13
Employee Benefits Liability Coverage CG 04 35 03 05
Additional Insured - Owners, Lessees or Contractors CG 20 10 12 19
Additional Insured - Managers or Lessors of Premises CG 20 11 12 19
Additional Insured - State or Political Subdivisions - Permits CG 20 12 04 13
Additional Insured - Mortgagee, Assignee or Receiver CG 20 18 04 13
Additional Insured - Charitable Institutions CG 20 20 11 85
Additional Insured - Volunteers CG 20 21 07 98
Additional Insured - Designated Person or Organization CG 20 26 12 19
Additional Insured - Lessor of Leased Equipment - Automatic Status - Lease CG 20 34 12 19
Additional Insured - Owners, Lessees or Contractors - Completed Operations CG 20 37 12 19
Cap on Losses from Certified Acts of Terrorism CG 21 70 01 15
Colleges or Schools - Limited Form CG 22 71 12 19
Products/Completed Operations Hazard Redefined CG 24 07 01 96
Common Policy Conditions IL 00 17 11 98
California Changes - Cancellation and Nonrenewal IL 02 70 07 20
Disclosure Of Premium for Certified Acts of Terrorism Coverage IL 09 99 12 20
OFAC Policyholder Notice IL P 001 01 04
Member Criteria NIAC-E003 GL 08 20
Additional Insured - Primary and Non-Contributory-for Designated Person or Organization NIAC-E02 01 17
Naloxone NIAC-E049 SSP 11 23
Fiscal Sponsor Limitation NIAC-E069 GL 02 19
Fiscal Sponsor Limitation NIAC-E069 ISC 02 19
Fiscal Sponsor Limitation NIAC-E069 SSP 02 19
Firearms Sublimit Endorsement NIAC-E123 09 19
Disciplinary Action NIAC-E125 11 19
AI - Designated Person or Organization (CM) NIAC-E132 ISC 05 20
Additional Insured - Designated Person or Organization NIAC-E25 12 15
Waiver of Transfer of Rights of Recovery Against Others NIAC-E26 11 17
Property Damage to Personal Property in the Care, Custody or Control of the Insured NIAC-E28 01 99
Employee Personal Auto Reimbursement NIAC-E29 12 09
Social Service Professional Liability Coverage Form NIAC-E32 01 17
Anti-Stacking Condition NIAC-E342 GL 08 22
Anti-Stacking Condition NIAC-E342 ISC 08 22
Anti-Stacking Condition NIAC-E342 SSP 08 22
Liberalization - GL, SSP, EBL NIAC-E56 01 17

Endorsements (including but not limited to)
Liberalization - ISC NIAC-E57 02 12
Liberalization - LL NIAC-E59 02 12
Volunteer Medical Payments NIAC-E60 07 12
Additional Insured - Primary and Non-Contributory Endorsement for Public Entities NIAC-E61 02 19
Water Hazard Liability Sublimit NIAC-E635 SSP 06 24
Fundraiser and Event Endorsement NIAC-E70 03 19
Other Insurance - Coverage C NIAC-E72 01 17
Mental Anguish Endorsement NIAC-E74 03 14
Improper Sexual Conduct and Physical Abuse - Claims Made NIAC-ISCCM 05 20
Nonprofits' OWN Enhancement Endorsement NIAC-NPO-001 05 20
AUTO FORMS AND ENDORSEMENTS
Business Auto Coverage Form CA 00 01 10 13
California Changes CA 01 43 05 17
California Changes - Waiver of Collision Deductible CA 03 05 10 13
CA - Auto Med Pay Coverage CA 04 24 10 13
Waiver of Transfer of Rights of Recovery Against Others to us (Waiver of Subrogation) CA 04 44 10 13
Employee Hired Autos CA 20 54 10 13
Fellow Employee Coverage CA 20 55 10 13
California Uninsured Motorists Coverage - Bodily Injury CA 21 54 11 20
Rental Reimbursement Coverage CA 99 23 10 13
Employees as Insureds CA 99 33 10 13
Social Service Agencies - Volunteers as Insureds CA 99 34 10 13
OFAC Policyholder Notice IL P 001 01 04
California Uninsured Motorists Coverage Selection / Rejection IL U 001 09 03
Anti-Stacking Condition NIAC-E342 BA 08 22
Designated Premises

Exclusions (including but not limited to)
Exclusion - Athletic or Sports Participants CG 21 01 12 19
Access or Disclosure PI Confidential or Personal Information - Exclusion CG 21 06 05 14
Exclusion - Unmanned Aircraft CG 21 09 06 15
Employment-Related Practices Exclusion CG 21 47 12 07
Silica - Exclusion CG 21 96 03 05
Nuclear Energy Liability Exclusion Endorsement (Broad Form) IL 00 21 09 08
Biometric and Personal Information - Exclusion NIAC-E043 GL 11 23
Biometric and Personal Information - Exclusion NIAC-E043 SSP 11 23
Construction - Exclusion NIAC-E053 GL 06 24
Construction - Exclusion NIAC-E053 SSP 06 24
Professional Services - Exclusion NIAC-E078 11 20
Fireworks Exclusion NIAC-E11 GL 09 19
Fireworks Exclusion NIAC-E11 SSP 09 19
Lead Liability - Exclusion NIAC-E120 09 19
Blood Testing Exclusion NIAC-E15 09 20
Communicable Disease - Exclusion NIAC-E180 GL 01 21

Exclusions (including but not limited to)
Communicable Disease - Exclusion NIAC-E180 ISC 01 21
Communicable Disease - Exclusion NIAC-E180 LL 01 21
Communicable Disease - Exclusion NIAC-E180 SSP 01 21
Discrimination Exclusion NIAC-E195 GL 05 21
Asbestos Exclusion NIAC-E22 09 19
Designated Premises or Operations Exclusion NIAC-E27 GL 02 17
Designated Premises or Operations Exclusion NIAC-E27 ISC 01 17
Cyber Incident - Exclusion NIAC-E282 GL 12 21
Cyber Incident - Exclusion NIAC-E282 SSP 12 21
Mold, Fungus Exclusion NIAC-E33 GL 09 19
Mold, Fungus Exclusion NIAC-E33 SSP 09 19
Nuclear, Chemical and Biological Hazard Exclusion NIAC-E42 GL 09 19
Nuclear, Chemical and Biological Hazard Exclusion NIAC-E42 SSP 09 19
Trampoline Bounce House Exclusion NIAC-E5 07 15
Water Hazard Liability - Exclusion NIAC-E636 GL 06 24
Habitability - Exclusion NIAC-E676 SSP 06 24
Improper Sexual Conduct and Physical Abuse Exclusion NIAC-X1 06 18
Exclusion of Terrorism - Auto CA 23 84 10 13
Exclusion of Terrorism - Auto - Involving Nuclear, Biological or Chemical Terrorism CA 23 85 10 13
Communicable Disease - Exclusion NIAC-E180 BA 01 21
General Liability - Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability - Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability - Employment Related Practices Exclusion
General Liability - Liquor Liability Exclusion
General Liability - Aircraft Products Exclusion
General Liability - Professional Liability Exclusion
General Liability - Real Property in Your Care, Custody, and Control Exclusion
General Liability - Absolute Asbestos Exclusion
General Liability - Absolute Lead Exclusion
General Liability - War and Nuclear Hazard
General Liability - Mold / Fungus
EBL - Dishonest, fraudulent, criminal or malicious act or omission
EBL - Bodily Injury or Property Damage or Personal Injury
EBL - Failure of performance of contract
EBL - Failure of any investment to perform as represented by you
EBL - Failure to comply with mandatory provisions of any law concerning Workers' Compensation, unemployment insurance, social security or disability benefits
EBL - Wrongful termination of an employee
EBL - Coercion, demotion, reassignment, discipline or harassment of an employee
EBL - Discrimination against an employee

Auditable Exposures:

Class Code	Description	Exposure	Rate
61227	4165 Lakeside Drive, Richmond, CA 94806	25,274 (a)	\$9,199
47473	4123 Lakeside Drive	109 (t)	\$2,276
47473	4131 Lakeside Drive	52 (t)	\$1,086
47473	4145 Lakeside Drive	148 (t)	\$3,091
47473	4155 Lakeside Drive	154 (t)	\$3,216
47473	4175 Lakeside Drive	300 (t)	\$6,266
47473	4285 Lakeside Drive	372 (t)	\$7,769

Other Significant Terms and Conditions/Restrictions:

Description
<p>GENERAL CONDITIONS</p> <ul style="list-style-type: none"> See the attached Index of Forms. For coverages not quoted, contact your Underwriter. Owned auto is provided in this quote - see attached driver guideline letter. Improper Sexual Conduct and Physical Abuse (ISC) coverage requires background checks for any employees and/or volunteers who have close, regular contact (physical or otherwise) with "high risk" clients (e.g., youth, the elderly, developmentally disabled of any age) in an unsupervised and/or "one-on-one" situation. Verification of compliance with requirements is required within 30 days of binding. ISC coverage is Claims Made and defense costs are included within the ISC limit. Employee Benefits coverage is written on a Claims Made basis. We must write the General Liability in order to write any other line of business. The attached Terrorism Disclosure MUST be delivered to the nonprofit agency. We can only insure 501(c)(3) nonprofits.
<p>SPECIAL CONDITIONS</p> <ol style="list-style-type: none"> We amended the ISC coverage back to our Claims-made from with the original retro date of 7/1/2021. Please send a copy of the declarations page of their current ELL/EPLI policy. <p>Key notes:</p> <ol style="list-style-type: none"> Per mgmt review, we will need to issue a manuscript endorsement (E-27) to the SSP policy to exclude coverage for the educators as they are covered on another policy. This is for coverage clarity intent. Our SSP policy will provide coverage for the services of nurses and counselors but will exclude coverage for educators. The wording for the endorsement will follow after review/approval from our Compliance Dept. After mgmt review we do not want to remove or alter the Athletic Participants exclusion due to their interscholastic sports exposures.

Package – Business Auto

Standard Coverages (Symbol)	Expiring	Proposed
Non-Owned/Hired Auto Liability (1)	\$1,000,000	\$1,000,000
Medical Payments (2)	\$5,000	\$5,000
Uninsured / Underinsured Motorist (2)	\$1,000,000	\$1,000,000
Comprehensive (7, 8)	\$500	\$500
Collision (7, 8)	\$1,000	\$1,000

Additional Coverages	Expiring	Proposed
Hired Auto - Physical Damage	Included	Included
Rental Reimbursement - 30 days at \$50 a day	Included	Included

Optional Coverages	Expiring	Proposed
UM/UIM Optional Limits	\$60,000	\$41
	\$100,000	\$63
	\$250,000	\$101
	\$300,000	\$131
	\$500,000	\$158
	\$1,000,000	\$253

Deductibles/SIR	Expiring	Proposed
Hired Auto - Physical Damage - Comprehensive	\$500	\$500
Hired Auto - Physical Damage - Collision	\$1,000	\$1,000

Endorsements (including but not limited to)
Business Auto Coverage Part Declarations NIAC-AL-NPO
Commercial General Liability Coverage Part Declarations NIAC-GL-NPO
Commercial Liquor Liability Coverage Part Declarations NIAC-LL-NPO
Improper Sexual Conduct Liability Coverage Part Declarations NIAC-SC-NPO
Business Auto Coverage Schedule SCHEDULE BA 01 80
Commercial General Liability Class Code Schedule SCHEDULE G 01 80
Commercial General Liability Location Schedule SCHEDULE L 01 80
LIABILITY FORMS AND ENDORSEMENTS
Commercial General Liability Coverage Form CG 00 01 04 13
Liquor Liability Coverage Form CG 00 33 04 13
Employee Benefits Liability Coverage CG 04 35 03 05
Additional Insured - Owners, Lessees or Contractors CG 20 10 12 19
Additional Insured - Managers or Lessors of Premises CG 20 11 12 19
Additional Insured - State or Political Subdivisions - Permits CG 20 12 04 13
Additional Insured - Mortgagee, Assignee or Receiver CG 20 18 04 13
Additional Insured - Charitable Institutions CG 20 20 11 85
Additional Insured - Volunteers CG 20 21 07 98
Additional Insured - Designated Person or Organization CG 20 26 12 19

Endorsements (including but not limited to)
Additional Insured - Lessor of Leased Equipment - Automatic Status - Lease CG 20 34 12 19
Additional Insured - Owners, Lessees or Contractors - Completed Operations CG 20 37 12 19
Cap on Losses from Certified Acts of Terrorism CG 21 70 01 15
Colleges or Schools - Limited Form CG 22 71 12 19
Products/Completed Operations Hazard Redefined CG 24 07 01 96
Common Policy Conditions IL 00 17 11 98
California Changes - Cancellation and Nonrenewal IL 02 70 07 20
Disclosure Of Premium for Certified Acts of Terrorism Coverage IL 09 99 12 20
OFAC Policyholder Notice IL P 001 01 04
Member Criteria NIAC-E003 GL 08 20
Additional Insured - Primary and Non-Contributory-for Designated Person or Organization NIAC-E02 01 17
Naloxone NIAC-E049 SSP 11 23
Fiscal Sponsor Limitation NIAC-E069 GL 02 19
Fiscal Sponsor Limitation NIAC-E069 ISC 02 19
Fiscal Sponsor Limitation NIAC-E069 SSP 02 19
Firearms Sublimit Endorsement NIAC-E123 09 19
Disciplinary Action NIAC-E125 11 19
AI - Designated Person or Organization (CM) NIAC-E132 ISC 05 20
Additional Insured - Designated Person or Organization NIAC-E25 12 15
Waiver of Transfer of Rights of Recovery Against Others NIAC-E26 11 17
Property Damage to Personal Property in the Care, Custody or Control of the Insured NIAC-E28 01 99
Employee Personal Auto Reimbursement NIAC-E29 12 09
Social Service Professional Liability Coverage Form NIAC-E32 01 17
Anti-Stacking Condition NIAC-E342 GL 08 22
Anti-Stacking Condition NIAC-E342 ISC 08 22
Anti-Stacking Condition NIAC-E342 SSP 08 22
Liberalization - GL, SSP, EBL NIAC-E56 01 17
Liberalization - ISC NIAC-E57 02 12
Liberalization - LL NIAC-E59 02 12
Volunteer Medical Payments NIAC-E60 07 12
Additional Insured - Primary and Non-Contributory Endorsement for Public Entities NIAC-E61 02 19
Water Hazard Liability Sublimit NIAC-E635 SSP 06 24
Fundraiser and Event Endorsement NIAC-E70 03 19
Other Insurance - Coverage C NIAC-E72 01 17
Mental Anguish Endorsement NIAC-E74 03 14
Improper Sexual Conduct and Physical Abuse - Claims Made NIAC-ISCCM 05 20
Nonprofits' OWN Enhancement Endorsement NIAC-NPO-001 05 20
AUTO FORMS AND ENDORSEMENTS
Business Auto Coverage Form CA 00 01 10 13
California Changes CA 01 43 05 17
California Changes - Waiver of Collision Deductible CA 03 05 10 13
CA - Auto Med Pay Coverage CA 04 24 10 13
Waiver of Transfer of Rights of Recovery Against Others to us (Waiver of Subrogation) CA 04 44 10 13
Employee Hired Autos CA 20 54 10 13

Endorsements (including but not limited to)
Fellow Employee Coverage CA 20 55 10 13
California Uninsured Motorists Coverage - Bodily Injury CA 21 54 11 20
Rental Reimbursement Coverage CA 99 23 10 13
Employees as Insureds CA 99 33 10 13
Social Service Agencies - Volunteers as Insureds CA 99 34 10 13
OFAC Policyholder Notice IL P 001 01 04
California Uninsured Motorists Coverage Selection / Rejection IL U 001 09 03
Anti-Stacking Condition NIAC-E342 BA 08 22

Exclusions (including but not limited to)
Exclusion - Athletic or Sports Participants CG 21 01 12 19
Access or Disclosure PI Confidential or Personal Information - Exclusion CG 21 06 05 14
Exclusion - Unmanned Aircraft CG 21 09 06 15
Employment-Related Practices Exclusion CG 21 47 12 07
Silica - Exclusion CG 21 96 03 05
Nuclear Energy Liability Exclusion Endorsement (Broad Form) IL 00 21 09 08
Biometric and Personal Information - Exclusion NIAC-E043 GL 11 23
Biometric and Personal Information - Exclusion NIAC-E043 SSP 11 23
Construction - Exclusion NIAC-E053 GL 06 24
Construction - Exclusion NIAC-E053 SSP 06 24
Professional Services - Exclusion NIAC-E078 11 20
Fireworks Exclusion NIAC-E11 GL 09 19
Fireworks Exclusion NIAC-E11 SSP 09 19
Lead Liability - Exclusion NIAC-E120 09 19
Blood Testing Exclusion NIAC-E15 09 20
Communicable Disease - Exclusion NIAC-E180 GL 01 21
Communicable Disease - Exclusion NIAC-E180 ISC 01 21
Communicable Disease - Exclusion NIAC-E180 LL 01 21
Communicable Disease - Exclusion NIAC-E180 SSP 01 21
Discrimination Exclusion NIAC-E195 GL 05 21
Asbestos Exclusion NIAC-E22 09 19
Designated Premises or Operations Exclusion NIAC-E27 GL 02 17
Designated Premises or Operations Exclusion NIAC-E27 ISC 01 17
Cyber Incident - Exclusion NIAC-E282 GL 12 21
Cyber Incident - Exclusion NIAC-E282 SSP 12 21
Mold, Fungus Exclusion NIAC-E33 GL 09 19
Mold, Fungus Exclusion NIAC-E33 SSP 09 19
Nuclear, Chemical and Biological Hazard Exclusion NIAC-E42 GL 09 19
Nuclear, Chemical and Biological Hazard Exclusion NIAC-E42 SSP 09 19
Trampoline Bounce House Exclusion NIAC-E5 07 15
Water Hazard Liability - Exclusion NIAC-E636 GL 06 24
Habitability - Exclusion NIAC-E676 SSP 06 24
Improper Sexual Conduct and Physical Abuse Exclusion NIAC-X1 06 18
Exclusion of Terrorism - Auto CA 23 84 10 13

Exclusions (including but not limited to)
Exclusion of Terrorism - Auto - Involving Nuclear, Biological or Chemical Terrorism CA 23 85 10 13
Communicable Disease - Exclusion NIAC-E180 BA 01 21
Excluded Drivers
Expected or Intended Injury
Contractual
Workers' Compensation
Employers' Liability
Property Damage to Property Owned or Transported by you
Pollution
Other standard policy exclusions apply
Terrorism

Covered Autos:

Symbol	Symbol Name	Description of Covered Auto Designation Symbols
1	Any Auto	
2	Owned Autos Only	Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned Private Passenger Autos Only	Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned Autos Other Than Private Passenger Autos Only	Only those autos you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned Autos Subject To No-Fault	Only those autos you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned Autos Subject To A Compulsory Uninsured Motorists Law	Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists' requirement.
7	Specifically Described Autos	Only those autos described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in Item Three).
8	Hired Autos Only	Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent, or borrow from any of your employees, partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Nonowned Autos Only	Only those autos you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes autos owned by your employees, partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.

Covered Autos:

Symbol	Symbol Name	Description of Covered Auto Designation Symbols
19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those autos that are land vehicles and that would qualify under the definition of mobile equipment under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

Vehicles:

Veh#	Year	Make Model	VIN	Rating Class
1	2013	Ford / Econoline Wagon	3605	6451

Other Significant Terms and Conditions/Restrictions:

Description
<p>GENERAL CONDITIONS</p> <ul style="list-style-type: none"> · See the attached Index of Forms. · For coverages not quoted, contact your Underwriter. · Owned auto is provided in this quote - see attached driver guideline letter. · Improper Sexual Conduct and Physical Abuse (ISC) coverage requires background checks for any employees and/or volunteers who have close, regular contact (physical or otherwise) with "high risk" clients (e.g., youth, the elderly, developmentally disabled of any age) in an unsupervised and/or "one-on-one" situation. Verification of compliance with requirements is required within 30 days of binding. ISC coverage is Claims Made and defense costs are included within the ISC limit. · Employee Benefits coverage is written on a Claims Made basis. · We must write the General Liability in order to write any other line of business. · The attached Terrorism Disclosure MUST be delivered to the nonprofit agency. · We can only insure 501(c)(3) nonprofits. <p>SPECIAL CONDITIONS</p> <ol style="list-style-type: none"> 1. We amended the ISC coverage back to our Claims-made from with the original retro date of 7/1/2021. 2. Please send a copy of the declarations page of their current ELL/EPLI policy. <p>Key notes:</p> <ol style="list-style-type: none"> 1. Per mgmt review, we will need to issue a manuscript endorsement (E-27) to the SSP policy to exclude coverage for the educators as they are covered on another policy. This is for coverage clarity intent. Our SSP policy will provide coverage for the services of nurses and counselors but will exclude coverage for educators. The wording for the endorsement will follow after review/approval from our Compliance Dept. 2. After mgmt review we do not want to remove or alter the Athletic Participants exclusion due to their interscholastic sports exposures.

Umbrella

<i>Carrier Information</i>	<i>Expiring</i>	<i>Proposed</i>
Policy Term	7/1/2023 – 7/1/2024	7/1/2024 - 7/1/2025
Carrier	Nonprofits' Insurance Alliance of CA	Nonprofits' Insurance Alliance of CA
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Payment due upon receipt	Payment due upon receipt
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$63,606.00	\$65,830.00
TRIA	Not Covered	\$3,336.00
Minimum Type	None	None
Estimated Cost	\$63,606.00	\$65,830.00

Standard Coverages	Expiring	Proposed
General Liability	\$5,000,000	\$5,000,000
Social Service Professional Liability	\$2,000,000	\$2,000,000

Additional Coverages	Expiring	Proposed
Aggregate Limits Follow Form Underlying Policies		

Form Type	Expiring	Proposed
Form Type	Occurrence	Occurrence
Retroactive Date	N/A	N/A
Pending & Prior Date	N/A	N/A
Continuity Date	N/A	N/A

Endorsements (including but not limited to)
Schedule A - Schedule of Underlying Insurance SCHEDULE A 01 80
Cap on Losses for Certified Acts - Terrorism Coverage CU 21 30 01 15
Disclosure Of Premium For Certified Acts of Terrorism IL 09 99 12 20
OFAC Policyholder Notice IL P 001 01 04
Member Criteria NIAC-E003 UMB 08 20
Commercial Umbrella Policy UMB-100 05 21

Exclusions (including but not limited to)
Workers' Compensation, Auto No Fault, Uninsured/ Underinsured Motorists, Disability, and Unemployment Compensation Laws
Pollution (Hostile Fire Exception)
Asbestos
Physical Damage to Property in Insured's Care, Custody, or Control
Auto First-party Coverage
Pollution (Auto)
Products Recall

Exclusions (including but not limited to)
Employment Related Practices Exclusion
Total Pollution Exclusion
Professional Liability Exclusion
Retained Limit
Exclusion of Certified Acts of Terrorism - Social Services Professional Underlying Coverage Only CU 21 33 s 01 15
AI - ISCPA - Exclusion NIAC-E133 UMB 05 20
Claims Made & Prior Acts Exclusion NIAC-E140 UMB 08 20
Communicable Disease - Exclusion NIAC-E180 UMB 01 21
Workers' Compensation - Exclusion NIAC-E253 UMB 08 21
Nuclear, Chemical and Biological Hazard Exclusion NIAC-E42 UMB 09 19
Privacy Liability and Cyber Coverage Exclusion UMB 231 06 16
Medical Payments Exclusion UMB 232 06 16
Employers' Liability Exclusion UMB61 05 13
Directors & Officers
Liquor Liability
Employee Benefits Liability

Underlying Policies:

Coverage	Description	Limit	Carrier Name	Effective Date	Expiration Date
General Liability	Each Occurrence Limit	--		7/1/2024	7/1/2025
Social Service Professional Liability		--		7/1/2024	7/1/2025
Improper Sexual Conduct		--		7/1/2024	7/1/2025

Other Significant Terms and Conditions/Restrictions:

Description
<ul style="list-style-type: none"> - A written request to bind coverage must be submitted to our office prior to the proposed effective date. Please use the bind order checklist located on the secure broker website to bind coverage. - Follow Form Uninsured/Underinsured Motorist is not available.
<ol style="list-style-type: none"> 1. We are offering \$5ML limits over the GL coverage only per their contractual requirement. \$2ML limits over all other lines. 2. We will need to do a manuscript endorsement to issue the Umberlla policy with \$2ML following form Auto

Crime

<i>Carrier Information</i>	<i>Expiring</i>	<i>Proposed</i>
Policy Term	7/1/2023 – 7/1/2024	7/1/2024 - 7/1/2025
Carrier	Hanover Insurance Company	Hanover Insurance Company
A.M. Best Rating	A XV	A XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$4,500.00	\$4,500.00
Minimum Type	None	None
Estimated Cost	\$4,500.00	\$4,500.00

Standard Coverages	Expiring	Proposed
Insuring Agreement		
A. Fidelity 1. Employee Theft	\$1,000,000	\$1,000,000
B. Forgery or Alteration	\$1,000,000	\$1,000,000
C. Premises Coverage	\$1,000,000	\$1,000,000
D. Transit Coverage	\$1,000,000	\$1,000,000
E. Computer Crime		
1. Computer Fraud	\$1,000,000	\$1,000,000
2. Restoration Expense	\$50,000	\$50,000
F. Funds Transfer Fraud	\$1,000,000	\$1,000,000
G. Credit, Debit or Charge Card Fraud	\$1,000,000	\$1,000,000
J. Investigative Expense	\$15,000	\$15,000
Telephone Toll Charges	\$100,000	\$100,000

Deductibles/SIR	Expiring	Proposed
Insuring Agreement		
Retention - A. Fidelity 1. Employee Theft	\$10,000	\$10,000
Retention - B. Forgery or Alteration	\$10,000	\$10,000
Retention - C. Premises Coverage	\$10,000	\$10,000
Retention - D. Transit Coverage	\$10,000	\$10,000
Retention - E. Computer Crime		
Retention - 1. Computer Fraud	\$10,000	\$10,000
Retention - 2. Restoration Expense	\$1,500	\$1,500
Retention - F. Funds Transfer Fraud	\$10,000	\$10,000
Retention - G. Credit, Debit or Charge Card Fraud	\$10,000	\$10,000
Retention - Telephone Toll Charges	\$10,000	\$10,000

Form Type	Expiring	Proposed
Form Type	Crime: Claims-Made	Crime: Claims-Made

Definition Of Claim:
Claim shall have the meaning as defined in the applicable Coverage Part.

Run Off Provisions:
Refer to policy forms

Incident/Claim Reporting Provision:
Refer to policy forms

Claims Made Disclaimer:
Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)
Common Policy Declarations - 904-1002 05/18
Common Policy Terms And Conditions - 904-1001 10/15
U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders - 904-7100 PHN 01/14
Privacy Policy And Producer Compensation Practices Disclosures-Privacy Disclosure - 904-7107 PHN 12/14
Schedule Of Forms - 904-1025 01/14
California State Amendatory Endorsement - 904-6007 01/14
Crime Coverage Part Declarations - 908-1002 01/14
Crime Coverage Part - 908-1001 10/15
Advantage Plus - Crime Version 1192 - 908-1192 09/18
Amend Definition Of Employee (Days After Termination) - 908-3087 10/15

Exclusions (including but not limited to)
Third Party Employee Dishonesty
Government Action Exclusion
Accounting or Arithmetic Errors
Voluntary Parting of Property
Loss in which the existence of such loss is only proved by a profit and loss comparison or inventory records
Any theft or criminal act committed by a partner of the insured
Employee Dishonesty (does not apply to Employee Theft Coverage)
False Pretenses Exclusion - 908-4124 09/18
Cyber Extortion Exclusion - 908-4194 01/22
Computer Fraud and Funds Transfer Fraud Exclusion (False Pretenses) - 908-4195 01/22

Other Significant Terms and Conditions/Restrictions:
Description
This is a Claims-Made Coverage with Defense Expenses Included in the Limit of Liability

Educators Legal Liability and Employment Practices Liability

<i>Carrier Information</i>	<i>Expiring</i>	<i>Proposed</i>
Policy Term	7/1/2024 - 7/1/2025	7/1/2024 - 7/1/2025
Carrier	Indian Harbor Insurance Company	Indian Harbor Insurance Company
A.M. Best Rating	A+ XV	A+ XV
Admitted/Non-Admitted	Non-Admitted	Non-Admitted
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$34,168.00	\$52,503.00
- Policy Fee	\$245.00	\$245.00
Stamping Office Fee	\$1,032.39	
Surplus Lines Taxes	\$61.94	
Minimum Type	Minimum Earned Premium	Minimum Earned Premium
Minimum Amount	25.00%	25.00%
Minimum Amount Text	or Greater of \$1,500	or Greater of \$1,500
Estimated Cost	\$35,507.33	\$52,748.00

Standard Coverages	Expiring	Proposed
Educators Legal Liability	\$3,000,000	\$1,000,000
Employment Practices Liability	\$3,000,000	\$1,000,000
Policy Aggregate	\$3,000,000	\$1,000,000
Defense Reimbursement Payments	\$50,000	\$50,000
Defense Reimbursement Payments Aggregate	\$100,000	\$100,000
Combined Single Limit (Optional Increased Limits)	-	\$2,000,000
Combined Single Limit (Optional Increased Limits)	-	\$3,000,000

Deductibles/SIR	Expiring	Proposed
Retention - Educators Legal Liability - Each Claim Including LAE	\$25,000	\$25,000
Retention - Employment Practices Liability - Each Claim Including LAE	\$50,000	\$100,000
Retention - Defense Reimbursement Payments - Each Claim Including LAE	\$25,000	\$25,000
Retention - Punitive Damages		See Retentions Above
Retention - Personal Injury		See Retentions Above
Retention - Third Party Wrongful Acts		See Retentions Above
Retention - Back Pay / Front Pay		See Retentions Above
Retention - Non-Monetary Relief		See Retentions Above
Retention - Loss of Earnings		See Retentions Above

Form Type	Expiring	Proposed
Form Type		Educators Legal Liability and Employment Practices Liability - Claims Made
Retroactive Date		Educators Legal Liability and Employment Practices Liability - Full Prior Acts

Definition Of Claim:

Refer To Policy Form.

Run Off Provisions:

Refer To Policy Form.

Incident/Claim Reporting Provision:

Refer To Policy Form.

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)

Import Information to Policyholders - California - PN CA02 01 17
Notice to Policyholder - California Surplus Lines Important Notice - PN CA05 01 20
Notice to Policyholders - Fraud Notice - PN CW 01 01 22
Notice to Policyholders - Privacy Policy - PN CW02 01 19
Notice to Policyholders - U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") - PN CW05 05 19
Educators Liability and Employment Practices Liability Declarations - PGU ELL 2000 08 19
In Witness - ILMP 9104 0314 IHIC 03 14
Schedule of Policy Forms and Endorsements - PGU 2002 04 17
Educators Liability and Employment Practices Liability Insurance Policy - PGU ELL 2001 04 17
Minimum Earned - PGU 1052 (ELL) 04 17
Harassment / Bullying Coverage - PGU ELL 1120 04 17
Service of Process - XL-CASOP 11 10

Exclusions (including but not limited to)

US Professional Indemnity - Cyber Exclusion - PGU 1133 01 22
Consumer Protection Laws Exclusion Endorsement - PGU 1140 11 23

Fiduciary Liability

Carrier Information	Expiring	Proposed
Policy Term	-	7/1/2024 - 7/1/2025
Carrier	Travelers Casualty and Surety Co of America	Travelers Casualty and Surety Co of America
A.M. Best Rating	A++ XV	A++ XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Payment due upon receipt	Payment due upon receipt
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$1,381.00	\$1,381.00
Minimum Type	None	None
Estimated Cost	\$1,381.00	\$1,381.00

Standard Coverages	Expiring	Proposed
Per Occurrence Limit	\$1,000,000	\$1,000,000

Additional Coverages	Expiring	Proposed
Settlement Program Limit of Liability:	\$250,000	\$250,000
HIPAA Limit of Liability:	\$1,000,000	\$1,000,000

Deductibles/SIR	Expiring	Proposed
Fiduciary Retention	\$0	\$0
Settlement Program Retention:	\$N/A Fiduciary retention for each Settlement Program Notice under Insuring Agreement B.	\$N/A Fiduciary retention for each Settlement Program Notice under Insuring Agreement B.

Defense Limitations	Expiring	Proposed
Additional Defense Limit	N/A	N/A

Form Type	Expiring	Proposed
Form Type	Claims-Made	Claims-Made
Pending & Prior Date	7/1/2022	7/1/2022
Continuity Date	7/1/2022	7/1/2022

Definition Of Claim:
<p>B. Claim means:</p> <ol style="list-style-type: none"> 1. a written demand for monetary damages or non-monetary relief; 2. a civil proceeding commenced by service of a complaint or similar pleading; 3. a criminal proceeding commenced by filing of charges; 4. a formal administrative or regulatory proceeding commenced by filing of a notice of charges, formal investigative order, service of summons or similar document, including a fact-finding investigation by the Department of Labor, the Pension Benefit Guaranty Corporation, or a similar government agency that is located outside of the United States, including, in the United Kingdom, the Pensions Ombudsmen appointed by the Secretary of State for Social Services or by the Occupational Pensions Regulatory Authority, or any successor body thereto;

Definition Of Claim:

5. an arbitration, mediation or similar alternative dispute resolution proceeding if the Insured is obligated to participate in such proceeding or if the Insured agrees to participate in such proceeding, with the Company’s written consent, such consent not to be unreasonably withheld; or

6. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding; against an Insured for a Wrongful Act. A Claim is deemed to be made on the earliest date that any Executive Officer first receives written notice of such Claim. However, if any Insured Person who is not an Executive Officer first receives written notice of a Claim during the Policy Period, but no Executive Officer receives written notice of such Claim until after the Policy Period has expired, then such Claim will be deemed to have been made on the date such Insured Person first received written notice of the Claim.

Run Off Provisions:

Run-Off Extended Reporting Period for Liability Coverages:

Additional Premium Percentage: N/A

Additional Months: N/A

Extended Reporting Period for Liability Coverages:

Additional Premium Percentage: 75%

Additional Months: 12

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (60) days of the expiration date. The cost of this extended reporting period is 75%% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (365) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)

FRI-2001-0109 Fiduciary Liability Declarations Page

FRI-3001-0109 Fiduciary Liability Policy

ACF-4031-0211 California Punitive Damages Amendatory Endorsement

ACF-7006-0511 Removal of Short-Rate Cancellation Endorsement

AFE-19029-0719 Cap On Losses From Certified Acts Of Terrorism Endorsement

AFE-19030-0920 Federal Terrorism Risk Insurance Act Disclosure Endorsement

FRI-19115-0617 State Inconsistency Endorsement

FRI-19148-0323 Remove Acquisitions Condition Threshold Endorsement

LIA-10001-0610 Settlement Condition Endorsement

LIA-19002-1111 Advancement of the Retention Endorsement

LIA-19030-0712 Non-Rescindability and Non-Imputation Endorsement

LIA-19097-0315 Global Coverage Compliance Endorsement

LIA-19109-0415 Amend Change of Control and Extended Reporting Period Conditions Endorsement

LIA-19176-0323 Amend Acquisitions Condition Endorsement

LIA-3001-0109 Liability Coverage Terms and Conditions

LIA-5004-1107 California Cancellation and Nonrenewal Endorsement

LIA-7115-0911 Amend Definition of Subsidiary Endorsement

Endorsements (including but not limited to)

LIA-7116-0109 Amend Insured's Duties In Event of a Claim Condition Endorsement -- Replace Executive Officer Designation

Exclusions (including but not limited to)

FRI-19083-0713 Delete Pollution Exclusion Endorsement

Excess Directors & Officers/EPL 2M XS 3M

Carrier Information	Expiring	Proposed
Policy Term	-	7/1/2024 - 7/1/2025
Carrier	-	Ascot Specialty Insurance Company
A.M. Best Rating	-	A XIII
Admitted/Non-Admitted	-	Non-Admitted
Payment Plan	-	All premiums and any fees are due to RPS within 20 days of binding unless otherwise stipulated.
Payment Method	-	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	-	\$26,000.00
Surplus Lines Tax	-	\$780.00
Stamping Office Fee	-	\$46.80
Minimum Type	-	None
Estimated Cost	-	\$26,826.80

Standard Coverages	Expiring	Proposed
Aggregate Limit of Liability - for all Loss combined, including Defense Costs	-	\$2,000,000 excess of \$3,000,000

Defense Limitations	Expiring	Proposed
Excess Directors & Officers/EPL 2M XS 3M	-	Defense Costs included in the limit of Liability

Form Type	Expiring	Proposed
Form Type	-	Claims Made
Pending & Prior Date	-	Inception

Definition Of Claim:
Refer to Policy Form

Run Off Provisions:
Refer to Policy Form

Incident/Claim Reporting Provision:
Refer to Policy Form

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)

Ascot Apex Excess Follow Form Policy - EXE-P001-1219-00
CA Surplus Lines Notice - INT- N0001 D2 CA 01 23
Excess Follow Form Declarations Page - EXE-D001-1219-00
Excess Follow Form Insurance Policy - EXE-P001-1219-00
Schedule of Forms / Endorsements - EXE-E001-1219-00
Economic Sanctions Endorsement - EXE-C001-1219-00
Service of Suit ASIC - EXE-C010-1219-00
Policyholder Terrorism Disclosure
ASIC Signature Page - EXE-C006-1219-00

Underlying Policies:

Coverage	Description	Limit	Carrier Name	Effective Date	Expiration Date
Followed Policy	Limit	\$3,000,000	Professional Government Underwriters, LLC	7/1/2024	7/1/2025
Underlying Policy Insurer	Underlying Limit	\$3,000,000	Professional Government Underwriters, LLC	7/1/2024	7/1/2025

Basic Student Accident

<i>Carrier Information</i>	<i>Expiring</i>	<i>Proposed</i>
Policy Term	-	7/1/2024 - 7/1/2025
Carrier	Mutual of Omaha Insurance Company	United States Fire Insurance Company
A.M. Best Rating	A+ XV	A XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Payment due upon receipt	Payment due upon receipt
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$1,877.00	\$1,877.00
Minimum Type	None	None
Estimated Cost	\$1,877.00	\$1,877.00

Standard Coverages	Expiring	Proposed
Plan Maximum1		
per student injury/accident maximum	\$50,000	\$50,000
per camper/volunteer injury maximum	\$25,000	\$25,000
Benefit Period	104 weeks from the date of the covered accident	104 weeks from the date of the covered accident
Accidental Death Benefit	\$15,000	\$15,000
Accidental Dismemberment Benefit	\$30,000	\$30,000
Daily Room & Board	Usual & Reasonable Charges	Usual & Reasonable Charges
Intensive Care Room & Board	Usual & Reasonable Charges	Usual & Reasonable Charges
Miscellaneous Services During Hospital Confinement	Usual & Reasonable Charges	Usual & Reasonable Charges
Emergency Room – Outpatient	Usual & Reasonable Charges	Usual & Reasonable Charges
Doctor’s Services – Surgery	Usual & Reasonable Charges	Usual & Reasonable Charges
Doctor’s Services – Anesthesia	Usual & Reasonable Charges	Usual & Reasonable Charges
Doctor’s Visits	Usual & Reasonable Charges	Usual & Reasonable Charges
Consultants	Usual & Reasonable Charges	Usual & Reasonable Charges
Laboratory & X-Ray Services	Usual & Reasonable Charges	Usual & Reasonable Charges
Physiotherapy – In Hospital/Out of Hospital	Usual & Reasonable Charges	Usual & Reasonable Charges
Registered or Licensed Nurse	Usual & Reasonable Charges	Usual & Reasonable Charges
Ambulance	Usual & Reasonable Charges	Usual & Reasonable Charges
Orthopedic Appliances	Usual & Reasonable Charges	Usual & Reasonable Charges
Outpatient Drugs and Medication	Usual & Reasonable Charges	Usual & Reasonable Charges
Eyeglasses, Contacts Lenses or Hearing Aid Replacement	Usual & Reasonable Charges	Usual & Reasonable Charges
Dental Services	Usual & Reasonable Charges & \$1,000 Deferred Dental	Usual & Reasonable Charges & \$1,000 Deferred Dental

Deductibles/SIR	Expiring	Proposed
Deductible - per Injury Deductible	\$0	\$0

Deductibles/SIR	Expiring	Proposed
Deductible - per Injury Max.	\$50,000	\$50,000

Form Type	Expiring	Proposed
Form Type	Basic Student Accident	Basic Student Accident
Retroactive Date	N/A	N/A
Pending & Prior Date	N/A	N/A
Continuity Date	N/A	N/A

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Exclusions (including but not limited to)

Benefits will not be paid for a Covered Person's loss which:

1. Is caused by or results from the Covered Person's own:

- (a) Intentionally self-inflicted Injury, suicide or any attempt thereat. (In Missouri this applies only while sane.);
- (b) Voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor (Accidental ingestion of a poisonous substance is not excluded.);
- (c) Commission or attempt to commit a felony;
- (d) Participation in a riot or insurrection;
- (e) Driving under the influence of a controlled substance unless administered on the advice of a doctor; or
- (f) Driving while Intoxicated. "Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs;

2. Is caused by or results from:

- (a) Declared or undeclared war or act of war;
- (b) An Accident which occurs while the Covered Person is on active duty service in any Armed Forces. (Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.);
- (c) Aviation, except as specifically provided in this Certificate;
- (d) Sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial or viral infection, regardless of how contracted, unless a Sickness Expense Rider is in force under this Certificate. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.
- (e) Nuclear reaction or the release of nuclear energy. However, this exclusion will not apply if the loss is sustained within 180 days of the initial incident and:
 - (i) The loss was caused by fire, heat, explosion or other physical trauma which was a result of the release of nuclear energy; and
 - (ii) The Covered Person was within a 25-mile radius of the site of the release either:
 - 1. At the time of the release; or
 - 2. Within 24 hours of the start of the release; or
 - 3. Normal health checkups.

Exclusions (including but not limited to)
4. Dental care or treatment other than care of sound natural teeth and gums required on account of injury resulting from an accident.
5. Services or treatment rendered by a doc, nurse or other person who is employed or retained by the certificate holder or who is the covered person or a member of his immediate family.
6. Charges which the covered person would not have to pay if he did not have insurance or are in excess of usual, reasonable and customary charges.
7. An injury that is caused by flight in; an aircraft except as a fare paying passenger; a space craft or any craft designed for navigation above or beyond earth's atmosphere; an ultra-light, hang gliding, parachuting or bungee-cord jumping.
8. Travel in or upon; a snowmobile; any two or three wheeled motor vehicle; any off-road motorized vehicle not requiring licensing as a motor vehicle.
9. Any accident where the covered person is the operator of a motor vehicle and does not possess a current and valid driver's license.
10. That part of medical expense payable by any automobile insurance policy without regard to fault. (Does not apply in any state where prohibited).
11. Injury that is caused by any narcotic, drug, poison, gas or fumes voluntarily taken, administered, absorbed or inhaled, unless prescribed by a doctor.
12. An injury resulting from participation in or practice in non-School sponsored sports.
13. Expenses to the extent that they are paid or payable under other valid and collectible group insurance or medical prepayment plan.
14. Blood or blood plasma, except for charges by a hospital for the processing or administration of blood.
15. Elective treatment for surgery, health treatment, or examination where no injury is involved.
16. Injury sustained while in the service of the armed forces of any country. When the covered person enters the armed forces of any country, we will refund the unearned pro rata premium upon request.
17. Eyeglasses, contact lenses, hearing aids, braces, appliances or examination or prescriptions therefore.

Other Significant Terms and Conditions/Restrictions:

Description
Plan Design - Full Excess
Gallagher Special Risk Commission: 10% Basic 13% Catastrophic
Retail AJG Branch Commission: 10% Basic 12% Catastrophic

CAT Student Accident

<i>Carrier Information</i>	<i>Expiring</i>	<i>Proposed</i>
Policy Term	-	7/1/2024 - 7/1/2025
Carrier	United States Fire Insurance Company	Mutual of Omaha Insurance Company
A.M. Best Rating	A XIV	A+ XV
Admitted/Non-Admitted	Admitted	Admitted

<i>Premium & Exposures</i>	<i>Expiring</i>	<i>Proposed</i>
Premium	\$1,877.00	\$1,837.00
Minimum Type	None	None
Estimated Cost	\$1,877.00	\$1,837.00

<i>Standard Coverages</i>	<i>Expiring</i>	<i>Proposed</i>
Catastrophic Schedule of Benefits		
Full Excess 1 Accident Medical Benefit Maximum	\$7,500,000 or \$1,000,000 per injury/accident	\$7,500,000 or \$1,000,000 per injury/accident
Benefit Period	10 Years from the date of covered accident	10 Years from the date of covered accident
Medically Necessary Hospital Inpatient Services	Included in Medical Maximum	Included in Medical Maximum
Extended Care Facility Confinement	\$365,000 per year	\$365,000 per year
Combined Home Health Care & Custodial Care	\$25,000	\$25,000
Daily Room & Board Limit	Semi-Private Room Rate	Semi-Private Room Rate
Treatment of Mental Disorders	\$50 per visit, 1 visit per day, 50 visits per year	\$50 per visit, 1 visit per day, 50 visits per year
Chiropractic Benefit	\$1,000 per calendar year	\$1,000 per calendar year
Outpatient Physical Therapy Benefits	\$50,000 per calendar year	\$50,000 per calendar year
Prosthetic Device Benefit -Maximum Benefit Amount	\$200,000 (\$300,000 if amputation of the leg above the knee)	\$200,000 (\$300,000 if amputation of the leg above the knee)
Accidental Death & Dismemberment	\$10,000	\$10,000
Heart or Circulatory Death Benefit	\$10,000	\$10,000
CAT Cash Benefit – Benefit Included if This Plan Option is Chosen		
Catastrophic Cash Benefit	\$500,000 Maximum Benefit	\$500,000 Maximum Benefit
Lump Sum Payable after the Loss Period has been met	\$100,000	\$100,000
Benefit Amount payable per year thereafter	\$40,000	\$40,000
Maximum Benefit Period	10 Years	10 Years

<i>Deductibles/SIR</i>	<i>Expiring</i>	<i>Proposed</i>
Deductible -	\$50,000	\$50,000
Deductible - Establishment Perio	2 years	2 years

Form Type	Expiring	Proposed
Form Type	CAT Student Accident	CAT Student Accident

Exclusions (including but not limited to)
Catastrophic Exclusions and Limitations
No benefits are payable for:
1. bacterial infection, except infection of and through a wound accidentally sustained;
2. loss from intentionally self-inflicted injury, suicide while sane or insane;
3. loss from commitment of or an attempt to commit a felony, or engagement in an illegal activity;
4. loss from an act of declared or undeclared war;
5. loss from participation in a riot or insurrection;
6. loss from travel or flight in or descent from any aircraft, unless the Insured is a passenger for authorized group or team travel on a regularly scheduled flight on a commercial airline, or is a passenger on an aircraft chartered solely for the purpose of travel which has a valid airworthiness certificate from the jurisdiction in which operated and which is being operated by a duly licensed pilot;
7. charges which exceed the Allowable Expense;
8. charges incurred for dental work unless the Insured sustains an Injury which results in damage to his or her natural teeth;
9. charges incurred for television, telephone, water pitcher, and other personal convenience items, or expenses for other persons, except as may be specifically provided for elsewhere in this policy;
10. charges incurred for services or supplies not specifically provided for in the policy;
11. charges which would not have been made in the absence of insurance or which the Insured is not legally obligated to pay;
12. charges incurred for cosmetic procedures, unless made Medically Necessary by an Injury;
13. charges incurred for eyeglasses, contact lenses, or hearing aids or for any examination or fitting related to these devices unless made Medically Necessary by an Injury;
14. charges incurred for care, treatment, or service which is not Medically Necessary to the diagnosis or treatment of an Injury;
15. charges incurred for the professional services of a person who either lives with the Insured or is an Immediate Family Member;
16. charges incurred for Experimental or Investigational Drug or Treatment;
17. charges incurred for articles of clothing which are intended for use more than once;
18. routine medical examination and related medical services;
19. charges which are recoverable from any other insurance policy, service contract, Workers' Compensation, or other arrangements of insured or self-insured group coverage;
20. charges for mental or nervous disorders, except as specifically provided herein;
21. elective treatment or surgery, health treatment, or examination where no Injury is involved;
22. acts of aggression, assault, or battery (only if instigated by the Insured);
23. fighting or brawling (other than an act of aggression instigated by an Insured);
24. drugs that promote fertility, treat infertility, enable sexual performance, or provide sexual enhancement;
25. injuries associated with activities or travel outside the United States unless the Injury occurred as part of an Activity held outside the United States and the treatment is not considered an Experimental or Investigational Drug or Treatment in the United States;
26. sickness, disease, bodily or mental infirmity, or medical or surgical treatment thereof, or bacterial or viral infection, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning;
27. treatment in any Veterans Administration or federal Hospital, unless there is a legal obligation to pay;
28. Pre-existing Condition;
29. active duty service in any Armed Forces;

Exclusions (including but not limited to)
30. voluntary self-administration of any drug or chemical substance not prescribed by or not taken according to the directions of the Physician;
31. Injury caused by, attributable to, or resulting from the Insured's Intoxication;
32. Injury caused by, attributable to, or resulting from the Insured's use of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage;
33. operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage;
34. operating a motor vehicle while having a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the Injury occurred;
35. services or treatment incurred to the extent they are paid or payable under any Other Insurance Plan;
36. services or treatment incurred to the extent that they are paid or payable under any automobile insurance policy without regard to fault. This exclusion does not apply in any state where it is prohibited;
37. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any Other Insurance Plan.

Other Significant Terms and Conditions/Restrictions:

Description
Gallagher Special Risk Commission: 10% Basic 13% Catastrophic
Retail AJG Branch Commission: 10% Basic 12% Catastrophic
Each school that would like to purchase coverage will need to complete the insurance program acceptance form included in the follow pages;
A master policy will be issued to each school purchasing coverage;
The insurance carriers allow for one 'coverage class' of students per level PK-8 and 9-12. For example, if a PK-12 school has football at the high school level, all students at the high school level fall into the class for '9-12 All Sports" and all Prek-8 students fall into the class for 'PK-8 No Football'. Similarly, if there is football offered at both the PK-8 level and the 9-12 level, then "PK-8 All Sports" and "9-12 All Sports" must be selected.
Minimum, Fully-Earned Premium for each school that selects to purchase coverage: o Option #1: \$500; Option #2: \$600; Option #3: \$650; Option #4: \$700 See SOV for Options

Catastrophic Student Accident Insurance		
Individual School Purchase Rating		
Plan Design Options	2024 – 2025	
	Annual Premium Rate With a \$50,000 Deductible	
Option #1	PK-8 All Sports	\$0.81
\$1,000,000 Maximum per Injury	9-12 All Sports	\$2.35
10 year benefit period	PK-8 No Football	\$0.70
	9-12 No Football	\$1.47
Option #2	PK-8 All Sports	\$1.01

\$1,000,000 Maximum per Injury	9-12 All Sports	\$2.93
10 year benefit period	PK-8 No Football	\$0.87
\$500,000 CAT Cash Benefit	9-12 No Football	\$1.86
Option #3	PK-8 All Sports	\$1.05
\$7,500,000 Maximum per Injury	9-12 All Sports	\$2.98
10 year benefit period	PK-8 No Football	\$0.90
	9-12 No Football	\$1.91
Option #4	PK-8 All Sports	\$1.26
\$7,500,000 Maximum per Injury	9-12 All Sports	\$3.62
10 year benefit period	PK-8 No Football	\$1.07
\$500,000 CAT Cash Benefit	9-12 No Football	\$2.31

Pollution Liability

Carrier Information	Expiring	Proposed
Policy Term	-	7/1/2024 - 7/1/2025
Carrier	Admiral Insurance Company	Admiral Insurance Company
A.M. Best Rating		A+ XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan		Premium due upon receipt
Payment Method		Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$5,736.00	\$5,980.00
Surplus Lines Tax (CA 3.000%)	\$179.58	\$186.90
Surplus Lines Stamping Fee (CA) 0.180%	\$10.77	\$11.21
Carrier Fees - Carrier Fee	\$250.00	\$250.00
Wholesaler Fees - Program Fee	\$550.00	\$300.00
Minimum Type	Minimum Earned Premium	Minimum Earned Premium
Estimated Cost	\$6,726.35	\$6,728.11

Standard Coverages	Expiring	Proposed
Environmental Impairment Liability – Claims Made		\$1,000,000 Per Pollution Condition
		\$1,000,000 Aggregate

Additional Coverages	Expiring	Proposed
EIL Coverage A - Onsite Cleanup Costs	Included	Included
EIL Coverage B - Onsite Cleanup Costs	Included	Included
EIL Coverage C - Third Party Bodily Injury and Property Damage	Included	Included

Optional Coverages	Expiring	Proposed
3-Year Term - Premium: \$11,063.00	\$1M/\$1M	\$1M/\$1M
Beazley Options		
Annual - Premium: \$6,012.00	\$1M/\$1M	\$1M/\$1M
2-Year Term - Premium: \$10,220.00	\$1M/\$1M	\$1M/\$1M
3-Year Term - Premium: \$13,226.00	\$1M/\$1M	\$1M/\$1M

Deductibles/SIR	Expiring	Proposed
Per Pollution Condition SIR	\$10,000	\$10,000

Form Type	Expiring	Proposed
Form Type - Environmental Liability	Claims Made	Claims Made
Retroactive Date	7/1/2022	7/1/2022
Pending & Prior Date	N/A	N/A
Continuity Date	N/A	N/A

Definition Of Claim:
<p>6. Claim(s) Claim(s) means the written demand, notice or assertion received by the Insured from a third party, alleging liability or responsibility on the part of the Insured for Bodily Injury, Property Damage and/or Cleanup Costs. Claim(s) shall include, but shall not be limited to Suit(s) or orders issued by a regulatory agency or governmental entity, which are filed against the Insured.</p>

Claims Made Disclaimer:
<p>Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (30) days of the expiration date. The cost of this extended reporting period is shall not exceed 200%% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (60) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.</p>

Endorsements (including but not limited to)
JA1001 0819 Signature Page
EIL-1001-0316 Environmental Impairment Liability - Claims Made Form
PN-0001 00107 OFAC
PN-0002-1215 Trade or Economic Sanctions Endorsement
ECC-327-0917 Minimum Earned Premium Endorsement
ECC-329-0621 Service of Suit - California
EIL-1322-0821 Claims Notice Document
EIL-1029-0120 No Coverage for Electronic Data
EIL-1031-0316 Coverage D Transportation Pollution Liability - 3rd Party Carriers
<ul style="list-style-type: none"> • SIR: \$10,000 • Retroactive Date: 07/01/2022
EIL-1096-0316 Coverage F Non-Owned Locations Coverage Endorsement
<ul style="list-style-type: none"> • Retroactive Date: 07/01/2022 • SIR: \$10,000
EIL-1135-0316 Coverage E Transportation Pollution Liability - First Party
<ul style="list-style-type: none"> • SIR: \$10,000 • Retroactive Date: 07/01/2022
EIL-1060-0316 Intended Use Endorsement
<ul style="list-style-type: none"> • Intended Use: Charter School with academic and athletic facilities on site.
If Accepting TRIA Coverage:
2015 Disclosure TRIA Disclosure of Premium

Exclusions (including but not limited to)
EIL-1411-1222 PFAS Exclusion Endorsement
EIL-1048-0316 Capital Improvements Exclusion
CG 21 90 01 06 Exclusion Of Terrorism (If Declining TRIA Coverage)
If Accepting TRIA Coverage:
CG 21 71 01 15 Excl. of Terrorism Outside of US; Cap

Exclusions (including but not limited to)

CG 21 84 01 15 Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses From Certified Acts of Terrorism

CG 21 91 01 06 Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism

CG 21 87 01 15 Conditional Exclusion of Terrorism – Relating to Expiration of TRIA

Deadly Weapons Protection (DWP)

Carrier Information	Expiring	Proposed
Policy Term	-	7/1/2024 - 7/1/2025
Carrier	Lloyd's Syndicate 3624 Hiscox Syndicates Limited	Beazley Excess and Surplus Insurance, Inc.
A.M. Best Rating		A XV
Admitted/Non-Admitted	Admitted	Non-Admitted
Payment Plan		Payment due upon receipt
Payment Method		Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$6,300.00	\$6,800.00
Surplus Lines Tax	\$189.00	\$204.00
Stamping Fee	\$11.34	\$12.24
Minimum Type	None	None
Estimated Cost	\$6,500.34	\$7,016.24

Standard Coverages	Expiring	Proposed
Each and every loss occurrence of a Deadly Weapon Event	\$1,000,000	\$1,000,000
Aggregate	\$1,000,000	\$1,000,000

Additional Coverages	Expiring	Proposed
Business Interruption	\$1,000,000	\$1,000,000

Deductibles/SIR	Expiring	Proposed
Each and every loss occurrence of a Deadly Weapon Event	\$10,000	\$10,000

Form Type	Expiring	Proposed
Form Type F00857 042022 ed.	Claims-Made and Reported	Claims-Made and Reported
Retroactive Date (with respect to Section A only)	7/1/2022	7/1/2022
Pending & Prior Date	N/A	N/A
Continuity Date	N/A	N/A

Definition Of Claim:
Claim(s) means a written demand received by you from an insured person(s) for damages covered by this Section.

Incident/Claim Reporting Provision:
<p>Notice, Reporting and Proof of Loss</p> <p>You shall, as soon as reasonably practicable, but in no case more than forty-eight (48) hours after you become aware of a deadly weapon event, call Beazley's 24-hour/7-day Telephone Number: 860-677-3790 to notify the event responder as shown in the declarations.</p> <p>Immediate notification to the event responder will be deemed notification of the incident to us under this Policy.</p>

Incident/Claim Reporting Provision:

Following initial notification to the event responder, you shall also, as soon as reasonably practicable, notify us of every claim, demand, notice, summons or other process received by you or your representative(s) and any act, error or omission by you which could reasonably be expected to give rise to a claim, including any threat of a deadly weapon event that could possibly lead to a claim.

You must keep us fully informed of any claim and forward copies of all relevant correspondence and legal processes.

Any claim, or any circumstance which could reasonably be expected to give rise to a claim, shall be considered to be reported to us when notice is first given to us at DWPclaims@Beazley.com or the event responder as above.

At our request, you must provide a signed proof of loss to us or our representatives to substantiate the occurrence, nature, cause and amount of loss claimed under this Policy.

Endorsements (including but not limited to)

1. A01862CA 012024 ed. California Surplus Lines Disclosure Statement (Pre Bind)
 2. A01861CA 012024 ed. California Surplus Lines Notice 1 (Post Bind)
 3. E14628 112021 ed. Cap On Losses Arising Out of Certified Act of Terrorism
 4. A01863 012024 ed. Nuclear Incident Exclusion Clause-Liability-Direct (Broad) (U.S.A.)
 5. E14627 012021 ed. Policyholder Disclosure Notice of Terrorism Insurance Coverage
 7. E15409 052022 ed. Business Interruption Extension Endorsement
- Each and Every Loss Occurrence Limit: USD 1,000,000

Exclusions (including but not limited to)

6. A01864 012024 ed. Radioactive Contamination Exclusion Clause-Liability-Direct (U.S.A.)

Auditable Exposures:

Description	Exposure
Number of Students	1,105
Number of Staff	109

Other Significant Terms and Conditions/Restrictions:

Description
<p>No circumstances / losses / threats / incidents / violent events / criminal events at any scheduled location(s) at time of binding within the last 5 years, whether a claim was made or not. This included all incidents regardless of cause i.e. armed robberies, domestic violence and gang violence. For the avoidance of doubt this also includes all events whether insured or not.</p> <p>Contact person for Crisis Risk to reach out to in the event of an order.</p> <p>Wording: DWP Policy including business interruption.</p> <p>Period: 12 months from 7/1/2024</p> <p>Locations: As per expiring</p> <p>Exposure: Number of Students: 1,105 / Number of Staff: 109</p> <p>Business interruption: 1,000,000</p>

Cyber Liability

<i>Carrier Information</i>	<i>Expiring</i>	<i>Proposed</i>
Policy Term	7/1/2023 – 7/1/2024	7/1/2024 - 7/1/2025
Payment Method	Agency Bill	Agency Bill

<i>Premium & Exposures</i>	<i>Expiring</i>	<i>Proposed</i>
Premium	\$15,577.00	\$14,794.00
Surplus Lines Tax (CA 3.000%)	\$482.31	\$458.82
Surplus Lines Stamping Fee (CA) 0.180%	\$28.94	\$27.53
Service Fee	\$500.00	\$500.00
Estimated Cost	\$16,077.00	\$15,780.35

<i>Standard Coverages</i>	<i>Expiring</i>	<i>Proposed</i>
Limit of Liability	\$1,000,000	\$1,000,000 each and every claim
Media Liability	Yes	\$1,000,000 each and every claim
Cyber Crime Sub-limit	\$250,000	\$1,000,000 each and every claim

<i>Terms</i>	<i>Expiring</i>	<i>Proposed</i>
Legal Action	Worldwide	Worldwide
Territorial Scope	Worldwide	Worldwide
Reputational Harm Period	12 Months	12 Months
Indemnity Period	12 Months	12 Months
“Retroactive Date”	Full Prior Acts	Full Prior Acts
Continuity Date		07/01/2022
Waiting Period	8 Hours (Reduced to 6 Hours if the Caveman Endorsement is included)	8 Hours (Reduced to 6 Hours if the Caveman Endorsement is included)
Policy Period	12 Months	12 Months
Optional Extended Reporting Period	1 Year – 100% 2 Years – 160% 3 Years – 210% 4 Years – 240% 5 Years – 250%	1 Year – 100% 2 Years – 160% 3 Years – 210% 4 Years – 240% 5 Years – 250%

<i>Deductibles/SIR</i>	<i>Expiring</i>	<i>Proposed</i>
Cyber Crime Deductible	\$15,000	\$15,000
Base & Extortion Deductible	\$15,000	\$15,000

Form Type	Expiring	Proposed
Form Type	Insuring Agreements A, B, and C are subject to an Each and Every Claim Limit unless otherwise amended via endorsement. Insuring Agreements D, E, F, and G are subject to an Aggregate Limit, including Defense Expenses. The Deductible applies to Each and Every Claim on all Insuring Agreements.	Insuring Agreements A, B, and C are subject to an Each and Every Claim Limit unless otherwise amended via endorsement. Insuring Agreements D, E, F, and G are subject to an Aggregate Limit, including Defense Expenses. The Deductible applies to Each and Every Claim on all Insuring Agreements.
Retroactive Date	Full Prior Acts	Full Prior Acts
Pending & Prior Date	N/A	N/A
Continuity Date	07/01/2022	07/01/2022

Endorsements (including but not limited to)

PCL-00074 Evolve Amendatory Endorsement
PCL-00109 Disclosure Pursuant To Terrorism Risk Insurance Act
PCL-00110 Cap On Losses From Certified Acts Of Terrorism Endorsement
California Complaints Notice – LMA9136B
California Surplus Lines 1
California Surplus Lines 2

Exclusions (including but not limited to)

See policy form

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.



Cyber Insurance Quote

Coverage & Limit Schedule

Insuring Agreements A, B, and C are subject to an Each and Every Claim Limit unless otherwise amended via endorsement. Insuring Agreements D, E, F, and G are subject to an Aggregate Limit, including *Defense Expenses*. The Deductible applies to Each and Every Claim on all Insuring Agreements.

INSURING AGREEMENT A: CYBER CRIME	LIMIT	DEDUCTIBLE
Section 1. Cyber Extortion	\$1,000,000	\$15,000
Section 2. Social Engineering	\$250,000	\$15,000
Section 3. Invoice Manipulation & Impersonation Fraud	\$50,000	\$15,000
Section 4. Electronic Theft of Third Party Funds	\$250,000	\$15,000
Section 5. Executive Financial Loss	\$250,000	\$15,000
Section 6. Telephone Fraud	\$250,000	\$15,000
Section 7. Service Fraud	\$250,000	\$15,000
Section 8. Business Identity Fraud	\$250,000	\$15,000
INSURING AGREEMENT B: BREACH RESPONSE (Stand-Alone Tower Mirroring Policy Limit, unless otherwise amended via endorsement)		
Section 1. 24/7 Hotline and Breach Coach	\$1,000,000	\$0
Section 2. Legal Breach Advice Costs	\$1,000,000	\$15,000
Section 3. Forensic Costs	\$1,000,000	\$15,000
Section 4. Notification and ID Monitoring Costs	\$1,000,000	\$15,000
Section 5. Third Party Notification and ID Monitoring Costs	\$1,000,000	\$15,000
Section 6. Public Relations and Crisis Management Cost	\$1,000,000	\$15,000
Section 7. Information Security Assessment Costs <small>Subject to a maximum of 10% of all sums we have paid as a direct result of a Network Event or Data Event.</small>	\$50,000	\$0
INSURING AGREEMENT C: SYSTEM RESTORATION COSTS AND BUSINESS INCOME LOSS		
Section 1. System Restoration	\$1,000,000	\$15,000
Section 2. Business Income Loss and Extra Expense <small>In respect of System Failure, sublimited to \$1,000,000 or the policy limit, whichever is lesser.</small>	\$1,000,000	\$15,000
Section 3. Supplemental Extra Expense	\$100,000	\$15,000
Section 4. Contingent Business Income Loss <small>In respect of System Failure, sublimited to \$1,000,000 or the policy limit, whichever is lesser.</small>	\$1,000,000	\$15,000
Section 5. Reputational Loss	\$1,000,000	\$15,000
Section 6. Bricking	\$1,000,000	\$15,000
Section 7. Forensic Accounting Costs	\$25,000	\$0
INSURING AGREEMENT D: CYBER LIABILITY		
Section 1. Network Security Liability	\$1,000,000	\$15,000
Section 2. Privacy Liability	\$1,000,000	\$15,000
Section 3. Regulatory Penalties	\$1,000,000	\$15,000
Section 4. Payment Card Industry Liability	\$1,000,000	\$15,000
INSURING AGREEMENT E: MEDIA LIABILITY		
Section 1. Media Wrongful Acts	\$1,000,000	\$15,000
Section 2. Intellectual Property Infringement Wrongful Acts	\$1,000,000	\$15,000
INSURING AGREEMENT F: ATTENDANCE EXPENSES		
	\$100,000	\$0

Evolve MGA is a trading style of Evolve Cyber Insurance Services Inc, whose registered office is located at 1752 Lincoln Avenue, San Rafael, CA 94901.



Excess SML

Carrier Information	Expiring	Proposed
Policy Term	7/1/2023 – 7/1/2024	7/1/2024 - 7/1/2025
Payment Method	Agency Bill	Agency Bill

Form Type	Expiring	Proposed
Form Type	Claims-Made	Claims-Made
Retroactive Date	7/1/2022	7/1/2022
Pending & Prior Date	7/1/2022	7/1/2022
Continuity Date	N/A	N/A

Premium & Exposures	Expiring	Proposed
Premium	\$185,000.00	\$192,500.00
Surplus Lines Tax (CA 3.000%)	\$5,550.00	\$5,775.00
Surplus Lines Stamping Fee (CA) 0.180%	\$333.00	\$346.50
Service Fee	\$190,883.00	\$198,621.50

Standard Coverages	Expiring	Proposed
Limit of Liability	\$2,000,000	\$2,000,000
Aggregate during the policy period for all claims brought by or on behalf of each victim:	\$2,000,000	\$2,000,000
Aggregate during the policy period for all claims brought by or on behalf of all victims:	\$2,000,000	\$2,000,000

Deductible/SIR	Expiring	Proposed
Retention Aggregate during the policy period for all claims:	\$3,000,000	\$3,000,000
Maintenance Retention Each victim:	\$100,000	\$100,000

Terms	Expiring	Proposed
Optional Extension Period	12 months	12 months
Governing Law	New York	New York
Policy Form(s)	F00794 122021 ed. - Excess SML	F00794 122021 ed. - Excess SML

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Subjectivities:

1. PRIOR TO BINDING: Currently signed & dated Beazley main form Safeguard application (signed within 30 days prior to inception date).
2. PRIOR TO BINDING: Is insured aware of any other SML matters than those reported per the loss runs?
3. PRIOR TO BINDING: Underlying policy and binder.
4. PRIOR TO BINDING: Do you prohibit the employment or engagement of any person from working in your organization if they have prior convictions relating to violent or sexually related offenses? If no, please provide a full explanation.

Premium Summary

The estimated program cost for the options are outlined in the following table:

Line of Coverage		Expiring	Proposed
		Nonprofits Insurance Alliance Group	Nonprofits Insurance Alliance Group
Property	Premium	\$32,003.90	\$34,335.70
	Estimated Cost*	\$32,003.90	\$34,335.70
	Change (\$)	-	\$2,331.80
	Change (%)	-	7.29%
		Nonprofits Insurance Alliance Group	Nonprofits Insurance Alliance Group
Package - (GL/Social Svc/EBL/SML/Auto)	Premium	\$100,319.55	\$99,813.80
	Estimated Cost*	\$100,319.55	\$99,813.80
	Change (\$)	-	(\$505.75)
	Change (%)	-	(0.50%)
		Nonprofits' Insurance Alliance of CA	Nonprofits' Insurance Alliance of CA
Umbrella	Premium	\$54,065.10	\$55,955.50
	Estimated Cost*	\$54,065.10	\$55,955.50
	Change (\$)	-	\$1,890.40
	Change (%)	-	3.50%
		Hanover Insurance Company	Hanover Insurance Company
Crime	Premium	\$3,825.00	\$3,825.00
	Estimated Cost*	\$3,825.00	\$3,825.00
	Change (\$)	-	\$0.00
	Change (%)	-	0%
		Indian Harbor Insurance Company	Indian Harbor Insurance Company
Educators Legal Liability and Employment Practices Liability	Premium	\$30,751.20	\$52,503.00
	Estimated Cost*	\$32,090.53	\$54,425.39
	Change (\$)	-	\$21,751.80
	Change (%)	-	69.60%
		Travelers Casualty and Surety Co of America	Travelers Casualty and Surety Co of America
Fiduciary Liability	Premium	\$1,208.37	\$1,208.37
	Estimated Cost*	\$1,208.37	\$1,208.37
	Change (\$)	-	\$0.00
	Change (%)	-	0%

		N/A	Ascot Specialty Insurance Company
Excess Directors & Officers/EPL 2M XS 3M	Premium	N/A	\$26,000.00
	Estimated Cost*	N/A	\$26,826.80
	Change (\$)	-	(\$8,680.53)
	Change (%)	-	(24.45%)
		Mutual of Omaha Insurance Company	Mutual of Omaha Insurance Company
Basic Student Accident	Premium	\$1,877.00	\$1,877.00
	Estimated Cost*	\$1,877.00	\$1,877.00
	Change (\$)	-	\$39.32
	Change (%)	-	2.14%
		United States Fire Insurance Company	United States Fire Insurance Company
CAT Student Accident	Premium	\$1,837.68	\$1,837.00
	Estimated Cost*	\$1,837.68	\$1,837.00
	Change (\$)	-	(\$40.00)
	Change (%)	-	(2.13%)
		Admiral Insurance Company	Admiral Insurance Company
Pollution Liability	Premium	\$5,736.00	\$5,980.00
	Estimated Cost*	\$6,152.75	\$6,130.11
	Change (\$)	-	(\$22.64)
	Change (%)	-	(0.37%)
		Lloyd's Syndicate 3624 Hiscox Syndicates Limited	Beazley Excess and Surplus Insurance, Inc.
Deadly Weapons Protection (DWP)	Premium	\$5,040.00	\$5,440.00
	Estimated Cost*	\$5,240.34	\$5,656.24
	Change (\$)	-	\$400.00
	Change (%)	-	7.94%
		Underwriters at Lloyd's London	Underwriters at Lloyd's London
Cyber Liability	Premium	\$15,577.00	\$14,794.00
	Estimated Cost*	\$16,588.25	\$15,780.35
	Change (\$)	-	(\$783.00)
	Change (%)	-	(5.29%)
		Beazley	Beazley
Excess SML	Premium	\$185,000.00	\$192,500.00
	Estimated Cost*	\$190,883.00	\$198,621.50
	Change (\$)	-	\$7,500.00
	Change (%)	-	4.05%

	Premium	\$33,365.00	TBD
Sports Liability	Estimated Cost*		
	Change (\$)		
	Change (%)		
Annual Broker Fee		\$50,000.00	\$50,000.00
Total Program Cost		TBD	TBD

*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Quote from **Beazley Excess and Surplus Insurance, Inc.** is valid until **7/1/2024**

Quote from **Hanover Insurance Company (Hanover Insurance Companies)** is valid until **7/1/2024**

Quote from **Indian Harbor Insurance Company (XL Group plc)** is valid until **7/1/2024**

Quote from **Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)** is valid until **7/1/2024**

Quote from **Nonprofits Insurance Alliance Group (Nonprofits Insurance Alliance Group)** is valid until **7/1/2024**

Quote from **Nonprofits' Insurance Alliance of CA (Nonprofits Insurance Alliance Group)** is valid until **7/1/2024**

Quote from **Admiral Insurance Company (W. R. Berkley Group)** is valid until **7/1/2024**

Quote from **United States Fire Insurance Company (Fairfax Financial (USA) Group)** is valid until **7/1/2024**

Quote from **Mutual of Omaha Insurance Company (Mutual of Omaha Insurance Company)** is valid until **7/1/2024**

Quote from **Ascot Specialty Insurance Company** is valid until **7/1/2024**

Quote from **Nonprofits Insurance Alliance Group (Nonprofits Insurance Alliance Group)** is valid until **7/1/2024**

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Gallagher is responsible for the placement of the following lines of coverage:

- Property**
- Package - (GL/Social Svc/EBL/SML/Auto)**
- Umbrella**
- Crime**
- Educators Legal Liability and Employment Practices Liability**
- Fiduciary Liability**
- Excess Directors & Officers/EPL 2M XS 3M**
- Basic Student Accident**
- CAT Student Accident**
- Pollution Liability**
- Deadly Weapons Protection (DWP)**
- Cyber Liability**
- Excess SAM**
- Sports Liability**

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

This proposal of insurance features insurance policies which contain cancellation provisions to refund premium other than on a pro-rata basis for such occurrences including but not limited to non-payment of premium (short rate penalty provisions). At your request, we can detail the terms of such cancellation provisions.

Premium Financing

Gallagher is pleased to offer Premium Financing for our clients.

What is Premium Financing?

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

Why Premium Financing May be Good for Your Business?

- May improve **capital and cash flow management** by spreading out premium payments over the policy period.
- Allows for **consolidation of** multiple policies into one premium finance agreement with a single monthly or quarterly payment.
- Provides automated **ACH options and flexible payment** terms.

Want to Learn More?

If you are interested in learning more or obtaining a quote, contact your Client Service Manager.

Payment Plans

<i>Carrier / Payable Carrier</i>	<i>Line Of Coverage</i>	<i>Payment Schedule</i>	<i>Payment Method</i>
Nonprofits Insurance Alliance Group (Nonprofits Insurance Alliance Group)	Property	Premium Due Upon Receipt	Agency Bill
Nonprofits Insurance Alliance Group (Nonprofits Insurance Alliance Group)	Package - (GL/Social Svc/EBL/SML/Auto)	Payment due upon receipt	Agency Bill
Nonprofits' Insurance Alliance of CA (Nonprofits Insurance Alliance Group)	Umbrella	Payment due upon receipt	Agency Bill
Hanover Insurance Company (Hanover Insurance Companies)	Crime		Agency Bill
Indian Harbor Insurance Company (XL Group plc)	Educators Legal Liability and Employment Practices Liability		Agency Bill
Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	Fiduciary Liability	Payment due upon receipt	Agency Bill
Ascot Specialty Insurance Company	Excess Directors & Officers/EPL 2M XS 3M	All premiums and any fees are due to RPS within 20 days of binding unless otherwise stipulated.	Agency Bill
United States Fire Insurance Company (Fairfax Financial (USA) Group)	Basic Student Accident	Payment due upon receipt	Agency Bill
Mutual of Omaha Insurance Company (Mutual of Omaha Insurance Company)	CAT Student Accident		
Admiral Insurance Company (W. R. Berkley Group)	Pollution Liability	Premium due upon receipt	Agency Bill
Beazley Excess and Surplus Insurance, Inc.	Deadly Weapons Protection (DWP)	Payment due upon receipt	Agency Bill
Underwriters at Lloyd's London	Cyber Liability	Payment due upon receipt	Agency Bill
Beazley Excess and Surplus Insurance, Inc.	Excess SML	Payment due upon receipt	Agency Bill
TBD	Sports Liability	TBD	Agency Bill

Proposal Disclosures

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("Dispute"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("Notice") of the claim to the other party and to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither

you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Client Signature Requirements

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: _____

Insured: _____

D-1 (Effective January 1, 2020)

Coverages for Consideration

Overview

Gallagher recommends that you consider purchasing the following additional coverages for which you have exposure. A Proposal for any of the coverages below can be provided.

- Flood

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our insurance Proposals. If you are interested in pursuing additional coverages other than those listed above, please list the additional coverages in the Client Authorization to Bind.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 7/1/2024, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier	TRIA
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Property Nonprofits Insurance Alliance Group	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Package - (GL/Social Svc/EBL/SML/Auto) Nonprofits Insurance Alliance Group	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Umbrella Nonprofits' Insurance Alliance of CA	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime Hanover Insurance Company	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Educators Legal Liability and Employment Practices Liability Indian Harbor Insurance Company	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Fiduciary Liability Travelers Casualty and Surety Co of America	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Directors & Officers/EPL 2M XS 3M Ascot Specialty Insurance Company	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Basic Student Accident United States Fire Insurance Company	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	CAT Student Accident Mutual of Omaha Insurance Company	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Pollution Liability Admiral Insurance Company Admiral Insurance Company - 3-Year Term - Premium: \$11,063.00 Beazley Options Beazley - Annual - Premium: \$6,012.00 Beazley - 2-Year Term - Premium: \$10,220.00 Beazley - 3-Year Term - Premium: \$13,226.00	<input type="checkbox"/> Accept
<input type="checkbox"/> Option # 1 <input type="checkbox"/> Option # 2 <input type="checkbox"/> Option # 3 <input type="checkbox"/> Option # 4 <input type="checkbox"/> Option # 5		
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Deadly Weapons Protection (DWP) Beazley Excess and Surplus Insurance, Inc.	<input type="checkbox"/> Accept
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability Underwriters at Lloyd's London	<input type="checkbox"/> Accept

<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Sexual Abuse and Molestation	<input type="checkbox"/> Accept
	Beazley Excess and Surplus Insurance, Inc.	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Sports Liability	<input type="checkbox"/> Accept
	TBD	

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Other Coverages to Consider

Flood

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

Coverage Amendments and Notes:

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher’s Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your

relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: _____

Print Name (Specify Title)

Company

Signature

Date: _____

Appendix

Bindable Quotations & Compensation Disclosure Schedule

Client Name: Making Waves Academy

Coverage	Insurance Company	Wholesaler, MGA, or Intermediary Name ¹	Est. Annual Premium ²	Comm. % or Fee ³	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Property	Nonprofits Insurance Alliance Group (Nonprofits Insurance Alliance Group)	N/A	\$38,273.00 \$34,335.70	10 %* 0 %	
Package - (GL/Social Svc/EBL/SML/ Auto)	Nonprofits Insurance Alliance Group (Nonprofits Insurance Alliance Group)	N/A	\$117,428.00 \$99,813.80	15 %* 0 %	
Umbrella	Nonprofits' Insurance Alliance of CA (Nonprofits Insurance Alliance Group)	N/A	\$65,830.00 \$55,955.50	15 %* 0 %	
Crime	Hanover Insurance Company (Hanover Insurance Companies)	N/A	\$4,500.00 \$3,825.00	15 %* 0 %	
Educators Legal Liability and Employment Practices Liability	Indian Harbor Insurance Company (XL Group plc)	Risk Placement Services	\$52,503.00	0 %	5 %
Fiduciary Liability	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	Risk Placement Services	\$1,381.00 \$1,208.38	12.5 %* 0 %	7.5 %

Excess Directors & Officers/EPL 2M XS 3M	Ascot Specialty Insurance Company	Risk Placement Services	\$26,000.00 \$22,542.00	13.3 %* 0 %	6.7 %
Basic Student Accident	United States Fire Insurance Company (Fairfax Financial (USA) Group)	Arthur J Gallagher - Koster/Quincy #453	\$1,877.00	0 %	10 %
CAT Student Accident	Mutual of Omaha Insurance Company (Mutual of Omaha Insurance Company)	Arthur J Gallagher - Koster/Quincy #453	\$1,837.00	0 %	
Pollution Liability	Admiral Insurance Company (W. R. Berkley Group)	UCPM Environmental Insurance, Inc.	\$5,980.00 \$5,382.00	10 % 0 %	\$300.00
Deadly Weapons Protection (DWP)	Beazley Excess and Surplus Insurance, Inc.	N/A	\$6,800.00 \$5,440.00	20 % 0 %	
Cyber Liability	Underwriters at Lloyd's London	Evolve	\$14,794.00	0 %	
Excess Sexual Abuse and Molestation	Beazley (Lloyds of London Syndicate)	N/A	\$192,500.00	0 %	
Sports Liability	TBD	Myers, Stevens & Toohey	TBD	0 %	TBD
Annual Broker Fee				\$50,000.00	

1 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

2 If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

3 The commission rate is a percentage of annual premium excluding taxes & fees.

* Gallagher is receiving ___% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

Binding Requirements

Coverage (Issuing Carrier)	Binding Requirements
Property Nonprofits Insurance Alliance Group	N/A
Package - (GL/Social Svc/EBL/SML/Auto) Nonprofits Insurance Alliance Group	N/A
Umbrella Nonprofits' Insurance Alliance of CA	N/A
Crime Hanover Insurance Company	N/A
Educators Legal Liability and Employment Practices Liability Indian Harbor Insurance Company	Subject To: - Receipt of Fully Completed, Signed and Dated Pgu Renewal Business Application, A Copy of Which can be Found at Http://Www.Pgui.Com . Application is Due to our Office Within 10 Business Days of Binding. Quote is Subject to Change Pending our Review of Responses to all Questions on our Application.
Fiduciary Liability Travelers Casualty and Surety Co of America	N/A
Excess Directors & Officers/EPL 2M XS 3M Ascot Specialty Insurance Company	Subject to:
	- Important Notice: D-1 (Effective January 1, 2020) 6792767
	- Diligent Search Report (SL-2 Form)/
	- Copy of Underlying Binder(S), When Issued.
	- Copy of Underlying Policy (or Policies), When Issued.
	- If a New Layer, Warranty Letter for Excess Limits, Signed and Dated Required Prior to Binding. If not a New Layer, A Copy of Expiring Dec Page (or Endorsement) Confirming the Pending & Prior Claim/Litigation Date for This Layer./Warranty and Representation Letter
	- Copy of a Signed and Dated Application; Prior to Binding
Basic Student Accident United States Fire Insurance Company	N/A
CAT Student Accident Mutual of Omaha Insurance Company	N/A
Pollution Liability Admiral Insurance Company	<ul style="list-style-type: none"> • Are they constructing a new area for gym facilities or are they just renovating the old gym? Please advise • Completed, signed and dated Admiral EIL application. • Completed Bind Request form indicating acceptance or rejection of TRIA and supplying applicable Surplus Lines filer details. Bind Request form is attached to this quote.

<i>Coverage (Issuing Carrier)</i>	<i>Binding Requirements</i>
<p>Deadly Weapons Protection (DWP) Beazley Excess and Surplus Insurance, Inc.</p>	N/A
<p>Cyber Liability</p>	N/A
<p>Excess Sexual Abuse and Molestation</p> <p>Sports Liability</p>	<p>1. PRIOR TO BINDING: Currently signed & dated Beazley main form Safeguard application (signed within 30 days prior to inception date).</p> <p>2. PRIOR TO BINDING: Is insured aware of any other SML matters than those reported per the loss runs?</p> <p>3. PRIOR TO BINDING: Underlying policy and binder.</p> <p>4. PRIOR TO BINDING: Do you prohibit the employment or engagement of any person from working in your organization if they have prior convictions relating to violent or sexually related offenses? If no, please provide a full explanation.</p> <p>TBD</p>

Claims Reporting By Policy

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

If you are using a third party administrator ("TPA"), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

<p>Coverage(s): <i>Educators Legal Liability and Employment Practices Liability</i></p>	<p>Report To:</p>
<p>Insurer: Indian Harbor Insurance Company</p> <p>Policy Term: 7/1/2024 - 7/1/2025</p>	<p>Insurer/TPA Name: Indian Harbor Insurance Company</p> <p>Phone: 1-877-720-8844</p> <p>Fax:</p> <p>Email: webfnol.NA@axaxl.com</p> <p>Web: https://axaxl.com/insurance/claims</p>
<p>Coverage(s): <i>Basic Student Accident</i></p>	<p>Report To:</p>
<p>Insurer: United States Fire Insurance Company</p> <p>Policy Term: 7/1/2024 - 7/1/2025</p>	<p>Insurer/TPA Name: United States Fire Insurance Company</p> <p>Phone: 800-445-3126</p> <p>Fax:</p> <p>Email: BMI@BobMcCloskey.com</p> <p>Web: www.bobmccloskey.com</p>
<p>Coverage(s): <i>CAT Student Accident</i></p>	<p>Report To:</p>
<p>Insurer: Mutual of Omaha Insurance Company</p> <p>Policy Term: 7/1/2024 - 7/1/2025</p>	<p>Insurer/TPA Name: Mutual of Omaha Insurance Company</p> <p>Phone: 1-800-524-2324</p> <p>Fax:</p> <p>Email: specialrisk.claims@mutualofomaha.com</p> <p>Web: www.mutualofomaha.com</p>
<p>Coverage(s): <i>Excess Directors & Officers/EPL 2M XS 3M</i></p>	<p>Report To:</p>
<p>Insurer: Ascot Specialty Insurance Company</p> <p>Policy Term: 7/1/2024 - 7/1/2025</p>	<p>Insurer/TPA Name: Ascot Specialty Insurance Company</p> <p>Phone:</p> <p>Fax:</p> <p>Email: USclaims@ascotgroup.com</p> <p>Web:</p>

<i>Coverage(s): Crime</i>	<i>Report To:</i>
Insurer: The Hanover Insurance Company Policy Term: 7/1/2024 - 7/1/2025	Insurer/TPA Name: The Hanover Insurance Company Phone: 800-628-0250 Fax: 800-399-4734 Email: firstreport@hanover.com Web:

Reporting to Gallagher or Assistance in Reporting

<i>Coverage(s):</i>	<i>Report To:</i>
Gallagher Claim Center Policy Number: Policy Term:	Phone: 855-497-0578 Fax: 225-663-3224 Email: ggb.nrcclaimscenter@ajg.com

Gallagher STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit ajg.com/us/gallagher-step/ to learn more.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Gallagher CORE360® is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services. Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Cleaning by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

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Overview and Login Information

The Gallagher eRiskHub® portal provides you with exclusive risk management tools and best practices to improve your organization's cyber risk posture. This important resource serves your cyber risk management strategies by enhancing your capabilities in cyberattack prevention, loss mitigation and cyber risk transfer techniques.

To access the Gallagher eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is **447597**.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

If you have any questions about the Gallagher eRiskHub®, please reach out the eRiskHub® support staff at support@eriskhub.com

Key Features of the Gallagher eRiskHub®

- **Risk Manager Tools**—A collection of tools for risk managers including research of known breach events, information to calculate the potential cost of a breach event, sample policies, breach response planning and more.
- **Learning Center**—An extensive collection of thought leadership articles, webinars, videos and blog posts covering everything from emerging cyber threats to data protection and more.
- **Security and Privacy Training**—Resources for creating an effective security training program for your employees.
- **Strategic Third-Party Relationships and Partner Resources**—Information on third-party vendors that can assist your organization improve your overall cyber risk, as well as access to exclusive Gallagher discounts on tools.

Gallagher's Cyber Capabilities

Gallagher's Cyber practice has the expertise to deliver a full complement of cyber risk management and insurance services to help your team stay protected. We take a consultative, action-based approach to address the sophisticated and evolving nature of cyber liability to design custom solutions that meet your unique needs. For more information, please contact us.

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The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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Business Continuity and Resilience Services

Businesses face so many challenges in today's marketplace that can disrupt operations or interrupt a supply chain, including:

- Cyber attacks
- COVID-19
- Natural disasters

Having a plan in place and being prepared to successfully manage these situations should be a critical component of any operating model.

The turbulence of 2020, especially the global COVID-19 pandemic, revealed to many organizations just how underprepared they are to effectively respond to and recover from major business disruptions or crises.

Organizations suddenly found they had to deal with unprecedented direct and indirect challenges to their businesses, including major supply chain disruptions, sudden shifts in customer demand and increased cyberthreats since a large portion of the workforce was operating remotely.

However, the incidence of these types of threats was escalating well before COVID-19, as were threats posed by workplace violence, societal unrest and natural disasters as a result of climate change.

To make matters worse, organizations are now faced with increased costs for insurance coverage as a result of a hard market.

Building resilient and recoverable operations has proven to be more difficult than ever. Organizations often struggle to develop a comprehensive yet pragmatic business continuity management framework to identify, assess and manage threats/vulnerabilities.

Underpreparedness has consequences. A minor incident can escalate to a major crisis that can consume an organization, and impact its brand/reputation and financial results for months, if not years.

According to Oxford Metrica, "Of the companies that faced a crisis, on average, more than three-quarters experienced a 20%-30% drop in their stock price as a result of the way the incident was managed."

For companies to achieve long-term resilience, they must be agile enough to respond and recover from any crisis, regardless of its nature or origin.

If COVID-19 taught us anything, it is that the ability to recover critical business processes builds confidence among key stakeholders such as employees, regulators, customers, investors, the media, the public and insurers.

Resilient organizations manage uncertainty. As a trusted partner and advisor, Gallagher's **Business Continuity and Resilience Services** team works with organizations to first assess their level of business resilience and then develop custom programs to improve it. We have developed business continuity, crisis management, crisis communications and supply chain risk management programs for clients in virtually every industry.

Oxford Metrica study 2020

Business Continuity

A business continuity plan reduces the operational impact of an incident by directly targeting the recovery of an organization's value drivers—those business processes that directly drive revenue and reputation—and enables an organization to recover more efficiently and effectively following a major business disruption or crisis.

Crisis Management

Crisis management plans prevent or mitigate risks to people, brands, reputations and financial results, and provide the overarching framework for all response and recovery activities within the organization. Moreover, these plans improve coordination and accelerate decision-making at all levels of an organization in the event of a crisis.

Crisis Communications

Crisis communication plans communicate promptly, accurately and confidently to all stakeholders during an incident or actual crisis, and enable organizations to better coordinate internal and external global communications with media, employees, regulators, customers, investors and the public at large.

Supply Chain Risk Management

A supply chain risk management program will help assess and manage third-party risks and vulnerabilities to ensure that products/services continue to be delivered both during and following a major disruption.

Leaders Where it Counts

Gallagher was founded on a culture of ethics, service and a common interest—doing what's in our clients' best interest, not ours. That's one of the reasons why Gallagher has been named as one of the World's Most Ethical Companies® by Ethisphere for 11 consecutive years.

We are proud to be the only insurance broker to receive this recognition honoring companies who understand the importance of leading, making hard but values-based decisions, and exemplifying overall commitment to integrity.



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Gallagher provides risk services consultation that is tailored to our clients' particular loss history, industry risk factors, and insurance program structure. Our services, summaries and recommendations can include claim advocacy, evaluation of loss frequency and severity, loss prevention strategy, sufficiency of self-insured retentions, risk transfer options, identification of risk exposures, and insurance coverage for particular claims. Our work can also include collaboration with carriers, our client's legal counsel, loss prevention or actuarial consultants. We emphasize that any of the above risk services, risk management opinions, and advice provided directly to clients or to clients' third-party vendors, is both confidential and intended for our clients' use and not for distribution. We also only offer the advice from an insurance/risk management perspective and it is NOT legal advice or intended to supplant the advice or services provided to clients from legal counsel and advisors. We recommend that our clients seek advice from legal counsel and third-party professionals to become fully apprised of all legal and financial implications to their businesses.

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Arthur J. Gallagher & Co. named one of the World's Most Ethical Companies® for 2022.

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A Next Generation Engagement Solution

Gallagher Insight is a user-friendly web portal that allows secure, real-time collaboration between you and your Gallagher team. It empowers Clients with 24/7 access to their summary insurance information and an array of materials needed to run your risk management program, all at your fingertips on any device. Gallagher Insight is a password-protected portal accessible through any browser on your mobile phone, tablet or PC. Insight offers a modern design, robust features and upgraded functionality, including:

- Secure web-based document libraries for our clients
- Policy and document sharing with your Gallagher account team
- A private social network between your global team and ours
- Stewardship through goals, events and tasks set up by you and your Gallagher team
- Access to Gallagher's resource library
- Submission and tracking of service requests

Insight can be accessed from any electronic device using a secure ID and password to login.



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Contractual Risk Compliance



Insurance | Risk Management | Consulting

Mitigate contractual risk with confidence

There is more to managing compliance than just collecting your third-party vendors' certificates. **Gallagher Verify**SM ensures you are tracking all the information you need to keep your company organized, compliant and properly protected. Take advantage of our intelligent technology and experienced compliance experts to gain insight into your level of risk, giving you the freedom to focus on your day-to-day operations.



Verified Testimonial

Gallagher Verify monitors expiration dates, insurance limits and other details across thousands of COIs. In addition, their team delivers a very consultative, custom approach, which has allowed us to significantly improve our overall risk exposure.

Protect your business from unknown risk

A majority of organizations face unknown risk. In fact, research shows that most organizations average only 20% compliance for vendor insurance. Gallagher Verify limits your unknown risk and significantly improves compliance. Most companies that use Gallagher Verify average over 80% compliance.*

Track more than just certificates of insurance (COIs)

Our cloud software has the capability to track and verify compliance for any type of document your business is required to keep on file. These documents can include but are not limited to:

W-9 forms	OSHA mod rates	Background checks
MVRs	Contracts	Certifications and licenses

Gallagher Verify brings big benefits to your business

- Increased profitability due to reduced internal administrative costs
- Insurance consulting with a risk advisor
- Reports and dashboards to manage compliance trends
- Ongoing monitoring of A.M. Best insurance carrier ratings and vendor compliance with A.M. Best ratings
- Easy-to-use cloud software used to track and record incoming COIs
- Proactive compliance calls to vendors
- Industry-specific software configurations

*Tier 2 model.



Learn More About CORE360®

Gallagher Verify is part of Gallagher **CORE360**, our unique, comprehensive approach to evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

We consult with you to understand your **contractual liability**, and how to mitigate risks and associated costs.

This will empower you to know, control and minimize your total cost of risk, and improve your profitability.

Tiers of service tailored to the needs of your organization

	Tier 1	Tier 2
Gallagher Verify cloud software	✓	✓
Dedicated implementation project managers (includes data entry and software configuration)	✓	✓
Automated COI endorsement and document compliance verification	✓	✓
Automated noncompliance and renewal notifications to vendors	✓	✓
Client access to software support	✓	✓
Customizable daily, weekly and monthly reports, and historical compliance dashboard widgets	✓	✓
Risk management consulting for clients (insurance requirement exception guidance)		✓
Outgoing vendor compliance enforcement and educational phone calls (up to four phone calls per certificate of insurance)		✓
Weekly or monthly client stewardship calls with a risk advisor		✓
Unlimited phone support for vendors with insurance and contract-related questions		✓

Verified Testimonial

When we initially implemented Gallagher Verify, our third-party insurance compliance was less than 20%. Today, compliance is more than 90%. The aggressive tracking of insurance requirements and vendor compliance mitigates financial exposure, should there be a claim.

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