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Revised Commercial Insurance Proposal For

LOS ANGELES LEADERSHIP ACADEMY

2670 Griffin Ave
Los Angeles, CA 90031

Presented By:

Brandon Cole
Mia Ly

Arthur J Gallagher & Co
Insurance Brokers of CA, Inc.

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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 Nonprofit's 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 10 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 Charter First and 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 both 2014 and 2015. 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.

Mia Ly, Area Vice President, Gallagher's Public and Nonprofit Team

Mia provides consultative expertise in risk management, employee benefits and insurance placement services to a variety of industries in the public and private sector. Her goal is to deliver exceptional service and tailored solutions through working intimately with her clients and understanding the unique challenges they face. Mia earned a Bachelor of Arts in Intensive Psychology at the University of California, Santa Cruz. She is recognized by the Hartford School of Insurance as a Commercial Lines Coverage Specialist

Maria Castellon, Senior Client Service Manager

Maria joined Gallagher Chapman in February 2012 as a Client Service Associate in Property & Casualty Insurance, bringing with her seven years of prior experience and knowledge in Property & Casualty Insurance. She has since been promoted to a Client Service Manager role where she focuses on servicing both Private and Charter Schools. Maria is a licensed Property & Casualty Insurance broker and is currently pursuing her Certified Insurance Counselor (CIC) Designation.



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Contact Information

Melissa Cerny		Brandon Cole	
Area President		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

Mia Ly		Maria Castellon	
Area Vice President		Senior Client Service Manager	
Direct	818-539-9416	Direct	818-539-8622
Fax	818-539-7416	Fax	818-539-8722
Email	Mia_Ly@AJG.com	Email	Maria_Castellon@AJG.com

Payments

Payable to: Arthur J Gallagher & Co Insurance Brokers of California Inc.
 Address: P. O. Box 742886, Los Angeles, CA 90074-2886
 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: www.chapmanins.com



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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
Package (Property & Auto), General Liability, Educators Legal Liability, Umbrella	Philadelphia Indemnity Insurance Company	Phone: 877-438-7459 Fax: 866-847-4046 Email: custserv@phly.com
Excess Liability – 2 nd Layer (\$10M xs \$10M)	Merchants National Insurance Company	Phone: 800-952-5246
Cyber Liability	Houston Casualty Company	Mail: Tokio Marine HCC Cyber & Professional Lines Group Claims Dept. 16501 Ventura Blvd, Suite 200 Encino, CA 91436 Email: CyberClaims@tmhcc.com Phone: 888-627-8995
Commercial Crime	Underwriters at Lloyd's, London (100% Syndicate 3624)	Mail: Hiscox, Inc Attn: Crime & Fidelity Claims Dept. 520 Madison Avenue, 32nd Floor New York, NY 10022 Email: d&oclaims@hiscox.com Fax: 212-922-9653
Security Risk Management	Houston Casualty Company	Phone: 800-927-6306
Pollution Liability	Lloyd's Syndicates 623/2623	Phone: 860-677-3700 Email: enviro.claims@beazley.com Mail: Beazley USA Services, Inc. 30 Batterson Park Road Farmington, CT 06032



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Student Accident Base and Student Accident Catastrophic	United States Fire Insurance Company	Mail: BMI Benefits, LLC. P.O. Box 511 Matawan, NJ 07747 Phone: 800.445.3126 Fax: 732.583.9610 Email: lisaC@bobmccloskey.com www.bobmccloskey.com
Workers Compensation	Republic Indemnity Company of America	Online: www.republicindemnity.com Phone: 888-336-7569 Email: reclaims@ri-net.com
Workers Compensation	California Private Schools Self-Insurance Group (CAPS-SIG)	Phone: 610-647-4466 Fax: 610-647-0662 Mailing Address: 255 Great Valley Parkway, Suite 200, Malvern, PA 19355

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 and General Liability Claims		All Other Claims	
Email:	GGB.NRCClaimsCenter@ajg.com	Email:	Tina_Bodzsar@AJG.com
Phone:	855-497-0578	Phone:	818-539-1243
Fax:	225-663-3224	Fax:	818-539-1543

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 numbers above.*

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!



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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	\$16,536,382	\$16,536,382	-
Contents	\$500,000	\$500,000	-
Business Income	\$3,500,000	\$3,500,000	-
Number of Students	770	745	-3%
Number of Faculty	87	87	-
# of Vehicles	3	3	-
Annual Payroll	\$5,943,419	\$5,943,419	-
Experience Modification	1.39	1.15	-.24

Major Changes to Expiring Program

Line of Business	Changes
Package (Property/Auto)	<ul style="list-style-type: none"> None
Educators Legal Liability (\$5M)	<ul style="list-style-type: none"> None
Umbrella Liability (\$5M)	<ul style="list-style-type: none"> None
Cyber Liability	<ul style="list-style-type: none"> Quoted with Houston Casualty Company– premium quoted is 11% lower than expiring
Crime	<ul style="list-style-type: none"> None
Security Risk Management	<ul style="list-style-type: none"> None
Workers Compensation	<ul style="list-style-type: none"> None
Pollution Liability	<ul style="list-style-type: none"> New Coverage
Student Accident	<ul style="list-style-type: none"> New policy to replace current policy with Philadelphia Includes a \$5M Catastrophic Medical Expense Limit (this coverage not included with the Philadelphia policy)
Umbrella Liability \$10M	<ul style="list-style-type: none"> New Coverage – included \$10M excess of \$5M quote to comply with LAUSD insurance requirements



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Premium Summary / Comparison

Line of Business	Philadelphia Indemnity Insurance Co Expiring Premium	Philadelphia Indemnity Insurance Co Renewal Premium	Philadelphia Indemnity Insurance Co Renewal Premium
Commercial Package	\$64,563.00	\$70,468.00	\$70,468.00
o Fee and Surcharge	\$5.28	\$5.28	\$5.28
Umbrella Liability (\$5M)	\$9,591.00	\$10,138.00	\$10,138.00
Educators Legal Liability (\$5M)	\$54,448.00	\$57,229.00	\$57,229.00
Sub-Total	\$128,607.28	\$137,840.28	\$137,840.28
Line of Business	N/A	N/A	Merchants National Insurance Company New Premium
Excess Liability (\$10M xs \$5M)	-	-	\$30,900.00
o Surplus Lines Tax/Fee	-	-	\$1,004.25
o Carrier Fee	-	-	\$200.00
Sub-Total	-	-	\$32,104.25
Line of Business	Underwriters at Lloyd's, London/Beazley Expiring Premium	Houston Casualty Company Renewal Premium	Houston Casualty Company Renewal Premium
Cyber Liability	\$7,120.00	\$6,175.00	\$6,175.00
o Surplus Lines Tax/Fee	\$231.40	\$207.03	\$207.03
o Carrier Fee	-	\$195.00	\$195.00
Sub-Total	\$7,351.40	\$6,577.03	\$6,577.03
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	Underwriters at Lloyd's of London (100% Syndicate 3624) Renewal Premium
Commercial Crime	\$909.00	\$955.00	\$955.00
o Surplus Lines Tax/Fee	\$29.54	\$31.04	\$31.04
o RPG Fee	\$100.00	\$100.00	\$100.00
Sub-Total	\$1,038.54	\$1,086.04	\$1,086.04
Line of Business	Houston Casualty Company Expiring Premium	Houston Casualty Company Renewal Premium	Houston Casualty Company Renewal Premium
Security Risk Management	\$2,214.00	\$2,435.00	\$2,435.00
o Surplus Lines Tax/Fee	\$71.96	\$79.14	\$79.14
o RPG Fee	\$100.00	\$100.00	\$100.00
Sub-Total	\$2,385.96	\$2,614.14	\$2,614.14
Line of Business	Philadelphia Indemnity Insurance Company Expiring Premium	United States Fire & Insurance Company Renewal Premium	United States Fire & Insurance Company Renewal Premium
Student Accident Base (\$25K Limit)	\$3,506.00	\$2,448.00	\$2,448.00
o Program Fee	-	\$62.00	\$62.00
Sub-Total	\$3,506.00 (1)	\$2,510.00	\$2,510.00

Line of Business	N/A	United States Fire & Insurance Company New Premium	United States Fire & Insurance Company New Premium
Student Accident Catastrophic (\$5M Limit)	N/A	\$630.45	\$630.45
Sub-Total	N/A	\$630.45	\$630.45
Line of Business	Republic Indemnity Company of America Renewal Premium	Republic Indemnity Company of America Renewal Premium	Republic Indemnity Company of America Renewal Premium
Workers Compensation	\$60,012.00	\$47,161.00	\$47,161.00
State Mandated Taxes & Fees	\$2,376.00	\$2,798.00	\$2,798.00
Sub-Total	\$62,388.00	\$49,959.00	\$49,959.00
Broker's Administration Fee	Waived	Waived	Waived
Total Annual Premium:	\$205,277.18	\$201,216.94	\$241,240.46
<i>Increase / Decrease from Expiring Premium</i>		-2%	+18%

(1) Student Accident - Current policy with Philadelphia is effective from 11/9/2021 to 11/9/2022. In order to place proposed Base & Catastrophic Student Accident policies, we will need to cancel the current policy effective 8/1/2022. Philadelphia will return any unearned policy premium.

NEW COVERAGE:

Line of Business		Lloyd's Syndicates 623/2623 New Premium	Lloyd's Syndicates 623/2623 New Premium
Pollution Liability	-	\$745.00	\$745.00
o Surplus Lines Tax/Fee	-	\$24.21	\$24.21
o RPG Fee	-	\$100.00	\$100.00
Sub-Total	-	\$869.21	\$869.21
Total Annual Premium including new coverage:	\$205,277.18	\$202,086.15	\$242,109.67

Important Items to Note:

- Crime - \$500 Minimum Earned Premium; \$100 RPG Fee fully earned at inception
- Pollution Liability - \$500 Minimum Earned Premium; \$100 RPG Fee fully earned at inception
- Security Risk Management - \$1,265 Minimum Earned Premium; \$100 RPG Fee fully earned at Inception



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Binding Requirements

In order to bind coverage the following items must be received by 07/28/2022:

1. Signed Client Authorization to Bind (Pages 14 & 15)
2. Premium payable to Arthur J Gallagher
3. **Package/Educators Legal Liability**
 - Signed Statement of Values
 - All drivers subject to acceptable motor vehicle driving records
 - If a loss control survey is made by the company, coverage is contingent upon favorable survey findings and/or completion of loss control recommendations by the insured, as soon as practical, after receiving a recommendation letter.
4. **Excess Liability – Merchants \$10M xs \$5M**
 - Provide Description of Operations for the Additional Named Insured's Florence Critteton Center, Inc. & 2670 Griffin Education Center, Inc.
 - Completed Auto Safety Supplement
 - Please provide additional information on the 9/17/209 Loss, \$122,100 Paid, Breach of Contract
 - Signed & dated Acord 125 & 131 Applications (Pages 4 & 10)
5. **Cyber Liability**
 - Signed & Dated Cyber Tokio Marine HCC Application (Sign Section 5 & Section 10)
6. **Crime**
 - CA D1 Affidavit (acknowledging placement with non-admitted carrier)
7. **Security Risk Management**
 - Complete & sign Security Risk Management Application attached to e-mail
 - CA D1 Affidavit (acknowledging placement with non-admitted carrier)
8. **Student Accident**
 - Signed & Dated Student Accident Application
9. **Pollution Liability** (if purchasing coverage)
 - CA D1 Affidavit (acknowledging placement with non-admitted carrier)

This quotation is valid until 07/31/2022 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 Umbrella, Educators Legal Liability, Excess Liability \$10M xs \$5M, Fiduciary Liability, Pollution Liability, Cyber Liability, Security Risk Management, Student Accident Base & Catastrophic, and Workers Compensation. 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.



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Client Authorization to Bind

Named Insured: Los Angeles leadership Academy

Accept	Reject	Option
<input type="checkbox"/>	<input type="checkbox"/>	Package – Philadelphia Indemnity Insurance Company - \$70,473.28
<input type="checkbox"/>	<input type="checkbox"/>	Educators Legal Liability(\$5M) – Philadelphia Indemnity Insurance Co - \$57,229
<input type="checkbox"/>	<input type="checkbox"/>	Umbrella (\$5M) – Philadelphia Indemnity Insurance Company - \$10,138
<input type="checkbox"/>	<input type="checkbox"/>	Excess Liability (\$10M xs \$5M) – Merchants National Insurance Co - \$32,104.25 (Premium \$30,900 + Carrier Fee \$200 + SL Tax/Fee \$1,004.25)
<input type="checkbox"/>	<input type="checkbox"/>	Cyber Liability - Houston Casualty Company - \$6,577.03 (Premium \$6,175 + Carrier Fee \$195 + \$207.03 SL Tax/Fee \$456.30)
<input type="checkbox"/>	<input type="checkbox"/>	Crime - Underwriters at Lloyd’s of London (100% Syndicate 3624) - \$1,086.04 (Premium \$955.00 + RPG Fee \$100 + SL Tax/Fees \$28.65)
<input type="checkbox"/>	<input type="checkbox"/>	Security Risk Management - Houston Casualty Company - \$2,614.14 (Premium \$2,214 + RPG Fee \$100 + SL Tax/Fees \$71.96)
<input type="checkbox"/>	<input type="checkbox"/>	Student Accident/Base – United States Fire Insurance Company - \$2,510 (Premium \$2,448 + Program Fee \$62)
<input type="checkbox"/>	<input type="checkbox"/>	Student Accident/Catastrophic – United States Fire Insurance Company - \$630.45
<input type="checkbox"/>	<input type="checkbox"/>	Workers Compensation: Option 1 - Republic Indemnity Co of America (Incumbent) - \$49,959 Option 2 – CA Private Schools Self-Insurance Group (CAPS-SIG) - \$44,427
<i>New Coverage</i>		
<input type="checkbox"/>	<input type="checkbox"/>	Pollution Liability - Lloyd’s Syndicates 623/2623 - \$869.21 (Premium \$745 + RPG Fee \$100 + SL Tax/Fees \$24.21)
<i>Terrorism Coverage - TRIA</i>		
<input type="checkbox"/>	<input type="checkbox"/>	Excess Liability – Merchants National Insurance Co – Included premium \$929.25 (If coverage is rejected, the proposed premium will be reduced by this amount)
<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” box(es) above.

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:



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Client Authorization to Bind (Continued)

Named Insured: Los Angeles Leadership 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

Payment Options

Line of Business	Billing Type	Down Payment Amount	Check Payable to	# of Installments	Installment Amount
Package <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Direct Bill	25%	Carrier	9	TBD
Educators Legal Liability <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Direct Bill	25%	Carrier	9	TBD
Umbrella <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Direct Bill	25%	Carrier	9	TBD
Excess Liability <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Direct Bill	25%	Carrier	9	TBD
Cyber Liability <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Pay In Full	Arthur J. Gallagher	N/A	N/A
Commercial Crime <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Pay In Full	Arthur J. Gallagher	N/A	N/A
Security Risk Management <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Pay in Full	Arthur J. Gallagher	N/A	N/A
Student Accident <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Pay in Full	Arthur J. Gallagher	N/A	N/A
Workers Compensation <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Direct Bill	TBD	Carrier	TBD	TBD
Pollution Liability <input checked="" type="checkbox"/> Annual Premium <input type="checkbox"/> Monthly Installments	Agency Bill	Pay In Full	Arthur J. Gallagher	N/A	N/A

Agency Bill = Payments are billed by & due to AJG

Direct Bill = Insurance Carrier will bill you directly



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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, Educators Legal Liability & Umbrella	Philadelphia Indemnity Insurance Company	Quoted - \$137,840.28
Excess Liability (\$10M xs \$5M)	Merchants National Insurance Co	Quoted - \$31,904.25
Cyber Liability	Beazley/Underwriters at Lloyds of London*	Quoted - \$14,496.30
Cyber Liability	Houston Casualty Company*	Recommended Quote - \$6,577.03
Crime	Underwriters at Lloyds of London*	Quoted - \$1,086.04
Security Risk Management	Houston Casualty Company*	Quoted - \$2,614.14
Student Accident – Base	United States Fire Insurance Co	Quoted - \$2,510
Student Accident – Catastrophic	United States Fire Insurance Co	Quoted - \$630.45
Workers Compensation	Republic Indemnity Company of America	Quoted - \$49,959
Workers Compensation	CA Private Schools Self-Insurance Group (CAPS-SIG)	Quoted - \$44,427
Workers Compensation	Service American Indemnity Co (Tangram)	Quoted - \$49,965
Pollution Liability	Lloyd's Syndicates 623/2623*	Quoted - \$869.21

*Non-Admitted Carrier



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Named Insured Schedule

Line of Business	Named Insured
All Lines of Coverages Included in this Proposal	<ul style="list-style-type: none">• Los Angeles Leadership Academy• 2670 Griffin Education Center, Inc.• Florence Crittenton Center, Inc.

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	234 East Ave 33 • Los Angeles, CA 90031-1937
1	2	2670 Griffin Avenue • Los Angeles, CA 90031-2311



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Commercial Package - Property

Issuing Company: Philadelphia Indemnity Insurance Company
Proposed Policy Term: 8/1/2022 to 8/1/2023

Coverage Detail

Description		Amount	Valuation	Coins %	Cause of Loss	Ded
Loc # 0	Bldg # 0	Blanket				
Building		\$16,536,382	Agreed Value		Special	\$2,500
Business Personal Property		\$500,000	Agreed Value		Special	\$2,500
Business Income with Extra Expense		\$3,500,000	Agreed Value		Special	24 Hours
Equipment Breakdown		Included				

Description		Amount	Valuation	Coins %	Cause of Loss	Ded
Loc # 1	Bldg # 1	234 East 33, Los Angeles, CA 90031				
Building		\$5,000,000	Agreed Value		Special	\$2,500
Business Personal Property		\$250,000	Agreed Value		Special	\$2,500
Business Income with Extra Expense		\$1,750,000	Agreed Value		Special	24 Hours

Description		Amount	Valuation	Coins %	Cause of Loss	Ded
Loc # 1	Bldg # 2	2670 Griffin Ave, Los Angeles, CA 90031				
Building		\$11,536,382	Agreed Value		Special	\$2,500
Business Personal Property		\$250,000	Agreed Value		Special	\$2,500
Business Income with Extra Expense		\$1,750,000	Agreed Value		Special	24 Hours
Earthquake Sprinkler Leakage		\$300,000				\$50,000



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Additional Coverages include, but are not limited to:

- Property Broadening Endorsement: Elite Property Enhancement: Academic Schools
- Equipment Breakdown Protection Endorsement - PI-ULT – 023 0313

Exclusions include, but are not limited to:

- 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
- Communicable Disease Exclusion
- Employment-Related Practices Exclusion
- Fungi or Bacteria Exclusion
- Exclusion-of Loss Due to Bacteria
- Nuclear Energy Liability Exclusion Endorsement
- Absolute Abuse or Molestation Exclusion
- Absolute Cyber Liability & Electronic Exclusion
- Collapse – Exclusion and Additional Coverage Re-Stated
- Continuous or Repeated Water Damage Exclusion



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Commercial Package - Inland Marine

Issuing Company: Philadelphia Indemnity Insurance Company
Proposed Policy Term: 8/1/2022 to 8/1/2023

Coverage Details

Description	Limit of Liability	Deductible
Blanket Computer Exposure	\$419,000	\$1,000
Blanket Monthly Limit of Indemnity	\$25,000	Included
While in Transit	\$10,000	Included
Transfer Between Premises	\$10,000	Included
Temporary within other Premises	\$10,000	Included
Permanently Located at an Employee Residence	\$10,000	Included

Exclusions include, but are not limited to:

- Governmental Action
- Nuclear Hazard
- War and Military Action
- Nuclear Energy Liability Exclusion
- Absolute Cyber Liability & Electronic Exclusion
- Absolute Abuse or Molestation Exclusion



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Commercial Package - Commercial Auto

Issuing Company: Philadelphia Indemnity Insurance Company
Proposed Policy Period: 8/1/2022 to 8/1/2023

Coverage Detail

Limits	Symbol(s)	Description
\$1,000,000	1	Liability Combined Single Limit
\$1,000,000	2	Uninsured / Underinsured Motorist Protection - Owned autos subject to a compulsory Uninsured Motorists Law
\$5,000	2	Medical Payments
\$1,000,000	9	Non-Owned Auto Liability
\$1,000,000	8	Hired & Borrowed Auto Liability
\$1,000 / \$100 HAPD	7,8	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
\$1,000	7,8	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

Schedule of Vehicles

Veh #	Vehicle	Liab	Med Pay	UM	UIM	OTC Ded	Coll Ded
1	2003 Ford Econoline E350 Super, 1FBNE31L13HB2960	X	X	X	X	\$1,000	\$1,000
2	2003 Ford Econoline E350 Super, 1FBSS31L83HB12729	X	X	X	X	\$1,000	\$1,000
3	2018 Blue Bird School Bus / Transit, 1BABLBUA4JF354	X	X	X	X	\$1,000	\$1,000

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



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Exclusions include, but are not limited to:

- Racing
- Asbestos
- 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
- Nuclear Energy Liability Exclusion Endorsement
- Absolute Cyber Liability & Electronic Exclusion
- Absolute Abuse or Molestation Exclusion

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.



Commercial Auto - Philadelphia Indemnity Insurance Company Driver Guidelines

MVR Review Criteria:

- I. Any driver with any of the following over the past three years does not meet our underwriting criteria:
 1. More than two moving violations in the past three years.
 2. More than two accidents in the past three years.
 3. More than one accident in ANY one year.
 4. Speeding over 80 mph.

- II. Any driver with ANY of the following are unacceptable (within last three years):
 1. Suspension or revocation for other than failure to pay fines/failure to appears.
 2. Driving under the influence of alcohol or drugs
 3. Careless Driving
 4. Negligent homicide arising out of the use of a motor vehicle
 5. Using a motor vehicle for the commission of a felony
 6. Operating during a period of revocation or suspensions
 7. Aggravated assault with a motor vehicles
 8. Operation of a motor vehicle without owner's authority
 9. Operation a motor vehicle while unlicensed
 10. Speed Contests
 11. Any other criminal use of a motor vehicle

Driver Standards:

1. Acceptable drivers should not be under the age of 21.
2. Driver transporting clients should not be under the age of 25 nor over the age of 70. No more than 25% of drivers should be under the age of 25 nor over the age of 70.
- 2a. Drivers between the ages of 21 and 25 will be considered as long as they meet the following requirements:
 1. No Driving of 15 passenger vans.
 2. Clean MVR provided to company prior to quoting
 3. Valid driver's license in effect for at least three years
 4. Make up less than 25% of total number of drivers
3. Drivers should have appropriate class licenses for driving vans, school busses or larger trucks.
4. Volunteer drivers with less than 5 years' experience should not drive for the organization.
5. Drivers of passenger vans and busses should be paid employees or limited to a very few trained volunteers and should be at least 25 years of age
6. Clients should not be utilized as drivers
7. No driver under age 25 or over age 70 may transport clients



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Commercial Package - General Liability

Issuing Company: Philadelphia Indemnity Insurance Company
 Proposed Policy Period: 8/1/2022 to 8/1/2023
 Policy Form: Occurrence & Claims Made

Coverage Detail

Limits of Liability	Description
\$1,000,000	Each Occurrence Limit
\$1,000,000	Personal and Advertising Injury Limit
\$3,000,000	General Aggregate Limit (other than Products-Completed Operations)
\$3,000,000	Products/completed Operations Aggregate Limit
\$1,000,000	Rented to you Limit
\$5,000	Medical Expense Limit (Any One Person)
Employee Benefits Liability - Claims Made	
\$1,000,000	- Each occurrence
\$1,000,000	- Aggregate
7/8/2010	- Retroactive Date
Sexual/Physical Abuse or Molestation - Occurrence	
\$1,000,000	- Each occurrence
\$3,000,000	- Aggregate

Additional Coverages include, but are not limited to:

- General Liability Broadening Endorsement: Deluxe Endorsement Schools

Claims Made Policy Provisions (Employee Benefits Liability)

- Policy is written on a Claims Made basis.
- Definition of Claim/Wrongful Act: Clerical or Administrative Error means an unintended error or omission in the administration of a Covered Benefit Plan, including enrolling or failing to enroll employees; keeping records; interpreting rules, regulations, policies and procedures; and giving advice to employees.
- Claim Reporting Provisions: Refer to attached Policy Form
- Extended Reporting Period (ERP) Options Available: Refer to attached Policy Form
- Defense Costs would be provided outside the limit of liability.
- The insurance company would have the duty to defend covered claims. The carrier has the right and obligation to select legal counsel in the event of a claim.
- Punitive/Exemplary Damages are not covered.
- Most Favorable Venue is not covered.



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Forms and Endorsements:

- Commercial General Liability Coverage Part Declaration
- General Liability Schedule
- Commercial General Liability Coverage Form
- Employment-Related Practices Exclusion
- Cap On Losses From Certified Acts Of Terrorism
- Colleges Or Schools (Limited Form)
- Binding Arbitration
- Waiver of Transfer of Rights of Recovery Against Other
- California Changes
- General Liability Deluxe Endorsement: Schools
- Special Events Endorsement

Exclusions include, but are not limited to:

- Communicable Disease Exclusion
- Employment-Related Practices Exclusion
- Fungi or Bacteria Exclusion
- Exclusion – Corporal Punishment
- Exclusion-Medical Payments to Children Day Care Center
- Exclusion - Lead Liability
- Exclusion - Asbestos Liability
- Absolute Cyber Liability And Electronic Exclusion



Umbrella Liability

Issuing Company: Philadelphia Indemnity Insurance Company
 Proposed Policy Term: 8/1/2022 to 8/1/2023
 Policy Form: Follow Form

Coverage Detail

Limits	Description
\$5,000,000	Each Occurrence Limit
\$5,000,000	Personal & Advertising Injury (Any one person or organization)
\$5,000,000	Products Completed Operations Aggregate Limit
\$5,000,000	General Aggregate Limit (except with respect to Auto Liability and Products Completed Operations)
\$10,000	Retained Limit

Underlying Coverages

Policy Type	Carrier	Policy Period	Limits
General Liability Per Occurrence Aggregate	Philadelphia Indemnity Insurance Co	8/1/2022 – 8/1/2023	\$1,000,000 \$3,000,000
Employee Benefits Per Occurrence Aggregate	Philadelphia Indemnity Insurance Co	8/1/2022 – 8/1/2023	\$1,000,000 \$1,000,000
Sexual Abuse Per Occurrence Aggregate	Philadelphia Indemnity Insurance Co	8/1/2022 – 8/1/2023	\$1,000,000 \$3,000,000
Automobile Liability Combined Single Limit	Philadelphia Indemnity Insurance Company	8/1/2022 – 8/1/2023	\$1,000,000
Workers Compensation Limit	TBD	8/1/2022 – 8/1/2023	\$1M/\$1M/\$1M

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



Forms and Endorsements:

- Commercial Umbrella Liability Ins Policy Declarations
- Commercial Umbrella Liability Insurance Policy
- Automobile Liability Follow Form Endorsement
- Employee Benefits Liability Follow Form Endorsement
- Employers Liability - Retained Limits
- Cap On Losses From Certified Acts Of Terrorism
- General Liability Follow Form Endorsement
- Non-Owned Watercraft Amendment
- Access Or Disclosure Of Confidential Info W/Exception
- Recording And Distribution Of Material Or Information
- Absolute Cyber Liability And Electronic Exclusion
- Abusive Conduct Liability Coverage Form Sublimit
- [Aggregate Limit: 5,000,000]
- [Each "Abusive Conduct" Limit: 5,000,000]
- Limit Of Ins Excl Clause Minimum Limit Requirement
- California Changes - Cancellation And Nonrenewal
- California Changes

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
- Directors & Officers Liability Exclusion
- Employers Liability (Stop Gap) Exclusion
- Subsidence Exclusion
- Absolute Liquor Liability Exclusion
- Fungi or Bacteria Exclusion
- Medical Professional Liability
- Lead Liability Exclusion
- Absolute Cyber Liability and Electronic Exclusion
- Per Location / Per Project Aggregate Limit of Insurance Exclusion
- Silica or Silica Related Dust Exclusion

Educators Legal Liability

(Educators Professional, Directors' & Officers' and Employment Practices Liability)

Issuing Company: Philadelphia Indemnity Insurance Company
 Proposed Policy Period: 8/1/2022 to 8/1/2023
 Policy Form: Claims-Made

Coverage Detail

Coverage Part	Shared Limit of Liability	Aggregate Limit	Retention	Retroactive Date
Educators Legal Liability	\$6,000,000	\$6,000,000	\$10,000	7/1/2002
Employment Practices Liability	\$5,000,000	\$5,000,000	\$25,000	7/1/2002
Non-Monetary Defense Expense - Limit	\$100,000	\$300,000	\$10,000	7/1/2002

Forms and Endorsements:

- Commercial Lines Policy Jacket
- Policyholder Notice (Loss Assistance Hotline)
- California Premium Refund Disclosure Notice
- Notice Late/Non-Sufficient Funds/Reinstatement Fee
- Privacy Notice For Commercial Lines
- Common Policy Declarations
- Bell Endorsement
- Crisis Management Enhancement Endorsement
- Educators Professional Select Policy Declarations
- Educators Professional Select Insurance Policy
- Shared Limits Endorsement
- Liberalization Clause
- California Changes - Cancellation And Nonrenewal

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
- Absolute Cyber Liability And Electronic Exclusion
- Charter School Exclusion Endorsement
- Failure to Pay Bonds Exclusion
- Securities Exclusion Endorsement



Excess Liability (\$10M xs \$5M)

Issuing Company: Merchants National Insurance Company
 Proposed Policy Term: 8/1/2022 to 8/1/2023
 Policy Form: Follow Form

Coverage Detail

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

Underlying Coverages

Policy Type	Carrier	Policy Period	Limits
Umbrella Liability			
Per Occurrence	Philadelphia Indemnity Insurance Company	8/1/2022 - 8/1/2023	\$5,000,000
Annual Aggregate			\$5,000,000
Educators Legal Liability			
Per Occurrence	Philadelphia Indemnity Insurance Company	8/1/2022 - 8/1/2023	\$5,000,000
Annual Aggregate			\$5,000,000

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

Policy Provisions

- Premium shown is the annual premium and deposit premium subject to 25% minimum earned premium fully earned at inception
- Attachments:
 - State Amendatory Endorsement
 - Claims Made Endorsement (per Primary)
 - Additional Named Insured Endorsement
 - School Endorsement
 - Named Insured Endorsement
 - Aggregate Limits of Liability
 - Amended Limit of Liability
- All underlying carriers AM Best rated A-VI, B+VII or better
- If the terms of any underlying policy differs from those advised, the insurer reserves the right to endorse the policy with additional exclusions or limitation endorsements



Forms and Endorsements:

- State Amendatory Endt
- Additional Named Insured Endt
- Claims Made Endt-(Per Primary)
- School Endt
- Sublimit Endt
- Non Concurrent - Unimpaired Aggr Endt
- Named Insured Endt
- Amended Limit of Liability

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
- Breach of Contract
- Absolute Pollution
- CCC
- Silica
- Asbestos
- Lead
- Trampolines
- ERISA
- Fungi/Bacteria
- Cyber Liability
- Trampoline Exclusion
- Communicable Disease

Cyber Liability

Issuing Company: Houston Casualty Company
 Proposed Policy Term: 8/1/2022 to 8/1/2023
 Policy Form: Claims-Made

Coverage Detail

Coverage Part	Limit of Liability & Aggregate	Deductible Each & Every Claim
Maximum Policy Aggregate Limit	\$1,000,000	\$5,000 / \$15,000 Aggregate
Third Party Liability Insuring Agreements		
Multimedia Liability Coverage	\$1,000,000	\$5,000
Security and Privacy Liability Coverage	\$1,000,000	\$5,000
Privacy Regulatory Defense and Penalties Coverage	\$1,000,000	\$5,000
PCI DSS Liability Coverage	\$1,000,000	\$5,000
Bodily Injury Liability Coverage	\$250,000	\$5,000
Property Damage Liability Coverage	\$50,000	\$5,000
TCPA Defense Coverage	\$50,000	\$5,000
First Party Insuring Agreements		
Breach Event Costs Coverage	\$1,000,000	\$5,000
Post Breach Remediation Costs Coverage	\$25,000	\$5,000
BrandGuard Coverage	\$1,000,000	Waiting Period: 2 Weeks Period of Indemnity: 6 Months
System Failure Coverage	\$1,000,000	\$5,000 Waiting Period: 8 Hours Period of Restoration: 6 Months
Dependent System Failure Coverage	\$1,000,000	\$5,000 Waiting Period: 12 Hours Period of Restoration: 4 Months
Cyber Extortion Coverage	\$1,000,000	\$5,000
Bricking Loss Coverage	\$1,000,000	\$5,000
Property Damage Loss Coverage	\$50,000	\$5,000

Reward Expenses Coverage	\$50,000	\$5,000
Court Attendance Costs Coverage	\$25,000	None
Additional Defense Costs Limit	NIL	N/A
Breach Event Costs Outside the Limit Enhancement	Included	\$5,000

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
- 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:

- NGP1076-42020 Policyholder Disclosure Notice of Terrorism Insurance Coverage
- NGP1075-42020 Service of Suit

Exclusions include, but are not limited to

- NGP1078-52020 Nuclear Incident Exclusion

Commercial Crime

Issuing Company: Underwriters at Lloyd's, London (100% Syndicate 3624)
 Proposed Policy Period: 8/1/2022 to 8/1/2023
 Coverage Form: Loss Discovered

Coverage Detail

Subject	Blanket or Schedule	Amount	Deductible
Coverage A: Fidelity:		-	
Employee Theft	Blanket	\$1,000,000	\$5,000
ERISA (Limit Applies Per Plan)	Blanket	\$1,000,000	N/A
Third Parties' Property	Blanket	\$1,000,000	\$5,000
Coverage B: Forgery or Alteration		-	
Checks	Blanket	\$1,000,000	\$5,000
Payment Cards	Blanket	\$1,000,000	\$5,000
Counterfeit	Blanket	\$1,000,000	\$5,000
Coverage C: Inside and Outside Loss		-	
Inside the Premises	Blanket	\$1,000,000	\$5,000
Outside the Premises	Blanket	\$1,000,000	\$5,000
Coverage D: Tech Fraud			
Computer	Blanket	\$1,000,000	\$5,000
Funds Transfer	Blanket	\$1,000,000	\$5,000
Cyber Deception	Blanket	\$150,000	\$5,000
Claims Expenses	Blanket	\$150,000	N/A

Rate Basis:

Average Daily Attendance (ADA)	Rate
745	\$1.24 per student

Forms and Endorsements:

- E999.2 – Program Policy Endorsement
- E998.2 – Duties in the Event of Loss Amended
- E1445.1 – Blanket Loss Payable Endorsement
- E2624.1 – War and Civil War Exclusion Endorsement
- E2507.1 – Nuclear Incident Exclusion Clause-Liability-Direct (Broad) Endorsement
- E2642.4 – Lloyds Syndicate (3624) Endorsement
- E1473.1 – Amend Definition of Executive Employee Endorsement (Selected Coverage)
- E1429.2 – Amend Declarations Endorsement (Omnibus)



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
- E2624.1 – War and Civil War Exclusion Endorsement
- E2507.1 – Nuclear Incident Exclusion Clause-Liability-Direct (Broad) Endorsement



Security Risk Management

Issuing Company: Houston Casualty Company
 Proposed Policy Term: 8/1/2022 to 8/1/2023
 Policy Form: Occurrence

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 Benefit
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 Per Insured Event	\$1,000,000
Indemnity Period	90 Days
Waiting Period	6 Hours
Travel Security Evacuation:	
Limit Per Event	\$500,000
Annual Aggregate Limit	\$1,000,000
Per Person Sublimit	\$25,000

Disaster Evacuation:	
Limit - Per Event	\$250,000
Annual Aggregate Limit	\$1,000,000
Per Person Sublimit	\$25,000
Child Abduction:	
Per Insured Event	\$1,000,000
Workplace Violence:	
Limit - Per Event	\$1,000,000
Annual Aggregate	\$1,000,000
Accidental Death and Dismemberment:	
Per Person	\$250,000
Per Event	\$1,250,000

Description	Number of Total
Total Student Count or Enrollment	745
Total Faculty/Staff Count	87

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 Base

Issuing Company: United States Fire Insurance Company
 Proposed Policy Period: 8/1/2022 to 8/1/2023

Coverage Detail

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

Covered Class	Number of Students	Rate Per Student
Grades K-8	525	\$2.40
9-12	220	\$5.40

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.

Student Accident Catastrophic

Issuing Company: United States Fire Insurance Company
 Proposed Policy Period: 8/1/2022 to 8/1/2023

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 Class	Number of Students	Rate Per Student
Grades K-8	525	\$0.61
9-12	220	\$1.41

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.



Pollution Liability

Issuing Company: Lloyd's Syndicates 623/2623
 Proposed Policy Period: 8/1/2022 to 8/1/2023
 Policy Form: Claims-Made

Coverage Detail

Coverage Part	Each Incident Limit	Deductible
New Pollution Conditions- (BI/PD and Cleanup)	\$1,000,000	\$10,000
New Pollution Conditions- 1st Party Discovery	\$1,000,000	\$10,000
Existing Pollution Conditions- (B/PD and Cleanup)	\$1,000,000	\$10,000
Transportation	\$1,000,000	\$10,000
Non-Owned Locations	\$1,000,000	\$10,000
Business Interruption Costs	\$1,000,000	7 Days
Policy Aggregate	\$2,000,000	-
Indoor Air Quality (Mold and Legionella)	\$250,000	\$25,000
Indoor Air Quality (Mold and Legionella) Policy Aggregate	\$500,000	-
Additional Claims Expense	\$250,000	\$25,000
Crisis and Reputation Expenses Coverage – Each Pollution Sub-Limit	\$500,000	
Retroactive Date	Inception Date	

Exposures:

Average Daily Attendance (ADA)	Rate Per Student
745	\$1.00

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
- Additional Claim Expense Limit of \$250,000 then Defense Costs are inside the limit.
- Punitive/Exemplary Damages covered to the extent insurable under the law
- Most Favorable Venue is not covered.

Forms and Endorsements:

- NMA 2868 (Env) Lloyd's Certificate
- SCHEDULE2021 Lloyd's Security Schedule 2021
- LMA9099A CA Surplus Lines Disclosure Statement (Pre Bind)
- LMA9098A CA Surplus Lines Notice (Post Bind)
- NMA2918 War and Terrorism Exclusion Endorsement
- E14455 122020 ed. Cyber Acts Clarification Endorsement
- E06671 082020 ed. Policyholder Disclosure Notice of Terrorism Insurance Coverage
- E06694 082020 ed. U.S. Terrorism Risk Insurance Act of 2002 As Amended - Not Purchased Clause
- ESI074 072020 ed. Amendatory Endorsement
- ESI075 072020 ed. Asbestos and Lead Exclusion Amendment and Deductible And Sublimit For Lead In Drinking Water Endorsement
- ESI076 072020 ed. Covered Locations with Retroactive Dates Endorsement
- E12451 012019 ed. Disclosed Document Schedule
- ESI077 072020 ed. Microbial Matter, Methamphetamines, Virus and Bacteria and Amendment Of Illicit Abandonment Endorsement
- ESI078 072020 ed. Microbial Matter, Virus and Bacteria Sublimit and Deductible
- E12794 042019 ed. Minimum Earned Premium
- E12453 012019 ed. Other Insurance-Primary without Right of Contribution

Exclusions include, but are not limited to

- NMA1256 Nuclear Incident Exclusion Clause-Liability-Direct (Broad) (U.S.A.)
- NMA1477 Radioactive Contamination Exclusion Clause-Liability-Direct (U.S.A.)
- ESI075 072020 ed. Asbestos and Lead Exclusion Amendment and Deductible And Sublimit For Lead In Drinking Water Endorsement
- ESI079 072020 ed. Preventive Measures and Pollution Control Exclusion
- ESI080 072020 ed. Underground Disturbance Exclusion

Workers Compensation - Option 1

Issuing Company: Republic Indemnity Company of America
 Proposed Policy Term: 8/1/2022 to 8/1/2023

Coverage Detail

Limits	Description
\$1,000,000	Employers Liability: Each Accident
\$1,000,000	Employers Liability: Disease – Policy Limit
\$1,000,000	Employers Liability: Disease – Each Employee
As Required by Law for Covered States	Workers Compensation: Statutory Benefit

Description	Expiring Year	Renewal Year
Experience Modification Factor	139%	115%
Total Payrolls	\$5,943,411	\$5,943,411

Billing / Audit Information

Deposit Amount	\$8,829,20
Payment Plan	9 Installments of \$5,541.20 Each
Billing Plan	Direct Bill
Audit Frequency	Subject to Annual Final Audit

Locations & Classifications

Loc #	State	Class Code	Categories, Duties	Estimated Payroll	Base Rate Per \$100	Net Rate* Per \$100
1	CA	8875(1)	Public Colleges or Schools – All Employees – Including Cafeteria, Clerical Employees and Outside Salesperson	\$5,943,411	1.18	0.76

*Net rate calculation includes Experience Modification Factor and any credits/debits but does not include any taxes and fees. The net rate calculation is an approximation and may differ slightly from the actual rate. Net Rate differs from Interim Rate.

Estimated payroll **should include** wages, salaries, commissions, cash payments to subcontractors, bonuses, vacation/holiday/sick pay, straight pay for overtime hours, market value for lodging provided, market value of gifts, and all other substitutes for money. **Do not include** overtime pay in excess of straight pay for the employee or wages of subcontractors that provide you with a valid license and certificate of workers' compensation coverage.

Paid officers are subject to special rules regarding their payroll. Volunteer(s) and donated labor is NOT covered by Workers' Compensation insurance unless specifically added by endorsement.



Workers Compensation - Option 2

Issuing Company: California Private Schools Self-Insurance Group
Proposed Policy Term: 8/1/2022 to 12/31/2022

Coverage Detail

Limits	Description
\$1,000,000	Employers Liability: Each Accident
\$1,000,000	Employers Liability: Disease – Policy Limit
\$1,000,000	Employers Liability: Disease – Each Employee
As Required by Law for Covered States	Workers Compensation: Statutory Benefit

Description	Expiring Year	Renewal Year
Experience Modification Factor	139%	115%
Total Payrolls	\$5,943,411	\$5,943,411

Billing / Audit Information

Deposit Amount	\$6,208
Payment Plan	2 Monthly Installments of \$6,208 Due Sept-October (Short Term policy to 12/31/2022)
Billing Plan	Direct Bill
Audit Frequency	Subject to Annual Final Audit

Locations & Classifications

Loc #	State	Class Code	Categories, Duties	Estimated Payroll	Base Rate Per \$100	Net Rate* Per \$100
1	CA	8875(1)	Public Colleges or Schools – All Employees – Including Cafeteria, Clerical Employees and Outside Salesperson	\$5,943,411	-	0.65

*Net rate calculation includes Experience Modification Factor and any credits/debits but does not include any taxes and fees. The net rate calculation is an approximation and may differ slightly from the actual rate. Net Rate differs from Interim Rate.

Estimated payroll **should include** wages, salaries, commissions, cash payments to subcontractors, bonuses, vacation/holiday/sick pay, straight pay for overtime hours, market value for lodging provided, market value of gifts, and all other substitutes for money. **Do not include** overtime pay in excess of straight pay for the employee or wages of subcontractors that provide you with a valid license and certificate of workers' compensation coverage.

Paid officers are subject to special rules regarding their payroll. Volunteer(s) and donated labor is NOT covered by Workers' Compensation insurance unless specifically added by endorsement.

Workers Compensation Policy Provisions/Exclusions

- Bodily Injury by Accident must occur during the policy period.
- Bodily Injury by Disease must be caused by or aggravated by the conditions of employment. The employee's last day of exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
- Since there are no policy exclusions in **Part 1 of any Workers' Compensation Policy**, the determination by the carrier about the compensability of a particular type of injury or employee status becomes a claims matter. For example, if a carrier denies a claim for an employee's for self inflicted injury, the insured still has workers' compensation coverage for any associated indemnity, medical or expenses incurred in defending the claim. In a situation involving employee status, again the insured would have coverage under the policy even if the claim were denied (per LC 3352).
- With the above in mind, although there are no exclusions under Part One of any Workers' Compensation policy, under California WC law are (1) those who fall outside the definition of "employee" listed below, and (2) those types of injuries listed below are not intended to be covered:
 - Domestic service employment by the parent, spouse, or child of the employee (3352(a))
 - Domestic service employment when the employee worked less than 52 hours or earned less than \$100 in wages from the employer during the 90 calendar days prior to injury (3352(h))
 - Performance of services in return for aid or sustenance from any religious, charitable, or relief organization (3352(b)) Independent contractors
 - Illegally employed minors under 16 years of age
 - Intentionally self-inflicted injuries
 - Injuries that are caused by the intoxication of the injured employee with alcohol or the unlawful use of a controlled substance, injuries arising out of an altercation in which the injured employee was the initial physical aggressor, and injuries caused by the commission of a crime by the employee (3600(a.4–8)).
 - Injuries arising out of voluntary participation in any off-duty recreational activity are not compensable, except where the activity is expressly or by implication required by the employment (3600(a.9)).
 - When the claim for compensation is filed after notice of termination or layoff, compensation is payable only when certain criteria have been met (3600(a.10)) (3208.3(e)).
 - To be compensable, a psychiatric injury must be a mental disorder that causes disability or the need for medical treatment, diagnosed in accordance with procedures set forth in section 139.2(j.4). Also, the employee must demonstrate that the actual events of employment were a predominant (51 percent or more) cause of the injury, except that, in the case of injuries resulting from being a victim of a violent act or from direct exposure to a significant violent act, the employee must demonstrate that the actual events of employment were a substantial cause of the injury.
 - Psychiatric injuries resulting from lawful, nondiscriminatory, good faith personnel actions are not compensable (3208.3)



Workers Compensation Policy Provisions/Exclusions (Continued)

- **Employers Liability Exclusions:**
 - Liability assumed under a contract
 - Punitive or exemplary damages
 - Bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers
 - Bodily injury intentionally caused or aggravated by you
 - Bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries.
 - Damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, or any personnel practices, policies, acts or omissions
 - Bodily injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950), the Nonappropriated Fund Instrumentalities Act (5 USC Sections 8171-8173), the Outer Continental Shelf Lands Act (43 USC Sections 1331-1356), the Defense Base Act (42 USC Sections 1651-1654), the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 901-942), any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws
 - Bodily injury to any person in work subject to the Federal Employers' Liability Act (45 USC Sections 51-60), any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws.

Appendix – Independent Contractors vs. Employees

The question of whether a worker is an independent contractor or an employee is not easily answered. Merely agreeing with someone on independent contractor status does not make it so. Also, California workers' compensation laws relating to an employee versus contractor status are different from the laws applied to this question by other state and federal agencies.

Contrary to what you might think, the mere existence of a written employment contract or a lease will not establish an independent contractor relationship. For example, suppose you are a contractor and you hire a subcontractor with employees for a specific task. The subcontractor or their employee is injured on the job. Are you liable for workers' compensation insurance? The answer is YES if the subcontractor is not licensed. The courts have held that a subcontractor can only be considered an independent contractor if he/she is licensed. As required by Chapter 9 of Division 3 of the Business Profession code, if a subcontractor is unlicensed and performing license-required work, the subcontractor is an employee of the contractor. In addition, you could be held liable for workers' compensation benefits if the employee of any uninsured subcontractor is injured while working on a project with you.

Not all occupations have licenses like the construction industries. California courts and state agencies typically use a number of tests to determine whether an individual is an employee or an independent contractor. No single test is the sole determining factor. However, a crucial factor in determining employment status is the right to direct and control. If you have the right, whether or not that right is exercised, the courts have routinely decided that the Independent contractor is actually your employee (even if the person is licensed). Some of the other tests used are:

- Whether the person performing the service has independently chosen the burdens and benefits of self-employment
- Whether the person performing the service is engaged in a distinct occupation or business
- The skill required in the particular occupation
- Whether the employer or the person performing the service supplies the instrumentalities, tools and place of work
- Whether the person performing the service has the right to hire and terminate others
- The right to terminate the relationship at will

Remember this list is not exhaustive, and the answer to any single test is not the determining factor. If certain jobs require a license; insist on seeing the license and retain a copy for your records. Contact the Contractors State License Board to verify that the license is valid for the type of work you are contracting and that the person presenting it is listed on the license records. Obtain original Certificates of Workers' Compensation Insurance addressed to you from all contractors and subcontractors who have employees or who, in turn, subcontract any portion of their work. If the job does not require a license or if you are not sure of the status of a worker please contact our office and speak to a representative.

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

Carrier Ratings and Admitted Status

Carrier	A.M. Best's Rating & Financial Size Category*	Admitted/Non-Admitted**
Philadelphia Indemnity Insurance Company	A++ XV	Admitted
Merchants National Insurance Company	A+ XV	Non-Admitted
Certain Underwriters at Lloyd's of London (Beazley)	A XV	Non-Admitted
Underwriters at Lloyd's of London (100% Syndicate 3624)	A XV	Non-Admitted
Houston Casualty Company	A- IX	Non-Admitted
United States Fire Insurance Company	A XIII	Admitted
Republic Indemnity Company of America	A+ X	Admitted
CA Private Schools Self-Insurance Group (CAPS-SIG)	Not Rated	Admitted
Lloyd's Syndicate 623/2623	A XV	Non-Admitted

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

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**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 %
Package	Philadelphia Indemnity Insurance Company	N/A	\$70,468 + \$5.28 Taxes/Fees	15%	N/A
Umbrella Liability	Philadelphia Indemnity Insurance Company	N/A	\$10,138	15%	N/A
Educators Legal Liability	Philadelphia Indemnity Insurance Company	N/A	\$57,229	15%	N/A
Excess Liability – 2 nd Layer \$10M xs \$5M	Merchants National Insurance Company	WH Greene & Associates	\$30,900 including \$900 TRIA + \$1,004.25 SL Taxes & Fees + \$200 Carrier Fee	10%	Unknown
Cyber Liability	Underwriters at Lloyd's London (Beazley)	Risk Placement Insurance Services Scholastic First Insurance (Arthur J. Gallagher & Co)	\$14,040 + \$456.30 SL Taxes/Fees	12.5%	5% 2.5%
Cyber Liability	Houston Casualty Company	Risk Placement Insurance Services Scholastic First Insurance (Arthur J. Gallagher & Co)	\$6,175 + \$195 Carrier Fee + \$207.03 SL Taxes/Fees	12.5%	5% 2.5%



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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 %
Crime	Underwriters at Lloyd's, London (100% Syndicate 3624)	Scholastic First Insurance (Arthur J. Gallagher & Co)	\$955.05 + \$31.04 Tax/Fee	15%	5% + \$100 RPG Fee
Security Risk Management	Houston Casualty Company	Scholastic First Insurance (Arthur J. Gallagher & Co)	\$2,435+ \$79.14 Tax/ Fee	20%	10% + \$100 RPG Fee
Student Accident Base	United States Fire Insurance Company	Gallagher Student Health & Special Risk ----- Scholastic First Insurance (Arthur J. Gallagher & Co)	\$2,448	15%	5% + \$2% Program Fee 5%
Student Accident Catastrophic	United States Fire Insurance Company	Gallagher Student Health & Special Risk ----- Scholastic First Insurance (Arthur J. Gallagher & Co)	\$630.45	15%	5% + \$2% Program Fee 5%
Pollution Liability	Lloyd's Syndicates 623/2623	Scholastic First Insurance (Arthur J. Gallagher & Co)	\$745 + \$24.21 SL Taxes / Fees	10%	7.5% +\$100 RPG Fee



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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 %
Workers Compensation	Republic Indemnity Co of America	N/A	\$47,161 + \$2,798 Assessments	12%	N/A
Workers Compensation	CA Private Schools Self-Insurance Group	N/A	\$44,427	12%	N/A

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.

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 (iv) 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.



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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.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third-parties, please contact Gallagher via e-mail at Compensation.Complaints@ajg.com or by regular mail at:

Chief Compliance Officer
Gallagher Global Brokerage
Arthur J. Gallagher & Co.
2850 Golf Rd.
Rolling Meadows, IL 60008

Appendix

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

- Employee Benefits Liability – 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
- Pollution Liability – Specimen Policy Form and any applicable Endorsements