Board Meeting Materials

BOARD MISSION STATEMENT

It is the mission of the Board to make the academic growth and achievement of students the focus of Leadership Learning Academy. This is accomplished through modeling the school Charter of principled and inspired leadership. The Board will govern not manage. It will act in a manner that maintains financial stability. It will speak and act with a unified voice.

June 30, 2026

Leadership Learning Academy
Electronic Board Meeting Agenda
Tuesday, June 30, 2026

Zoom Link: https://us02web.zoom.us/j/89321273380?from=addon
Meeting ID: 893 2127 3380
Mobile: (669) 900-9128

MISSION: The mission of **Leadership Learning Academy** is to provide a unique, innovative teaching model to help students achieve a high degree of academic success while developing problem solving skills, independent learners, and future leaders in all our students.

VISION: **Leadership Learning Academy** uses an innovative and unique model to challenge our students to be confident and independent learners. Our students will learn to inspire others, achieve high academic success, and become personally accountable for themselves and their education; thus helping to lead our future.

Agenda

2026-2027 Strategic School Plan
Teacher, Leader & Staff Development
Fiscal Responsibility
Student Growth & Maintain Literacy Proficiency

3:00 PM – INTRODUCTORY ITEMS
- Welcome & Roll Call – Terry Capener

CONSENT ITEMS
- June 8, 2026 Annual Board Meeting Minutes

VOTING ITEMS
- Amended & Proposed School Budgets – Jon McQueary
- Insurance Coverage – Richard Squire

BUSINESS ITEMS
- Calendaring Items – Terry Capener
  - Next Pre-Board Meeting on August 3rd @ 5:30 p.m.
  - Next Board Meeting August 31st @ AW 5:30 p.m.
  - NCSC27 June 28-30 in Columbus, OH

ADJOURN

NOTE: Times on this agenda are estimated as a courtesy only. Actual times may vary.

In compliance with the Americans with Disabilities Act, persons needing accommodations for this meeting should call (801) 444-9378 to make appropriate arrangements.

Back to Agenda

Leadership Learning Academy
Annual Board of Directors Meeting
Monday, June 8, 2026

Location: AW Services, 290 N. Flint Street, Kaysville, UT 84037

In Attendance: Terry Capener, David Gray, Chuma Uzoh, Jimmy Sunlight, Deb Hansen,

Others in Attendance: Jon McQueary, Brandon Fairbanks, Richard Squire, Dawn Kawaguchi,

MISSION: Our mission is to provide an educational experience that empowers individuals to become leaders who embody integrity, respect, and resilience and value community. Through our Flight Crews, we foster personal growth, challenge individuals to positively impact the world, and cultivate lifelong learning.

VISION: At Leadership Learning Academy, we embrace The Flyer Creed, creating a thriving school community where everyone learns, grows, and serves with compassion and unity.

Minutes

2026-2027 Strategic School Plan
Teacher, Leader & Staff Development
Fiscal Responsibility
Student Growth & Maintain Literacy Proficiency

5:38 PM – INTRODUCTORY ITEMS

- Welcome & Roll Call – Terry Capener
- Board Mission – David
- School Mission – Chuma
- School Vision – Deb

There was no PUBLIC COMMENT.

REPORTS

- **Administration**
  - *State of the School* – Richard Squire provided an update on facility improvements, including completed deep cleaning and ongoing maintenance work at both campuses. He discussed preparations for implementing SB 241 early literacy requirements, explaining their developed procedures and retention policy that aims to address reading challenges early through targeted interventions rather than waiting until later grades. Richard reported that both schools are now fully staffed for teaching positions. The team conducted interviews for a new nutrition director

position, with Kim expected to make an offer the following day. Richard also announced that Strategica created a new Instagram account for Leadership Learning Academy-Ogden Campus and reported fluctuating enrollment this time of year but hopeful that the marketing campaign will help increase our numbers. Richard discussed budget allocations for administrative teams. He highlighted significant investments in personnel and emphasized the importance of ensuring effectiveness given the increased spending. Richard also addressed literacy proficiency challenges, particularly in first and second grades in Ogden, and outlined plans to enhance support through increased involvement of instructional coaches with teachers. He mentioned specific actions, such as replacing teachers in third grade, to address performance issues and foster a positive culture. There was a discussion on the School's reading intervention program. Richard emphasized the importance of early intervention to prevent students from falling behind, particularly in kindergarten and first grade, noting that principals support this approach. He also addressed retention policies, explaining that students are considered for retention if they perform below or well below grade level benchmarks, and discussed how factors like age, IEP status, and physiological development impact student performance, particularly for boys.

BOARD TRAINING

- *Review Ethics Policy & Sign Statement of Ethical Behavior** – Jon McQueary reviewed the annual requirement for board members to sign a statement of ethical behavior, emphasizing compliance with Utah law regarding bribery, conflicts of interest, and acceptance of gifts which are stated in the School's Ethics Policy. Jon had each member sign the Statement of Ethical Behavior for the current year.
- *Review Annual Fraud Risk Assessment** – Jon McQueary presented the Fraud Risk Assessment results, noting that the school's risk level remained very low with 375 out of 395 possible points, primarily due to separation of duties controls. He highlighted that while the school doesn't have customer accounts, there are sufficient mitigating controls in place for areas like petty cash management, including low balances and monthly reconciliations reviewed by the accountant. The only area which the school didn't receive any points on is number eight which is a formal internal audit function which isn't required unless you have over 10,000 students. The assessment requires both Richard's and Jimmy's signature for our records that are sent into the state auditor.
- *Annual Policies, Plans & Procedures Training* – Brandon Fairbanks reviewed the annual policies, plans and procedures that are required to be reviewed, amended or re-approved. This year the policies that are required to be reviewed are the Sex Education Instruction Policy. The board was previously emailed the county data that the state provides on teen pregnancy, child sexual abuse, sexually transmitted diseases and sexually transmitted infections, and the number of pornography complaints or other instances reported in the school (to be emailed by Richard). This data is required to be reviewed in conjunction with the policy. Brandon also stated that the administrative procedure (not the policy itself) requires annual approval of the Sex Ed Instruction Committee which Richard will present the committee membership later in the meeting for board approval. Brandon briefly reviewed the changes to the SHiNE Policy, which will also be voted on later. It

clarifies that supplemental pay will be prorated for qualifying teachers who start late or leave early.

- *Review Board Constitution/Evaluation & Board Member Agreement** – Terry Capener reviewed the Board Constitution Evaluation and the Board Member Agreement, confirming that all members had read the documents. Members briefly reflected on key evaluation areas, noting a strong and positive relationship with the lead director and consistent alignment among board members when making decisions. The board affirmed its commitment to maintaining financial stability, acknowledging updates from leadership indicating the school remains in a solid financial position. Responsibilities and expectations for board members were reiterated, including advocacy for the school, effective collaboration, professional conduct, and meeting attendance requirements. Terry passed out the Board Member Agreement to each member and reminded that the Agreement must be signed and returned to Dawn.
- *Review Board Communication Guidelines* – Terry Capener briefly reviewed the section on communication, meeting conduct, and addressing feedback, noting that the expectations and procedures remain consistent with prior years. Members acknowledged that there were no changes or concerns.

CONSENT ITEMS

- *May 11, 2026 Board Meeting Minutes* – There was no further discussion. **Chuma Uzoh made a motion to approve the consent items. Deb Hansen seconded the motion. The votes were as follows:**

  Terry Capener – Aye
  David Gray – Aye
  Jimmy Sunlight – Aye
  Deb Hansen – Aye
  Chuma Uzoh – Aye

  Motion passed unanimously.

VOTING ITEMS

- *Amend 2026-2027 School Calendar* – Richard Squire presented the amended calendar which now aligns with Davis School District's Spring Break and moves the third parent-teacher conferences back a week to coincide with Acadience testing. **Deb Hansen made a motion to approve the Amended 2026-2027 School Calendar. Jimmy Sunlight seconded the motion. The votes were as follows:**

  Terry Capener – Aye
  David Gray – Aye
  Jimmy Sunlight – Aye
  Deb Hansen – Aye
  Chuma Uzoh – Aye

  Motion passed unanimously.
- *2026-2027 Sex Education Instruction Committee* – Richard Squire presented the composition of the Sex Education Instruction Committee, which will include the lead director, two campus principals, the school nurse, and four parents or guardians. **Chuma Uzoh made a motion to approve the 2026-2027 Sex Ed Instruction Committee as**

follows: the Lead Director, two campus Principals, School Nurse, four parents/guardians. Jimmy Sunlight seconded the motion. The votes were as follows:

Terry Capener – Aye
David Gray – Aye
Jimmy Sunlight – Aye
Deb Hansen – Aye
Chuma Uzoh – Aye

Motion passed unanimously.

- *Amend SHiNE Policy* – Richard Squire reviewed the amended SHiNE Policy which addresses details about prorated payments for new and departing teachers. **Jimmy Sunlight made a motion to approve the Amended Salary Supplement for Highly Needed Educators Program Policy. David Gray seconded the motion. The votes were as follows:**

  Terry Capener – Aye
  David Gray – Aye
  Jimmy Sunlight – Aye
  Deb Hansen – Aye
  Chuma Uzoh – Aye

  Motion passed unanimously.
- *Ratify Board Member & Terms* – Terry Capener reviewed the board members and their terms with himself renewing his term for another four years. **Chuma Uzoh made a motion to approve Terry Capener with a new 4-year term to expire June 2030 and ratify David Gray and Jimmy Sunlight with a term to expire June 2029, Chuma Uzoh with a term to expire June 2028, and Deb Hansen with a term to expire June 2027. David Gray seconded the motion. The votes were as follows:**

  Terry Capener – Aye
  David Gray – Aye
  Jimmy Sunlight – Aye
  Deb Hansen – Aye
  Chuma Uzoh – Aye

  Motion passed unanimously.
- *Ratify Board Officers* – Terry Capener reviewed the current board officers and asked if anyone wanted to switch it up. There was no further discussion. **Deb Hansen made a motion to approve the Board officers as presently constituted. David Gray seconded the motion. The votes were as follows:**

  Terry Capener – Aye
  David Gray – Aye
  Jimmy Sunlight – Aye
  Deb Hansen – Aye
  Chuma Uzoh – Aye

  Motion passed unanimously.

OTHER BUSINESS ITEMS

- *Set 2026-2027 Board Meeting Schedule* – Dawn Kawaguchi reviewed the board meeting schedule. Deb would like to move the August 17th board meeting to August 31st. Dawn will send out calendar invites for these dates.
- *Calendaring Items* – ALL
  - UAPCS Awards Dinner is on June 10th from 6-8 @ Davis Conference Center
  - Richard's AW One-Year Celebration is on Monday, June 15th @ 12 p.m.
  - NCSC26 New Orleans, LA June 24-26 (Wed-Fri)
  - Electronic Board Meeting on June 30th @ 3 p.m.
  - Next Pre-Board Meeting on August 3rd @ 5:30 p.m.
  - Next Board Meeting August 31st @ AW 5:30 p.m.

There was no CLOSED SESSION needed.

6:37 PM – Chuma Uzoh made a motion to ADJOURN. David Gray seconded the motion. The votes were as follows:

Terry Capener – Aye
David Gray – Aye
Jimmy Sunlight – Aye
Deb Hansen – Aye
Chuma Uzoh – Aye

Motion passed unanimously.

Back to Agenda

LLA Board of Director's Meeting
Tuesday, June 30, 2026

Action Item: *Amended and Proposed Budgets*

Background:

An annual budget for Leadership Learning Academy must be approved by the Board of Directors. Any adjustments made to the annual budget must also be approved by the Board before the end of the fiscal year.

Action Item:

Approval of a final amended 2025-2026 operating budget is needed to comply with state law prohibiting actual expenditures from exceeding budgeting expenditures. USBE (Utah State Office of Education) evaluates charter school performance on a number of financial metrics, one of those is expense budget variance. In order to maintain compliance, schools are not allowed to have total expenditure exceed budget. Additionally, schools cannot overspend their budget.

The current operating budget is the original budget that was prepared and adopted in the June 2025 board meeting. Since that time, there have been additional revenues and expenses, approved by the board, necessitating a final amended budget to comply with state law. The proposed final amended budget for Leadership Learning Academy is reflective of to date actual revenue and expenses plus projections for the remainder of the school year.

An operating budget for the 2026-2027 school year is required by state law to be adopted by the Leadership Learning Academy Board of Directors in the June meeting. Working closely with the administration, the proposed 2026-2027 budget is conservatively prepared with focus on teacher retention, student needs, and technology. The proposed operating budget for Leadership Learning Academy is reflective of conservatively forecast revenues and expected annual expenses for the coming fiscal year.

Recommendations:

It is recommended the Board approve the 2025-2026 Final Amended Budget and approve the proposed 2026-2027 Annual Operating Budget as presented.

Leadership Learning Academy

Budgets for Approval 6/30/26

	907	907	875	875	850
	Year Ending 6/30/2025	Year Ending 6/30/2026	Year To Date 5/31/2026	**Year Ending 6/30/2026**	**Year Ending 6/30/2027**
	2025 Actuals	2026 Approved	2026 Actuals to date	**2026 Revised**	**2027 Preliminary**
Net Income					
Income					
Revenue From Local Sources	444,085	323,669	395,774	441,492	309,302
Revenue From State Sources	10,317,770	11,189,649	9,224,773	11,064,931	10,964,192
Revenue From Federal Sources	782,216	675,634	415,433	662,282	675,660
Other Revenue	4,796,022	0		73,978	0
Budget from Surplus				130,000	
Total Income	16,340,093	12,188,952	10,035,979	12,372,685	11,949,154
Expenses					
Instruction/Salaries	5,290,431	6,277,707	4,985,116	6,359,923	6,163,202
Employee Benefits	1,578,211	1,766,127	1,401,099	1,801,481	1,812,776
Purchased Prof & Tech Serv	783,386	810,100	842,894	905,703	895,490
Purchased Property Services	4,595,958	364,580	306,331	415,153	330,164
Other Purchased Services	137,182	192,500	129,769	162,904	158,079
Supplies & Materials	1,047,445	932,560	788,707	1,087,760	828,913
Property	241,500	239,600	84,011	136,859	60,128
Debt Services & Miscellaneous	1,397,804	1,445,164	535,397	1,451,063	1,450,313
Total Expenses	15,071,917	12,028,338	9,073,325	12,320,846	11,699,064
Total Net Income	1,268,176	160,614	962,655	51,839	250,090

NOTE: Times on this agenda are estimated as a courtesy only. Actual times may vary.

In compliance with the Americans with Disabilities Act, persons needing accommodations for this meeting should call (801) 444-9378 to make appropriate arrangements.

Back to Agenda

LLA Board of Director's Meeting
Tuesday, June 30, 2026

Consent Item: *Insurance Renewal*

Issue

The school is required by law to have adequate insurance coverage.

Background

For several years, the school has carried general liability, property & casualty, directors & officers, educators legal liability, and umbrella coverage through Hanover with American Insurance & Investment (now One Digital) as the broker. The school also has cyber liability and an employee crime policy. The total renewal premium for this year's Hanover coverage is $55,410.

Academica West has been working with the broker Arthur J. Gallagher & Co. to put together a group insurance program for AW client schools. The policies would be under AW, and it's open to any school we work with. Any client school that chooses to participate would be covered under the policies as an additional named insured. Participation is voluntary, and it will remain open to enter and exit. The total premium for the school under the group program for 2026-27 would be $45,710.11.

The coverages for the group program and for the current policy are summarized in the additional documents in the packet.

The group program is contingent on having enough schools participate.

Recommendation

It is recommended that the Board approve participation in the group insurance program through Arthur J. Gallagher & Co.

Insurance | Risk Management | Consulting

26-27 INSURANCE PROPOSAL SUMMARY

Prepared for Named Member:

Leadership Learning Academy

Issued On: 05/29/2026

DISCLOSURE: This proposal is an outline of the coverages proposed by Arthur J. Gallagher & Co. as part of a master policy program for clients of Academica West. Your school may not be eligible to participate in these programs if the relationship with Academica West ceases to exist. This proposal does not include all of the terms, coverages, exclusions, limitation and conditions of the actual contracts. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request to the Arthur J. Gallagher & Co. team.

Member Overview

Named Insured: Leadership Learning Academy
Coverage Period: July 1, 2026 – July 1, 2027

Total Program Cost

Property Insurance: $20,162.49
General Liability Insurance: $6,245.79
Auto Insurance: $441.44
Educators Legal/Employment Practices: $7,285.73
Umbrella: $4,768.44
Cyber: $3,318.24
Crime: $864.50
Student Accident: $1,908.55
Security Risk Management: $ 714.93
Total Program Cost: $45,710.11

Exposure Summary

Students: 875
Employees: 157
Building Limits: $23024000
Content Limits: $900000

Commercial General Liability (American Family/Wright Specialty)

Coverage	Limit
Each Occurrence	$1,000,000
Damage to Premises Rented to You Limit	$1,000,000
Medical Expense Limit	$10,000
Personal and Advertising Injury Limit	$1,000,000
General Aggregate Limit	$3,000,000
Products/Completed Operations Aggregate Limit	$3,000,000
<u>Law Enforcement Liability (LEL) (Claims-Made)</u>	
LEL Each Wrongful Act	$1,000,000
LEL Annual Aggregate	$3,000,000
LEL Non-Monetary Relief Aggregate	$100,000
<u>Abuse or Molestation Liability</u>	$1,000,000/$3,000,000
Special Supplementary Payment	$10,000
Abuse or Molestation Alleged Participant	$500,000/$1,000,000
<u>Employee Benefits Liability (Claims-Made)</u>	
Deductible	$0
EBL Each Employee	$1,000,000
EBL Annual Aggregate	$2,000,000
<u>Counseling Professional Liability Coverage</u>	$1,000,000/$3,000,000
Honor Roll Elite General Liability Enhancement	Per Form

Educators Legal Liability (American Family/Wright Specialty)

<u>Educators Legal Liability:</u>
Limit: $1,000,000 each Wrongful Act/$3m Aggregate (Aggregate applies per school board)
Deductible: $25,000

<u>Employment Practices Insurance:</u>
Limit: Included with ELL
Deductible: $25,000

<u>Defense Expense for Injunctive or Declaratory Relief:</u>
Limit: $100,000 Each Action /$300,000 aggregate
Deductible: $25,000

Building, Contents & Business Income/Extra Expense (Wright Specialty)

Building Limits: Per Schedule On File
Content Limits: Per Schedule On File
Business Interruption Limit: $5,000,000
Extra Expense Limit: $5,000,000
Loss Limit: $200,000,000
Valuation: Replacement Cost with Agreed Value
Equipment Breakdown: $150,000,000
Flood: $5,000,000 / $25,000 Deductible
Earthquake: $10,000,000 / 5% Deductible
Property Deductible: $10,000 (Other than Flood or Earthquake)
Business Interruption and Extra Expense Deductible: $10,000

Auto Insurance (American Family/Wright Specialty):

Coverage	Limit of Coverage
Hired and Nonowned Auto Liability	$1,000,000
Hired Auto Physical Damage Limit	$1,000,000
Hired Auto Physical Damage Deductible	$100/$500
Owned Auto Liability Limit	$1,000,000
Owned Auto Physical Damage Deductible	$500

*All owned Auto must be scheduled and reported to Gallagher

Excess Liability Insurance (American Family/Wright Specialty):

Each Occurrence Limit: $10,000,000
Aggregate Limit: $10,000,000
Schedule of Underlying Coverages:
General Liability
Automobile Liability
Policy Professional Liability
Educators Legal Liability
Employee Benefits Liability
Abuse & Molestation Liability
Counseling Professional Liability

Gallagher

Insurance | Risk Management | Consulting

Crime Insurance (Intact):

Coverage	Limit of Coverage
Employee Theft	$1,000,000
Employee Theft of Client Property	$1,000,000
Employee Benefit Plan	$1,000,000
Forgery or Alteration	$1,000,000
Inside the Premises – Theft of M&S	$1,000,000
Inside the Premises – Robbery or Safe Burg.	$1,000,000
Outside the Premises	$1,000,000
Computer Fraud	$1,000,000
Computer Data Restoration Expenses	$100,000
Funds Transfer Fraud	$1,000,000
Money Orders and counterfeit Paper Cur.	$1,000,000
Social Engineering Fraud Coverage	$150,000
Identity Fraud Expense Reimbursement	$25,000
Investigative Costs Coverage	$150,000
Deductible	$125,000

Cyber Liability Insurance (Amtrust):

Coverage	Limit of Coverage
Ransom Payment	$1,000,000
Data and System Recovery	$1,000,000
Bricking Costs	$1,000,000
Business Interruption	$1,000,000
Business Interruption from Suppliers	$1,000,000
Reputation Harm	$1,000,000
Cyber Event	$1,000,000
Cyber Deception	$250,000
Proof of Loss	$250,000
Cryptojacking	$500,000

Coverage for Claims Brought Against the Insured

Coverage	Limit of Coverage
Privacy & Network Security	$1,000,000
Regulatory Fines and Penalties	$1,000,000
Payment Card	$1,000,000
Media	$1,000,000

Aggregate Limit of Liability: $1,000,000 per Member with a $5,000,000 Policy Aggregate

Deductible: Revenue between $0-$25m = $15,000

Revenue above $25m = $25,000

Gallagher

Insurance | Risk Management | Consulting

Student Accident (Crum & Forester):

All enrolled students of the school participating in supervised and sponsored activities including interscholastic sports and extended day programs, including students participating in summer camps. Coverage also includes volunteer workers of the policyholder.

Schedule of Benefits

Benefit	Details
Benefit Maximum for All Accidents	$25,000
Medical Deductible	$0
Benefit Period	2 Years
Benefit Percentage	100% of Usual & Customary Charges
Terms of Payment - Full Excess	Paid after 100% of Accident Medical Benefit with additional Benefit $1,000 extended dental benefit
Accidental Death and Dismemberment (due to accident injury)	$15,000
Time Period for Loss	365 days
Aggregate Limit of Liability	$5,000,000

Loss of Life Schedule

Loss	Benefit (% Principal Sum)
Life	100%
Two or More Members	200%
One Member	50%
Thumb and Index Finger of the Same Hand	25%
Four Fingers of the Same Hand	25%

Catastrophic Accident

Benefit Period	10 years
Maximum Benefit Amount:	$5,000,000

Security Risk Management (Houston Casualty):

Coverage	Limit
Ransom	$1,000,000
Accidental Death & Dismemberment	$250k per person/ $1.25m per event
Threat Response	$100,000
Child Abduction	$1,000,000
Workplace Violence	$1,000,000

Aggregate Limit of Liability: $1,000,000 per Member with a $3,000,000 Policy Aggregate

Coverage	Hanover
Abuse & Molestation Liability	1,000,000/3,000,000
Auto (Owned, Hired & Non-Owned)	$ 1,000,000
Crime / Employee Dishonesty (incl. Funds Transfer Fraud)	$ 550,000
Cyber Crime / Social Engineering (if not included in Cyber)	$ 250,000
Cyber Liability (Breach Response, Network Security, Extortion, BI)	$ 1,000,000
Damage to rented premises	
Directors & Officers (if not included in ELL)	1,000,000 / 3,000,000
Earthquake (if applicable/required)	1,000,000 / 3,000,000
Educators Legal Liability / Professional Liability (E&O)	1,000,000 / 3,000,000
Employee Benefit Liability Coverage	
Equipment Breakdown / Boiler & Machinery/Data Storage	1,000,000 / 1,000,000
Employment Practices Liability (EPLI)	$ 1,000,000
Employment Practices Liability (Wage and Hour Defense)	$ 100,000
Fiduciary Liability (ERISA)	1,000,000
Flood (NFIP and/or Excess Flood)	1,000,000
General Liability (Premises/Operations, Products/Completed Ops)	1,000,000/3,000,000
Inland Marine (Fine Arts, Equipment, Owned/Leased Property Off-Premises)	
Law Enforcement Liability Coverage	Excluded
Med Pay	$ 15,000
Property (Building, BPP, Business Income/Extra Expense)	Per Location Limit per SOV
Special Events / Field Trips (if not included elsewhere)	
Student Accident / Athletic Accident	
Student Property (Per Occuerence/Per Student)	$ 100,000
Terrorism	
Umbrella / Excess Liability	$ 1,000,000
Volunteer Accident / AD&D (optional but common)	
Workers' Compensation & Employers' Liability	

--- THROW-IN / EXTENDED PROPERTY COVERAGES (add below baseline) ---	
Accounts Receivable	Blanket 500,000
Audio Visual	
Automated External Defibrillators	$5,000
Automatic Additional Insured	
Back-Up of Sewer or Drain / Sump Overflow	Included in 500,000
Borrowed Equipment PD	$100,000
Brands and Labels	Included
Business Income Extra Expense	$50,000
Civil Authority / Ingress-Egress (BI extensions)	
Claim Expense	
Claim Expense	
Communicable Disease / Cleanup (if available; often excluded)	
Computer Fraud	
Consequential Damages	
Construction Materials	
Contingent Business Interruption (dependent properties/vendors)	
Contractual Penalties	$50,000
Crisis Management	$50,000
Customers Goods PD	
Cyber Extortion	
Data Breach	
Debris Removal (in excess of limit)	$250,000
Defense Outside Limits	
Detached Trailers	$25,000
E-Commerce	$50,000
EDP / Computer Equipment & Media (property side)	Included
eLearning Platform	
Emergency Event Managment	$100,000
Emergency Vacating Expense	
Employee Theft (note: usually excluded under property; covered under Crime)	$250,000
EPL Hotline	
Event Insurance	
Excavation and Landscaping	
Expanded Territory	
Extra Expense (standalone or within BI)	

NOTE: Times on this agenda are estimated as a courtesy only. Actual times may vary.

Fine Arts	
Fire Department Service Charge	
FLSA Defense	
Food Contamination	$25,000
Forgery or Alteration	$100,000
Foundations and Underground Pipes	Inc.
Fraudulent Inducement	
Funds Transfer Fraud	$50,000
Fungi, Wet Rot, Dry Rot, and Bacteria	
Garage Keepers	
Glass Breakage	
Global Coverage	
Hired Auto PD	
Identity Theft	
Inventory and Loss Appraisal	$250,000
Invoice Manipulation	
Kidnap & Ransom Expense	
Laptop Coverage	
Leasehold Interest	$150,000
Legal & Media Expense ($50,000 Aggregate)	
Loan Lease Gap	
Lock Replacement	
Loss of Use	
Money & Securities	$50,000
Musical Instruments	$50,000
Newly Acquired Property	$2,000,000
No Aggregate Limit	
Non-Owned Detached Structures	
Ordinance or Law (Coverage A/B/C: demolition, increased cost, undamaged portion)	$500,000
Outdoor Property (fences, signs, playground equipment)	
Paved Surfaces	$100,000
PCI Fines	
Personal Effects	
Personal Property of Others (in care, custody, control)	
Pollution Remediation	$100,000
Preservation of Property	
Processors Coverage	
Product Withdrawal	

Property in Transit / Off-Premises Property	$100,000
Punitive Damages	
Refrigeration Breakdown / Spoilage (cafeteria/food service)	
Regulatory Compliance	
Rental Reimbursement	
Reputational Harm	
Rewards	$75,000
Risk Management Services	
Salespersons Samples	$25,000
Service Line / Utility Line (underground piping/wiring)	
Spoilage	$25,000
Students Property ($50,000 Aggregate)	
sURVIVO	
Tenant Improvements & Betterments	$50,000
Theft of Money or Securities	
Towing and Labor Coverage	
Transit / Off Premises	
Transportation Expense	
Travel Accident	
Trees, Shrubs & Plants (landscaping)	
Uniforms	$50,000
Unnamed Locations	$150,000
Utility Service Insteruption/Direct Damage	$100,000
Valuable Papers & Records	
Vandalism & Malicious Mischief	
Waved Deductible for Auto Glass Repair	
Water Damage (accidental discharge) – clarify exclusions/limits	$50,000
Wind/Hail (including roof surfacing) – clarify cosmetic/wear & tear	
Workplace Violence / Active Assailant expense coverage (if offered)	
Hanover Additional Coverages	
Business Travel Benefit	
Conference Cancellation	
Donation Security	
Emergency Travel Expense	
Fundraising Event Cancellation Expense	
Image Restoration and Counseling Expense	
Key Individual Replacement Expense	20000
Kidnap Expense	

NOTE: Times on this agenda are estimated as a courtesy only. Actual times may vary.

Lease Assessment	
Leasehold Improvements	150000
Political Unrest Evacuation Expense	
Temporary Meeting Space Expense	
Travel Delay Expense	
Unauthorized Business Card Use	
Workplace Violence Counseling Expense	
Firearms Exclusion	