

**The Exploris School**

<b>7-1-2019 to 7-1-2020</b>		<b>7-1-2020 to 7-1-2021</b>	
<b>Hanover Insurance Co.</b>		<b>Utica Insurance Co.</b>	
	<b>Package Policy</b>		
	<b>Property</b>		
\$1,664,369	Blanket Limit	\$1,664,369	
	<b>Loc 1; 401 Hillsborough St., Raleigh NC</b>		
\$1,109,579	Business Personal Property Limit	\$1,109,579	
	<b>Loc 2; 17 S Swain St., Raleigh NC</b>		
	Building 1		
\$277,395	Business Personal Property Limit	\$277,395	
	Building 2		
\$277,395	Business Personal Property Limit	\$277,395	
100% - Agreed Value	Coinurance	100% - Agreed Value	
\$1,000	Deductible	\$1,000	
Included	Equipment Breakdown	Included	
\$300,000	Business Income/ Extra Expense	Up to 24 months , ALS	
	Limited Water Damage (wind driven rain)	\$500,000	
Included in Bus. Pers. Prop.	Backup of Sewers & Drains (not flood related)	\$1,000,000	
\$0	Flood	\$15,000	
	<b>General Liability *</b>		
\$1,000,000/ \$2,000,000	Occurrence/ Aggregate	\$1,000,000/ \$3,000,000	
\$100,000	Damage to Rented Premises	\$1,000,000	
\$5,000	Medical Payments <b>(Excludes Students)</b>	\$10,000	
444	Students	448	
	Before/After School Care	30	
	Faculty	52	
\$1,000,000/ \$2,000,000	School District & Educators Legal Liability *	\$1,000,000/ \$2,000,000	
\$10,000	Deductible	\$1,000	
	Retro Date: 7/1/2010		
\$100,000	Non Monetary Damages	\$100/ \$50/ \$100	
\$5,000	Deductible	\$0	
\$1,000,000/ \$2,000,000	Employment Practices Liability *	\$1,000,000/ \$1,000,000	
Outside the Limit	Defense	Inside the limit	
\$10,000	Deductible	\$5,000	
	<i>Retro Date: 7/1/2010</i>		
\$1,000,000/ \$3,000,000	Employee Benefits Liability *	\$1,000,000/ \$3,000,000	
\$1,000	Deductible	\$1,000	
	Retro Date: 7/1/2019		
\$1,000,000/ \$1,000,000	Sexual Abuse/ Molestation *	\$1,000,000/ \$3,000,000	
\$0	Deductible	\$0	
\$100,000	Innocent Party Defense	\$100,000	
\$50,000/ \$100,000	Key Employee Replacement Expense	\$50,000/ \$100,000	
<b>Data Breach ONLY</b>	<b>Cyber Suite</b>		
\$10,000	Limit of Liability	\$250,000	
\$1,000	Deductible	\$2,500	
	<b>Crisis Event Expense</b>		
\$100,000	Each Crisis Event Limit	\$100,000	
\$100,000	Aggregate Limit	\$250,000	
\$100,000	Each Person Limit	\$10,000	
\$0	Death Benefit	\$5,000	
	<b>Crime</b>		
\$250,000	Employee Dishonesty Limit	\$250,000	
	Deductible	\$500	
	<b>Inland Marine</b>		
\$0	Computer Equipment	\$100,000 per building	
	<b>Auto *</b>		
\$1,000,000	Hired & Non-Owned Auto Liability Limit	\$1,000,000	
<b>\$5,990</b>	<b>Umbrella</b>	<b>\$2,708</b>	<b>\$3,158</b>
\$5,000,000	Limit of Liability	\$5,000,000	\$6,000,000
\$0	Retained Limit	\$10,000	\$10,000

## The Exploris School

<i>Covers Over Auto, GL, SDELL, Abuse, EBL</i>	<i>* Covers Over Auto, GL, SDELL, Abuse, EBL, EPL</i>		
<b>\$21,222</b>	<b>Total Annual Package Premium</b>	<b>\$17,100</b>	<b>\$20,258</b>
<b>The Hartford Ins. Co.</b>		<b>Philadelphia Ins. Co.</b>	
<b>\$2,716</b>	<b>Student Accident</b>	<b>\$1,254</b>	
Full Excess	Plan Type	Full Excess	
Pre K - 8	Eligible Persons	Pre K - 8	
2 Years	Benefit Period (From Date of Injury)	2 Years	
\$25,000	Maximum Benefit Amount	\$25,000	
\$0	Deductible	\$0	
		<b>Employers</b>	
<b>\$8,787</b>	<b>Workers Comp. Premium</b>	<b>\$5,271</b>	
\$1M/ \$1M/ \$1M	Employers' Liability Limits	\$1M/ \$1M/ \$1M	
	Payrolls		
\$2,500,000	8868 - School: Professional	\$2,500,000	
<b>\$32,725</b>	<b>Total Estimated Premium</b>	<b>\$23,625</b>	<b>\$26,783</b>

### Utica Subjectivities:

Favorable Risk Management Survey

### Utica Payment Plan:

Annual, Semi-Annual, Quarterly, 20% down w/ 9 installments (fees apply)

### Employers Payment Plan:

Annual, Semi-Annual, Quarterly, 20% down w/ 9 installments (fees apply)

*This is a summary only. Speciman Policies available upon request for full details of policy terms, conditions, limitations & exclusions. In the event of a discrepancy between this summary and the policy, the policy will supersede the summary.*

**Optional TAP App available for purchase**