EARLY LIGHT ACADEMY

Board Meeting Materials

BOARD MISSION:

As the Board of Early Light Academy, it is our mission to oversee the school's strategic direction and vision. It is our role to govern as opposed to manage. Acting with a unified voice, we strive to support and ensure a lasting and sustainable future for ELA. We seek to inspire and promote an atmosphere of integrity, transparency and accountability. We serve to empower the school's administrative leadership to execute its mission of academic excellence, growth and achievement.

July 1, 2026

Early Light Academy
Electronic Board of Directors Meeting Agenda
Wednesday, July 1, 2026

Zoom Link: https://us02web.zoom.us/j/82327841528?from=addon
Meeting ID: 823 2784 1528
Mobile: (669) 900-9128

SCHOOL MISSION: *THE MISSION OF THE EARLY LIGHT ACADEMY IS TO DELIVER A HIGH-QUALITY EDUCATION WITH A DEEP, RICH AND ENGAGING CURRICULUM UTILIZING EFFECTIVE INSTRUCTIONAL TECHNIQUES AND EMPHASIZING HISTORY, TAKING OUR STUDENTS FROM THE STONE AGE TO THE SPACE AGE, THE INFORMATION AGE AND BEYOND.*

SCHOOL VISION: *UNDERSTANDING HISTORY SHEDS LIGHT ON OUR FUTURE. OUR ACTIONS TODAY WILL IMPACT OUR TOMORROW.*

AGENDA

8:30 AM – INTRODUCTORY ITEMS

- Welcome & Roll Call – Jenn Lund

PUBLIC COMMENT (Comments will be limited to three minutes)

CONSENT ITEMS

- June 17, 2026 Annual Board Meeting Minutes

VOTING ITEMS

- Award RFP for Food Service Management
- Block and Joint Seal Project
- Window Replacement Project
- Insurance Coverage
- CommGap Rate Card

OTHER BUSINESS ITEMS

- Calendaring
    - ✓ Next PreBoard Meeting is on September 2nd @ 10:30 a.m.
    - ✓ Next Board Meeting is on September 16th

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.

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Early Light Academy
Annual Board of Directors Meeting Minutes
Wednesday, June 17, 2026

Location: 11709 S. Vadania Drive, South Jordan, Utah 84009

EARLY LIGHT ACADEMY

In Attendance: Jenn Lund, Brett Crockett, Ann Khong, Penny Ramirez, Ashley Leishman,

Others in Attendance: Stephanie Schmidt, Heidi Bauerle, Caleb Crump, Anna Lynn, Dawn Kawaguchi,

SCHOOL MISSION: The mission of the Early Light Academy is to deliver a high-quality education with a deep, rich and engaging curriculum utilizing effective instructional techniques and emphasizing history, taking our students from the Stone Age to the Space Age, the Information Age and beyond.

SCHOOL VISION: Early Light Academy will empower students to become lifelong learners and inspiring leaders who know their actions today impact our tomorrow.

WE are what history books are made of!

MINUTES

10:33 AM – INTRODUCTORY ITEMS

- Welcome & Roll Call – Jenn Lund

There was no PUBLIC COMMENT.

REPORTS

- **Administration**
    - ✓ *Director Report* – Stephanie Schmidt asked Anna Lynn to present a data dive on student performance, focusing on reading and math proficiency in kindergarten through third grade. The team celebrated improvements in literacy scores, particularly moving the proficiency needle forward in first and second grades, with 58% of kindergarten students achieving a year's worth of growth or more. Director Schmidt emphasized that the vision guiding all decisions is helping students become lifelong learners and inspiring leaders, with data being used to determine if initiatives support this goal. Anna Lyn presented the academic performance data which showed significant improvements in kindergarten math proficiency and second-grade literacy and math growth. She celebrated third-grade reading success and implemented targeted interventions to improve literacy and math scores across grades. Anna Lynn also reported a 99% participation rate in testing and positive results across subjects, with a 2-point increase in the overall average ACT predictive score. She moved on to report that the ELL program is producing strong outcomes, with about 10 students on track to graduate and preparing for the WIDA assessment in January, while the school has advanced into the top 25% of Utah public schools based on accountability metrics. Anna Lynn emphasized that grade retention is rarely used, involves parent decision-making, and considers social-emotional impacts. Director Schmidt added that adopting a new curriculum created temporary performance dips as teachers worked to align it

with state standards, but this is part of a longer-term effort to improve instruction. *Anna Lynn was excused at 11*:26 a.m. Director Schmidt highlighted the recent activities including a historic 39 ninth-grade students were legacy students who had attended since kindergarten and announced awards for teacher and support staff of the year. *Heidi noted that Director Schmidt was nomination for a UAPCS Circle of Excellence Award for Director of the Year.* Director Schmidt reviewed enrollment numbers, which stood at 1,086 registered students for the next year against a budgeted 1,020, and outlined the school's four main goal areas for the year including Own and Share our Story, Build Instructional Capacity and Professional Excellence of ELA Educators, Deliver an ELA Branded Education, and Financial Management. Each goal has a Key Performance Indicators (KPI's). She reported that all KPI's were completed with one in process to be completed this summer. Director Schmidt shared details about the development of an internal processes handbook and leadership role documentation, which was requested as part of their accreditation process. She also presented the draft "Journey of a Phoenix" framework, which outlines skills and attributes for students in kindergarten through second grade, aligned with RISE values. The framework includes plans for school-wide RISE time activities and classroom integration, with a goal to build the program down from junior high to kindergarten to improve student retention. Director Schmidt reported that the school exceeded goals in science and language arts assessments and maintained financial targets with 125+ days of cash on hand, though enrollment ended slightly below the 1,020 target at 1,007 students.

12:10 PM – Jenn Lund made a motion to take a BREAK. The roll call votes were as follows:

Jenn Lund – Aye
Brett Crockett – Aye
Ann Khong – Aye
Ashley Leishman – Aye

Penny Ramirez was not present and did not vote. The motion passed with a majority vote.

12:25 PM – Jenn Lund made a motion to RECONVENE. Brett Crockett seconded the motion. The roll call votes were as follows:

Jenn Lund – Aye
Brett Crockett – Aye
Ann Khong – Aye
Ashley Leishman – Aye
Penny Ramirez – Aye

Motion passed unanimously.

REPORTS (Continued)

- **Administration (Continued)**
  - ✓ <u>*Director Report (Continued)*</u> – Director Schmidt moved on to present her proposed goals for the upcoming year which included expanding community outreach through various platforms, providing monthly communications in multiple languages, and implementing personalized learning through PCBL (Personalized Competency-Based Learning). The goals also covered building instructional capacity through standards-aligned units incorporating student voice and choice, developing literacy proficiency scales for elementary students, and formalizing professional learning plans. Financial

goals were discussed, including maintaining student enrollment at 1,020 and improving the debt service coverage ratio from 1.1 to 1.2, with potential bond refinancing being explored for next year. Director Schmidt reviewed Title IX Athletics Report for the 2025-2026 school year. She also presented the Artificial Intelligence Flight Manual, which was developed in collaboration with state AI leaders and other districts. This playbook/manual is our administrative procedure to the AI Policy. The playbook outlines grade-level access restrictions, with K-2 students having no direct AI usage, third through fifth grade having limited teacher-directed interaction, and sixth through ninth grade having expanded access to approved platforms like Magic School, Canva, and Adobe. The system implements a stoplight approach where assignments default to "red" (no AI use), with specific parameters set by teachers for "yellow" or "green" usage, and follows an 80-20 rule for AI assistance versus human oversight.

BOARD TRAINING

- *Review and Sign Board Member Performance Expectations** – Jenn Lund reviewed the Board Member Performance Expectations. She outlined key expectations including supporting board decisions, participating in committee meetings, and maintaining confidentiality. Jenn passed out a form for each member to sign which were then given to Dawn.
- *Review Ethics Policy & Sign Statement of Ethical Behavior** – Caleb Crump reviewed the Ethics Policy which all employees review and sign their employment agreement. There was a discussion on what would be a conflict of interest. Caleb then passed out the Annual Statement of Ethical Behavior for each board member to sign.
- *Review Annual Fraud Risk Assessment**– Caleb Crump reported on the annual fraud risk assessment which the school scored 375 out of 395 indicating low risk. He reviewed the separation of duties, with only petty cash checks that the Director has access to and is an authorized signer. However, there are mitigating controls because every month our bookkeeper reconciles that account and reviews all transactions. Caleb mentioned that they only area that the school doesn't receive any points is a formal intern audit which is not required because it's not required until you have at least 10,000 students. It also requires both the Director's and Financial Coordinator's signature.

CONSENT ITEMS

- *May 20, 2026 Board Meeting Minutes* – There was no further discussion. **Jenn Lund made a motion to approve the consent items. Ashley Leishman seconded the motion. The roll call votes were as follows:**

  Jenn Lund – Aye
  Brett Crockett – Aye
  Ann Khong – Aye
  Ashley Leishman – Aye
  Penny Ramirez – Aye

  Motion passed unanimously.

VOTING ITEMS

- *Final and Proposed Budgets* – Caleb Crump reviewed the FY26 school budget and noted the areas that are being amended including additional projects with the safety grant funds that weren't on the budget. He also reviewed the proposed FY27 school budget noting that the total revenue went down due several discontinuing grants and a 3% employee raise.

- *2026-2027 Sex Education Instruction Committee* – Director Schmidt stated that there are no changes here and the positions are what they have always been for the past few years.
- *Re-Approve Parent & Family Engagement Policy* – There was no further discussion.
- *Amend SHiNE Policy* – Heidi Bauerle reviewed the changes to the SHiNE Policy which addresses details about prorated payments for new and departing teachers. The high needed areas stayed the same.
- *Amend Wellness Policy* – Stephanie Schmidt reviewed the changes to the Wellness Policy which is to add that the school may establish a food pantry to student wellness during the school day and to help students and families experiencing food insecurity. Director Schmidt informed the board that this policy will be reviewed in the fall to update some of the outdated information.
- *Electronic Sign Purchase* – Stephanie Schmidt stated that the next three items are purchases that are budgeted for the next fiscal year. She opened it up for discussion. There were no questions from the board.
- *Technology Purchase* – There was no further discussion.
- *i-Ready Math Curriculum Subscription* – There was no further discussion.
- *Ratify Board Members & Their Terms* – Jenn Lund briefly reviewed the board members current terms with Penny up for a new 4-year term.
- *Ratify Board Officers* – Dawn informed the board that Candice resigned earlier this month. Jenn expressed her appreciation for Candice's service on the board and extended her best wishes to her moving forward. Jenn noted that the secretary position must be filled and that Brett, who currently holds two officer roles, would like another board member to take on the financial coordinator position. Brett has discussed the role with Ann, who is prepared to assume the responsibilities with Caleb's support. Penny will step into the secretary role. Jenn also shared that the board will begin recruiting a new member in the fall, as maintaining five to seven members is required and having an additional member with at least a year of experience provides stability in the event of an unexpected resignation.

Jenn Lund made a motion to approve the following items:

- ✓ **Approve the 2025-2026 Final Amended Budget and approve the proposed 2026-2027 Annual Operating Budget as presented;**
- ✓ **Approve the 2026-2027 Sex Education Instruction Committee Membership with the following positions: the Jr. High Principal, the Elementary Principal, the Health Teacher, the School Nurse and (4) Parent Board Members;**
- ✓ **Re-approve the Parent & Family Engagement Policy;**
- ✓ **Approve the Amended Salary Supplement for Highly Needed Educators Program Policy;**
- ✓ **Approve the Amended Wellness Policy;**
- ✓ **Approve the Electronic Sign Purchase in an amount not to exceed $70,000;**
- ✓ **Approve the Technology Purchase not to exceed $65,000;**
- ✓ **Approve the i-Ready Math Curriculum Subscription not to exceed $32,000;**
- ✓ **Approve Penny Ramierz with a new 4-year term to expire June 2030 and ratify Brett Crockett and Ashley Leishman both with a term to expire June 2029, Ann Khong with a term to expire June 2028, and Jenn Lund with a term to expire June 2027; and**

- ✓ **Approve the Board Officers as follows: Jenn Lund – President, Brett Crockett – Vice President, Ann Khong – Financial Coordinator; and Penny Ramirez – Secretary.**

Ann Khong seconded the motion. The roll call votes were as follows:

Jenn Lund – Aye
Brett Crockett – Aye
Ann Khong – Aye
Ashley Leishman – Aye
Penny Ramirez – Aye

Motion passed unanimously.

DISCUSSION ITEMS

- *<u>Set 2026-2027 Board Meeting Calendar</u>* – Dawn Kawaguchi reviewed next year's board meeting schedule, noting that it follows the current year's calendar with one adjustment—the winter social has been moved back by one week. She also mentioned the need to secure a quorum for a brief electronic meeting on July 1 to approve an RFP for a food service provider. Dawn will send calendar invitations for all scheduled dates.
- *<u>Calendaring Items</u>*
  - ✓ Electronic Board Meeting on July 1st to approve RFP for Food Service
  - ✓ Proposed Next PreBoard Meeting is on September 2nd @ 10:30 a.m.
  - ✓ Proposed Next Board Meeting is on September 16th

There was no CLOSED SESSION.

1:30 PM – Jenn Lund made a motion to ADJOURN. Penny Ramirez seconded the motion. The roll call votes were as follows:

Jenn Lund – Aye
Brett Crockett – Aye
Ann Khong – Aye
Ashley Leishman – Aye
Penny Ramirez – Aye

Motion passed unanimously.

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EARLY LIGHT ACADEMY

ELA Board of Directors Meeting
Wednesday, July 1, 2026

Voting Item: *Request for Proposal for Food Service Management*

Issue:

The School needs to award the contract on the Request for Proposal for Food Service Management Company that it recently issued.

Background:

On May 27, 2026 Early Light Academy issued an RFP for a Food Service Management Company. The deadline to submit proposals in response to the RFP was June 29, 2026. This RFP was posted on the Utah Public Procurement Place (U3P) portal.

Two companies submitted proposals in response to the RFP—SLA Management and Lunch Pro. The evaluation committee did a complete evaluation. See attached evaluation committee statement.

Please note that Academica West LLC and Lunch Pro LLC has sent a Disclosure of Common Ownership and Conflict of Interest statement for the Early Light Academy Board of Directors.

Recommendation:

It is recommended that the Board award the contract on the Request for Proposal for Food Service Management Company to Lunch Pro LLC and authorize Director Schmidt to enter into an agreement with Lunch Pro on behalf of the School conditioned on approval of the state school nutrition department following their procurement review.

Early Light Academy
Evaluation Committee Statement
Food Service Management Company

Background Information
Early Light Academy (the "School") published an RFP for a Food Service Management Company from May 27, 2026 to June 29, 2026. The School received proposals from Lunch Pro, LLC and SLA Management.

Evaluation
The Evaluation Committee was comprised of the following three individuals: Amy Kawa, Stephanie Schmidt, and Michelle Drachman. The Evaluation Committee met on June 30, 2026 to evaluate and score each proposal. No member of the Evaluation Committee had a conflict of interest with the Offeror.

The Evaluation Committee scored the proposals as a group consensus based on the following criteria: Service Capability Plan (20 points available based on the offeror's ability to provide the services as stated in the RFP); Experience (10 points available based on the offeror's experience in providing the services contained in the RFP); Personnel Management/Staffing Considerations (20 points available based on the offeror's personnel management plan outlining how personnel will fulfill the requirements in the RFP, including the ability to provide an experienced on-site manager who will carry out the enforcement and dissemination of SFA policies); Student and Staff Engagement (5 points available based on the offeror's plan to involve stakeholders); Quality Assurance (10 points available based on the offeror's quality management plan/system to ensure quality services and high-quality meal products); Cost (35 points available based on the offeror's pricing).

The Evaluation Committee scored the proposals based upon the criteria set forth in the RFP and awarded the following scores:

SLA Management –
- Service Capability Plan – 20/20
- Experience – 10/10
- Personnel Management/Staffing Considerations – 12/20
- Student and Staff Engagement – 4/5
- Quality Assurance – 10/10
- Cost – 35/35

Lunch Pro –
- Service Capability Plan – 18/20
- Experience – 9/10
- Personnel Management/Staffing Considerations – 20/20
- Student and Staff Engagement – 5/5
- Quality Assurance – 10/10
- Cost – 32/35

The Evaluation Committee determined the following: (i) the proposal from Lunch Pro met the minimum requirements of the RFP; (ii) the pricing and terms contained in the Lunch Pro proposal are reasonable; and (iii) acceptance of the proposal is in the best interest of the School.

Award Recommendation

Based on the foregoing, the Evaluation Committee determined that it would be in the School's best interest to accept the Lunch Pro proposal. Accordingly, the Evaluation Committee made a recommendation to award the contract to Lunch Pro.

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EARLY LIGHT ACADEMY

ELA Board of Directors Meeting
Wednesday, July 1, 2026

Action Item: *Block Seal Project*

Rationale

In accordance with the school's purchasing policy, all invoices that exceed $25,000 must be approved by the Early Light Academy Board of Directors. This includes all purchases from a single vendor in a 30-day period.

ELA needs to improve the school's weatherproofing, and resealing the block is a critical part of that effort. We have already experienced weather-related leakage, which will lead to more significant issues if not addressed. This upgrade is necessary at this time to protect the building and prevent future damage.

Recommendation

It is recommended that the board approve the Block Seal Project in an amount not to exceed $49,000.

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.

Garland/DBS, Inc.
3800 East 91st Street
Cleveland, OH 44105
Phone: (800) 762-8225
Fax: (216) 883-2055

ROOFING MATERIAL AND SERVICES PROPOSAL

Early Light Academy
11709 South Vandania Dr
South Jordan, UT 84009

Date Submitted: 06/29/2026
Proposal #: 25-UT-260631
MICPA # PW1925
Utah General Contractor License #: 7685360-5501

Purchase orders to be made out to: Garland/DBS, Inc.

Please Note: The following budget/estimate is being provided according to the pricing established under the Master Intergovernmental Cooperative Purchasing Agreement (MICPA) with Racine County, WI and OMNIA Partners, Public Sector (U.S. Communities).

Scope of Work: North side window resealing

1. Using a boom lift from the north side drive lane to reach the high up window. The windows will have all old sealant removed and drip edge/flashing installed on the bottom part of the window. All windows will be sealed with Dowsil 795 UV stable silicone.

Proposal Price Based Upon Market Experience:	**$**	**15,248**

Garland/DBS Price Based Upon Local Market Competition:

C&R Coatings LLC	**$**	**15,248**

Scope of Work: North face porous block penetrating sealer

1. Using a boom lift from the north side drive lane, the stained areas from water leaks under the windows will be cleaned and pressure washed. The wall will be sprayed with a Sika HB-185 porous block penetrating sealer to help with water intrusion and sealing small cracks.

Proposal Price Based Upon Market Experience:	**$**	**44,003**

Garland/DBS Price Based Upon Local Market Competition:

C&R Coatings	**$**	**44,003**

Scope of Work: North face foundation sealing

1. Digging upwards of a foot deep along the foundation to expose enough of the wall to properly seal the cold joint. The cold joint will have any loose material removed; we will then route and seal the cold joint followed by a single layer of Sika HLM
2. *NOTE – We are not responsible for any plants that may die due to us having to move them out of the way for us to complete our work.

Proposal Price Based Upon Market Experience:	**$**	**10,714**

Garland/DBS Price Based Upon Local Market Competition:

C&R Coatings LLC	**$**	**10,714**

Potential issues that could arise during the construction phase of the project will be addressed via unit pricing for additional work beyond the scope of the specifications. This could range anywhere from wet insulation, to the replacement of deteriorated wood nailers.

Please Note – The construction industry is experiencing unprecedented global pricing and availability pressures for many key building components. Specifically, the roofing industry is currently experiencing long lead times and significant price increases with roofing insulation and roofing fasteners. Therefore, this proposal can only be held for 30 days. DBS greatly values your business, and we are working diligently with our long-term suppliers to minimize price increases and project delays which could effect your project. Thank you for your understanding and cooperation.

Clarifications/Exclusions:

1. Permits are excluded. If permits are required this will be addressed via change order.
2. Plumbing, Mechanical, Electrical work is excluded.
3. Masonry work is included to which it obtains to the scope of work.
4. Interior Temporary protection is excluded.
5. Any work not exclusively described in the above proposal scope of work is excluded.

If you have any questions regarding this proposal, please do not hesitate to call me at my number listed below.

Respectfully Submitted,

Benjamin Schaefer

Benjamin Schaefer
Garland/DBS, Inc.
(216) 302-3788

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ELA Board of Directors Meeting
Wednesday, July 1, 2026

Action Item: *Window Replacement Project*

Rationale

In accordance with the school's purchasing policy, all invoices that exceed $25,000 must be approved by the Early Light Academy Board of Directors. This includes all purchases from a single vendor in a 30-day period.

ELA needs to replace several windows that are leaking around the sills or are broken. We will be contracting with Fairway Glass to complete the replacements and install subsill and flashing to prevent future leakage. In addition, we will be replacing several second-floor classroom windows under a separate bid.

Recommendation

It is recommended that the board approve the Window Replacement Project in an amount not to exceed $30,000.

FAIRWAY GLASS

QUOTE	DATE	EXPIRATION DATE	TOTAL
#160682-1	6/25/2026	7/25/2026	$24,000.00

CUSTOMER

Early Light Academy
(801) 310-0353

11709 Vadania Dr
South Jordan, UT 84009

JOB INFO

Early Light Academy - South Jordan
11709S Vadania Dr
South Jordan, UT 84009

FAIRWAY GLASS, LLC

294 E 400 N
Morgan, UT 84050
(801) 876-2200
leonard.fairwayglass@gmail.com
https://fairwayglassutah.com

Materials and Labor

Notes

Removing old caulk, glass, storefront frames. Installing flashing & subsill. Then re-installing storefront frame, glass, new vinyl and new caulk around the frame.

Subtotal:	$24,000.00
Total:	$24,000.00
Balance Due:	**$24,000.00**

FAIRWAY GLASS

QUOTE	DATE	EXPIRATION DATE	TOTAL
#160682-2	6/25/2026	7/25/2026	**$2,367.66**

CUSTOMER

Early Light Academy
(801) 310-0353

11709 Vadania Dr
South Jordan, UT 84009

JOB INFO

Early Light Academy - South Jordan
11709S Vadania Dr
South Jordan, UT 84009

FAIRWAY GLASS, LLC

294 E 400 N
Morgan, UT 84050
(801) 876-2200
leonard.fairwayglass@gmail.com
https://fairwayglassutah.com

Materials and Labor

Subtotal:	$2,367.66
Total:	$2,367.66
Balance Due:	**$2,367.66**

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EARLY LIGHT ACADEMY

ELA Board of Director's Meeting
Wednesday, July 1, 2026

Action Item: *Insurance Renewal*

Rationale

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

For several years, the school has carried general liability, property & casualty, directors & officers, educators legal liability, and umbrella coverage through Wright Specialty 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 Wright Specialty coverage is $70,994.

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 $53,011.35.

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.

26-27 INSURANCE PROPOSAL SUMMARY

Prepared for Named Member:

Early Light 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: Early Light Academy
Coverage Period: July 1, 2026 – July 1, 2027

Total Program Cost

Property Insurance: $22,792.16
General Liability Insurance: $7,387.88
Auto Insurance: $522.16
Educators Legal/Employment Practices: $8,617.98
Umbrella: $5,640.39
Cyber: $3,925.01
Crime: $1,022.58
Student Accident: $2,257.54
Security Risk Management: $ 845.66
Total Program Cost: $53,011.35

Exposure Summary

Students: 1035
Employees: 115
Building Limits: $24700000
Content Limits: $2350000

Gallagher

Insurance | Risk Management | Consulting

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
Law Enforcement Liability (LEL) (Claims-Made)	
LEL Each Wrongful Act	$1,000,000
LEL Annual Aggregate	$3,000,000
LEL Non-Monetary Relief Aggregate	$100,000
Abuse or Molestation Liability	$1,000,000/$3,000,000
Special Supplementary Payment	$10,000
Abuse or Molestation Alleged Participant	$500,000/$1,000,000
Employee Benefits Liability (Claims-Made)	
Deductible	$0
EBL Each Employee	$1,000,000
EBL Annual Aggregate	$2,000,000
Counseling Professional Liability Coverage	$1,000,000/$3,000,000
Honor Roll Elite General Liability Enhancement	Per Form

Educators Legal Liability (American Family/Wright Specialty)

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

Employment Practices Insurance:
Limit: Included with ELL
Deductible: $25,000

Defense Expense for Injunctive or Declaratory Relief:
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

	Wright Specialty
Auto (Owned, Hired & Non-Owned)	$ 1,000,000.00
Crime / Employee Dishonesty (incl. Funds Transfer Fraud)	1,000,000 / 3,000,000
Cyber Crime / Social Engineering (if not included in Cyber)	$ 1,000,000
Cyber Liability (Breach Response, Network Security, Extortion, BI)	
	10,000,000 with 250,000
Damage to rented premises	$ 250,000
Directors & Officers (if not included in ELL)	$ 1,000,000
Earthquake (if applicable/required)	$ 10,000,000
Educators Legal Liability / Professional Liability (E&O)	1,000,000/3,000,000
Employee Benefit Liability Coverage	1,000,000/2,000,000
Equipment Breakdown / Boiler & Machinery/Data Storage	1,000,000 / 3,000,000
Employment Practices Liability (EPLI)	
Employment Practices Liability (Wage and Hour Defense)	
Fiduciary Liability (ERISA)	1,000,000/1,000,000
Flood (NFIP and/or Excess Flood)	$ 100,000
General Liability (Premises/Operations, Products/Completed Ops)	$ 1,000,000
Inland Marine (Fine Arts, Equipment, Owned/Leased Property Off-Premises)	
Law Enforcement Liability Coverage	1,000,000 / 3,000,000
Med Pay	100,000/5000
Property (Building, BPP, Business Income/Extra Expense)	$ 200,000,000
Special Events / Field Trips (if not included elsewhere)	
Student Accident / Athletic Accident	
	Per Location Limit per SOV
Student Property (Per Occuerence/Per Student)	Available
Terrorism	Optional
Umbrella / Excess Liability	50000/5000
Volunteer Accident / AD&D (optional but common)	Optional
Workers' Compensation & Employers' Liability	$ 10,000,000
	$ 1,000,000
Accounts Receivable	$ 250,000
Automated External Defibrillators	$ 15,000

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.

Automatic Additional Insured	Included	
Automatic AI	Included	
Back-Up of Sewer or Drain / Sump Overflow		
Borrowed Equipment PD	$	10,000
Business Interruption	Included	
Civil Authority / Ingress-Egress (BI extensions)		
Claim Expense	$	25,000
Claim Expense		
Communicable Disease / Cleanup (if available; often excluded)		
Construction Materials	$	100,000
Contingent Business Interruption (dependent properties/vendors)		
Contractual Penalties	$	25,000
Crisis Management	Included	
Customers Goods PD	$	10,000
Cyber Extortion	Included	
Debris Removal (in excess of limit)	$	250,000
Defense Outside Limits	Included	
EDP / Computer Equipment & Media (property side)		
eLearning Platform	Included	
Emergency Event Managment		
Emergency Vacating Expense	$	15,000
Emergency Vacating Expense	$	15,000
Employee Theft (note: usually excluded under property; covered under Crime)		
EPL Hotline	Included	
Event Insurance	1M/5M	
Expanded Territory	Included	
Extra Expense (standalone or within BI)		
Fire Department Service Charge	Actual Loss Sustained	
FLSA Defense	$	100,000
Glass Breakage		
Global Coverage	Up to 3M	
Hired Auto PD	$	75,000
Kidnap & Ransom Expense	$	50,000
Legal & Media Expense ($50,000 Aggregate)	$	10,000
Loan Lease Gap	Included	
Loss of Use	$	1,000

Money & Securities	$	50,000
Newly Acquired Property	$	1,000,000
No Aggregate Limit	Included	
Non-Owned Detached Structures		
Ordinance or Law (Coverage A/B/C: demolition, increased cost, undamaged portion)	$	1,000,000
Outdoor Property (fences, signs, playground equipment)	$	150,000
PCI Fines	Included	
Personal Effects	$	50,000
Personal Property of Others (in care, custody, control)		
Pollution Remediation	$	100,000
Processors Coverage	$	25,000
Product Withdrawal	$	10,000
Property in Transit / Off-Premises Property	$	100,000
Punitive Damages	Included	
Refrigeration Breakdown / Spoilage (cafeteria/food service)		
Rental Reimbursement	$	3,000
Risk Management Services	Included	
Salespersons Samples	$	25,000
Service Line / Utility Line (underground piping/wiring)		
Students Property ($50,000 Aggregate)	$	5,000
Tenant Improvements & Betterments		
Transit / Off Premises	$	100,000
Transportation Expense	$	1,500
Trees, Shrubs & Plants (landscaping)	$	25,000
Utility Service Insteruption	$	100,000
Valuable Papers & Records	$	250,000
Vandalism & Malicious Mischief		
Waiver of Subrogation	Included	
Water Damage (accidental discharge) – clarify exclusions/limits	$	100,000
Wind/Hail (including roof surfacing) – clarify cosmetic/wear & tear	$	25,000
Workplace Violence / Active Assailant expense coverage (if offered)		