

For: Ivy Hill Prep Charter School							Date Prepared: 06/23/20		
Coverage		Renewal Offering Gallagher 07/01/20 to 07/01/21			Proposal-Option 1 07/01/20 to 07/01/21			Proposal-Option 2 07/01/20 to 07/01/21	
		Limits	Premium		Limits	Premium		Limits	Premium
<b>Property-Special Form</b> Business Personal Property (BPP) Improvements & Betterments, Computer Hardware & Software Replacement Cost / Agreed Value Earthquake & Flood <i>Property Deductible:</i> 1,000 <i>Flood Deductible:</i> 25,000 <i>Earthquake Deductible:</i> 5% <b>Equipment Breakdown</b> <i>Deductible:</i> 1,000 <b>Business Income with Extra Expense</b> <i>Waiting Period:</i> 24 Hour <b>Crime</b> Employee Dishonesty Incl Erisa Forgery & Alteration Money and Securities inside Money and Securities outside Computer Fraud Electronic Funds Transfer <i>Retention:</i> <b>Automobile</b> Hired & Non-Owned Liability Hired Physical Damage - \$500/\$1,000 deductible	Markel American Insurance Company	<b>100,000</b> <b>200,000</b> <b>125,000</b> <b>300,000</b> 1,000 25,000 5% Included 1,000 500,000 24 Hour N/A N/A N/A N/A N/A N/A N/A 1,000,000	\$13,184	Hartford	<b>425,000</b> <b>3,144</b> <b>1,000,000</b> 5,000 25,000 25,000 Included 5,000 500,000 24 Hour 350,000 275,000 50,000 25,000 250,000 25,000 2,500 1,000,000	\$1,169	Chubb	<b>425,000</b> <b>\$4,253</b> <b>925,000</b> 2,500 <b>100,000</b> <b>25,000</b> Included 2,500 500,000 24 Hour 250,000 250,000 0 0 250,000 250,000 2,500 1,000,000	\$616
<b>Workers' Compensation</b> Classification 8868 Schools Professional 9101 Schools All Other Employees Experience Mod	Hartford	1,000,000 <i>Pavroll</i> 1,666,300 <i>if any</i> n/a	\$12,073	Hartford (BOR)	1,000,000 <i>Pavroll</i> 1,666,300 <i>if any</i> n/a	\$12,073	Chubb	1,000,000 <i>Pavroll</i> 1,666,300 <i>if any</i> n/a	\$10,240
<b>Excess Crime</b> Employee Theft ERISA Computer Fraud Funds Transfer Fraud Forgery & Alteration Money and Securities inside/outside	Hiscox	1,000,000 500,000 1,000,000 1,000,000 1,000,000 1,000,000	<b>\$1,196.00</b> <b>\$51.88</b>	Travelers	1,000,000 500,000 1,000,000 1,000,000 1,000,000 1,000,000	\$5,082	Travelers	1,000,000 500,000 1,000,000 1,000,000 1,000,000 1,000,000	\$5,160
<b>Cyber Risk Coverage</b> Network and Information Security Regulatory Defense Expenses Computer Program & Data Restoration Expenses e-Commerce Extortion Security Breach Remediation & Expenses <i>Retention:</i> 2,500 <b>Full Prior Acts</b> No Total Aggregate Limit	Underwriters of Lloyds of London	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 2,500 No 1,000,000	\$1,095.81	Travelers	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 2,500 <b>Yes</b> 1,000,000		Travelers	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 2,500 <b>Yes</b> 1,000,000	

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		Limits	Premium		Limits	Premium		Limits	Premium
<b>Directors &amp; Officers</b> Including Educators Legal Liability Internet Liability Workplace Violence <b>Employment Practices Liability</b> Third Party Liability <i>*Retention:</i>	Market American Insurance Company	10,000,000 0 100,000 sublimit Shared Included 10,000	\$10,715	Great American	1,000,000 1,000,000 sublimit 100,000 sublimit 1,000,000 Included 15,000	\$2,665 <b>(Excess D&amp;O Limits Below)</b>	Great American	1,000,000 1,000,000 sublimit 100,000 sublimit 1,000,000 Included 15,000	\$2,665 <b>(Excess D&amp;O Limits Below)</b>
<b>Fiduciary Liability</b> <i>*Retention:</i>  Defense Costs are Outside the Limits	Travelers	1,000,000 0  No	\$1,450	Great American	1,000,000 0  Yes		Great American	1,000,000 0  Yes	
<b>General Liability</b> Any One Occurrence Annual Aggregate Abuse & Molestation Coverage Corporal Punishment Employee Benefits Liability Communicable Disease Exclusion <i>Enrollment:</i>	Market American Insurance Company	1,000,000 3,000,000 1,000,000 Excluded/Limited 1,000,000 Yes 180	Included in 1	United Educators	1,000,000 3,000,000 Included Included Included None 180	\$9,586	United Educators	1,000,000 3,000,000 Included Included Included None 180	\$9,586
<b>Umbrella Liability</b> Any One Occurrence Annual Aggregate Abuse & Molestation Coverage Communicable Disease Exclusion Corporal Punishment <i>Retention:</i>	Market American Insurance Company	10,000,000 10,000,000 Included Yes Excluded/Limited 10,000	\$5,000	United Educators	10,000,000 10,000,000 Included None Included 10,000	\$3,394	United Educators	10,000,000 10,000,000 Included None Included 10,000	\$3,394
<b>Excess Directors &amp; Officers / ELL</b> Including Educators Legal Liability Employment Practices Failure to Educate		N/A	See D&O Limit		10,000,000 Included Included	\$3,463		10,000,000 Included Included	\$3,463
<b>Excess Fiduciary Liability</b> Annual Aggregate		No Coverage			3,000,000	\$159		3,000,000	\$159
<b>Student Accident</b> Accident Medical Expense Accident Dental Expense <i>Deductible (Per Accident):</i> Type of Coverage	United States Fire	25,000 Included 0 Full Excess	\$451	Philadelphia	50,000 Included 0 Full Excess	\$506	Philadelphia	50,000 Included 0 Full Excess	\$506
<b>Catastrophic Student Accident</b> Accident Medical Expense Accident Dental Expense <i>Deductible:</i> Type of Coverage	United States Fire	5,000,000 Included 25,000	\$500	Philadelphia	5,000,000 Included 50,000 Full Excess	\$300	Philadelphia	5,000,000 Included 50,000 Full Excess	\$300
<b>Security Risk Management</b>		1,000,000	\$1,287		N/A			N/A	
<b>Pollution</b>		1,000,000	\$616		No Coverage			No Coverage	
<b>Total Annual Estimated Premium</b>		\$48,547			\$41,541			\$40,342	