

	Wright Specialty	Wright Specialty	Wright Specialty	NOTES:
	2022	2023	2024	
Coverage				
<u>LIABILITY COVERAGES</u>				
Coverage Territory	Worldwide	Worldwide	Worldwide	
General Liability (GL)	Yes, separate limit	Yes, separate limit	Yes, separate limit	
Occurrence	1,000,000	1,000,000	1,000,000	
Aggregate	3,000,000	3,000,000	3,000,000	
Property Damage	1,000,000	1,000,000	1,000,000	
Counseling Professional Liability	1,000,000 / 3,000,000	1,000,000 / 3,000,000	1,000,000 / 3,000,000	
Employee Benefits Liability	1,000,000	1,000,000	1,000,000	1000 deductible
Incidental Malpractice Included	Yes	Yes	Yes	
Number of Students	449	444	476	
Number of Employees				
Sexual Abuse and Misconduct (SAM)	Yes, separate limit	Yes, separate limit	Yes, separate limit	
Each Occurrence	1,000,000	1,000,000	1,000,000	
Aggregate	3,000,000	3,000,000	3,000,000	
Alleged Participant Coverage	500,000 / 1,000,000	500,000 / 1,000,000	500,000 / 1,000,000	
Automobile Liability	Included	Included	Included	
Number of Owned Vehicles	1	1	3	500/500 Deductibles
Liability Limit	1,000,000	1,000,000	1,000,000	
Hired Physical Damage	75,000	75,000	75,000	
School Educator's Legal Liability	Yes, separate limit	Yes, separate limit	Yes, separate limit	
Each Claim	1,000,000	1,000,000	1,000,000	
Aggregate	3,000,000	3,000,000	3,000,000	
Defense Outside Limits	Yes, unlimited	Yes, unlimited	Yes, unlimited	
Directors & Officers as Insureds	Yes	Yes	Yes	
Deductible	5,000 Loss and Expenses	5,000 Loss and Expenses	5,000 Loss and Expenses	
Non-Monetary Relief Defense (Injunction)	100,000 + 5K ded	100,000 + 5K ded	100,000 + 5K ded	
Retroactive Date	1/1/15	1/1/15	1/1/15	
Directors & Officers Policy	Specifically within ELL policy	Specifically within ELL policy	Specifically within ELL policy	
Directors fully protected individually	Yes	Yes	Yes	
Excludes breach of fiduciary duty	No	No	No	
Each Claim and Aggregate	1,000,000	1,000,000	1,000,000	
Defense Outside Limits	Yes, unlimited	Yes, unlimited	Yes, unlimited	
Defenses for Fiduciary ERISA Liability	100,000	100,000	100,000	
Deductible	5,000 Loss and Expenses	5,000 Loss and Expenses	5,000 Loss and Expenses	
Supervision or management E&O	Included	Included	Included	
Employment Practices Liability	Included within ELL policy	Included within ELL policy	Included within ELL policy	
Each Claim and Aggregate	1,000,000	1,000,000	1,000,000	
Defense Outside Limits	Yes, unlimited	Yes, unlimited	Yes, unlimited	
Deductible	5,000 Loss and Expenses	5,000 Loss and Expenses	5,000 Loss and Expenses	
Wage and Hour (FSLA) Defense	(See above)	(See above)	(See above)	(To extent covered in Fiduciary ERISA Liability above)
Umbrella Liability Limit	1,000,000	1,000,000	1,000,000	
Underlying Coverages	GL, AL, ELL, EBL, SAM, D&O, EPL	GL, AL, ELL, EBL, SAM, D&O, EPL	GL, AL, ELL, EBL, SAM, D&O, EPL	
<u>PROPERTY COVERAGES</u>				
Building Coverage	1,686,831	1,788,041	1,895,323	
Business Personal Property	568,218	585,265	602,823	
Computer Equipment	Included	Included	Included	
Ordinance and Law	A=Incl, B&C=250,000	A=Incl, B&C=250,000	A=Incl, B&C=250,000	
Data Breach Coverage	No	No	No	
Emergency Event	300,000	300,000	300,000	
Employee Theft	100,000	100,000	100,000	1000 deductible
Computer and Funds Transfer Fraud	100,000	100,000	100,000	1000 deductible
Equipment Breakdown	Included	Included	Included	
Covers Outdoor School Equipment	Yes	Yes	Yes	
Business Income & Extra Expense	(BI/EE) 1,000,000	(BI/EE) 1,000,000	(BI/EE) 1,000,000	
Deductible	1,000	1,000	1,000	
Earthquake	Available	Available	Available	
Flood	Available	Available	Available	
<u>PREMIUM</u>				
	Wright Specialty	Wright Specialty	Wright Specialty	
Liability Premium	\$ 8,768.00	\$ 9,094.00	\$ 9,284.00	
Property Premium	\$ 4,296.00	\$ 4,790.00	\$ 4,473.00	
SUBTOTAL	\$ 13,064.00	\$ 13,884.00	\$ 13,757.00	
Umbrella Premium	\$ 2,190.00	\$ 2,190.00	\$ 2,111.00	
Automobile - Vehicles	\$ 2,651.00	\$ 2,693.00	\$ 6,079.00	
Earthquake/Flood Premium	\$ -	\$ -	\$ -	
Off-Premises Athletic, Musical Equipment	Included	Included	Included	
GRAND TOTAL	\$ 17,905.00	\$ 18,767.00	\$ 21,947.00	