

AMERICAN INDIAN MODEL SCHOOLS PACKAGE RENEWAL SUMMARY 9/01/2020

Great American Assurance Company, Specialty Human Services Division is an American company headquartered Greatamerican (incinnati, OH. The company is an 'A' (excellent) rated carrier by A.M. Best insurance rating source. www.hsd.gaic.com Great American is also one of leading companies in providing safety and loss prevention services for their policyholders.

LIABILITY (Occurrence form)

\$ 2,000,000	Commercial General Liability Aggregate
\$ 2,000,000	Products - Completed Operations
\$ 1,000,000	Personal and Advertising Injury
\$ 1,000,000	Professional Liability
\$ 1,000,000	Abuse and Molestation Coverage
\$ 1,000,000	Employee Benefits Liability
\$ 1,000,000	Each Occurrence
\$ 1,000,000	Damage to premises rented to you
\$ 20,000	Premises Medical
\$ 0	Deductible

Locations:

- 1) 171 12th St
- 2) 746 Grand Ave
- 3) 1101 Marina Village Pkwy #270

General Liability Broadening Endorsement:

Human Services Violent Event Response \$250,000

Additional Insureds – Manager or Lessor of Premises, Volunteer Workers, Funding Sources, Contractual Obligations.

Blanket Waiver of Subrogation

Broadened Personal Injury – Mental Injury, Mental Anguish, Humiliation or Shock included in the definition of Bodily Injury.

Bail Bond - \$500 Maximum

Insured's Expenses incurred in defense of a claim or "suit" - \$500 per day



(covers over the General Liability, General Aggregate, Professional Liability, Abuse and Molestation, Auto) **UMBRELLA:**

\$ 4,000,000 Each Occurrence

10,000 Retained Limit (deductible)

AUTO:			Vehicles:	Comp and Collision	
\$:	1,000,000	Liability	2019 Ford Transit	yes	added 2019
\$ 3	1,000,000	Uninsured Motorists	2019 Ford Transit	yes	added 2019
\$ 3	1,000,000	Non-owned & Hired Auto Liability	2019 Ford Transit	yes	added 2019
\$	5,000	Medical Payments			
\$	500	Comprehensive Deductible			
Ś	500	Collision Deductible			

PROPERTY:

171 12th Street

\$ 8,901,784 Building **Business property** \$ 890,174

746 Grand Ave

\$ 150,000 **Business property**



1101 Marina Village Pkwy

Business property 5,200

Property Broadening Endorsement:

Business Income with extra expense	Included	
Accounts Receivable	Included	
Valuable papers	Included	
Business Electronic Systems	Included	
Arson Reward	\$ 50,000	
Identity Theft	\$ 50,000	
Spoilage	\$ 50,000	
Workplace violence counseling	\$ 50,000	
Water back up of sewer or drains	\$ 30,000	
Communicable Disease	\$ 25,000	
Employee Theft	\$ 10,000	
Forgery or Alteration	\$ 2,500	
Computer and Funds transfer	\$ 2,500	
Property off premises	\$ 500,000	
Property in transit	\$ 100,000	
Money & Securities	\$ 2,500	
Signs	\$ 50,000	

Equipment Breakdown \$ 10,197,158



CRIME:

Employee Theft \$ 50,000 Forgery & Alteration \$ 50,000

The above includes fire & theft with replacement cost on contents. No flood or earthquake quoted. The deductible is \$1,000.

\$ 38,418.00 Package-Liability, Property & Crime **COST SUMMARY:**

> \$ 13,061.25 Auto \$ 9,249.00 Umbrella \$ 150.00 Broker fee

\$ 60,878.25 Total Amount due now \$150



Note: This is a summary. See policy for definitions, insuring agreements, and exclusions.

OPTIONS: COVERAGE ESTIMATES NOT INCLUDED IN ABOVE PRICING, BUT AVAILABLE (priced above)

\$ 450.00 Increasing Crime coverage to \$100,000 (higher limits are available)

- \$3,000.00 Reducing Umbrella - If funding is diminished and on campus enrollment is down.

Also available: Group medical, dental, Earthquake, Flood etc.