

EVIDENCE OF COVERAGE BOUND

THE EVIDENCE OF COVERAGE BOUND BELOW HAVE BEEN ISSUED TO THE NAMED MEMBER LISTED HEREIN FOR THE COVERAGE PERIOD INDICATED, NOTWITHSTANDING ANY AGREEMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT TO WHICH THIS DECLARATION OF COVERAGE AND LIMITS MAY PERTAIN. THE COVERAGE AFFORDED UNDER THE COVERAGE AREAS LISTED BELOW IS SUBJECT TO ALL THE TERMS, CONDITIONS, AND EXCLUSIONS ESTABLISHED IN THE MEMORANDUM OF COVERAGE. LIMITS SHOWN MAY BE OR HAVE BEEN REDUCED BY PAID CLAIMS FOR THE COVERAGE PERIOD INDICATED.

Effective Date: July 1, 2016 12:01 AM - July 1, 2017 12:01 AM

Named Member:

Three Rivers Charter School 1211 Del Mar Drive, Suite 301

Fort Bragg, CA 95437

COVERAGE PROVIDED BY

Coverage Provider A: California Charter Schools JPA Coverage Provider B: Ace Westchester, United States Fire Insurance Co, Homeland Insurance Co, and CNA Insurance Co.

Coverage Provider C: Safety National Casualty Corp Coverage Provider D: Scottsdale Insurance Company Coverage Provider E: Underwriters at Lloyds of London

Coverage Provider F: Arch Insurance Company Coverage Provider G: Lexington Insurance Co. Coverage Provider H: Indian Harbor Insurance Co.

<u> </u>	Coverage Provider H: Indian Harbor insurance Co.			
СР	COVERAGES	SCHEDULE OF LIMITS		
A	Section I: General Liability - First Layer ☑ General Liability Deductible: \$500 per occurrence for High Risk Activities	\$1,000,000	per occurrence	
	☑ Premises Medical Payment	\$10,000 \$50,000	per person sublimit per occurrence sublimit	
	■ Damage to Premises Rented	\$1,000,000	per occurrence/aggregate	
	☑ Products-Completed Operations	\$1,000,000	per occurrence/aggregate	
	☑ Personal and Advertising Injury	\$1,000,000	per occurrence	
Α	Section II: Employee Benefits Liability - First Layer	\$1,000,000	per occurrence	
A	Section III: Educator's Legal Liability - First Layer Deductible: \$2,500 per occurrence IEP Defense Sublimit Deductible: \$5,000 per occurrence	\$1,000,000 \$50,000	per occurrence per occurrence/aggregate	
A	Section IV: Sexual Abuse Liability - First Layer	\$1,000,000	per occurrence	
Α	Section V: Law Enforcement Activities	\$1,000,000	per occurrence	
A	Section VI: Automobile Auto Liability - First Layer Auto Liability - Layer 1 includes all autos scheduled with CharterSAFE, non-owned autos, and hired autos ☑ Automobile Liability	\$1,000,000	per occurrence	
	☑ Uninsured/Underinsured ☑ Automobile Medical Payments	\$1,000,000 \$1,000	per occurrence per person sublimit	
	Auto Physical Damage Deductible: \$500 per occurrence for Hired Auto Physical Damage	\$50,000 \$50,000 \$1,000,000	per occurrence sublimit per occurrence	

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A,D	Section VII: Board and Employment Liability - First Layer‡			
	■ Director's & Officer's Liability		\$1,000,000 per claim/aggregate	
	Deductible: \$2,500 per claim			
	■ Employment Practices Liability		\$1,000,000 per claim/aggregate	
	Deductible: \$7,500 per claim			
	☑ Fiduciary Liability		\$1,000,000 per claim/aggregate	
Α	Section VIII: Excess Liability - Second Layer			
	Excess Liability - Second Layer applies to the following coverage areas: Section I (General		\$4,000,000 per occurrence/claim based on	
	Liability, excluding Premises Rented to Named Member), Section II (Employee Benefits Liability),		underlying coverage	
	Section III (Educator's Legal Liability, excluding IEP Defense Subl			
	Liability), Section V (Law Enforcement Activities), Section VI (Auto	31	\$4,000,000 aggregate	
	Auto Physical Damage), Section VII (Board & Employment Liability, excluding Fiduciary Liability)			
A,C	Section IX: Workers' Compensation			
	■ Workers' Compensation		Statutory	
	Workers' Compensation rate: \$1.427 per \$100 of payroll		Statutory	
			CE 000 000 per acquirence/aggregate	
	☑ Employer's Liability		\$5,000,000 per occurrence/aggregate	
G	Section X: Excess Liability - Third Layer			
-	Excess Liability - Third Layer applies to the following coverage are	eas: Section I (General	\$25,000,000 por conversor/olain- hand an	
	Liability, excluding Premises Rented to Named Member), Section II (Employee Benefits Liability), Section III (Educator's Legal Liability, excluding IEP Defense Sublimit), Section IV (Sexual Abuse Liability), Section V (Law Enforcement Activities), Section VI (Automobile Liability, excluding		\$25,000,000 per occurrence/claim based on	
			underlying coverage	
			\$25,000,000 aggregate	
	Auto Physical Damage), Section VII (Board & Employment Liability	y, excluding Fiduciary	\$20,000,000 aggregate	
	Liability), Section VIII (Excess Liability - Second Layer), Section IX (Employer's Liability, excluding Workers' Compensation)			
Α	Section XI: Crime	tion XI: Crime		
	Monies and Securities Monies an		\$1,000,000 per occurrence	
	Deductible: \$500 per occurrence			
	■ Computer & Funds Transfer Fraud		\$1,000,000 per occurrence	
	Deductible: \$500 per occurrence			
	▼ Forgery or Alteration		\$1,000,000 per occurrence	
	Deductible: \$500 per occurrence			
	E Employee Dichenesty		\$1,000,000 per occurrence	
	☑ Employee Dishonesty Deductible: \$500 per occurrence		\$1,555,555 por 55541151155	
	•			
A, E	Section XII: Terrorism Liability		\$5,000,000 per occurrence/aggregate for all	
			CharterSAFE members combined	
Н	Section XIII: Cyber Liability‡		\$1,000,000 per claim	
	Deductible: \$2,500 per claim		\$5,000,000 aggregate	
	Deductible. \$2,000 per Clailli		Limits are for all CharterSAFE members combined	
A, F	Section XIV: Student Accident		\$50,000 per incident	
, :	eductible: \$500 per incident for losses arising out of participation in High Risk Activities			
A,B	Section XV: Property	-	As scheduled* Building Value	
.,=	Deductible: \$1,000 per occurrence		ů	
	•	M Dailor and Machinery	As scheduled* Content Value	
	■ Building (if scheduled)	■ Boiler and Machinery	As scheduled* Electronic Data Processing (EDP)	
	☑ Personal Property (as scheduled)	☑ Ordinance or Law	• ,	
	■ Business Interruption/Business Income	☑ Valuation: Replacement Cost	\$150,000,000 Boiler and Machinery	
	•	·	\$5,000,000 Business Interruption	
	■ Extra Expense	▼ Terrorism Risk Insurance Act	\$5,000,000 Extra Expense	
	Builder's Risk (as scheduled with CharterSAFE)			
			*As scheduled with CharterSAFE	

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‡ Claims-made coverage. Coverage applies only to claims made against the Named Member during the Period of Coverage and Reported during the Period of Coverage.

The Evidence of Coverage Bound is issued as a matter of information only to **NAMED MEMBERS** for their internal use only and confers no rights open any viewer of this Evidence of Coverage Bound other than those provided for in the Memorandum of Coverage. This Evidence of Coverage Bound does not amend, extend, or alter the coverage described within the Memorandum of Coverage and may only be copied, printed, used, and viewed by a NAMED MEMBER. Any other use, duplication or distribution of this Evidence of Coverage Bound without the prior written consent of CCS JPA is prohibited.

INSURED EXPOSURES

No. Students: 120 No. Employees: 18 Payroll: \$414,000.00

Building Value: \$700,000.00 Content Value: \$80,500.00

Electronic Data Processing Value: \$80,500.00

Vehicles:

- Number of Sedans: 0
- Number of Vans: 0

- Number of Buses: 0

- Number of Trucks: 0

- Total Vehicle Values: \$0.00

Mobile Equipment:

- Number of Drones: 0

- Number of Trailers: 0

- Number of Golf Carts: 0

- Other Mobile Equipment: 0

Builder's Risk Projects: 0

INSURED SCHOOLS AND LOCATIONS

Location

Three Rivers Charter School: 1211 Del Mar Drive 1211 Del Mar Drive 95437, Fort Bragg, CA 95437 10328

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