

Wood Dale School District 7

543 N. Wood Dale Road
Wood Dale, IL 60191

Presented: April 26, 2021
Effective: July 1, 2021



Student Health &
Special Risk

2021-2022 Student Accident Insurance Renewal Proposal

Dan Helbach
Sports & Special Risk Account Manager

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
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April 26, 2021

Wood Dale School District 7
Christina Freely
543 N. Wood Dale Road
Wood Dale, IL 60191

Re: Student Accident Medical Insurance Renewal Proposal
Effective Date: 7/1/21 – 7/1/22
Dear Wendy,

Thank you for allowing Gallagher Student Health & Special Risk to provide you with an insurance renewal. Attached is our quotation for coverage.

Attached is our quotation for coverage. We would like to outline the following notable points for your consideration:

- The insurance carrier is Berkley Life & Health with the A.M. Best Rating of A+ and the Financial Status of VIII; see Carrier Ratings and Admitted Status page.
- Claim Handling Instructions are on the Carrier and Claims Company Information page(s).

Scope of Responsibility: Gallagher Student Health & Special Risk is responsible for the placement of the following lines of coverage: Base Student Accident Medical Insurance

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.

To bind this policy, please refer to the “Client Authorization to Bind Coverage” page attached. Note any changes you desire, date, sign and return prior to the effective date of coverage.

We appreciate your business and look forward to working with you in the coming year. Please contact me if you have any questions.

Sincerely,

Dan Helbach
Sports & Special Risk Account Manager
Gallagher Student Health & Special Risk



Table of Contents

Meet the Team.....	2
Carrier and Claims Company Information.....	3
Premium Quotation.....	4
Schedule of Benefits.....	5
Exclusions and Limitations.....	6
Additional Products & Services	7
Client Authorization to Bind Coverage.....	9
Bindable Quotations & Compensation Disclosure Schedule.....	11
Carrier Ratings and Admitted Status	12
Gallagher Disclosures.....	13

Meet the Team



Our team of sports and special risk experts are committed to serving our clients with excellent protection and outstanding service.

Dan Buckley, Senior Vice President

With 19 years of service at Gallagher, Dan manages the Sports & Special Risk team. Before entering the world of athletics insurance, Dan was a Division I Wrestler at Boston College, staying close to the sport, he is currently a member of the Massachusetts Interscholastic Wrestling Officials Association (MIWOA) and he was the 2019 MIWOA and Massachusetts Interscholastic Wrestling Coaches Association State Official of the year. In 2021 Dan was recognized as a Power Broker by *Risk & Insurance*® in the education category for his efforts on behalf of his clients.



Kelly Ethier, Assistant Vice President

Kelly has 7 years of service at Gallagher, starting as a Client Service Representative and working her way up to Assistant Vice President. She earned her undergraduate degree at Brandeis University, where she was a Division III Basketball Player. Kelly also has her Masters in Sports Leadership from Northeastern University. In 2019 Kelly was recognized as a Power Broker by *Risk & Insurance*® in the education category for her efforts on behalf of her clients.



Charles Eisenbies, Assistant Vice President

Charlie has 7 years of service at Gallagher. A graduate of Clemson University, Charlie spent multiple summers as an intern with Gallagher Student Health & Special Risk before accepting a fulltime position with the Sports and Special Risk team. Charlie negotiates policies on behalf of clients, oversees program management and acts as a claims advocate.



Ashley Osinubi, Account Manager

Ashley has 2 years of service with Gallagher, where she supports clients with policy renewals, plan documents and claims. She earned her undergraduate degree at Bryant University, where she was also a Division II Basketball Player. During the basketball season, Ashley is also an ECAC and CAC Certified Collegiate Women's Basketball Referee.



Sean Foster, Account Manager

With 4 years of service at Gallagher, Sean supports clients with policy renewals, plan documents and claims. Sean graduated from Bay State College and was a two-sport athlete growing up, playing NJCAA Baseball and Junior B Hockey Player.



Dan Helbach, Account Manager

Dan supports clients with policy renewals, plan documents and claims with 7 years of service at Gallagher. He earned his undergraduate degree from the College of St. Scholastica and a Masters in Sports Management from Georgetown University. Prior to Gallagher Dan officiated Junior & Minor Professional Hockey and continues to officiate Youth, Junior & Collegiate Hockey throughout New England.



Chris Foti, Client Service Manager

Chris has 4 years of service at Gallagher, where he supports clients with plan documents and claims. Once a high school varsity Basketball Player, Chris earned his undergraduate degree at Eastern Connecticut State University.



Bridget Shea, Client Service Manager

With 10 years of service at Gallagher, Bridget supports clients with plan documents and claims. Bridget provides a unique perspective for the Sports & Special Risk team, as she is a Dance, Soccer and Swim Mom. She attended Goucher College in Towson, MD where she received her bachelor's degree in Business, with a minor in Art. She also has her MBA from Simmons College in Boston, MA.

Carrier and Claims Company Information

Entity Name	Berkley Accident and Health, LLC itself and on behalf of Berkley Life and Health Insurance Company (BLHIC) and StarNet Insurance Company (SN)
City, State	Hamilton Square, NJ
A.M. Best Rating	A+ (Superior) for BLHIC and SN
S&P Rating	A+ (Superior) for SN; BLHIC - Not Rated
Moody's Rating	Not Rated - BLHIC and SN
Fitch Rating (if applicable)	Not Rated - BLHIC and SN
Entity Description	
<p>Berkley Accident and Health, LLC is the U.S. based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Founded in 1967, W. R. Berkley Corporation (NYSE:WRB) is an insurance holding company which, through its subsidiaries, does business in all segments of the property casualty and accident and health insurance market. W. R. Berkley Corporation is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley Group participates in a niche market requiring specialized knowledge about a territory or product. The Berkley competitive advantage lies in the long-term strategy of decentralized operations, allowing each of the units to identify and respond quickly and effectively to changing market conditions and local customer needs. At Berkley Accident & Health, LLC, we continue this entrepreneurial spirit, utilizing our strong underwriting expertise to service insurance products tailored to the market demands of our customers. As an innovative service provider of accident and health insurance programs, we are committed to delivering superior value to our clients. Through the development of products that capitalize on our broad market knowledge, we are dedicated to servicing a diversified range of accident and health solutions. StarNet Insurance Company and Berkley Life and Health Insurance Company, Berkley Companies, are the primary Berkley underwriting companies for accident and health business in the United States.</p>	
Claims Company Name	BMI Benefits, LLC.
City, State	Matawan, New Jersey
Years of serving student insurance industry	35+
Claims Submission Information	
Nationwide Toll-Free Number	800-445-3126
Claim Form Required? Yes/No	Yes
Claim lookup online? Yes/No	Yes
Claim Submission Deadline	90 days or as soon as possible, or within 90 days of date of injury or first treatment for the injury. Medical bill, HCFA 1500 or UB92 should be used to submit expenses
Mailing address for claim submission	PO Box 511 76 Main Street, Matawan, NJ 07747
E-mail address for claim submission	tricia@bobmccloskey.com
Website	bobmccloskey.com
Customer Service Hours (EST)	9:00a.m. - 5:00p.m.
Assigned Specific Claims Examiner? Yes/No	Yes
Claims Processing Time for a complete claim while maintaining a 98.9% financial accuracy (# of days/range)	10-15 business days
HIPAA Compliance with federal privacy and confidentiality requirements Yes/No	Yes

Premium Quotation

Carrier Name: Berkley Life & Health

2021-2022 Premium

Student Accident Medical Insurance \$25,000 per Injury Maximum

Deductible	2021 – 2022 Annual Premium
\$0 per Injury	\$4,500

NOTE: The information contained in this proposal is only an outline of the benefits offered. It is NOT a complete explanation of the policy provisions or specifics of the policy benefits. No coverage is extended via this proposal and no representations are made other than what is stated in the policy. To review a complete description of the program coverage, exclusions, and benefits, please contact us for a specimen copy of the policy.

Schedule of Benefits

Plan Maximum	\$25,000 per injury/accident maximum
Eligibility & Covered Activities	All enrolled students of the policyholder for whom premium has been paid. Students are covered during all school time, supervised and sponsored activities of the Policyholder. Coverage extends to interscholastic sports, excluding football.
Deductible	Zero
Benefit Period	104 weeks from the date of the covered accident
Plan Design	Full Excess
Accidental Death Benefit & Dismemberment (AD&D)	\$10,000
AD&D Aggregate Limit	\$500,000
Daily Room & Board	100% of Usual & Reasonable Charges
Intensive Care Room & Board	100% of Usual & Reasonable Charges
Miscellaneous Services During Hospital Confinement	100% of Usual & Reasonable Charges
Emergency Room – Outpatient	100% of Usual & Reasonable Charges
Doctor’s Services – Surgery	100% of Usual & Reasonable Charges
Doctor’s Services – Anesthesia	100% of Usual & Reasonable Charges
Doctor’s Visits	100% of Usual & Reasonable Charges
Consultants	100% of Usual & Reasonable Charges
Laboratory & X-Ray Services	100% of Usual & Reasonable Charges
Physiotherapy	100% of Usual & Reasonable Charges
Registered or Licensed Nurse	100% of Usual & Reasonable Charges
Ambulance	100% of Usual & Reasonable Charges
Orthopedic Appliances	100% of Usual & Reasonable Charges
Outpatient Drugs and Medication	100% of Usual & Reasonable Charges
Eyeglasses, Contacts Lenses or Hearing Aid Replacement	100% of Usual & Reasonable Charges
Dental Services	100% of Usual & Reasonable Charges

Exclusions and Limitations

The policy does not cover Loss nor provide benefits for:

1. Expenses for treatment on or to the teeth, except for treatment resulting from Injury to natural teeth;
2. Services normally provided without charge by the Policyholder's health service, infirmary, or Hospital, or employees;
3. Eyeglasses, hearing aids, and examination for the prescription or fitting thereof except as specifically provided herein;
4. Suicide, attempted suicide or intentionally self-inflicted Injury;
5. Injury due to participation in a riot or felony;
6. Cosmetic Surgery. Cosmetic surgery does not include reconstructive surgery made medically necessary due to a covered accident or Sickness which results in trauma, infection or other disease of the involved part;
7. Treatment of a deviate nasal septum, including submucous resection and/or other surgical corrections, unless the treatment is due to or arises from a covered injury;
8. Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
9. Injury resulting from any declared or undeclared war;
10. Injury while in the armed forces of any country. When an Insured enters such armed forces, We will refund the unearned pro rata premium to the Insured;
11. Injury covered by any workers' compensation or occupational disease law;
12. Treatment provided in a governmental Hospital unless the Insured is legally obligated to pay such charges;
13. Infections except pyogenic or bacterial infections caused wholly by a covered Injury;
14. Hernia, unless it results from a covered Injury;
15. The Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician;
16. Injury while parachuting or hang-gliding; travel in or on any two, three or four-wheeled recreational motor vehicle; jet skiing, skydiving, glider flying, parasailing, sail planing, bungee jumping; operating, or riding on any snowmobile, skiing, snowboarding; or participating in a rodeo;
17. Injury resulting from fighting;
18. Play, practice or travel in connection with interscholastic sports in which any 9th, 10th, 11th, or 12th grade students participate, unless the applicable additional premium is paid;
19. Blisters, insect bites, frost bite, vegetation poisoning and food poisoning
20. Motor vehicle accident covered by medical benefits coverage in automobile "no fault" and traditional automobile "fault" type contracts.

Additional Products & Services

Gallagher Student Health & Special Risk specializes in meeting the athletic and special risk insurance needs of intercollegiate, club and intramural athletic programs for colleges and universities.

With over 25 years of experience in the athletic insurance market, Gallagher has experienced the evolution of the athletic-specific insurance landscape. From claims advocacy to risk management recommendations, Gallagher will work alongside your institution to deliver you a tailored insurance solution. In addition to the coverage presented, Gallagher can also help you with implementing the following products and services.



Primary Insurance Verification Services

Student-athletes without primary health insurance can be a significant burden on an excess athletic accident insurance policy. Gallagher offers insurance verification services to college and university clients to determine if a student-athlete has active health insurance. This can be a best practice for institutions to catch any students who are uninsured, which in turn protects the athletic accident insurance program.

Digital Mental Health Platform

SilverCloud digital mental health platform is a resource to increase the reach of campus counseling services without increasing staff. Its programs enable students and student-athletes to access care for Anxiety, Depression, Stress, Body Image, Resilience, Sleep, and Alcohol Misuse on their own time in a relatable and accessible format. The platform provides a choice between self-directed or supporter-

assisted care delivery, and offers engaging and clinically validated Cognitive Behavioral Therapy content and tools on any device, at any time.

International Students & Scholars Health Insurance

J-1 and F-1 via status international students and scholars traveling outside of their home country to the United States are eligible for Gallagher's ISS Health Insurance program. This shelf plan provides coverage to your students for doctors' visits, emergency room visits, inpatient and outpatient hospital services, outpatient prescription drug coverage, wellness care, dependent coverage, and 24 hour worldwide assistance services, which includes medical evacuation and repatriation. Our program also offers plan designs which include a benefit for student-athletes who are injured during a covered intercollegiate sporting activity.



Study Abroad Insurance Plans

Gallagher offers both Silver and Gold plans which provide medical services such as physician and emergency room visits, inpatient and outpatient hospital services and pharmacy coverage. The plan also covers medical evacuations (including coverage for natural disasters) and repatriation of remains, and provides a 24-hour worldwide assistance program with services such as trip cancellation, trip interruption, lost luggage, medical referrals and guarantee of payment directly to providers abroad.

Student Health Insurance Plans (SHIP)

Gallagher has been offering comprehensive student health insurance programs since 1994. As the largest independent national broker we have access to all national and regional carriers, and are able to leverage our expertise to secure favorable coverage terms for your students while providing superior service. We offer value to our clients by providing customized waiver, enrollment and insurance audit services. Our clients can also expect quarterly claims reviews, dedicated customer service teams and industry newsletters.



Quality Care Connect (QCC)

In partnership with ArmadaHealth, QCC is a white glove physician-patient matching concierge service that is easy to implement and use at a surprisingly affordable price. They have optimized the search of over a million physicians in the U.S. based on practice patterns and more than a dozen quality measures, matching the patient with doctors that have focused their practice on the patient's diagnosis. Recommendations are evidence based, objective, and 100% guaranteed accurate. Think of the service as a healthcare GPS, used to find the highest quality physicians anywhere in the U.S., also serving as an alternative to second opinion services.

Other Specialty Insurance Products:

- o Catastrophic Club / Intramural Accident Plans
- o Accident policies for Camps, Clinics, Tournaments & Other Special Events
- o Event Cancellation / Loss of Revenue
- o High Limit Accidental Death & Dismemberment
- o Prospective Professional Athlete Insurance

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 4/26/21, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

Effective Dates: 7/21/21 – 7/21/22	LINE OF COVERAGE	PREMIUM	CARRIER
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Base Student Accident	\$4,500	Berkley Life & Health

Do you have other coverage considerations?

Yes No

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:

Producer/ Insured Coverage Amendments and Notes:

Account Services Provided:

- Placement of insurance coverage
- Maintenance and day to day account management
- Management of the renewal process with the incumbent carrier and ability to obtain additional renewal proposals, if appropriate, to guarantee competitive pricing and coverage terms
- Communication with campus stakeholders to provide education on claims policies and procedures
- Creation of relevant marketing materials (FAQs, brochures, claims filing procedures, etc.) with policy information and benefits
- Distribution and analysis of periodic claim summary reports
- Oversight of filed and approved insurance carrier(s) to ensure compliance with all federal and state laws
- Benchmarking and policy review to ensure the current program provides the best coverage and benefits
- Quarterly Market Update Series
- Monthly Product Spotlight Series
- Aerogami Student Communications (if selected)

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance or surety placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

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/>.

I have read, understand and agree that the above-information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.

By: _____
Print Name (Specify Title)

Company

Signature

Date: _____

Master Policy:

I would like to receive the Master Policy for this program evidencing coverage electronically. _____(initial)

Bindable Quotations & Compensation Disclosure Schedule

Client Name: Wood Dale School District 7

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name 1	Estimated Annual Premium 2	Comm. % or Fee 3	Gallagher U.S. owned Wholesaler, MGA or Intermediary %
Student Accident	Berkley Life & Health	Bob McCloskey Insurance (BMI Benefits, LLC)	\$4,500	14%	No

1. We were able to obtain more advantageous terms and conditions for you through an intermediary/wholesaler.

Carrier Ratings and Admitted Status

Proposed Insurance Companies	A.M. Best's Rating & Financial Size Category *	Admitted/Non-Admitted **
Berkley Life & Health	A+ VIII	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.

Gallagher 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.

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.

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.

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.

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