



Gallagher

Insurance | Risk Management | Consulting

Commercial Insurance Proposal For

UTAH VIRTUAL ACADEMY

310 E 4500 S. Suite 620
Salt Lake City, UT 84107

Presented By:

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Account Management Team

Arthur J Gallagher (AJG) is proud of its team of insurance professionals. We provide a full range of services and products to meet our clients' needs and equip our office with the latest technology, allowing us to service your needs quickly and efficiently. When you entrust your insurance to us, you receive the collective talents of an assigned team selected from our professional staff. We match your service needs with the expertise of our team members. A short biography of the team we have selected for you is included below.

Melissa Cerny, CISR, Area President

Melissa Cerny is Area President for Gallagher Chapman. In this role, Melissa oversees client management, strategic management and operations for all services offered through Gallagher Chapman. Responsible for the program direction for all property and casualty clients, Melissa focuses on the continual improvement in the delivery of Gallagher Chapman services and new program development. Melissa has over thirteen years of experience in the insurance industry which includes expertise in agency operations, property and casualty and employee benefits. Her historical roles span all functional areas including management, marketing, sales, operations, human resources and customer service.

Brandon Cole, CPCU, CRM, ARM, CIC, RPLU, Vice President

Brandon started his insurance career in Underwriting after graduating from Arizona State University. He has over 17 years of experience working in the insurance industry with a background in Underwriting and Policy Development. His current key responsibilities with Arthur J. Gallagher are leading the Scholastic First Insurance Programs as the National Program Manager. In addition, he is a Client Advocate and an expert at Program Development and Design. He has distinguished himself by obtaining various insurance designations as follows: Chartered Property Casualty Underwriter (CPCU); Certified Risk Manager (CRM); Certified Insurance Counsellor (CIC); Associate in Risk Management (ARM) and Registered Professional Liability Underwriter (RPLU). He has also been named by the Risk & Insurance Magazine a "Power Broker" in 2014, 2015, 2016, 2017, 2018, 2019, and 2022. He has also been an Instructor for the Certified Insurance Service Representative Designation Program. Brandon lives in Southern California with his wife and three kids.

Alec Grollman, Producer

Alec is a Commercial Insurance and Risk Management Consultant. His introduction to the insurance industry began through Gallagher's internship program in 2018. Since earning a degree in Marketing and Data Science from Bryn Athyn College, Alec began his career with Gallagher as a Producer in Southern California. Specializing in creative risk management program development and placement, his goal is to educate buyers, properly assess risk, and create comprehensive coverage solutions. He prides himself in providing personalized and exceptional customer care to address each client's needs and assist their overall mission.

Marine Serobyan, Client Service Manager

Marine joined Gallagher Chapman in December of 2012 as a Client Service Associate in small business unit, bringing with her ten years of experience in Personal Lines Insurance. She has since been promoted to Client Service Manager and currently she works with a small to mid-sized nonprofit organizations. Marine is a licensed Property and Casualty/Life & Health agent and is currently pursuing to obtain her Certified Insurance Service Representative (CIRS) designation.

Contact Information

Melissa Cerny		Brandon Cole	
Area President		Area Vice President	
Direct	818-539-8629	Direct	949-349-9871
Fax	818-539-8729	Mobile	720-951-5302
Email	Melissa_Cerny@AJG.com	Email	Brandon_Cole@AJG.com

Marine Serobyman		Alec Grollman	
Client Service Manager		Producer	
Direct	818-539-8624	Direct	818-539-1240
Fax	818-539-8724	Mobile	310-351-1259
Email	Marine_Serobyman@AJG.com	Email	Alec_Grollman@ajg.com

Tim Alexander	
Client Service Associate	
Direct	818-539-9439
Email	Tim_Alexander@AJG.com

Payments

Payable to: Arthur J. Gallagher Risk Management Services, LLC
 Address: 39735 Treasury Center, Chicago, IL 60694-9700
 Main Phone: 818-539-2300

Certificate Requests

Please submit a completed Certificate Request form to our office. Forms are available online on the Client Portal page of our website: <https://Glendale.AJG.Com>

Reporting Claims

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

If you are using a third party administrator ("TPA"), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

Line of Business	Carrier	How to Report Claims
Commercial Package Commercial Auto Excess Liability	American Family/ Southern Home Insurance Company	Phone: 877-976-2111 Fax: 516-222-5392 Email: claims@rightinsurance.com Online: Education Claims. Wright Specialty Insurance
Commercial Crime	Underwriters at Lloyd's of London (100% Syndicate 3624)	Mail: Hiscox Claims 520 Madison Avenue, 32nd floor New York, NY 10022 Fax: 212-922-9652 Email: C-SuiteClaims@Hiscox.com
Cyber Liability	Underwriters at Lloyd's of London	Call Baker Hostetler at the 24 Hour Security Breach Hotline: 1-855-217-5204 Solely in respect of the Baker Hostetler breach hotline the retention is reduced to \$0.
Security Risk Management	AXA XL Insurance Company UK Limited	Phone: 866-331-1749
Student Accident and Catastrophic Accident	United States Fire Insurance Company	Mail: BMI Benefits, LLC. P.O. Box 511 Matawan, NJ 07747 Phone: 800.445.3126 Fax: 732.583.9610 www.bobmccloskey.com Email: lisaC@bobmccloskey.com

Please report all claims to the carriers immediately. If you would like our office to assist you with reporting claims, please note the important contact information:

Property, Automobile, General Liability and All Other Claims	Cyber and Management Liability Claims
Email: GGB.NRCClaimsCenter@ajg.com	Email: GGBCyberMLClaims@ajg.com
Phone: 855-497-0578	Phone: 855-497-0578
Fax: 225-663-3224	Fax: 225-663-3224

Each and every policy contains specific instructions on how, when and where to report claims to the insurer. *Please note that nothing in this notice amends any notice provisions contained in any of your insurance policies. In the event you do need assistance with reporting a claim, please feel free to immediately contact the service team at the telephone number above.*

CORE360™

Our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class organization. We're committed to partnering with our clients to ensure we consistently deliver the highest-quality service possible by taking into account your business' unique exposures and risk tolerance.



As a result, your service team delivers actionable advice as well as world-class service and support to help you develop a program that minimizes your total cost of risk, thereby improving your profitability.

We're excited to demonstrate how we're putting CORE360™ to work for you!

Changes and Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to other states or countries, new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liabilities, granting of indemnities, or hold harmless agreements.
4. Circumstances that may require increased liability insurance limits.
5. Any changes in fire or theft protection, such as the alterations, disconnection, or installation of or disconnection of sprinkler systems, special extinguishing systems, burglar or fire alarms, guard service.
6. Changes to scheduled equipment such as contractors' equipment, electronic data processing, new production or manufacturing equipment.
7. Changes to property of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises purchased, constructed, or occupied.

Exposure Changes

Exposure	Expiring Policy	Proposed Policy	% Increase / Decrease
Building	0	0	0
Contents	\$63,654	\$65,564	3%
EDP Equipment	\$20,000	\$20,000	0
Business Income	\$500,000	\$500,000	0
Number of Students	2,050	2,050	0
Number of Faculty	154	156	1%

Major Changes to Expiring Program

Line of Business	Changes
Commercial Package	<ul style="list-style-type: none"> None
Commercial Auto	<ul style="list-style-type: none"> None
Excess Liability	<ul style="list-style-type: none"> None
Commercial Crime	<ul style="list-style-type: none"> None
Cyber Liability	<ul style="list-style-type: none"> None
Security Risk Management	<ul style="list-style-type: none"> New Coverage
Student Accident	<ul style="list-style-type: none"> Minimum premium increased from \$250 to \$300.00
Catastrophic Accident	<ul style="list-style-type: none"> Minimum premium increased from \$500 to \$550.00

Premium Summary / Comparison

Line of Business	American Southern/Family Home Insurance Company Expiring Premium	American Southern/Family Home Insurance Company Renewal Premium
Commercial Package	\$29,028.00	\$31,383.00
Commercial Automobile	\$843.00	\$804.00
Excess Liability	\$10,628.00	\$11,980.00
Sub-Total	\$40,499.00	\$44,167.00
Line of Business	Underwriters at Lloyd's of London (100% Syndicate 3624) Expiring Premium	Underwriters at Lloyd's of London (100% Syndicate 3624) Renewal Premium
Commercial Crime	\$1,374.00	\$1,415.00
SFI Policy Fee	\$100.00	\$100.00
Surplus Lines Taxes/Fees	\$44.66	\$45.00
Sub-Total	\$1,518.66	\$1,560.00
Line of Business	Underwriters at Lloyd's, London Expiring Premium	Underwriters at Lloyd's, London Renewal Premium
Cyber Liability	\$15,625.00	\$15,625.00
Carrier Fee	\$500.00	\$500.00
Surplus Lines Taxes/Fees	\$714.34	\$714.34
Sub-Total	\$16,839.34	\$16,839.34
Line of Business	United Sates Fire Insurance Company Expiring Premium	United Sates Fire Insurance Company Renewal Premium
Student Accident	\$4,100.00	\$4,100.00
Program Fee	\$107.00	\$107.00
Catastrophic Accident	\$1,250.05	\$1,250.05
Sub-Total	\$5,457.05	\$5,457.05
Broker's Administration Fee	Waived	Waived
Total Annual Premium:	\$64,314.05	\$68,023.39

6% Increase

New Coverage:

Line of Business	Expiring Premium	AXA XL Insurance Company UK Limited Renewal Premium
Security Risk Management	-	\$4,091.00
Surplus Lines Taxes/Fees	-	\$130.09
Risk Purchasing Group Fee	-	\$100.00
Sub-Total	-	\$4,321.09
Broker's Administration Fee	Waived	Waived
Total Annual Premium:	\$64,314.05	\$72,344.48

Important Items to Note:

- Crime - \$525 Minimum Earned Premium; \$100 RPG Fee full earned at inception/non-refundable
- Cyber Liability - \$500 Carrier Fee is fully earned at inception/non-refundable
- Security Risk Management - \$1,654 Minimum Earned Premium; \$100 RPG Fee full earned at inception/non-refundable

Binding Requirements

In order to bind coverage the following items must be received by 06/30/23:

1. Signed Client Authorization to Bind (page #14 - #16 of the proposal)
2. Premium payable to Arthur J Gallagher
3. Signed California Surplus Lines Affidavit (D-1 Form)
4. **Commercial Package:**
 - Signed Statement of Values
5. **Cyber Liability:**
 - Satisfactory confirmation that you have downloaded & registered the incident response mobile app
6. **Security Risk Management Liability:**
 - Signed and dated application

This quotation is valid until 06/30/23 after which time the carrier reserves the right to re-quote based upon the current rates and available coverage terms. Gallagher is responsible for the placement of the following lines of coverage: Commercial Package, Commercial Crime, Commercial Automobile, Excess Liability, Cyber Liability, Security Risk Management, Student Accident, and Catastrophic Accident. It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Payment Options

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Line of Business	Billing Type	Down Payment Amount	Check Payable to	# of Installments	Installment Amount
Commercial Package Commercial Auto Excess Liability <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Full Pay	Arthur J Gallagher	N/A	N/A
Commercial Crime <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Full Pay	Arthur J Gallagher	N/A	N/A
Cyber Liability <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Full Pay	Arthur J Gallagher	N/A	N/A
Security Risk Management <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Full Pay	Arthur J. Gallagher	N/A	N/A
Student Accident Catastrophic Accident <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Full Pay	Arthur J. Gallagher	N/A	N/A

Agency Bill = Payments are billed by & due to AJG Direct Bill = Insurance Carrier will bill you directly

Client Authorization to Bind

Named Insured: **Utah Virtual Academy**

Accept	Reject	Option: Including Any Taxes/Fees
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Package - American Southern Home Insurance Company - \$31,383
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Automobile - American Southern Home Insurance Company - \$804
<input type="checkbox"/>	<input type="checkbox"/>	Excess Liability - American Family Home Insurance Company - \$11,980
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Crime -Underwriters at Lloyd's of London (100% Syndicate 3624) Option 1: \$1,000,000/\$10,000 Deductible - \$1,560.00 (current) Option 2: \$2,000,000/\$25,000 Deductible - \$2,215.19 Option 3: \$3,000,000/\$50,000 Deductible - \$3,018.96
<input type="checkbox"/>	<input type="checkbox"/>	Cyber Liability – Underwriters at Lloyd's, London - \$16,839.34
<input type="checkbox"/>	<input type="checkbox"/>	Security Risk Management – AXA XL Insurance Company UK Limited - \$4,321.09
<input type="checkbox"/>	<input type="checkbox"/>	Student Accident - United States Fire Insurance Company - \$4,207
<input type="checkbox"/>	<input type="checkbox"/>	Catastrophic Accident - United States Fire Insurance Company - \$1,250.05
<input type="checkbox"/>	<input type="checkbox"/>	Coverage Considerations - Please indicate if you would like us to provide quotes or additional information on any of the coverages mentioned in the Coverage Considerations section of our proposal.

Please indicate which coverages you would like bound by marking the "Accept" or "Reject" box(es) above.

Client Authorization to Bind (Continued)

Risk Management Tools

By checking the box(es) below, you are requesting that Gallagher provide you with additional information for the following services:

☐ Gallagher STEP – **FREE**

What is Gallagher Step? Gallagher STEP (Safety, Training and Education Platform) is our proprietary Learning Management System (LMS) that supports our Clients' safety program and keeps employees up to date with the latest safety standards. It is beneficial to Clients of all sizes and industries. Clients can access up to 10 online training modules from a library of over 100 training and safety shorts. In addition, monthly bulletins are available covering topics such as General and Environmental Safety, Human Resources, and Health and Wellness.

☐ eRiskHub – **FREE**

What is eRiskHub? A customized online portal that is designed to offer an interactive experience complete with risk management tools and resources to navigate the ever-changing landscape of cyber risk. How does it work? All Gallagher Clients (regardless of whether they purchase Cyber liability) can register and gain free access to eRiskHub which provides options for analyzing cyber risk posture and includes tools which can help identify vulnerabilities and prevent a breach event. Overview and Login information brochure can be found at the bottom of this proposal.

Registration site: <https://eriskhub.com/gallagher>

☐ AAATraq Website Compliance - **\$1,975 Annually**

What is AAATraq? AAATraq ensures that your website is ADA compliant meaning that it's up to the government standards to be accessible for those with hearing, visual and other disabilities. This is a huge risk because many institutions are being sued or fined due to lack of ADA compliance and our clients are at risk. Now more than ever there is litigation around this with so many people working and being educated virtually. Demands as result of litigation can cost on average between \$8,000 and \$51,000 for each client and repeated claims are an average cost of \$110K.

Visit <https://aaatraq.com/check> to conduct a free audit now

Client Authorization to Bind (Continued)

Named Insured: **Utah Virtual Academy**

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

Signature

Date

Title

Marketing Summary

The following markets were approached on your behalf in order to ensure the most competitive quote was secured for your agency's insurance proposal.

Line of Business	Company	Response (Including any Taxes & Fees)
Commercial Package	American Southern Home Insurance Company	Recommended Quote - \$31,383
Commercial Auto	American Southern Home Insurance Company	Recommended Quote - \$804
Excess Liability	American Family Home Insurance Company	Recommended Quote - \$11,980
Commercial Crime	*Underwriters at Lloyd's of London (100% Syndicate 3624)	Recommended Quote - \$1,560
Cyber Liability	*Underwriters at Lloyd's, London	Recommended Quote - \$16,839.34
Security Risk Management	*AXA XL Insurance Company UK Limited	Recommended Quote - \$4,321.09
Student Accident	United States Fire Insurance Company	Recommended Quote - \$4,207
Catastrophic Accident	United States Fire Insurance Company	Recommended Quote - \$1,250.05

*Non-Admitted Carrier

Named Insured Schedule

Line of Business	Named Insured
All Lines of Coverages included in this Proposal	<ul style="list-style-type: none">Utah Virtual Academy

Note:

Any entity not named in this proposal, may not be an insured entity.
This may include affiliates, subsidiaries, LLC's, partnerships and joint ventures.

Location Schedule

Loc #	Bldg #	Address
1	1	310 E 4500 S #620 • Salt Lake City, UT 84107

Commercial Package - Property

Issuing Company: American Southern Home Insurance Company
 Proposed Policy Term: 7/1/2023 to 7/1/2024

Coverage Detail

Description		Amount	Valuation	Coins %	Cause of Loss	Ded
Loc # 1	Bldg # 1	310 E 4500 Suite #620 Salt Lake City, UT 84107				
Real Property		0				0
Personal Property		\$65,564	Replacement Cost/ Agreed Value			\$1,000
Wind/Hail Deductible		Included				\$1,000
Business Income		\$500,000				
Extra Expense		\$500,000				
Equipment Breakdown		\$65,564				\$1,000
Honor Roll Elite Property Enhancement		Per Form				\$1,000
Flood		\$61,800				\$25,000

Flood coverage is not offered for buildings in Special Flood Hazard Area identified by the United States Federal Emergency Management Agency (FEMA) which include Flood Zones A, AE, AH, AO, A1-A30, AR, A99, V, VE or V1-V30.

The summary limits and deductibles vary by location. A statement of values can be available upon request

Signed Statement of Values:

I agree with the above stated values and/or any changes marked.

Signed by _____

Title _____

Date _____

Coinsurance Penalty Example

Insurance Carried ÷ Insurance Required x Loss – Deductible = Settlement

Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

$$\frac{\$400,000}{\$800,000} \text{ (Insurance carried)} \times \$200,000 \text{ (Loss)} - \$500 \text{ (Deductible)} = \$99,500 \text{ Settlement}$$

Note: If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover \$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.

Additional Coverages include, but are not limited to:

- Property Broadening Endorsement: Honor Roll Elite Property Enhancement - PE PR 602 07 20

Forms and Endorsements:

- Property Coverage Part Declarations
- Property Coverage Form
- Limitation Changes - Interior Of Building
- Earthquake - Volcanic Eruption Coverage
- Ordinance Coverage Amendment
- Equipment Breakdown Coverage Deductible Options
- Equipment Breakdown Coverage Limit Of Insurance Real And Personal Property
- Equipment Breakdown Coverage Changes
- Income Loss Changes - Educational Institutions

Exclusions include, but are not limited to:

- Earthquake
- Earthquake Sprinkler Leakage
- Flood
- Civil Authority
- Ingress/Egress
- Leasehold Interest
- Water
- Governmental Action
- Utility Services
- War and Military Action
- Delay, loss of use or loss of market
- Wear and Tear
- Rust, Corrosion, Fungus, Decay, Deterioration, Hidden or Latent Defect
- Smog
- Nesting or Infestation
- Voluntary parting with any property
- Collapse
- Pollutants

Commercial Package - Inland Marine

Issuing Company: American Southern Home Insurance Company
Proposed Policy Period: 7/1/2023 to 7/1/2024

Coverage Detail

Blanket or Scheduled	Total Scheduled Amount	Deductible
Scheduled Equipment	\$20,000	\$500

Covered Perils:

- Electronic Equipment and Data, Program & Media.
- Risks of Direct Physical "Loss" to Covered Property except those causes of "loss" listed in the Exclusions.

Forms and Endorsements:

- Inland Marine – Schedule of Inland Marine
- Inland Marine Coverage Part Declarations
- Inland Marine Coverage Form

Exclusions include, but are not limited to:

- Governmental Action
- Nuclear Hazard
- War and Military Action
- Earth Movement
- Water Damage
- Any change in or interruption of power supply to telecommunication service
- Wear and Tear
- Extra Expense caused by mechanical breakdown of equipment not covered
- Delay, loss of market or loss of income

Commercial Package - General Liability

Issuing Company: American Southern Home Insurance Company
 Proposed Policy Period: 7/1/2023 to 7/1/2024
 Policy Form: Occurrence, Subject to Annual Audit

Coverage Detail

Limits of Liability	Description
\$1,000,000	Each Occurrence
\$3,000,000	General Aggregate
\$3,000,000	Products-Completed Operations Aggregate
\$1,000,000	Personal & Advertising Injury Aggregate
\$1,000,000	Damages to Premises Rented to You
\$10,000	Medical Expense Limit
Employee Benefits Liability (EBL) Limit - Claims Made*	
\$1,000,000	o Each Employee
\$2,000,000	o Annual Aggregate
12/01/2008	o Retroactive Date
Abuse or Molestation Liability	
\$1,000,000	o Each Occurrence
\$3,000,000	o Aggregate
\$10,000	o Special Supplementary Payment
\$500,000/\$1,000,000	o Abuse or Molestation Alleged Participant
\$1,000,000	Counseling Professional Liability Coverage
\$3,000,000	Counseling Professional Aggregate

Additional Coverages include, but are not limited to:

- General Liability Enhancement Endorsement(s): Honor Roll Elite General Liability Enhancement

Policy Provisions (*Employee Benefit Liability*):

- Policy is written on a Claims Made basis.
- Definition of Claim/Wrongful Act:
 - Claim means any demand, or suit, made by an employee or an employee's dependents and beneficiaries, for damages as the result of an act, error or omission
- Claim Reporting Provisions: Refer to attached Policy Form
- Extended Reporting Period (ERP) Options Available:
 - 1 Year – 50% of Premium
 - 5 Years – 200% of premium
 - Written request must be received within 30 days after the end of the policy period
- Defense Costs would be provided outside the limit of liability.
- The insurance company would have the duty to defend covered claims.
- Punitive/Exemplary Damages are not covered.
- Most Favorable Venue is not covered.

Forms and Endorsements:

- Policy Cover Page - COVER PAGE (01-20)
- Common Policy Conditions - PE CO NY100 (12-20)
- Cap On Losses From Certified Acts Of Terrorism - IL 09 52 (01-15)
- Common Policy Conditions - PE CO 300 (01-20)
- Schedule Of Named Insureds - PE CO 302 (01-20)
- Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Including Standard Fire Policy SFP) States) - TERRNOTICE10 (12-20)
- Policyholder Disclosure Notice Of Terrorism Insurance Coverage – TERRNOTICE11 (12-20)
- Customer Assistance Notice - VL N 800 (03-20)
- General Liability Coverage Part Declarations - PE GL 100 (01-20)
- General Liability Coverage Form - PE GL 101 (01-20)
- Additional Insured Designated Person or Organization - PE GL 301 (01-20)
- Specific Operations Amendment - PE GL 626 (07-20)
- Law Enforcement Liability Coverage With Optional Non-Monetary Relief Coverage - PE GL 633 UT (05- 21)
- Employee Benefits Liability Coverage - PE GL UT11 (01-20)
- Abuse Or Molestation Liability Coverage - PE GL UT14 (01-20)

Exclusions include, but are not limited to:

- Communicable Disease Exclusion - CG 21 32(05-09)
- Exclusion - Electronic Information Security Event - With Limited Bodily Injury Exception - PE GL 224(01-20)
- Limited Exclusion – Liquor Liability - PE GL 621 (07-20)
- Limited Exclusion - Professional Services With Exceptions For Student Interns And Certain Medical Services - PE GL 623(07-20)
- Exclusion - Firearms Or Conducted Energy Devices - PE GL 628 (07-20)
- Exclusion – Students Medical Payments - PE GL 630 (07-20)

Security Risk Management

Did you know that each year nearly 2 million American workers are victims of workplace violence? In fact, according to Occupational Health and Safety Administration (OSHA), workplace violence is the second leading cause of work-site deaths in the US.

With recent high profile workplace attacks, more nonprofits are boosting security efforts and taking added precautions to prevent acts of workplace violence. Our team understands these risks and offers a comprehensive policy to help nonprofits respond and recover from such incidents.

Coverage Highlights

- Legal liability coverage to address legal expenses from lawsuits that may result from a covered event
- Expenses related to public relations counsel
- Includes Personal Accident Expenses
- On premises Child Abduction
- Employee psychiatric, medical and/or dental care
- Temporary security measures
- Personal Accident coverage
- Business Interruption and Extra Expense coverage for up to 120 days or the policy limit, whichever is less
- Crisis consultant fee and expenses

Our Program

- Organization must be a nonprofit
- Limits available from \$1M–\$5M
- \$0 retention
- Simple, self-rating application
- Minimum cost as low as \$1,650

Commercial Package - Educators Legal Liability

Issuing Company: American Southern Home Insurance Company
 Proposed Policy Period: 7/1/2023 to 7/1/2024

Coverage Detail

Coverage Part	Limit of Liability	Deductible	Retroactive Date
Educators Legal Liability for Monetary Damages			
o Each Wrongful Act or Offense	\$1,000,000	\$10,000	7/1/2008
o Aggregate	\$3,000,000		
o Employment Acts Coverage	Included	\$10,000	9/25/2007
Defense Expense for Injunctive or Declaratory Relief			
o Each Action	\$100,000	\$10,000	
o Aggregate	\$300,000		
Honor Roll Elite Enhancement	Per Form	Per Form	
Breach of Fiduciary Duty	Per Form	Per Form	9/25/2007

Policy Provisions:

- This policy is written on a Claims Made basis.
- Definition of Claim/Wrongful Act: Refer to attached Policy Form
- Claim Reporting Provisions: Refer to attached Policy Form
- Extended Reporting Period (ERP) Options Available: Refer to attached Policy Form
- The insurance company would have the duty to defend covered claims. The insurance company has the right and obligation to select legal counsel in the event of a covered claim.
- Defense Costs would be provided outside the limit of liability.
- Punitive/Exemplary Damages are not covered.
- Most Favorable Venue is not covered.

Additional Coverages include, but are not limited to:

- Honor Roll Elite Enhancement: Included
- Breach of Fiduciary Duty Included
- Breach of Fiduciary Duty Retro Date: Full Prior Acts

Forms and Endorsements:

- Policy Cover Page - COVER PAGE (01-20)
- Common Policy Conditions - PE CO NY100 (12-20)
- Cap On Losses From Certified Acts Of Terrorism - IL 09 52 (01-15)
- Common Policy Conditions - PE CO 300 (01-20)
- Schedule Of Named Insureds - PE CO 302 (01-20)
- Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Including Standard Fire Policy SFP) States) - TERRNOTICE10 (12-20)
- Policyholder Disclosure Notice Of Terrorism Insurance Coverage – TERRNOTICE11 (12-20)
- Customer Assistance Notice - VL N 800 (03-20)
- Educators Legal Liability Coverage Part Declarations - PE EL 100 (01-20)
- Educators Legal Liability Coverage Form - Claims Made - PE EL 101 (01-20)
- Consent To Settle Condition - PE EL 303 (07-20)
- Amendment Of Breach Of Fiduciary Duty Exclusion With Defense - PE EL 306 (07-20)
- Honor Roll Enhancement - PE EL 500 (07-20)
- Educators Legal Liability Coverage Form - Utah Claims Made - PE EL UT1 (01-20)
- Honor Roll Enhancement Arkansas - PE EL UT16 (03-21)
- Amendment Of Breach Of Fiduciary Duty Exclusion With Defense Expenses - Utah - PE ELNY18 (03-21)

Exclusions include, but are not limited to:

- Breach of Contract claims will be **EXCLUDED**, except for employee related contracts. For breach of contract claims not related to employee matters, the company will neither pay to defend the claim nor pay any judgment
- Exclusion - Tuition And Related Costs - PE EL 206 (07-20)

If you have knowledge of any incidents that are likely to lead to a claim, and have not been reported to the carrier it may not be prudent to change carriers at this time. If you are aware of such an incident please contact our office as soon as possible. Insert expiring policy's incident reporting provisions here or "refer to attached policy"

Commercial Automobile

Issuing Company: American Southern Home Insurance Company
 Proposed Policy Period: 7/1/2023 to 7/1/2024

Coverage Detail

Limits	Symbol(s)	Description
\$1,000,000	8 9	Liability Combined Single Limit
Included	9	Non-Owned Auto Liability
Included	8	Hired & Borrowed Auto Liability
\$100	8	Hired Auto Physical Damage – Other Than Collision (OTC) Deductible Losses are valued at the least of the cost to: Repair the damaged vehicle; Replace the vehicle with like type or kind; Actual cash value at the time of loss, less deductible
\$500	8	Hired Auto Physical Damage – Collision Deductible Losses are valued at the least of the cost to: Repair the damaged vehicle; Replace the vehicle with like type or kind; Actual cash value at the time of loss, less deductible
Included		Employees as Additional Insured
Included		Social Service Agencies - Volunteers as Insureds

Policy is subject to annual audit.

You must purchase Admitted Coverage at the Mexican Border before taking your vehicles into Mexico. No coverage is provided by this policy.

Exclusions include, but are not limited to:

- Racing
- Asbestos
- Nuclear Energy Liability
- Professional Services
- Expected or Intended Injury
- Workers Compensation
- Employee Indemnification and Employer's Liability
- Fellow Employee
- Care, Custody or Control
- Handling of Property
- Movement of Property by Mechanical Device
- Operations or Complete Operations
- Punitive Damages
- Pollution
- War

Forms and Endorsements:

- Common Policy Declarations - AM CL 100 (11-09)
- Policyholder Notice - Supplemental Spousal Liability Coverage - AUNY04 (06-03)
- Common Policy Conditions - IL 00 17 (11-98)
- Business Auto Declarations - CA DS 03 (10-13)
- Commercial Auto Supplemental Declarations Utah - AU NY DS 22 (11- 15)
- Business Auto Coverage Form - CA 00 01 (10-13)
- Amended Exception - Who Is An Insured - PE AU 1023 (07-20)
- Utah In Business Auto and Motor Carrier Coverage Forms - CA 01 12 (12-15)
- Utah Changes - Cancellation - CA 02 25 (06-20)
- Advisory Notice Of Supplemental Uninsured/Underinsured Motorists Coverage (SUM) Arkansas - AUNY21 (10-17)
- Schedule of Covered Autos You Own - AU 500 (12-13)
- Signature Endorsement - AFH VL 101 (11-09)
- Honor Roll Elite Commercial Auto Enhancement - PE AU 1022 07 20

Commercial Auto (Continued)

Commercial Auto policies utilize a set of coverage symbols to stipulate a category of covered autos. One or more symbols are assigned to each coverage purchased indicating which autos that coverage applies to. Please refer to your policy and make certain that you read and understand the various auto symbols and associated descriptions. Specific symbols may apply to either a particular kind of vehicle or the vehicle's ownership status. The symbols could also differ depending upon whether the coverage is for liability or physical damage. Also, in certain circumstances, an insurance company may agree to provide coverage for an auto scenario that is not described in the auto symbols. When this occurs, a unique symbol and related description is used. **If you have any questions regarding the auto symbols or associated descriptions contained in your policy, please contact us.**

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-fault	Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households but only while used in your business or your personal affairs.



Wright Specialty MVR Guidelines

		Number of At-Fault Accidents			
Number of minor violations		0	1	2	3
	0	Clear	Acceptable	Borderline	Unacceptable
	1	Acceptable	Borderline	Unacceptable	Unacceptable
	2	Borderline	Unacceptable	Unacceptable	Unacceptable
	3 or more	Unacceptable	Unacceptable	Unacceptable	Unacceptable
	Any major violations	Unacceptable	Unacceptable	Unacceptable	Unacceptable

Major Violations (within last five years of violation date) include:

- A violation in connection with a fatal accident.
- Any felony involving the use of an automobile.
- Driving under a suspended, revoked, or expired license
- Driving under the influence of drugs or alcohol and/or the refusal to take a blood/breath test.
- Fleeing or attempting to elude the police; failure to stop and report an accident in which the driver was involved.
- Negligent vehicular homicide.
- Operating a motor vehicle without the owner's permission.
- Permitting an unlicensed person to drive.
- Reckless, negligent, careless driving or racing.
- Speeding in excess of 20 mph over the speed limit.

The following are not considered as a violation:

- Defective equipment (lights, brakes, etc.)
- Oversize or over weight
- Seatbelt violations

Borderline Drivers

Borderline drivers include "borderline" situations as noted in the above chart and the following:

- Past suspensions with reinstatements shown on the MVR.
- Drivers 18-21 with one or more violations/accidents within the last three years.

***Compliance with the guidelines above is a condition of the Commercial Automobile Policy if bound.**

Excess Liability

Issuing Company: American Family Home Insurance Company
 Proposed Policy Term: 7/1/2023 to 7/1/2024
 Policy Form: Follow Form

Coverage Detail

Limits	Description
\$10,000,000	Per Occurrence
\$10,000,000	Aggregate

Underlying Coverages

Policy Type	Carrier	Policy Period	Limits
Automobile Liability Combined Single Limit	American Southern Home Insurance Company	7/1/2023 - 7/1/2024	\$1,000,000
General Liability Each Occurrence General Aggregate Products & Comp Ops Personal & Adv Injury	American Southern Home Insurance Company	7/1/2023 - 7/1/2024	\$1,000,000 \$3,000,000 \$3,000,000 \$1,000,000
Police Professional Liability Each Incident Aggregate	American Southern Home Insurance Company	7/1/2023 - 7/1/2024	\$1,000,000 \$3,000,000
Educators Legal Liability Each Incident Aggregate	American Southern Home Insurance Company	7/1/2023 - 7/1/2024	\$1,000,000 \$3,000,000
Employee Benefits Liability Each Employee Aggregate	American Southern Home Insurance Company	7/1/2023 - 7/1/2024	\$1,000,000 \$2,000,000
Abuse or Molestation Liability Each Occurrence Aggregate	American Southern Home Insurance Company	7/1/2023 - 7/1/2024	\$1,000,000 \$3,000,000
Counseling Professional Liability Each Occurrence Aggregate	American Southern Home Insurance Company	7/1/2023 - 7/1/2024	\$1,000,000 \$3,000,000

All underlying policies shown above must be kept in full force during the term of this policy.

Exclusions include, but are not limited to:

- Damage to Premises Rented to You
- Employment Related Practices
- Uninsured / Underinsured Motorist
- Nuclear, Chemical and Biological Hazard
- Fungi, Mold or Spores
- Silica or Related Dust
- Insolvency Provision
- Drop Down Provision
- Breach of Contract
- Asbestos
- Pollution
- Nuclear Energy Liability Exclusion Endorsement - CX 21 01 09-08
- Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism - CX 21 36 09-08
- Auto Coverage - Exclusion Of Terrorism - CX 21 56 09-08
- Total Aircraft Liability Exclusion - CXE 01 03 02-10
- Asbestos Exclusion - CXE 01 06 02-10
- Damage To Real Property - Total Exclusion - CXE 02 17 02-10
- War Exclusion - CXE 02 45 02-10

Forms and Endorsements:

- Commercial Excess Liability Exclusions
- Schedule of Controlling Underlying Insurance
- Commercial Excess Liability Coverage Form
- Cap on Losses From Certified Acts of Terrorism
- Underlying Claims-Made Coverage
- Employee Benefits Excess Liability Coverage
- Sub-limited Coverages Endorsement
- Aggregate Limits of Insurance – Amendatory Endorsement
- Disclosure Pursuant to Terrorism Risk Insurance Act
- Effective Time Changes
- Policyholder Notice Oregon

Commercial Crime

Issuing Company: Underwriters at Lloyd's of London (100% Syndicate 3624)
 Proposed Policy Period: 7/1/2023 to 7/1/2024
 Coverage Form: Discovery

Coverage Detail

Subject	Blanket or Schedule	Amount – Per Occurrence	Deductible – Per Occurrence
Insuring Agreement A: Fidelity			
Employee Theft	Blanket	\$1,000,000	\$10,000
Third Parties' Property	Blanket	\$1,000,000	\$10,000
Insuring Agreement B: Forgery			
Checks	Blanket	\$1,000,000	\$10,000
Payment Cards	Blanket	\$1,000,000	\$10,000
Counterfeit	Blanket	\$1,000,000	\$10,000
Insuring Agreement C: Inside and Outside Loss			
Inside Premises	Blanket	\$1,000,000	\$10,000
Outside Transit	Blanket	\$1,000,000	\$10,000
Insuring Agreement D: Tech Fraud			
Computer	Blanket	\$1,000,000	\$10,000
Funds Transfer	Blanket	\$1,000,000	\$10,000
Cyber Deception	Blanket	\$150,000	\$10,000
Claim Expenses	Blanket	\$150,000	N/A

Rate Basis:

Average Daily Attendance (ADA)	Rate
2,050	\$0.69 Per Student

Forms and Endorsements:

- Program Policy Endorsement - E999.2
- Duties in the Event of Loss Amended - E998.2
- Blanket Loss Payable Endorsement - CSUCRI E1445 CW (07/17)
- Loss Payable Endorsement - CSUCRI E1422 CW (07/17)
- Lloyds Syndicate (3624) Endorsement - E2642.1
- Amend Definition of Executive Employee Endorsement (Selected Coverage) - CSUCRI E1473 CW (07/17)
- Economic And Trade Sanctions Policyholder Notice - INT N001 CW 01 09
- Economic and Trade Sanctions Policyholder Notice - INT N098 CW (03/16)
- Policyholder Notice Complaints or Comments - INT N099 CW (03/16)
- General Terms and Conditions - CSU P0001S CW (07/17)
- Crime Coverage Part - CSUCRI P0001S CW (07/17)

Exclusions include, but are not limited to:

- Acts of Employees Learned of by You Prior to the Policy Period
- Confidential Information
- Governmental Action
- Indirect Loss
- Legal Fees, Costs, and Expenses
- Inventory Shortages
- Transfer or Surrender of Property
- Voluntary Parting of Title to or Possession of Property
- Persons or Classes of Persons Excluded Endorsement - CSUCRI E1427 CW (07/17)

Cyber Liability

Issuing Company: Underwriters at Lloyd's, London
Proposed Policy Term: 7/1/2023 to 7/1/2024
Policy Form: Claims Made

Coverage Detail

Coverage Part	Limit of Liability	Deductible Each & Every Claim
Insuring Clause 1 - Cyber Incident Response		
Section A: Cyber Incident Response	\$1,000,000	0
Section B: Legal and Regulatory Costs	\$1,000,000	\$15,000
Section C: IT Security & Forensic Costs	\$1,000,000	\$15,000
Section D: Crisis Communication Costs	\$1,000,000	\$15,000
Section E: Privacy Breach Management Costs	\$1,000,000	\$15,000
Section F: Third Party Privacy Breach Management Costs	\$1,000,000	\$15,000
Section G: Post Breach Mediation Costs	\$50,000	0
Section G: Each and every claim, subject to a maximum of 10% of all sums carrier will pay as a direct result of the cyber event		
Insuring Clause 2 – Cyber Crime – No Coverage		
Section D: Extortion	\$1,000,000	\$15,000
Insuring Clause 3 - System Damage and Business Interruption		
Section A: System Damage and Rectification Costs	\$1,000,000	\$15,000
Section B: Income Loss and Extra Expense	\$1,000,000	\$15,000
Each and every claim, sub-limited to \$1,000,000 in respect of system failure		
Section C: Additional Extra Expense	\$100,000	\$15,000
Section D: Dependent Business Interruption	\$1,000,000	\$15,000
Section E: Consequential Reputational Harm	\$1,000,000	\$15,000
Section F: Claim Preparation Costs	\$25,000	0
Section G: Hardware Replacement Costs	\$1,000,000	\$15,000
Insuring Clause 4 - Network Security and Privacy Liability		
Section A: Network Security Liability	\$1,000,000	\$15,000
Section B: Privacy Liability	\$1,000,000	\$15,000
Section C: Management Liability	\$1,000,000	\$15,000

Section D: Regulatory Fines	\$1,000,000	\$15,000
Section E: PCI Fines, Penalties, and Assessments	\$1,000,000	\$15,000
Insuring Clause 5 - Media Liability		
Section A: Defamation	\$1,000,000	\$15,000
Section B: Intellectual Property Rights Infringement	\$1,000,000	\$15,000
Insuring Clause 7 - Court Attendance Costs		
Court Attendance Costs	\$100,000	0
Criminal Reward Coverage	\$50,000	\$15,000

Other Terms and Conditions:

- Business Operations: Charter schools
- Legal Action: Worldwide
- Territorial Scope: Worldwide
- Reputational Harm Period: 12 months
- Indemnity Period: 12 months
- Waiting Period: 8 hours

Policy Provisions

- This policy is written on a Claims Made basis.
 - Definition of Claim/Wrongful Act: Refer to attached Policy Form
 - Claim Reporting Provisions: Refer to attached Policy Form
 - Extended Reporting Period (ERP) Options Available: Refer to attached Policy Form
 - 100% of the Annual Premium @ 12 Months Policy Period
- Retroactive Date: Full Prior Acts
- Defense Costs are inside the limit.
- Punitive/Exemplary Damages are not covered.
- Most Favorable Venue is not covered.

Forms and Endorsements:

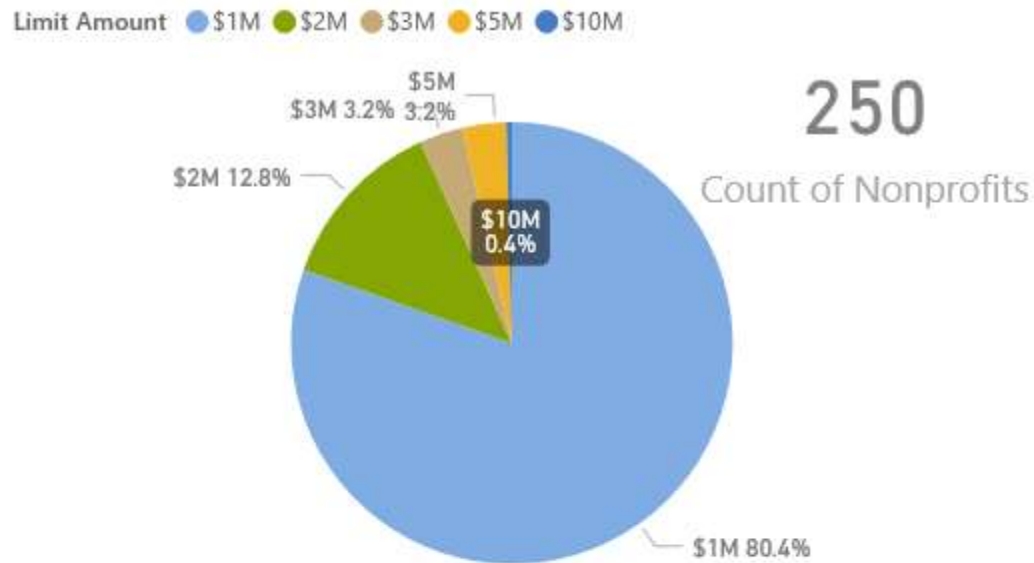
- Policyholder Disclosure - Notice of Terrorism Insurance Coverage
- RPS Special Amendatory Clause

Exclusions include, but are not limited to

- Refer to Policy Form

Cyber Liability Benchmarking - Nonprofits

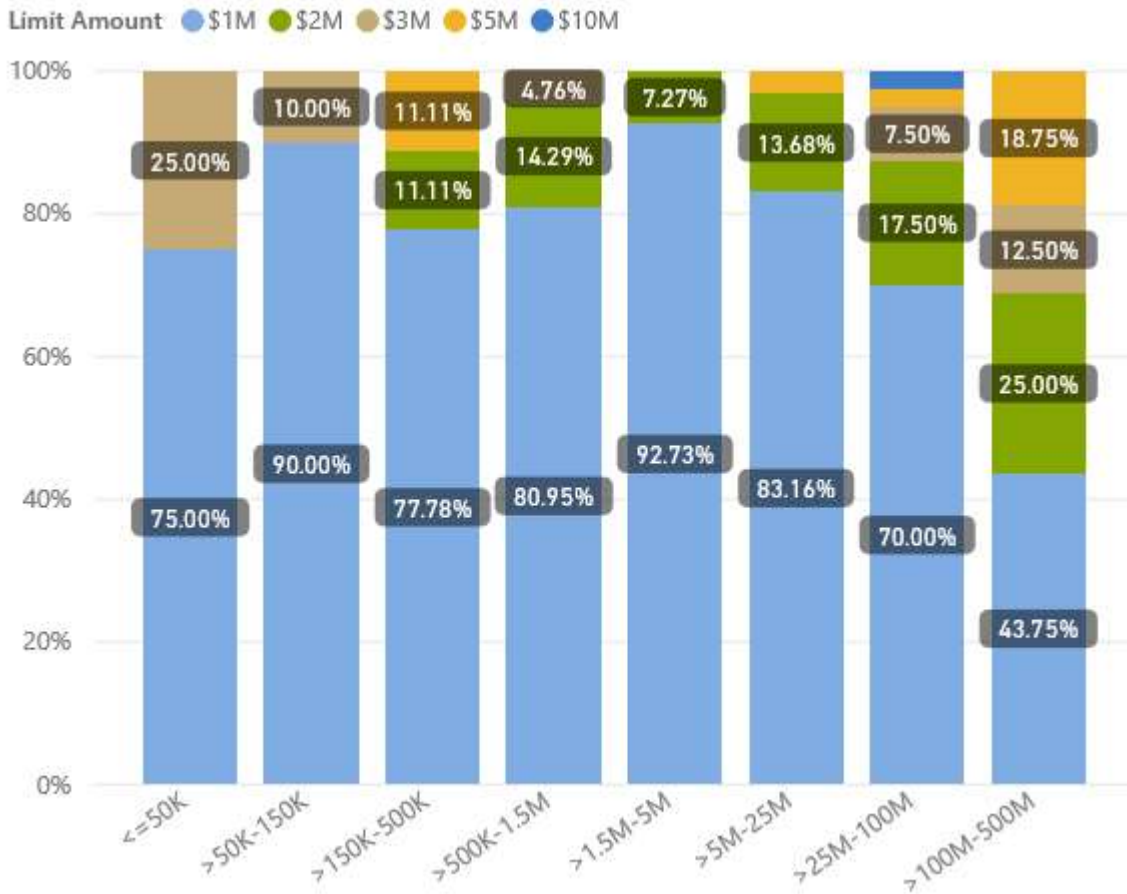
Aggregate Data - Cyber Limit Breakdown



Limit Amount	Average Revenue	Average # of Employees	Count of Nonprofits	%
\$1,000,000	\$19,704,620	206	201	80.4%
\$2,000,000	\$41,372,968	273	32	12.8%
\$3,000,000	\$63,294,889	152	8	3.2%
\$5,000,000	\$62,399,891	304	8	3.2%
\$10,000,000	\$80,000,000	150	1	0.4%
Total	\$25,480,487	216	250	100.0%

Cyber Liability Benchmarking - Nonprofits (Continued)

Aggregate Data - Distribution of Limits by Revenue Band



Limit Amount	\$1,000,000		\$2,000,000		\$3,000,000		\$5,000,000		\$10,000,000		Total	
Revenue Band	Nonprofits Count	%	Nonprofits Count	%	Nonprofits Count	%	Nonprofits Count	%	Nonprofits Count	%	Nonprofits Count	%
<=50K	3	1.5%			1	12.5%					4	1.6%
>50K-150K	9	4.5%			1	12.5%					10	4.0%
>150K-500K	7	3.5%	1	3.1%			1	12.5%			9	3.6%
>500K-1.5M	17	8.5%	3	9.4%	1	12.5%					21	8.4%
>1.5M-5M	51	25.4%	4	12.5%							55	22.0%
>5M-25M	79	39.3%	13	40.6%			3	37.5%			95	38.0%
>25M-100M	28	13.9%	7	21.9%	3	37.5%	1	12.5%	1	100.0%	40	16.0%
>100M-500M	7	3.5%	4	12.5%	2	25.0%	3	37.5%			16	6.4%
Total	201	100.0%	32	100.0%	8	100.0%	8	100.0%	1	100.0%	250	100.0%

Security Risk Management

Issuing Company: AXA XL Insurance Company UK Limited
Proposed Policy Term: 7/1/2023 to 7/1/2024
Policy Form: Occurrence Form

Coverage Detail

Coverage Part	Limit / Sublimit
Limit of Liability for Insured Losses:	-
Ransom Lost	\$1,000,000
Personal Belongings	\$10,000
Transit	\$1,000,000
Legal Liability	\$1,000,000
Additional Expenses	\$1,000,000
Crisis Response Fees	Unlimited
Accidental Death & Dismemberment Section:	-
Maximum Benefit Per Insured Person	\$250,000
Insured Event Aggregate	\$1,250,000

Benefits per Insured Person:

Description of Loss:	% of Maximum Benefits
Death	100%
Loss of Limb	100%
Loss of Sight	100%
Loss of Speech	100%
Permanent Total Disability	100%
Mutilation	50%

Additional Coverages:

Description	Limit
Additional Covered Event Expenses - Threat Response Expense	
Limit of Liability Per Threat	\$100,000
Indemnity Period	90 Days
Disappearance & Investigation Expense	
Limit of Liability Per Event	\$150,000
Indemnity Period	90 Days
Waiting Period	48 Hours
Additional Coverage Endorsements - Loss of Earnings	
Limit of Liability Per Insured Event	\$1,000,000
Indemnity Period	120 Days
Waiting Period	6 Hours
Travel Security Evacuation	
Limit of Liability Per Event	\$500,000
Annual Aggregate Limit	\$1,000,000
Per Person Sublimit	\$25,000
Disaster Evacuation	

Limit of Liability Per Event	\$250,000
Annual Aggregate Limit	\$1,000,000
Per Person Sublimit	\$25,000
Child Abduction	
Limit of Liability Per Insured Event	\$1,000,000
Workplace Violence	
Limit of Liability Per Event	\$1,000,000
Annual Aggregate	\$1,000,000
Accidental Death and Dismemberment	
Per Person	\$100,000
Per Event	\$500,000

Description	Number of Total
Anticipated Student Count:	2,050
Total Faculty/Staff Count	156

Exclusions include, but are not limited to:

- The surrender of Personal Belongings at the time and location where an Express Kidnapping, Kidnapping, Hijacking, or Detention first occurs.
- The surrender of a Ransom:
 - That is being carried by, transported by or otherwise in the possession of an Insured Person at the time an Express Kidnapping, Kidnapping, Hijacking or Detention first occurs; or
 - At the location where an Express Kidnapping, Kidnapping, Hijacking or Detention first occurs, unless brought to such location for the sole purpose of conveying a previously communicated Ransom demand.
- Any Express Kidnapping, Kidnapping, Hijacking, or Extortion as a result of fraudulent, dishonest or criminal act(s) by an Insured Person or authorized representative (whether acting alone or in collusion with others) unless the person authorizing the Ransom payment had, prior to payment, made every reasonable attempt to determine that the Ransom demand or threat was genuine.
- As respects coverage for Recall Expenses, the Company shall have no liability for bodily injury, sickness, disease, or death of any person or animal, or damage to or destruction of any property, including loss of use thereof, arising out of the use or disposal of products manufactured or distributed by the Insured.
- Any Detention resulting from:
 - Any violation or alleged violation of the criminal laws of the host country by the Insured, provided that said violation would also be considered a violation of the laws of the country in which the Insured's headquarters are located, had said violation or alleged violation been committed there;
 - Any violation or alleged violation of the criminal laws of the host country by the Insured Person, provided that said violation would also be considered a violation of the laws of the country in which the Insured Person is a national, had said violation or alleged violation been committed there; or
 - Failure of the Insured or an Insured Person to maintain and possess duly authorized and issued required documents and visas.
 - However, this exclusion does not apply if the Company determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda, and/or coercive effect upon or at the expense of the Insured or an Insured Person.

Student Accident

Issuing Company: United States Fire Insurance Company
Proposed Policy Period: 7/1/2023 to 7/1/2024

Coverage Detail

Limits of Liability	Description
\$25,000	Accident Medical Maximum
\$25,000; \$1000 Extended Dental Benefit Included	Dental Medical Maximum
\$15,000 / \$30,000	Accidental Death & Dismemberment
\$0	Deductible
2 Years	Benefit Period

Covered Sports	Number of Students	Rate per Student
Grades PreK-8 (Without Football)	1,025	\$2.00
Grades 9-12 (Without Football)	1,025	\$2.00

Exclusions include, but are not limited to:

- Suicide, self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane insane.
- War or any act of war, declared or undeclared.
- An Accident which occurs while the Covered Person is on Active Duty in any Armed Forces, National Guard, military, naval or air service or organized reserve corps:
- Injury sustained while in the service of the armed forces of any country. When the Covered Person the armed forces of any country, we will refund the unearned pro-rata premium upon request;
- Participation in a riot or insurrection.
- Disease or disorder of the mind, including mental or nervous disorders.
- Loss sustained or contracted in consequence of the insured's being intoxicated or under the influence any narcotic unless administered on the advice of the Covered Person's Physician.
- Commission or attempt to commit a felony
- Injuries paid under Workers' Compensation, Employers liability laws or similar occupational benefits while engaging in activity for monetary gain from sources other than the Policyholder.
- Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation
- Dental care or treatment other than care of sound, natural teeth and gums required on account resulting from an Accident while the Covered Person is covered under this Certificate, and rendered 6 months of the Accident.
- Rest cures or custodial care.
- Elective or Cosmetic surgery, except for reconstructive surgery on an injured part of the body.

Catastrophic Accident

Issuing Company: United States Fire Insurance Company
 Proposed Policy Period: 7/1/2023 to 7/1/2024

Coverage Detail

Limits of Liability	Description
\$5,000,000	Accident Medical Maximum
\$10,000	Accidental Death & Dismemberment
\$25,000	Deductible
10 Years	Benefit Period

Covered Sports	Number of Students	Rate per Student
Grades PreK-8 (Without Football)	1,025	\$0.61
Grades 9-12 (Without Football)	1,025	\$0.61

Exclusions include, but are not limited to:

- Suicide, self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane.
- War or any act of war, declared or undeclared.
- An Accident which occurs while the Covered Person is on Active Duty in any Armed Forces, National Guard, military, naval or air service or organized reserve corps:
- Injury sustained while in the service of the armed forces of any country. When the Covered Person enters the armed forces of any country, we will refund the unearned pro-rata premium upon request;
- Participation in a riot or insurrection.
- Disease or disorder of the mind, including mental or nervous disorders.
- Loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of the Covered Person's Physician.
- Commission or attempt to commit a felony
- Injuries paid under Workers' Compensation, Employers liability laws or similar occupational benefits or while engaging in activity for monetary gain from sources other than the Policyholder.
- Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay.
- Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an Accident while the Covered Person is covered under this Certificate, and rendered within 6 months of the Accident.
- Rest cures or custodial care.
- Elective or Cosmetic surgery, except for reconstructive surgery on an injured part of the body.

Coverage Considerations

Coverages are highlighted here to review available coverages which you should consider. These coverages are included in the coverage section of this proposal only if quoted and highlighted as covered. A proposal for any of the following coverages can be provided. The recommendations and considerations summarized in this section are not intended to identify all exposures. If Gallagher does not handle your complete insurance program; these recommendations only reflect items within our scope of responsibility.

Automobile	<input type="checkbox"/> Drive-Other Car <input type="checkbox"/> Auto Loan Lease Gap Coverage	<input type="checkbox"/> Waiver of Collision Deductible <input type="checkbox"/> Non-Owned and Hired Auto
Equipment Breakdown	<input type="checkbox"/> Demolition <input type="checkbox"/> Increased Cost of Construction <input type="checkbox"/> Property Damage	<input type="checkbox"/> Increased Time to Rebuild <input type="checkbox"/> Utility Service Interruption
General Liability	<input type="checkbox"/> Pollution Liability for Hostile Fire <input type="checkbox"/> Liquor Liability <input type="checkbox"/> Employee Benefits Liability	<input type="checkbox"/> Faculty Liability / Corporal Punishment <input type="checkbox"/> Stop-Gap
Crime	<input type="checkbox"/> Employee Dishonestly limit at least 10% of Plan Asset Fund <input type="checkbox"/> Funds Transfer Fraud	<input type="checkbox"/> Credit Card Transactions <input type="checkbox"/> Social Engineering / Cyber Deception
Executive Package	<input type="checkbox"/> Directors & officers Liability <input type="checkbox"/> Employment Practices Liability <input type="checkbox"/> Fiduciary Liability	<input type="checkbox"/> Wage & Hour Defense Costs <input type="checkbox"/> Workplace Violence <input type="checkbox"/> Third Party Liability
Property	<input type="checkbox"/> Agreed Amount <input type="checkbox"/> Demolition Cost <input type="checkbox"/> "Green" Coverage – Enhanced energy efficient or environmentally-preferable or sustainable methods in the rebuilding design and construction	<input type="checkbox"/> Fences, Signs, Outdoor Equipment, and Playground Equipment <input type="checkbox"/> Windstorm; Flood; Earthquake or Earthquake Sprinkler Leakage Perils <input type="checkbox"/> Water Backup of Sewers or Drains <input type="checkbox"/> Earthquake Sprinkler Leakage <input type="checkbox"/> Increased Cost of Construction
Umbrella/Excess	<input type="checkbox"/> Abuse, Professional, Employee Benefits Liability, Employers Liability as Underlying Coverages	<input type="checkbox"/> Increased Limits
Other Coverage Considerations	<input type="checkbox"/> Workers Compensation <input type="checkbox"/> Cyber Risk <input type="checkbox"/> Environmental Pollution Liability <input type="checkbox"/> Aviation <input type="checkbox"/> Fiduciary Liability <input type="checkbox"/> Foreign Exposures <input type="checkbox"/> Kidnap & Ransom <input type="checkbox"/> Earthquake	<input type="checkbox"/> Builders Risk and Owners Contractors Protective Liability (OCP) <input type="checkbox"/> Terrorism <input type="checkbox"/> Accidental Death & Dismemberment <input type="checkbox"/> International Travel <input type="checkbox"/> Employee Benefit Plans <input type="checkbox"/> Flood

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

Line of Coverage	Insurance Company ** (AM Best Rate/Financial Strength)	Market Response *	Admitted ***
Commercial Package	American Southern Home Insurance Company (A+ XV)	Recommended Quote	Admitted
Commercial Automobile	American Southern Home Insurance Company (A+ XV)	Recommended Quote	Admitted
Excess Liability	American Family Home Insurance Company (A+ XV)	Recommended Quote	Admitted
Commercial Crime	*Underwriters at Lloyd's of London (100% Syndicate 3624) (A XV)	Recommended Quote	Non-Admitted
Cyber Liability	*Underwriters at Lloyd's, London (A+XV)	Recommended Quote	Non-Admitted
Security Risk Management	*AXA XL Insurance Company UK Limited (A+XV)	Recommended Quote	Non-Admitted
Student Accident	United States Fire Insurance Company (A XV)	Recommended Quote	Admitted
Catastrophic Accident	United States Fire Insurance Company (A XV)	Recommended Quote	Admitted

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the AM Best website at <http://www.ambest.com/ratings/>.

***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Bindable Quotations & Compensation Disclosure Schedule

Coverage	Carrier Name	Wholesaler, MGA or Intermediary Name ¹	Estimated Annual Premium ²	Comm % or Fee ³	Gallagher U.S. owned Wholesaler, MGA or Intermediary %
Commercial Package	American Southern Home Insurance Company	Scholastic First Insurance (Arthur J. Gallagher & Co.) Wright Specialty Insurance	\$31,383	11.5%	6% *Unknown
Commercial Auto	American Southern Home Insurance Company	Scholastic First Insurance (Arthur J. Gallagher & Co.) Wright Specialty Insurance	\$804	11.5%	6% *Unknown
Excess Liability	American Family Home Insurance Company	Scholastic First Insurance (Arthur J. Gallagher & Co.) Wright Specialty Insurance	\$11,980	11.5%	6% *Unknown
Commercial Crime	Underwriters at Lloyds, London (100% Syndicate 3624)	Scholastic First Insurance (Arthur J. Gallagher & Co.)	\$1,415 + \$45 Taxes/Fees	15%	5% + \$100 SFI Broker Fee
Cyber Liability	Underwriters at Lloyd's, London	Scholastic First Insurance (Arthur J. Gallagher & Co.) Risk Placement Services, Inc.	\$15,625 + \$500 Carrier Fee + \$714.34 Taxes/Fees	12.5%	2.5% 10%

Coverage	Carrier Name	Wholesaler, MGA or Intermediary Name ¹	Estimated Annual Premium ²	Comm % or Fee ³	Gallagher U.S. owned Wholesaler, MGA or Intermediary %
Security Risk Management	AXA XL Insurance Company UK Limited	Scholastic First Insurance (Arthur J. Gallagher & Co.)	\$4,091 + \$130.09Taxes/Fees	20%	10% + \$100 RPG Fee
Student Accident	United States Fire Insurance Company	Scholastic First Insurance (Arthur J. Gallagher & Co.) Gallagher Student Health & Special Risk	\$4,100	15%	5% 5% + 2% Program Fee
Catastrophic Accident	United States Fire Insurance Company	Scholastic First Insurance (Arthur J. Gallagher & Co.) Gallagher Student Health & Special Risk	\$1,250.05	15%	5% 5% + 2% Program Fee

1. We were able to obtain more advantageous terms and conditions for you through an intermediary/wholesaler.
2. If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.
3. The commission rate is a percentage of annual premium excluding taxes & fees.
* Gallagher is receiving ____% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

Proposal Disclosures

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

TRIA/TRIPRA Disclaimer – If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Gallagher does not provide actuarial services or actuarial estimates of rate levels or rate methodology. In the event that we provide suggestions regarding the establishment of rates, premiums, or retention/deductible amounts, that advice is based solely on various insurance industry standards and does not constitute an actuarial evaluation or opinion. We recommend that you contract with a certified actuary for a more precise evaluation and recommendation for rates and overall rating methodology.

The proposal of insurance features policies which contain cancellation provisions to refund premium other than on a pro-rata basis for such occurrences including but not limited to non-payment of premium (short rate penalty provisions). At your request we can detail the terms of such cancellation provisions.

This proposal of insurance features insurance policies which contain cancellation provisions and/or cancellation penalties/fees which refund premium other than on a pro-rata basis. The insurance carrier's assessment of such cancellation fees are detailed in this proposal for any line of coverage where the proposed insurer is applying such fees.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these “Terms”) govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the “CAB”) included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher’s assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (ix) comply with data subjects’ rights, as applicable. To the extent applicable under associated data protection laws, you are a “business” or “controller” and Gallagher is a “service provider” or “data processor.” You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher’s Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we’d like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("**Dispute**"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("**Notice**") of the claim to the other party and to the American Arbitration Association ("**AAA**") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.



Insurance | Risk Management | Consulting

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively “insurance coverages”) handled for a client’s account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

Appendix

The following documents are attached to this proposal for your reference:

- Employee Benefits Liability - Specimen Policy Form and any applicable Endorsements.
- Law Enforcement Liability Non-Monetary Relief - Specimen Policy Form and any applicable Endorsements.
- Educators Legal Liability - Specimen Policy Form and any applicable Endorsements.
- Cyber Liability - Specimen Policy Form and any applicable Endorsements.